

香港家書

少芬：

收到你的來信。關於把在我們在洛杉磯的屋放盤出售，如果市場情況不太理想，就暫時把它擱置吧。美國的次按危機還未完全解決，南加州最近又大火，看來市道不會在短期內好轉，等待時機再算吧。

美國的樓市和香港的樓市真是有天淵之別。香港的經濟蓬勃，恆生指數屢創新高，也帶動了樓市的暢旺。看來，今年香港的地產代理應有良好的業績。對我這個地產代理監管局主席來說，多少覺得欣慰的。

2007年是有特殊意義的一年。這一年，香港慶祝回歸祖國十周年，同時地產代理監管局慶祝成立十周年。或者你還記得，我是監管局的「創局成員」。我加入監管局工作的時候，監管局不單沒有辦事處，連一名職員也沒有。十年過去，監管局現在已經是一個有規模、有能力的監管機構。人生沒有多少個十年，我能夠參與監管局的成立和十年的發展，實在感到榮幸。

監管局成立初時，從事地產代理工作的人士，要適應發牌制度，又遵守很多新規條，他們對監管局有所抗拒。經過多年的努力，尤其是近年與業界的緊密溝通和合作，現在監管局的工作已經得到業界的認同，而地產代理的服務水平亦已經大大提高。

我和許多市民一樣，相信地產代理行業的專業水平須不斷地提升。畢竟，許多人的畢生積蓄，都是投資在自己的一個物業。過去十年，監管局不斷地為這個任務而努力，總共發出了接近一百份執業指引，處理了5,000宗投訴個案，進行了超過一萬次巡查，舉行了超過900次紀律研訊。儘管行業內現在仍然有一些陋習，但是整體來說，服務質素已經有顯著的改善。

面對著不斷變化的社會環境，我們也要迎接新挑戰。監管局成立初期，違規事件主要涉及個別從業員；但近年的一些個案變得複雜；尤其令到我們感到困擾的是代理公司的管理問題。為了處理這些複雜的個案，監管局於今年決定行使《地產代理條例》第28條所賦予的調查權力，務求將有組織性的違規行為繩之於法。

最近，一些「一手」樓盤的銷售手法在社會上引起極大迴響。監管局多次提醒銷售「一手」樓盤的從業員，在價目單、廣告、現場管理等須要遵守規則。隨著樓市趨於熾熱，監管局會加強巡查工作，同時與發展商保持緊密聯繫。不過，最重要的，還是業界本身的自律。尤其是樓盤的秩序問題，只有在公司好好管理他們的從業員，才會得到改善。

地產代理行業如何能達到專業化，是我這個主席每日都在思考的問題。根據現時法例，中五程度的畢業生已經合乎入行的學歷要求。相信許多人都會同意，這個要求以現今社會環境是實在偏低。在這個環境下，要推動專業化，一個嚴謹的發牌考試制度至為重要。過去兩年，監管局提升了發牌考試的深度，並且加強了考試的內容。不過，我覺得發牌考試將來仍然會進一步收緊，考試內容仍然會進一步加深。

無可否認，地產代理從業員的質素仍然參差；畢竟，歷史留下來的問題須要一段時日才可以完全解決。為了提高從業員的專業水平，監管局在2005年推出專業進修計劃。計劃是以自願形式參與，而業界的反應熱烈；兩年裡，總共有四萬七千人次參與課程。明年，我們會進一步推廣進修計劃，舉辦一系列有系統、有組織的課程，為初入行人士和分行經理提供密集式的培訓。我相信這個措施會受到廣大的地產代理從業員歡迎。

香港的物業成交每年達三千多億港元，而大部份成交都經地產代理完成，他們是香港經濟活動的一個重要環節，他們的貢獻是無可置疑的。十年過去，香港經濟不斷地向前發展，地產代理行業的角色將進一步凸顯，監管局又會面對新的挑戰。

少芬，你說有意回香港從事地產代理，我相信香港是歡迎你的。

祝好。

潘國濂

註：監管局主席潘國濂先生的「香港家書」已於2007年11月3日在香港電台播出。
讀者可到香港電台網頁 (www.rthk.org.hk/rthk/radio1/hkletter/20071103.html) 收聽。

Letter to Hong Kong

Siu-fun,

Thank you for your letter. If the market is not looking good, let's put the listing of our house in Los Angeles on hold. With the sub-prime crisis not fully over and the serious fire that broke out in southern California, I don't think the market is going to improve any time soon. Let's wait and see, shall we?

The property markets in the US and in Hong Kong cannot be more different. The Hong Kong economy is very much on the up, with the Hang Seng Index hitting new heights, and the property market very vibrant as a result. Estate agents in Hong Kong should enjoy good results this year. As the Chairman of the Estate Agents Authority, I am quite pleased with this.

The year 2007 is a year of special significance. While Hong Kong celebrates the 10th anniversary of its return to China, EAA also celebrates its 10th anniversary. As a "founding member" of EAA, I recall that EAA did not even have any staff, let alone an office, when I first joined. Ten years flew by and EAA is now a sizeable and capable regulatory body. There are not many decades in one's life, and I am very honoured to be able to take part in EAA's establishment and ten years of development.

Estate agents were not particularly friendly to EAA when it was first set up, as it took time for them to adapt to the licensing system and get used to following new regulations. After years of hard work, especially our efforts to enhance communication and co-operation with the trade in recent years, we are now recognised by the trade, and the service standards of estate agents have been greatly improved.

Like many fellow members of the public, I believe the estate agency trade must be more professional. After all, for many people, a property may well cost their entire savings. In the past ten years, EAA worked tirelessly towards raising the professional standards of the trade and issued nearly 100 practice circulars, handled 5,000 complaint cases, conducted over 10,000 inspections and held over 900 inquiry hearings. Despite some "bad habits" still in the trade, the overall standard of service has improved considerably.

EAA also needs to tackle new challenges posed by the ever-changing business environment. In EAA's early years, breaches of the law and regulations mainly concerned individual practitioners, but in recent years cases have grown more complex, often involving problems in the management of estate agency companies. To handle these cases, EAA decided to exercise its powers of investigation granted under section 28 of the Estate Agents Ordinance, so as to tackle organisational breaches of the law and regulations.

Recently, the sales practices of estate agents in some sales sites of first-hand properties have been cause for serious concern. EAA has repeatedly reminded practitioners working in first-sale sites to follow the regulations in terms of price lists, advertisements and management of sales sites. As the property market heats up, EAA will intensify its inspection work and keep in close contact with developers. Most importantly, the trade must be self-disciplined. Sales sites will be in good order only if estate agency companies manage their staff properly.

As the Chairman of EAA, I think about ways to make the estate agency trade more professional every day. According to the law, the minimum educational requirement for joining the trade is completion of F.5 studies. I think many people will agree that this is a relatively low benchmark in society today. A rigorous licensing and examination system is of paramount importance in our bid to promote the professionalism of the trade. In the last two years, EAA has raised the level of the qualifying examinations and enhanced the syllabuses, but I feel the examinations should be even more stringent and demanding in future.

Admittedly, estate agents in Hong Kong are still of mixed quality. After all, it takes some time for problems stemming from the past to be fully resolved. To enhance the professional standard of practitioners, EAA launched the Continuing Professional Development Scheme in 2005. The voluntary scheme has been well received by the trade and recorded 47,000 enrolments in two years. Next year, we will further promote the scheme and launch a series of structured courses to provide intensive training to new practitioners and branch managers. I believe practitioners will welcome this new initiative.

Property transactions in Hong Kong amount to over HK\$300 billion every year, and most of them are done through estate agents. Estate agency is a major sector in the economy of Hong Kong and have made significant contributions. Ten years on, with the Hong Kong economy continually marching forward, the role of the estate agency trade will be more prominent and EAA must face new challenges.

You said earlier that you intend to come back to Hong Kong and work as an estate agent. I am sure Hong Kong welcomes you.

Best wishes,

Steven Poon

Note: This is a translated copy of the "Letter to Hong Kong", read in Cantonese by Mr Steven Poon on Radio Television Hong Kong on 3 November 2007. Readers may listen to the Cantonese programme on the RTHK website www.rthk.org.hk/rthk/radio1/hkletter/20071103.html.