

行政總裁匯報
Report of the
Chief Executive
Officer



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行政總裁

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這是本人以地產代理監管局(「監管局」)行政總裁身份發表的第七份年報。2019/20年度，地產市場因社會運動和2019冠狀病毒病全球大流行而受到沉重打擊。在香港人努力適應變幻莫測的局勢的同時，監管局亦一如以往與時並進，致力促進業界遵守法規，提升業界形象。本人藉此簡述本局於年內各方面的工作。

牌照數目及考試新措施

地產市道市況不景，令持牌人數持續下跌。2019/20年度香港的整體物業交易宗數為70,532宗，比上年下跌了6.1%。與此同時，截至2020年3月31日，個人持牌人數目錄得39,358人，比上年輕微下跌了1.26%。

另一方面，監管局在2019年7月為營業員資格考試推出電腦應考模式，為有意入行的人士提供另一個方便的考試方式。然而，由於2019冠狀病毒病疫情爆發導致年內部分資格考試被逼取消，本年度的考生人數因而較2018/19年度減少了29.8%。

促進業界守法循規

過去多年，監管局發出了多份執業通告予業界遵守。這些通告旨在加強地產代理對違規行為的警惕。自上年與地產發展商簽署了《一手住宅物業銷售約章》以及隨後發出的相關執業通告後，加強了地產代理公司和管理層的責任，從而有效地監督和管理派遣到一手住宅樓盤銷售點工作的員工，並且禁止安排未有牌照的員工到這些銷售點工作，年內一手住宅樓盤銷售點的秩序有着明顯改善。

This is the seventh report I present as the Chief Executive Officer (“CEO”) of the Estate Agents Authority (“EAA”). In 2019/20, the property market experienced a heavy blow due to social movements and the outbreak of the global COVID-19 pandemic. While people in Hong Kong are adapting to the evolving situation, the EAA, as always, keeps abreast of the changing circumstances and stands firm in strengthening the trade’s compliance and promoting the trade’s image. Here, I would like to give a brief account of our work on various fronts during the year.

Licensing figures and a new initiative on examinations

There was a steady decrease in the licensee population as a result of the clouded property market. The total number of Hong Kong property transactions in 2019/20 amounted to 70,532, which was a drop of 6.1% compared to the previous year. At the same time, the number of individual licences recorded a mild decrease of 1.26% over that of the previous year to 39,358 as of 31 March 2020.

On the other hand, the EAA launched the computer-based examination (“CBE”) for the Salespersons Qualifying Examination (“SQE”) in July 2019, with a view to providing an alternative and convenient mode of examination to the new entrants. The outbreak of the COVID-19 pandemic however caused the cancellation of some qualifying examinations in the year, resulting in a drop in the number of candidates of 29.8% compared to that in 2018/19.

Enhancing compliance of the trade

Over the years, the EAA has issued various practice circulars for the trade to comply with. These circulars serve to heighten the estate agency trade’s vigilance against non-compliances. During the year, the order at first-sale sites improved extensively after the Charter on the Sales of First-hand Residential Properties was signed by the property developers in the previous year and the issuance of a subsequent practice circular on the matter, which strengthens the accountability of estate agency companies and their management regarding the effective supervision and management of their employees deployed to the first-sale sites and barring the deployment of non-licensed staff to these sites.

去年，監管局就業界在遵守反洗錢及反恐怖分子資金籌集方面，推出了多項教育和提高意識的措施。在大家同心協力下，業界對相關事項的要求有着更深入的了解。監管局將會繼續教育業界及進行審慎巡查，以確保業界遵守有關要求。此外，監管局已開始分發問卷從業界中收集資訊，以便進一步了解業界在反洗錢／反恐怖分子資金籌集方面的遵循情況。這項工作的目的，是要全面地評估業界在反洗錢／反恐怖分子資金籌集上所面對的風險，以及他們所採取的預防措施，有助監管局日後推行反洗錢／反恐怖分子資金籌集的監管和教育工作。

另外，監管局於年內進行了合共3,615次巡查，以確保業界守法循規。在這些巡查工作中，有727次是在一手住宅樓盤銷售地點進行；亦巡查了1,121次地產代理商舖、抽查了689個網上物業廣告，以及412個網上物業平台。另外，亦對反洗錢／反恐怖分子資金籌集的規定作出666次抽查。

Last year, the EAA rolled out a number of educational and awareness building measures for the trade's compliance on the subject of Anti-Money Laundering ("AML") and Counter-Terrorist Financing ("CTF"). With our concerted effort, the trade is more familiar with the requirements on the subject and the EAA will continue to educate the trade as well as conduct prudential visits to ensure the trade's compliance. The EAA has also started distributing questionnaires to collect information from the trade to better understand the trade's compliance in AML/CTF, which is aimed to assess the AML/CTF risks faced by the trade and the measures taken by them comprehensively, which would be useful for the implementation of AML/CTF supervisory work and education by the EAA in future.

In addition, the EAA conducted a total of 3,615 inspections to ensure the trade's compliance during the year. Among these inspections, 727 checks were conducted at first-sale sites and 1,121 visits made to estate agency shops, whereas 689 online property advertisements were screened and 412 online property portals were inspected. There were also another 666 compliance inspections in relation to anti-money laundering and counter-terrorist financing requirements.





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再者，監管局在2019/20年度接獲268宗投訴，較2018/19年度的291宗減少8%。另一方面，在2019/20年度，監管局基於有關持牌人不再符合相關發牌條件，合共撤銷了57個牌照。局方亦裁決了129宗違規個案（雖然因為疫情而有研訊延期，令個案數目比2018/19年度少），合共有123名持牌人被紀律處分。

推廣業界的專業形象

除上述工作外，監管局在2019/20年度進行了多項工作向公眾推廣業界的正面形象。2019年6月，監管局推出首個企業社會責任活動，與環境保護署合作舉辦名為「家在香港 — 地產代理清潔海岸日」活動。作為當日活動參與者之一，本人很高興和過百位來自地產代理業界的義工，一同清潔大嶼山水口的海岸。

此外，本局亦於2020年年初展開了新一輪的「5A代理」宣傳計劃，以承接這個計劃在2019年年初首次推出時的勢頭，繼續推廣業界的專業形象。這個計劃的目標是引入專業地產代理應該達到的「三言兩與」優良特質，當中包括「言出必行」、「言之有物」、「言而有信」、「與時並進」和「與客同行」。新一輪推廣活動已遍及所有地產代理商舖，並提醒所有持牌人時刻都要具備「三言兩與」的特質。

談到「與時並進」，年內監管局繼續不遺餘力地推廣持續專業進修計劃。為了促進地產代理業界與其他行業專業人士之間的跨界別交流，全新名為「聽君一席話 • 勝讀十年書」的系列講座於2019年12月推出，以讓業界獲得更豐富的學習體驗。

監管局完全理解地產代理業界在2019/20年度所面對的艱難境況。有見及此，在經過與八大商會的全面商討，再加上得到業界代表的支持和監管局董事局的批准下，局方在2020年1月宣布向每位合資格的個人持牌人，提供一筆過500元專業發展資助，以協助他們發展及維持專業服務水平。

Furthermore, the EAA received 268 complaints in 2019/20, an 8% decrease compared to 291 complaints in 2018/19. On the other hand, in 2019/20, the EAA revoked a total of 57 licences because those licensees were no longer eligible to hold a licence. The EAA has also adjudicated 129 non-compliant cases (though the number of cases was less than that for 2018/19 due to the suspension of inquiry hearings amidst the pandemic) and a total of 123 licensees were disciplined.

Promoting professionalism and the image of the trade

Separately, the EAA had launched a number of initiatives in 2019/20 to promote the trade's positive image to the public. In June 2019, the EAA initiated its first Corporate Social Responsibility ("CSR") activity and co-organised the event titled "My Home Hong Kong – Estate Agents Coastal Cleanup Day" with the Environmental Protection Department. As one of the participants that day, I was delighted to see that over 100 volunteers from the trade helped clean up the shoreline of Shui Hau on Lantau Island.

As well as the above, the EAA also kicked off its new wave of "5A Agent" promotion in early 2020 to keep the momentum of promoting the trade's professional image since the first campaign rolled out in early 2019. The aim of the campaign was to introduce the "5A" excellent qualities a professional estate agent should attain, which include "Adherence", "Ability", "Accountability", "Advancement" and "Affinity". The new wave of promotion has reached all estate agency shops and reminded all licensees to be a "5A Agent" at all times.

Speaking of "Advancement", the EAA continued to spare no effort in promoting the Continuing Professional Development ("CPD") Scheme during the year. With a view to fostering cross-discipline exchanges between the estate agency trade and professionals of other sectors, a new series of CPD seminars titled "Top Tips by Elites" was launched in December 2019 so as to enrich the learning experiences of the trade.

The EAA fully understands that the estate agency trade was facing a difficult operating environment in 2019/20. Hence, after thorough discussion with the eight major trade associations, and with their support as well as the approval of the EAA Board, the EAA announced in January 2020 it would offer a one-off professional development subsidy of \$500 to each eligible individual licensee to assist them in developing and maintaining their professional service standard.



與公眾接觸

監管局一直相當重視消費者教育。2019/20年度的其中一個重點，是提醒公眾注意購買境外物業的相關風險。本局在2020年2月出版了名為「境外置業要『究』SMART」的全新小冊子，透過以漫畫描繪的個案，重點介紹購買香港境外物業前市民應考慮的重要事項。此外，局方亦在2020年3月舉辦與上述小冊子同名的公開講座。在疫情之下，監管局首次透過網上社交媒體直播講座。透過分享對不同國家的地產市場的各種觀點，以及講述了購買境外物業時應注意的重要事項，該講座得到公眾一致好評。

Outreaching to the public

The EAA always attaches great importance to consumer education. In 2019/20, one of the focuses was to draw the attention of the public to the risks associated with purchasing non-local properties. Apart from publishing in February 2020 a new booklet titled “Purchasing Non-local Properties Be SMART” with cases illustrated in a comic style to highlight the essential issues to be considered before purchasing properties outside Hong Kong, the EAA also organised a public seminar under the same title in March 2020. It was the EAA’s first time to hold a public seminar via a social media channel due to the impact of the pandemic. By sharing views on the property markets in different countries and the important points-to-note when purchasing non-local properties, the response from the public on the seminar was overwhelmingly positive.



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籌劃未來

在2020/21年度，監管局將會協助政府和業界，以克服2019冠狀病毒疫情對地產代理業所構成的衝擊。局方將會繼續努力透過各種巡查和業界教育工作，改善業界的合規情況，從而確保從業員的專業水平和操守。尤其重要的是，監管局將會進一步提升業界在反洗錢／反恐怖分子資金籌集方面的知識，以達致可持續符合相關指引之餘，更要以改善業界落實指引的成效為目標。

Forward planning

In 2020/21, the EAA will provide assistance to the Government and the trade to conquer the impact of COVID-19 pandemic on the estate agency sector. The EAA will continue its effort in strengthening the compliance of the trade by various means of inspection and trade education, so as to uphold the professionalism and ethical standards of the practitioners. In particular, the EAA will further enhance the knowledge of the trade on AML/CTF to achieve sustainable compliance and improvements in the effectiveness of the trade's implementation of the relevant guidelines.



(左起)監管局服務及專業發展總監王頌恩先生、行政總裁韓婉萍女士、執行總監陳汝傲先生以及規管及法律總監梁德麗女士
(from left) EAA Director of Services and Professional Development Mr Ivan Wong, Chief Executive Officer Ms Ruby Hon, Director of Operations Mr U Keng Chan and Director of Regulatory Affairs and General Counsel Ms Juliet Leung

鳴謝

本人必須強調，監管局得以在年內完成所有工作，全賴一眾持份者的傾力支持，當中包括政府、其他公營機構、傳媒，以及地產代理業界的成員。另外，本人亦衷心感謝監管局主席和其他董事局成員一整年所給予的珍貴建議、遠見和支持；並且感謝監管局一眾辛勤的總監和同事們，一直努力不懈地工作和對我的支持。

雖然我們正處於充滿挑戰的艱難時刻，但本人深信憑着大家的熱誠、創造力和不屈不撓的精神，監管局和地產代理業界定能排除萬難，繼續在未來日子追求卓越的成績。

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Acknowledgements

I must acknowledge that all the EAA's work in the year could only have been made possible with the full support of our stakeholders, including the Government, other public bodies, media, and the estate agency trade members. My heartfelt gratitude goes to the EAA Chairman and other Board members for their invaluable advice, foresight and support throughout the year; and I am also indebted to our hard-working directors and colleagues of the EAA for their untiring efforts and support rendered to me.

Despite the challenges in a time of uncertainty, I am confident that with our passion, our ingenuity, and our resilience, the EAA and the trade can surf through the hard times and continue to strive for excellence in the years ahead.

Ruby HON Yuen-ping
Chief Executive Officer