



境外樓花買唔買？計過風險先好買！

To buy or not to buy off-plan properties outside Hong Kong, Assess the risks before you buy!

多年來，地產代理監管局（「監管局」）一直不遺餘力地教育和提醒公眾在購買香港境外物業時要小心謹慎。

監管局在不同的媒體專欄上發表了大量文章，亦舉辦了多次公開講座，並在電視、互聯網、公共交通和報章上刊登過不少廣告。

持續教育

隨着越來越多香港人有興趣購買非本地物業，公眾對這個議題越加關注。與此同時，亦有更多地產代理從業員從事相關業務。因此，相關的教育工作毫無疑問必須持續、甚至提升，因

Over the years, the Estate Agents Authority (“EAA”) has not stopped sparing its greatest efforts in educating and reminding the public to be careful when making decisions on purchasing properties situated outside Hong Kong.

Numerous articles have been contributed to different media columns, while a number of public seminars were held and there were countless advertisements on TV, Internet, public transport and newspapers.

Continuous education

Having said that, public concern on the subject is ever-rising as more and more people in Hong Kong are interested in purchasing non-local properties. At the same time, more and more estate agency practitioners are involved in the related businesses in Hong Kong. Hence, it is

為我們需要不斷提醒市民購買香港境外物業（尤其是未建成物業）所涉及的風險。

新推廣和標語

消費者在作出購買境外樓花的決定前，應保持警惕並自行研究所有相關資料，以保障自身利益。就此，監管局最近製作了一系列動畫短片，提醒消費者在購買香港以外物業時要「究」SMART。

今期《專業天地》我們會介紹一下這個新的教育推廣計劃，當中包括以下這句清晰易記的標語：

「境外樓花買唔買？計過風險先好買！」

“To buy or not to buy off-plan properties outside Hong Kong, Assess the risks before you buy!”

監管局於2021年製作的教育小冊子《境外置業要「究」SMART》大受歡迎，而新製作的這一系列動畫短片，內容就是參照這本小冊子的故事，希望向互聯網上的觀眾進一步推廣上述新標語。

四個熟悉的故事

四段動畫短片皆設有中英版本，每段短片長90秒，各有不同的情境/故事，局方希望能引起境外樓花準買家的注意。

四段動畫短片，分別名為「租金保證篇」、「按揭成數篇」、「訂金處理篇」及「預購物業篇」，內容並不是一些公眾聞所未聞的新故事，反之，它們反映了過去監管局接獲的投訴案件中經常出現的一些共通問題。

unquestionable that the educational efforts must be continued and even escalated as members of the public are needed to be constantly reminded of the risks in purchasing properties situated outside Hong Kong, particularly the off-plan ones.

New campaign and slogan

Consumers should be reminded to stay vigilant and study all related information themselves before making a purchase decision of uncompleted non-local properties so that their own interests can be protected. In this connection, the EAA has recently produced a series of animation videos to remind consumers to be SMART in purchasing properties situated outside Hong Kong.

In this issue of *Horizons*, we will introduce this new educational campaign which includes the following bright and catchy slogan:

Based on the stories included in the popular educational booklet titled “Purchasing Non-local Properties – Be Smart” that the EAA produced in 2021 on this topic, we have produced a new series of animation videos to also instill the slogan to the audience on the Internet.

Four familiar stories

There are altogether four bilingual animation videos, each of 90 seconds long and each with a different scenario/story that the EAA would like to bring to the attention of the potential purchasers of off-plan properties outside Hong Kong.

The four animation videos, respectively titled “Guaranteed return – Really guaranteed?”, “Loan-to-value ratio?”, “Where is the deposit?” and “Completed or uncompleted?” are not some groundbreaking new stories that the public have never heard of. Instead, they reflect some very common issues that often come up in the complaint cases lodged with the EAA.



例如，在「租金保證篇」中，主角人物因為購買了未能兌現保證租金回報的境外樓花而蒙受金錢損失，而該樓花亦沒有完工。

四個動畫短片已全部上載於監管局的YouTube頻道(www.youtube.com/c/EstateAgentsAuthority)及監管局的消費者教育網站指定網頁(<http://outsideHK.eaa.org.hk>)。局方亦透過在YouTube和Google網絡宣傳這些短片，至今已錄得逾60萬次觀看次數。



◀ 掃描觀看
Scan to watch

此外，監管局還與不同的受歡迎媒體Facebook專頁合作，廣泛地向不同受眾推廣上述短片和標語。

善忘的大眾

透過簡單有趣的講故事方式和生動的動畫人物，監管局相信所有市民都能輕鬆理解短片內的訊息。

然而，訊息有時很容易被遺忘。因此，我們在這系列動畫短片內置了這句易記的標語以提醒消費者在購買境外樓花前計算自己的風險。監管局透過不同渠道進一步向公眾宣傳這句標語，並希望它能深入民心。

監管局亦鼓勵地產代理公司在他們的宣傳資料/短片中採用這句標語，和我們一同教育消費者。地產代理一定會明白，與客戶進行更良好的溝通及向他們提供更多資訊以協助他們作出更佳決定，能有助減少日後出現糾紛的機會。同時，在宣傳資料中加入監管局的這句標語，亦顯示有關地產代理公司致力保障/促進其客戶利益，並有助其贏得客戶的信任。



For example, in the story of “Guaranteed return – Really guaranteed?”, the key character suffered a monetary loss as the guaranteed rental return of the non-local project was not honoured after the purchase and the construction was not completed.

All the four animation videos have been uploaded to the EAA's YouTube Channel (www.youtube.com/c/EstateAgentsAuthority) and the designated webpage (<http://outsideHK.eaa.org.hk>) of the EAA's consumer education website. The videos are also advertised through the YouTube and Google Display Network, and a total of over 600,000 views of the videos were recorded so far.

In addition, the EAA has cooperated with different popular media's Facebook pages to promote the videos and the slogan to a wider audience.

People are forgetful

Through the simple and interesting story-telling method and the vivid animation characters, the EAA believes that all members of the public can easily understand the messages in the videos.

However, messages can sometimes be easily forgotten. This catchy slogan which appeared in the animation series will help remind consumers to calculate their own risks before purchasing non-local off-plan properties. The EAA will further promote this slogan to the public via different channels and hope that the slogan will be deeply instilled in the minds of the public.

The EAA also encourages estate agency companies to join hands in educating their clients on the subject by adopting this slogan in their promotional materials / videos. Agents will surely understand that better communication with their clients and more informative decisions made by their clients will help avoid a lot of disputes in the future. By including this slogan created by the EAA in its promotional materials, it will be a good demonstration that the concerned estate agency company is committed to protecting / promoting the interest of its clients and will help it gain customers' confidence.