

與執業及考試委員會主席 梁永祥先生，BBS，JP 訪談

本期《專業天地》專訪了監管局執業及考試委員會主席梁永祥先生，BBS，JP，以了解有關以電子方式簽立地產代理協議的新執業通告的目的和背景；梁先生又會分享他參與監管局工作的經驗。



梁永祥先生的辦公室內掛着其格言的書法字畫。

In Mr William Leung's office hangs the Chinese calligraphy of his motto.

問：編者 答：梁永祥先生

問：為甚麼監管局就以電子方式簽立地產代理協議發出指引？

答：隨着電子商貿的發展，以電子方式處理商務溝通日趨普遍，加上《電子交易條例》的實施，地產代理期望以電子方式簽立《地產代理條例》下訂明的地產代理協議，以符合相關的法規，實在無可厚非。

監管局發出有關以電子方式簽立地產代理協議的指引，目的是希望業界能夠依循及遵守指引行事，以保障代理及消費者雙方的利益。然而，發出新指引並非要求持牌人必須以電子方式簽立訂明地產代理協議，新指引只是為業界提供多一個選擇，他們仍可採用傳統的紙張形式。



問：你預期地產代理和消費者會廣泛地採用電子方式簽立的地產代理協議嗎？

答：這很難說。每天科技都在進步，並影響着我們生活的各方面。我相信，業界和消費者都會追隨科技發展的大趨勢，但在棄用舊有模式前，仍需要時間適應新的模式。尤其對較年長的人士來說，改用電子格式文件可能不是容易的事。

然而，久而久之，在這份執業通告及業內先驅的推動下，我相信以電子方式簽立地產代理協議這模式會日益普及。畢竟，採用電子方式可以為持牌人及其客戶省時不少。情況就像智能電話，誕生初時並不大熱，至今卻已幾乎是每個人生活中的必需品。

問：指引如何促進業界以電子方式簽立地產代理協議？指引會否同時推動地產代理業界使用新科技？

答：這份執業通告載列出業界採用電子方式簽立地產代理協議時的重要步驟及注意事項，為業界提供這方面的執業基準，並提醒他們必須遵守《地產代理條例》下的相關規定及由監管局發出的相關執業指引。對於經已使用電子方式的業內人士，相信新指引對他們大有幫助。至於對從未使用過電子方式簽立地產代理協議的從業員來說，這是他們踏出新一步、為業務開拓新一頁的好時機。

當他們的業務開始從新經營方式中得益，他們自然會同時採用其他科技，為公司建立更優良的營運系統。

問：你是電子商務範疇中的先驅，更被冠以「電子支票之父」的稱號。可否與持牌人分享一下你對新科技如何幫助業務發展的灼見？

答：雖然我被稱為「電子支票之父」，但我並非來自資訊科技界，而是一個金融界專業人士。事實上，你未必需要掌握科技的每個細節才想出好主意，但在實踐好意念的過程中，科技的確會幫上很大忙。科技能為你節省很多資源，包括時間和金錢，並為你帶來方便，幫助你建立良好的系統。雖然，若要新科技在市場上發展成熟並被廣泛使用，可能需要一些時間，但其成果往往值得等待。到發展大勢既定之時，仍未能棄舊迎新的一群便有可能錯失商機。



問：這一年是你出任監管局董事局的第十年，可否與我們分享一些難忘的經歷？

答：我在2004年11月加入監管局董事局，轉眼已接近十年。我於2005年9月至2010年10月出任前牌照及執業委員會主席，並由2010年11月開始出任執業及考試委員會主席。十年是一段不短的歲月，我留意到監管局和地產代理業的改變與發展。監管局的根基日漸穩固、變得更加成熟，但有一點恆久不變——就是各董事會同仁的熱忱和承擔。他們分享智慧和經驗，對監管局的成長貢獻良多。我也留意到業界在這段期間有長足進步，執業水平比起十年前亦更見專業。即使業界在這一兩年可能面對經營困難，我衷心希望他們在良好軌道上繼續努力。

問：在忙碌的工作之外，你還非常積極參與公共事務，仍能時常予人一種開朗、精力充沛的感覺。可否與讀者分享一下你的心得？

答：我在金融與銀行業工作超過三十年。這行業的節奏迅速，必須長期奮力工作，但我並非緊張大師。我享受與同事一起討論，從他們身上學習，彼此交換意見，在輕鬆的氣氛中為業務尋找最佳方案。我的格言是「簡簡單單、好好睇睇、老老實實、公公道道」，不論是工作還是日常生活，這格言都能讓你時刻保持一個很好的平衡。當然，我也有享受生活的秘方——高爾夫球正是其中一個我最愛的消遣。



An Interview with Mr William Leung Wing-cheung, BBS, JP, Chairman of the Practice and Examination Committee

In this issue of Horizons, we interview Ms William Leung Wing-cheung, BBS, JP, and Chairman of the EAA Practice and Examination Committee, with a view to understanding more about the background and objective of the new Practice Circular on the Execution of Estate Agency Agreements by Electronic Means. He also shares with us his experiences of participating in the EAA's work.

Q: Editor A: Mr William Leung Wing Cheung

Q: What is the purpose of the EAA's issuing the guidelines on executing estate agency agreements by electronic means?

A: With the development of electronic commerce, popularity of using electronic means in business communication and the implementation of the Electronic Transaction Ordinance, it is reasonable for the trade to expect that execution of the prescribed estate agency agreements by electronic means for the purpose of the Estate Agents Ordinance is acceptable in terms of compliance with the relevant regulation.

To better protect the interests of both estate agents and consumers, the EAA has issued guidelines on executing estate agency agreements by electronic means for the trade to follow and comply with. However, I would like to point out that the issuance of these guidelines does not mean that licensees must use electronic means when executing the prescribed estate agency agreements. It only serves to provide another option for the trade, whilst the trade can still use the conventional paper-format.

Q: Do you expect executing estate agency agreements by electronic means will become popular among estate agents and consumers?

A: It is hard to say. Technology advances every day and it affects our lives in many aspects. I believe the trade and consumers will follow this trend of technology but it will also take

time for them to get accustomed to this new format and give up the old style. Especially for the elderly, it may not be that easy for them to shift to use the electronic format.

However, as time goes by, with the facilitation of this Practice Circular and some pioneers in the trade, I believe it will become more and more popular. After all, using electronic means will save both our licensees and their clients a lot of time. It is similar to the use of smart phones. It was not that popular in the beginning but now it has become essential to everyone's life.

Q: How will the guidelines facilitate the trade to execute estate agency agreements by electronic means? Will they also help promote the use of technology in the estate agency trade?

A: This Practice Circular sets out the important steps and points-to-note for the trade when they execute the estate agency agreement by electronic means. The guidelines provide the trade with a benchmark of best practice in this aspect and remind them of the need to comply with the relevant requirements under the Estate Agents Ordinance and the guidelines issued by the EAA in connection therewith. To those trade members who have already been using electronic means in their business, I believe it will provide them a great deal of assistance. To those who have not tried using electronic means for executing an estate agency agreement, it could be a good time for them to take a step forward and start a new page of their business.



Once they start benefitting from the new ways of doing business, it is natural that they will tie in with other technology and build a better system for their companies.

Q: You are a pioneer in electronic business applications and have been named “the father of the electronic cheque”. Could you share with the licensees some insights on how new technology can help business?

A: Though I have been given the title of “the father of the electronic cheque”, I am not an IT person but a financial professional. In fact, you do not need to know every detail of the technology for having a good new idea, but technology could be very handy and helpful in transforming a good idea into reality. Technology will save you a lot of resources, including time and money, provide you with convenience and help you build a good system. It may take some time before this new technology becomes mature for the market and widely adopted, but the outcome is usually worth the wait. By the time the

trend is set, those who still use the old ways instead of new technology might lose their edge of business.

Q: This year is the tenth year since you first served on the EAA Board. Could you share with us some memorable experiences?

A: I joined the EAA Board in November 2004 and now it is almost a decade. I was the Chairman of the former Licensing and Practice Committee from September 2005 to October 2010 and have been the Chairman of the Practice and Examination Committee since November 2010. A decade is not a short time and I notice the changes and development of the EAA as well as the estate agency trade. The EAA has become more mature and well established, but one thing remains unchanged – the enthusiasm and commitment of my fellow Board members. They share their wisdom and experience with the EAA and it all contributes to the EAA’s growth. I also notice that the trade has evolved to advance tremendously and their practices have become more professional than they were ten years ago. I sincerely wish that they are now on a good track even though their business in these two years might be in difficult times.

Q: You are a devoted businessman and very actively participate in public services, but you always look so cheerful and energetic. Could you share with our readers some tips on how to manage a good balance?

A: I have been in the financial and banking business for over 30 years. It is a fast business and one needs to work strenuously constantly. However, I am not an uptight person and I enjoy having discussions with and learning from my colleagues, exchanging our views and finding the best solutions for business in a relaxed atmosphere. The four principles of my motto are simplicity (簡簡單單), PR consciousness (好好睇睇), honesty (老老實實) and equity (公公道道), which apply both on work and personal life. It will keep you in a good balance at all times. Of course I also have my secret of enjoying life – playing golf is one of my favourite pastimes.