

HOR業ZONS Q3



目錄 Contents

總裁寄語 CEO's Message

新聞速遞 News Express

人物誌 Portrait

持續進修 CPD

專業進修嘉許獎章 CPD Mark

ixi信與你 Integrity in Focus

反洗錢專區 AML Corner

常見問答 Frequently-Asked-Questions

好●活動 Mark Your Diary

照片回顧 Photos recollection

統計數字 Statistics



韓婉萍 行政總裁 **Ruby Hon Yuen-ping** *Chief Executive Officer*

I would like to remind all licensees that they must adopt a pragmatic approach when recommending the listing price range to vendors, provide to their clients the latest market data for reference so as to determine a realistic listing price, and not promote properties in an exaggerated manner.

廣告上的物業放盤價 Property listing price in advertisements

為一個提供優質服務的地產代理,努力 為放盤的客戶促銷物業固然無可厚非, 而推出一個吸引準買家的物業廣告自然是重 要環節之一。廣告上除了奪目的標題及照片 之外,最吸引準買家的重要資料,當然就是 放盤價。近期監管局收到不少有關放盤價真 偽的查詢,筆者希望在此提醒各位持牌人, 在刊登物業放盤價時,必須務實和小心。

根據規定,地產代理不得以有別於客戶指示的放盤價刊登住宅物業廣告。不過,為了方便促銷物業,部份地產代理會建議業主設定 一個價格範圍取代一固定售價,加註在地產 代理協議上。

因此,由不同地產代理公司發出的物業廣告,即使是屬於同一物業,便有可能在不同的廣告上出現不同的標價。這種情況的出現,有機會令準買家產生混亂,甚至造成外界的誤會。

專業的地產代理必須秉持誠實、忠誠和嚴正 的態度為客戶提供服務。因此,筆者希望提 醒各位持牌人,在向客戶建議放盤價格範圍 時,必須採取務實的態度,向客戶提供市場 最新資料作參考,從而訂出合乎現實的放盤 價,切勿以嘩眾取寵的形式去促銷物業。否 則,當準買家或放盤業主對價格出現嚴重期 望落差時,便有可能產生不必要的爭拗。 As an estate agent providing high-quality services, he/she will definitely work hard to promote the listed properties for clients and issuing an attractive property advertisement is one of the most important steps. In addition to the eye-catching headline and photos, the most important information in an advertisement that attracts prospective purchasers is of course the listing price. Recently, the Estate Agents Authority has received a number of enquiries about the authenticity of the listing price. On this, I would like to remind licensees that they must be pragmatic and careful when publishing the listing price.

According to our regulations, estate agents are not allowed to advertise a residential property at a listing price different from the client's instructions. However, in order to promote the property more easily, some estate agents will advise vendors to set a price range instead of a fixed selling price to be stated in the estate agency agreement.

As a result, property advertisements issued by different estate agency companies may show different prices on different advertisements, even though they refer to the same property. This scenario might cause confusion to the prospective purchasers and even misunderstandings for the public.

If the listing price displayed on the advertisements is much cheaper when compared with the recent transaction price, the public may not think that the property listing in the advertisement is a bargain but rather the price is untrue or even question the authenticity of the advertisement. At the same time, according to the Estate Agents Practice (General Duties and Hong Kong Residential Properties) Regulation, estate agents need to explain to the vendor every term and condition as set out in the estate agency agreement. Therefore, even if the vendor accepts to promote his/her property at a lower price, the estate agent should clearly explain to the vendor so that the vendor fully understands and accepts that the estate agent may advertise the property at the lowest price in the price range. Otherwise, when the vendor sees the relevant advertisement, he/she may feel that his/her property has been underpriced and this may lead to disputes.

Professional estate agents should provide services to clients with honesty, fidelity and integrity. Therefore, I would like to remind all licensees that they must adopt a pragmatic approach when recommending the listing price range to vendors, provide to their clients the latest market data for reference so as to determine a realistic listing price, and not promote properties in an exaggerated manner. Otherwise, unnecessary disputes could arise due to serious discrepancies in the price expectations of the prospective purchasers and vendors.

專題報道 COVER STORY



地產代理如何避免種族歧視 What estate agents should know to prevent race discrimination

➡上 管 局 早 前 推 出 「 5 A 代 理 」 宣 傳 _____計劃,推廣專業地產代理應具 備的「5A」特質,包括「言出必行」 (Adherence)、「言之有物」(Ability)、「言 而有信」(Accountability)、「與時並進」 (Advancement)及「與客同行」(Affinity)。 當中的「與客同行」,不單止代表地產代理 要陪同客戶視察物業,亦泛指代理應向各種 客戶提供同樣的優質服務,不應因他們的性 別、婚姻狀況、懷孕或傷殘、家庭崗位及種 族而有所差別。

地產代理須遵守香港所實施的反歧視條例。 當中,監管局特別提醒地產代理,為不同種 族的客戶提供服務時,不應涉及任何歧視行 為。今期《專業天地》我們會提醒持牌人, 在面對不同種族的客戶時要注意的事項。

he EAA previously launched a "5A Agent" publicity campaign to promote the "5A" qualities of professional estate agents, namely, "Adherence", "Ability", "Accountability", "Advancement" and "Affinity". Among which, "Affinity" with clients does not only mean that estate agents should accompany their clients during property inspections, but it also means that they should provide the same quality service to all kinds of clients irrespective of their sex, marital status, pregnancy, disability, family status and race.

There are anti-discrimination ordinances in Hong Kong that estate agents should comply with. In particular, the EAA would like to remind estate agents again that they should provide services to clients of different races without any discrimination. In this issue of Horizons, we will remind licensees what to pay attention to when providing services to clients of a different race.

甚麼行為可能構成種族歧視?

根據監管局發出的執業通告(編號09-07(CR)),地產代理不得基於種族而拒絕向準買家/租客提供地產代理服務,例如,他們不應因準買家/租客是某特定種族而拒絕安排他視察單位。

此外, 地產代理也不應刊登帶有歧視內容的 廣告, 例如包含「特定種族的人士免問」的 字眼; 他們亦不應對任何準買家/租客作出較 差待遇, 例如向他們收取較高佣金、開價較 高、或不向他們提供物業查冊等。

倘若從業員作出上述行為,有可能違反《種族歧視條例》及監管局《操守守則》第3.1.1段,即「地產代理和營業員在執業時必須避免從事可能觸犯法律的活動。」

不要協助業主作出歧視行為

你可能會問,倘若地產代理依照業主的指示,拒絕將物業出租予少數族裔,他們會因此觸犯《種族歧視條例》嗎?

答案是「會」的。即使地產代理只是依照業主的指示行事,也會因協助業主作出歧視行為而負上法律責任。舉個例子,倘若業主指示代理不准讓某特定種族人士視察單位,而代理按照指示拒絕了該特定種族準租客視察

What behaviour might constitute race discrimination?

According to Practice Circular (No. 09-07(CR)) issued by the EAA, estate agents should not refuse to provide estate agency services to any prospective purchasers/tenants on the grounds of race. For example, they should not refuse to arrange a visit to a flat for a prospective purchaser/tenant of a particular race.

In addition, they should not publish advertisements containing discriminatory statement, such as "not letting to persons of a particular race" and they should not discriminate against prospective purchasers or tenants of a different race by treating them less favourably, for example, asking them to pay a higher commission, quoting a higher price to them, or not providing them with a land search of a property on the ground of their race etc.

Practitioners who have engaged in such behaviour may violate the Race Discrimination Ordinance ("RDO") and may be in breach of paragraph 3.1.1 of the Code of Ethics of the EAA, which stipulates that "Estate agents and salespersons shall refrain from activities during their practice which may infringe the law".

Do not aid a landlord's discriminatory act

You may wonder whether estate agents would violate the RDO if they follow a landlord's instructions and refuse to lease the property to ethnic minorities.

The answer is "yes". The estate agent will be liable for aiding a landlord's discriminatory act even if he/she acts according to the landlord's

instructions. For instance, if the landlord gives an instruction that no persons of a particular race should be allowed to view a flat which is available for lease and the estate agent carries out such instruction by refusing a prospective tenant of a particular race the opportunity to view the flat, the estate agent may violate the RDO by aiding an unlawful act.

Therefore, estate agents should think twice when following their clients' instructions, and consider whether carrying out such instructions on their part will



專題報道 COVER STORY

單位,該地產代理有可能因協助作出違法行 為而觸犯了《種族歧視條例》。

因此,地產代理在跟循業主指示前應三思,並考慮執行那些指令會否構成地產代理協助他人作出歧視行為。事實上,作為「5A代理」,他們應提醒業主何種行為會觸犯《種族歧視條例》。業主或代理都不應基於種族而剝奪他人尋找居所的權利。

地產代理公司在防止種族歧視方面所 扮演的角色

此外,地產代理公司也可能要為員工的歧視 或騷擾行為負上責任,除非地產代理公司能 證明他們已採取合理的方法防止員工作出該 等行為。因此,地產代理公司的管理層應實 施可行的措施,以防止員工作出任何違法的 歧視行為。

當中的措施包括:制定公平機會的政策、確立投訴機制的程序、監察員工遵守《種族歧視條例》的情況,以及向員工提供有關平等機會的培訓等。

總結

香港是一個多元文化的城市,不同性別、年齡、種族的人士在日常生活各方面都應享有平等權利、待遇及機會。公平社會及對小眾的尊重,是香港其中兩個珍貴的特質。

專業的「5A代理」應時刻謹記「與客同行」 的特質,並對社會各階層人士提供專業的地 產代理服務。這不但能加強代理與社區的聯 繫,亦有助提升業界的公眾形象,為代理及 其客戶達致雙贏的局面。 constitute assisting another person in committing a discriminatory act. In fact, as a professional "5A agent", he/she should remind the landlord that certain conduct may violate the RDO. Neither a landlord nor an estate agent should infringe other people's right to accommodation based on their race.

The role of estate agency companies in preventing race discrimination

In addition, an estate agency company may also be liable for its employees' acts of unlawful discrimination or harassment unless the company can show that it has taken reasonable steps to prevent its employees from doing so. Thus, the management of estate agencies are advised to implement practicable measures to ensure that their staff do not carry out any unlawful discriminatory acts.

Measures include: formulating an equal opportunities policy and providing appropriate staff training on the policy, establishing procedures for a complaint mechanism, and monitoring staff compliance with the RDO etc.

Conclusion

Hong Kong is a culturally diverse city. People of different sex, age and race should possess equal rights, enjoy equal treatment and opportunities in various aspects of their daily lives. Social equality and respect to different minorities are two of the valuable attributes in Hong Kong.

Professional "5A estate agents" should always remember the quality of "Affinity" with their clients and provide professional estate agency services to persons from all walks of life. Provision of professional services by estate agents will not only tighten the bond between them and their communities, it will also enhance the public's image of the trade thereby resulting in a win-win situation for both the estate agents and their clients.



監管局回顧2020年工作及簡介2021年工作重點

The EAA reviews its work in 2020 and introduces its initiatives for 2021

管局於2021年1月27日舉行網上新 開發布會,由主席廖玉玲太平紳士及 行政總裁韓婉萍女士回顧監管局在2020年的 工作,並簡介2021年的工作重點。

廖女士指出,地產代理業界及監管局均受到 2019冠狀病毒病疫情所影響。然而,截至 2020年12月31日,個人牌照數目卻錄得歷史 新高,達40,802個。出現增幅的原因,可能 出於有來自其他行業人士新入行及前持牌人 重新入行,同時,兩次現金資助亦鼓勵了持 牌人續領牌照。

監管局於2020年共開立327宗投訴個案,較2019年增加9%。在最常見的投訴性質當中,以「發出違規廣告」類別所佔的比例最高,去年共有79宗。而有關香港境外物業的投訴亦錄得明顯升幅,2020年共開立了66宗相關投訴個案,比2019年的6宗大幅增加。

踏入2021年,監管局將集中向業界、特別是中小型地產代理公司提供支援,以提升其專業水平。局方會舉辦更多持續專業進修計劃講座,並會為地產代理公司進行外展探訪計劃,讓從業員更熟習有關反洗錢及發出物業廣告方面的指引。

與此同時,監管局會繼續就購買香港境外物 業進行消費者教育,並透過「5A代理」宣傳

計劃進一步推廣 地產代理的正面 形象。

The EAA held an online press conference on 27 January 2021 at which its Chairman, Ms Elaine Liu, JP, and Chief Executive Officer, Ms Ruby Hon, reviewed the EAA's work in 2020 and introduced its initiatives for 2021.

Ms Liu pointed out that the COVID-19 pandemic has had an impact on both the estate agency trade and the EAA. Nonetheless, the number of individual licences reached a record high of 40,802 as at 31 December 2020. The increase is probably due to members from other professions joining the estate agency trade and former licensees rejoining the trade. The two cash subsidies also encouraged licensees to renew their licences.

In 2020, the EAA opened a total of 327 complaint files, representing an increase of 9% compared to 2019. Among the most common categories of complaints, issuing non-compliant advertisements accounted for the largest proportion and recorded 79 cases last year. The number of complaints regarding properties situated outside Hong Kong also recorded a sharp increase. The EAA opened 66 complaint files about this subject in 2020, which is a sharp increase compared to the six cases in 2019.

Stepping into 2021, the EAA will provide support to the trade to improve its professional standard, in particular the small-to-medium sized estate agency companies. More practical seminars will be organised under the Continuing Professional Development Scheme. Educational visits to agency shops will also be launched to familiarise practitioners with the guidelines about Anti-Money Laundering and issuing property advertisements.

In addition, the EAA will continue consumer education on purchasing properties situated outside Hong Kong and further promote the positive image of estate agents by carrying on the "5A Agent" publicity campaign.



監管局主席廖玉玲太平紳士(左)及 行政總裁韓婉萍女士(右)於網上新 聞發布會上回顧局方在2020年的工 作,並簡介2021年的工作重點。

EAA Chairman Ms Elaine Liu, JP (left) and Chief Executive Officer Ms Ruby Hon (right) review the EAA's work in 2020 and introduce its initiatives for 2021 at the online press conference.

有關香港律師會介入黃馮律師行業務

Intervention into the practice of Messrs. Wong, Fung & Co. by the Law Society of Hong Kong

監管局於函件中提醒持牌人就律師會介入一 事應向客戶作出何等資料/建議及協助。

有關向受介入一事影響的客戶所提供的資料/ 建議及協助,持牌人可登入監管局網頁(「持 牌人」>「致持牌人函件」)參考該函件。

此外,有關律師會就介入一事發表的最新情況及預備的常見問題,持牌人亦可參閱律師會的相關網頁以了解詳情。(www.hklawsoc.org.hk/pub_e/popup/20201231/20201231.asp)

In light of the intervention into the practice of Messrs. Wong, Fung & Co. ("Intervention") by the Law Society of Hong Kong ("Law Society"), the EAA issued a "Letter to Licensees" ("Letter") on 6 January 2021 and emailed it to all licensees.

In the Letter, the EAA reminded licensees what information/advice and assistance they should give their clients in relation to the Intervention.

For the information/advice and assistance that licensees may offer to their clients who are affected by the Intervention, licensees may visit the EAA's website (Licensees > Letter to Licensees) and refer to the Letter.

Furthermore, licensees may also visit the designated webpage of the Law Society (www.hklawsoc.org.hk/pub_e/popup/20201231/en_20201231. asp) for further information on the latest update published and frequently asked questions prepared by it in connection with the Intervention.



兩個嶄新培訓課程:「土地查冊學英文」及「以智能電話製作樓盤影片」即將推出

Two new forthcoming CPD courses: "Learning English through Land Search" and "Video Production for Estate Agency Trade Using Smartphone"

鑑於土地查冊上的英文詞彙艱深但非常重要,當中更涉及一些法律知識,故此「土地查冊學英文」旨在讓持牌人準確地理解土地查冊上的英文詞彙。

而「以智能電話製作樓盤影片」旨在讓持牌 人學習以智能電話製作高質素的樓盤影片, 以供客戶於網上觀看樓盤環境,促進樓盤介 紹,並減少在疫情中持牌人與其客戶的接 觸。課程包括介紹手機軟件、影片製作及後 期編輯。

監管局現正委任合適的培訓機構以提供上述兩個培訓課程,首班培訓課程將於2021年7月推出,請密切留意持續專業進修計劃的網頁。

The Estate Agents Authority (EAA) is going to launch two brand new CPD training courses, namely, "Learning English through Land Search" and "Video Production for Estate Agency Trade Using Smartphone" for estate agents and salespersons ("licensees"). These two free-of-charge CPD courses are organised with the financial subsidies from the "Government Matching Grant Scheme for Skills Upgrading under the second round of the Anti-epidemic Fund".

In view of the difficulty, importance and the legal knowledge involved in the English terminologies on the Land Search, "Learning English through the Land Search" course aims to enhance licensees' understanding on the common English terminologies used in the Land Search.

The course of "Video Production for Estate Agency Trade Using Smartphone" aims to enable licensees to produce a high quality video clips for property units with the use of a smartphone to facilitate the introduction of property units to their clients through online viewing so as to minimise the meetings or gathering in person. The course would introduce common tools and mobile apps for video shooting, video production and subsequent editing.

The EAA is now appointing suitable training institution(s) to provide these two training courses, with the first class scheduled for July 2021. Please stay tuned for the details at the webpage of the CPD Scheme.



人物誌 PORTRAIT



廖玉玲太平紳士 Ms Elaine Liu, JP

大律師

Barrister-at-law

牌照上訴委員會主席

Chairman, Licensing Appeals Board

税務上訴委員會副主席

Deputy Chairman, Board of Review (Inland Revenue Ordinance)

行政上訴委員會副主席

Deputy Chairman, Administrative Appeals Board

金融糾紛調解中心紀律委員會主席

Chairman, Disciplinary Committee of Financial Dispute Resolution Centre

旅遊業監管局委員及其紀律委員會主席

Member of Travel Industry Authority and Chairman of its Disciplinary Committee

監管局主席廖玉玲太平紳士

An Interview with EAA Chairman, Ms Elaine Liu, JP

本期《專業天地》專訪了監管局主席廖玉玲太平紳士,了解她擔任監管局主席後的願景,以及分享她對業界的建議。

In this issue of *Horizons*, we interview our EAA Board Chairman Ms Elaine Liu, JP, about her vision after taking up the chairmanship of the EAA and her advice to the trade.



請問你心目中有沒有一些新里程碑希望在 你出任監管局主席任內達成?



我很榮幸成為監管局董事局的第五任主 席。在去年11月擔任主席之前,我已經在 監管局董事局和不同委員會中服務了12 年,對地產代理的執業有相當的了解。對 於大部分香港市民來說,買樓仍然是一件 大事,所涉及的金額可能是他們的大部份 財產。地產代理參與其中,他們的行為操 守以及專業水平,會對消費者、以至地產 業界產生一定的影響。這些年來,我看到 地產代理業界的表現逐步改善,而去年我 們進行公眾調查所得的正面結果也正正反 映了這些改進的存在。對於表現有所進 步的代理,我表示欣賞,希望他們繼續進 步,同時,必須保持警惕,因為地產代理 行業的良好公眾形象需要很長時間才能建 立起來,但也同時很容易在短時間內受到 破壞。對於仍有很大進步空間的代理,我 予以鼓勵,希望大家繼續努力。作為新任



Are there any new milestones that you would like to achieve during your chairmanship of the EAA?



I am honoured to become the fifth Chairman of the EAA Board. I have served on the Board and different committees of the EAA for 12 years before I took up the chairmanship last November. I came to know fairly well the practices of estate agents. Buying a property is an important matter for most Hong Kong citizens. The money involved may be a substantial portion of their savings. The integrity and professional standard of estate agents who participated in the transaction are significant. Over the years, I saw some gradual improvement on the standard of estates agents as a whole. Such improvement was also reflected in the result of the public survey we did last year. I commend the estate agents who maintain a professional standard in their practice and contribute to the improvement of the trade's public image. They must also stay vigilant as the good public image of estate agents takes a long time to build up, yet it can also be easily tarnished in no time. To those estate agents who still have room for improvement, I encourage you to keep up with your efforts and hope these efforts will soon be materialized with benefit and positive result. As the new chairman, while I will uphold the regulatory work of the EAA, I would also like to lead the estate agency trade in becoming

人物誌 PORTRAIT

主席,我會緊守局方的監管工作,同時我 希望帶領地產代理行業變得更加專業,監 管局會提供合適的渠道和平台以協助提升 業界的專業水平,從而贏得公眾的更多尊 重。未來幾年,監管局將不遺餘力地實 現這目標。一方面,我們會透過規管和教 育手段來提高持牌人的專業水平;同一時 間,我們也會加大宣傳力度,以提高行業 的正面形象。要實現這一目標,當然需要 所有業界成員的共同努力。

- 問 你本身是一位大律師,也是監管局紀律委 員會的前主席,不時會被傳媒問及你對懲 處違規持牌人的看法。你可否也向專業天 地的讀者分享一下呢?
 - 我經常被問及對監管局的規管和紀律研訊 方面的看法,可能由於我是大律師,並且 曾擔任監管局紀律委員會主席的緣故吧。 我樂意在此與大家分享。我主持了業整 地產代理的紀律研訊。我看到行業整體, 有所改善,屢犯者數量不是很高。也是是 有所改善,屢犯者數量不是很高,費 是很為消費自 上大損失的嚴重違規事件。監管局是 理每宗案件時都保持嚴謹和公正的態度 理每宗案件時都保持嚴謹和公正在, 理每宗案件時都保持嚴謹和公正在, 數 時,我們會考慮檢視制裁的程度,要 時,我們也應留意,要 時,我們也應留意,要 時,我們也應留意,要 是 是 一 一 步提高業界的社會地位,僅僅依靠監管局 不斷努力制裁違規持牌人是不足夠的, 需要業界的共同努力和決心。
- 問 疫情之下,地產代理的業務無可避免地受 到影響。你可否向持牌人提供建議,可以 如何保持競爭力嗎?
 - 警 確實,地產代理無法避過疫情帶來的影響,監管局和政府去年提供的資助在一定程度上對他們有所幫助。在2021年,雖然監管局因為要保持財政穩健而無法提供更多的財政援助,但我們將為業界提供其他支持,以提高他們的專業水平和能力,特別是對於中小型地產代理公司。例如持續專業進修計劃將會舉辦更多實用的財產,令持牌人在日常業務中掌握更多有用的技能。我鼓勵所有從業員保持積極、警覺和靈活,繼續推動行業良好發展,以正直、能幹和專業建立起蓬勃的業務。

more professional. The EAA will provide appropriate channel and platform to raise the trade's professional standard, so as to help the trade to gain greater respect from the public. The EAA will spare no effort in attaining this objective in the years to come. We will enhance the professional standard of licensees by our regulatory and educational tools, at the same time, we will strengthen our publicity effort to promote the positive image of the trade. Needless to say, a concerted effort from all trade members is necessary to achieve this goal.

- As a barrister and the former chairman of the EAA's Disciplinary Committee, you are always asked by the media on your views of the sanctions against non-compliant estate agents. Could you also share it with the readers of "Horizons"?
 - I was quite often asked about my views on the regulatory and disciplinary aspects of the EAA's work. This is probably because I am a practicing barrister and had chaired the EAA's Disciplinary Committee for the past 8 years. I am pleased to share my views with you here. I have chaired a substantial number of inquiry hearings on disciplinary matters and have seen an overall improvement in the trade's practice. The number of repeat offenders is not very high. However, there are still cases of serious breaches involving issues of honesty and resulting in considerable loss of the consumers. The EAA will stay stringent and impartial in processing each and every case, and will continue to take disciplinary actions against those who have committed breaches. When necessary, we will review the level of sanctions to get the appropriate deterrent effect. That said, one cannot lose sight of the fact that reliance only on the EAA's continuous effort in sanctioning the non-compliant licensees is not sufficient, the trade's unified effort and commitment are essential factors to achieving a raise of the trade's public image and social status.
- Under the pandemic, the business of estate agents is inevitably affected. Could you advise licensees on what they could do to maintain their competencies?
 - It is true that estate agents did not escape the pandemic. I hope the subsidies provided by the EAA and the Government last year helped them. Though the EAA is unable to provide any further financial assistance in 2021 as we need to maintain a healthy financial position, we will provide other supports to the trade to improve its professional standard and competency, in particular to the small-to-medium sized estate agency companies. For example, more seminars on practical topics will be organised under the Continuing Professional Development Scheme to equip licensees with useful skills for their daily businesses. I encourage all practitioners to remain positive, be vigilant and resilient, keep up with the good progress you have contributed to your profession, and continue to build up a thriving practice with integrity, competence and professionalism.

擴展《持續專業進修計劃》的活動 模式及網上學習活動

Expansion of Learning Modes under the Continuing Professional Development Scheme & e-Learning



2019冠狀病毒大流行加速了網上學習模式的發展,網上學習成為了新的主流學習模式以及替代面授課堂的主要方法。因此,地產代理監管局決定由2021年2月8日起將「網絡研討會/網上培訓課程」納入為《持續專業進修計劃》的活動模式。有關詳情請留意持續專業進修計劃的網站。

此外,為了減低冠狀病毒在社區擴散的風險,監管局取消了一月至三月份大部份的實體持續專業進修講座(只舉行《放映預錄影片形式進行的持續專業進修活動》),並推出多個「網上學習活動」以作替代,讓持牌人可隨時隨地透過網上學習。最近監管局推出了嶄新的「網上學習活動」分別為:《不妥善處理臨時買賣合約》及《拆解違規個案(1)及(2)》。稍後,監管局將會推出多個網絡研討會及網上培訓課程,以提升持牌人的專業水平及知識。

The COVID-19 pandemic has accelerated the development of online learning mode, which has become a new mainstream learning mode as well as a major alternative to face-to-face class. The Estate Agents Authority has therefore decided to include "Webinar/ Online Training Class" as a new activity mode under the CPD Scheme with effective from 8 February 2021. For details, please refer to the CPD Scheme website.

In addition, to reduce the risk of the spread of the COVID-19 in the community, the EAA had cancelled most of the face-to-face CPD seminars (only video recording sessions were held), from January to March and had replaced them with a number of e-Learning programmes that allowed licensees to learn online at anytime and anywhere. The EAA has recently launched some new e-Learning programmes on "Mishandling the Provisional Agreement for Sale and Purchase" and "Analyses of Non-compliance cases (1) and (2)". To enhance the professionalism and knowledge of licensees, the EAA would launch various webinars and online training classes in the coming future.

「地產代理商舖專業進修嘉許獎章」計劃 CPD Mark for Estate Agencies Award Scheme

《專業天地》會專訪一些獲得「地產代理商舖專業進修嘉許獎章」(「商舖嘉許獎章」)的地產代理公 司,分享他們推動員工持續進修的經驗。今期我們就訪問了祥益地產代理有限公司,該公司自2008年計劃 推出已積極參與,並於2016年至2020年連續5年獲最多分行頒發商舖嘉許獎章。

In Horizons, we will interview a number of the awarded estate agencies with CPD Mark for Estate Agencies Award ("CPD Mark") to share their experience in facilitating their staff's continuous learning. In this issue, we talked with Many Wells Property Agency Ltd which has actively participated since the scheme launched in 2008 and received the most CPD Marks for five consecutive years from 2016 to 2020.

1. 參與「商舖嘉許獎章」對貴公司及員工有 甚麼得著?

獲獎的店舖有如「Q嘜」認證,代表了在 該店舖內有不少於80%持牌員工獲得地產 代理監管局頒發持續專業進修嘉許證書, 使公眾更易識別有推動員工持續專業進修 的地產代理公司,給予客戶更多信心。 當地產代理持續進修,便能熟知法規及指 引,在工作上便能事半功倍,更順利並 更容易取得成功,遇到複雜的個案也可以 從容面對,提供令客戶滿意的服務,從而 建立口碑,對其本身在行業發展有莫大幫 助。而作為地產代理公司,保持整體員工 高專業水平,也會得到公眾的認同。

2. 地產代理工作繁重,貴公司如何鼓勵員工 參加持續專業進修活動?

在監管局未推出「持續專業進修計劃」 前,我們已有一系列的內部培訓課程來培 訓員工。後來,我們將部份內部培訓課程

申請成為持續專業進修課 程,鼓勵員工繼續報讀, 加上監管局也提供多元化 的免費講座及網上研習 等。我們也經常向員工推 廣,並會協助員工報名及 安排時間。員工也感受到 專業知識對工作帶來的便 利,會自動自覺爭取進修 的機會。

1. Could you share what benefits did the "CPD Mark" bring to your company and staff?

The "CPD Mark" is similar to a "Quality Mark" to an estate agency company. It represents that over 80% or more of the licensed staff of the agency shop have been awarded the CPD Attainment Certificates. It enables the public to identify those estate agencies that encourage staff's continuous learning and gives more confidence to clients. When estate agents participate in continuous learning, they would become more familiar with the regulations and guidelines and thus can work more smoothly and handle complicated cases with confidence. They can provide satisfactory services to clients and in return build up their own reputation which will benefit their career development. As to the estate agency company, maintaining a high professional standard of its staff will also gain public recognition.

2. With the heavy workload of estate agents, how do you encourage your staff to participate in CPD activities?

Before the EAA's CPD Scheme was launched, our company had already rolled out a series of internal training programmes. Later on, we registered some of our training courses as the CPD courses and encouraged our staff to continuously join them, as well as various free



seminars and e-learning activities held by the EAA. We often promote the courses to our staff, help them enroll and arrange their schedule. Our staff also experience the benefits brought by professional and will proactively strive for more learning opportunities.

紀律研訊個案 Disciplinary hearing case

就香港境外物業發布違規廣告

Issuing non-compliant advertisements on uncompleted properties situated outside Hong Kong

引言

持牌人就參與香港境外未建成物業的銷售或 發布廣告或宣傳物品時,必須遵守監管局發出 的相關指引,否則有可能被監管局紀律處分。

Introduction

Licensees should comply with the EAA guidelines on the sale of uncompleted properties situated outside Hong Kong ("UPOH") when participating in the sale or issuing advertisements or promotional materials to promote UPOH. Otherwise, they may be subject to disciplinary action by the EAA.

事件經過

監管局接獲一宗有關香港境外未建成物業網上廣告的匿名投訴。調查期間,監管局職員發現有四間地產代理公司均就該境外未建成物業發出違反監管局相關指引的網上廣告。

同時,監管局發現該四間地產代理公司並沒 有在發布相關廣告或宣傳物品前,就賣方及/ 或該物業進行盡職審查。

Incident

The EAA received an anonymous complaint about an online advertisement regarding an UPOH. During the investigation, EAA staff discovered four estate agency companies had issued online advertisements related to the same UPOH, all of which failed to comply with the relevant guidelines of the EAA.

It was also found that the four estate agency companies failed to perform due diligence on the relevant vendor and/or the development before issuing the advertisements or promotional materials.

研訊結果

監管局紀律委員會認為,該四間地產代理公司違反了執業通告(編號17-03 (CR))第9, 10, 14(a), (b)及(c)段,即沒有在參與該物業的銷售或推廣活動前就賣方及/或該物業進行盡職審查,以及沒有在廣告中述明: (a)發展許可證或批文編號,以及發出該許可證或批文的有關當局的名稱: (b)買方是否將取得土地權益、建於該土地上的樓宇的權益及/或使用和佔用樓宇內的物業的權利;及(c)提醒買方購買境外未建成物業是複雜及存在風險的顯眼聲明。

此外,其中兩間公司所發出的物業廣告未有遵守執業通告(編號18-02(CR))的規定,即未有清楚述明物業編號;而其中一間公司則因沒有在廣告中述明其牌照號碼或有關營業詳情説明書的號碼及營業名稱,違反《地產代理(發牌)規例》第14(1)(c)條。

Result

The EAA Disciplinary Committee was of the view that the four estate agency companies were in breach of paragraphs 9, 10 and 14(a), (b) and (c) of Practice Circular No. 17-03(CR) as they failed to perform due diligence on the vendor and/or the development before participating in the promotional activities for the UPOH and failed to state clearly the following in the advertisement: (a) the development permit or approval numbers, and name of the relevant authority which issued the permit or approval; (b) whether or not purchasers are acquiring an interest in the land, the building to be erected thereon, and/or a right to use and occupy the properties in the building; and (c) a prominent statement reminding purchasers that purchasing UPOH is complicated and contains risk.

Besides, two of the companies failed to comply with Practice Circular No. 18-02(CR) about property advertisements as they failed to state clearly and legibly the property number. Another one of the companies failed to state the number of its licence or the relevant statement of particulars of business and business name in the advertisement, which is in breach of section 14(1)(c) of the Licensing Regulation.

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紀律委員會認為該四間地產代理公司違反了 《操守守則》第3.2.1 段,即「地產代理和營業 員應熟悉並必須在執業時遵守《地產代理條 例》、其附屬法例、操守守則,以及由監管局 不時發布的所有其他指引一。

考慮到個案的性質及地產代理公司的違規紀錄,紀律委員會決定譴責四間公司,並向它們分別罰款54,500元至56,000元不等。

The Disciplinary Committee found that all four companies were in breach of paragraph 3.2.1 of the Code of Ethics, which stipulates: "Estate agents and salespersons should be fully conversant with the Estate Agents Ordinance, its subsidiary legislation, this Code of Ethics, and other guidelines issued by the EAA."

Having considered the nature and gravity of the case and the disciplinary records of the estate agency companies, the Disciplinary Committee decided to reprimand all four companies and impose fines on each of them from \$54,500 to \$56,000 respectively.



郭昶先生 香港地產代理專業協會會長 **Mr Anthony Kwok** President of Society of Hong Kong Real Estate Agents Ltd.

業界意見 Comment from trade

地產代理在銷售或推廣境外未建成物業前,應對賣方及該物業進行盡職審查,包括 取得該物業所在地的專業人士(例如律師)、金融機構(例如銀行)及/或當地政府部 門等發出的報告。此外,在發出有關廣告或宣傳物品時亦須遵守監管局相關指引。

Estate agents should perform due diligence on the vendor and/or the development and obtain a report issued by a professional person (e.g. practising lawyer), financial institution (e.g. bank) and/or government authority in the place where the UPOH are situated before participating in the sale or promotional activities for the UPOH. Moreover, they should comply with the relevant EAA guidelines when issuing advertisements or promotional materials.

紀律研訊個案 Disciplinary hearing case

未有履行回贈承諾

Failing to honour the promise of a rebate

引言

地產代理爭相向準買家提供更大的優惠,不 只會引起同業間的惡性競爭,部份地產代理 最終或會因未能履行巨大優惠的承諾而引起 糾紛。倘若地產代理向準買家表示會提供任 何優惠,必須以書面形式列明優惠的條款及 形式並兑現有關優惠,否則有機會被監管局 紀律處分。

Introduction

Competing to offer the biggest incentive to a prospective purchaser not only leads to unhealthy competition among estate agents, but would also bring disrepute to the trade if the estate agent fails to honour the promise of such a big incentive. If any incentive is offered to a client, it should be set out in writing and must be honoured. Otherwise, the non-compliant estate agent may be subject to disciplinary action by the EAA.

事件經過

甲公司的一名營業員向一名準買家提出,會提供一個一手住宅物業樓價的1.5%作為回贈。該準買家其後向乙公司的營業員表示,倘若其提供的回贈優惠比甲公司為多,他才會考慮透過乙公司購入物業。在視察物業後,乙公司的一名地產代理和該名營業員向該準買家表示,他們能夠提供樓價的2%作為回贈。該準

Incident

A prospective purchaser was offered a rebate of 1.5% of the property price for a first-hand residential property by a salesperson of Company A. The prospective purchaser solicited another salesperson of Company B that he would only consider purchasing the property through him if the rebate offered was more than that of Company A. After arranging a site visit of the property, an estate agent of Company B, accompanied by the salesperson, confirmed the prospective purchaser that a rebate of 2% of the property price could be offered. The prospective purchaser

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買家即時以手機將他們作出的回贈承諾錄音 作為憑證。

於簽訂臨時買賣協議後,乙公司的另一名地產代理卻向這位買家遞上回贈確認書,要求他在確認書上簽署的回贈優惠為樓價的1%。買家感到不滿及憤怒,他拒絕簽署有關確認書,並向監管局作出投訴。

immediately made a sound recording of the estate agent about the promise of the rebate offered with his mobile.

However, after signing the Provisional Agreement of Sale and Purchase, another estate agent of Company B asked the purchaser to sign a rebate confirmation form denoting that a rebate of 1% of the property price would be offered. Feeling discontent and aggrieved, the purchaser refused to sign the form and lodged a complaint with the EAA.

研訊結果

監管局紀律委員會認為,該地產代理及營業員未有向客戶履行回贈承諾,違反了《操守守則》第3.7.2段,即「地產代理和營業員應避免做出可能令地產代理行業信譽受損及/或名聲受損的行為」。另外,他們亦違反執業通告(編號13-04(CR))的指引,即倘若持牌人向準買家承諾或表示會提供優惠,則須根據監管局規定,將其提供予準買家的任何後贈、折扣或回贈)以書面形式向準買家作出,並具體列明提供優惠的條款及形式。因此,他們亦違反了《操守守則》第3.2.1段,即「地產代理和營業員應熟悉並必須在執業時遵守《地產代理條例》、其附屬法例、操守守則,以及由監管局不時發布的所有其他指引」。

考慮到個案的性質、該地產代理及營業員的 違規紀錄,紀律委員會決定譴責他們,並向他 們罰款10,000元至11,000元不等,暫時吊銷他 們的牌照四星期至兩個月,並於其牌照上附 加條件,要求他們取得持續專業進修計劃下 的12至24個學分。

Result

The EAA Disciplinary Committee was of the view that the estate agent and the salesperson had failed to fulfill the promise of providing a rebate to the client. Hence, they failed to comply with paragraph 3.7.2 of the Code of Ethics, which stipulates that "Estate agents and salespersons should avoid any practice which may bring discredit and/or disrepute to the estate agency trade." In addition, they failed to comply with the guidelines set out in Practice Circular 13-04(CR), which stipulates that licensees must set out in writing any incentives, including any gifts, discounts or rebates, that they have offered to prospective purchasers, and stipulate clearly the terms and format thereof. Thus, they were in breach of paragraph 3.2.1 of the Code of Ethics, which stipulates: "Estate agents and salespersons should be fully conversant with the Estate Agents Ordinance, its subsidiary legislation, this Code of Ethics, and other guidelines issued by the EAA from time to time and shall observe and comply with them in the course of their practice."

Having considered the nature and gravity of the case and the disciplinary record of the estate agent and the salesperson, the Disciplinary Committee decided to reprimand them, impose a fine ranged from \$10,000 to \$11,000, suspend their licences from four weeks to two months, and attach a condition to their licences, requiring them to obtain 12 to 24 points under the CPD Scheme respectively.



李景亮先生 香港房地產代理業聯會主席 **Mr Paul Lee** Chairman of Hong Kong Property Agencies Association Limited

業界意見 Comment from trade

為免爭拗,地產代理在銷售一手住宅新盤時,倘若向客戶承諾提供任何回贈或優惠,必須以書面清楚列明該回贈或優惠的條款及形式,與客戶雙方簽名作實,並履行相關承諾。

If estate agents promise to offer any rebate or incentive to clients in the sale of first-hand residential properties, they must set out in writing the terms and format of rebates or incentives they offered and arrange for both parties to sign the relevant document to avoid dispute. They should also honour their promises accordingly.



「反洗錢」專區

Anti-Money Laundering (AML) Corner

管局以風險為本的監督方法,監管地產代理業界有否遵從反洗錢/反恐怖分子資金籌集的規定。監管局不時會向地產代理公司收集資料,以評估業界就洗錢/恐怖分子資金籌集所面對的風險以及他們採取的風險管理措施,從而採取相應的監察工作。地產代理經營者須留意,沒有或延誤向監管局提供相關資料,有可能影響本局對其風險分類的評估,以致本局會增加對其的監督及巡查。持牌人可瀏覽監管局「反洗錢」資訊專區(www.eaa.org.hk/zh-hk/Licensees/Anti-Money-Laundering-AML-Corner)以獲取最新的「反洗錢」資訊。

The EAA has adopted a Risk-based Approach in its supervision of the estate agency practitioners' compliance with AML/CTF requirements. From time to time, the EAA will collect information from estate agency companies to assess their AML/CTF risks and the mitigation measures taken by them in order to adopt appropriate monitoring actions. Estate agency operators are reminded that failure or delay in providing relevant information to the EAA may affect the EAA's assessment of their AML/CTF risks, leading to the EAA stepping up its supervision and inspection. Licensees are advised to visit the "Anti-Money Laundering (AML) Corner" (www.eaa.org.hk/Licensees/Anti-Money-Laundering-AML-Corner) in the EAA website for the latest AML/CTF information.

常見問答 FREQUENTLY-ASKED-QUESTIONS

在《專業天地》內,我們會解答持牌人的一些常見提問。 In *Horizons*, we will answer questions commonly asked by licensees.

一名於八年前向香港房屋委員會(「房 委會」)購入「居者有其屋計劃」(「居 屋計劃」)單位的業主打算在公開市場 出售其單位。由於他仍未向房委會繳付 房屋署署長所評定的補價,請問需要在 哪一份文件內訂明出售該單位須於買賣 合約日期起計的二十八天內,並在轉讓 該單位前向房委會繳付補價?

> 答案是該單位的買賣協議。根據《房屋 條例》(第283章)附表,居屋計劃單 位由首次售出日起計的五年屆滿後,居 屋業主可先向房委會繳付補價,然後把 單位在公開市場出售、出租或以其他方 式轉讓。

> 在單位由首次售出日起的五年屆滿後, 居屋業主可在繳付補價前訂立該單位的 買賣協議(包括臨時或正式協議),但 買賣協議必須訂明一項條件,即:房屋 署署長所評定的補價,須在完成該單位 轉讓契據的簽訂手續前及在買賣協議的 日期起計28天(或房屋署署長另外指 定的期限)內向房委會繳付。

Q An owner of a flat under the Home Ownership Scheme ("HOS") would like to sell his flat in the open market after he purchased it from the Hong Kong Housing Authority ("HA") eight years ago. As the premium as assessed by the Director of Housing ("DH") has yet to be paid to the HA, what document relating to the sale of the flat must state that the owner must pay a premium to the HA before the assignment of the flat and within 28 days of the date of the agreement for sale and purchase?

The answer is the agreement for sale and purchase of that flat. According to the Schedule to the Housing Ordinance (Cap. 283), when the HOS flat exceeds a period of five years from the date of first assignment, the owner can sell, let or assign the flat in the open market subject to payment of a premium to the HA.

Prior to payment of the premium, the owner of the flat which exceeds a period of five years from the date of first assignment can enter into agreement for sale and purchase (including provisional/formal agreement) providing it is a condition of such agreement that the premium as assessed by the DH be paid to the HA prior to the assignment and within 28 days of the date of the agreement for sale and purchase (or within such other period as may be stipulated by the DH).



監管局即將推出的持續專業進修計劃 - 網絡研討會

日期	時間	課程名稱		類別	活動模式
13/04/2021	9:30 - 12:30	物業轉易須知			a規及 效管理 網絡研討會
27/04/2021	9:30 - 12:30	物業租賃實務知識			
29/04/2021	14:30 - 16:00	地產代理業防止賄賂措施(前線代理)	粵語	合規及 有效管理	
12/05/2021	9:30 - 12:30	掌握土地查冊		HMEE	
26/05/2021	9:30 - 12:30	理解物業產權負擔			

監管局即將推出的網上學習活動 - 反洗錢及反恐怖分子資金籌集

為加強持牌人對反洗錢及反恐怖分子資金籌集有關法規的認識,監管局與保安局禁毒處及聯合財富情報組將於2021年 第二季推出兩個「網上學習活動」,詳情請留意持續專業進修計劃的網頁。

其他活動 Other activities

競爭事務委員會主辦

日期	時間	課程名稱	語言	課程費用
19/04/2021	15:30-17:30	《競爭條例》網上講座	粵語	免費

了解詳情及登記:

www.compcomm.hk/tc/media/campaigns_events/events_apply.php?id=20210303154831826566

查詢電話:3462 2118



平等機會委員會主辦 Organised by Equal Opportunities Commission

	日期 Date	時間 Time	課程名稱 Course Name	語言 Language	課程費用 Course Fee
	11/05/2021	15:30-17:00	Understanding the Unlawful Harassment under the Anti-discrimination Ordinances (*Online)	English	Free of charge
	12/05/2021	14:30-17:30	處理招聘及甄選程序	粵語	\$790

網址 Website: www.eoc.org.hk/training.html

查詢 Enquiries: 2106 2155



照片回顧 PHOTOS RECOLLECTION





監管局以視像會議形式舉行業界 聯絡會議,向業界介紹新任董 事局成員、疫情下的資格考試安 排、有關反洗錢的最新消息及即 將舉行的持續專業進修活動。

The EAA holds an online trade liaison meeting to introduce its new board membership, the arrangements for the qualifying examinations under the pandemic, updates on the AML issue and the upcoming CPD activities.





監管局副主席蕭澤宇BBS太平紳士接受新城電台節目訪問,談及黃馮律師行事件,以及地產代理在建議客戶安排訂金託管上的角色。

EAA Vice-chairman Mr Simon Siu, BBS, JP attends an interview on Metro Radio. He talks about the incident of Messrs. Wong, Fung & Co. and the role of estate agents on advising clients to arrange stakeholding of deposits.



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監管局主席廖玉玲太平紳士出席新城電台直播節

目,回顧局方於2020年的工作及開立的投訴數

字,同時介紹監管局今年的工作展望。

EAA Chairman Ms Elaine Liu, JP attends a live programme on Metro Radio. She reviews the work of the EAA and the number of complaint cases opened in 2020 and introduces the initiatives of the EAA in 2021.

照片回顧 PHOTOS RECOLLECTION



08/2008

監管局與個人資料私隱專員公署合辦地產代理業保障私隱 活動,邀請業界代表出席啟動儀式。

The EAA and the Office of Privacy Commissioner for Personal Data jointly organise the Personal Data Privacy Campaign for the Estate Agency Trade. Trade representatives are invited to attend the kickoff ceremony.

07/2009

監管局舉行網上物業廣告研討會,向業界介紹在 互聯網發布物業廣告須要遵守的法規。

The EAA organises a forum on online property advertisements introducing the relevant regulations to the trade.



07/2011

內地房地產經紀人與香港地產代理資格互認計劃的第 一期培訓課程及考試於深圳舉行。

The first training course and examination of the mutual recognition scheme of estate agents in Hong Kong and in the Mainland are held in Shenzhen.

12/2011

運輸及房屋局的代表向地產代理從業員講解規管一手住宅物業銷售建議法例。

Representatives of the Transport and Housing Bureau brief the estate agency practitioners on the proposed legislation to regulate the sale of first-hand residential properties.



統計數字 STATISTICS

考試 Examinations



營業員資格考試(電腦應考模式) Salespersons Qualifying Examination (Computer-based)

考試日期 Examination date 2/2021

參加人數 No. of candidate:

95

合格率 Pass rate

53.7%



營業員資格考試(筆試應考模式) Salespersons Qualifying Examination (Paper-based)

考試日期 Examination date 2/2021

參加人數 No. of candidates

861

合格率 Pass rate

39.8%



地產代理資格考試 Estate Agents Qualifying Examination

考試日期 Examination date 2/2021

參加人數 No. of candidates

823

合格率 Pass rate

16.2%

牌照數目(截至2021年2月28日)

Number of licences (As at 28/2/2021)



營業員牌照 <u>Salesper</u>son's Licence 22,333



地產代理(個人)牌照 Estate Agent's Licence (Individual)

18,345



個人牌照總和 Total no. of Individual Licences

40,678



地產代理(公司)牌照 Estate Agent's Licence (Company)

3,881

營業詳情説明書(截至2021年2月28日)

Number of statements of particulars of business (As at 28/2/2021)



合夥經營 Partnerships 167



獨資經營 Sole proprietorships 1,564



有限公司 Limited companies 5,301



總數 Total

7,032

開立的投訴(2021年1月至2月)

Number of complaint cases opened

(January to February 2021)

54

已處理的投訴個案結果*(2021年1月至2月)

Results of completed complaint

Cases* (January to February 2021)



* 部分是往年接獲的個案 Some cases were carried over from previous years

統計數字 STATISTICS

巡查次數 (2021年1月至2月)

Number of compliance inspections

(January to February 2021)



巡查發現主動調查的個案 (2021年1月至2月) Number of cases arising from self-initiated investigations during **inspections** (January to February 2021)

主動調查的個案 **Cases arising from** self-initiated investigations

主動調查而指稱成立的個案* **Cases completed from** self-initiated investigations and were substantiated*

* 部分是往年展開調查的個案 Some cases were carried over from previous years

向持牌人或前持牌人採取的行動* (2021年1月至2月)

Actions taken against licensees or ex-licensees* (January to February 2021)



有關的持牌人或前持牌人人數 No of licensees or ex-licensees

行動 **Actions Taken** 訓誡/譴責

Admonishment/ reprimand

罰款 **Fine**

Attachment/ alteration of conditions to licence

於牌照附加/更改條件

暫時吊銷牌照 Suspension

撤銷牌照 Revocation



- 向持牌人或前持牌人作出的行動是根據《地產代理條例》而作出的判決,當中有部份可能屬於紀律性質,包括在發牌時或在其他情況下於牌照
- * These actions were taken pursuant to powers under the Estate Agents Ordinance. Some actions may be disciplinary in nature and others not, and they include the attachment of conditions to licences whether upon issuance or otherwise.
- # 這些個案由牌照委員會裁定。理由是持牌人不再符合相關發牌條件。
- # These cases were decided by the Licensing Committee on the ground that the licensees concerned no longer meet the relevant licensing requirements.

HORIZONS









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