

監管十五載
專業創未來

15 years of regulation towards a better professional future

主席的話
Message
from the Chairman



今年我們慶祝地產代理監管局(監管局)成立15周年。我為監管局15年來所做的工作感到高興和自豪，一方面，因為規管地產代理行業的「硬件」——規管制度，已經上了軌道；另一方面，業界的「軟件」配套——專業水平和誠信文化，亦不斷進步。

經歷過去15年，我們見證樓市不斷變化、住屋問題成為市民最關注的議題之一。為了應對樓市的不斷變化及地產代理執業手法的變遷、以及日益增加的公眾期望，監管局時刻保持警覺和靈活應變，致力確保持牌人守法循規。

多年來，監管局致力提升業界的專業水平和能力。為此，監管局嚴格執行把關措施，並推行切合業界需要的持續專業進修計劃。

自監管局於1997年成立至今，地產代理的專業水平有了明顯的提高。在未來的歲月，我們有決心引領業界邁向更光輝的新里程。建立行內的誠信文化，以及透過互認計劃來加強專業交流等措施，將會有助改善業界的專業服務。

監管局經過15年的發展，已經成為一個有公信力、公正、專業、實幹的規管機構。監管局有今天的發展和進步，實有賴各現任和前任的監管局成員盡心盡力的工作和指導。我藉此機會，向他們的卓越智慧和貢獻衷心致謝。我感謝地產代理業界對監管局的支持，並感激監管局員工一直以來的努力。在此特別鳴謝香港特別行政區政府和市民大眾對監管局的全力支持和激勵。

繼往開來，監管局將繼續發展，秉持一如以往的使命。

地產代理監管局主席
陳韻雲

This year, 2012, we celebrate the 15th anniversary of the Estate Agents Authority (EAA). I am proud and delighted to say that while the “hardware” – our regulatory regime for the estate agency trade, has been firmly established, the “software” – professionalism and the culture of probity in the trade, has also been continuously elevated.

Over the past 15 years, we have witnessed ups and downs in the property market, and that housing has become one of the public's most concerned issues. To meet the changes in society and estate agency practices, as well as rising public expectations, the EAA stays vigilant and responsive at all times to ensure the licensees' compliance with the regulations.

All along, the EAA has strived to raise the professional standards and competence of the trade. To this end, stringent gate-keeping measures have been rigorously executed and Continuing Professional Development programmes have also been implemented to meet the trade's needs.

The professional standards of estate agents have improved considerably since the inception of the EAA in 1997. In the years ahead, we are determined to lead the trade to advance towards a better professional future. Building a culture of integrity in the trade and enhancing professional exchanges through the mutual recognition scheme, which contribute to the professional development of the trade, are among the measures that we will strive in the years ahead.

The past 15 years has seen the EAA growing into a professional, effective and impartial regulatory body. This is an accomplishment that cannot be realised without the dedication and guidance of past and present fellow members of the EAA Board. I would like to thank them for their dedication, far-sighted wisdom and contributions. I am also thankful for the support rendered by the trade, and the EAA Administration's efforts over the years must also be appreciated. In particular, I am grateful for the HKSAR government and the public for their unfailing advice and support.

As we approach a new chapter, the EAA will continue to strengthen its roles and remain as dedicated and true to our mission as we have been in the past years.

Vivien Chan
Chairman, Estate Agents Authority



行政長官梁振英



弘揚專業
規管有方

地產代理監管局成立十五周年誌慶



專業惠群十五載
 繼往開來績譽彰

地產代理監管局成立十五周年誌慶

財政司司長曾俊華





運輸及房屋局局長張炳良



匡導業界 守正持平

地產代理監管局成立十五周年誌慶



財務及策略發展委員會 Finance and Strategic Development Committee

財務及策略發展委員會專責籌劃監管局的发展方向。

委員會研究具有長遠性影響的政策和工作策略，以確保監管局的監管工作，符合社會的期望。除此以外，委員會就重要的財政議題，向董事局提交建議，審閱及批署年度工作計劃及行政部門的預算案，並監察監管局的財政狀況和投資事宜。

委員會也負責監督行政部門的人力資源規劃和發展的政策，包括組織架構和薪酬政策。

財務及策略發展委員會主席 (2008 - 2012 年度)

陳韻雲

The Finance and Strategic Development Committee (FSDC) is primarily responsible for mapping the strategic development of EAA.

The FSDC examines strategic issues of long-term significance to ensure that the EAA meets the rising expectations of the community in its role as an effective regulator of the estate agency trade. It also advises the Board on the development of major financial strategies and policies, reviews and endorses the annual work plan and budget of the EAA Administration and oversees the financial position and investments of the EAA.

The FSDC further oversees the manpower planning and development of human resources policies for the EAA Administration, including its establishment structure and remuneration policies.

Vivien Chan

Chairman, Finance and Strategic Development Committee (2008-2012)



紀律委員會 Disciplinary Committee

紀律委員會的職責包括接受及查究涉及持牌地產代理或營業員的投訴，有否違反《地產代理條例》，並向違例的從業員施行紀律處分。委員會亦會訂立指引和程序，確保以公平及貫徹一致的立場處理紀律個案。

委員會也就持牌人的違規個案主持紀律研訊，審查違例的持牌人。歷年來，監管局共舉行了接近2,000次紀律研訊。

委員會在杜絕劣行方面扮演重要角色，保障市民大眾的利益，有助提升業界的專業形象。

紀律委員會主席 (2007 - 2012 年度)

馬豪輝

The Disciplinary Committee (DC) receives and inquires into complaints lodged against licensed estate agents or salespersons for breaches of the Estate Agents Ordinance and metes out disciplinary sanctions to non-compliant licensees. It also draws up guidelines and procedures to ensure consistency and fairness in handling disciplinary cases.

The DC conducts inquiry hearings into cases of non-compliance by licensees on a frequent basis. Over the years, a total of close to 2,000 inquiry hearings have been held.

The DC plays an important role in stamping out malpractices, thus enhancing the professional image of the trade while protecting the interest of the community at large.

Ma Ho-fai

Chairman, Disciplinary Committee (2007-2012)

牌照委員會 Licensing Committee



牌照委員會專責處理有關牌照事宜。委員會負責研究及建議地產代理及營業員之發牌規定，審閱個別牌照申請，批准或拒絕發出有關牌照。

為確保所有持牌人均符合發牌條件，委員會審視牌照申請人或現行持牌人是否為持有牌照或繼續持有牌照的適當人選。截至2012年10月31日，個人牌照持牌人數已達35,674。

同時，委員會檢討及建議牌照費用、制定有關發牌事項的政策、設計與發牌事項有關的表格及文件。

牌照委員會主席 (2010 - 2012 年度)

廖玉玲

The Licensing Committee is committed to overseeing licensing matters. It considers and recommends licensing requirements for estate agents and salespersons, and approves or refuses applications for licence brought before it.

To ensure that licensees meet the licensing requirements, the Committee determines whether an applicant for licence or current licensee is a fit and proper person to hold or continue to hold a licence. As at 31 October 2012, the total number of licences held by individuals has reached 35,674.

In addition, the Committee reviews and makes recommendations on the scale of licence fees, sets policies relating to licensing matters and designs relevant forms and documents in relation to licensing.

Elaine Liu Yuk-ling

Chairman, Licensing Committee (2010-2012)

執業及考試委員會 Practice and Examination Committee



執業及考試委員會專責處理有關執業及考試事宜。委員會不時檢討地產代理行業的執業手法，並制訂關於地產代理工作的執業通告或指引。

自1999年，監管局共發出121份執業通告。通告涵蓋的題目廣泛，為地產代理業界的工作提供指引。

委員會也負責制訂地產代理和營業員資格考試的範圍及費用、審視資格考試的執行工作，確保只有符合要求的人士才可以加入地產代理行業。

執業及考試委員會主席 (2010 - 2012 年度)

梁永祥

The Practice and Examination Committee (PEC) oversees practice and examination matters. It reviews the practices of the trade and formulates practice circulars and guidelines on various aspects of estate agency work from time to time.

Since 1999, a total of 121 practice circulars have been issued. The circulars cover a broad spectrum of topics to provide guidelines and directives on estate agency practice.

The PEC is also responsible for determining the syllabi and fees for the qualifying examinations for estate agents and salespersons and overseeing the administration of the examinations. It plays an important role in ensuring only those who possess the required knowledge can enter the trade.

William Leung Wing-cheung

Chairman, Practice and Examination Committee (2010-2012)



專業發展委員會 Professional Development Committee

專業發展委員會的主要工作是制訂及監督持續專業進修計劃的執行，以提升持牌人的執業水平。

為了提高持牌人的執業水平，委員會不時研究業界的培訓需要，並為設計合適的培訓課程提供意見。此外，委員會也就有關地產代理的專業資格互認計劃的專業交流活動，提供意見。

持續專業進修計劃自2005年推出至今，共舉辦了超過3,129場由監管局及其他機構為業界主辦的進修活動，參加人次逾20萬。

專業發展委員會主席（2010 - 2012 年度）

劉詩韻

The Professional Development Committee (PDC) is responsible for formulating and overseeing the implementation of the Continuing Professional Development (CPD) Scheme with a view to raising the competence of licensees through lifelong learning.

In order to raise the competence of licensees, the PDC examines the training needs and provides advice on the design of appropriate training programmes from time to time. It also advises on professional exchange activities in relation to reciprocal recognition of professional qualifications for the estate agency trade.

Since the launch of the CPD Scheme in May 2005, more than 3,129 sessions of CPD activities have been held for the trade by the EAA and other activity providers, recording over 200,000 enrolments.

Serena Lau Sze-wan

Chairman, Professional Development Committee (2010-2012)



第 28 條調查小組 Section 28 Investigation Panel

第28條調查小組就如何選取需要根據《地產代理條例》(《條例》)第28條展開調查的個案制定指引和程序，並監督根據《條例》第28條進行的調查，確保調查工作符合法例規定。

調查小組接受和考慮監管局行政部門就其認為有需要根據《條例》第28條進行調查的涉嫌違反或沒有遵守《條例》或其他相關條文規定的個案所呈交的報告和建議，並在有需要時，委任調查員進行調查。

調查小組一直致力積極地制訂有效的機制，監督監管局行使《條例》第28條所賦予的調查權力。

第28條調查小組主席（2010 - 2012 年度）

廖玉玲

The Section 28 Investigation Panel is empowered to formulate guidelines for and procedures on the selection of cases for investigation, as well as to oversee the conduct of investigation under section 28 of the Estate Agents Ordinance (EAO) to ensure its full compliance.

The Panel is tasked to receive and consider reports and recommendations on suspected cases of contravention or non-compliance of the EAO or other relevant requirements warranting investigation under section 28 of the EAO. It appoints investigators to conduct investigation as the Panel considers necessary.

The Panel has been working attentively to establish an effective mechanism to perform the functions and exercise the powers as prescribed by section 28 of the EAO.

Elaine Liu Yuk-ling

Chairman, Section 28 Investigation Panel (2010-2012)

發展歷程 Milestones

1997

05

《地產代理條例》頒布

Enactment of the Estate Agents Ordinance

11

地產代理監管局(監管局)成立。張建東博士, GBS, JP 擔任首屆主席

Estate Agents Authority (EAA) established. Dr Marvin Cheung Kin-tung, GBS, JP was appointed the first EAA Chairman



2000

10

監管局舉辦宣傳活動, 推廣《地產代理條例》

EAA launched a publicity campaign to promote the Estate Agents Ordinance

2005

05

推出持續專業進修計劃(自願參與階段)

Launch of the Continuing Professional Development (CPD) Scheme (Voluntary Stage)

2002

01

《2001年地產代理(發牌)(修訂)規例》生效

Estate Agents (Licensing) (Amendment) Regulation 2001 came into effect

1999

01

《地產代理(發牌)規例》生效

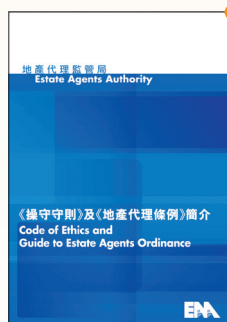
The Estate Agents (Licensing) Regulation became effective

第一批地產代理牌照獲批出

The first batch of licences was granted

發出《操守守則》

Issuance of Code of Ethics



03

監管局舉辦首次地產代理及營業員資格考試

EAA held the first Qualifying Examinations for estate agents and salespersons

11

《地產代理常規(一般責任及香港住宅物業)規例》生效

The Estate Agents Practice (General Duties and Hong Kong Residential Properties) Regulation came into effect

2001

12

發牌制度的三年過渡期結束

The three-year transition period prescribed under the Licensing Regulation ended

2003

11

潘國濂博士, BBS, JP 繼任監管局主席

Dr Steven Poon Kwok-lim, BBS, JP assumed Chairmanship of the EAA



12

監管局訪京團拜會北京政府官員, 反映業界支持香港與內地更緊密經貿關係

An EAA delegation visited government officials in Beijing to reflect estate agents' support for CEPA



2006

03

推出嘉許證書及嘉許獎章計劃，鼓勵地產代理參與持續專業進修計劃

Launch of Certificate of Attainment and CPD Attainment Symbol to encourage estate agents' participation in CPD Scheme

12

舉行持續專業進修計劃頒獎典禮，嘉許取得最多學分的地產代理及活動主辦者

CPD Scheme awards ceremony was held in recognition of the estate agents' gaining the highest scores and event organizers' effort



2007

03

監管局成立第28條調查委員會

The Section 28 Investigation Committee established

11

監管局成立10周年紀念
10th Anniversary of the EAA

2008

06

推出地產代理商舖專業進修嘉許獎章計劃

Introduction of the CPD Mark for Estate Agencies

08

監管局與廣州市房地產中介服務管理所簽署協議，安排香港從業員考取在廣州執業的資格證書

Agreement signed with Guangzhou Real Estate Agent Service Administration Centre on Hong Kong practitioners obtaining a qualification to practise estate agency work in Guangzhou

10

監管局就「實用面積」的統一定義發出執業通告

EAA issued practice circular on the standardised definition of "saleable area"

11

陳韻雲太平紳士，BBS繼任監管局主席
Ms Vivien Chan, BBS, JP, assumed Chairmanship of the EAA



2009

01

內地與香港地產代理專業資格互認備忘錄於北京簽署

Memorandum of Understanding on mutual recognition of professional qualifications for estate agents signed in Beijing

05

監管局推行一次性措施，寬免六個月牌費

EAA launched an one-off, six-month licence fee concession scheme

2011

03

監管局與廉政公署合作推出「地產代理誠信管理計劃」

EAA and ICAC jointly launched Integrity Management Programme for the Estate Agency Trade

07

內地與香港地產代理專業資格互認計劃的第一期培訓課程及考試順利完成

First training course and examination for the scheme of mutual recognition of professional qualifications for estate agents in the Mainland and Hong Kong completed

2010

03

監管局發出《執業手冊》
Issuance of *Practice Guide*

05

監管局發出有關規管地產代理在一手樓銷售的執業通告

EAA issued new practice circulars regulating sales practices of first-hand properties

11

監管局與中國房地產估價師與房地產經紀人學會(中房學)簽署協議書，落實有關內地房地產經紀人與香港地產代理專業資格互認的安排

Signing of the agreement with the China Institute of Real Estate Appraisers and Agents (CIREA) on mutual recognition of professional qualifications between Mainland and Hong Kong estate agents

2012

03

監管局與廉政公署合作出版《優質執業手冊》

EAA and ICAC jointly published *Best Practice Checklist*

05

監管局發出有關地產代理須就二手住宅物業採用「實用面積」的執業通告

EAA issued practice circular on provision of "saleable area" for second-hand residential properties

歷年發展 精華一刻 Precious Moments

1998



監管局首屆成員合照。
Inaugural members of the EAA.



監管局與業界商會舉行聯絡會議。
EAA members pose with trade representatives after a trade liaison meeting.



中共中央統戰部及其他官員與監管局訪京團合照。
The United Front Work Department of the Central Committee of the Communist Party of China, and other officials, with the EAA delegation in Beijing.

2003

2000



監管局舉辦巡迴展覽，向公眾介紹監管局的工作。
The EAA holds roving exhibitions to introduce its work to the public.

2005



監管局推出地產代理持續專業進修計劃，鼓勵從業員持續進修，終身學習。
The EAA launches the Continuing Professional Development (CPD) Scheme to promote life long learning among estate agency trade practitioners.

2006



監管局持續專業進修計劃嘉許獎章設計比賽評審團審閱參賽作品。
The panel of adjudicators for the CPD Attainment Symbol Design Competition assesses the entries.



2007



監管局成立 10 周年誌慶。
10th Anniversary of the establishment of the EAA.



監管局向傳媒介紹地產代理商舖專業進修嘉許獎章。
The EAA introduces the CPD Mark for Estate Agencies to the media.

2008



安排香港從業員考取廣州執業的資格證書的協議簽署儀式。
An agreement is signed to facilitate Hong Kong estate agents to obtain a qualification to practice estate agency work in Guangzhou.

2010



監管局舉行者會，簡介《執業手冊》的重點。
The EAA briefs the press on the Practice Guide.



內地與香港地產代理專業資格互認協議書簽署儀式。
Signing ceremony of the agreement on mutual recognition of professional qualifications of estate agents in the Mainland and Hong Kong.

2011



「地產代理誠信管理計劃」啟動儀式。
Launching ceremony for the Integrity Management Programme.

2012



監管局與廉政公署聯合出版《優質執業手冊》。
The EAA and ICAC jointly publish the Best Practice Checklist.



監管局舉行記者會，簡介有關二手住宅物業面積的最新執業通告。
The EAA briefs the press on the new practice circular on provision of floor area information for second-hand residential properties.



內地與香港地產代理專業資格互認計劃之下首期課程。
The first course under the scheme of the mutual recognition of professional qualifications of estate agents in the Mainland and Hong Kong.

前任及現任監管局成員 Former and current EAA members

The Hon Bernard CHAN, GBS, JP	陳智思議員，GBS，JP	Mr William LEUNG Wing-cheung, BBS, JP	梁永祥太平紳士，BBS
Mr Charles CHAN Chiu-kuok	陳超國先生	Mr Kevin LI Kwok-ying, BBS, MH, JP	李國英太平紳士，BBS，MH
Mr Thomas CHAN Chun-yuen, GBS, JP	陳鎮源太平紳士，GBS	Mr Fred LI Wah-ming, SBS, JP	李華明太平紳士，SBS
Mr Thomas CHAN Kui-yuen	陳鉅源先生	Mr Herbert LIANG Hin-ying, SBS, JP	梁欽榮太平紳士，SBS
Ms Amy CHAN Lim-chee, JP	陳念慈太平紳士	Mr LIU Che-ning	劉哲寧先生
Ms Vivien CHAN, BBS, JP	陳韻雲太平紳士，BBS	Ms Amanda LIU Lai-yun	廖麗茵女士
Mrs Pamela CHAN WONG Shui, BBS, JP	陳黃穗太平紳士，BBS	Mrs Amy LIU TAM Yuen-king, JP	廖譚婉瓊太平紳士
Dr Bob CHAN Yau-ching	陳友正博士	Ms Elaine LIU Yuk-ling	廖玉玲女士
Professor CHAU Kwong-wing	鄧廣榮教授	Mr Alexander LUI Yiu-wah	呂耀華先生
Mrs Lisa CHEE LEUNG Siu-ling, JP	朱梁小玲太平紳士	Mr LUK Shun-tim	陸順甜先生
Mr CHENG Kai-nam	程介南先生	Mr LUN Chi-yim	倫志炎先生
Dr Moses CHENG Mo-chi, GBS, JP	鄭慕智博士，GBS，JP	The Hon MA Fung-kuok, SBS, JP	馬逢國議員，SBS，JP
Dr Marvin CHEUNG Kin-tung, GBS, JP	張建東博士，GBS，JP	Mr MA Ho-fai, SBS, JP	馬豪輝太平紳士，SBS
Mr Horace CHEUNG Kwok-kwan	張國鈞先生	Prof Frederick MA Si-hang, GBS, JP	馬時亨教授，GBS，JP
Dr Charles CHEUNG Wai-bun, JP	張惠彬博士，JP	Mr Paul MA Siu-hung	馬少雄先生
Mr Michael CHOI Ngai-min, JP	蔡涯棉太平紳士	Mr Stephen NG Kam-chun, MH, JP	吳錦津太平紳士，MH
Mr Anthony CHOW Wing-kin, SBS, JP	周永健太平紳士，SBS	Mr NG King-wah	伍景華先生
Ms Cynthia CHUNG Wing-suet	鍾詠雪女士	Mr Duncan Warren PESCOT, JP	栢志高太平紳士
Ms Audrey EU Yuet-mee, SC, JP	余若薇太平紳士，SC	Dr Steven POON Kwok-lim, BBS, JP	潘國濂博士，BBS，JP
Mr William FUNG Yui-sum	馮銳森先生	Mr SHIH Wing-ching, JP	施永青太平紳士
Mr Lester Garson HUANG, JP	黃嘉純太平紳士	Ms SIU Yuen-sheung, BBS, JP	蕭婉嫻太平紳士，BBS
Ms Katherine HUNG Siu-lin	洪小蓮女士	Mr Stephen SUEN Hon-ming	孫漢明先生
Dr IP Saimond	葉松茂博士	Mr SUN Po-yuen, JP	孫寶源太平紳士
Mr Frederick KAN Ka-chong	簡家聰先生	Mr TANG Hoi-tung	鄧海東先生
Mr Gilbert KO Kwok-yiu	高國耀先生	Mr Alex TANG Yee-man	鄧意民先生
Mr Mike KOO Ho-chin	古昊展先生	Ms Eva TO Hau-yin	杜巧賢女士
Mr Anthony KWOK Chong	郭昶先生	Mr Joseph TSANG Hon-ping	曾煥平先生
Mr Keith LAM Hon-keung, JP	林漢強太平紳士	Ms Ophelia TSANG Oi-lin	曾愛蓮女士
Mr Kevin LAM Sze-cay	林詩棋先生	Mr Herbert TSOI Hak-kong, BBS, JP	蔡克剛太平紳士，BBS
Ms LAM Yuk-chun, MH	林玉珍女士，MH	Mr Aaron WAN Chi-keung, BBS, JP	尹志強太平紳士，BBS
Sr LAU Chun-kong	劉振江測量師	Ms Gilly WONG Fung-han	黃鳳嫻女士
Sr Serena LAU Sze-wan	劉詩韻測量師	Mr Augustine WONG Ho-ming, JP	黃浩明太平紳士
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The Hon Kenneth LEUNG Kai-cheong	梁繼昌議員	Mr YEUNG Ka-sing, GBS, JP	楊家聲太平紳士，GBS

前任及現任監管局行政總裁 Former and current EAA Chief Executive Officers

Mrs Grace CHOW CHAN Man-yuen	周陳文琬女士	Mrs Rosanna URE LUI Hang-sai	余呂杏茜女士
Ms Sandy CHAN Pui-shan	陳佩珊女士	Mr Augustine NG Wah-keung	伍華強先生

賀辭

Congratulatory message



中国房地产估价师与房地产经纪人学会

香港地产代理监管局：

值此贵局成立 15 周年并举行 15 周年纪念酒会之际，我谨代表中国房地产估价师与房地产经纪人学会，向贵局表示热烈祝贺，向香港地产代理业界各位人士致以美好祝福！

贵局自成立以来，努力促进和保障香港地产代理依法执业，致力提升香港地产代理的专业水平和能力，为香港地产代理的专业地位提升做出了很大贡献。

近年来，在贵局和我会的共同努力下，实现了首批内地房地产经纪人与香港地产代理专业资格互认，推动了两地房地产经纪行业的交流合作，提升了两地房地产经纪行业的专业地位，促进了两地房地产经纪行业的繁荣发展。

希望我们双方今后进一步密切交流，深化合作，共同为两地房地产经纪行业持续发展做出新的更大贡献。

敬祝贵局 15 周年纪念酒会取得圆满成功！

（宋春华）

中国房地产估价师与房地产经纪人学会会长



導正建信

地產代理人員協會主席

何潔芝 敬賀

地產代理監管局成立十五周年誌慶



服務人群 輔導工商
安定經濟 繁榮社會

地產代理(從業員)總公會主席

吳元興 敬賀

熱烈祝賀地產代理監管局十五周年



專業提升
譽滿業界

地產代理管理協會會長

葉國雄 致意

恭賀地產代理監管局成立十五週年誌慶



地產代理監管局成立十五周年誌慶

同心協德
 興邦惠民

地產代理聯會主席

郭德亮



地產代理監管局十五週年誌慶

監管公正
 業界之福

香港地產代理專業協會會長

郭昶敬賀



恭賀地產代理監管局成立十五週年

團結業界
 邁向專業

香港地產代理商總會主席

朱建蘭敬賀



啟迪有方

祝賀地產代理監管局十五周年慶典

香港專業地產顧問商會會長

鄭志輝



監管有方 提升專業

恭賀地產代理監管局成立十五週年

香港新界地產代理商聯會主席

邱慶新 敬賀



**Congratulations to the Estate Agents Authority
on the occasion of its 15th Anniversary**

A milestone in practitioners'
long journey to professionalism

Moran Zukerman

President

Hong Kong Institute of Estate Agents