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監管局行政總裁韓婉萍

Ruby Hon

Chief Executive Officer of the EAA

“非本地物業的銷售比你想像中複雜，當中有太多未知數是你掌握不到的。”

“... selling non-local properties is more complicated than you could imagine due to the too many unknown factors beyond your knowledge and control.”

### 響起警號

## THE ALARM HAS GONE OFF

在七月舉行記者會時，我們公布了2016上半年接獲的投訴數字錄得84%的顯著按年升幅。這不論對監管局和業界來說，都是一個警號。雖然我們為過去共同努力建立的專業水平而感到驕傲，但未來仍需繼續改進。

細閱相關數字，在最常見的投訴類別當中，有93宗關於「提供不準確或具誤導性的物業資料」，佔了248宗整體投訴的38%，所佔比例最高。

構成這方面數字飆升的部份原因，是在這93宗個案中，有50宗即逾一半是銷售商場舖位的投訴，而當中又有48宗涉及同一個商場。

另外，也有10宗非本地物業的投訴（去年同期僅2宗），當中6宗涉及同一個英國樓盤。

以上提及的60宗個案，均非傳統的住宅交易。

由於住宅成交減少，行內競爭激烈，持牌人轉而發掘其他生意機會是無可厚非的。然而，假如處理不好這些生意，會產生相當風險。

世上沒有不勞而獲，做任何生意都需要付出汗水和勞力，太易促成的生意反而令人難以置信。舉例說，消費者可能很容易被吸引購買價格較低但有高回報「保證」的物業，惟最終結果可能未如理想，甚至有可能「爛尾」化為烏有。只有明智的決定和謹慎的交易，才對消費者及持牌人有利，相反，倉促輕率的決定，往往容易引來糾紛。

正如監管局經常提醒消費者，作決定前要深思熟慮，我也希望提醒持牌人，緊記小心駛得萬年船。俗語有云「做生意唔熟唔做」，推銷一些你不熟悉的物業，一知半解下容易造成失實陳述。非本地物業的銷售比你想像中複雜，當中有太多未知數是你掌握不到的。

說到底，倘若交易最終發生問題，不但消費者可能要賠上積蓄，連帶促成有關交易的持牌人，其聲譽受損之餘，牌照也有可能受到影響。

At the half-year review press conference in July we announced that the first half of 2016 had recorded a huge year-on-year increase (84%) in the number of complaints. This is alarming to the EAA and I believe the trade too. Although we should be proud of our past concerted efforts in building up the professional standard of the trade, we must always strive for further improvement.

Let's look at the figures more closely. Amongst the most common types of complaints, there were 93 cases of "providing inaccurate or misleading property information to clients", amounting to 38% (the biggest part) of all 248 complaint cases.

In these 93 cases, there were 50 cases (i.e. over half) concerning the sale of shopping malls, which has contributed considerably to the upsurge in the complaints figure. What's more, 48 out of these 50 cases were related to the same single shopping mall.

In addition, there were also 10 cases concerning non-local properties (there were only two in the same period last year), six of which were about the same development in England.

All of the abovementioned 60 cases were not conventional residential property transactions.

It is not surprising that due to the downturn in the residential property market and fierce competition, licensees would explore other business opportunities. However, diving into such businesses might have risks attached if they are not handled properly.

There is no shortcut to success in any business without sweat and hard work. Selling something too easily might be too good to be true. For instance, consumers might be attracted to purchase less expensive properties with a higher "guaranteed" profit forecast, but the results might not be promising and sometimes even disastrous. Only well-informed and careful decisions in property transactions are safe for both consumers and licensees, while on the other hand, hasty decisions will easily lead to disputes.

Just like the EAA has always reminded consumers to look before they leap, I would also like to remind licensees that prudence is the better part of valour. Selling something that you do not know well could easily lead to misrepresentation. A little understanding of the subject is a dangerous thing since selling non-local properties is more complicated than you could imagine due to the too many unknown factors beyond your knowledge and control.

After all, it is not only the consumer's savings that could be at risk if things go wrong, but also the reputation and licence of the agents who handle the transactions.