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執業及考試委員會主席張國鈞太平紳士

本期《專業天地》專訪了監管局執業及考試委員會主席張國鈞太平紳士，了解一下身兼多項公職的張先生，對委員會工作的感受和對房屋問題的見解。

問：你自2014年11月起出任執業及考試委員會主席，至今已超過一年，回顧期內工作有何感受？可否和《專業天地》的讀者分享一下？

答：我在2012年11月加入監管局董事局，轉眼已超過3年，對於其他監管局成員及執業及考試委員會委員的投入和付出印象深刻。這幾年間我對地產代理業界的了解加深了很多，也明白到他們經營環境的變化及執業時面對的困難和挑戰。然而，作為執業及考試委員會主席，我必須致力提升地產代理的執業水平，在制定新的規定及指引時，除了要切合實際執業環境和手法外，也要確保業界依法執業。這方面的工作並非輕易，但慶幸得到委員會中其他成員及行政部門的支持，令到推行的政策得以順利實行。

AN INTERVIEW WITH MR HORACE CHEUNG KWOK-KWAN, JP, CHAIRMAN OF THE PRACTICE AND EXAMINATION COMMITTEE

In this issue of *Horizons*, we interviewed Mr Horace Cheung Kwok-kwan, JP, Chairman of the EAA Practice and Examination Committee and who is also engaged in a number of public services, about the work of the Committee and his views on housing issues.

Q: You have been the Chairman of the Practice and Examination Committee for over one year now, since November 2014. Could you share with the readers of *Horizons* your feelings about it?

A: I have been a member of the EAA Board for over three years now, since joining in November 2012. I am deeply impressed by the dedication and commitment of the other EAA members and the members of the Practice and Examination Committee. In these few years I have learnt a lot about the estate agency trade and now understand more about the changes in its business environment and the difficulties and challenges faced by practitioners. However, as the Chairman of the Practice and Examination Committee, I must strive to enhance the standard of the estate agency trade and ensure the trade's compliance when formulating new regulations and guidelines, while taking into account the practical environment and current housing trends. This is no easy task but I am blessed to have the support of the other members of the Committee and the Administration, and together we have executed our policies smoothly.

人物誌 PORTRAIT

問：你認為現時法例對買賣雙方的保障是否足夠？對於現時代理的專業水平，你有何看法？你覺得有否需要加深考試難度以提升代理水平？

答：《地產代理條例》生效至今已快將二十年，地產代理的執業手法和環境，已經與從前有很大分別，慶幸監管局多年來都緊貼市場變遷，不斷推出新的執業通告及更新指引，因此整體而言，我認為對地產代理規管的硬件是足夠的。至於持牌人的專業水平，當然是希望越高越好，而事實上消費者對地產代理提供服務的期望也只會越來越高。因此，我們不時都會審視資格考試的內容，從而提升整體的入門水平。

問：房屋和樓市是近年最受社會關注的議題，你除了出任監管局的成員之外，同時也是長遠房屋策略督導委員會和香港房屋委員會的委員，在這方面定必相當熟悉，你對這議題又有何看法？

答：對於香港人置業的問題，我在2015年9月時曾為監管局的「精明置業系列：如何做個精明一手樓買家」公開講座擔任講者之一，也分享了個人的置業經驗。其實，房屋問題屬於近年政府施政的重要議題，政府希望透過增加房屋供應，解決住屋問題，並訂立未來建屋目標，但尋找合適的土地建屋需時，過程亦面對不少阻力，要真正解決住屋問題並非一朝一夕的事。無論如何，置業是人生中一個重要決定，必須小心衡量個人的經濟能力，切勿受外圍氣氛或一時衝動作出錯誤決定。

Q: Do you think the existing legislation is adequate for protecting both purchasers and vendors? What do you think of the current professional standard of the trade? Do you think it is necessary to increase the difficulty level of the examinations to enhance the standard of practitioners?

A: As the Estate Agents Ordinance was enacted almost 20 years ago, estate agency practice and the environment are different now. Fortunately, the EAA has been alert and responsive to changing market conditions and has issued new practice circulars and updated our guidelines from time to time. Overall, I believe that the hardware of regulating the estate agency trade is adequate. As to the professional standard of the licensees, it is always the higher the better. As a matter of fact, consumers' expectations for the services from estate agents will only increase over time. Hence, we review the content of the qualifying examinations from time to time to enhance the overall standard of entrants.

Q: The issue of housing and the property market has been the public's biggest concern in recent years. As a member of the Long Term Housing Strategy Steering Committee and the Hong Kong Housing Authority in addition to the EAA, you must be very familiar with this issue. Could you share with us your insights?

A: On the topic of home buying in Hong Kong, earlier in September 2015, I shared some of my experiences at the EAA's public seminar on how to be a smart purchaser of first-hand residential properties. The housing issue has been one of the most important elements in Government policy in recent years. The Government hopes to increase the housing supply to solve the problem and set up a number of housing targets, but it takes time to locate the suitable land for housing construction and much resistance will be encountered in the process. Therefore, the housing problem will not be solved overnight. However, home buying is an important lifetime decision and it should be made with careful consideration of one's own financial ability, and it should not be an impulse decision or affected by real estate bubbles.