

## 監管局推出商舖進修嘉許獎章

### EAA launches CPD Mark for Estate Agencies

**為**鼓勵更多地產代理公司和前線從業員參與持續專業進修計劃，地產代理監管局（監管局）推出「地產代理商舖專業進修嘉許獎章」計劃。

監管局專業發展委員會主席曾煥平先生表示：「監管局推出地產代理商舖專業進修嘉許獎章，希望鼓勵更多地產代理公司和前線從業員參與持續專業進修計劃，促使業界人士提升執業知識水平。獲頒發嘉許獎章的商舖，可以在店舖張貼獎章，有助提升公司的專業形象。」

根據計劃，於2008年10月1日，倘若一間地產代理商舖（或辦事處）有一半或以上的從業員（其中必須包括該商舖的經理，即分行經理），個人曾



To encourage greater participation in the Continuing Professional Development (CPD) Scheme by estate agency shops and frontline practitioners, the Estate Agents Authority (EAA) launched the CPD Mark for Estate Agencies.

“The EAA launched the CPD Mark for Estate Agencies to foster stronger participation in the CPD Scheme by agency firms and frontline practitioners, in a bid to enhance practitioners’ professional knowledge,” Chairman of the EAA Professional Development Committee Mr Joseph Tsang said. “Agencies awarded with the CPD Mark may display the mark in their shop or office, which will be conducive to building a more professional image for the company.”

On 1 October 2008, if an estate agency shop or office has 50% or more of its employed licensees (amongst them must be the shop or branch manager) awarded the CPD Attainment Certificate for their previous CPD



監管局專業發展委員會主席曾煥平先生（左）和監管局服務總監韓婉萍女士（右）向傳媒介紹地產代理商舖專業進修嘉許獎章。  
Chairman of the EAA Professional Development Committee Mr Joseph Tsang (left) and EAA Director of Services Ms Ruby Hon (right) introduce the CPD Mark for Estate Agencies to the media.

經達標（即是在其上一個持續專業進修時段，獲頒發持續專業進修計劃嘉許證書），該商舖或辦事處可獲頒發監管局的「2008年地產代理商舖專業進修嘉許獎章」。

在2009年1月1日至12月31日，該商舖可以張貼獎章標誌，並在其發出的單張、小冊子，其他文件及資料上印上獎章。獎章持有人可將獎章印於員工的名片上。

「地產代理商舖專業進修嘉許獎章自願申報書」及「地產代理商舖專業進修嘉許獎章計劃一般規則及條款」可於監管局索取或於監管局網頁下載。

倘若獎章計劃的執行有任何補充安排，監管局會稍後公布。

period, the shop or the office may apply for the 2008 CPD Mark.

The 2008 CPD Mark will be valid from 1 January to 31 December 2009. During this period, the shop may display the CPD Mark decal and print it on its pamphlets, brochures and documents, as well as on the business cards of its employees.

The “Voluntary Declaration Form for CPD Mark for Estate Agencies” and “Rules and Conditions for the CPD Mark for Estate Agencies Award Scheme” are available at the EAA office and have been posted on the EAA website.

Should there be any supplementary arrangements for the implementation of the CPD Mark scheme, the EAA will make further announcements.

# 香港地產代理可在香港考取廣州市房地產 中介資格證書

## Hong Kong estate agents to obtain qualification to carry out estate agency work in Guangzhou

**為** 促進穗港兩地房地產代理服務的專業交流和技術交流，監管局與廣州市房地產中介服務管理所（管理所）簽署協議，安排香港的地產代理從業員，通過在香港舉辦的培訓和考試，考取在廣州市執業所須要取得的《廣州市房地產中介服務人員資格證書》（「資格證書」）。

**T**o promote professional and technical exchange in the estate agency trade between Hong Kong and Guangzhou, the EAA and the Guangzhou Real Estate Agent Service Administration Centre (the Centre) have entered into an agreement to facilitate Hong Kong estate agents' qualifying to practise estate agency work in Guangzhou after attending a specially designed course and examination in Hong Kong.



監管局主席潘國濂先生（左）與廣州市房地產中介服務管理所所長史小明先生簽署協議，安排香港地產代理從業員考取《廣州市房地產中介服務人員資格證書》。見證嘉賓（由左至右）：監管局成員倫志炎先生、監管局行政總裁陳佩珊女士、監管局成員兼全國人大代表馬豪輝太平紳士、監管局副主席廖譚婉瓊女士、香港特區政府運輸及房屋局副秘書長周淑貞太平紳士、中央人民政府駐香港特別行政區聯絡辦公室協調部副部長孫阿清女士、廣東省房地產行業協會終身名譽會長陳之泉教授、廣州市國土資源和房屋管理局海珠分局局長孫曉霞女士、中山大學廖俊平教授及監管局紀律委員會委任成員王羅桂華女士。

EAA Chairman Mr Steven Poon (left) and Head of the Guangzhou Real Estate Agent Service Administration Centre Mr Shi Xiaoming sign an agreement to facilitate Hong Kong estate agents' qualifying to practise estate agency work in Guangzhou. The signing was witnessed by (back row, from left) EAA Member Mr Lun Chi-yim; EAA Chief Executive Officer Ms Sandy Chan; Deputy to the National People's Congress of the People's Republic of China and EAA Member Mr Ma Ho-fai, SBS, JP; EAA Vice-chairman Mrs Amy Liu; Deputy Secretary for Transport & Housing (Housing) of the Hong Kong Special Administrative Region Government Miss Mary Chow, JP; Deputy Director General of the Coordination Department of the Liaison Office of the Central People's Government in the Hong Kong SAR Ms Sun Aqing; Permanent Honorary President of the Guangdong Real Estate Association Professor Chen Zhiquan; Director of the Bureau of Land Resources and House Management of the Haizhu District of Guangzhou Ms Sun Xiaoxia; Professor Liao Junping of the Sun Yat-sen University; and EAA Board-appointed Member of the Disciplinary Committee Mrs Karen Wong.



監管局主席潘國濂先生在簽署儀式上致辭。  
EAA Chairman Mr Steven Poon delivers a speech at the signing ceremony.

8月29日，監管局主席潘國濂先生及管理所所長史小明先生，在香港特區政府運輸及房屋局副秘書長周淑貞太平紳士、中央人民政府駐香港特別行政區聯絡辦公室協調部副部長孫阿清女士和一眾嘉賓的見證下，簽署該份協議。

除了穗港兩地政府官員和業界領袖外，多名來自其他地區的嘉賓出席當天的簽署儀式。出席嘉賓包括廣東省房地產行業協會終身名譽會長陳之泉教授、澳門特別行政區房屋局局長鄭國明博士、澳門地產發展商會副會長何志光先生、澳門地產業總商會常務副會長劉藝良先生、澳門地產業總商會副會長梁樹森先生和台北市不動產仲介經紀商業同業公會李同榮理事長等。

潘國濂先生在簽署儀式上表示，新安排讓有意在內地發展的香港地產代理從業員，可以通過較簡便的手續考取在廣州市的執業資格，體現了香港與內地互相合作、優勢互補的精神。

EAA Chairman Mr Steven Poon and Head of the Centre Mr Shi Xiaoming signed the agreement in a ceremony on 29 August. The signing was witnessed by Deputy Secretary for Transport & Housing (Housing) of the Hong Kong Special Administrative Region Government Miss Mary Chow, Deputy Director General of the Coordination Department of the Liaison Office of the Central People's Government in the Hong Kong SAR Ms Sun Aqing and a number of other guests.

Apart from government officials and trade leaders of Hong Kong and Guangzhou, a number of guests from Macao and Taipei also attended the ceremony. Attending guests included the Permanent Honorary President of the Guangzhou Real Estate Association Professor Chen Zhiquan, President of the Housing Bureau of the Government of the Macao Special Administration Region Dr Chiang Coc-meng, Vice-president of the Macao Trade Association of Property Development Mr Ho Chi-kong, two Vice-presidents of the Macao General Association of Real Estate Mr Lao Ngai-leong and Mr Leong Su-sam, and Chairman of the Taipei Association of Real Estate Brokers Mr Alex Lee.

Speaking at the ceremony, Mr Poon said the new arrangement would enable those Hong Kong estate agency practitioners who intended to practise estate agency work in Guangzhou to get the required qualification certificate through some relatively simple steps. The signing of the agreement was a manifestation of mutual co-operation of the trade sectors in Hong Kong and the mainland.



廣州市房地產中介服務管理所史小明所長在簽署儀式上致辭。  
Head of the Guangzhou Real Estate Agent Service Administration Centre Mr Shi Xiaoming delivers a speech at the signing ceremony.

潘國濂先生期望協議能夠推動穗港兩地的專業交流和技術交流。

他說：「香港的地產代理業有悠長的歷史，亦建立了一套有系統的規管制度。我相信香港從業員在廣州市從事房地產經紀人工作，可以幫助廣州市的同業了解香港業界的專業化和規範化的運作情況，互相汲取寶貴的經驗；大家一起為廣州和香港的顧客提供更優質服務。」

史小明所長表示：「我衷心希望兩地加強溝通和交流，並希望香港從業員在廣州發展個人事業的同時，也帶去香港成熟的做法和理念，促進廣州房地產中介行業的競爭和進步，同時也更好地了解內地、廣州。」

Mr Poon said he believed the agreement would foster professional and technical exchange in the estate agency trade between the two cities.

“Hong Kong estate agency has a long history and a well established regulatory system. Through practising in Guangzhou, Hong Kong estate agency practitioners can help their Guangzhou counterparts to understand more about the professional practices and regulated operation of the estate agency trade in Hong Kong, and to learn more from each other,” he said. “With the concerted efforts of both Guangzhou and Hong Kong practitioners, customers in both places will surely be provided with higher quality estate agency services.”

Mr Shi said, “I sincerely hope that both sides will strengthen communication and exchanges with each other. I also expect Hong Kong estate agency practitioners, while developing their careers in Guangzhou, to bring their mature skills and practices to the city to promote competition and the development of the estate agency trade in Guangzhou, while at the same time learning more about the development of the mainland and Guangzhou.”



超過一百名嘉賓和業界代表出席簽署協議儀式。  
Over 100 guests and trade representatives attend the signing ceremony.

根據協議，一個為香港持牌地產代理和營業員而設的特別準備課程及「資格證書」考試將會在香港舉行。

符合參加資格的持牌人，修讀為期兩天至三天的特別準備課程，並參加考試，取得合格成績後，可以獲得管理所頒發「資格證書」，具備在廣州市從事房地產中介服務的資格。

有關首期課程和考試詳情，監管局將於稍後公布。

According to the agreement, a preparatory course and examination will be held in Hong Kong for local estate agency practitioners.

Eligible Hong Kong licensees, after participating in the two- to three-day special course and passing the examination, will be granted a qualification certificate to carry out estate agency work in Guangzhou.

Detailed arrangements for the first course and examination will be announced later.

## 監管局提醒從業員續牌

### EAA reminds practitioners to renew licence

**監**管局提醒從業員，根據《地產代理條例》第23條及《地產代理（發牌）規例》第13條，牌照續期申請須於牌照有效期屆滿前3個月至屆滿前1個月的期間內提出。

換言之，倘若從業員的牌照於12月31日屆滿，他必須於10月1日至11月30日內申請續牌。為節省遞交申請表的輪候時間，監管局建議從業員以郵寄方式遞交牌照續期申請。



**T**he EAA reminds practitioners that under section 23 of the Estate Agents Ordinance and section 13 of the Estate Agents (Licensing) Regulation, an application for the renewal of a licence must be made not more than three months, and not less than one month, prior to the expiration of the licence.

In other words, practitioners whose licence is to expire on 31 December should submit their licence-renewal application between 1 October and 30 November. The EAA recommends that practitioners send in their renewal applications by post to avoid lineups when submitting them in person.

# 監管局與發展商增強溝通

## EAA establishes close rapport with developers

**地**產代理從業員推銷「一手」樓盤的手法一直是監管局和市民關注的焦點。為改善「一手」樓盤的銷售秩序，監管局於過去數月，積極接觸新樓盤的發展商，建立溝通渠道。

監管局執行總監黃維豐先生曾與多家發展商的管理層會面，向他們介紹監管局為地產代理從業員在推銷「一手」樓盤時所制訂的規則、應盡的責任和監管局的規管範圍，得到多家發展商的支持並作出配合，加派員工維持銷售點的秩序。

一些發展商亦有就「一手」樓盤的銷售手法和秩序，向地產代理公司發出工作指引，此舉大大改善銷售點附近的秩序。

此外，監管局亦就「一手」樓盤銷售問題提醒地產代理從業員，不應該在新樓盤銷售處附近的馬路，攔截車輛促銷物業。這種行為對駕駛者和其他行人構成滋擾甚至危險，亦嚴重影響地產代理行業的聲譽和形象。

由今年5月開始，監管局如發現從業員在公眾地方進行滋擾性的兜售活動，會開設檔案進行調查，而非只是向有關從業員發出口頭勸喻。

如果前線地產營業員或代理在執業時行為不檢，他們所屬的地產代理公司的管理層也可能被視為未能有效管理他們的地產代理業務，違反《地產代理常規（一般責任及香港住宅物業）規例》（《常規規例》）第15條，而遭監管局施行紀律處分。

The sales practices of estate agency practitioners at first-sale sites have always been a concern for the EAA and the public. Over the past few months, to improve order at first-sale sites, the EAA kept in close contact with property developers who were about to launch new developments and has established a close rapport with them.

The EAA Director of Operations Mr Anthony Wong had had meetings with the management of a number of developers and explained the rules and regulations that practitioners needed to observe when promoting first-hand properties in a bid to help the developers understand the responsibilities of practitioners and the regulatory work of the EAA. Many developers expressed support for the initiatives of the EAA and deployed additional staff to maintain order at first-sale sites.

Some developers also issued guidelines to estate agency companies on sales practices and order at first-sale sites. This helped improve order at the sale-sites substantially.

Separately, the EAA reminds practitioners that they should not intercept cars near the sale-sites of first-sale properties. Such behaviour is a nuisance, and a threat to drivers and pedestrians, and also seriously affects the image of the trade.

Starting from this May, the EAA, upon finding practitioners conducting sales activities that cause a nuisance in public areas, will open a file to investigate the incident, instead of merely giving verbal advice to the practitioners concerned.

If frontline estate agents conduct sales activities improperly, the management of the estate agencies which employ them may also be considered to have failed to effectively manage their estate agency businesses, thereby breaching section 15 of the Estate Agents Practice (General Duties and Hong Kong Residential Properties) Regulation (Practice Regulation) and may be subject to disciplinary sanctions by the EAA.

# 地產代理業保障私隱活動

## Personal Data Privacy Campaign for Estate Agency Trade



**監**管局與個人資料私隱專員公署聯合舉辦地產代理業保障私隱活動，以提高地產代理從業員在日常工作中對保障個人資料的意識。

活動為期約1年。公署將會為個別地產代理公司和商會舉辦培訓講座，向從業員講解《個人資料(私隱)條例》的規定及剖析有關個案。監管局和個人資料私隱專員公署稍後亦會特別為業界出版一本如何保障客人個人資料的小冊子，以提供日常工作的實務指引。

接近一百名地產代理從業員及嘉賓出席該活動的啟動儀式。在儀式上，監管局副主席廖譚婉瓊女士表示，地產代理從業員在日常的業務過程中，經常都會收集客戶的個人資料。監管局希望透過這個活動，可以有效地向地產代理從業員宣揚保障個人資料的重要性，提醒從業員知法守法。

廖譚婉瓊女士續說：「監管局亦希望這個活動能夠鼓勵地產代理公司僱主和管理層，採取措施以確保員工依法執業，適當處理和使用客戶的個人資料。」

The EAA and the Office of Privacy Commissioner for Personal Data (PCPD) have launched a campaign to raise estate agents' awareness of the importance of protecting customers' personal data privacy.

The campaign will last about one year. It features seminars organised by the PCPD for individual estate agencies and trade associations to explain the provisions of the Personal Data (Privacy) Ordinance and to analyse related cases. To provide practical guidelines for estate agency practitioners, the EAA and PCPD will also jointly publish a booklet for the trade on how to protect the personal data of customers.

Speaking at the kick-off ceremony of the campaign, which was attended by close to 100 practitioners and guests, EAA Vice-chairman Mrs Amy Liu said that estate agency practitioners often had to collect customers' personal information for their work, and that through the campaign, the EAA hoped to promote the importance of personal data protection among estate agents and to remind them to comply with the law.

"The EAA also hopes to encourage employers and managers of estate agency companies to implement measures to ensure that their employees practise in accordance with the law and deal with the personal data of their customers properly," she said.



監管局副主席廖譚婉瓊女士與個人資料私隱專員吳斌先生出席地產代理業保障私隱活動啟動儀式。  
EAA Vice-chairman Mrs Amy Liu and Privacy Commissioner for Personal Data Mr Roderick Woo officiate at the kick-off ceremony of the Personal Data Privacy Campaign for Estate Agency Trade.



監管局副主席廖譚婉瓊女士（前排左二）及個人資料私隱專員吳斌先生（前排左三）與地產代理業界合照。

EAA Vice-chairman Mrs Amy Liu (second from left, front row) and Privacy Commissioner for Personal Data Mr Roderick Woo (third from left, front row) pose with estate agency trade representatives.

個人資料私隱專員吳斌先生表示，這個活動可讓從業員將保障個人資料的意識融入工作文化之中。活動獲得地產代理業界商會及地產代理公司積極參與支持，反映業界非常重視保障客人的個人資料私隱。

啟動儀式後，個人資料私隱專員公署舉辦了一場講座，向出席的從業員介紹《個人資料（私隱）條例》的背景、適用範圍、保障個人資料的原則等。講座亦提及，在直銷活動中，使用個人資料應注意事項、豁免範圍、罪行及補償，更透過個案討論，進一步闡述地產代理從業員應如何處理客人的個人資料。

參加上述認識《個人資料（私隱）條例》講座的從業員可獲得監管局的持續專業進修學分。

監管局亦將於年底舉辦為分行經理和管理層而設的「地產代理業務管理課程」，當中將有一環節由個人資料私隱專員公署的職員負責主講，旨在加強從業員了解《個人資料（私隱）條例》的規定。

The Privacy Commissioner for Personal Data Mr Roderick Woo said the campaign could help practitioners create a culture of protecting personal data in their work. He expressed his gratitude for the active participation and support of estate agency trade associations and individual agencies, adding that this reflected the high regard that the estate agency trade had for the protection of customers' personal data privacy.

After the kick-off ceremony, a talk on the ordinance was held, introducing the background, scope of coverage and principles of data protection covered by the law. Participants were also briefed on things to note when using personal data in direct marketing, and, through case studies, how they should deal with their clients' personal data. Also discussed were exemptions, offences and compensation covered in the ordinance.

Estate agency practitioners who participate in the seminars on the ordinance will be awarded points under the EAA's CPD Scheme.

At the end of the year, the EAA will also organise a tailor-made course, entitled "Estate Agency Management Course", for managers in the estate agency trade. With a view to strengthening estate agency practitioners' understanding of the stipulations of the ordinance, representatives from the PCPD will be invited to give a talk on the subject.

## 業界積極推動專業交流

### Estate agency trade actively promotes professional exchanges

**地**產代理業界商會和監管局都致力提升行業的專業水平和專業地位。今夏，監管局代表，聯同香港地產代理業界領袖，參加了於台灣和澳門舉辦的大型論壇，與來自世界各地的房地產界專家和精英，交流專業知識和經驗。

監管局成員倫志炎先生及黃建業先生，聯同約20名香港地產代理業界人士，應邀赴台出席2008全球不動產經紀高峰會。高峰會於7月27日至29日於台北舉行，由台北市不動產仲介經紀商業同業公會主辦。

通過連續三天的演講及交流活動，倫志炎先生、黃建業先生及香港業界人士，與2,000名來自兩岸四地、美洲、亞洲及歐洲等地區的業界精英會面，就全球房地產投資現況與趨勢、以及全球頂尖地產代理的成功之道，分享經驗。高峰會上，業界代表朱建蘭女士亦發表演講，介紹香港地產代理行業的發展和前景。

The trade associations and EAA seek to enhance the professional standard and status of estate agency trade of Hong Kong. This summer, EAA representatives, together with local trade leaders, joined large-scale professional forums held in Taiwan and Macao to exchange professional knowledge and experience with their counterparts around the world.

EAA Members Mr Lun Chi-yim and Mr Wong Kin-yip, together with about 20 trade members, participated in the 2008 Real Estate Brokerage Summit held in Taipei from 27 to 29 July, organised by the Taipei Association of Real Estate Brokers.

At the summit, they met with about 2,000 leaders of the real estate trade from the mainland, Macao, Taiwan, Asia, America and Europe, and shared the latest information and views on global trends in real estate investment and estate agents' success stories. Trade representative Ms Chu Kin-lan also delivered a speech on the development and prospect of the estate agency trade in Hong Kong.



香港業界代表應邀赴台出席2008全球不動產經紀高峰會。  
Hong Kong trade representatives attend the 2008 Real Estate Brokerage Summit in Taipei.



香港地產代理業界與澳門業界合照。  
Hong Kong estate agency trade representatives  
pose with their Macao counterparts.

此外，由中國房地產協會、廣東省房地產協會和澳門地產發展商會合辦的「中國房地產（澳門）論壇」於8月30日舉行。來自香港、澳門、台灣和內地多個省市，逾300名房地產行業領袖及精英，匯聚澳門，就中國房地產的發展和合作，進行專題研討，互相交流意見。監管局行政總裁陳佩珊女士，聯同約40名香港業界商會代表出席論壇。

在論壇上，陳佩珊女士以「房地產經紀的社會功能」為題發表演講。她引用香港地產代理業為例子，闡述地產代理在市場經濟體系具備重要的社會功能，包括傳播正確市場訊息及促進房地產公平和快捷交易等，並由此推論行業規範化及專業化的重要性。其他講者包括中國房地產協會副會長兼秘書長朱中一先生和廣東省房地產行業協會會長蔡穗聲先生。

Organised by the China Real Estate Association, the Guangdong Real Estate Association and the Macao Trade Association of Property Development, the Forum on Real Estate in China was held on 30 August in Macao. Over 300 leaders of the real estate business from the mainland, Taiwan, Macao and Hong Kong attended the forum. They explored topics on real estate development in China and exchanged views on cooperation in real estate across the straits. EAA Chief Executive Officer Ms Sandy Chan and about 40 trade members participated in the forum as well.

At the forum, Ms Sandy Chan delivered a speech on the social functions of estate agents in the market economy. Citing the Hong Kong estate agency trade as an example, she explained the important roles played by practitioners in disseminating accurate market information and promoting fair and efficient property transactions. In this regard, a good regulatory regime and professional development for estate agents was essential to ensure that they properly performed their roles. Other speakers included China Real Estate Association Vice-president and Secretary Mr Zhu Zhongyi and Guangdong Real Estate Association President Mr Cai Suisheng.

# 新執業通告

## New practice circulars

### 防止「洗黑錢」措施

為了進一步支持政府打擊「洗黑錢」罪行，監管局於6月發出新執業通告，要求從業員採取措施，協助防止「洗黑錢」活動，特別是當買賣一方為公司客戶時，代理須要注意的事項或記錄/保存的資料。重點如下：

- 如果簽訂臨時買賣合約的任何一方為公司客戶，地產代理須妥善登記代表該公司的代表人或簽署人之身分證明文件或旅遊證件（例如身分證、護照、內地人士來港雙程證等）資料。
- 無論客戶是公司客戶或個人客戶，地產代理都應妥善保存上述地產代理協議（由簽訂臨時買賣合約起計至少5年），以便有需要時可供執法機關查閱。
- 地產代理公司管理層應訂立內部管制程序，以辨認和舉報懷疑是「洗黑錢」的活動。

為方便業界作出舉報，監管局設計了一張表格，供從業員舉報懷疑涉及「洗黑錢」的交易。從業員可從監管局網頁下載有關表格。

### Measures to prevent money laundering

In further support of the SAR Government's efforts to combat money laundering, the EAA issued a practice circular in June to urge practitioners to take more steps to prevent such illegal activities. In particular, the circular points out the things to note and records to retain if a corporate client is involved in a transaction. The main points are as follows:

- Where the client signing the provisional agreement for sale and purchase is a corporation, the practitioner should ensure that the identity or travel documents (e.g. Hong Kong Identity Card, passport, two-way permit for mainland residents) of the client's representative or signatory have been properly recorded.
- Regardless of whether the client is a corporation or individual, estate agents should retain the estate agency agreement for at least five years from the date of the signing of the provisional agreement for sale and purchase, to be provided to the relevant authorities as required.
- The management of estate agencies should establish internal-control procedures for identifying and reporting suspicious money-laundering transactions.

To facilitate the trade's reporting of suspicious money-laundering transactions, the EAA has designed a standard report form, which has been posted on the EAA website for practitioners to download.

## 聘用收數公司

監管局曾收到投訴，涉及地產代理從業員所聘用的收數公司滋擾客戶或使用不正當手段。為加強規管，監管局於4月發出執業通告，詳列從業員在聘用收數公司前須要遵守及留意的事項，要點包括：

- 在聘用收數公司時，從業員須與收數公司簽訂聘用合約，並在合約上列明收數公司不可採用的收數方法。
- 從業員應為如何揀選收數公司及監督收數公司的行為，訂立恰當程序，並定期作出檢討。這些程序應包括審查收數公司的背景資料及評估收數公司的運作。
- 若然從業員協助、鼓勵或促使收數公司犯罪，從業員都有可能成為從犯而須就同一罪行負上刑事責任。
- 若從業員未能遵守指引，可被視為未有設立妥善的制度以管理其業務，並可能因此而觸犯了《常規規例》第15條。

## Using debt-collection companies

The EAA has received complaints about the use of debt-collection companies by estate agents, in regard to the use of harassment or other improper tactics. To step up controls in this regard, the EAA issued a circular in April which details the rules practitioners should observe when appointing debt-collection companies. The main points are as follows:

- When instructing a debt-collection company, a practitioner must enter into a written agreement with the company on terms specifying the improper debt-collection tactics which should not be adopted.
- Practitioners should have proper procedures for the selection of debt-collection companies and the supervision of their conduct. These procedures should be subject to regular review and should consist of a review of the background information of the debt-collection company and an evaluation of its operation.
- If practitioners assist or encourage debt-collection companies to commit offences while carrying out improper debt-collection activities, they may be criminally liable for the same offences, as a secondary party.
- Failure to comply with the above guidelines may be seen as not having established a proper system to manage a business and may therefore amount to a breach of section 15 of the Practice Regulation.

## 每間辦事處須有一名經理獨立和有效管理

根據《地產代理條例》第38(1)(a)條，持牌地產代理須確保轄下的每間辦事處的業務，都是由一名經理有效和獨立地控制。換句話說，一名經理只可以管理一間辦事處。有關經理必須是地產代理（個人）牌照持有人。

根據《地產代理條例》第40(3)條，持牌地產代理須於委任上述經理或停止委任上述經理的日期起計的31天內，將委任或停止委任經理一事通知監管局。

通知監管局時，應使用「持牌地產代理委任/終止委任經理通知書」（表格10）。該表格可於監管局網頁下載。

## Every office should be under the effective and separate control of a manager

The EAA reminds practitioners that under section 38(1)(a) of the Estate Agents Ordinance, licensed estate agents are required to ensure that their business at every estate agency office is under the effective and separate control of a manager who must hold an estate agent's licence (individual). In other words, a manager can manage only one estate agency office.

According to section 40(3) of the Estate Agents Ordinance, licensed estate agents are required to notify the EAA within 31 days of the appointment or termination of appointment of such estate agency office managers.

The "Notice of Appointment/Termination of Appointment of a Person as a Manager of a Licensed Estate Agent" (Form 10), which can be downloaded from the EAA website, should be used when such a notice is given to the EAA.

## 貸款予客戶購買物業

### Lending money to clients to purchase properties

監管局曾接獲市民投訴，地產代理從業員為了促成「一手」物業交易，貸款予客戶支付訂金，以致客戶購入超出其經濟能力的物業。

監管局提醒從業員，雖然《地產代理條例》沒有就從業員於進行地產代理工作時，可否貸款予客戶或替客戶墊付訂金一事有任何規定，作為專業的地產代理，貸款予客戶或替客戶墊付訂金前，應建議客戶清楚了解自己的經濟狀況、還款能力和財務安排。

The EAA has received complaints that estate agency practitioners, for the sake of facilitating the sale of first-hand properties, lent money to their clients to pay for the deposit for the purchase, which resulted in the clients having bought a property that they could not afford.

The EAA reminds practitioners that, although the Estate Agents Ordinance has no provision on whether practitioners can lend money or help their clients pay for the deposit in advance, before doing so, professional practitioners should advise their clients to ascertain their own financial position, loan repayment ability and necessary financial arrangements.

# 打擊「偷盤」、「射單」新措施

## New measure to combat the unlawful transfer of clientele



打擊「偷盤、射單」宣傳標貼

Stickers for combating the unlawful transfer of clientele

監管局致力打擊地產代理業界「偷盤」、「射單」等違法違規行為。為提醒從業員切勿「偷盤/射單」，以身試法，監管局特別印製了印有「偷盤射單，犯法違規」的宣傳標貼，供地產代理公司使用。管理層可將標貼放在員工電腦屏幕邊，或其他適當地方。

今年5月，監管局與業界商會就「偷盤」、「射單」的情況曾進行深入交流和商討，大家一致同意應該加強宣傳教育工作，讓前線從業員明白「偷盤」、「射單」的行為，有可能遭受監管局的紀律處分，並且觸犯刑法。

監管局曾於2007年6月，就「偷盤」、「射單」等問題發出執業通告，加強從業員對有關違規行為的認識。

監管局鼓勵業界管理層多做防範性的工作，例如加強資料的保安。另一方面，監管局亦會對此類行為保持警覺，並轉介可疑個案予廉政公署及警方跟進。

As part of its continual efforts to combat the unlawful transfer of clientele or listings, the EAA has designed and produced stickers to remind practitioners not to get involved in these unlawful activities. The stickers are intended to be placed next to employees' computer monitors and in other prominent places in estate agency offices.

In May 2008, the EAA had a fruitful meeting with members of the estate agency trade to share views on how to combat such behaviour. It was agreed that frontline practitioners should be reminded, through education and promotion programmes, that getting involved in such illegal activities might lead to disciplinary sanctions by the EAA or even constitute a breach of the law.

The EAA issued a practice circular on the subject in June 2007 in a bid to enhance practitioners' understanding of the problem and possible consequences.

The EAA urges the management of estate agency companies to put in place further preventive measures, such as strengthening their companies' information security. The EAA will monitor the situation and report suspicious cases to the Independent Commission Against Corruption and the police for follow up.



監管局執行總監黃維豐先生（右三）和總調查經理黃麟昌先生（右一）與地產代理業界商討如何打擊「偷盤」、「射單」的違規行為。

EAA Director of Operations Mr Anthony Wong (third from right) and Chief Manager Mr Eric Wong (first from right) meet with trade associations to discuss ways to combat the unlawful transfer of clientele.

# 活動剪影

## Events and activities



22/7/2008

主席潘國濂先生和行政總裁陳佩珊女士在記者招待會上回顧2008年上半年監管局的工作。

In a press conference, Chairman Mr Steven Poon and Chief Executive Officer Ms Sandy Chan review the work of the EAA in the first half of 2008.



19/8/2008

北京市建設委員會城建研究中心代表團參觀監管局。

A delegation from an urban-development research centre in Beijing visits the EAA.



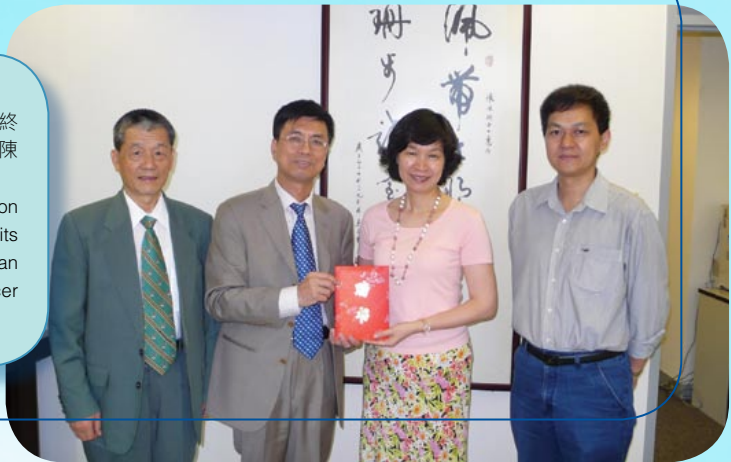
19/5/2008

香港教育與傳意科技協會會長任伯江博士為持續專業進修計劃主講「說話與口才：成功之道」講座。 President of the Hong Kong Association for Educational Communications and Technology Dr Leo Yam speaks at a CPD seminar titled "Speaking and oral skills – the road to success".

5/6/2008

廣東省房地產行業協會會長蔡穗聲教授（左二）與終身名譽會長陳之泉教授（左一）與監管局行政總裁陳佩珊女士交流意見。

President of the Guangdong Real Estate Association Professor Cai Suisheng (second from left) and its Permanent Honorary President Professor Chen Zhiqian (first from left) exchange views with Chief Executive Officer Ms Sandy Chan.



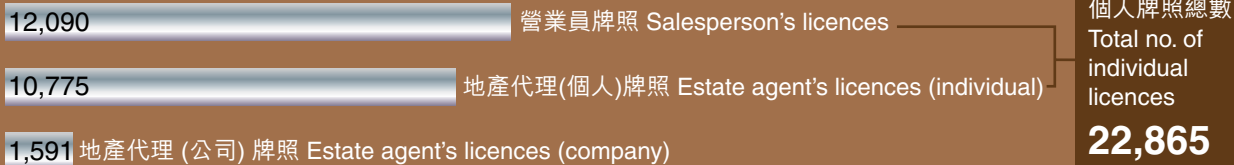
8/9/2008

從業員踴躍參加「地產代理業普通話加油站」的普通話課程。

Practitioners actively participate in a Putonghua course, which was well received by the trade.

# 統計數字 Statistics

牌照數目 (於2008年6月30日計算)  
Number of licences (as at 30/6/2008)



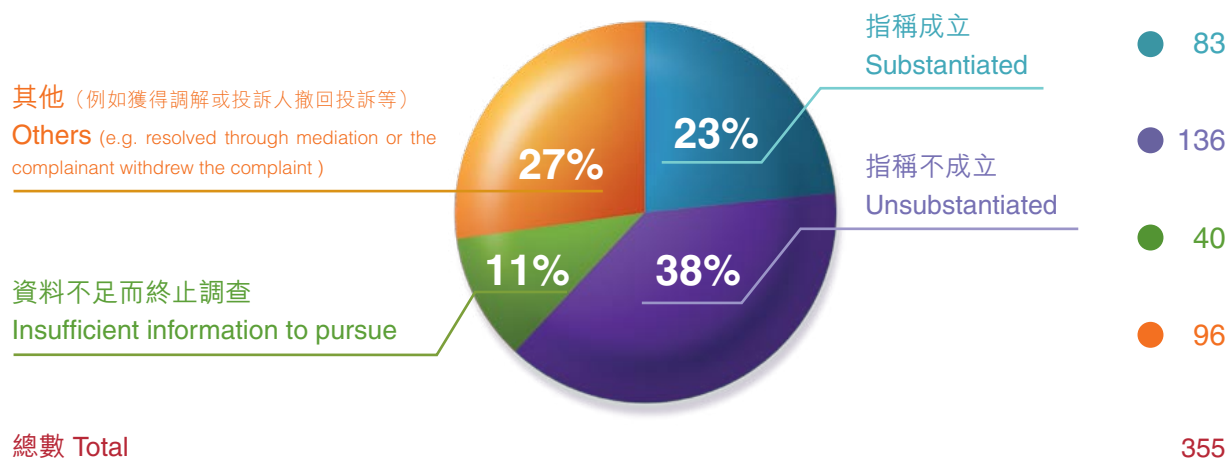
營業詳情說明書數目 (於2008年6月30日計算)  
Number of statements of particulars of business (SPOBs) (as at 30/6/2008)



投訴及破產個案 (2008年1月1日至6月30日)  
Complaints and bankruptcy cases (1/1/2008 – 30/6/2008)



已處理的投訴個案結果\*  
Results of completed complaint cases\* 個案數目  
No. of cases



於2008年1月至6月，監管局共處理了47\*宗破產個案。  
From January to June 2008, EAA completed 47\* bankruptcy cases.

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

巡查 (2008年1月1日至6月30日)

Compliance inspections (1/1/2008 – 30/6/2008)

557

「一手」樓盤巡查次數

Number of compliance inspections at first-sale sites

301

代理商舖巡查次數

Number of compliance inspections at agency shops

總數  
Total

858

經巡查或抽查而發現並成立的違規個案

Number of substantiated non-compliance cases arising from inspections or spot checks

■ 17\*

紀律處分

Disciplinary actions

被暫時吊銷的牌照數目

Number of licences suspended

■ 9

被撤銷的牌照數目

Number of licences revoked

■ 0

考試及考試日期

Examination and date

參加人數

No. of candidates

合格率

Pass rate

地產代理資格考試

Estate Agents Qualifying Examination

21/2/2008

447

42%

24/4/2008

1,178

47%

營業員資格考試

Salespersons Qualifying Examination

22/2/2008

606

15%

25/4/2008

1,599

42%

27/6//2008

1,405

37%

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

## 紀律處分 Disciplinary actions (1/4/2008–30/6/2008)

監管局紀律委員會根據《地產代理條例》第30(1)條對下述持牌人行使了紀律制裁權：

The Disciplinary Committee of the EAA has exercised its disciplinary powers under section 30(1) of the Estate Agents Ordinance against the following licensees:

持牌人 ( 牌照號碼 ) Licensee ( Licence no. )	所判處分 Disciplinary actions	有關事項 Matters concerned
97物業代理有限公司 97 Real Estate Company Limited C-022814	訓誡、譴責及罰款 Admonishment, reprimand and fine	違反《常規規例》第6(2)條和沒有遵守《操守守則》第3.7.2段 Breach of section 6(2) of the Practice Regulation and failure to comply with paragraph 3.7.2 of the Code of Ethics
耀基物業代理有限公司 Blessing Land Property Consultants Limited C-023513	譴責 Reprimand	違反《常規規例》第6(1)條 Breach of section 6(1) of the Practice Regulation
志達行地產有限公司 C & D Associates Company Limited C-012909	譴責及罰款 Reprimand and fine	違反《常規規例》第9(1)條 Breach of section 9(1) of the Practice Regulation
中原地產代理有限公司 Centaline Property Agency Limited C-000227	譴責及罰款 Reprimand and fine	違反《常規規例》第9(1)條 Breach of section 9(1) of the Practice Regulation
世紀21中華物業有限公司 Century 21 Culture Center Property Limited C-021446	譴責及罰款 Reprimand and fine	違反《條例》第36(1)(a)(i)條 Breach of section 36(1)(a)(i) of the EAO
陳美鸞 <sup>(1)(2)</sup> Chan Mei Luen S-161007	罰款及在牌照上附加條件 Fine and attachment of conditions to licence	沒有遵守《條例》第21(2)(c)條 Failure to comply with section 21(2)(c) of the EAO
康樂園代理有限公司 Hong Lok Yuen Agency Limited C-021524	譴責及罰款 Reprimand and fine	違反《條例》第36(1)(a)(i)條 Breach of section 36(1)(a)(i) of the EAO
李美娟 <sup>(2)</sup> Lee Mei Kuen S-110987	譴責及在牌照上附加條件 Reprimand and attachment of a condition to licence	沒有遵守《操守守則》第3.2.1段和第3.4.1段 Failure to comply with paragraphs 3.2.1 and 3.4.1 of the Code of Ethics
梁志偉 <sup>(2)</sup> Leung Chi Wai S-158260	暫時吊銷牌照 (3/5/2008 – 2/6/2008) 及在牌照上附加條件 Suspension of licence (3/5/2008 – 2/6/2008) and attachment of a condition to licence	沒有遵守《操守守則》第3.4.1段 Failure to comply with paragraph 3.4.1 of the Code of Ethics
美聯物業代理有限公司 Midland Realty International Limited C-000982	譴責及罰款 Reprimand and fine	違反《常規規例》第9(1)條 Breach of section 9(1) of the Practice Regulation
常和置業代理有限公司 Sheung Woo Real Estate Agency Limited C-022274	譴責及罰款 Reprimand and fine	違反《條例》第20(1)(a)條和《發牌規例》第8條 Breach of section 20(1)(a) of the EAO and section 8 of the Licensing Regulation
蕭彥彤 <sup>(2)</sup> Siu Yin Tung S-016526	譴責及在牌照上附加條件 Reprimand and attachment of conditions to licence	沒有遵守《操守守則》第3.2.1段 Failure to comply with paragraph 3.2.1 of the Code of Ethics

持牌人 ( 牌照號碼 ) Licensee ( Licence no. )	所判處分 Disciplinary actions	有關事項 Matters concerned
太陽物業香港代理有限公司 Sunrise Property HK Agency Limited C-018442	譴責 Reprimand	違反《常規規例》第3(2)(c)條 Breach of section 3(2)(c) of the Practice Regulation
大同地產發展有限公司 Tai Tung Estate Development Limited C-019710	譴責 Reprimand	違反《常規規例》第6(1)條 Breach of section 6(1) of the Practice Regulation
陳巧兒 <sup>(2)</sup> Chan Hau Yee S-155553	譴責、罰款及在牌照上附加條件 Reprimand, fine and attachment of a condition to licence	違反《常規規例》第13(4)條和《條例》第43(2)條 Breach of section 13(4) of the Practice Regulation and section 43(2) of the EAO
鄭楚雲 <sup>(2)</sup> Cheng Chor Wan E-106736	譴責及在牌照上附加條件 Reprimand and attachment of a condition to licence	沒有遵守《操守守則》第3.2.1段 Failure to comply with paragraph 3.2.1 of the Code of Ethics
張立德 <sup>(2)</sup> Cheung Lap Tak S-129337	在牌照上附加條件 Attachment of conditions to licence	沒有遵守《條例》第21(2)(c)條 Failure to comply with section 21(2)(c) of the EAO
林德禮 <sup>(2)</sup> Lam Tak Lai E-015861	暫時吊銷牌照 (7/6/2008 – 6/8/2008) 及在牌照上附加條件 Suspension of licence (7/6/2008 – 6/8/2008) and attachment of a condition to licence	被法庭裁定違反《防止賄賂條例》第9(2)(a)條罪名成立 Convicted of an offence under section 9(2)(a) of the Prevention of Bribery Ordinance
美聯物業代理有限公司 Midland Realty International Limited C-000982	譴責 Reprimand	違反《常規規例》第6(2)條 Breach of section 6(2) of the Practice Regulation
龐潔萍以家悅物業代理經營 Pong Kit Ping trading as Cosmos Property Agency E-216267	譴責 Reprimand	違反《常規規例》第6(2)(b)條 Breach of section 6(2)(b) of the Practice Regulation
蕭綺 <sup>(2)</sup> Siu Yee E-054518	在牌照上附加條件 Attachment of conditions to licence	沒有遵守《條例》第19(1)(c)條 Failure to comply with section 19(1)(c) of the EAO
謝達智 <sup>(2)</sup> Tse Tat Chi S-087019	譴責及在牌照上附加條件 Reprimand and attachment of a condition to licence	違反《常規規例》第13(4)條和沒有遵守《操守守則》第3.2.1段 Breach of section 13(4) of the Practice Regulation and failure to comply with paragraph 3.2.1 of the Code of Ethics
王惠瑜以威豪物業代理經營 Wong Wai Yu trading as Well Realty Agency E-081439	譴責 Reprimand	違反《常規規例》第6(2)(b)條 Breach of section 6(2)(b) of the Practice Regulation
楊佩儀以永業地產經營 Yeung Pui Yee Sandy trading as Wing Yip Property E-145100	譴責及罰款 Reprimand and fine	違反《條例》第36(1)(a)(i) Breach of section 36(1)(a)(i) of the EAO
宇田地產有限公司以世紀21宇田地產經營 Yu Tin Property Limited trading as Century 21 Yu Tin Property C-019270	譴責 Reprimand	沒有遵守《操守守則》第3.2.1段 Failure to comply with paragraph 3.2.1 of the Code of Ethics

持牌人 ( 牌照號碼 ) Licensee ( <i>Licence no.</i> )	所判處分 Disciplinary actions	有關事項 Matters concerned
銀馬投資有限公司以長城物業代理經營 Amases Investment Limited trading as Great Wall Property Agency C-008308	譴責及罰款 Reprimand and fine	違反《常規規例》第9(1)條 Breach of section 9(1) of the Practice Regulation
張秋 <sup>(2)</sup> Chang Chau E-045172	暫時吊銷牌照 (5/7/2008 – 4/11/2008) 及在牌照上附加條件 Suspension of licence (5/7/2008 – 4/11/2008) and attachment of conditions to licence	沒有遵守《操守守則》第3.3.1段和第3.2.1段及違反《常規規例》第6(3)(b)條 Failure to comply with paragraphs 3.3.1 and 3.2.1 of the Code of Ethics and breach of section 6(3)(b) of the Practice Regulation
周志榮 <sup>(2)</sup> Chau Chi Wing S-228825	暫時吊銷牌照 (19/7/2008 – 12/9/2008) Suspension of licence (19/7/2008 – 12/9/2008)	沒有遵守《操守守則》第3.7.2段 Failure to comply with paragraph 3.7.2 of the Code of Ethics
趙楚華 <sup>(2)</sup> Chiu Chor Wa E-047657	譴責及在牌照上附加條件 Reprimand and attachment of a condition to licence	違反《常規規例》第13(4)條 Breach of section 13(4) of the Practice Regulation
馮志誠 Fung Chi Sing Andy E-170973	譴責及罰款 Reprimand and fine	違反《常規規例》第12(3)條、第12(7)(c)條和第6(2)條 Breach of sections 12(3), 12(7)(c) and 6(2) of the Practice Regulation
香港置業(地產代理)有限公司 Hong Kong Property Services (Agency) Limited C-018893	譴責及罰款 Reprimand and fine	違反《條例》第36(1)(a)(i)條和《常規規例》第3(3)(b)條 Breach of section 36(1)(a)(i) of the EAO and section 3(3)(b) of the Practice Regulation
林泉以福聯行物業代理公司經營 <sup>(2)</sup> Lam Chuen trading as Fortland Property Agency E-062025	譴責及在牌照上附加條件 Reprimand and attachment of a condition to licence	違反《常規規例》第3(2)(a)條 Breach of section 3(2)(a) of the Practice Regulation
李嘉華 <sup>(2)</sup> Lee Ka Wah June E-195211	譴責及在牌照上附加條件 Reprimand and attachment of a condition to licence	沒有遵守《操守守則》第3.2.1段 Failure to comply with paragraph 3.2.1 of the Code of Ethics
李錦紅 <sup>(2)</sup> Lee Kam Hung, Ruby S-116066	暫時吊銷牌照 (19/7/2008 – 12/9/2008) Suspension of licence (19/7/2008 – 12/9/2008)	沒有遵守《操守守則》第3.7.2段 Failure to comply with paragraph 3.7.2 of the Code of Ethics
李蔚寧 <sup>(2)</sup> Li Wei Ling E-142215	暫時吊銷牌照 (2/8/2008 – 8/8/2008) 及在牌照上附加條件 Suspension of licence (2/8/2008 – 8/8/2008) and attachment of conditions to licence	沒有遵守《操守守則》第3.4.1段、《條例》第19(1)(c)條和違反《常規規例》第13(4)條 Failure to comply with paragraph 3.4.1 of the Code of Ethics, section 19(1)(c) of the EAO and breach of section 13(4) of the Practice Regulation
東方置業(控股)有限公司以東方置業經營 Oriental Property (Holdings) Limited trading as Oriental Property Agency C-026266	譴責及罰款 Reprimand and fine	違反《常規規例》第9(1)條 Breach of section 9(1) of the Practice Regulation
東方置業(控股)有限公司以東方置業經營 Oriental Property (Holdings) Limited trading as Oriental Property Agency C-026266	譴責 Reprimand	沒有遵守《操守守則》第3.7.2段 Failure to comply with paragraph 3.7.2 of the Code of Ethics

持牌人 ( 牌照號碼 ) Licensee ( Licence no. )	所判處分 Disciplinary actions	有關事項 Matters concerned
太平興業地產有限公司 P C Realty Limited C-016044	譴責 Reprimand	違反《常規規例》第6(2)條 Breach of section 6(2) of the Practice Regulation
沈雙蓮以金泉物業代理公司經營 Shum Sheung Lin trading as Gold Spring Property Agency Co E-077166	譴責 Reprimand	違反《常規規例》第6(2)(b)條 Breach of section 6(2)(b) of the Practice Regulation
薛麗佳 <sup>(2)</sup> Sit Lai Kai Sally S-113129	譴責及在牌照上附加條件 Reprimand and attachment of a condition to licence	違反《常規規例》第13(4)條 Breach of section 13(4) of the Practice Regulation
邵善聰以金泉物業代理公司經營 Siu Sin Chung trading as Gold Spring Property Agency Co E-077173	譴責 Reprimand	違反《常規規例》第6(2)(b)條 Breach of section 6(2)(b) of the Practice Regulation
謝鳳敬 <sup>(2)</sup> Tse Fung King S-094135	譴責及在牌照上附加條件 Reprimand and attachment of conditions to licence	違反《常規規例》第3(2)(a)條和第6(3)(b)條 Breach of sections 3(2)(a) and 6(3)(b) of the Practice Regulation
王櫻霖以宜家地產經營 <sup>(2)</sup> Wong Ying Lam trading as Yee Ka Real Estate Agency Co E-178467	譴責及在牌照上附加條件 Reprimand and attachment of a condition to licence	違反《常規規例》第13(4)條 Breach of section 13(4) of the Practice Regulation
億林置業有限公司 Yi Lam Property Limited C-022351	譴責 Reprimand	違反《常規規例》第6(2)(b)條 Breach of section 6(2)(b) of the Practice Regulation
葉建雄 <sup>(2)</sup> Yip Kin Hung E-133329	譴責、罰款及在牌照上附加條件 Reprimand, fine and attachment of a condition to licence	違反《常規規例》第13(4)條 Breach of section 13(4) of the Practice Regulation

### 註 Notes

(1) 上訴審裁小組已推翻紀律委員會對該持牌人所作的裁決。

The Appeal Tribunal has reversed the Disciplinary Committee's decision on the licensee.

(2) 有關個案已刊於政府憲報（2008年第18期至2008年第31期），詳情可登入政府憲報網頁 ([www.gld.gov.hk/egazette](http://www.gld.gov.hk/egazette)) 參閱。

These cases were also published in the Gazette (nos. 18/2008 to 31/2008). For details, please refer to the Gazette (website: [www.gld.gov.hk/egazette](http://www.gld.gov.hk/egazette)).

### 凡例

《條例》－《地產代理條例》

《常規規例》－《地產代理常規（一般責任及香港住宅物業）規例》

《發牌規例》－《地產代理（發牌）規例》

### Legend

EAO – Estate Agents Ordinance

Practice Regulation – Estate Agents Practice (General Duties and Hong Kong Residential Properties) Regulation

Licensing Regulation – Estate Agents (Licensing) Regulation

## 上訴結果 Appeal results (1/3/2008 – 31/8/2008)

下述持牌人就有關監管局紀律委員會根據《地產代理條例》第30(1)條對他們行使紀律制裁權的決定而上訴。以下為有關的上訴結果：

The following licensees have appealed against the decisions of the Disciplinary Committee of the EAA to exercise its disciplinary powers under section 30(1) of the Estate Agents Ordinance against them. The appeal results are as follows:

持牌人 ( 牌照號碼 ) Licensee ( Licence no. )	有關事項 Matters concerned	紀律委員會所判處分 Disciplinary actions taken by Disciplinary Committee	上訴結果 Appeal result
家居地產裝修有限公司 House Living Property & Design Company Limited  C-022068	沒有遵守《操守守則》 第3.3.1段 Failure to comply with paragraph 3.3.1 of the Code of Ethics	暫時吊銷牌照 Suspension of licence	上訴得直 Appeal allowed
錢詩麗 Chin Sze Lai Esther  S-172059	沒有遵守《條例》 第21(2)(c)條 Failure to comply with section 21(2)(c) of the EAO	暫時吊銷牌照 及在牌照上附加條件 Suspension of licence and attachment of conditions to licence	上訴駁回 Appeal dismissed  暫時吊銷牌照(8/9/2008 – 7/10/2008) 及在牌照上附 加條件 Suspension of licence (8/9/2008 – 7/10/2008) and attachment of conditions to licence
陳美鸞 Chan Mei Luen  S-161007	沒有遵守《條例》 第21(2)(c)條 Failure to comply with section 21(2)(c) of the EAO	罰款及在牌照上附加條件 Fine and attachment of conditions to licence	上訴得直 Appeal allowed

### 凡例

《條例》 – 《地產代理條例》

### Legend

EAO – Estate Agents Ordinance