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Annual Report

年報

2002-2003



消費者委員會
CONSUMER COUNCIL

The Consumer Council is a statutory body established in April 1974. It comprises a Chairperson, a Vice-Chairperson and 20 Members - all appointed by the Chief Executive of the Hong Kong Special Administrative Region.

We vouch for the protection and promotion of the interests of consumers of goods and services and purchasers, mortgagors and lessees of immovable property by -

- collecting and disseminating information on matters affecting the interests of consumers;
- examining, resolving consumer complaints and giving advice to consumers;
- taking justifiable action by information in its possession, including tendering advice to the Government;
- encouraging businesses and professional associations to establish codes of practice;
- monitoring and reviewing business practices in sectors prone to anti-competitive behaviour;
- educating consumers on their rights and responsibilities;
- advocating appropriate legislative improvement in consumer protection; and
- promoting fair market competition.

消費者委員會於一九七四年四月成立，是法定機構。成員包括正副主席各一人及二十名委員，全部由香港特別行政區行政長官委任。

本會透過以下工作，確保購買貨品和服務的消費者，及購入、抵押和承租不動產人士的權益：

- 蒐集及發放影響消費者權益的資訊；
- 調解消費者的投訴，並向他們提供意見；
- 根據所得的資料，採取其認為正確的行動，包括向政府提供意見；
- 鼓勵商界及專業組織制訂經營守則；
- 監察及研究可能違反公平競爭的經營手法；
- 教育消費者，讓他們知道權利及責任；
- 倡議相應法例，以保障消費者；
- 推動市場公平競爭。

Membership of the Consumer Council

消費者委員會委員

Chairperson 主席



Prof. Andrew CHAN Chi-fai
陳志輝教授

Members 委員



Mr. CHENG Sing-yip
鄭成業校長



Mr. LAM Kin-lai
林乾禮先生



Mr. Charles Peter MOK
莫乃光先生

Vice-Chairperson 副主席



Mr. Larry KWOK Lam-kwong, JP
郭琳廣律師，太平紳士



Prof. Anthony CHEUNG Bing-leung,
BBS, JP
張炳良教授，
銅紫荊星章，太平紳士



Dr. Jane LEE Ching-yee
李正儀博士



Dr. Matthew NG
吳馬太醫生



Prof. CHING Pak-chung
程伯中教授



Mr. Frank LEE King-ting
李敬天先生



Mr. Danny NGAI Kam-fai,
JP
倪錦輝先生，太平紳士



Dr. Cyril CHOW Chi-kin
周志堅博士



Dr. LO Chi-keung, BBS
盧志強醫生，銅紫荊星章



Dr. Elizabeth SHING Shiu-ching,
JP
成小澄博士，太平紳士

Appointed on 1 January 2003
二〇〇三年一月一日履任



Mr. Peter SUN Kwok-wah
孫國華先生



Mr. Leo TSANG Wing-sheung
曾永常律師



Dr. John WONG Yee-him
黃以謙醫生



Ms. Marina Wong Yu-pok
黃汝璞會計師



Prof. K.C. CHAN
陳家強教授



Mr. Ambrose HO, SC
何沛謙資深大律師



Mr. Brian LI Tze-leung
李子良先生



Mr. Homer YU Sau-ning
余壽寧先生

Chief Executive
總幹事



Mrs. CHAN WONG Shui, Pamela,
BBS, JP
陳黃穗女士·
銅紫荊星章·太平紳士

Deputy Chief Executive
副總幹事



Mr. LI Kai-ming
李介明先生



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前言

The year 2002/03 was well and truly a busy and challenging year for the Consumer Council as, amongst its other areas of endeavour, consumer complaints escalated in both quantity and complexity and reached a record of all-time high.

Mediating consumer complaints, under the current economic low-tide, presents a much greater challenge than ever before as some traders are more prone to improper sales tactics to lure business but are less prepared to settle consumer complaints while consumers are more desirous of getting value for their money. Also, consumer dissatisfaction may have emanated from insufficient knowledge or skills on the part of consumers in coping with today's fast moving technologies and sophistication in goods and services. The problem is most apparent in the telecommunications and internet services as well as the banking and financial sectors, against which most consumer complaints were received. Therefore, adequate training to sales staff, and consumers taking the initiative to collect more information beforehand will go a long way to a more rewarding experience for both parties.

2002/2003年度對消費者委員會來說，確是忙碌及具挑戰性的一年，在眾多工作中，處理消費者投訴的工作不論在數字及其繁複程度均有上升。消費者投訴數字創下新高。

經濟低迷，令某些營商者不惜採取不良的經營手法招攬生意，又或不大願意解決消費者的投訴。另一方面，消費者卻越懂得關注他們的權益，要求商品和服務物有所值。在這種情況下，調解消費者投訴的工作便更具挑戰性。再者，科技發展迅速，產品及服務日趨複雜，有些消費者可能因為對新科技缺乏認知或未能掌握所需應用的技能而對產品或服務產生不滿，這情況在電訊、上網服務、銀行和金融業較為普遍，接獲的投訴亦是最多。其實，營商者若為銷售員工提供足夠的培訓，而消費者又在購買產品或服務前搜集多些有關資料，彼此便能建立良好的關係。

In the year under review, we had to devote much attention on issues of consumer credit and debt - for instance, in advocating for better safeguards for consumers with the imminent sharing of positive consumer credit data amongst credit providers. We have conducted in-depth studies to provide information and advice to consumers on a whole spectrum of issues related to consumer credit such as debt relief solutions, charges and services of professionals for voluntary insolvency. Preventative education remains at the heart of such activities in consumer protection.

As always, the Consumer Council has benefitted enormously from the guidance and support of many individuals and organizations, to which we are most grateful. I wish particularly to extend my heartfelt thanks to my colleagues in the Council who have given so generously their valuable time and efforts, and to salute all Council staff for their diligence and professionalism in advancing of the consumer cause. Together with other stakeholders, we hope to build greater consumer confidence in the marketplace and, needless to say, this is crucial to the recovery of Hong Kong's economy and prosperity, which I hope will come before long.



Andrew CHAN Chi-fai
Chairperson, Consumer Council
July 2003

本會特別關注消費者信貸問題，包括即將實施的共用個人正面信貸資料庫，本會要求有足夠的消費者保障。此外，亦深入研究各項與消費信貸有關的資訊，如債務紓緩措施及信貸重組的專業收費和輔導服務等，最重要是鼓勵審慎理財。

本會的工作，獲各界人士的支持，獲益良多，在此謹向他們致以萬二分的謝意。特別是對委員會各同僚付出的寶貴時間和努力衷心致謝。同時，亦要多謝全體員工以勤奮和專業的精神，促進消費權益。本會將繼續致力鞏固消費者對市場的信心，這對香港的經濟復蘇尤為重要。



消費者委員會主席
二〇〇三年七月



The
Consumer
Council
消費者委員會

Consumer Council Annual Report 2002-2003 ■ 年報

The Consumer Council is a statutory body established in 1974. Discharging its duties in accordance with the Consumer Council Ordinance (Cap 216), the Council's functions are to protect and promote the interests of consumers of goods and services and purchasers, mortgagors and lessees of immovable property by:

- a. collecting, receiving and disseminating information concerning goods and services and immovable property;
- b. receiving and examining complaints by giving advice to consumers of goods and services and purchasers, mortgagors and lessees of immovable property;
- c. taking such action as it thinks justified by information in its possession, including tendering advice to the Government or to any public officer;
- d. encouraging business and professional associations to establish codes of practice to regulate the activities of their members; and
- e. undertaking such other functions as the Council may adopt with the prior approval of the Chief Executive in Council.

Membership of the Council

The Chairman, Vice-Chairman and Members are all appointed by the Chief Executive of the HKSAR for a term of office not exceeding 2 years. They may be reappointed upon expiry of their respective terms of office.

During the year, Prof. K. C. CHAN, Mr. Ambrose HO, SC, Mr. Brain LI Tze-leung and Mr. Homer YU Sau-ning joined the Council. Four Members, namely, Mr. Tommy LI Ying-sang, Mr. Andrew LIAO Cheung-sing, SC, Prof. TSANG Shu-ki, and Mr. Benjamin YU, SC retired from the Council. To the retirees, the Council wishes to express its heartfelt thanks for their support, dedication and contributions. A list of the Council Members is at Appendix 1.

消費者委員會是法定團體，於一九七四年成立。委員會根據《消費者委員會條例》(第二百一十六章)，肩負以下職能保障及促進消費者在貨品和服務方面，以及購買人、抵押人及承租人在不動產方面的權益：

- (a) 蒐集、接收及傳播有關貨品、服務及不動產的資訊；
- (b) 接受及審查消費者在貨品和服務方面，以及購買人、抵押人及承租人在不動產方面的投訴，並向他們提供意見；
- (c) 根據所得資料採取其認為正確的行動，包括向政府或任何公職人員提供意見；
- (d) 鼓勵商業及專業團體制訂工作守則、規管屬下會員的活動；
- (e) 承擔該會獲行政長官會同行政會議事先批准然後採納的其他職能。

委員會委員

主席、副主席及各委員均由香港特別行政區行政長官委任，任期不超過兩年，但任期滿後可再獲委留任。

年內，陳家強教授、何沛謙資深大律師、李子良先生及余壽寧先生加入委員會。而卸任的則包括四位委員：李應生先生、廖長城資深大律師、曾澍基教授及余若海資深大律師。本會對卸任委員任內的支持及貢獻，衷心致謝。委員名錄見附錄一。

Council and Committees

The Council meets on a bi-monthly basis. Committees and working groups are set up to examine specific areas of consumer concern. The Council invites from time to time appropriate professionals of relevant disciplines as co-opted members in order to benefit from their expertise advice. A list of the Committees/Working Group and their members is at Appendix 3.

The Council Office

The Council Office, headed by the Chief Executive, has an establishment of 125 staff with about one fifth operating from the Consumer Council Resource Centre in Tsimshatsui and 12 Consumer Advice Centres in various districts of the territory.

The Council Office operates with eight functional Divisions, namely the Administration Division, Complaints and Advice Division, Consumer Education Division, External Affairs and Committees Division, Legal Affairs Division, Public Affairs Division, Research and Survey Division and Trade Practices Division. An organisation chart of the Council Office is at Appendix 4.

The Consumer Council is an equal opportunities employer who also places due emphasis on environmental protection in the running of its office. For the year under review, the number of disabled employees represented 1.6% of the Council Office's permanent establishment.

Finance

The Council derives its income mainly from government subvention. Other sources of income (about 4%) include proceeds from the sale of the Council's publications.

Total recurrent and non-recurrent expenditures for the year under review were \$69.4M and \$2M respectively. The Auditors' Report and financial statements for the accounts of the Council for 2002/2003 are at Appendix 5.

委員會及小組

委員會定期每兩月召開一次會議。委員會又設不同小組專責處理特定之消費者課題，並會邀請外界專才為增選委員加入各小組，提供專業意見。小組成員名錄見附錄三。

消委會辦事處

以總幹事為首的消委會辦事處共有職員一百二十五人，其中約有五分之一分別在港九新界各區的十二個諮詢中心工作。

辦事處的工作，分別由八個部門負責：行政部、投訴及諮詢部、消費者教育部、會議及外事部、法律事務部、公共事務部、研究及普查部及商營手法事務部。辦事處的職員編制表見附錄四。

消委會是提供平等機會的僱主，辦公室運作重視環境保護，辦事處目前僱用有殘疾的職員，佔常額編制的百分之一點六。

財政

本會經費主要來自政府資助，其他收入（約百分之四）來自出版刊物等。

本年度的經常性開支及非經常性開支分別為六千九百四十萬元及二百萬元。二〇〇二 / 二〇〇三年度核數師報告和各財務報表分別見附錄五。



Fostering
Competition &
a Fair Marketplace
促進市場競爭
和公平交易

Consumer Council Annual Report 2002-2003 ■ 年報

As a consumer advocate, the Consumer Council has an interest in ensuring that competition in the marketplace is at optimal levels, thereby benefiting consumer welfare with lower prices, more choices and higher quality of goods and services.

In this regard, the Council undertakes research into competition issues, particularly if it receives complaints or queries from the public. It also undertakes projects aimed at raising awareness of the importance of having an effective competition policy.

Bid-rigging Guideline

During the year the Council constructed a set of recommended procedures, in the form of a guideline for parties seeking tenders, to identify and prevent 'bid-rigging'. The suggested procedures were largely drawn from similar procedures laid down by competition authorities in countries that have general competition law that prohibits bid-rigging. The intention behind the guideline is to outline a process which parties seeking tenders can follow to identify the practice of bid-rigging, and thereby attempt to limit its occurrence. The Council's document addresses the following main concerns:

- Are there industry characteristics conducive to bid-rigging?
- What is bid-rigging?
- The costs of bid-rigging
- How to identify bid-rigging?
- The importance of record keeping
- Requiring parties to certify an independent bid
- Preventive measures

The document can be accessed at the Council's website: www.consumer.org.hk.

為保障消費者權益，消費者委員會關注市場競爭達致最理想的情況，讓消費者得享較廉宜、較多選擇及更高品質的產品和服務。

因此，本會研究有關市場競爭的情況，特別是當本會收到反競爭投訴的時候，本會亦致力提升公眾對競爭政策的認識。

招標者預防串通投標指引

為使招標者能夠及早發現及防止串通投標的情況，本會於本年中制定《招標者預防串通投標指引》，列出程序，讓招標者採取適當預防措施及評估投標者會否有串通行為。指引內容參考了其他地區所採用處理串通投標行為的方法。本會希望透過這套指引，可以協助招標者制定行政程序，查出及防止串通行為。指引的內容包括下列重點：

- 容易出現串通的市場環境
- 常見的串通投標模式
- 串通投標導致的損害
- 如何找出串通投標？
- 如何監察？
- 獨立出價承諾
- 防範措施

指引可於本會網頁 (www.consumer.org.hk) 下載。

Competition in the Market for Lift Maintenance

The Council has for some time received inquiries and complaints regarding the lift maintenance industry, specifically the lack of choice in obtaining lift maintenance services and allegations of anti-competitive conduct, and has been working with government and industry on the means to resolve the concerns.

A Council report issued during the year provided a summary of the Council's initiatives in holding a public seminar, producing discussion papers for the Government and industry, arranging meetings between the parties, and holding discussions with the Government and market participants in relation to the building owners' concerns and the allegations of anti-competitive conduct. The Council's report highlighted the progress that had been made on a number of issues, and indicated what future work could be done. For example:

- Ensuring access to technical information that is necessary to safely and efficiently provide competitive maintenance service, through a Lift Operation and Maintenance Manual made available to building owners.
- Property developers to secure the provision of technical drawings and diagrams to the building owners for the purpose of monitoring ongoing maintenance work, after the lift supplier's warranty period has expired.
- Provision of assistance to building owners to choose and negotiate competitive maintenance agreements.
- An industry code of practice as a safeguard to address complaints, where competitive choices do not exist, regarding unreasonable lift maintenance charges.

電梯維修服務市場競爭研究報告

本會以往曾收到消費者和物業管理公司查詢電梯維修的問題，特別是涉及電梯維修服務缺乏競爭的指控和涉嫌違反競爭行為。本會一直與政府部門及香港電梯業協會和註冊電梯營造商聯會有限公司商討有關事宜。

本會於年內出版報告，闡述本會與政府及業內人士討論有關電梯維修服務市場涉及違反競爭的問題，包括本會對行業的分析、舉辦研討會、與政府及業界討論及會議等。報告並列出與各方面達成的共識，及提出須進一步探討的事項，包括：

- 電梯供應商應直接向業主立案法團提供大廈電梯的操作及保養手冊，以確保市場參與者取得必須的技術資訊，作安全及有效維修。
- 地產發展商在電梯供應合約內訂明當保用期屆滿後，供應商會繼續為業主提供維修電梯所需的技術資料，例如：線路圖。
- 協助業主選擇及洽議電梯維修服務合約。
- 釐訂行業營運守則，解決行業可能出現的爭議，例如：業主投訴維修服務的報價沒有人競爭。

Assessment of Complaints against Members of Shipping Line Agreements

The Council was asked for its views by importers and exporters who were alleging anti-competitive conduct engaged in by a collective group of shipping lines providing container liner shipping services to Hong Kong shippers. The Council examined the allegations, given that the distortions in the relevant market through increased costs for Hong Kong businesses could be passed on to consumers.

The complaints related to the lack of transparency in regard to surcharges collectively agreed or discussed by shipping lines. The Council's report recommended that in view of the Government's preferred sector specific approach to competition policy, the relevant government agency should take on the role of analysing competition in the sector to facilitate the establishment of a mechanism that provides some countervailing power for shippers when attempting to negotiate terms and conditions.

Competition in Market for Fresh Pork Meat

During the year, wet market traders made complaints alleging that discounting by supermarkets in the retailing of fresh pork meat was damaging their ability to compete in the market. The Council was involved in discussions on the matter in LegCo and suggested for government's consideration an analytical approach that is commonly taken in assessing the conduct complained of; which in antitrust terms is commonly referred to as 'predatory pricing'. The government's assessment of the allegation concluded that there was no long term detrimental effect on competition as a result of the supermarkets' actions, but that the relevant market would be kept under scrutiny.

有關船公司聯手操控的投訴

出入口商指有船公司在提供付貨人貨櫃付運服務時，營商手法違反競爭。本會研究後認為市場被扭曲，增加的營運成本，最後可能轉嫁到消費者身上。

投訴指稱船公司的特別收費缺乏透明度。因應政府採取按個別行業訂立競爭政策的策略，本會建議有關部門深入了解貨櫃船務市場的競爭情況，擔任輔助角色，促使付貨人在現有協議聯盟制度上與船公司討價還價。

鮮豬肉市場的競爭

年內有街市販商指稱超級市場在零售市場上，以低價傾銷鮮豬肉，打擊他們的競爭能力。本會曾應邀在立法會會議上，就上述行為提供意見，請政府分析和界定超市減價是否屬「掠奪性格價」的反競爭行為。政府的評估，認為超市的減價並沒有對市場造成長遠的不良影響，但會繼續留意有關市場情況。

Motor Vehicle Testing Centres

Inquiries were made by the Council during the year, following an allegation that motor vehicle testing centres had entered into a price fixing arrangement on testing fees. Notwithstanding the allegations made by the complainant, who wished to remain anonymous, the Council was unable to obtain clear evidence as to the existence of price fixing, or some other form of orderly marketing arrangements. Information obtained from the industry indicated that variations on testing fees did exist in the market, although prices had generally firmed following a period of intense discounting. The primary concern as expressed by the complainant was for the future, because there was little opportunity for new entrants to appear and bring about another round of price cutting in the market. Moreover, the complainant was concerned that there were no legislative prohibitions to deter existing testing centres from agreeing on prices in the future.

Responses to Consultation Papers

The Council responded throughout the year to a number of consultation papers issued by industry or government that raised, amongst other matters, competition issues. Details on the submissions can be found at Appendix 6.

Competition Workshops

In April 2002, on the occasion of visiting experts in the field of competition policy, the Council organised a workshop on competition policy analysis, which was publicised with the assistance of the Secretariat of the Competition Policy Advisory Group. It was the second workshop in a series organised by the Council that followed a previous workshop in December 2001 sponsored by the Council and partly conducted by

汽車測試中心

本會於年內就有關入口汽車測試中心聯手操控驗車費用的指稱作出分析研究。投訴人不願透露身份，消委會未能獲得指稱的具體證據。此外，由各公司所提供的資料顯示，市場確有不同價格，及有不同價格折扣，故未可證明存有聯手操控價格或某程度的市場分配。投訴者主要關注市場日後的發展，難以引入新競爭者而引發市場價格競爭，也關注測試中心在不受法例限制下可能出現的價格協議。

回應諮詢文件

本會不時回應政府和商界的邀請，就影響消費者和涉及市場競爭的課題及諮詢文件提交意見。有關提交的意見請參閱附錄六。

officials from the United Nations Conference on Trade and Development. The second workshop covered information and topics suggested by participants at the previous workshop. The objectives were to build capacity amongst relevant government officials involved in administering the Government's economic programmes; to assist in examining allegations of anti-competitive conduct; and to analyse the impact on market competition of new policy proposals and formulation. Topics covered were:

- the difference between an oligopoly and a cartel and what structural remedies can governments apply to break down the effect of cartels and oligopoly market conditions;
- the economic theory underpinning the rationale behind the prohibition against resale price maintenance;
- the difference between achieving market dominance through creating a superior product and achieving or maintaining dominance through anti-competitive practices; and
- the potential competition concerns, if any, with conglomerate, vertical and horizontal mergers, and how does 'contestable market theory' apply to alleviate concerns with monopoly.

The total number of participants present for the workshop was 38 from 21 government bureaux or departments.

競爭政策工作坊

繼二〇〇一年十二月舉行的競爭政策工作坊後，本會於二〇〇二年四月舉辦了「政策制定與競爭分析」的工作坊，獲競爭政策諮詢委員會的秘書處協助推廣。內容經參考前工作坊參與者的意見，目的是加強政策制定人員分析競爭政策的能力，協助他們審議各項違反競爭行為的指稱及分析新政策議案對市場競爭的影響，包括：

- 寡頭市場與卡特爾的分別，政府可以採用的結構性補救措施以打破寡頭市場和卡特爾對市場競爭的影響；
- 禁止限定轉售價格的意義和經濟理論；
- 創造優質產品獲得市場優勢地位與以不公平競爭手段而得到市場優勢地位的分別；及
- 企業的綜合、橫向或直向合併影響市場競爭的可能性及如何採用「市場佔有率理論」去分析市場壟斷問題。

工作坊共有38位參與者，來至21個不同的政策局及部門。



Monitoring
Trade
Practices
監察
經營手法

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Information is the cornerstone upon which a free market can deliver successful outcomes for traders and consumers alike. If traders are left free to mislead or deceive consumers as to the price or characteristics of goods or services on offer, apart from the personal distress such conduct can cause, it can be expected that there will be a loss of confidence in the market.

The Council therefore takes an interest in encouraging a high standard of marketing behaviour in the marketplace. Apart from responding to consumer complaints and mediating resolutions, it carries out research on various areas of consumer concern with consequential recommendations to government and industry, and responds to industry and government initiated consultation papers on matters affecting consumer interests.

Copyright Licence Collection Scheme

The Council raised concerns over the conduct of a copyright licence fee collection society for sound and audiovisual recordings. In addition to recommending certain procedures for the collection society to follow in order to make the society's operations more transparent to the public, it also publicised a checklist to assist the public with regard to copyright licence fees for music on hold systems.

Further, the Council recommended that a code of practice should be introduced under the Copyright Ordinance to govern, amongst other things, the manner in which licensing bodies represent their rights in the collection of fees.

Restrictions on Tenant Choices in Installation and Maintenance Works

A number of complaints have been made over the years by unit owners in regard to restrictions that building managers have placed on the use of contractors for undertaking work within the resident's own property. In response, the Council has proposed that the guidelines on the construction of the Deed of Mutual Covenant (DMC) should be amended to

資訊是自由貿易市場的基石。任由商人在價格及產品和服務資訊方面誤導或欺騙消費者，不但令消費者懊惱，亦令他們對市場失去信心。

本會為了鼓勵商界採用優良的營商手法，除積極解決商戶與消費者的糾紛外，還就消費者關注的課題和解決的措施進行研究，並回應政府及行業的諮詢。

收取版權使用費

本會關注版權特許機構收取影音錄像版權費的手法。為增加公眾對有關機構收取版權費的透明度，令消費者更了解該機構的運作，本會除向版權特許機構建議運作程序外，亦為消費者提供簡單的提示要點，以便消費者被索取來電待接音樂的版權費時，作出回應。

再者，本會建議在《版權條例》下，訂定特許機構的營商手則，以規管版權特許機構行使權利的方式和收取版權費的方法。

大廈公共地方設施的安裝及維修保養

多年來本會接獲多宗投訴指管理公司以公契規定為理由，對住戶委任承辦商安裝及維修保養其居住單位的限制，使大廈維修保養服務缺乏競爭。為此，本會建議修改大廈公契內的相關指引，使大廈管理公司，須提供多間承辦商予大廈單位業主作選擇。

provide for building managers to offer a panel of competitive contractors for unit owners to choose, rather than be required to use a nominated contractor.

The Council's position is that whilst the building management might have justifiable reasons to maintain some restrictions on the qualifications of contractors employed by tenants (for example, familiarity with the particular systems in place, a satisfactory level of experience in working on the systems, and other attributes as to financial and security credentials), the building management should not arbitrarily limit tenants' access to those contractors who can fulfil the requirements.

Misleading practices in the supply of pork meat

In light of concerns raised with the Council regarding representations that were being made as to whether meat was 'fresh', 'frozen' or 'chilled', the Council proposed that industry and government should take steps to assist consumers in making informed decisions through various means such as:

- clear product labelling to help consumers to differentiate chilled, frozen or fresh meat, and the origins and place of slaughter; and
- vigorous enforcement of existing laws governing misleading practices in the sector and making appropriate amendments to the law or procedures if they are found to be deficient.

While it would be difficult for consumers to clearly differentiate frozen thawed, chilled and freshly slaughtered meat, the Council provided some practical advice for consumers on methods of examining meat in order to ascertain whether it was actually in the state as described by traders.

The Council worked with the Government during the year on this issue and supported the Government's introduction of

本會認為大廈管理公司雖然有理由規定業主須聘用有一定資格的大廈維修承辦商(例如承辦商對大廈內的系統要有一定程度的熟悉,相當程度的維修經驗,及其他如財政及保安的信用保證),但是大廈管理公司不應隨便限制大廈業主選擇合資格的維修承辦商。

豬肉市場的誤導手法

公眾關注「新鮮」、「冰鮮」及「雪藏」肉類是否被失實陳述,本會建議行業和政府以不同方法,幫助消費者獲得正確的資訊,作明智的選擇,如:

- 清晰的標籤可幫助消費者分別「冰鮮」、「雪藏」或「新鮮」肉類,並列明其產地和屠宰地區;及
- 積極執行法例,監控失實或誤導營商手法,若發現法例及執法程序有不足時,應作出適當的修改。

消費者要清楚分辨「解凍」、「冰鮮」,或「剛屠宰」的肉類有相當的困難,本會為消費者提供了一些方法,分辨各種肉類。

本會支持政府對規管進口內地冰鮮雞的措施,要求所有包裝均要附上防偽鐳射標貼,並歡迎食物環境衛生署加強巡查售賣活雞的街市攤檔和店舖及加強情報搜集工作,以防止持牌人違反有關儲藏和擺放「冰鮮雞」的牌照或租約規定。

requirements for mainland chilled chicken to be labelled with a security hologram, and welcomed the assurance from the Food and Environmental Hygiene Department that it would step up inspection of stalls/shops selling live chickens and enhance collection of intelligence to combat against any breaches of the licensing requirements/tenancy conditions regarding storage and display of chilled chickens.

Expanded Range of Consumer Information Shared between Credit Providers

The Council has long expressed reservations on finance industry proposals to expand the range of information on consumers' personal credit information that financial institutions can share amongst each other. The Council shares the community's interest in ensuring that the finance industry remains healthy and responsive to the needs of the market. However, it felt that there were important questions from consumers that the industry and government had to answer.

In past discussions with the Council, the industry had provided research material from other jurisdictions that had quantified the benefits to consumers of an expanded credit information database in those jurisdictions. Accordingly, after it became clear that the proposal to expand information would go ahead, the Council received acceptance from industry on the establishment of benchmarks to measure the effect of the new policy. For example:

- changes in percentage distribution of credit card receivables by level of interest rates;
- level of credit card charge off rate;
- average indebtedness in terms of monthly income of bankrupts;
- ratio of total personal loans to nominal GDP; and
- fees charged on drawing cash advances from a credit card account.

擴大共用消費者信貸資料的範圍

本會一直以來對金融界別建議擴大收集個人信貸資料，及容許共用更多個人信貸資料有所保留。本會理解，為維護公共利益，香港的金融市場必須穩健經營，以回應市場的需要。就應否容許信貸提供者共用更多個人信貸資料的討論，本會認為政府及信貸提供者有需要解答一些關乎消費者切身利益的問題。

銀行業過往向本會提供外地的研究顯示，共用正面信貸資料，會為消費者帶來好處。看來擴大共用信貸資料事在必行，本會認為必須加強對消費者的保障。為此，本會要求政府及行業向公眾提供資料，清楚訂出可量化的指標，以在推行一段時間後，評估對大眾的影響。本會的建議已獲得政府的接納。這些指標包括：

- 不同類別信用咭應收帳款的利息變動；
- 信用咭撇帳率水平；
- 按每月收入計的破產者平均欠債額；
- 總個人貸款在名義本地生產總值中所佔比例；及
- 信用咭戶口透支現金所收取的費用。

The Council also sought increased safeguards for consumer privacy in consequential amendments that were to be made to the Code of Practice on Consumer Credit Data, administered by the Office of the Privacy Commissioner for Personal Data.

Responses to Consultation Papers

The Council responded throughout the year to a number of consultation papers issued by industry or government that raised consumer issues. Details on the submissions can be found at Appendix 6.

此外，本會亦向個人資料私隱專員公署建議修訂《個人信貸資料實務守則》，加入保障消費者權益的措施。

對諮詢文件的回應

本會不時應政府和商界的邀請，就影響消費者的課題，回應有關的諮詢文件及提交意見，有關的諮詢文件詳載於附錄六。



消費者法律權益保障

加強

Improving
Legal Protection for
Consumers

加強消費者
法律權益保障

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The Council keeps abreast of any development of the law that may affect consumer welfare. To safeguard and promote consumer interests, the Council monitors such development and expresses its views from the consumer perspective for consideration by the Government.

Review of the Role of Official Receiver's Office

In the year under review, the Financial Services Bureau issued a consultation paper on review of the role of the Official Receiver's Office (ORO). In responding to the paper, the Council supported the goal of making consumer bankruptcy less costly and speedier. It suggested that public education on the legal consequences of bankruptcy and stricter control over bankruptcy fraud with tough penalties for offenders should be the necessary measures to achieve this goal. As a long term measure, the Council also suggested that consumer bankruptcy rate could be reduced by educating the public, in particular the younger generation, on credit matters.

Debt counselling should be considered a means to assist bankrupts in making a fresh start. The Council suggested that the ORO consider incorporating credit education and debt counselling in the bankruptcy process as a mandatory part. Support from other bodies, such as credit providers and social organizations, could be solicited to provide the necessary educational and counselling services.

The Council also expressed concern over the misleading marketing practices of some lending institutions that contributed to the situation where some consumers had reached a level of unsustainable debt.

In respect of costs of insolvency, the Council called for practical measures in supervising the level of fees charged by the private insolvency practitioners.

本會一向關注足以影響消費者權益的法律發展，有需要時，會從消費者的角度向政府表達意見，以保障及促進消費者權益。

破產管理署角色檢討

本年度，財經事務局發表檢討破產管理署角色的諮詢文件，本會的回應支持以減省消費者破產程序開支和時間為目標，並建議政府必須教育大眾，使他們明白破產的法律後果，以及加強監控及嚴懲利用破產進行欺詐的行為。至於長遠措施，本會建議政府加強教育大眾，尤其是年青一代，認識與信貸有關的各種問題，以減低消費者破產比率。

債務輔導可協助破產人士重新開始。本會建議破產管理署考慮把信貸教育和債務輔導納入破產程序，使之成為必要部份。有關團體，例如信貸機構或社會服務組織，可作出相關的支援，向有需要的人士提供教育及輔導服務。

此外，部份借貸機構的誤導性推廣行為，可能會誘使消費者債台高築，陷入無力償還的境地，對此本會亦表示關注。

公司清盤費用方面，本會要求當局制訂實際可行的措施，監管從事私營清盤業務者的收費水平。

Preliminary Draft Convention on Jurisdiction and Foreign Judgments in Civil and Commercial Matters

The Department of Justice updated the Council on the progress of the work of the Hague Convention on Jurisdiction and Foreign Judgments in Civil and Commercial Matters since 1999 and sought the views of the Council on the Interim Text of the Draft Convention. The Council deliberated upon the document, and in particular, the proposed provisions of Article 7 of the Interim Text on exceptions to the general rule that a consumer can sue and be sued in his state of habitual residence.

The Council expressed its concern over the proposed provisions, which would in certain extent jeopardize the fundamental purpose of consumer protection of Article 7. It also opined that while the general rule of Article 7 should be upheld, further protection should be given to consumer in cross border dispute by making it a rule that the law of the consumer's state of habitual residence might be used in resolving the dispute.

Report on Contracts for the Supply of Goods

The Law Reform Commission issued the Report on Contracts for the Supply of Goods recommending reforms on the law of those contracts. Through its delegate sitting on the Subcommittee preparing the Report, the Council had channelled its views on consumer-related issues such as protection of prepaying consumers in seller's insolvency, consumers' right to partial rejection in case of non-conformity of part of the goods delivered, and the rule of market overt. They were duly considered by the Commission. It was also encouraging that the Commission recognized the need for, and recommended consideration of, the consolidation of all consumer protection provisions within a single statute.

有關民事及商業事項的司法管轄區與外地判決公約的初步草稿

律政司知會本會自一九九九年上述海牙公約的工作進展情況，並諮詢本會對公約草稿中期文稿的意見。本會討論有關條文，特別是中期文稿第七條。該條文是關於消費者在其慣常居住國家裏可追討及可被追討的通則，及臚列這通則下例外情況的建議條文。

上述之建議條文在某些程度上損害第七條保護消費者的基本目的，本會對此表示關注。本會支持第七條的通則，認為公約應規定消費者的慣常居住國家為解決跨境消費糾紛的場地，以加強對消費者的保障。

貨品供應合約報告書

法律改革委員會發表貨品供應合約報告書，建議對有關這類合約的法律進行改革。本會派出代表參與該小組委員會，就報告書內有關消費者的課題表達意見，包括在賣方破產清盤時，對預繳消費者的保障；當部份貨品在交付時不符合合約規定的情況下，消費者拒收部份貨品的權利；以及有關在公開市場售賣貨品的規則等問題。法改會對本會的意見作出詳細的考慮，令人鼓舞的是，法改會認同把所有保護消費者的法律條文合併成單一法規的需要，並建議政府考慮進行這項工作。

The Land Title Bill

In addition to giving comments on Government's various consultations relating to the Land Title Bill, the Council met with representatives from the Land Registry for their presentation on the Bill gazetted in December 2002. Following the presentation, the Council raised issues from the consumers' perspective for discussion and clarification. The Council supported the new Bill in principle as it was an improvement over the current document registration system. Issues raised included those relating to consumers' need for solicitors' additional services, treatment of undisclosed trust, gradual conversion, fraud cases, registration of property with defective title, costs of first transaction and the indemnity fund.

土地業權條例草案

本會就政府有關土地業權條例草案的多次諮詢給予意見，並與土地註冊處代表會面，了解二〇〇二年十二月刊憲之草案內容。本會原則上支持新的條例草案，認為它可改善現行的文件登記制度；本會從消費者的角度，提出多項問題與註冊處的代表討論，範圍包括消費者可能需要的額外法律服務、不公開信託的處理、逐步改制的問題、詐騙個案的處理、欠妥業權的登記、首次交易的費用、以及彌償基金等。



消費者與經營者的糾紛

Disputes between
Consumers
& Businesses

調解消費者 與經營者的糾紛

Consumer Advice Centres

The Council's 11 Consumer Advice Centres (CACs) and the Hotline Centre in the Head Office form an extensive network in offering convenient services to local communities. Appendix 7 gives the locations of the 11 CACs, which have the following specific functions:

- collecting, receiving and disseminating information concerning goods and services;
- tendering advice on goods and services;
- receiving consumer complaints;
- monitoring trade practices on a district basis; and
- acting as local representatives of the Council.

In the year under review, a total of 121,577 consumer enquiries were received, of which 84% were through the telephone. These enquiries were mainly to seek pre-shopping advice or information on products and services, consumer rights as well as consumer crises issues (such as unsafe products). A total of 27,060 consumer information pamphlets were distributed through the CACs.

The CACs also serve as a channel for consumer complaints. During the year, 20,102 complaints (85% of the total number of complaints) were received through these CACs and the Hotline Centre.

Consumer Complaints

A total of 23,610 consumer complaints were received during the year, an increase of 8% over 2001/2002. This figure, the second highest ever recorded by the Council, reflected greater consumer awareness and dissatisfaction with the purchase of goods and services. The record of 23,871 cases was made in 1998/99 when 7,873 complaints were received with the closure of two major retail shop chains - KPS Video and Maria Bakery. The number of complaints lodged by tourists during the year was 1,284, compared with 871 in 2001/02. Details are set out in Appendix 8.

消費者諮詢中心

本會除總部的諮詢及投訴熱線中心外，另設十一個消費者諮詢中心，分佈於各區為消費者提供便捷的服務。各諮詢中心的地址見附錄七。諮詢中心負責以下工作：

- 蒐集、接受及傳播有關貨品及服務的資料；
- 回應消費者的查詢；
- 接受消費者投訴；
- 監察區內的商業經營手法；及
- 作為本會在區內的代表。

年內共接獲十二萬一千五百七十七宗消費者的查詢，電話查詢佔百分之八十四，內容主要有關購物指南、產品和服務的資料、消費者權益問題及與消費者有關的突發事件例如危險產品等。此外，各中心又派發了共二萬七千零六十份有關消費資料的單張。

各諮詢中心亦接受消費者投訴，年內經由各中心接到的投訴共二萬零一百零二宗，佔總投訴數字的百分之八十五。

消費者投訴

消費者對消費權益的關注及對產品和服務素質的要求不斷提高，而本會接到的消費者投訴數字亦持續上升。年內接獲的投訴共達二萬三千六百一十宗，比上年度高出百分之八，紀錄為自本會成立以來最高的第二位。本會於一九九八/九九年度錄得最高的投訴數字，達二萬三千八百七十一宗，當中包括兩大連鎖零售店（金獅影視店和超群餅店）倒閉所引致的七千八百七十三宗投訴。此外，本年度接到的遊客投訴，亦由上年度的八百七十一宗增至一千二百八十四宗。詳細數據細列於附錄八。

The complaint cases in recent years were of a more complicated nature, many of which involved contract terms in the provision of services. During the year, telecommunications services continued to top the list of consumer complaints with a total of 6,505 cases, an increase of 34% over the preceding year. They were mainly related to (a) broadband services' delays in installation, accounting errors and access speed, (b) mobile phone charges, (c) quality of mobile phone handsets, (d) problems of switching between fixed line suppliers, and (e) unsatisfactory customer services.

Resolving Disputes

In the absence of statutory investigatory and enforcement powers, the Council acted as a mediator and persuaded the traders concerned to help resolve complaints with pursuable grounds. The Council's efforts in this respect were effective in helping to resolve 89% of cases with pursuable grounds (2(a)+(b) below).

1. Nature of complaint cases:

| | |
|--|--------|
| (a) Cases with pursuable grounds | 16,330 |
| (b) Cases where the complaint turned out to be unsubstantiated or unjustified | 4,249 |
| (c) Cases of a general nature where advice was given | 2,337 |
| (d) Cases where the trader ceased business while the complaint was being processed | 694 |

Total number of complaints: 23,610

2. Results of mediation efforts on pursuable cases (16,330):-

| | |
|--|-----|
| (a) Redress obtained/complaints satisfactorily resolved | 68% |
| (b) Satisfactory and acceptable explanations provided by traders concerned | 21% |
| (c) Traders refused to co-operate | 11% |

Total: 100%

If traders refused to co-operate in resolving justifiable complaint cases, consumers may seek redress at the Small Claims Tribunal and the Council would tender advice where appropriate.

近年的投訴個案，性質較為複雜，很多涉及服務合約內的條款。年內，涉及電訊服務的投訴繼續成為榜首，達六千五百零五宗之多，比上年度增加百分之三十四。投訴內容主要有五類：(一)互聯網寬頻服務的安裝問題、賬目誤差及傳送速度等，(二)流動電話服務收費，(三)手提電話的素質，(四)更換固網電話供應商產生之問題，及(五)電訊商的客戶服務素質欠佳等問題。

調解糾紛

本會並沒有法定的調查和執法權，所以在處理合理的消費者投訴時，只能擔當調解人的角色，協助商店及投訴人解決糾紛。經本會斡旋後，商店大都願意合作，達89%的投訴個案獲得滿意的解決(下文2(a)+(b))。

1. 投訴分類：

| | |
|-----------------------|---------|
| (a) 可跟進的投訴 | 16,330宗 |
| (b) 理據不足或缺乏證據支持的個案 | 4,249宗 |
| (c) 投訴屬一般性質，已向消費者提供意見 | 2,337宗 |
| (d) 處理期間店方結束營業 | 694宗 |

投訴總數 23,610宗

2. 可跟進的投訴(16,330宗)的調解結果：

| | |
|-------------------|-----|
| (a) 為消費者取得賠償/圓滿解決 | 68% |
| (b) 店方作出可接受的解釋 | 21% |
| (c) 店方拒絕合作 | 11% |

總數 100%

有理據而店方拒絕合作的投訴人，可以向小額錢債審裁處申訴，本會在可能的範圍內提供意見。



確保

產品素質及安全

Ensuring

Product Quality
& Safety

確保產品

素質及安全

Consumer Council Annual Report 2002-2003 ■ 年報

Product Testing Programme

The Council conducts tests on consumer products to provide unbiased comparative test results to facilitate rational choice by consumers, to alert them to product hazards and to induce improvements in product quality and safety. Safety, performance, ease of use, endurance and environmental sustainability are the major test items for most products.

Tests are conducted by accredited and independent laboratories. Where local testing facilities do not meet the Council's requirements, appropriate overseas laboratories will be commissioned. The Council has benefitted from conducting joint tests with consumer associations overseas, through which utilisation of resources has been maximized and experience shared.

The Council's product testing reports are well sought after by consumers and the media while at times received with mixed feelings by traders, depending on the ratings of their products in comparison with those of their competitors. The Council's product testing programme has been regarded as one of the most advanced amongst consumer organisations in the Asia-Pacific region.

In the year under review, 41 product testing reports were published in CHOICE. Findings of a number of tests indicated improvements in product standards and in compliance with government regulations, e.g., Electrical Products Safety Regulation, Toys and Children's Products Safety Ordinance and Consumer Goods Safety Ordinance. A list of these reports is in Appendix 9.

Highlights of Tests

Ceiling Luminaires

In a test on twelve models of household ceiling luminaires, the Council has found all but two of the samples to cause hazardous overheating of the surface of a flammable ceiling. The test showed that the ceiling temperatures for most

產品測試

本會進行產品測試目的是為消費者提供客觀、中肯的資訊，提示他們注意產品的安全，並作出適當的選擇。亦藉此鼓勵製造商改善產品的素質和安全。大多數產品測試都會評估產品的安全、效能、使用方便程度、耐用程度及對環境的影響等。

測試由本會委托獨立的測試機構進行，若本地未能提供所需的測試設施，便交海外適當的實驗室測試。本會亦與其他國家的消費者組織合作測試，以交流經驗及充份利用資源。

本會的產品測試工作備受消費者重視，也廣被傳媒報道，商界也極重視與他們競爭對手產品的測試評分比較。在產品測試工作方面，本會是亞太區消費者組織當中較為先進的機構之一。

年內，《選擇》月刊共發表了四十一份產品測試報告。有些測試的結果顯示廠商在符合產品安全條例規定方面有所改善，例如：《電氣產品安全條例》、《玩具及兒童產品安全條例》、《消費品安全條例》等。產品試驗一覽表見附錄九。

試驗工作摘要

天花燈飾

本會測試了十二款「吸頂」天花燈飾，試驗結果發現除兩款外，大部分燈飾會導致可燃性天花板溫度大幅升至超過相關國際標準上限（攝氏九十度），當中兩個樣本更會導致天花溫度升至超過攝氏二百度！燈飾過熱可能增加週遭可燃物料着火的潛在危險，亦可能損壞燈飾的結構，引致短路、漏電或燈泡爆裂。

samples exceeded the limit of 90°C, which is set according to the relevant international standard. The overheating by two of the samples even reached beyond 200°C! This poses a potential risk to the flammable materials of the ceiling where the lighting appliance is mounted being ignited and set aflame as well as causing damage to the appliance itself, resulting in short-circuit, electric shock or shattered light bulbs.

Alkaline and Zinc-carbon Batteries

Service life, leakage-resistance and heavy metals content tests were conducted on 29 models of alkaline batteries and 12 models of zinc-carbon batteries. The test results revealed that alkaline batteries were good for use on high drain devices (which consumes more electric energy), while zinc-carbon batteries might offer good value when used on low drain devices. It was the first time the Council had tested the batteries for leakage-resistance performance. All test models complied with the IEC standard, but when subjected to a more stringent Japanese Industrial Standard (JIS) over-discharge test, five alkaline models were found leaking. As regards the heavy metals content, two alkaline and one zinc-carbon models were found to exceed the mercury limit set by 98/101/EEC Directive.

Child Safety Car Seats

According to statistics of the Transport Department, in the first six months of 2002 alone, 128 child passengers aged 11 years or under were injured in private car accidents. A test published in September 2002 assessed the safety and ease of use of 13 child safety car seats that can be used for bigger children weighing up to 36 kg (79 lb). All models tested met the European safety standard ECE44-03. While the current ECE standard requires only a frontal impact test, the Council's test included also a side impact test. Furthermore, the Council's frontal test was more stringent and realistic as the car seat was fitted in a real car body during the test, instead of a test sled as specified in the ECE standard. The test results indicated that none of the seats could provide enough

鹼性及碳性電池

本會測試了共二十九款鹼性和十二款碳性電池的壽命、電解液抗漏性能及重金屬含量。結果顯示鹼性電池最適用於高耗電量電子產品，而碳性電池用於低耗電量電子產品較為化算。本會亦首次測試電池的電解液抗漏性能，所有樣本都符合國際電工委員會的電解液抗漏標準，但在較嚴緊的日本工業標準「過度放電」測試中，五款鹼性電池樣本出現電解液洩漏。至於重金屬含量，兩款鹼性及一款碳性電池的水銀含量，均超出了歐盟環保指令 98/101/EEC 的上限。



兒童汽車安全座椅

根據運輸署的資料，二〇〇二年首六個月，已有一百二十八名十一歲或以下的兒童在私家車意外中受傷。本會於二〇〇二年九月刊登了十三款適用於較年長兒童(體重至三十六千克/七九磅)的安全座椅試驗報告，評估座椅的安全和使用方便程度。所有樣本均符合ECE 44-03歐洲安全標準。此外，本會的測試，除包括ECE標準中規定的正面撞擊測試外，更進行了側面撞擊試驗。而且為反映實際情況，正面撞擊測試採用了比ECE更嚴謹的標準，以真車車廂進行。結果全部樣本均不能對嚴重的正面和

protection against the high impact on child during severe crash in the frontal or side impact tests. Clearly there is ample room for improvement. Nevertheless, the report stressed that using any approved child car seats is better than not using one at all. It is therefore important to carry each child passenger always in a properly fitted car seat.

Enamel Paints

Young children are particularly vulnerable to the exposure to lead which can accumulate in the body, cause damage to the developing brain and also to the nervous system, red blood cells and kidneys, in addition to causing potential increase in high blood pressure. In a test on 40 samples of enamel paints, the Council has revealed excessive levels of lead in twenty-three of them. The worst sample was found to contain 33.5% lead by weight of the dried paint film, an alarming 557 times more than the 0.06% limit set by the US Consumer Product Safety Act Regulations Part 1303. As the products might have contravened the Consumer Goods Safety Ordinance, the Council has forwarded the findings to the Customs and Excise Department for necessary follow-up action. Parents were urged to ensure that small children would not come into contact with peeled off paints to avoid excessive intake of lead.

International Comparative Tests

During the year under review, the Council also stepped up its collaborations with consumer associations in 21 jurisdictions to conduct international comparative tests, including those on car crash safety, child car seats, colour inkjet printers, compact cameras, DECT phones, digital camcorders, digital cameras, mobile phone handsets, multi-purpose printers, personal digital assistants (PDAs) and PDA phones. Of these, the digital camera test was found to be most popular among the CHOICE readers.

側面撞擊提供足夠保護，顯示樣本的安全性能仍有待改善。測試顯示樣本表現各有優劣點，但只要使用正確，總比不用兒童安全座椅安全。故兒童乘坐汽車時，理應使用合適的安全座椅。

磁漆

鉛會積聚在人體內，特別是兒童，經常接觸會令人體健康造成傷害，例如，損害發育中兒童的腦部及神經系統、紅血球和腎臟，亦可能令血壓上升。本會測試了四十個磁漆樣本，發現其中二十三個的鉛含量高於標準，最高的達33.5%，超出美國聯邦消費者產品安全法規例第1303章所定的限量0.06%逾五百五十七倍。由於產品可能違反《消費品安全條例》的一般安全規定，本會已將測試結果交海關跟進。為兒童安全着想，家長應盡量避免兒童接觸剝落的油漆，以避免攝入過量鉛積聚體內。

國際間產品合作測試

年內，本會繼續與二十一個國家的消費者組織聯手進行產品測試工作，計有汽車撞擊安全測試、兒童汽車安全座椅、彩色噴墨打印機、輕便相機、數碼室內無線電話、數碼攝錄機、數碼相機、流動電話手機、多功能打印機、個人數碼助理 (PDA) 及 PDA 手機等。各項產品測試中，以數碼相機最受《選擇》月刊讀者歡迎。

Health Issues

Mosquito Repellents and Pesticides

In face of an outbreak of dengue fever, the Council surveyed, for the choice of consumers, 13 models of mosquito repellents mostly for outdoor use on exposed parts of the body, and 17 models of mosquito pesticides. The Council, while urging consumers to take preventive action against mosquito bites with mosquito repellents and pesticides, stressed that the best way to prevent dengue fever would be to take positive measures against mosquito breeding and the spread of mosquito-borne diseases. It is therefore essential to eliminate pockets of stagnant water that serve as mosquito breeding sites at home, schools, workplaces and their vicinity and to take all precautionary measures at all times.

Chinese Pickled Vegetables

The Council's test on 53 models of Chinese pickled vegetables found that 16 of them had high levels of preservative benzoic acid, which were in excess of the legal limit of 250 ppm specified under the Preservatives in Food Regulations. Two samples in question even had as much as 2,200 ppm and 2,600 ppm of benzoic acid by weight respectively. Benzoic acid can induce considerable allergic reactions and exacerbation of symptoms in people suffering from asthma, rhinitis or urticaria. The Council, in its report, advised consumers to strictly follow the rule of a daily balanced diet in order to avoid the hazard of excessive intakes of preservatives through consuming pickled vegetables. As a precautionary measure, the Council further advised consumers to soak preserved vegetables in water to reduce the amount of undesirable substances before cooking.

Dried Melon Seeds

Some melon seed suppliers have been known to use mineral oils for cosmetic effect to make their products looking fresh and attractive. The acute effect of excessive ingestion of mineral oils includes gastric upset, nausea, stool softening and diarrhoea. Out of concern over consumer health, the

消費者健康

驅蚊產品和蚊香

當登革熱爆發，本會即時搜集了十三款主要適合戶外使用、可直接塗或噴在皮膚上的驅蚊產品，與及十七款蚊香的資料，供消費者參考。本會建議消費者採用合適的防蚊產品以避免蚊叮。最有效預防登革熱的方法是防止蚊子滋生，杜絕蚊子傳播疾病。因此，市民應積極清除家居、學校及工作地點附近的積水，使雌蚊沒有機會產卵繁殖，與及時常採取防蚊措施。

醬醃菜

本會測試了五十三款中式醬醃菜，發現其中十六款的防腐劑苯甲酸含量超出本港《食物內防腐劑規例》的上限百萬分之二百五十(250 ppm)，其中兩款的苯甲酸含量更分別高達2,200 ppm及2,600 ppm。哮喘、鼻膜炎或蕁麻疹患者如進食大量苯甲酸，可能誘發皮膚出風疹和哮喘發作等徵狀。本會建議消費者緊守均衡飲食原則，避免從醬醃菜中攝入過量防腐劑。在烹調醬醃菜前，也應先徹底清洗和浸泡，盡量沖走苯甲酸和其他有害物質。

瓜子

部分瓜子供應商為使其產品更亮澤吸引，在炒製瓜子時加入了礦物油。攝入過量礦物油的急性徵狀為腸胃不適、作嘔和腹瀉。本會測試了二十款瓜子的礦物油含量。結果發現，七個紅瓜子和一個黑瓜子樣本的礦物油含量由0.05%至0.30%。本會建議消費者食用瓜子時，避免把整粒瓜子連殼放進口中，或可選用「剝殼器」輔助。

醬醃菜和瓜子的測試結果已轉交食物環境衛生署跟進。

Council conducted a test to determine the amount of mineral oils in 20 models of dried melon seeds. The test results revealed that mineral oils were present in seven red dried melon seeds and one black dried melon seeds, ranging from 0.05% to 0.30% by weight. The Council advised consumers to avoid putting the whole seed in the mouth or to make use of “seed opener”.

The test findings of both Chinese pickled vegetables and dried melon seeds were forwarded to the Food and Environmental Hygiene Department for follow-up action.

In-depth Reports on Products

Apart from product tests, the Council also carries out studies on a wide range of consumer products to provide consumer information and, in some cases, to verify certain product claims. The lists of product study reports and regular columns published during the year are at Appendix 10.

International Exchange of Hazardous Product Information

The Council pays special attention to the movement of unsafe products into Hong Kong and will request suppliers to recall any such products as appropriate. Through communication with other consumer organisations and overseas government authorities, such as the US Consumer Product Safety Commission (CPSC), the Council receives a constant flow of information on unsafe products found outside Hong Kong.

As unsafe products found and subsequently banned in Hong Kong may find its way into the Mainland, the Council also alerts consumer associations in the Mainland of hazardous products identified from its tests.

產品報告

除測試外，本會還對各類產品作深入的報告。為消費者解答疑問及分析產品的聲稱是否屬實。年內完成的產品報告及解答消費者疑問一覽表見附錄十。

國際間交換危險產品資訊

本會積極監察危險產品在本地市場出現的情況，如發現有危險產品出售，會要求有關供應商進行回收。透過與外地消費者機構（如美國消費品安全委員會）的聯繫，本會不時會收到外地危險產品資料。為免在本地被禁的產品流入內地，本會亦把有關資料傳達至內地的消費者組織。



Market Information
on Goods &
Services

蒐集消費品

和服務的市場資訊

The Consumer Council conducts user-experience surveys, opinion surveys and price surveys to collect information on a wide range of products and services for the benefit of consumers.

Advertising Tactics of Consumer Credits

The tactics for advertising of consumer credits have caused grave concern, amidst a rising incidence of excessive indebtedness and bankruptcies. A Consumer Council survey revealed that such tactics, including incentives to encourage spending and prolong repayment, had indirectly caused more people to get into debts. Also, the claims in the advertisements had grossly been exaggerated. In response to the Council's recommendations, the Hong Kong Association of Banks issued a circular to member banks stating the principles to be observed in advertising, which had been recommended by the Hong Kong Monetary Authority and endorsed by the Code of Banking Practice Committee.

Sales Practices of Investment and Insurance Products

In a low interest environment, consumers would turn to alternative savings and investment products for capital preservation and higher yields. The Council identified issues of concern in a survey on the sales practices of financial institutions in marketing investment and insurance schemes. Problems would occur if front-line staff did not possess the necessary training and knowledge to provide sufficient information and sound investment advice. Some might also be under pressure to meet sales targets or motivated by the commissions to recommend a particular product. The problems could be all the more acute in the case of the more vulnerable customers - the elderly - who have little or no knowledge on investment matters. Financial institutions were urged to provide sufficient training to front-line sales staff to

本會經常進行各項普查，蒐集各類產品和服務的資訊，包括貨品及服務用家經驗普查、消費者意見普查及價格調查，供消費者參考。

推廣消費信貸的手法

在欠債問題日趨嚴重和破產個案上升之際，財務機構推廣消費貸款的宣傳手法，引起很大關注。消委會的調查發現，以優惠鼓勵客戶透支和延長還款的推廣手法，間接導致消費者墮入債網。此外，部分廣告標榜的優惠，亦言過其實。就消委會提出的建議，香港銀行公會向會員銀行發出通告，列出推廣宣傳須遵守的原則。有關原則經金融管理局提出，並得到銀行營運守則委員會認可。

投資及保險產品的銷售手法

利率低企，不少消費者為求保本增值，紛紛尋求另類投資儲蓄產品。消費者委員會關注一些金融機構的推銷投資和保險產品的手法。若前線銷售人員未具備足夠訓練和知識，或部分人士為求達到銷售額及受交易佣金的推動，未能為顧客提供充足的資料和合適的建議，問題便由此而起。大部分長者對投資的產品並不大了解，向長者銷售投資產品時應份外小心。消委會促請財務機構為前線銷售人員提供適當的培訓，以專業精神向客戶提供公正和客觀的建議。有關機構亦應制訂有效的內部監控程序，確保從業員符合專業守則的要求，以客戶的利益為本。

ensure professionalism in providing fair and objective recommendations to customers. Internal monitoring procedures should be in place to ensure that staff would act in accordance with professional codes and in the best interest of customers.

Transparency Urged in Securities Trading Charges

A Consumer Council survey on securities trading charges published in February 2003 indicated that the rule of minimum trading commission of 0.25%, due to be abolished in April 2003, were negotiable or circumvented through related non-exchange participants (usually online operations), who were not bound by the minimum commission rule. The survey also found a total of 70 charge items, in addition to commissions, which are applicable to consumers in the use of securities trading services. Variations in the terminologies for such charges only added to the difficulty for consumers in conducting meaningful price comparisons and negotiations. The Securities and Futures Commission supported the Council's recommendation for greater transparency of securities-related charges and a standardization of the terminologies for fees, and has been working with the Hong Kong Monetary Authority to achieve this end.

Supermarket Retail Price Survey

The Council has been conducting supermarket price surveys and compiling reports for many years. In the report of 2002, we found that the prices of 84 selected fast moving commodities (or 11 categories) sold in major supermarket chains between January 2002 to June 2002 decreased on average 0.8% as compared to those between July 2001 to December 2001. However, a price increase of 0.4% was found during the same period, when the average list prices (without promotional discounts) of the same 84 commodities

增加證券交易收費透明度

消委會在二〇〇三年二月發表的調查指出，縱使經紀行有最低佣金0.25%的規定，消費者實際上仍可視乎情況議價，或透過不受最低佣金制限制的非交易所參與者（通常為網上交易服務），支付較低的佣金。最低交易佣金制於同年四月撤銷。調查亦發現除佣金外，有超過七十項有關證券服務的收費，收費名稱五花八門，令消費者難以比較及議價。證券及期貨事務監察委員會支持消委會的建議，並與香港金融管理局合作，促請証券業增加証券收費透明度及統一收費名稱。

超市價格調查

本會多年來均有進行超市價格調查。二〇〇二年的調查顯示，選定的八十四項（或十一組）銷量較多的超市貨品，其在二〇〇二年一月至六月間平均售價比二〇〇一年七月至十二月間的下調0.8%；但以同一時段相比，該八十四項貨品的平均正價（撇除特價因素）卻上升0.4%。而在十一組貨品中，升幅較顯著的分別有「雜糧」、「家居清潔用品」和「零食」。為保障消費者的利益，消費者委員會將繼續注意有關情況。

were compared. Among the 11 categories, the increase in 'Non-staple Foodstuffs', 'Household Cleaning Products' and 'Snacks' were the most notable. As the retail prices of daily commodities are matters of concern for the general consumers, the Consumer Council is constantly monitoring the situation as part of its efforts to protect consumer interest.

Travel Insurance

The Consumer Council conducted two separate surveys on 34 global travel insurance plans and 12 China medical insurance plans for consumers' reference.

Of the 34 global travel insurance plans analyzed, 31 offered emergency medical evacuation, a crucial part of the Worldwide Emergency Assistance Services. Maximum protection ranged from \$200,000 to \$2,000,000 or "unlimited", while some did not clearly specify the amount of protection.

Of the 12 Mainland medical insurance plans, all but one included "Emergency Medical Evacuation" with the maximum protection ranging from \$600,000 to "unlimited" or reimbursement of the actual amount. Moreover, six of these plans only covered medical expenses arising from accidents in Mainland while the remainders covered both sickness and accidental injury. Consumers should therefore consider carefully whether such accident-related insurance plans would be suitable for their purpose.

Broadband Internet Service

With the growing popularity of broadband internet service in Hong Kong, two surveys - one on price and the other on user experience - were conducted during the year. The price survey unveiled a myriad of promotional and prepayment sales plans in competition for a share of the growing market. With few exceptions, these plans bound the user contractually

旅遊保險

消費者委員會分別進行了兩項旅遊保險調查，分析了三十四個綜合旅遊保險及十二個內地醫療保險計劃的內容，供消費者參考。

三十四個綜合旅遊保險計劃中，有三十一個計劃在緊急事故時向投保人提供即時協助，是「緊急支援服務」重要的一環，保障金額由最低的二十萬元至最高的二百萬元不等，有些的保障額卻不設上限，亦有個別保險計劃沒有列明保額。

在十二個內地醫療保險計劃中，除一個外，其餘均提供「緊急支援服務」的保障，保額由六十萬元以至無上限，有些則以實際的運送開支計算。此外，半數(六個)的計劃規定醫療開支必須由意外引致；其餘六個的保障範圍則包括疾病和意外受傷。由此觀之，消費者必須小心選擇旅遊意外保險所可以給予的保障。

寬頻上網服務

寬頻上網在香港愈來愈普及，本會於年內進行了兩次有關調查：收費調查及用戶經驗調查。

消委會比較了寬頻上網服務的收費，發現市面有多款優惠計劃和預繳優惠吸引用戶。除了少數外，大部分計劃都要求消費者簽下有期限合約，若想在合約期屆滿前停用，可能無法收回已預繳的費用或須繳付罰款。

and should the user decide to break off, he/she would stand to lose or be penalized.

The opinion survey obtained feedback from 2,000 broadband internet users. One-fifth of the respondents acquired the service through salesmen and they generally revealed a lower overall consumer satisfaction rate.

About half of the respondents (48.7%) said they were not clearly informed of the renewal or otherwise of the contract upon expiry. Furthermore, 42% found it difficult to access the hotlines for technical support service.

In shopping for broadband internet service providers, it is advisable for consumers to seek user experiences from friends or through online discussion groups.

消委會亦收集了二千名寬頻上網用戶的意見，約五分之一回覆者表示受推銷員游說而選用現有的服務商，且用戶對服務商的整體滿意程度亦較低。

近一半(48.7%)回覆者表示在申請服務時，推銷員或文件上並沒有清楚說明或列明合約完結時的處理方法。此外，調查亦反映服務商的技術支援服務不足，42%回覆者表示難以接通支援熱線的電話。

消費者選擇寬頻服務供應商前，宜先徵詢其他用家如親友或網上討論組的意見。



Disseminating
Consumer
Information

推廣
消費者資訊

Promoting consumer awareness through the dissemination of information is crucial to consumer empowerment. As people become better informed and more conscious of their own rights and responsibilities as consumers, they are better able to safeguard their interests against undesirable trade practices, make rational choices and play a role in sustainable consumption. Towards this goal, the Consumer Council is engaged in a diverse range of activities aimed at disseminating consumer information that will enhance both consumer awareness and community support for its work.

The Publication of CHOICE

The Council publishes a monthly magazine CHOICE, which provides a regular outlet of information, advice and viewpoints on all matters affecting consumer interests. Published in Chinese, CHOICE reports in a comprehensive format the results and conclusions, with brandname information, of comparative product testing and research including in-depth studies and surveys. Regular columns of special interest highlighting such topics as health and nutrition, consumer complaints, hazardous products, environmental concerns, investor education, and issues of global consumer concern are also included.

CHOICE does not accept any commercial advertising. In addition to copyright protection, Section 20 of the Consumer Council Ordinance strictly prohibits the exploitation of the Council's name or its research information for commercial and promotional purposes. Section 20 is essential for protecting the independence and impartiality of the Council in its evaluation of goods and services available to consumers in the marketplace.

CHOICE has unfailingly attracted immense media interest ever since its debut appearance in 1976. A press conference is held to launch the publication of each and every issue of

提高大眾對消費者權益的認識，可加強消費者的自保能力。消費者若能充份掌握資訊和了解自己的權利和責任，便可洞識不當的經營手法，作出明智的消費選擇和作可持續消費。本會推行各種活動，發放消費者資訊，提高消費者自保意識，並喚起社會人士對保障消費者權益工作的支持。

《選擇》月刊

本會出版《選擇》月刊，發放有關消費者權益的資訊和意見。《選擇》以中文出版，除了詳列產品試驗報告、產品資料、專題研究和調查報告外，並有其他專欄，包括健康與營養常識、消費者投訴個案實錄、危險產品、投資者教育、環境保護及全球性爭取消費者權益的活動等。

《選擇》月刊並不接受商業廣告，版權屬於本會。《消費者委員會條例》第二十條列明，禁止任何人士以本會名稱或節錄月刊內容作商業及宣傳用途。以確保本會在評定產品和服務時，所持的獨立和公正立場。

《選擇》自一九七六年創刊以來，一直廣受傳媒關注。月刊出版當日，均召開記者招待會，介紹內容和應傳媒要求安排專訪，包括電視及電台節目的專題介紹等。

CHOICE, generating widespread coverage in all sectors of the media. Assistance is also provided to meet media requests particularly from TV and radio programmes for additional coverage of articles of specific interest.

Despite the continuing downturn in economy, the combined sales of CHOICE through subscriptions and retail, rose by a remarkable 12.5% to an average of 29,305 copies per issue in 2002. The sales were divided quite evenly between subscriptions and retail outlets, which include newsstands, supermarkets, convenience stores and bookshops throughout the territory. The cover price of CHOICE has remained unchanged for 7 years at \$12 per copy while the regular subscription rates for 1 year (12 issues) and 2 years (24 issues) are currently \$110 and \$200 respectively. An active marketing programme that included notably poster campaigns, exhibition sales, mail drops, special promotions and gifts, etc. was conducted throughout the year.

CHOICE has maintained its enormous influence as the authoritative source of research-based consumer information and guidance to the public. Its reach is far beyond its magazine readership, through frequent prominent coverage by the media both on the day of publication and afterwards, penetrating all sectors of the community and households throughout Hong Kong. The Council is presently studying the feasibility of publishing an online version of CHOICE.

Through the Mass Media and on the Net

Media relations are actively fostered by the Council, which is virtually in daily contact with the mass media on all matters of consumer interest. Regular press conferences, new releases, briefings and interviews were arranged for all sectors of the media, contributing significantly to the dissemination of consumer information and advice to the public. The role the media play in this area is much valued

本港零售市場持續萎縮，但《選擇》月刊於二〇〇二年的訂閱和零售銷量卻錄得12.5%的升幅，平均每期售出二萬九千三百零五冊。《選擇》訂戶約佔總銷量的一半，其餘經由報攤、超級市場、便利店和書店發售，售價連續七年維持每本十二元，訂閱一年（十二期）及兩年（二十四期）分別為一百一十元及二百元。《選擇》的市務推廣活動非常多樣化，包括海報、展銷、郵遞、訂閱優惠和附送禮品等。

《選擇》是權威的消費指南，它在提供消費資訊方面所發揮的影響力，並不限於其讀者，更透過傳媒遍及全港每家每戶。本會正研究推出網上版《選擇》，讓讀者在網上瀏覽。

與傳播媒介的聯繫及網上資訊

本會十分重視與傳媒的聯繫，每天都就各種消費者權益的問題，與傳媒接觸，這對傳遞消費者訊息很重要。除了定期的記者招待會、新聞稿發佈和訪問之外，本會代表經常參與電視和電台節目，確保公眾取得重要的消費者訊息。東方日報社會服務版連續七年給予本會最高評價，表揚本會迅速回應傳媒的查詢，並能積極提供協助。

by the Council. Its media relations effort is well recognised. For the seventh consecutive year, the Council was voted for the top award by the social service section of the Oriental Daily News in recognition of efficient and outstanding service in response to press queries and requests for assistance.

The Council is keenly aware of the advantages that information technology can offer in the dissemination of consumer information. At present, the Council's website already provides a wide range of information for easy access by consumers. Information posted includes the Council's research reports and submissions to the Government and the legislature, as well as press releases and competition study reports, CHOICE indexes and subscription forms, consumer complaint forms, etc. The Council is actively expanding its information dissemination on the website. A project is in hand to redesign and improve the feel and look as well as ease of access to the website.

Media reporting of the Council's reports and in particular, publicity sanction against traders found persistently engaged in malpractices against consumers, is protected from defamation action by "qualified privilege" provided it is "fair and accurate".

Consumer Rights Reporting Awards

The Consumer Rights Reporting Awards has gained increasing recognition of the news media as a coveted award for professional excellence. The Awards was the third organised by the Consumer Council in association with the Hong Kong Journalists' Association (HKJA) since 2000. This year's Awards attracted a total of 91 entries in the 4 categories of news (42), features (39), television (7) and radio (3) covering a wide diverse range of issues of consumer interest and concern. A list of the winning entries is at Appendix 12.

新資訊科技提供新途徑為消費者提供資訊，本會早已設立網頁，方便消費者查閱本會的簡介、新聞稿、競爭研究報告、歷年《選擇》索引及《選擇》訂閱表格和消費者投訴表格等。本會正積極拓展網上資訊的傳遞，重新設計網頁，方便市民瀏覽。

除了向傳媒公布《選擇》內容外，本會亦會點名公布以不良手法經營的商號，傳媒報導這些資訊時，若是「公正和準確」，會受「受約制特權」所保障，若如實報導，毋須負誹謗責任。

消費權益新聞報導獎

消費權益新聞報導獎被新聞媒體認同，認為能夠提昇其專業水平。報導獎由本會與香港記者協會於二〇〇〇年開始合辦，已經踏入第三屆。今年共收到九十一份參賽作品，分別是新聞組別（四十二份）、特寫（三十九份）、電視（七份）和電台（三份），參賽作品題材十分豐富。

An awards-presentation ceremony was held to coincide with the World Consumer Rights Day. The Secretary for Economic Development and Labour, the Hon. Stephen IP Shu-kwan, was the guest of honour and officiated at the ceremony during a reception held at the Foreign Correspondents' Club, Hong Kong.

World Consumer Rights Day

The World Consumer Rights Day (WCRD), which falls on March 15 every year, has become a high-profile event in the Mainland. In Hong Kong, WCRD 2003 was an occasion highlighted in an awards-presentation ceremony for excellence in consumer rights reporting and exhibition of the winning entries. It was also prominently featured in the March issue of CHOICE with special reports on the theme of WCRD 2003 "Corporate Control of the Food Chain: the GM Link".

報導獎頒獎典禮於全球消費者權益日(即三月十五日)的慶祝活動在外國記者俱樂部舉行,經濟發展及勞工局局長葉澍堃先生應邀為當日主禮嘉賓。

全球消費者權益日

每年的三月十五日是全球消費者權益日,在內地已成為廣受關注的日子。在本港,本會特別安排消費權益新聞報導獎的頒獎典禮和得獎作品展覽在該日舉行,《選擇》月刊亦特別報導了二〇〇三年的主題 — 企業控制食物鏈:基因改造的連繫。



Consumers
through Education

教育活動

加強消費者的自我保護能力

Consumer Council Annual Report 2002-2003 ■ 年報

The Council attaches great importance to its consumer empowerment objective of which consumer education forms an integral part. Through a systematic programme for various target groups, participants acquired the necessary skills and know-how of rational consumption. Their awareness of the rights and responsibilities of consumers was heightened as a result.

The Council has provided institutional support to other organisations and educational institutes to enable them to run their own consumer education programmes. Tailor-made activities are designed to cater for three major target groups - namely young people, senior citizens and new immigrants. The latter two groups are more vulnerable to trade malpractices and in need of guidance.

Consumer Education Activities

During the year, 204 educational talks, visits and workshops were organized for these three target groups. The themes of these activities included consumer rights and responsibilities, consumer protection laws, consumer traps, sustainable consumption, e-commerce/shopping, consumer guides on the purchase of dried seafood, electrical appliances and health foods, etc.

Consumer Culture Study Award

The Award, jointly organised with the Education and Manpower Bureau for the fourth consecutive year, was the largest territory-wide project-based learning programme designed for local secondary schools. Participants were to study a particular aspect of our local consumer culture, exploring the consumer attitudes, values and behaviour in Hong Kong. A number of introductory talks on consumer issues and how to conduct the study were organised for teachers and students. Over 1,000 participants were attracted to such sessions. It was through these talks and

本會對提昇消費者的自我保護能力極其重視。切合不同市民的需要，本會籌劃各種類型的消費者教育活動，使他們認識消費者的權利和責任，從而成為明智的消費者。

為更有效地推廣消費者教育，本會因應其他機構及院校的需要，提供教材並協助他們推行各類消費者教育活動。此外，另有專為青少年、長者和新移民而設計的活動。長者和新移民，較易成為不當經營手法的受害者，故有需要加強他們的警覺性，避免墮入消費陷阱。

消費者教育活動

本會全年共舉辦二百零四項消費者教育活動，包括講座、參觀和工作坊等。主題包括消費者權益與責任、消費者保障法例、防墮消費陷阱的自保法、可持續消費的概念、網上消費及購買海味、電器和健康食品等的指南。

消費文化考察報告獎

由本會與教育統籌局合辦，以中學生為對象的「第四屆消費文化考察報告獎」，是現時本地最大型的專題研習教育活動之一。參加的學生，須選定與本地消費文化有關的課題，探討消費者的行為、態度和價值觀等，並進行考察調查。本會特別為參加學校的老師和同學安排了多次講座，講解各種消費問題及介紹如何進行考察活動，吸引了逾千名師生出席。透過這些講座及考察過程中的主動參與，同學們對各種消費課題有更深入的了解，分析能力亦大大提高。歷屆參加的過千份考察報告，全是根據實地考察所得到的第一手資料寫成，增添了本地文化研究的參考資源。

the subsequent active engagement of students in conducting the study that their understanding of consumer issues was enhanced and analytical power strengthened. The Award generated a fruitful collection of hundreds of study reports on local consumer cultures based on first-hand data collected by students, and in turn, helped enrich the archives of studies on local culture.

Altogether 360 teams from 91 secondary schools took part in the Award. A list of the winners is at Appendix 13.

To render support to schools participating in the "School-based Promotion Scheme" of the Award, 23 workshops covering six thematic topics were organised for some 700 teachers and students. These workshops aimed at inspiring students' creativity, arousing their interests on issues such as ethical consumption and corporate citizenship, in addition to exposing them to the various trends of multi-media applications, access to information, as well as research methods. It was intended that these students capture new knowledge and skills from conducting the studies.

An ancillary activity to further promote the Award entitled "The Junior Seminar" was organized in November 2002, in which participating teams presented their projects to other secondary and post-secondary students. This was followed by a critique session by the judging panel.

Youth Development Service Scheme

As continuation and building on the successful experiences from the Community Consumer Leader Training Programmes that were carried out twice in 1999 and 2001, the Youth Development Service Scheme was introduced as a pilot project to provide an opportunity for trained youth leaders to further involve in the Council's activities whilst learning more about consumer issues. Trained leaders took up the tasks

第四屆「報告獎」共有來自九十一間中學的三百六十隊中學生參加。得獎隊伍的名單見附錄十三。

為向參加「學校合作推動計劃」的學校提供更多支援，本會為七百多名老師及同學舉辦二十三次工作坊，圍繞六個專題，以啟發同學的創意，提高他們對負責任消費和企業公民責任的認識，加強他們利用多媒體的表達技巧，與及對搜集資料和考察方法的掌握。

此外，為進一步推廣「報告獎」，本會亦於二〇〇二年十一月舉辦「上屆得獎作品交流研討會」。讓上屆得獎隊伍與本屆的參加同學及評判，研討其得獎作品，共同探討如何提昇參加者的考察及撰寫報告的技巧。

青年培訓服務計劃

本年，本會舉辦了「青年培訓服務計劃」，這是一九九九年及二〇〇一年「消費權益青年社區領袖訓練計劃」的延續和拓展。此計劃讓青年學員，通過參與製作教育材料及向社區推動消費保障的教育活動，從而加深對保障消費者權益工作的認識，同時亦培訓他們的各種相關技能。

of presentations to community groups, production of educational materials etc. independently.

Teaching Resources Development

With information technology becoming more widely used for educational purpose, the Council continued its project in developing an interactive drama into an educational CD-ROM game. The project was supported by the Quality Education Fund. In addition, a series of PowerPoint slide presentations were being developed as a teaching aid for consumer education sessions. Other educational resources included two teaching kits on labelling and advertising, a consumer education resource kit for new immigrants and CD-ROMs containing winning projects of the previous three rounds of "Consumer Culture Study Award". These were in great demand by schools and community organisations.

Consumer Council Resource Centre

The Council's new Resource Centre located in Tsim Sha Tsui was opened to service in October 2001. Facilities include a Consumer Advice Centre, an exhibition-cum-lecture hall equipped with audio-visual devices, and a resource library. Multimedia computers were installed giving visitors' access to the Council's website and educational resources. During the year, the Resource Centre attracted 1,405 visitors from 145 educational institutes and organisations.

製作教材

為配合資訊科技在教學上的廣泛應用，本會在優質教育基金贊助下，籌劃了「互動體驗式教育戲劇 - 中學巡迴演出及互動電腦遊戲」製作計劃。目的是透過互動戲劇及電腦遊戲的形式，提高中學生對消費權益的意識。此外，本會亦正製作多套簡報教材集，作為輔助教具。其他教材則有《包裝及標籤》和《認識廣告》兩集教材套、為新移民編製的消費者教育小冊子、及歷屆「消費文化考察報告獎」得獎作品光碟等。這些教材均廣為教師和社會工作者所採用。

消費者委員會資源中心

位於尖沙咀的消費者委員會資源中心，已於二〇〇一年十月啟用。中心內設有消費者諮詢中心、輔以電腦影音設備的展覽 / 演講廳，及供訪客瀏覽本會網站及其他教育資源的多媒體電腦。全年共吸引了一千四百零五位來自一百四十五間教育機構及團體的人士參觀。



「代言人」的角色及聯繫網絡

消費者

Represents

Representing
the Consumer
Voice & Networking

消費者

「代言人」的角色及聯繫網絡

Consumer Council Annual Report 2002-2003 ■ 年報

Council's Representation on Other Bodies

Representatives of the Council serve on a large number of regulatory bodies, public advisory committees and statutory bodies to provide inputs from the consumer perspective in the regulation and monitoring of various business sectors including estate agents, travel agents, insurance industry; financial, legal and telecom services; tourism industry, environmental protection matters, and other consumer-related initiatives concerning health, land and housing supply and monetary affairs. Views presented by the Council are formulated with firsthand knowledge of consumer needs acquired through surveys and direct personal contact by the Council's staff. A full list of outside committees and statutory bodies with representation by Council members or staff is at Appendix 14.

Collaboration at Local and International Levels

Close liaison is maintained with the Government through the Economic Development and Labour Bureau, which has responsibilities for consumer protection and competition policy, and also with over ten other bureaux and 30 Government departments on matters affecting consumer interest. The Council also attaches great importance to working with community groups, regulators, professional bodies and industry associations locally, as well as with overseas consumer organisations and specialist agencies at regional and international levels. The Council also collaborates with some of these organisations in conducting product testing and research projects, e.g., an international study of consumer experiences through e-shopping.

On the international front, the Council is an elected executive and council member of the Consumers International, which is a federation of consumer organisations comprising 271

消費者「代言人」

本會委員和職員均為多個公眾事務諮詢委員會及法定機構的成員，其範圍包括監察地產代理、旅遊代理及保險業的運作；確保消費者在財經、法律及電訊各等服務上有足夠的保障；及就旅遊業、環境保護及其他在土地及房屋供應、金融事務及醫療健康等與消費者息息相關的課題，向有關機構提供建議。本會發表的意見是經詳細研究及調查所得、或直接由消費者所提供的第一手資料，足可反映消費者的實際需要。本會委員和職員出席的外界委員會名單見附錄十四。

聯繫網絡

本會與政府的聯繫主要通過經濟發展及勞工局，該局負責消費者權益及市場競爭政策。此外，本會還就消費者關心的問題與超過十多個政府政策局及三十個部門保持聯絡。本會亦非常重視與其他機構合作，包括本地各行業監管機構、專業團體、商會及社區組織等。而在地區和國際層面上，除與外地的消費者組織和有關機構保持聯繫外，更聯手進行產品測試及研究工作，例如，跨國網上購物經驗研究。

本會是國際消費者聯會的執行委員及理事會員。聯會成員來自一百二十三個國家的二百七十一個消費者組織。聯會的兩大目標是：協助成員機構加強保障消費者權益，及在國際和地區層面上，爭取對消費者有利的政策。例如：在聯合國食品標準委員會中制訂食品標準、在世界貿易組織中討論貿易開放的問題、和經濟合作及發展組織商討電子交易問題等。本會的工作在國際上亦得到廣泛認同，總幹事陳黃穗女士在一九九七年至二〇〇〇年獲選為國際消聯會會長。

members from over 123 countries. Consumers International has two main goals: to support and strengthen member organisations and the consumer movement in general and to represent consumer interests at global and regional levels, e.g. at the Codex Alimentarius Commission on food standards, WTO on trade liberalisation issues and OECD on electronic commerce and etc. The work of the Council at the global level has been given wide recognition with its Chief Executive, Mrs. CHAN WONG Shui, Pamela, having been the elected President of the Consumers International from 1997 to 2000.

Major events organized in collaboration with international or local organisations during the year under review are outlined in the following sections.

Code of Practice on Protection of Customer Information for Fixed and Mobile Service Operators

In a joint effort among the Council, the Independent Commission Against Corruption, Office of the Privacy Commissioner for Personal Data and the Office of the Telecommunications Authority, a Code of Practice on Protection of Customer Information for Fixed and Mobile Service Operators was issued in June 2002. The Code is intended as a general guidance for fixed and mobile service operators in ensuring that data relating to customers are properly protected from misuse.

Regional Seminar on Competition Policy & Multilateral Negotiations: The Post-Doha Mandate

The Seminar was held from 16 to 18 April 2002 in Hong Kong by the United Nations Conference on Trade and Development (UNCTAD) with the support of the Council. Over 50 delegates from 16 countries and five regional and international organisations attended.

以下是本會於年內與本地及國際機構合作的主要項目：

電訊服務營辦商保障顧客資料守則

本會聯同廉政公署、個人資料私隱專員公署及電訊管理局於二〇〇二年六月推出首份保障固定及流動電訊服務的顧客資料之實務守則。該守則列出一些如何管理客戶資料避免外洩的良好管理措施，供營辦商作為指引，確保有關顧客的資料得到適當保護，免被濫用。

多哈會議後有關競爭政策及多邊談判的區內研討會

研討會於二〇〇二年四月十六至十八日由本會協助聯合國貿易和發展會議於本港舉行。超過五十位代表來自十六個國家及五個區內及國際組織參與。

研討會不但加強區內代表對競爭問題的認識和分析能力，還有助發展中國家分析更緊密的多邊性合作於這領域上所蘊含的意義，及怎樣在談判有關多邊性競爭的基礎中，維護國家的利益。

The Seminar did not only achieve its capacity-building objective on competition issues for delegates in the region, but also helped developing and least-developed countries to "better evaluate the implications" of closer multilateral cooperation in this field for their development, and to safeguard their interests in possible negotiations concerning a multilateral competition framework.

Panel Presentation on Interaction between Trade and Competition Policy-Implications for Hong Kong's Economy and Workshop on Competition Analysis in Policy Formulation

These two events were organised by the Council on 18 and 19 April 2002 respectively immediately after the UNCTAD Regional Seminar. The former aimed at providing a forum for interested parties from government, business, legal and academic institutions to have a stimulating discussion on specific competition issues related to the interaction between trade and competition policy. International experts from UNCTAD and Consumers International Regional Office for Asia Pacific (CIROAP) were invited as panel speakers with Council Member Prof. TSANG Shu-ki in the chair. The panel presentation attracted over 30 participants, including academics, Government officials and representatives from related organisations and business sectors.

The latter was organized exclusively for the civil service and was attended by a total of 38 representatives from 21 Government bureaux and departments. The workshop was the second of the kind organised by the Council and included information and topics suggested by participants at the previous workshop that they considered would be of practical assistance in analyzing competition problems faced by Government officials in their policy and operational work.

「貿易與競爭政策的相互關係及對香港經濟的影響」的專題探討及「政策制定與競爭分析」工作坊

緊接聯合國貿易和發展會議的區內研討會，藉專家到訪的機會，本會於二〇〇二年四月十八至十九日舉辦這兩項活動。前者目的在於讓來自政府、商界、法律界及學術界的參加者去深入探討有關貿易與競爭政策相互關係的問題。研討會邀得來自聯合國貿易和發展會議及國際消費者聯會亞太區分會的專家作為講者，由本會委員曾澍基教授主持，而出席人士包括超過三十位學者、政府官員和來自商界及關注貿易及競爭的機構代表。

後者專為公務員而設，共有三十八位來自二十一個政府政策局及部門的代表參加。這次為本會第二次舉辦的同類工作坊，議題採納了去屆參加者的建議，協助官員分析日常工作上面對有關競爭的問題。

Asia Pacific Conference on Food Security

The Conference was organised by CIROAP, with the assistance of the Consumer Council. It was held on 24 and 25 July 2002 with the aim of providing a forum to review food security issues and to discuss strategies for networking and cooperation.

The Conference was officiated at by Dr. YEOH Eng-kiong, Secretary for Health, Welfare and Food. Over 70 overseas delegates, mostly from consumer organisations in the region attended the event. There were about 30 local participants from government departments and local organisations concerned.

Exchange of Experiences

Throughout the year, Council staff were invited to speak and take part in a number of conferences and seminars held locally and overseas on a wide variety of subjects such as competition policy and law, consumer protection, product safety, and green consumption.

There were also exchanges with visitors from overseas and international bodies such as the International Monetary Fund, World Trade Organisation Working Group on the Interaction between Trade & Competition Policy, European Consumer Centre and UK Consumers' Association.

Study programmes on the operation of the Small Claims Tribunal and consumer protection work in Hong Kong were arranged by the Council, with the assistance from the Judiciary, in July 2002 and February 2003 respectively for two visiting groups comprising representatives of Indonesian consumer organisations and government officials.

亞太區糧食保障及安全論壇

論壇由本會協助國際消費者聯會亞太區分會於二〇〇二年七月二十四至二十五日在本港舉行，目的是探討糧食安全問題及討論建立聯繫網絡及合作的策略。

本會邀得衛生福利及食物局局長楊永強醫生作為論壇的主禮嘉賓。參加者超過七十位海外代表，主要是來自區內的消費者組織，亦有約三十位本地政府人員及關注糧食保障及安全的機構代表。

交流資訊

年內，本會職員被邀請作講者及參與多個本地及外地的會議和研討會，議題廣泛，當中包括競爭政策及法例，消費品安全及綠色消費等。本會亦經常與訪港的海外及國際組織的代表，包括來自國際貨幣基金組織、世界貿易組織的貿易及競爭工作小組、歐洲消費者中心及英國消費者聯會的代表進行交流。

本會先後為兩組來自印尼的政府官員及消費者組織的代表於二〇〇二年七月及二〇〇三年二月安排課程，獲司法機構協助了解小額錢債審裁處的運作及維護消費者權益的工作。

The Council's expertise was also sought after by other governments. The Chief Executive of the Council, Mrs. CHAN WONG Shui, Pamela, tendered advice to consumer associations, provincial governments and Law Reform Commissions in Mainland China (there are 4,000 consumer associations in the country). She was also consulted by some governments, such as Laos and Bangladesh, on the drafting of consumer laws and consumer policy issues.

In view of Hong Kong's wealth of experience in protecting consumers in a market economy, close liaison with the Council's counterparts in the Mainland was maintained through exchange of information and receiving delegations from consumer organisations and related bodies from different parts of the Mainland. During the year, 389 officials from various parts of the Mainland visited the Council to acquire an understanding of the state of consumer protection in Hong Kong.

其他地區政府機構亦不時徵詢本會對消費者權益的意見。總幹事陳黃穗女士亦經常為國內的消費者協會(共四千個)、省政府及法律改革組織提供建議。其他的政府如寮國及孟加拉亦有就消費者條例及消費者政策向本會徵詢意見。

由於本會對市場經濟體系下的消費者權益保障工作有豐富的經驗，吸引了不少內地的消費者組織到訪。去年共有三百八十九位來自內地各省市的官員到訪，了解本港對保障消費者權益的工作。



Promoting
Sustainable
Consumption

推廣
可持續消費

Evaluation of Products and Services

The Council promotes and supports sustainable consumption through comparative product testing and dissemination of information that enables consumers to make environmentally friendly choices and educates them to help conservation of natural resources and waste reduction.

Green Research and Testing Programme

The Green Research and Testing Programme, a joint venture with the then Environment and Food Bureau in 2001/02, continued to produce useful test findings in the year under review. A number of household products were tested and the results published with a view to disseminating environmental information and encouraging consumers to practise sustainable consumption in their daily lives.

Minimise Exposure to VOCs

Volatile organic compounds (VOCs) are diverse groups of organic compounds that evaporate at room temperature. In sufficient quantities, VOCs can have adverse effects on ambient air quality as well as on health. Enamels and emulsion, paints, bookcases and air fresheners are common sources of VOCs in indoor environment. In the year, the Council conducted studies on these household products. To enhance consumer awareness of VOCs, the Council published the findings and views of relevant authorities on the impact of VOCs on human and environmental health. Consumers were advised to minimise their exposure to VOCs. The followings are the findings of bookcases and air fresheners:

Bookcases

The Council conducted tests on 20 bookcases and found VOCs and heavy metals such as lead and chromium in some of the samples. According to the test, surface materials coated with paints had a higher chance of containing VOCs

產品及服務評估

為推廣及支持可持續消費，本會透過測試產品及發佈資訊，幫助消費者選擇較環保的產品，亦教育他們珍惜自然資源及減少製造廢物。

綠色研究及測試計劃

本會與環境食物局於二〇〇一/〇二年度開展的綠色研究及測試計劃，本年度仍繼續進行。測試多種家居日用品，藉著測試的結果，鼓勵消費者在日常生活中實踐可持續消費。

減少接觸VOCs

VOCs是指多種在室溫下易變為氣體的有機化合物。若空氣中含過多VOCs，對人體健康及附近空氣素質均有不良的影響。磁漆、乳膠漆、油漆、書櫃及空氣清新劑等家居用品俱是室內VOCs的來源，本會年內曾研究上述用品，並報導政府部門對VOCs影響人體健康及環境的意見，以加強消費者對VOCs的認識，又勸籲消費者減少處身於含VOCs的環境中。以下是書櫃及空氣清新劑的研究結果：

書櫃

二十款木書櫃的測試結果顯示，多個樣本含重金屬鉛、鉻及VOCs，以油漆裝飾的板材含VOCs的機會比用薄膠片或薄板材覆蓋的高。此外，部分木書櫃所釋出的可能致癌物 - 甲醛，其釋放量超逾德國及奧地利法例的安全規限與中國標準的限量。

than those with plastic or wood laminates. Moreover, formaldehyde, a probable human cancer causing substance, emitted from some of the samples were found at levels exceeding the safety limit laid down by the German and Austrian legislation and that in the Chinese Standard.

The Council urged the trade and manufacturers to consider using alternative materials that would not pose health hazards. Consumers were advised to protect the environment by choosing products that emit less VOCs.

Air fresheners

Air fresheners used at home, in the office and in cars usually contain volatile organic compounds (VOCs). To improve the quality of indoor air, consumers were advised to ensure good ventilation and deal with the odors or polluting sources by frequent drying and cleaning off mold, removing rotting food or other smelly materials.

Rechargeable Batteries

The Council's test on 18 models of nickel metal hydride (NiMH) rechargeable batteries revealed that rechargeable batteries performed better on heavy continuous drain devices such as toy motor cars and digital cameras, lasting significantly longer than alkaline batteries. Even though they might not last as long as alkaline batteries in low, medium and pulse drain devices, rechargeable batteries could be reused several hundred times while alkaline batteries could be used only once. Consumers were advised to use rechargeable batteries whenever possible as it is more cost saving and reduces solid waste.

Laundry Detergents

Phosphate, an often added principal builder in laundry detergents, is considered undesirable to the environment as it is a nutrient for algae, which can grow in conditions such

本會建議製造商、入口及零售商採用不會危害健康的物質，消費者訂製木櫃宜指定或選用含較低VOCs釋出量的產品以保護環境。

空氣清新劑

用於家居、辦公室或置於汽車內的空氣清新劑會釋出VOCs，若要改善室內空氣素質，消費者基本要做的是使空氣流通，及消除氣味和污染物的源頭，例如，時常保持室內乾爽、清除已腐壞的食物及其他有氣味的物質及霉菌等。

充電電池

本會測試了十八款鎳氫充電電池，結果顯示鎳氫充電電池特別適用於高耗電量及連續操作的電器，例如電動玩具車及數碼相機。此外，亦發現鎳氫充電電池每次可用時間明顯比鹼性電池長。鎳氫充電電池用於低、中及脈衝式電器如收音機、MD機、閃光燈時，表現不及鹼性電池，但由於鎳氫充電電池可重複使用數百次，而鹼性電池只可用一次，因此長遠而言，使用鎳氫充電電池不但省錢，且會減少製造固體廢物。

洗衣粉

常被加進洗衣粉配方的磷酸鹽對環境有不利的影响，磷是水藻的養分，而水藻在温暖的環境下可迅速生長繁殖，導致水質惡化。

as warm weather to a level that may lead to deterioration of water quality.

The Council's test on 26 models of laundry detergents detected phosphorus at an amount ranging from less than 0.5% to 9.9% by weight. The Council recommended that manufacturers of laundry detergents reduce the phosphorus content or replace it with other alternatives in support of the environmental cause.

Cooperation with the Government and Other Organisations

The Council participated in the Mobile Phone Battery Recovery and Recycling Programme Working Group. An article on the details of the programme was published with a view to encouraging consumers to take old phone batteries to recycling for reducing waste and conserving resources.

International Cooperation

A representative from the Council presented a paper in the Stop PCBs Pollution Symposium & Workshop jointly organized by the Japan Offspring Fund (JOF) and Consumers Association of Penang (CAP). The objective of the Symposium & Workshop was to share information on polychlorinated biphenyls (PCBs), their safe management and disposal methods, and actions that could be taken to stop PCBs pollution.

Green Housekeeping

On the part of the Consumer Council Office, every endeavour has been made to reduce energy and paper consumption through minimising copying, reusing paper, electronic transfer of information, and using energy efficient and environmentally friendly office equipment and refraining from the use of materials which are harmful to the environment.

本會測試了二十六款洗衣粉，結果顯示各樣本含總磷量參差，以重量計由低於0.5%至9.9%。本會呼籲洗衣粉製造商減低使用磷酸鹽或用其他替代品取而代之以保護環境。

與政府及其他機構合作

本會參與流動電話電池回收工作小組，並撰文講述計劃詳情，鼓勵消費者參與舊電話電池回收再造的計劃，減少製造廢物及保護資源。

國際合作

本會代表在一個由「日本子孫基金」和「檳城消費者協會」聯合主辦的「停止多氯聯苯污染研討會及工作坊」中發表文章，該研討會和工作坊的目的是讓各參與機構共享有關多氯聯苯的資料，包括安全處理和棄置方法、及各項有關停止多氯聯苯污染行動的資料。

環保辦公室

為推動環保，本會辦事處盡量減少影印、鼓勵員工雙面用紙、利用電子郵件傳達訊息，使用慳電及環保的文儀器材，避免採用有損環境的物料等，務求節省能源及減低紙張的消耗量。



■ A group picture with the guest of honour, the Hon. Stephen IP, Secretary for Economic Development and Labour, officiating at the 3.15 World Consumer Rights Day cum Prize Presentation Ceremony of the 3rd Consumer Rights Reporting Awards: (L to R) Mr. TAM Chi-keung, Vice-Chairperson of Hong Kong Journalists Association, Ms. MAK Yin-ting, Association Chairperson, the Hon. Stephen IP, Prof. Andrew CHAN, Chairman of Consumer Council, Mr. Larry Kwok, Council Vice-Chairman, and Mrs. Pamela CHAN, Council Chief Executive.

經濟發展及勞工局葉澍堃局長為3.15全球消費者權益日暨第三屆消費權益新聞報道獎頒獎禮的主禮嘉賓，與本會及香港記者協會代表合照。由左至右：記協副主席譚志強先生、主席麥燕庭女士、葉澍堃局長、本會主席陳志輝教授、副主席郭琳廣先生、總幹事陳黃穗女士。



■ Prof. Andrew CHAN welcoming the guests and award recipients.
陳志輝教授致歡迎辭。



■ Mrs. Pamela CHAN guiding the Hon. Stephen IP through an exhibition of the winning entries.
陳黃穗總幹事帶領葉澍堃局長閱覽展出的得獎作品。



■ The Hon. Stephen IP presenting the prize to the Gold Award recipients in the news category.
葉澍堃局長頒獎予新聞組別金獎得主。

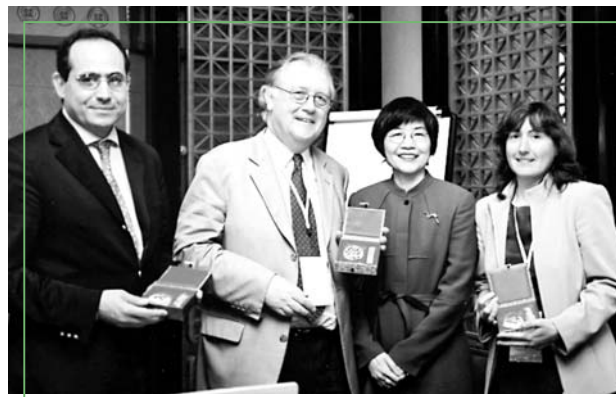
- Delegates from 16 countries and five regional and international organisations converging in Hong Kong for the Regional Seminar on Competition Policy and Multilateral Negotiations Post-Doha Pre-negotiations organised by the United Nations Conference on Trade and Development (UNCTAD) with the support of Consumer Council in April 2002.

本會於2002年4月協助聯合國貿易和發展會議在港舉辦「多哈會議後有關競爭政策及多邊談判」的亞洲區研討會，參加者來自16個國家和5個區域及國際組織代表。



- A speaker from the Consumers International, Dr. S. Sothi Rachagan, Regional Director of CI Asia Pacific Office.

國際消費者聯會亞太區辦事處區域總監 Dr. S. Sothi Rachagan 於會上發言。



- Mrs. Pamela CHAN presenting souvenirs to UNCTAD representatives (L to R): Dr Hassan Qaqaya, Mr. Philippe Brusick and Ms. Catherine Katongola.

陳黃穗總幹事致送紀念品予聯合國貿易和發展會議的代表。由左至右：Dr. Hassan Qaqaya、Mr. Philippe Brusick 和 Ms. Catherine Katongola。



- Delegates joining in for a karaoke session in a farewell dinner reception at the end of the 3-day regional seminar. 3日會議結束後，各代表在歡送晚宴上高歌盡興。



Representatives of consumer bodies from the mainland in a study visit to Consumer Council, Hong Kong.

內地消費者組織代表到訪本會。



In a monthly press conference, held on the publication of each new issue of CHOICE, Dr. Matthew NG, Chairman of Publicity and Community Relations Committee (PCRC), demonstrating the correct way to prepare bleach solution (diluted at 1:99) for household disinfection against SARS.

宣傳及社區關係小組主席吳馬太醫生，在《選擇》月刊記者招待會上，示範以1:99的方法稀釋漂白水清潔家居，防範SARS病毒。



In another of the CHOICE monthly press conference, Prof. CHING Pak-chung, Vice-Chairman of PCRC, fielding a question from a reporter.

宣傳及社區關係小組副主席程伯中教授主持《選擇》月刊記者招待會。



Chairman of Competition Policy Committee, Dr. TSANG Shu-ki, presenting the Council's in-depth study report on Competition in the Market for Lift Maintenance.

競爭政策研究小組主席曾澍基教授公布電梯維修服務市場競爭研究報告。



- In 4 years, a total of 171 secondary schools with over 7,000 students have taken part in the annual Consumer Culture Study Award.

四屆的消費文化考察報告獎，參加者共7,000名同學，來自171間中學。



- Winning students sharing their experience and knowledge with prospective participants.
- 去屆得獎同學為新一屆參加者傳授心得。



- Over 2,000 students and teachers at an assembly for one of a series of pre-contest public lectures for the award.
- 二千多名老師及同學參加「報告獎」的配合講座，踴躍提問。



A proud moment for the award recipients — after more than 4 months of hard work devoted on their winning entry.

四個多月辛勞考察的回報 — 獲獎的光榮和喜悅。



Membership of the Consumer Council

消費者委員會委員

Chairperson 主席

Prof. Andrew CHAN Chi-fai 陳志輝教授

Vice-Chairperson 副主席

Mr. Larry KWOK Lam-kwong, JP 郭琳廣律師, 太平紳士

Members 委員

Prof. K. C. CHAN (from 1.1.03) 陳家強教授 (由1.1.03)

Mr. CHENG Sing-yip 鄭成業校長

Prof. Anthony CHEUNG Bing-leung, BBS, JP 張炳良教授, 銅紫荊星章, 太平紳士

Prof. CHING Pak-chung 程伯中教授

Dr. Cyril CHOW Chi-kin 周志堅博士

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Mr. Tommy LI Ying-sang (up to 31.12.02) 李應生先生 (至31.12.02)

Mr. Andrew LIAO Cheung-sing, SC, SBS, JP (up to 30.6.02) 廖長城資深大律師, 銀紫荊星章, 太平紳士 (至30.6.02)

Dr. LO Chi-keung, BBS 盧志強醫生, 銅紫荊星章

Mr. Charles Peter MOK 莫乃光先生

Dr. Matthew NG 吳馬太醫生

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Dr. Elizabeth SHING Shiu-ching, JP 成小澄博士, 太平紳士

Mr. Peter SUN Kwok-wah 孫國華先生

Prof. TSANG Shu-ki (up to 31.12.02) 曾澍基教授 (至31.12.02)

Mr. Leo TSANG Wing-sheung 曾永常律師

Dr. John WONG Yee-him 黃以謙醫生

Ms. Marina WONG Yu-pok 黃汝璞會計師

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Mr. Homer YU Sau-ning (from 1.1.03) 余壽寧先生 (由1.1.03)

Consumer Council Former Chairpersons and Vice-Chairpersons 消費者委員會——歷屆主席及副主席

Year 年份

04/1974 - 03/1975

七四年四月至七五年三月

04/1975 - 03/1980

七五年四月至八〇年三月

04/1980 - 10/1984

八〇年四月至八四年十月

10/1984 - 10/1988

八四年十月至八八年十月

10/1988 - 10/1991

八八年十月至九一年十月

10/1991 - 10/1997

九一年十月至九七年十月

10/1997 - 07/1999

九七年十月至九九年七月

Year 年份

04/1987 - 03/1989

八七年四月至八九年三月

04/1989 - 10/1991

八九年四月至九一年十月

10/1991 - 10/1993

九一年十月至九三年十月

10/1993 - 10/1997

九三年十月至九七年十月

10/1997- 10/2001

九七年十月至〇一年十月

Former Chairpersons 歷屆主席

Sir KAN Yuet-keung, CBE, JP

簡悅強爵士, CBE, 太平紳士

Mr. LO Kwee-seong, OBE, JP

羅桂祥先生, OBE, 太平紳士

Mr. HO Gallant Yiu-tai, JP

何耀棣先生, 太平紳士

The Hon. Mrs. Selina CHOW LIANG Shuk-ye, GBS, JP

周梁淑儀議員, 金紫荊星章, 太平紳士

The Hon. Martin LEE Chu-ming, SC, JP

李柱銘議員, 資深大律師, 太平紳士

Prof. Edward CHEN Kwan-yiu, GBS, JP

陳坤耀教授, 金紫荊星章, 太平紳士

Ms. Anna WU Hung-yuk, SBS, JP

胡紅玉女士, 銀紫荊星章, 太平紳士

Former Vice-Chairpersons 歷屆副主席

Mr. TANG Kwai-nang, JP

鄧桂能先生, 太平紳士

Prof. Edward CHEN Kwan-yiu, GBS, JP

陳坤耀教授, 金紫荊星章, 太平紳士

Mr. Justein WONG Chun, JP

王津先生, 太平紳士

Ms. Anna WU Hung-yuk, SBS, JP

胡紅玉女士, 銀紫荊星章, 太平紳士

Dr. John HO Dit-sang

何秩生博士

Membership of Committees and Working Group 小組委員

Staff & Finance Committee 人事及財務小組

Chairperson 主席

Prof. Andrew CHAN Chi-fai 陳志輝教授

Vice-Chairperson 副主席

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Ms. Marina WONG Yu-pok 黃汝璞會計師

Publicity & Community Relations Committee 宣傳及社區關係小組

Chairperson 主席

Mr. Larry KWOK Lam-kwong, JP (up to 31.12.02) 郭琳廣律師，太平紳士 (至31.12.02)

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Co-opted Member 增選委員

Mrs. Sandra MAK 麥黃小珍女士

Competition Policy Committee 競爭政策研究小組

Chairperson 主席

Prof. TSANG Shu-ki (up to 31.12.02) 曾澍基教授 (至31.12.02)

Mr. Larry KWOK Lam-kwong, JP (from 1.1.03) 郭琳廣律師，太平紳士 (由1.1.03)

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Prof. K.C. CHAN (up to 31.12.02) 陳家強教授 (至31.12.02)

Legal Protection Committee 法律保障事務小組

Chairperson 主席

Mr. Benjamin YU, SC (up to 31.12.02) 余若海資深大律師 (至31.12.02)

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Mr. Leo TSANG Wing-sheung 曾永常律師

Co-opted Member 增選委員

Mrs. Grace CHOW 周陳文琬女士

Research & Testing Committee 研究及試驗小組

Chairperson 主席

Dr. Cyril CHOW Chi-kin 周志堅博士

Vice-Chairperson 副主席

Prof. CHING Pak-chung 程伯中教授

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 Mr. Peter SUN Kwok-wah 孫國華先生
 Dr. John WONG Yee-him 黃以謙醫生

Co-opted Member 增選委員

Mr. Addy LEE 李子揚先生

Trade Practices Committee 商營手法研究小組**Chairperson 主席**

Mr. Andrew LIAO Cheung-sing, SC, SBS, JP (up to 30.6.02) 廖長城資深大律師, 銀紫荊星章, 太平紳士 (至30.6.02)
 Mr. LAM Kin-lai (from 1.7.02) 林乾禮先生 (由1.7.02)

Vice-Chairperson 副主席

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Co-opted Member 增選委員

Mr. Daniel C. LAM, BBS, JP 林濬先生, 銅紫荊星章, 太平紳士

Consumer Complaints Review Committee 消費者投訴審查小組

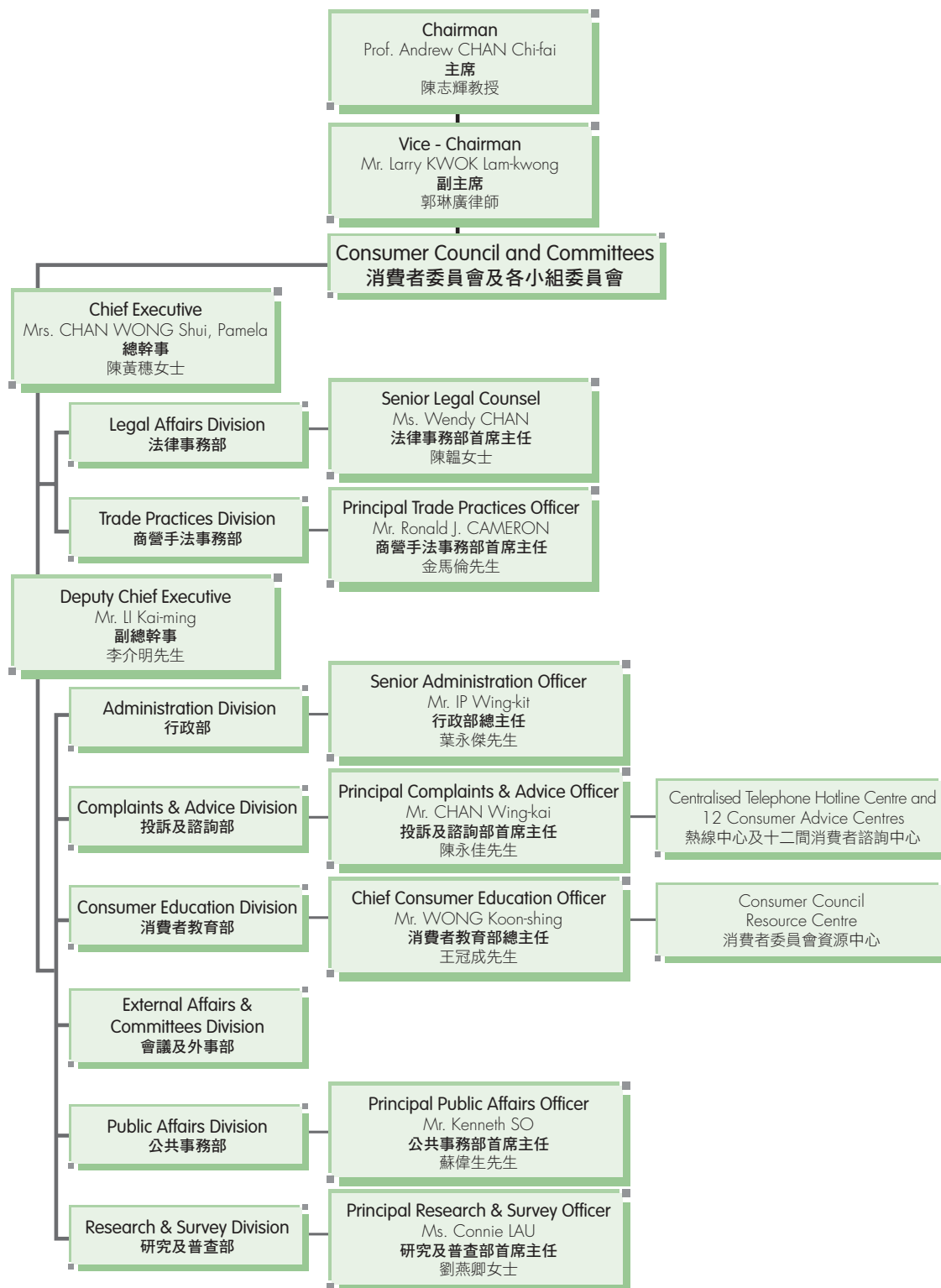
By rotation in groups of five Council Members 每組五位委員輪流擔任

Working Group on Web-based Services and Computer Network**網站服務及電腦網絡工作小組**

Prof. CHING Pak-chung 程伯中教授
 Dr. Cyril CHOW Chi-kin 周志堅博士
 Mr. Charles Peter MOK 莫乃光先生

Consumer Council and Office

消費者委員及辦事處



Deloitte Touche Tohmatsu 德勤·關黃陳方會計師行

Auditors' Report to the Members of the Consumer Council

(Established in Hong Kong under the Consumer Council Ordinance)

We have audited the financial statements on pages 72 to 80 which have been prepared in accordance with accounting principles generally accepted in Hong Kong.

Respective responsibilities of Council members and auditors

The Council members are required to prepare financial statements which give a true and fair view. In preparing financial statements which give a true and fair view it is fundamental that appropriate accounting policies are selected and applied consistently.

It is our responsibility to form an independent opinion, based on our audit, on those financial statements and to report our opinion solely to you, as a body and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

Basis of opinion

We conducted our audit in accordance with Statements of Auditing Standards issued by the Hong Kong Society of Accountants. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgments made by the Council members in the preparation of the financial statements, and of whether the accounting policies are appropriate to the Council's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance as to whether the financial statements are free from material misstatement. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements. We believe that our audit provides a reasonable basis for our opinion.

Opinion

In our opinion the financial statements give a true and fair view of the state of the Council's affairs as at 31 March 2003 and of its deficit and cash flows for the year then ended.



8 September 2003

Consumer Council**Income and Expenditure Account
for the Year Ended 31 March 2003**

| | <u>NOTES</u> | <u>2003</u> HK\$ | <u>2002</u> HK\$ |
|--|--------------|---------------------|---------------------|
| INCOME | 4 | <u>74,546,112</u> | <u>76,878,075</u> |
| LESS: EXPENDITURE | | | |
| Audit fee | | 70,925 | 63,727 |
| Consumer education | | 390,254 | 467,842 |
| Consumer international membership fees | | 256,000 | 264,000 |
| Council member expenses | | 66,200 | 82,800 |
| Other administration expenses | | 1,529,721 | 1,867,377 |
| International conferences and duty visits | | 347,924 | 126,208 |
| Office accommodation and related expenses | | 2,629,600 | 2,642,785 |
| Office equipment and maintenance | | 1,002,182 | 682,615 |
| Production and marketing cost of CHOICE | | 2,432,205 | 2,370,221 |
| Publicity and public relations | | 136,739 | 442,259 |
| Staff costs | | 60,905,148 | 58,778,236 |
| Staff costs - provision for untaken leave | | 3,731,953 | - |
| Testing and research | | 3,398,245 | 3,681,405 |
| Non-Recurrent Projects | | | |
| Consumer Council 25th Anniversary Activities | | - | 20,519 |
| Consumer Council Resource Centre | | 458,070 | 3,447,641 |
| Consumer Education Campaign | | - | 41,585 |
| Equipment for Consumer Council Resource Centre | | 145,918 | 664,082 |
| Management Information System | | - | 217,150 |
| Parallel Importation Education Program | | 12,400 | - |
| Removal of Consumer Advice Centres | | - | 56,000 |
| Tsimshatsui Advice Centre | | - | 83,665 |
| Other projects | | <u>1,340,199</u> | <u>1,751,696</u> |
| TOTAL EXPENDITURE | | <u>78,853,683</u> | <u>77,751,813</u> |
| NET DEFICIT FOR THE YEAR | | <u>(4,307,571)</u> | <u>(873,738)</u> |

Consumer Council

Balance Sheet

At 31 March 2003

| | NOTES | 2003 HK\$ | 2002 HK\$ |
|--|-------|--------------------|--------------------|
| NON-CURRENT ASSETS | | | |
| Property, plant and equipment | 5 | <u>65,363,769</u> | <u>64,905,699</u> |
| CURRENT ASSETS | | | |
| Inventories | 6 | 277,019 | 313,300 |
| Sundry debtors, deposits and prepayments | | 665,476 | 736,932 |
| Loans and advances to staff | | 259,455 | 445,591 |
| Bank balances and cash | | <u>4,540,781</u> | <u>6,049,898</u> |
| | | <u>5,742,731</u> | <u>7,545,721</u> |
| CURRENT LIABILITIES | | | |
| Subscriptions received in advance | | 927,859 | 1,002,337 |
| Accounts payable and accrued charges | | 2,729,407 | 3,607,335 |
| Provision for untaken leave | | <u>3,731,953</u> | – |
| | | <u>7,389,219</u> | <u>4,609,672</u> |
| NET CURRENT (LIABILITIES) ASSETS | | <u>(1,646,488)</u> | <u>2,936,049</u> |
| DEFERRED INCOME | 7 | <u>(1,961,912)</u> | <u>(2,125,920)</u> |
| | | <u>61,755,369</u> | <u>65,715,828</u> |
| REPRESENTING: | | | |
| Leasehold property control account | 8 | 65,363,769 | 65,016,657 |
| General fund | | <u>(3,608,400)</u> | 699,171 |
| | | <u>61,755,369</u> | <u>65,715,828</u> |

The financial statements on pages 72 to 80 were approved and authorized for issue by the members of the Consumer Council on 8 September 2003 and are signed on its behalf by:



CHIEF EXECUTIVE

Consumer Council**Statement of Changes in Equity
for the Year Ended 31 March 2003**

| | Leasehold property control account <u>HK\$</u> | General Fund <u>HK\$</u> | <u>Total HK\$</u> |
|------------------------------|---|--------------------------------|--------------------------|
| At 1 April 2001 | 61,569,016 | 1,572,909 | 63,141,925 |
| Increase during the year | 3,447,641 | – | 3,447,641 |
| Net deficit for the year | <u>–</u> | <u>(873,738)</u> | <u>(873,738)</u> |
| At 31 March 2002 | 65,016,657 | 699,171 | 65,715,828 |
| Net increase during the year | 347,112 | – | 347,112 |
| Net deficit for the year | <u>–</u> | <u>(4,307,571)</u> | <u>(4,307,571)</u> |
| At 31 March 2003 | <u><u>65,363,769</u></u> | <u><u>(3,608,400)</u></u> | <u><u>61,755,369</u></u> |

Consumer Council

Cash Flow Statement for the Year Ended 31 March 2003

| | <u>2003</u> HK\$ | <u>2002</u> HK\$ |
|---|-------------------------|-------------------------|
| Net deficit for the year | (4,307,571) | (873,738) |
| Adjustments for: | | |
| Interest income | (128,872) | (197,415) |
| Staff costs - provision for untaken leave | <u>3,731,953</u> | <u>–</u> |
| Operating cashflows before movements in working capital | (704,490) | (1,071,153) |
| Decrease in inventories | 36,281 | 20,460 |
| Decrease in sundry debtors, deposits and prepayments | 71,456 | 164,417 |
| Decrease (increase) in loans and advances to staff | 186,136 | (116,363) |
| (Decrease) increase in subscriptions received in advance | (74,478) | 153,896 |
| (Decrease) increase in accounts payable and accrued charges | <u>(1,437,913)</u> | <u>116,720</u> |
| NET CASH USED IN OPERATING ACTIVITIES | <u>(1,923,008)</u> | <u>(732,023)</u> |
| INVESTING ACTIVITIES | | |
| Interest received | <u>128,872</u> | <u>197,415</u> |
| FINANCING | | |
| Government subventions received for Non-Recurrent Projects | 1,166,000 | 2,760,275 |
| Government subventions utilised for Non-Recurrent Projects | (365,182) | (4,600,872) |
| Funds received for other Non-Recurrent Projects | 824,400 | 2,298,600 |
| Funds utilised for other Non-Recurrent Projects | <u>(1,340,199)</u> | <u>(1,551,696)</u> |
| NET CASH FROM (USED IN) FINANCING ACTIVITIES | <u>285,019</u> | <u>(1,093,693)</u> |
| NET DECREASE IN CASH AND CASH EQUIVALENTS | (1,509,117) | (1,628,301) |
| CASH AND CASH EQUIVALENTS AT 1 APRIL | <u>6,049,898</u> | <u>7,678,199</u> |
| CASH AND CASH EQUIVALENTS AT 31 MARCH represented by bank balances and cash | <u><u>4,540,781</u></u> | <u><u>6,049,898</u></u> |

Consumer Council

Notes to the Financial Statements for the Year Ended 31 March 2003

1. ORGANISATION AND ACTIVITIES

The Consumer Council is a body corporate with perpetual succession established under the Consumer Council Ordinance 1977 (Chapter 216, Laws of Hong Kong) for the purpose of protecting and promoting the interests of consumers of goods, immovable property and services. It is funded mainly by Government subventions.

2. ADOPTION OF STATEMENTS OF STANDARD ACCOUNTING PRACTICE

In the current year, the Council has adopted, for the first time, a number of new and revised Statements of Standard Accounting Practice (SSAPs) issued by the Hong Kong Society of Accountants, which has resulted in the adoption of the following new and revised accounting policies. The adoption of these Standards has resulted in a change in the format of presentation of the cash flow statement and the introduction of the statement of changes in equity, but has had no material effect on the results for the current or prior accounting periods.

Cash Flow Statements

In the current year, the Council has adopted SSAP 15 (Revised) Cash Flow Statements. Under SSAP 15 (Revised), cash flows are now classified under three headings - operating, investing and financing, rather than the previous five headings. Interest received which was previously presented under a separate heading, is classified as investing cash flows.

Employee Benefits

In the current year, the Council has adopted SSAP 34 Employee Benefits, which introduces measurement rules for employee benefits, including retirement benefit plans. Because the Council participates only in defined contribution retirement benefit schemes, the adoption of SSAP 34 has not had any material impact on the financial statements.

3. SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared under the historical cost convention and in accordance with accounting principles generally accepted in Hong Kong. The principal accounting policies adopted are as follows:

Income recognition

Recurrent Government subventions are recognised when funds are appropriated by the Government.

Interest income from bank deposits is accrued on a time basis by reference to the principal outstanding and at the interest rate applicable.

Sales of "Choice" and "Choice Supplement" are recognised when goods are delivered.

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Non Recurrent Projects

Government grants and funds for non-recurrent projects are recognised as income over the periods necessary to match them with the related costs which they are intended to compensate on a systematic basis.

Property, plant and equipment

The Council had taken the advantage of the exemption under section 2 of the Statements of Standard Accounting Practice No. 17 "Property, plant and equipment" issued by the Hong Kong Society of Accountants. Accordingly, the Council's leasehold properties are stated at cost and no depreciation has been provided as the Council intends to maintain the assets in a state of continuous refurbishment and will seek Government subvention to fund major refurbishments when required. In addition, the costs of acquiring other property, plant and equipment, including furniture, equipment, computer hardware and software and motor vehicles, are charged entirely to the income and expenditure account in the year of acquisition. A nominal sum of HK\$1 is retained on the balance sheet to give recognition to the existence of these assets.

The cost of the Council's leasehold properties includes the purchase consideration, legal fees and disbursements, interest paid on the down payment and fitting-out and removal costs.

Impairment

At each balance sheet date, the Council reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. Impairment losses are recognised as an expense immediately.

Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised as income immediately.

Operating leases

Rentals payable under operating leases are charged as expenses on a straight-line basis over the term of the relevant lease.

Foreign currencies

Transactions in foreign currencies are initially recorded at the rates of exchange prevailing on the dates of the transactions. Monetary assets and liabilities denominated in foreign currencies are re-translated at the rates prevailing on the balance sheet date. Profits and losses arising on exchange are included in net surplus or deficit for the period.

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Inventories

Inventories, representing publications held for sale, are stated at the lower of cost and net realisable value. Cost is calculated using the weighted average cost method.

Retirement benefit costs

Payments to defined contribution retirement benefit plans are charged as an expense as they fall due.

4. INCOME

| | <u>2003</u> HK\$ | <u>2002</u> HK\$ |
|--|--------------------------|--------------------------|
| Government subvention | | |
| - recurrent | 69,416,785 | 67,585,000 |
| - non-recurrent | | |
| - Consumer Council 25th Anniversary Activities | - | 20,519 |
| - Consumer Council Resource Centre | 458,070 | 3,447,641 |
| - Consumer Education Campaign | - | 41,585 |
| - Equipment for Consumer Council Resource Centre | 145,918 | 664,082 |
| - Management Information System | - | 217,150 |
| - Parallel Importation Education Program | 12,400 | - |
| - Removal of Consumer Advice Centres | - | 56,000 |
| - Tsimshatsui Advice Centre | - | 83,665 |
| | <u>70,033,173</u> | <u>72,115,642</u> |
| Other non-recurrent projects | 1,340,199 | 1,751,696 |
| Interest on deposits | 128,872 | 197,415 |
| Sales of "Choice" | 2,718,135 | 2,658,383 |
| Sales of "Choice Supplement" | 4,072 | 23,535 |
| Sales of other publications | 5,692 | 28,659 |
| Sundry income | <u>315,969</u> | <u>102,745</u> |
| | <u><u>74,546,112</u></u> | <u><u>76,878,075</u></u> |

5. PROPERTY, PLANT AND EQUIPMENT

| | Leasehold land and buildings HK\$ | Leasehold improvements HK\$ | Others HK\$ | Total HK\$ |
|------------------|--|-----------------------------------|-----------------|--------------------------|
| COST | | | | |
| At 1 April 2002 | 61,919,713 | 2,985,985 | 1 | 64,905,699 |
| Additions | <u>458,070</u> | <u>-</u> | <u>-</u> | <u>458,070</u> |
| At 31 March 2003 | <u><u>62,377,783</u></u> | <u><u>2,985,985</u></u> | <u><u>1</u></u> | <u><u>65,363,769</u></u> |

The leasehold land and buildings are situated in Hong Kong and are held under long-term lease.

6. INVENTORIES

| | <u>2003</u> HK\$ | <u>2002</u> HK\$ |
|------------------------|---------------------|---------------------|
| Goods held for re-sale | <u>277,019</u> | <u>313,300</u> |

The cost of inventories recognised as an expense during the year is HK\$2,432,205 (2002: HK\$2,370,221).

All goods held for re-sale are carried at net realisable value.

7. DEFERRED INCOME

| | <u>2003</u> HK\$ | <u>2002</u> HK\$ |
|--|---------------------|---------------------|
| Consumer Council Resource Centre | 221,462 | 423,532 |
| Consumer Education Campaign | 115,078 | 115,078 |
| Equipment for Consumer Council Resource Centre | – | 115,918 |
| New Legislation Publicity Campaign | 326,667 | 326,667 |
| Parallel Importation Education Program | 187,600 | 200,000 |
| Removal of Kwai Chung Consumer Advice Centre | – | 122,568 |
| Removal of Kwun Tong Consumer Advice Centre | – | 75,253 |
| Web-based services and Computer Network | 880,000 | – |
| Other projects | <u>231,105</u> | <u>746,904</u> |
| | <u>1,961,912</u> | <u>2,125,920</u> |

They represent the unexpended portion of Government subvention for Non Recurrent Projects and funds for other Non-Recurrent Projects.

8. LEASEHOLD PROPERTY CONTROL ACCOUNT

It represents expenditure related to the acquisition of the Council's leasehold property including the purchase consideration, legal fees and disbursements, interest paid on the down payment and fitting-out and removal costs.

9. MAJOR NON-CASH TRANSACTIONS

The Council has provided for staff untaken leave as at 31 March 2003 amounted to HK\$3,731,953.

Besides, a net amount of HK\$347,112 was transferred to leasehold property control account in respect of expenditure related to the construction of the Consumer Council Resource Centre.

10. OPERATING LEASE COMMITMENTS

At the balance sheet date, the Council had commitments for future minimum lease payments under non-cancellable operating leases which fall due as follows:

| | <u>2003</u> HK\$ | <u>2002</u> HK\$ |
|--|---------------------|---------------------|
| Within one year | 540,961 | 313,691 |
| In the second to fifth years inclusive | <u>241,461</u> | <u>2</u> |
| | <u>782,422</u> | <u>313,693</u> |

Operating lease payments represent rentals payable by the Council for certain of its offices and Advice Centre premises. Leases are negotiated for an average term of two years at fixed monthly rentals.

11. CAPITAL COMMITMENTS

As at 31 March 2003, the Council had capital commitments not provided for in the financial statements in respect of the construction of the Consumer Council Resource Centre as follows:

| | <u>2003</u> HK\$ | <u>2002</u> HK\$ |
|---------------------------------|---------------------|---------------------|
| Contracted but not provided for | <u>-</u> | <u>1,042,606</u> |

Deloitte Touche Tohmatsu 德勤·關黃陳方會計師行

核數師報告書 致消費者委員會委員

(根據消費者委員會條例在香港註冊成立)

中譯本

本核數師行已完成審核載於第82頁至第89頁按照香港公認之會計原則編制的財務報表。

委員及核數師的個別責任

委員須編制真實與公正的財務報表。在編制該等財務報表時，必須貫徹採用合適的會計政策。

本行的責任是審核上述財務報表，並向委員會，作為一個單一實體，發表獨立的意見，並無其他。本行不會對任何其他人士就本報告內容負責或承擔責任。

意見的基礎

本行是按照香港會計師公會頒佈的核數準則進行審核工作。審核範圍包括以抽查方式查核與財務報表所載數額及披露事項有關的憑證，亦包括評估委員於編制該等財務報表時所作的重大估計和判斷、所釐定的會計政策是否適合 貴委員會的具體情況及是否貫徹應用並足夠地披露該等會計政策。

本行在策劃和進行審核工作時，均以取得一切本行認為必需的資料及解釋為目標，使本行能獲得充份的憑證，就該等財務報表是否存在重要錯誤陳述，作出合理的確定。在表達意見時，本行亦已衡量該等財務報表所載的資料在整體上是否足夠。本行相信，本行的審核工作已為下列意見建立合理的基礎。

意見

本行認為上述的財務報表均真實與公正地反映 貴委員會於二〇〇三年三月三十一日的財政狀況及截至該日止全年度的虧損和現金流量。

德勤·關黃陳方會計師行
二〇〇三年九月八日

消費者委員會

收支結算表

截至二〇〇三年三月三十一日止年度

| | 附註 | 2003 港幣 | 2002 港幣 |
|-------------------|----|--------------------|-------------------|
| 收入 | 4 | <u>74,546,112</u> | <u>76,878,075</u> |
| 減：支出 | | | |
| 核數師費 | | 70,925 | 63,727 |
| 消費者教育 | | 390,254 | 467,842 |
| 聯會會員費 | | 256,000 | 264,000 |
| 委員津貼 | | 66,200 | 82,800 |
| 行政費用 | | 1,529,721 | 1,867,377 |
| 國際會議及外訪 | | 347,924 | 126,208 |
| 辦事處租金及有關費用 | | 2,629,600 | 2,642,785 |
| 辦公室設備及維修 | | 1,002,182 | 682,615 |
| 《選擇》月刊製作及推廣費 | | 2,432,205 | 2,370,221 |
| 宣傳及公關費 | | 136,739 | 442,259 |
| 僱員支出 | | 60,905,148 | 58,778,236 |
| 僱員支出 - 未放取之有薪年假撥備 | | 3,731,953 | — |
| 研究及測試費 | | 3,398,245 | 3,681,405 |
| 非經常性項目 | | | |
| 消費者委員會廿五週年活動 | | — | 20,519 |
| 消費者委員會資源中心 | | 458,070 | 3,447,641 |
| 消費者教育活動 | | — | 41,585 |
| 消費者委員會資源中心器材 | | 145,918 | 664,082 |
| 管理資訊系統 | | — | 217,150 |
| 消費者教育宣傳短片《平行進口貨品》 | | 12,400 | — |
| 諮詢中心搬遷 | | — | 56,000 |
| 尖沙咀諮詢中心 | | — | 83,665 |
| 其他項目 | | <u>1,340,199</u> | <u>1,751,696</u> |
| 總支出 | | <u>78,853,683</u> | <u>77,751,813</u> |
| 本年度虧損 | | <u>(4,307,571)</u> | <u>(873,738)</u> |

消費者委員會

資產負債表

於二〇〇三年三月三十一日

| | 附註 | 2003 港幣 | 2002 港幣 |
|--------------|----|--------------------|--------------------|
| 非流動資產 | | | |
| 物業、廠房及設備 | 5 | 65,363,769 | 64,905,699 |
| 流動資產 | | | |
| 存貨 | 6 | 277,019 | 313,300 |
| 應收賬項、按金及預付款項 | | 665,476 | 736,932 |
| 職員貸款 | | 259,455 | 445,591 |
| 銀行結存及現金 | | 4,540,781 | 6,049,898 |
| | | <u>5,742,731</u> | <u>7,545,721</u> |
| 流動負債 | | | |
| 預收訂閱費 | | 927,859 | 1,002,337 |
| 應付賬項及應計費用 | | 2,729,407 | 3,607,335 |
| 未放取之有薪年假撥備 | | 3,731,953 | - |
| | | <u>7,389,219</u> | <u>4,609,672</u> |
| 流動(負債)資產淨值 | | <u>(1,646,488)</u> | <u>2,936,049</u> |
| 遞延收入 | 7 | <u>(1,961,912)</u> | <u>(2,125,920)</u> |
| | | <u>61,755,369</u> | <u>65,715,828</u> |
| 折合： | | | |
| 自置物業對照賬項 | 8 | 65,363,769 | 65,016,657 |
| 普通基金 | | <u>(3,608,400)</u> | <u>699,171</u> |
| | | <u>61,755,369</u> | <u>65,715,828</u> |

載於第82至89頁之財務報表於二〇〇三年九月八日獲委員批准及授權發佈，並由以下代表簽署：



總幹事

消費者委員會

權益變動表

截至二〇〇三年三月三十一日止年度

| | 自置物業 對照賬項 港幣 | 普通基金 港幣 | 合計 港幣 |
|--------------|--------------------|-------------|--------------|
| 於二〇〇一年四月一日 | 61,569,016 | 1,572,909 | 63,141,925 |
| 年中增加 | 3,447,641 | — | 3,447,641 |
| 年度虧損 | — | (873,738) | (873,738) |
| 於二〇〇二年三月三十一日 | 65,016,657 | 699,171 | 65,715,828 |
| 年中增加 | 347,112 | — | 347,112 |
| 年度虧損 | — | (4,307,571) | (4,307,571) |
| 於二〇〇三年三月三十一日 | 65,363,769 | (3,608,400) | (61,755,369) |

消費者委員會

現金流量表

截至二〇〇三年三月三十一日止年度

| | 2003 港幣 | 2002 港幣 |
|------------------------|--------------------|--------------------|
| 經營虧損 | (4,307,571) | (873,738) |
| 就下列作出調整： | | |
| 利息收入 | (128,872) | (197,415) |
| 僱員支出 - 未放取之有薪年假撥備 | 3,731,953 | — |
| 於營運資金變動前之經營現金流量 | (704,490) | (1,071,153) |
| 存貨減少 | 36,281 | 20,460 |
| 應收賬項、按金及預付款項減少 | 71,456 | 164,417 |
| 職員貸款減少(增加) | 186,136 | (116,363) |
| 預收訂閱費(減少)增加 | (74,478) | 153,896 |
| 應付賬項及應計費用(減少)增加 | (1,437,913) | 116,720 |
| 用於業務之現金 | (1,923,008) | (732,023) |
| 投資活動 | | |
| 已收利息 | 128,872 | 197,415 |
| 融資活動 | | |
| 非經常性項目所得之政府資助 | 1,166,000 | 2,760,275 |
| 非經常性項目政府資助之支出 | (365,182) | (4,600,872) |
| 其他非經常性項目所得撥款 | 824,400 | 2,298,600 |
| 其他非經常性項目撥款之支出 | (1,340,199) | (1,551,696) |
| 來自(用於)融資之現金淨額 | 285,019 | (1,093,693) |
| 現金及現金等值淨額減少 | (1,509,117) | (1,628,301) |
| 於四月一日之現金及現金等值 | 6,049,898 | 7,678,199 |
| 於三月三十一日之現金及現金等值 | 4,540,781 | 6,049,898 |
| 代表銀行結餘及現金 | 4,540,781 | 6,049,898 |

消費者委員會

財務報表附註

截至二〇〇三年三月三十一日止年度

1. 組織及活動

消費者委員會是根據一九七七年消費者委員會條例成立的永久性法定團體，目的為保障及推廣消費者權益。資金來源主要由政府撥款資助。

2. 採納會計實務準則

本年度，本委員會首次採納了若干由香港會計師公會頒佈之新訂及經修訂的會計實務準則（「會計實務準則」）。委員會的會計政策也因採納該等會計實務準則而有所更改。採納該等會計實務準則導致現金流量之呈列方式有變，並增列權益變動表。惟並無對本年度或過往年度的金額有重大影響。

現金流量表

本委員會已於本年度採納會計實務準則第十五號（經修訂）「現金流量表」。根據會計實務準則第十五號（經修訂），現金流量乃分為三大項呈列——經營業務、投資和融資，而並非過往分五項呈列。過往以個別項目呈列之利息收入現分類為投資現金流量。

僱員福利

本委員會於本年度採納會計實務準則第三十四號「僱員福利」，該準則引入僱員福利之計算規則，包括退休福利計劃。鑑於本委員會只參與定額供款退休福利計劃，故採納會計實務準則第三十四號對財務報表並無任何重大影響。

3. 主要會計政策

本財務報表是依據以往慣例及香港公認的會計原則編制，而所採用的主要會計政策則詳列如下：

收入確認準則

經常性政府資助額乃按照撥出的時間記賬。

銀行存款利息是以當時的本金結存及利率計算。

《選擇》及《選擇》叢書的銷售額，以送貨為收入記賬方法。

非經常性項目

政府資助及其他項目的撥款，均視乎該項目的費用支出的時間，確認為同期的收入，以抵銷該等費用。

3. 主要會計政策 —— 續

物業、廠房及設備

委員會根據香港會計公會發出的會計實務準則第十七號「物業、廠房及設備」第二節的豁免條款，物業、廠房及設備以其實際費用入賬，不設折舊。如有主要修繕工程的需要，委員會將另行向政府申請撥款。至於用作購置其他物業、廠房及設備包括傢俬、文儀、電腦軟硬件及汽車等之費用，皆全數計算在購置年份的收支賬項內。而在資產負債表內，則象徵式以港幣一元作為存有該等固定資產的記錄。

租賃土地及樓宇的成本包括購入價、律師費、利息支出、裝修及搬遷費等。

減值

本委員會於每個結算日評檢其有形資產之賬面值，以釐訂有否任何顯示該等資產已出現減值虧損。倘估計資產之可收回價值低於其賬面值，則有關資產之賬面值乃扣減至其可收回價值。減值虧損即時確認為開支。

倘減值虧損隨後撥回，則資產之賬面值乃增加至其可收回價值之修訂估值，惟所增加之賬面值不得超過該資產於過往年度並無出現虧損所釐訂之賬面值。所撥回之減值虧損即時確認為收入。

租約

根據租約所須支付之租金乃於有關租約期內按直線基準以支出形式扣除。

外幣交易

外幣交易初步以交易日匯率入賬。於結算日之外幣資產及負債均按當日之匯率申算為港幣。匯兌損益均於年內計入盈餘或虧損淨額。

存貨

待售刊物存貨以成本價及可變現淨值的較低價值列賬。成本價以加權平均成本值計算。

退休福利費用

定額供款退休福利計劃之供款於到期日確認為開支。

4. 收入

| | 2003 港幣 | 2002 港幣 |
|---------------------|--------------------------|--------------------------|
| 政府資助額 | | |
| - 經常性 | 69,416,785 | 67,585,000 |
| - 非經常性 | | |
| - 消費者委員會廿五週年活動 | — | 20,519 |
| - 消費者委員會資源中心 | 458,070 | 3,447,641 |
| - 消費者教育活動 | — | 41,585 |
| - 消費者委員會資源中心器材 | 145,918 | 664,082 |
| - 管理資訊系統 | — | 217,150 |
| - 消費者教育宣傳短片《平行進口貨品》 | 12,400 | — |
| - 諮詢中心搬遷 | — | 56,000 |
| - 尖沙咀諮詢中心 | — | 83,665 |
| | <u>70,033,173</u> | <u>72,115,642</u> |
| 其他非經常性項目 | 1,340,199 | 1,751,696 |
| 存款利息 | 128,872 | 197,415 |
| 銷售《選擇》月刊 | 2,718,135 | 2,658,383 |
| 銷售《選擇》叢書 | 4,072 | 23,535 |
| 銷售其他刊物 | 5,692 | 28,659 |
| 其他收入 | 315,969 | 102,745 |
| | <u><u>74,546,112</u></u> | <u><u>76,878,075</u></u> |

5. 物業、廠房及設備

| | 租賃土地 及樓宇 港幣 | 裝修 港幣 | 其他 港幣 | 合計 港幣 |
|--------------|--------------------------|-------------------------|-----------------|--------------------------|
| 成本 | | | | |
| 於二〇〇二年 四月一日 | 61,919,713 | 2,985,985 | 1 | 64,905,699 |
| 添置 | 458,070 | — | — | 458,070 |
| 於二〇〇三年三月三十一日 | <u><u>62,377,783</u></u> | <u><u>2,985,985</u></u> | <u><u>1</u></u> | <u><u>65,363,769</u></u> |

租賃土地及樓宇座落於香港，均為長期租約。

6. 存貨

| | 2003 港幣 | 2002 港幣 |
|--------|-----------------------|-----------------------|
| 可再銷售存貨 | <u><u>277,019</u></u> | <u><u>313,300</u></u> |

本年度存貨成本額以支出費用計算為港幣2,432,205 (2002: 港幣2,370,221)。

所有可供銷售存貨以可套現淨值計算。

7. 遞延收入

| | 2003 港幣 | 2002 港幣 |
|-------------------|------------------|------------------|
| 消費者委員會資源中心 | 221,462 | 423,532 |
| 消費者教育活動 | 115,078 | 115,078 |
| 消費者委員會資源中心器材 | — | 115,918 |
| 新法案宣傳活動 | 326,667 | 326,667 |
| 消費者教育宣傳短片《平行進口貨品》 | 187,600 | 200,000 |
| 葵涌諮詢中心搬遷 | — | 122,568 |
| 觀塘諮詢中心搬遷 | — | 75,253 |
| 網站服務及電腦網絡 | 880,000 | — |
| 其他項目 | 231,105 | 746,904 |
| | <u>1,961,912</u> | <u>2,125,920</u> |

此等項目為未動用之非經常性項目之撥款。

8. 自置物業對照賬項

委員會自置物業的有關支出，包括購入價、律師費及相關費用、首期利息、裝修及搬遷費等。

9. 主要非現金交易

委員會已就於二〇〇三年三月三十一日員工未放取之有薪年假撥備3,731,953港元。

此外，本年度有關興建消費者委員會資源中心的費用淨額347,112港元亦已轉入自置物業對照賬項內。

10. 租約承擔

於資產負債表結算日，本委員會已承擔不可撤銷之有效租約之未支付的最低租約付款如下：

| | 2003 港幣 | 2002 港幣 |
|--------------------|----------------|----------------|
| 一年內 | 540,961 | 313,691 |
| 第二年至第五年內(首尾兩年包括在內) | <u>241,461</u> | <u>2</u> |
| | <u>782,422</u> | <u>313,693</u> |

租約應付款為本委員會若干辦事處及諮詢中心之應付租金。租約平均議定以固定月租，為期兩年。

11. 資本承擔

委員會於二〇〇三年三月三十一日已承擔有關興建消費者委員會資源中心，而未計算在財務報表內的所需資金細列如下：

| | 2003 港幣 | 2002 港幣 |
|---------|------------|------------------|
| 已訂約但未撥備 | <u>—</u> | <u>1,042,606</u> |

Consultation Papers Responded to by the Council (2002 - 2003)

本會曾回應的諮詢文件

Proposal on Sharing of Positive Consumer Credit Data
就共用正面個人信貸資料的建議 (9.4.2002)

The Proposed Investor Compensation Rules and Order
就投資者賠償規則及命令的建議 (24.4.2002)

Corporate Directors
公司董事 (26.4.2002)

Creation of Class License for In-building Telecommunications Systems under Section 7B(2) of the Telecommunications Ordinance (Cap 106)
根據《電訊條例》第7B(2)條設立樓宇內置電訊系統類別牌照之諮詢文件 (30.4.2002)

Proposals for a Scripless Securities Market
建立無紙化證券市場的建議 (10.5.2002)

LegCo Panel on Food Safety and Environment Hygiene – Fresh Pork Supply
立法會食物安全及環境衛生事務委員會 — 新鮮豬肉供應 (14.5.2002)

LegCo Panel on Information Technology and Broadcasting – Interconnection Arrangements in promoting competition and the role of the Telecommunications Authority
立法會資訊科技及廣播事務委員會 — 互連安排對固網電訊服務市場的競爭與電訊管理局之角色 (29.5.2002)

Second Public Consultation on Deposit Insurance
第二份存款保險諮詢文件 (6.5.2002)

Consumer Protection in the Banking Sector
銀行業對消費者權益的保障 (11.6.2002)

The Draft Securities and Futures (Financial Resources) Rules
《證券及期貨(財政資源)規則》草擬本 (3.7.2002)

Fire Services (Amendment) Bill 2001
二〇〇一年消防(修訂)條例草案(5.8.2002)

Liberalization Parallel Importation of Computer Software Under the Copyright Ordinance
「在《版權條例》下將平行進口電腦軟件自由化的建議」諮詢文件 (24.8.2002)

Legal Practitioners (Amendment) Ordinance 1998 - Subsidiary Legislation
一九九八年法律執業者(修訂)條例 - 附屬法例 (26.8.2002)

2002 Avian Influenza Incident Investigation Team Report
二〇〇二年禽流感事件調查小組報告 (3.9.2002)

Consultation on Hedge Funds Reporting Requirements
《對沖基金匯報規定》諮詢文件 (17.9.2002)

Copyright (Amendment) Bill 2001

二〇〇一年版權(修訂)條例草案 (24.9.2002)

Companies (Amendment) Bill 2002

二〇〇二年公司(修訂)條例草案(30.9.2002)

Telecommunications (Amendment) Bill 2002**Regulation of Mergers and Acquisitions in the Telecommunications Sector**

二〇〇二年電訊(修訂)條例草案

規管電訊市場內合併及收購活動 (2.10.2002)

Sharing of Positive Credit Data

共用正面信貸資料 (26.10.2002)

Review the Operation of the Securities and Futures Market Regulatory Structure

檢討證券及期貨市場規管架構運作 (31.10.2002)

Liberalization of Computer Software Regarding 'Associated Work'

電腦軟件自由化涉及的聯繫作品 (21.11.2002)

Proposed Revisions to the Code of Conduct for Persons Registered with the Securities and Futures Commission

就《證券及期貨事務監察委員會註冊人操守準則》的建議修訂(20.12.2002)

Deposit Protection Scheme Bill

存款保障計劃條例草案 (27.1.2003)

Supervision of Regulated Activities of Securities and Futures Commission-Registered Authorized Institutions

證監會註冊認可機構受監管活動的監管 (30.1.2003)

Telecommunications (Amendment) Bill 2002

二〇〇二年電訊(修訂)條例草案 (27.2.2003)

Continuing Listing Criteria and Related Issues

持續上市準則及相關事宜 (24.2.2003)

Guidelines on Misleading or Deceptive Conduct under Section 7M of the Telecommunications Ordinance (Cap 106)

《電訊條例》(第106章)第7M條內關於具誤導性或欺騙性行為的指引 (24.2.2003)

Publishing Statistics on Telecommunications - Consumer Complaints

刊登電訊行業的投訴數字的諮詢文件(13.3.2003)

Motor Vehicle Insurance

汽車保險 (15.3.2003)

Consumer Protection in the Banking Sector

「銀行業消費者保障」意見書 (20.3.2003)

Insurance Issues under the Anti-discrimination Legislation

與反歧視法例有關的保險問題 (21.3.2003)

Proposed Amendments to the Companies Ordinance to Facilitate Offers of Shares and Debentures

為便利作出股份或債權證要約而就《公司條例》提出的修訂建議(31.3.2003)

Consumer Advice Centres

消費者諮詢中心

Hotline Centre 消費者投訴熱線: 2929 2222

Fax 傳真號碼 : 2590 6271

Website 網站 : <http://www.consumer.org.hk>

E-mail 電郵地址 : cc@consumer.org.hk

Hong Kong 香港區

a. North Point Advice Centre

22/F, K. Wah Centre

191 Java Road, North Point

Tel : 2922 4111 Fax : 2856 3611

北角諮詢中心

北角渣華道191號嘉華國際中心22樓

電話:2922 4111 傳真:2856 3611

b. Central & Western Consumer Advice Centre

G/F, Harbour Building, 38 Pier Road, Central

Tel : 2921 6228 Fax: 2581 1455

中西區/離島諮詢中心

中環統一碼頭道38號海港大樓地下

電話:2921 6228 傳真:2581 1455

c. Eastern Consumer Advice Centre

Level One, New Jade Garden

233 Chai Wan Road, Chaiwan

Tel : 2921 5022 Fax : 2556 9365

東區諮詢中心

柴灣道233號新翠花園第一層

電話:2921 5022 傳真:2556 9365

Kowloon 九龍區

a. Shamshuipo Consumer Advice Centre

G/F, Government Offices Building

303 Cheung Sha Wan Street

Tel : 2928 7022 Fax : 2708 2713

深水埗諮詢中心

長沙灣道303號政府合署地下

電話:2928 7022 傳真:2708 2713

b. Tsimshatsui Consumer Advice Centre

G/F, Consumer Council Resource Centre

3 Ashley Road, Tsimshatsui

Tel : 2926 1088 Fax : 2721 1580

尖沙咀諮詢中心

尖沙咀亞士厘道3號

消費者委員會資源中心地下

電話:2926 1088 傳真:2721 1580

c. Wong Tai Sin Consumer Advice Centre

Unit 201, 2/F, Lung Cheung Office Block

138 Lung Cheung Road, Wong Tai Sin

Tel : 2927 6062 Fax : 2323 9496

黃大仙諮詢中心

黃大仙龍翔道138號

龍翔辦公大樓2樓201室

電話:2927 6062 傳真:2323 9496

New Territories 新界區

a. Kwai Hing Consumer Advice Centre

Shop No. 3, G/F, Kwai Fong Shopping Centre
Kwai Fong Estate, Kwai Chung
Tel : 2920 2066 Fax : 2428 8950

葵興諮詢中心

葵涌葵芳邨商場地下3號舖
電話:2920 2066 傳真:2428 8950

b. Northern Consumer Advice Centre

G/F, North District Government Offices Building
3 Pik Fung Road, Fanling
Tel : 2929 2001 Fax : 2677 9255

北區諮詢中心

粉嶺璧峰路3號政府合署地下
電話:2929 2001 傳真:2677 9255

c. Shatin Consumer Advice Centre

Room 442, Shatin Government Offices
1 Sheung Wo Che Road, Shatin
Tel : 2929 4099 Fax : 2695 1964

沙田諮詢中心

沙田上禾輦路1號 沙田政府合署4樓442室
電話:2929 4099 傳真:2695 1964

d. Tsuen Wan Consumer Advice Centre

Room 105, Princess Alexandra Community Centre
60 Tai Ho Road, Tsuen Wan
Tel : 2920 3138 Fax : 2413 7042

荃灣諮詢中心

荃灣大河道60號雅麗珊社區服務中心105室
電話:2920 3138 傳真:2413 7042

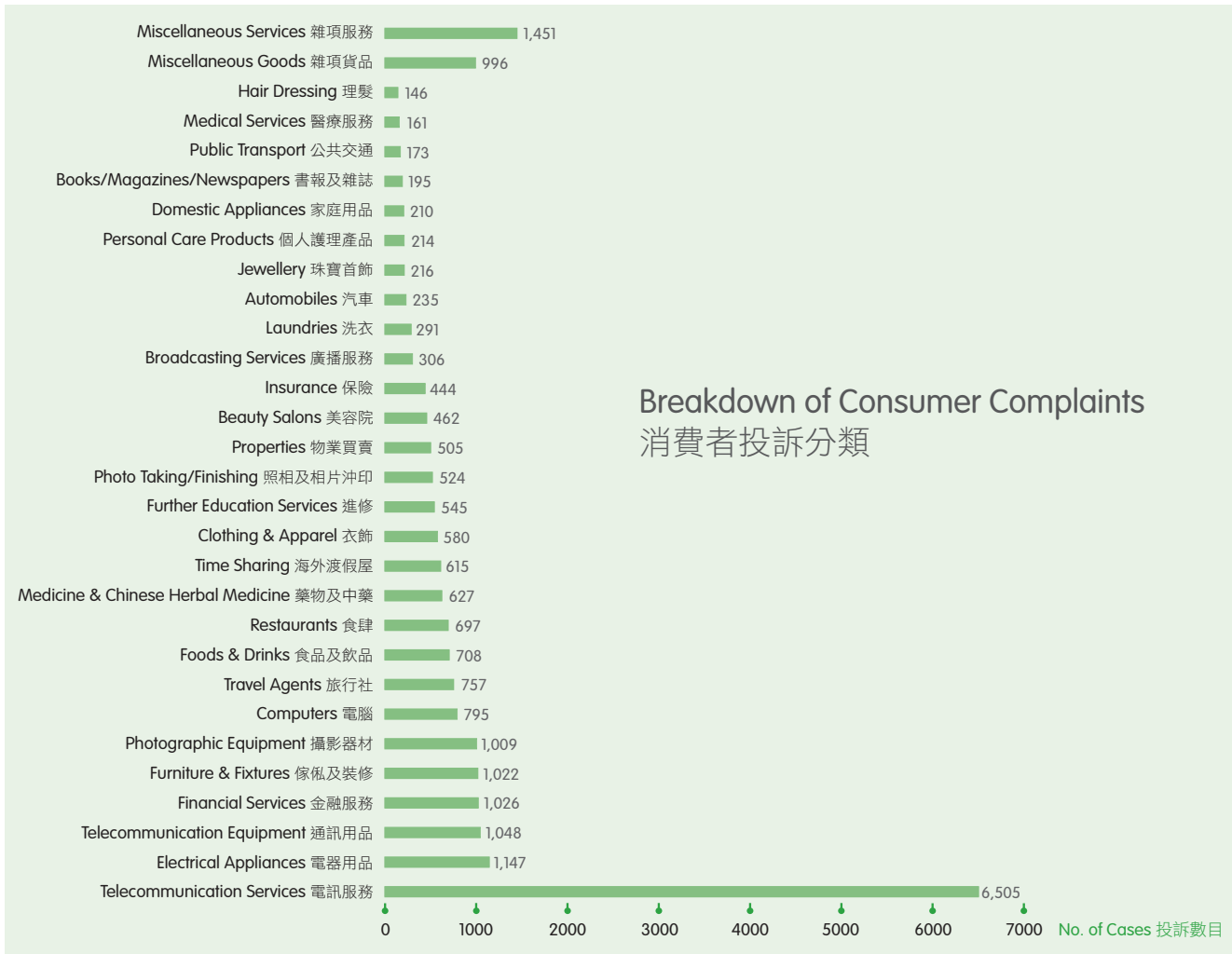
e. Yuen Long Consumer Advice Centre

G/F, Yuen Long Government Offices Building
269 Castle Peak Road, Yuen Long
Tel : 2920 7033 Fax : 2474 7971

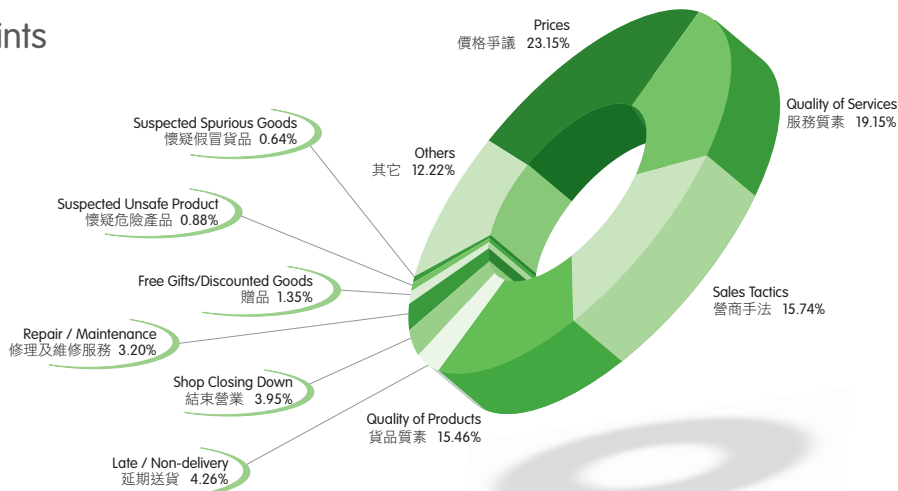
元朗諮詢中心

元朗青山道269號元朗政務處大廈地下
電話:2920 7033 傳真:2474 7971

Consumer Complaints Received in 2002/2003 消費者投訴



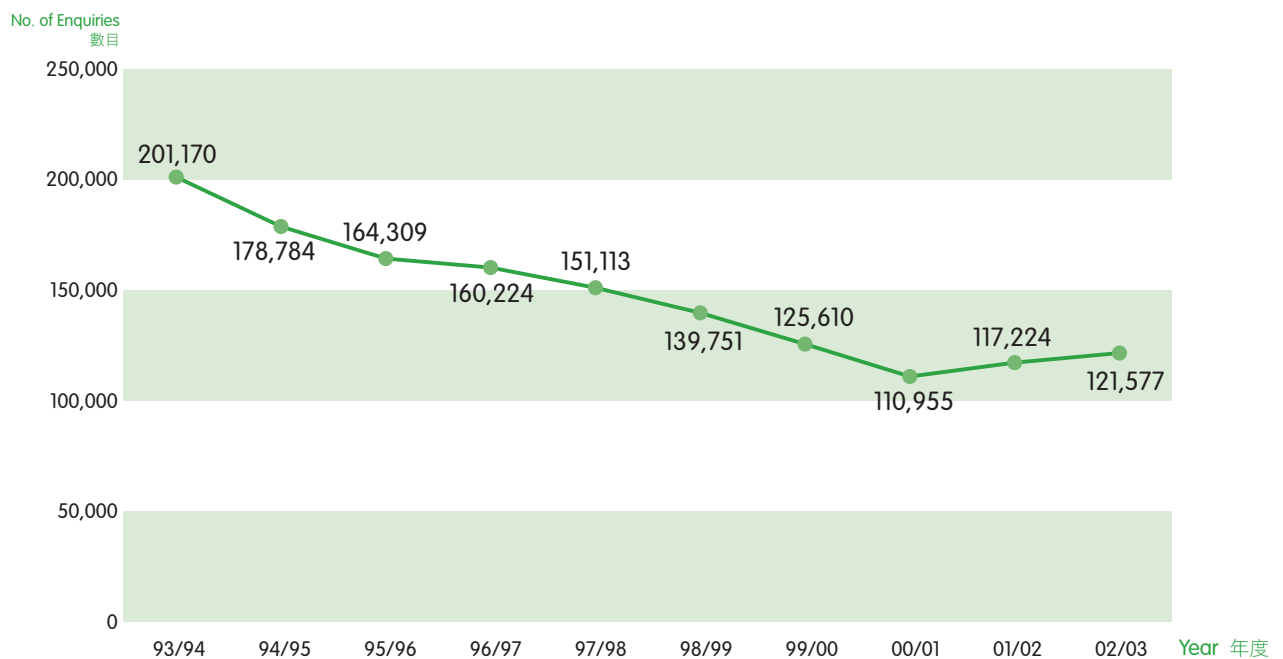
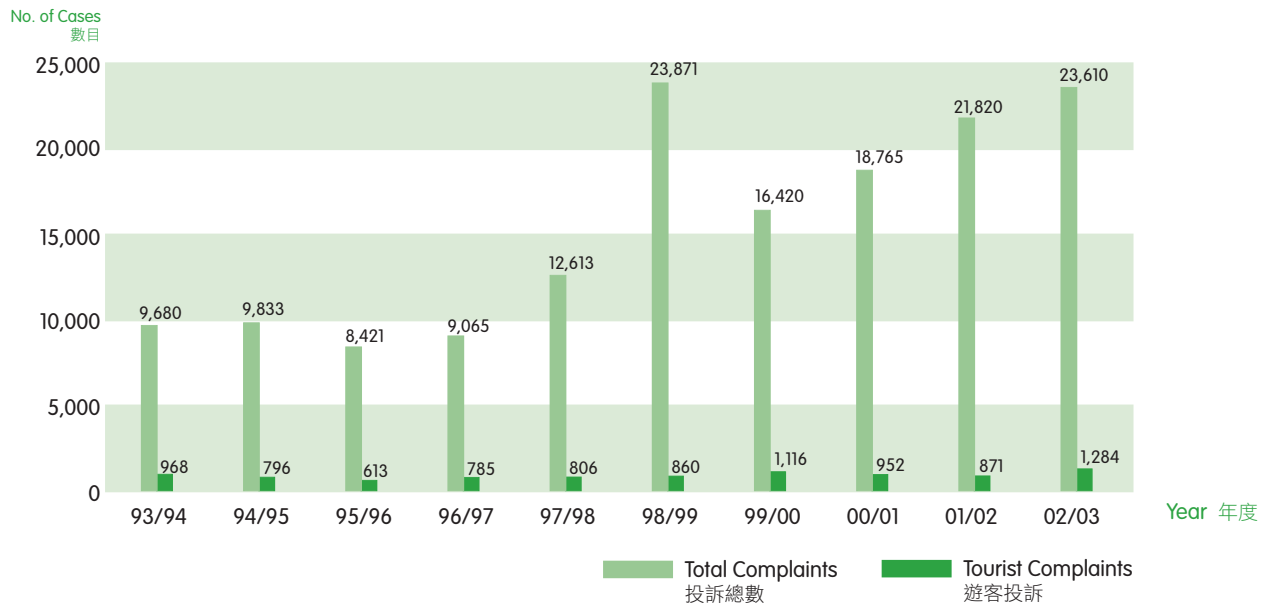
Nature of Complaints 投訴性質



Consumer Complaints and Enquiries Received in Ten Years

消費者諮詢及投訴統計

Number of Consumer Complaints (1993/1994 to 2002/2003)
消費者投訴數目



PRODUCT TESTING REPORTS

產品測試報告

TOYS & CHILDREN'S PRODUCTS

玩具及兒童產品

- Child Safety Car Seats 兒童汽車安全座椅
- Toys 玩具
- Toy Slides 玩具滑梯

ELECTRICAL & ELECTRONIC GOODS

電氣及電子產品

- Alkaline and Zinc-Carbon Batteries  鹼性及碳性電池
- Ceiling Luminaries 天花燈飾
- Colour Inkjet Printers 彩色噴墨打印機
- Colour Inkjet Printers First Update Report 彩色噴墨打印機新增型號
- Compact Fluorescent Lamps - Life Test 慳電膽壽命測試
- Compact Fluorescent Lamps - Safety Test 慳電膽安全測試
- DECT Phones 數碼室內無線電話
- Electric Water Heaters 電熱水爐
- LCD Monitors 液晶顯示器
- Microwave Ovens 微波爐
- Mobile Phone Handsets Report (1) 流動電話手機報告(1)
- Mobile Phone Handsets Report (2) 流動電話手機報告(2)
- Mobile Phone Handsets Report (3) 流動電話手機報告(3)
- Multifunction (All-in-one) Printers 多功能(多合一)打印機
- Oil-filled Electric Space Heaters 充油式電暖爐
- Personal Digital Assistants (PDAs) 個人數碼助理
- PDA Phones PDA手機
- Rechargeable Batteries 充電池 
- Steam Irons and Steam Brushes 蒸氣熨斗及蒸氣刷
- Vacuum Cleaners 吸塵機

PHOTOGRAPHIC EQUIPMENT

攝影器材

- Compact Cameras 輕便相機
- Digital Camcorders 數碼攝錄機
- Digital Cameras (1) 數碼相機(1)
- Digital Cameras (2) 數碼相機(2)

FOOD & HEALTH FOOD PRODUCTS

食物及健康食品

- Chinese Pickled Vegetables 醬醃菜
- Distilled and Mineral Waters 蒸餾水及礦泉水
- Breads and Biscuits 麵包及餅乾
- Melon Seeds 瓜子
- Soy Sauce Products 豉油

PERSONAL PRODUCTS

個人用品

- Sanitary Napkins 衛生巾
- Temporary Tattoo Papers 紋身貼紙
- Thermal Underwear 保暖內衣
- Whitening Skin Care Products 美白護膚品

HOUSEHOLD PRODUCTS

家庭用品

- Bookcases 書櫃 
- Emulsion and Enamel Paints 乳膠漆及磁漆 
- Powder Laundry Detergents 洗衣粉 

OTHERS

其他

- Cigarettes 香煙
- Crash Tests of Cars 汽車撞擊測試



Green Research & Testing Programme Reports
綠色研究及測試計劃的報告

PRODUCT STUDY REPORTS

產品研究報告

HEALTH & BEAUTY

保健美容

- Beware of Infectious Diseases Spread by Mosquitoes in Summer
炎夏提防蚊蟲傳染病
- Intake of Cholesterol from Eggs
從蛋黃攝入的膽固醇量
- Placenta Skin Care Products 羊胎素護膚品
- Potential Health Hazards of Body Piercing
人體穿環潛在健康危險
- Progressive Lenses for Children 兒童漸進鏡
- Safety Rules for Sun Protection 防曬守則
- Skin Care in Winter 冬日護膚
- Tips for Hair Care 護髮貼士
- Youth Fight Back 青少年反擊煙草引誘
- Bone Spur 骨刺

COMPUTER, ELECTRICAL & ELECTRONIC GOODS

電腦、電器及電子產品

- Plasma Display Panels 等離子顯示屏
- Use Electric Chargers Safely 安全使用充電器

HOUSEHOLD PRODUCTS

家庭用品

- Air Fresheners 空氣清新劑
- Moth Balls and Pest Repellents Labelling Survey
臭丸和防蟲劑標籤調查
- Tips for Bleaching Clothes 漂潔衣物貼士

PERSONAL PRODUCTS

個人用品

- Flotation Toys 水上玩具
- Heelys Shoes 暴走鞋
- Mobile Phone Hand-free Sets 手機免提裝置
- Mosquito Repellents and Pesticides 蚊怕水及蚊香
- Safety Tips for Playing Yoyos and Toy Tops
搖搖和陀螺安全玩法

OTHERS

其他

- Approved Domestic Gas Appliances - GU Mark
批准氣體用具GU標誌
- Comparing Aircraft Seats for Size 飛機座位比較
- Registered Chinese Medicine Practitioner
註冊中醫
- Tips for Choosing Education Courses and Special Interest Classes
選擇興趣班貼士
- Water Quality in Beaches and Swimming Pools
海灘泳池水質
- Ways to Identify Chilled Chickens
辨別冰鮮雞基本法

REGULAR COLUMNS 專欄

ANSWERING CONSUMERS' QUERIES

消費者信箱／讀者回響

- Bag for Fish Soup 煲湯魚袋
- Can Diabetics Eat Fruits? 糖尿病人適宜吃水果嗎?
- Drugs for Increasing Body Height 增高丸
- Chinese Style Noodles Processed with Lye
中式鹼水麵

ENVIRONMENTAL COLUMN

環保資訊

- Energy Labelling Schemes for Rice Cookers and Multifunction Devices
電飯煲及多功能辦公室設備的
能源效益標籤計劃 
- Mobile Phone Battery Recycling 手機電池回收 



Green Research & Testing Programme Reports
綠色研究及測試計劃的報告

Survey and Service Survey Reports

調查及服務研究報告

User Opinion Surveys / Price Surveys 消費者意見普查 / 價格普查

- Price Survey on Broadband Internet Services 寬頻上網收費比較
- Shopping Behavior & Opinion of Supermarket Shoppers 超市消費模式及意見調查
- Price Survey on Travel Insurances 緊急應變 最緊要揀啱旅遊保險
- Price Survey on Textbooks 教科書價格首次凍結
- Textbook Expenditure for Primary and Secondary Students 購書費調查
- Supermarket Price Survey 超市價格調查
- Survey on Mainland China Medical Protection Plans and Insurance Cards 醫療卡旁身 內地通行
- Credit Card Non-Designated Installment Schemes 不限商號信用卡分期手續費昂
- Study on Chinese Medical Centres 摩登中醫診所另類經營法
- Insurance Savings Plans and Sales Practices 低息期生息自保
- Price Survey on Prepaid SIM Cards 手機儲值卡慳錢有計
- Survey on Securities Trading Charges 股票服務費五花八門
- Opinion Survey on Broadband Internet Service Providers 3大寬頻服務商贏口碑
- Price Survey on Privately-Operated Night Outpatient Services 私家夜診收費貼近急症室
- Opinion Survey on 'CHOICE' Online 網上版「選擇」意見調查

Other Surveys / In-depth Studies 其他調查報告及深入研究

- Credit Advertising Strategies 揭貸款優惠真相
- Study on Specialist Qualification 專業文憑不等同專科醫生
- Personal Credit Data 你的信貸資料早被掌握
- Loss Protection of Octopus Cards 八達通卡失卡保障
- Tips in using Electrical Appliances (I) 是我把電器弄壞的嗎?
- Tips in using Electrical Appliances (II) 一根髮夾足以攪壞洗衣機
- Multimedia Messaging Service 用手机發送照片有幾貴?
- Hedge Fund Basics 對沖基金入門
- Survey on Revised Textbooks 改版書調查
- Improper Use of Paging Numbers for International Call Forwarding Service 7字頭傳呼號碼不可用於國際飛線漫遊
- Survey on Carry-on Baggage Allowance 搭機手提行李有何限制?
- Tips in using Short Message Services (SMS) 手機短訊邊間抵玩
- Survey on Web Credibility 瀏覽網站時注意地方

Consumer Rights Reporting Awards 2003 Award Winners

消費權益新聞報導獎 2003 得獎名單

Category: News 組別: 新聞

Gold Award 金獎

地鐵韓產車存安全隱患
劉國業 / 賴振雄 / 李景偉 - 星島日報

Silver Award 銀獎

肉檔13元冰鮮豬冒鮮豬
杜寶琪 - 明報

Bronze Award 銅獎

踢爆超市搶錢六招
簡慧茵 - 蘋果日報

Category: Features 組別: 特寫

Gold Award 金獎

手機用戶須防隱藏收費
楊兆中 - 明報

Silver Award 銀獎

輕易數卡傍身 大學生簽帳債台築
林倪汶 / 洪莉娜 / 王嘉慧 / 梁翠萍 / 梅沛鈴 - 大學線月刊

Bronze Awards 銅獎

旅遊保險四大誤解
陳阮素 - 明報

Merit Awards 優異獎

羅湖城照賣減肥禁葯
關慧玲 / 方雅儀 - 星島日報

Murky Marketing Attacked

Kenneth KO & Sophia WONG - South China Morning Post

Category: Television 組別: 電視

Gold Award 金獎

遊學團
高怡林 - 電視廣播有限公司

Silver Award 銀獎

健康食品
鄭國惠 - 電視廣播有限公司

Bronze Award 銅獎

勢不可擋
岑應 - 電視廣播有限公司

Merit Award 優異獎

減價的神話
蘇永權 / 何俊傑 - 有線電視

Category: Radio 組別: 電台

Silver Award 銀獎

信用咭客戶謹防誤墮債網
方健儀 - 香港電台

Silver Award 銀獎

學者批評公立醫院藥物供應機制不完善
黃雅宇 - 商業電台

Bronze Award 銅獎

如何識別患上登革熱病的民企?
林嘉瑜 - 香港電台

Winners of the Consumer Culture Study Award IV (2002 - 2003)

第四屆消費文化考察報告獎得獎名單

初級組 Junior Division

| Award 獎項 | Topic 考察題目 | School 學校 |
|--|-------------------------------|---|
| Winner 冠軍 | 星星打動我的心? | Kwun Tong Maryknoll College 觀塘瑪利諾書院 |
| Second 亞軍 | 絕世好「吧」 | Pui Ying College 沙田培英中學 |
| Third 季軍 | Phone 云變式 | Buddhist Tai Hung College 佛教大雄中學 |
| Merits 優異獎 | The Odour Ends | Carmel Secondary School 迦密中學 |
| | 碟上的 7333 | Madam Lau Kam Lung Secondary School 妙法寺劉金龍中學 |
| Finalists 入圍獎 | Mobile Phone·手機風 | Canadian International School of Hong Kong 香港加拿大國際學校 |
| | 零食蜜語の百般滋味在嘴頭 | Hoi Ping Chamber of Commerce Secondary School 旅港開平商會中學 |
| | 吾喜歡戴眼鏡 | King's College 英皇書院 |
| | Spider Net (知諸網) | Shatin Government Secondary School 沙田官立中學 |
| | 手機的誘惑 | True Light Middle School of Hong Kong 香港真光中學 |
| | 偶像大晒! | True Light Middle School of Hong Kong 香港真光中學 |
| | 打機的熱潮 | T.W.G.Hs. Lui Yun Choy Memorial College 東華三院呂潤財紀念中學 |
| | The Best Topic Award 最佳選題獎 | 星星打動我的心? |
| Finalists for the Best Topic Award 最佳選題入圍獎 | 盆滿鉢滿 | The Chinese Foundation Secondary School 中華基金中學 |
| | 零食蜜語の百般滋味在嘴頭 | Hoi Ping Chamber of Commerce Secondary School 旅港開平商會中學 |
| The Best Production Award 最佳製作獎 | Phone 云變式 | Buddhist Tai Hung College 佛教大雄中學 |
| Finalists for the Best Production Award 最佳製作入圍獎 | Mobile Phone·手機風 | Canadian International School of Hong Kong 香港加拿大國際學校 |
| | 吾喜歡戴眼鏡 | King's College 英皇書院 |
| | Spider Net (知諸網) | Shatin Government Secondary School 沙田官立中學 |

高級組 Senior Division

| Award 獎項 | Topic 考察題目 | School 學校 | |
|--|---------------|---|---|
| Winner 冠軍 | 「印」誘你..... | St. Paul's Co-educational College 聖保羅男女中學 | |
| Second 亞軍 | 洩漏天機 | Chang Pui Chung Memorial Secondary School 張沛松紀念中學 | |
| Third 季軍 | 盜亦有道? | T.W.G.Hs S. C. Gaw Memorial College 東華三院吳祥川紀念中學 | |
| Merits 優異獎 | 你有權「投」 | Carmel Secondary School 迦密中學 | |
| | hEA 吧!無聊兵團 | Carmel Secondary School 迦密中學 | |
| | 擦過時空一生 "鞋" | CCC Rotary Secondary School 中華基督教會扶輪中學 | |
| | 唔要健康?吾要健康! | King's College 英皇書院 | |
| | 豬肉減價戰 | Law Ting Pong Secondary School 羅定邦中學 | |
| | 齒頰留香的傳說 | Notre Dame College 聖母院書院 | |
| | 有險無驚 | True Light Middle School of Hong Kong 香港真光中學 | |
| | Finalists 入圍獎 | 「睇你點死!」 | Buddhist Tai Hung College 佛教大雄中學 |
| | | 美麗的回憶 | Concordia Lutheran School (North Point) 北角協同中學 |
| 從過去「筴」到現在 | | Homantin Government Secondary School 何文田官立中學 | |
| 廟不可言 | | Helen Liang Memorial Secondary School (Shatin) 梁文燕紀念中學(沙田) | |
| 幹掉你的胃 | | T.W.G.Hs S. C. Gaw Memorial College 東華三院吳祥川紀念中學 | |
| 「碟」出新意 | | True Light Middle School of Hong Kong 香港真光中學 | |
| The Best Topic Award 最佳選題獎 | 「睇你點死!」 | Buddhist Tai Hung College 佛教大雄中學 | |
| Finalists for the Best Topic Award 最佳選題入圍獎 | hEA 吧!無聊兵團 | Carmel Secondary School 迦密中學 | |
| | 洩漏天機 | Chang Pui Chung Memorial Secondary School 張沛松紀念中學 | |
| | 從過去「筴」到現在 | Ho Man Tin Government Secondary School 何文田官立中學 | |
| | 盜亦有道? | T.W.G.Hs S. C. Gaw Memorial College 東華三院吳祥川紀念中學 | |
| | 有險無驚 | True Light Middle School of Hong Kong 香港真光中學 | |
| The Best Production Award 最佳製作獎 | 「印」誘你..... | St. Paul's Co-educational College 聖保羅男女中學 | |
| Finalists for the Best Production Award 最佳製作入圍獎 | 擦過時空一生 "鞋" | CCC Rotary Secondary School 中華基督教會扶輪中學 | |
| | 唔要健康?吾要健康! | King's College 英皇書院 | |
| | 齒頰留香的傳說 | Notre Dame College 聖母院書院 | |

A List of Outside Committees Attended by Council Members and Staff

本會委員及職員參與的外界委員會

- Advisory Committee on Travel Agents 旅行社諮詢委員會
- Appeal Board Panel (Electricity) 上訴委員會(電力)
- City University of Hong Kong - Postgraduate Certificate of Laws Academic Board
香港城市大學 — 法學專業證書課程學術委員會
- CLP Power Customer Consultative Group 中華電力客戶諮詢小組
- Competition Policy Advisory Group 競爭政策諮詢委員會
- Consumer Legal Action Fund - Management Committee 消費者訴訟基金管理委員會
- Department of Health - Expert Committee on Regulation of Health Claims
衛生署 — 規管健康聲稱專家委員會
- Electrical and Mechanical Services Department - Electrical Safety Advisory Committee
機電工程署 — 電氣安全諮詢委員會
- Environmental Campaign Committee - Hong Kong Eco-Business Awards Working Group and Judging Panel
環境保護運動委員會 — 香港環保企業獎工作小組及評審小組
- Environmental Campaign Committee - Projects, Publicity and Resources Working Group
環境保護運動委員會 — 計劃、宣傳及資源工作小組
- Environment, Transport and Works Bureau - Advisory Group on Waste Management Facilities
環境運輸及工務局 — 廢物處理設施諮詢小組
- Estate Agents Authority 地產代理監管局
- Estate Agents Authority - Administration and Finance Committee 地產代理監管局 — 行政及財務委員會
- Estate Agents Authority - Disciplinary Committee 地產代理監管局 — 紀律委員會
- Estate Agents Authority - Licensing Committee 地產代理監管局 — 牌照委員會
- Estate Agents Authority - Practice Committee 地產代理監管局 — 執業委員會
- Estate Agents Authority - Training Committee 地產代理監管局 — 培訓委員會
- Hong Kong Advisory Council on AIDS - Committee on Promoting Acceptance of People Living with HIV/AIDS
香港愛滋病顧問局 — 接納愛滋病患者促進委員會
- Hong Kong Federation of Insurers - Appeals Tribunal 香港保險業聯會 — 上訴裁判處
- Hong Kong Federation of Insurers - Insurance Agents Registration Board
香港保險業聯會 — 保險經紀註冊委員會
- Hong Kong Housing Authority - Commercial Properties Committee 香港房屋委員會 — 商業樓宇小組
- Hong Kong Mortgage Corporation 香港按揭證券有限公司
- Hong Kong Tourism Board 香港旅遊發展局
- Hong Kong Tourism Board - Marketing & Business Development Committee
香港旅遊發展局 — 市務推廣及業務發展小組委員會
- Housing, Planning and Lands Bureau - Descriptions of Flats Working Group
房屋及規劃地政局 — 未建成住宅物業銷售說明委員會
- Independent Commission Against Corruption - Community Research Sub-Committee
廉政公署 — 社會研究小組委員會
- Insurance Claims Complaints Bureau - Insurance Claims Complaints Panel
保險索償投訴局 — 保險索償投訴委員會

- Insurance Intermediaries Quality Assurance Scheme - Steering Committee
保險中介人素質保證計劃督導委員會
- Law Reform Commission - Privity of Contract Sub-committee 法律改革委員會 — 合約參與關係小組委員會
- Office of the Telecommunications Authority - Ad Hoc Group on Review of Plug and Socket Standard
電訊管理局 — 電話插頭及插座標準檢討工作小組
- Office of the Telecommunications Authority - Industry Forum of Billing and Metering Integrity Scheme
電訊管理局 — 準確按時計賬計劃業界研討會
- Office of the Telecommunications Authority - Numbering Advice Committee
電訊管理局 — 電訊服務號碼諮詢委員會
- Office of the Telecommunications Authority - Radio Spectrum Advice Committee
電訊管理局 — 無線電頻譜諮詢委員會
- Office of the Telecommunications Authority - Telecommunications Standards Advisory Committee
電訊管理局 — 電訊標準諮詢委員會
- Office of the Telecommunications Authority - Telecommunications Users and Consumers Advisory Committee and its Consumer Education Working Group
電訊管理局 — 電訊服務用戶及消費者諮詢委員會及其消費者教育工作小組
- Official Receiver's Office - Services Advisory Committee 破產管理署 — 服務諮詢委員會
- Official Receiver's Office - Working Party on Consumer Debts and Bankruptcy
破產管理署 — 消費者債務及破產事宜工作小組
- Organising Committee of the Hong Kong Awards for Industry 香港工業獎籌備委員會
- Personal Data (Privacy) Advisory Committee 個人資料(私隱)諮詢委員會
- Preparatory Board for Administration of Internet Domain Names and Internet Protocol Addresses in Hong Kong
互聯網域名及互聯網規約地址管理籌備委員會
- Quality Public Light Bus Services Steering Committee 優質公共小巴服務事宜督導委員會
- Quality Taxi Services Steering Committee 優質的士服務督導委員會
- Quality Tourism Services Council 「優質旅遊服務」委員會
- Securities and Futures Commission - Investor Education Advisory Committee
證券及期貨事務監察委員會 — 投資者教育諮詢委員會
- Securities and Futures Commission - Shareholders Group 證券及期貨事務監察委員會 — 股東權益小組
- Securities and Futures Commission - Technical Group on the Proposed Segregation of Margin Clients Securities
- Securities and Futures Commission - Working Group on Review of the Financial Regulatory Framework for Intermediaries
證券及期貨事務監察委員會 — 檢討中介人財務規管制度工作小組
- Steering Committee on Review of Legal Education 檢討香港法律教育及培訓督導委員會
- Task Force on Energy Efficiency Labelling Schemes 能源效益標籤計劃工作小組
- Telecommunications (Competition Provisions) Appeal Board 電訊(競爭條文)上訴委員會
- Tourism Commission - Working Group on Tackling Malpractices Against Tourists
- Travel Industry Compensation Fund Management Board 旅遊業賠償基金管理委員會
- University of Hong Kong - Academic Board for the Postgraduate Certificate in Laws
香港大學 — 法律專業證書課程學術委員會
- Vocational Training Council - Beauty Care & Hairdressing Training Board
職業訓練局 — 美容美髮訓練委員會
- Working Party on Accreditation of Certification Bodies 認可認證機構工作小組
- Working Party on Reform of Civil Rules and Procedures of the High Court
高等法院檢討民事訴訟程序工作小組



消費者
訴訟基金年報

Report of the
Consumer Legal
Action Fund

消費者
訴訟基金年報

Consumer Council Annual Report 2002-2003 ■ 年報

The Consumer Council is the Trustee of the Consumer Legal Action Fund through a Declaration of Trust executed on 30 November 1994. The Council now sets out below a report of the Fund for the period from 1 April 2002 to 31 March 2003.

Purpose

The Fund was established on 30 November 1994 with a government grant of \$10 million. The Fund aims to give easier consumer access to legal remedies by providing financial support and legal assistance for the benefit of consumers, particularly, groups with similar grievances in cases involving significant public interest and injustice. Through supporting justifiable cases, the Fund also aims to deter business malpractices and enhance public awareness of their consumer rights.

Administration

The Consumer Council, as the Trustee, is responsible, through a Board of Administrators, for the overall administration and investment of the Fund. The Board of Administrators is in turn underpinned by a Management Committee, appointed by the Economic Development and Labour Bureau, advising on the eligibility and merits of applications seeking assistance under the Fund. The membership of the Board of Administrators and Management Committee is at Annex A.

Operation

It is a long-standing practice of the Consumer Council to help consumers resolve their complaints vis-à-vis traders concerned. The Council will, where appropriate, seek satisfactory outcome through various resolution mechanisms. The Council may, if it considers appropriate or if the complainants so request, refer cases of complaints to the Fund for consideration. Consumers may also apply to the Fund directly for assistance as they deem fit.

Generally, the Fund, in examining an application for assistance, will consider whether all other means of resolution

本會是消費者訴訟基金(以下簡稱基金)的信託人。基金於一九九四年十一月三十日,依據信託聲明成立。以下是基金二〇〇二年四月一日至二〇〇三年三月三十一日的年報。

目的

基金成立時獲政府撥款一千萬元,為消費者提供法律援助,尤其是協助有同樣遭遇的消費者,在涉及重大公眾利益和公義的事情上,循法律途徑追討賠償。透過協助有理據的個案,基金希望遏止不當的經營手法,及提高公眾對消費者權利的意識。

行政管理

作為基金的信託人,本會透過基金的執行委員會,處理基金的一切行政及投資事宜。執行委員會審核申請個案時,會聽取基金管理委員會的意見,包括申請人是否符合資格,及個案的理據是否充份等,管理委員會成員全由經濟發展及勞工局委任,兩個委員會的成員名單見本章附錄甲。

基金運作

本會一向致力協助消費者解決他們與商戶之間的糾紛,因應個別情況進行調解。本會如認為個案合適或在投訴人要求下,會將個案轉介予基金作考慮。此外,消費者亦可直接向基金提出申請。一般來說,基金在處理申請時,會考慮個案是否已嘗試其他解決辦法,其他準則包括個案是否涉及重大的消費者利益、受影響人數、勝訴的機會、及是否可以促進消費者權益、並對不當經營手法產生阻嚇作用等。本年度基金新增一項考慮準則,即基金能及時提供援助的可行性,這項準則的訂立反映評定個案時,須考慮時間限制。

have been exhausted and assess the case against established eligibility criteria. Such criteria include whether the case involves significant consumer interest; whether a large group of consumers have been or will potentially be adversely affected; whether the case has a good chance of success; and whether the matter concerned can promote the consumer cause and has deterrent effects on unscrupulous business practices etc.

During the year under review, the Fund laid down an additional eligibility criterion, namely: the practicality of the Fund offering timely assistance in the matter. This is to recognize the importance of the factor of time constraint in the Fund's assessment of cases.

New Cases

During the year under review, the Board of Administrators and the Management Committee held four meetings and resolved matters by circulation on three occasions.

Altogether, the Fund considered five groups of cases of different categories, one having been carried over from the previous report period. Two groups were related to real property with allegations of misrepresentation against the developers. The other three groups were concerned with variation of terms in contracts for telecommunication services, overseas host placement programme arrangements, and possible baiting tactics by a modelling agency. The number of aggrieved individuals involved in each group ranged from 1 to 130. The Fund declined assistance to two groups of cases and granted assistance to the remaining three. The assisted cases are summarised below.

Case 1

Telecommunication service operators introduced a licence fee which was unilaterally imposed on clients whether they were subscribing to the service on a month-to-month basis or under fixed term contracts. Having considered Counsel's

處理個案

本年度基金執行委員會和基金管理委員會舉行了四次會議，另有三次以文件通傳方式議決事項。

基金共審閱了五組不同類別的新個案，一組承上一年度繼續處理。兩組個案指稱樓宇的發展商誤導，其餘三組牽涉電訊商更改服務合約的條款、海外家庭接待計劃的安排、及模特兒公司被懷疑使用餌誘式手法。每組個案涉及的申訴人由一至一百三十名不等。兩組個案不獲協助，獲得協助的其餘三組個案情況如下：

個案一

電訊服務營辦商單方面決定徵收牌照費，逐月計抑或是定期合約的客戶均受影響，基金在考慮法律意見及有關的實務守則後，為消費者提供協助，透過小額錢債審裁處向營辦商索償，在基金聯絡的一百三十名投訴人中，三十八名初步表示希望獲得協助，其後與基金簽訂協議書的人數降至十人，而最終由基金協助準備入稟的有六人，其中兩人在入稟前與營辦商和解，兩人於入稟後和解，一人獲法庭判處得值，只餘一個個案尚在處理中。

advice and the relevant Code of Practice, the Fund granted assistance to consumers to pursue their claims against the operators in the Small Claims Tribunal. Of the 130 complainants whom the Fund approached with offer of assistance, 38 initially indicated their wish for assistance. The number of those entering into agreement with the Fund for assistance came down to ten, and the number of those preparing their case with the Fund's assistance was further reduced to six. Two assisted consumers subsequently settled with the operator's pre-action, two settled after filing of their respective claims, and one obtained judgment in his favour, leaving only one case pending.

Case 2

Consumers purchased uncompleted flats from a developer on the basis of representation of the interiors made in sales literature. When they completed the purchase and took delivery of vacant possession of their flats, they found that the dimensions departed from those set out in the sales literature. The case raised concerns about possible misrepresentation at the time of the property purchase. Having considered the merits of the case and other factors, the Fund granted assistance to the consumers to pursue their cases against the developer.

Case 3

A complainant was persuaded to sign contracts with and paid fees to a company on the understanding that she would take the leading role in an advertisement arranged by another company in the same group. When she did not get the job offer subsequently, she suspected that she had been baited into signing the contracts and lodged a complaint. The Fund was concerned with possible systematic use of luring tactics and the need to curb the growth of the unethical practice. Assistance was granted to the complainant.

個案二

若干消費者根據發展商在售樓說明書內列明的室內間格陳述購入樓花，在完成交易收樓時，他們發覺樓宇尺寸與售樓說明書內列出的不符，令人關注售賣樓宇時可能有誤導成份，基金在考慮個案的勝訴機會和其他因素後，決定協助消費者向發展商提出訴訟。

個案三

一名投訴人相信，一間公司可安排她在該公司集團旗下另一間公司處理的廣告內擔當主角，因而被說服與該公司簽約及向其支付費用。其後投訴人未有獲配該工作，在懷疑自己被餌誘簽約下作出投訴。基金關注是否存在有系統的餌誘手法及有需要遏止不當手法的增長，遂向投訴人提供協助。

Cases Carried Over From Previous Year

The Fund continued to work on the following cases brought forward from the previous report period.

The case concerns allegation of false representations about a village house. This came on for trial in November 2002 but the judge considered that a legal issue had not been dealt with by the parties so the case was adjourned with directions issued for the parties to comply with before the case could be restored.

In respect of the legal proceedings taken against a developer concerning multiple defects in a newly-built flat, expert reports were exchanged and counsel's advice was sought. The Statement of Claim would be amended as advised by the Counsel.

In the case concerning overcharged school fees, parents who rejected the offer by the operators of the kindergartens to settle at 40% of their respective claims pursued their claims at the Small Claims Tribunal. Some subsequently settled with the operators and those who proceeded obtained judgment in their favour. In view of the operators' claim of financial difficulty, one winning parent accepted settlement of her judgment sum at a discounted rate. The Fund assisted the remaining winning parents in preparing demand letters for the judgment sums and also advised them on the means of enforcing judgment and the effectiveness of doing so.

As to the case in which the assisted consumer purchased his flat with exclusive access to and use of an adjoining area but was denied the right two years later, a surveyor's report was obtained and after several revision, the Statement of Claim was settled by Counsel and subsequently filed with the Court.

Since its establishment and up until the year under review, the Fund had considered 54 groups of cases and granted assistance to 21. A statistical report is at Annex B.

繼續跟進的個案

基金亦繼續跟進上一年度未完結的個案，情況如下：

其中一宗個案涉及在售賣村屋時作出虛假陳述，案件在二〇〇二年十一月開審，但法官基於雙方均沒有處理一個法律問題而將案件押後，雙方須遵從法庭所有指引後始可恢復案件的聆訊。

另一宗個案涉及新建樓宇內發現多項欠妥之處而向發展商提出訴訟，雙方已交換專家報告及取得大律師對案情及證供的法律意見，申索陳述書將依大律師的意見進行修改。

在幼稚園超收學費的案件中，拒絕與幼稚園開辦人以償還追討之金額四成和解的家長在小額錢債審裁處進行訴訟，部份家長最終與幼稚園開辦人達成和解，其餘獲法庭判處得值。一位勝訴的家長考慮幼稚園開辦人聲稱有經濟困難後，接受折算的裁決金額和解；基金協助其餘的勝訴家長準備追討裁決金額的信件，並提示他們執行法庭頒令的方法和有效性。

一名消費者在購入單位時以為獲得專利權使用與該單位相連的空地，兩年後被收回該專利權。就這案件，測量師已作出報告，申索陳述書在幾番修改後已入稟法庭。

自成立至今，基金已處理五十四組個案，其中二十一組獲基金協助。統計報告見本章附錄乙。

Finance

The Fund is self-financed with income derived from:

- (a) investing the capital sum in fixed deposits;
- (b) charging each applicant a fee of \$100 for each case within the jurisdiction of the Small Claims Tribunal and \$1,000 for each other court case;
- (c) recovering costs from defendants in successful cases; and
- (d) receiving from each successful case a contribution of 10% of the benefits gained by the assisted consumer.

As at 31 March 2003, the Fund had a balance of about \$14.28 million. The Fund's Auditors' Report and Financial Statements for the period under review are at Annex C.

During the year, the Fund reviewed its investment strategy under the current low interest environment and decided to invest some of its monies in bonds.

Acknowledgements

The Consumer Council would like to express gratitude to members of the Board of Administrators and the Management Committee, and to all those who have rendered assistance for all their efforts and contributions to the Fund throughout the year.

During the year, Mr. Tommy Li Ying-sang and Mr. Andrew LIAO Cheung-sing, SC retired from the Board of Administrators while Mr. CHENG Sing-yip and Ms. Marina WONG Yu-pok joined the Board. Mr. Ambrose HO, SC also retired from the Management Committee. Two members, namely Dr. Elizabeth SHING Shiu-ching and Ms. Priscilla WONG, were newly appointed to the Committee as from 5 December 2002. The Consumer Council wishes to express its heartfelt thanks to the retired members for their support, dedication and contributions.

財務狀況

基金自負盈虧，收入來源如下：

- (a) 利用資本額作定期存款的利息收入；
- (b) 收取申請費：小額錢債審裁處案件收取一百元，其他案件收取一千元；
- (c) 成功個案中被告人賠償的訟費；及
- (d) 受助消費者勝訴後，基金從他們所獲的利益中收取一成金額作為分擔費用。

截至二〇〇三年三月三十一日止，基金結餘約一千四百二十八萬元。基金本年度的核數師報告及財政報表見本章之附錄丙。年內基金檢討在現行低息環境下的投資策略，決定將部份款項投資債券。

鳴謝

年內，執行委員會李應生先生及廖長城資深大律師卸任，而鄭成業校長及黃汝璞會計師新加入。管理委員會方面，何沛謙資深大律師卸任，而自二〇〇二年十二月五日起，成小澄博士及王沛詩大律師獲委任為委員；本會衷心感謝卸任委員過去對基金作出的支持、努力和貢獻。

最後，本會謹向基金兩個委員會的成員，及曾經協助基金順利運作的各界人士，為基金付出的努力和貢獻，致以深切謝意。

Membership List of the Board of Administrators of Consumer Legal Action Fund

消費者訴訟基金執行委員會委員

Chairperson 主席

Prof. Andrew CHAN Chi-fai 陳志輝教授

Vice-Chairperson 副主席

Mr. Larry KWOK Lam-kwong, JP 郭琳廣律師, 太平紳士

Members 委員

Mrs. CHAN WONG Shui, BBS, JP 陳黃穗女士, 銅紫荊星章, 太平紳士

Mr. CHENG Sing-yip (from 1.1.03) 鄭成業校長 (由1.1.03)

Mr. Tommy LI Ying-sang (up to 31.12.02) 李應生先生 (至31.12.02)

Mr. Andrew LIAO Cheung-sing, SC, SBS, JP (up to 30.6.02)

廖長城資深大律師, 銀紫荊星章, 太平紳士 (至30.6.02)

Ms. Marina WONG Yu-pok (from 1.7.02) 黃汝璞會計師 (由1.7.02)

Membership List of the Management Committee of Consumer Legal Action Fund

消費者訴訟基金管理委員會委員

Chairperson 主席

Mr. Benjamin YU, SC 余若海資深大律師

Vice-Chairperson 副主席

Prof. Johannes CHAN Man-mun, SC (Hon) 陳文敏教授, 名譽資深大律師

Members 委員

Mrs. CHAN WONG Shui, BBS, JP 陳黃穗女士, 銅紫荊星章, 太平紳士

Prof. Anthony CHEUNG Bing-leung, BBS, JP 張炳良教授, 銅紫荊星章, 太平紳士

Mr. Ambrose HO, SC (up to 4.12.02) 何沛謙資深大律師 (至4.12.02)

Ms. Alisa KWAN Wan-chee 關韻姿女士

Mr. Larry KWOK Lam-kwong, JP 郭琳廣律師, 太平紳士

Prof. Japhet Sebastian LAW 羅文鈺教授

Mr. LEUNG Lit-on 梁烈安律師

Mr. Vincent LO Wing-sang, JP 羅榮生律師, 太平紳士

Mr. Tim LUI Tim-leung, JP 雷添良會計師, 太平紳士

Dr. Elizabeth SHING Shiu-ching, JP (from 5.12.02) 成小澄博士, 太平紳士 (由5.12.02)

Ms. Priscilla WONG Pui-sze (from 5.12.02) 王沛詩大律師 (由5.12.02)

Cases of Consumer Legal Action Fund

消費者訴訟基金個案統計

The Fund was set up on 30 November 1994. The Fund has altogether considered 54 groups of cases. Each group ranges from one consumer to thousands of consumers.

基金於一九九四年十一月三十日設立。截至目前為止，經處理的個案共有五十四組，每組個案所涉消費者數目由一至數千人不等。

Groups of Cases considered since 30 November 1994

| | |
|--|--------------|
| 自一九九四年十一月三十日以來，經基金處理的個案組數 | 54 |
| <ul style="list-style-type: none"> • Problem solved during application 申請協助期間問題已獲解決 • Assistance granted 獲基金審批協助之個案 | 1 21 |
| Compensation obtained 獲得賠償 | *7 |
| Liquidation 清盤 | 1 |
| Judgment obtained 獲判決 | 3 |
| Cases not pursued - no recovery prospect 未再跟進 - 因無賠償可能 | 2 |
| Cases not pursued - applicants' withdrawal 未再跟進 - 因申請人撤回 | 1 |
| Referred to Legal Aid 轉交法律援助署 | 1 |
| In process 在處理中 | 6 |
| <ul style="list-style-type: none"> • Referred to Council for Policy Consideration 轉交消委會調查 • Referred to Council for Mediation/Monitoring 轉交消委會斡旋/監察 • Assistance declined 不接納申請 | 3 4 25 |

* In one group of cases, only partial compensation was obtained and those cases were not pursued since further action showed no recovery prospect. In another group of cases, partial compensation was obtained through settlements.

* 其中一組個案只獲部份賠償，雖已採取進一步行動，但再無賠償可能，所以不再跟進。另一組個案通過和解獲得部份賠償。

Deloitte Touche Tohmatsu 德勤·關黃陳方會計師行

Auditors' Report to the Trustee of Consumer Legal Action Fund

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

We have audited the financial statements on pages 113 to 117 which have been prepared in accordance with accounting principles generally accepted in Hong Kong.

Respective responsibilities of board of administrators and auditors

The Trust Deed governing the Fund requires the board of administrators to prepare financial statements which give a true and fair view. In preparing financial statements which give a true and fair view it is fundamental that appropriate accounting policies are selected and applied consistently.

It is our responsibility to form an independent opinion, based on our audit, on those financial statements and to report our opinion solely to you, as a body and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

Basis of opinion

We conducted our audit in accordance with Statements of Auditing Standards issued by the Hong Kong Society of Accountants. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgments made by the board of administrators in the preparation of the financial statements, and of whether the accounting policies are appropriate to the Fund's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance as to whether the financial statements are free from material misstatement. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements. We believe that our audit provides a reasonable basis for our opinion.

Opinion

In our opinion the financial statements give a true and fair view of the state of the Fund's affairs as at 31 March 2003 and of its surplus for the year then ended and have been properly prepared in accordance with the Trust Deed.



8 September 2003

Consumer Legal Action Fund**Income and Expenditure Account
for the Year Ended 31 March 2003**

| | <u>2003</u> HK\$ | <u>2002</u> HK\$ |
|---|----------------------|-----------------------|
| INCOME | | |
| Interest income | 167,564 | 359,436 |
| Legal fee income | – | 200,000 |
| Application fee from assisted consumers | 5,200 | 13,900 |
| Contributions from assisted consumers | <u>16,125</u> | <u>–</u> |
| | <u>188,889</u> | <u>573,336</u> |
| EXPENDITURE | | |
| Auditors' remuneration | 6,800 | 7,756 |
| Bank charges | 1,105 | 550 |
| Legal fee for assisted consumers | 125,317 | 329,377 |
| Sundry expenses | <u>12,580</u> | <u>–</u> |
| | <u>145,802</u> | <u>337,683</u> |
| NET SURPLUS FOR THE YEAR | <u><u>43,087</u></u> | <u><u>235,653</u></u> |

Consumer Legal Action Fund

Balance Sheet

at 31 March 2003

| | <u>NOTES</u> | <u>2003</u> HK\$ | <u>2002</u> HK\$ |
|-----------------------------|--------------|---------------------|---------------------|
| NON-CURRENT ASSETS | | | |
| Investments in securities | 4 | <u>5,053,180</u> | <u>–</u> |
| CURRENT ASSETS | | | |
| Bank balances and cash | | 9,245,243 | 14,234,750 |
| Interest receivable | | – | 15,309 |
| | | <u>9,245,243</u> | <u>14,250,059</u> |
| CURRENT LIABILITIES | | | |
| Accrued expenses | | 8,000 | 8,000 |
| Accounts payable | | <u>7,938</u> | <u>2,661</u> |
| | | 15,938 | 10,661 |
| NET CURRENT ASSETS | | | |
| | | <u>9,229,305</u> | <u>14,239,398</u> |
| | | <u>14,282,485</u> | <u>14,239,398</u> |
| CAPITAL AND RESERVES | | | |
| CAPITAL | 1 | 10,000,000 | 10,000,000 |
| ACCUMULATED SURPLUS | | <u>4,282,485</u> | <u>4,239,398</u> |
| | | <u>14,282,485</u> | <u>14,239,398</u> |

The financial statements on pages 113 to 117 were approved and authorised for issue by the Board of Administrators on 8 September 2003 and are signed on its behalf by:



ADMINISTRATOR



ADMINISTRATOR

Consumer Legal Action Fund**Statement of Change in Equity
for the Year Ended 31 March 2003**

| | <u>Capital</u> HK\$ | Accumulated <u>surplus</u> HK\$ | <u>Total</u> HK\$ |
|--------------------------|------------------------|---------------------------------------|----------------------|
| At 1 April 2001 | 10,000,000 | 4,003,745 | 14,003,745 |
| Net surplus for the year | <u>-</u> | <u>235,653</u> | <u>235,653</u> |
| At 1 April 2002 | 10,000,000 | 4,239,398 | 14,239,398 |
| Net surplus for the year | <u>-</u> | <u>43,087</u> | <u>43,087</u> |
| At 31 March 2003 | <u>10,000,000</u> | <u>4,282,485</u> | <u>14,282,485</u> |

Consumer Legal Action Fund

Notes to the Financial Statements for the Year Ended 31 March 2003

1. OBJECTIVES AND OPERATION OF THE FUND

The Fund was set up on 30 November 1994 under a Deed of Trust with the Consumer Council as the trustee for the purpose of offering financial assistance to consumers in seeking legal redress, remedies and protection. The Government of Hong Kong has granted a sum of HK\$10 million as initial capital to the Fund.

2. ADOPTION OF STATEMENTS OF STANDARD ACCOUNTING PRACTICE

In the current period, the Fund has adopted for the first time, a revised Statement of Standard Accounting Practice issued by the Hong Kong Society of Accounts. The adoption of this standard has resulted in the inclusion of the statement of changes in equity, but has had no material effect on the results for the current or prior accounting periods. Accordingly, no prior adjustment has been required.

3. SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared under the historical cost convention and in accordance with accounting principles generally accepted in Hong Kong. The principal accounting policies adopted are as follows:

Revenue recognition

Interest income is recognised on a time basis by reference to the principal outstanding and the interest rate applicable.

Cost of financial assistance

All costs connected with the provision of financial assistance rendered to consumers are recorded on an accrual basis and charged against income and expenditure account in the period incurred. Any costs recoverable from assisted consumers are recorded as income upon receipt.

Impairment

At each balance sheet date, the Fund reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. Impairment losses are recognised as an expense immediately.

Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying

3. SIGNIFICANT ACCOUNTING POLICIES - continued

amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised as income immediately.

Investments in securities

Investments in securities are recognised on a trade-date basis and are initially measured at cost.

At subsequent reporting dates, debt securities that the Fund has the expressed intention and ability to hold to maturity (held-to-maturity debt securities) are measured at amortised cost, less any impairment loss recognised to reflect irrecoverable amounts. The annual amortisation of any discount or premium on the acquisition of a held-to-maturity security is aggregated with other investment income receivable over the term of the instrument so that the revenue recognised in each period represents a constant yield on the investment.

4. INVESTMENTS IN SECURITIES

| | Held to maturity securities HK\$ |
|--|---|
| Held-to-maturity debt securities, listed | <u>5,053,180</u> |
| Market value | <u>5,044,425</u> |

Deloitte Touch Tohmatsu 德勤·關黃陳方會計師行

核數師報告書 致消費者訴訟基金信託人

(根據一九九四年十一月三十日之信託聲明在香港註冊成立)

中譯本

本核數師行已完成審核載於第119頁至第123頁按照香港普遍採納之會計原則編制的財務報表。

基金執行委員會及核數師的個別責任

根據信託聲明，規定基金執行委員會須編制真實與公正的財務報表。在編制該等財務報表時，必須貫徹採用合適的會計政策。

本行的責任是審核上述財務報表，並向基金信託人，作為一個單一實體，發表獨立意見，並無其他。本行不會對任何其他人士就本報告內容負責或承擔責任。

意見的基礎

本行是按照香港會計師公會頒佈的核數準則進行審核工作。審核範圍包括以抽查方式查核與財務報表所載數額及披露事項有關的憑證，並包括評估基金執行委員會於編制該等財務報表時所作的重大估計和判斷、所釐定的會計政策是否適合 貴基金的具體情況及是否貫徹應用並足夠地披露該等會計政策。

本行在策劃和進行審核工作時，已取得一切本行認為必需的資料及解釋，使本行能獲得充份的憑證，就該等財務報表是否存有重要錯誤陳述，作出合理的確定。在表達意見時，本行亦已衡量該等財務報表所載的資料在整體上是否足夠。本行相信，本行的審核工作已為下列意見建立合理的基礎。

意見

本行認為上述的財務報表均真實與公正地反映 貴基金於二〇〇三年三月三十一日的財政狀況及 貴基金截至該日止年度的盈餘。

德勤·關黃陳方會計師行

二〇〇三年九月八日

消費者訴訟基金

收支結算表

截至二〇〇三年三月三十一日止年度

| | <u>2003</u> 港幣 | <u>2002</u> 港幣 |
|--------------|-------------------|-------------------|
| 收入 | | |
| 利息收入 | 167,564 | 359,436 |
| 法律費收回 | — | 200,000 |
| 受助消費者申請費 | 5,200 | 13,900 |
| 受助消費者分擔費用 | <u>16,125</u> | <u>—</u> |
| | <u>188,889</u> | <u>573,336</u> |
| 支出 | | |
| 核數師費 | 6,800 | 7,756 |
| 銀行費用 | 1,105 | 550 |
| 受助消費者法律費 | 125,317 | 329,377 |
| 雜項支出 | <u>12,580</u> | <u>—</u> |
| | <u>145,802</u> | <u>337,683</u> |
| 本年度盈餘 | <u>43,087</u> | <u>235,653</u> |

消費者訴訟基金

資產負債表

於二〇〇三年三月三十一日

| | 附註 | 2003 港幣 | 2002 港幣 |
|---------------|----|-------------------|-------------------|
| 非流動資產 | | | |
| 證券投資 | 4 | 5,053,180 | — |
| 流動資產 | | | |
| 現金及銀行結存 | | 9,245,243 | 14,234,750 |
| 應收利息 | | — | 15,309 |
| | | <u>9,245,243</u> | <u>14,250,059</u> |
| 流動負債 | | | |
| 應付雜項 | | 8,000 | 8,000 |
| 應付帳項 | | 7,938 | 2,661 |
| | | <u>15,938</u> | <u>10,661</u> |
| 流動資產淨值 | | | |
| | | <u>9,229,305</u> | <u>14,239,398</u> |
| | | <u>14,282,485</u> | <u>14,239,398</u> |
| 基金及撥備 | | | |
| 基金 | 1 | 10,000,000 | 10,000,000 |
| 累積盈餘 | | 4,282,485 | 4,239,398 |
| | | <u>14,282,485</u> | <u>14,239,398</u> |

載於第118頁至第122頁之財務報表經基金執行委員會於二〇〇三年九月八日批准及授權發佈，並由以下代表簽署：

基金執行委員會委員 (簽署)

基金執行委員會委員 (簽署)

消費者訴訟基金

權益變動表

截至二〇〇三年三月三十一日止年度

| | <u>基金</u> 港幣 | <u>累積盈餘</u> 港幣 | <u>合計</u> 港幣 |
|--------------|-------------------|-------------------|-------------------|
| 於二〇〇一年四月一日 | 10,000,000 | 4,003,745 | 14,003,745 |
| 年度盈餘 | <u>—</u> | <u>235,653</u> | <u>235,653</u> |
| 於二〇〇二年四月一日 | 10,000,000 | 4,239,398 | 14,239,398 |
| 年度盈餘 | <u>—</u> | <u>43,087</u> | <u>43,087</u> |
| 於二〇〇三年三月三十一日 | <u>10,000,000</u> | <u>4,282,485</u> | <u>14,282,485</u> |

消費者訴訟基金

財務報表附註

截至二〇〇三年三月三十一日止年度

1. 基金之目的及運作

基金屬非牟利性質，於一九九四年十一月三十日根據信託聲明成立，由消費者委員會擔任信託人，目的是為協助消費者循法律途徑尋求賠償、補償及保障。並由香港政府撥款港幣一千萬元作為創辦基金。

2. 採納會計實務準則

本年度，本基金首次採納了一項由香港會計師公會頒佈之經修訂的會計實務準則。該會計實務準則要求增列權益變動表，惟並無對本年度或過往會計年度的金額有重大影響。因此毋須作出過往期間之調整。

3. 主要會計政策

本財務報表是依據以往慣例及香港公認的會計原則編制，而所採用之主要會計政策詳列如下：

收入確認準則

銀行存款利息是以當時的本金結存及利率計算。

協助消費者的法律費

為受助消費者提供法律協助的所有有關開支按累積計算記入期間的收支結算表。可從受助消費者處收回的任何款項，在收到付款時才入賬確認。

減值

本基金於每個結算日評檢其有形資產之賬面值，以釐訂有否任何顯示該等資產已出現減值虧損。倘估計資產之可收回價值低於其賬面值，則有關資產之賬面值乃扣減至其可收回價值，減值虧損即時確認為開支。

倘減值虧損隨後撥回，則資產之賬面值乃增加至其可收回價值之修訂估值，惟所增加之賬面值不得超過該資產於過往年度並無出現虧損所釐訂之賬面值。所撥回之減值虧損即時確認為收入。

證券投資

證券投資乃按交易日基準確認，初步以成本衡量。

於往後年結日，如屬本基金決意並能持至到期日之債務證券(即持至到期日之證券)，以成本價減除溢價和折價之攤銷及降價損失後列賬。購入持至到期日之證券之折價或溢價，按證券之年期並加上期內之投資收入，務使攤銷額於每年帶來固定之投資回報率。

4. 證券投資

| | 持至到期日 之債務證券 港幣 |
|------|----------------------|
| 上市債券 | <u>5,053,180</u> |
| 市值 | <u>5,044,425</u> |

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消費者委員會

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