



專業地產代理成功之道 The way to succeed as an estate agent

地產代理監管局早前誠邀前主席梁永祥教授SBS太平紳士擔任持續專業進修講座「聽君一席話・勝讀十年書」系列的講者，講座題為《「橋」王教你做代理》。是次講座於2021年10月19日舉行，深受持牌人歡迎，座無虛席，現場反應熱烈。假如你錯過了這個講座，今期《專業天地》特別為大家分享梁教授當日講座的重點，讓大家學懂如何成為專業的地產代理。

何謂「地產代理」？

地產代理作為中介人，主要工作就是撮合買家和業主，從而促成交易。地產代理的任務就是尋找希望出售物業的人和想要購買物業的人，並將雙方連繫起來。業主所銷售的「產品」是「物業」，而地產代理所賣的就是「服務」。因此，地產代理工作是屬於服務行業。而銷售和服務的分別在於：過分推

The EAA invited its former Chairman, Professor William LEUNG Wing-cheung, SBS, JP, as a guest speaker of the CPD seminar under the series of "Top Tips by Elites". The seminar was held on 19 October 2021 and received an overwhelmingly positive response from licensees. In this issue of *Horizons*, we will share with you the key points of Professor Leung's seminar on the ways to become a professional estate agent.

What is an "estate agent"?

As a middleman, the main duty of an estate agent is to pair up both the purchaser and vendor to complete a transaction. He needs to find those who wish to sell properties and those who want to purchase. A vendor is selling his "property" as his "product", while an estate agent is selling his "service". Thus estate agency is a kind of service industry. The major difference between hard-selling and service is that the former one will annoy customers while the latter one will introduce the right product to customers at the right time. Estate agents need to understand the asking price of the vendor and the affordability of the purchaser, together with both parties' requirements and expectations, so as to provide a professional and quality service to both clients.

銷或硬銷，會造成騷擾；只有在適當時候將合適的產品介紹給合適的客戶，才是服務。地產代理需要了解賣方的叫價和買方的負擔能力，以及買賣雙方的要求與期望，為客戶提供專業優質服務。

專業知識

顧名思義，專業代理必須具備專業知識。由於一般市民未必有買賣物業的經驗，即使有相關經驗，也未必熟悉所有買賣程序和手續。況且物業交易相當複雜，故此專業代理應熟悉以下十個要點：

1. 了解土地查冊內容
2. 不同階段所簽署的合約/ 協議
3. 不同階段的訂金
4. 支票抬頭人
5. 從何處獲得物業估值
6. 就申請按揭程序向客戶提供有用意見（但不可給予買家任何保證）
7. 樓齡對按揭供款的影響
8. 按揭保險計劃（切勿給予買家任何保證）
9. 認識物業交易相關的稅務（包括印花稅）事宜
10. 轉介相熟律師或銀行等

「態度」的重要性

倘若地產代理擁有專業知識但無心服務，即使空有能力，若未能惠及客戶也是徒然。當專業地產代理運用其專業知識協助客戶，用心服務以促進客戶利益時，這才稱得上是專業的服務態度。

大家可以細心留意「態度」這個字詞，「態」字是由「能」加「心」字結合而成，評定一個人的態度如何，就是要看他是否既有「能力」，又有「心」去完成他的工作。而「態度」的英文翻譯則是「ATTITUDE」。它由八個字母組成，如果根據字母的順序編配相應的數字，即A=1，D=4，E=5...（如此類推），將八個數字相加，得出總和便是100，意指待人接物的態度是100%非常重要。

Professional knowledge

As you know, professional agents should possess professional knowledge. The general public may not be experienced in purchasing and selling properties, and even if they are, they may not be familiar with the transaction procedures. In fact, property transaction is complicated, 10 key points that professional estate agents should know are summarised as follows:

1. Understand the content of a land search
2. Contracts/Agreements to be signed at different stages
3. Deposits at different stages
4. Payee of the cheques
5. How to get a valuation of the property
6. Provide useful advice on mortgage application procedure to clients (but do not give any assurances to purchasers)
7. The influence of the age of property on mortgage payment
8. Mortgage insurance plan (do not give any assurances to purchasers)
9. Know about relevant taxation (including stamp duty)
10. Recommend good solicitors or banks

The importance of "ATTITUDE"

If an estate agent is well-equipped with professional knowledge but serves clients without sincerity, the efforts paid will be in vain. Only when a professional estate agent fully utilises his knowledge to assist his clients and devotes himself to promoting his clients' interests, he is serving with a professional attitude.

Let us decipher the Chinese word 「態」(meaning "attitude"). This Chinese word consists of two Chinese characters, i.e. the upper part 「能」(meaning "ability") and the lower part 「心」(meaning "heart"). Hence, when we judge a person's "attitude", we need to see whether he has completed his job with both his "ability" and "heart". In English, the word "attitude" is composed of eight letters: A+T+T+I+T+U+D+E, and if we assign a number to each letter according to its sequence, i.e. A=1, D=4, E=5..., and sum them up together, the result is 100. This also implies that our attitude is 100% important.

Build up a good reputation

In addition, professional agents should maintain a high standard of ethics and professional conduct. Not only is non-compliance unprofessional, but also ruins the reputation of the individual and the company. Those who take deceitful shortcuts to facilitate transaction will suffer in the end and also damage the overall image of the industry, even though those

建立良好聲譽

此外，專業代理必須行事持正、秉持專業操守。任何違規行為不但有失專業，更有損個人及公司名聲；一些單靠旁門左道或投機取巧而促成交易，即使沒有違規，最終不但會禍及自己，更會影響行業的整體形象。只有走正道才能建立良好口碑，招徠生意。

說到口碑，大家一定不可低估其重要性。在以前資訊科技及社交媒體未如現在盛行時，一個滿意的客戶會告訴一個朋友，而一個不滿意的客戶會告訴十個朋友；時至今日，隨着資訊科技及社交媒體急速發展的情況下，一個快樂的顧客會與三個朋友分享，但一個憤怒的顧客則會告知全世界。由此可見，任何負評或負面事件的傳播力相當驚人，足以影響整個行業的聲譽。總括而言，專業代理的成功之道在於專業知識、用心服務，以及守法循規，這三大要訣建立而來的良好口碑便能為你帶來源源不絕的客源。

「5A」代理

另一方面，令準買家接觸到放盤資訊的方法不外乎多做宣傳，雖然發布廣告的渠道很多，惟傳統的推廣途徑未必適合現今社會；故從業員必須要自我增值，學習最新的銷售或拍攝技巧，使用不同的社交媒體作為宣傳等。同時要向大眾展現出自己是一個「5A」的代理，時刻具備「三言兩語」的特質（即「言出必行」、「言之有物」、「言而有信」、「與時並進」及「與客同行」）。這些都是從業員需要深思及跟進的課題。

總結

專業地產代理的成功要素包括做事認真、待客態度誠懇、將心比己、對待各方公平公正。另外要充實自己，知識上的增長和技巧上的改進同樣重要；同時要檢視自身不足之處，從錯誤中學習，成為「5A」的專業代理指日可待。



acts might not have breached any laws. Only good word-of-mouth will definitely help attract business in the long run.

Never underestimate the importance of word-of-mouth. While information technology and social media were not so popular in the past, a satisfied customer would share his experience with one of his friends while an unsatisfied customer would share with ten of his friends. Nowadays, with the rapid development of information technology and social media, a happy customer will share with three friends while one angry customer will tell the whole world about his discontent. That said, the spread of negative reviews could be very quick and the impact could be significant enough to ruin ones' reputation. To conclude, the keys to be a successful and professional estate agent are professional knowledge, sincere attitude and compliance with the laws. With these three major keys, one can build up a good reputation as a source of endless customers.

Be a "5A" agent

On the other hand, the most straight-forward way to reach prospective purchasers is promotion. Although there are various advertising channels, the traditional marketing platforms may not be the best suited for modern society. Practitioners should learn the latest skills about sales and videography, such as integrating different social media into their promotions. Likewise, licensees should present themselves as a "5A" agent with the attributes of "Adherence", "Ability", "Accountability", "Advancement" and "Affinity". Practitioners should also consider how to achieve such a goal.

Conclusion

The keys to success for a professional estate agent include working with integrity, providing services to clients with honesty and acting in a fair manner to all the parties involved. In addition, it is important to strive for self-improvement on knowledge and skills. Furthermore, review your weaknesses and limitations and learn from mistakes. With all the above, one will become a "5A" agent one day.