

### 網上自行放盤搵樓 背後風險可大可小

## RISK OF CONSUMERS' LISTING OR SEEKING PROPERTIES THROUGH ONLINE PLATFORMS ON THEIR OWN

近年流行網上交易，一些網上物業平台應運而生，有些市民為求方便，會在這些網站放售或放租物業，又或透過網站找業主交易。由於監管局僅依法規管地產代理執業，業主或買家(或租客)並不是其監管對象，故他們在這些平台發放的資訊不受監管局規管；除非有關資訊是由持牌代理發放，否則監管局亦愛莫能助。

倘若選擇不經持牌地產代理，自行在網上放盤或搵樓會涉及風險，今期《專業天地》就特別探討一下這個問題。

### 缺乏監管

有別於地產代理受監管局所規管，這些網上交易平台缺乏監管，盤源和業主身份隨時難辨真偽。細心留意下，不少這些網上平台更附有免責聲明，對於一切因網站內容出現延誤、遺漏或失準一概不負責。市民如透過網上放盤搵樓而導致損失，隨時可能無從追究。

As e-commerce has grown in popularity in recent years, there has been a corresponding rise of online property platforms. For convenience, some people sell or lease their properties on these platforms, or contact owners directly for any transactions. Since the EAA was established to regulate the practice of the estate agency trade in Hong Kong, property owners, purchasers (or tenants) are not under its purview. Thus, unless the information published on these platforms is issued by licensed estate agents, the EAA is not in a position to regulate them or take any action.

There are potential risks in listing or seeking properties online on their own and not appointing licensed estate agents. In this issue, *Horizons* will look into this subject.

### LACK OF SUPERVISION

Unlike estate agents who are regulated by the EAA, online platforms lack supervision and it is difficult to verify the source of property information and the identities of the owners published. On some of these websites, there are also disclaimers that they have no liability for any loss arising from any use or misuse of or reliance on any information from their websites. If the public suffers from a loss incurred from using these online platforms, they might not be able to pursue their claim.



## 網上放盤搵樓的部份風險：

## POTENTIAL RISKS OF LISTING OR SEEKING PROPERTIES ONLINE:



### 1. 沒有齊全或準確的物業資料

物業買賣或租賃涉複雜程序，當中以物業資料(如物業的業權及產權負擔等)尤其重要，因此監管局對地產代理在這方面的要求非常嚴謹，為賣方行事的代理必須取得並管有有關住宅物業的訂明資料，填寫相關的資料表格及向客戶提供該填妥的表格。反之，若消費者自行交易，而沒有查清物業資料的話，即使節省了代理佣金，也可能得不償失。

### 2. 公開個人資料

由於這些網上平台聲稱可以讓買賣雙方自由交易，市民難免須向對方提供部份的個人資料，如手提電話或電郵等聯絡方法，因而有機會受到不必要的滋擾。

### 3. 成為不法之徒的目標

準買家、租客或業主在沒有地產代理陪同下，單獨前往視察物業或在物業內與對方會面，容易讓歹徒有機可乘，人身安全缺乏保障。

### 1. Incomplete or inaccurate property information

Property transaction involves complicated procedures. Property information (such as the property ownership and encumbrances) is especially important. On this, the EAA has strict requirements for estate agents: they have to obtain and possess certain prescribed property information for residential properties, complete relevant properties information forms and provide the same to their clients. Consumers may suffer a loss if they do not have such property information. The loss could be much bigger than the commission saved from not appointing an estate agent.

### 2. Disclosing personal data

As these online platforms encourage vendors and purchasers to deal directly, consumers may receive unwanted nuisance calls or messages as they have to disclose to other parties some personal data, such as phone numbers and email addresses on these online platforms.

### 3. Becoming a potential criminal target

It is risky for prospective buyers, tenants or owners to view the property or meet the other party alone without the company of an estate agent. Criminals may take advantage of them on such occasions.

## 委託持牌地產代理 APPOINT LICENSED ESTATE AGENTS

有見及此，監管局最近曾多番透過報章專欄提醒市民，選擇自行網上放盤搵樓，有機會承受不必要的風險。反之，委託持牌地產代理，一方面他們受監管局規管，另外他們也有一定的經驗和專業知識，並必須依照法例和監管局的指引行事。監管局最近也在巴士車身廣告上宣傳同一訊息：「為免買賣有爭拗，持牌代理更可靠」。希望市民能夠加倍小心，置業便可稱心又放心。

In light of the above risks, the EAA has published a number of articles in newspaper columns to remind the public of the risks of using online platforms to list or seek properties. Consumers are advised to appoint licensed estate agents as their practice and conduct are regulated by the EAA and they have experience and professional knowledge. In addition, the EAA has launched a bus body advertisement, "Appoint licensed estate agents to avoid disputes", to publicise the same message. We hope consumers will take extra precautions during property transactions to avoid any risks.

