

# 主席的話 Chairman's Message





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# 主席的話

## Chairman's Message



### 主席的話

本人懷着熱誠和感恩之心，以地產代理監管局(「監管局」)第五任主席的身份撰寫這篇主席的話。

去年是充滿變數的一年，大家都逼於縮減活動及保持社交距離。這是一個考驗地產代理「5A」特質的時刻，或許要添加另一個「A」的特質，就是「Adaptability」——應變能力——代表着能在靈活應變的同時仍保持應有水準。

在加入了監管局董事局12年後，我十分榮幸於2020年11月起出任監管局主席一職。過去12年的經驗，令我對地產代理和監管局的工作、以及對相關持份者都有了深刻的了解。我亦衷心感謝歷任主席的領導、董事局及各委員會成員的貢獻，以及所有監管局員工的努力，為監管局建立了良好的基礎。

我就任主席之初，正值2019冠狀病毒病在全球蔓延之時，首要任務是在香港以至世界各地均面對困難環境時，地產代理業的水準仍得以維持，消費者的利益繼續獲得保障。這也是帶領並鼓勵業界提升專業水平，顯示出不論順境逆境，業界都能維持一貫水準的時機。

### 疫情下監管局和業界的挑戰

因為需要保持社交距離，我們的日常活動有所放緩。限聚措施為地產代理的一些重要工作(例如視察物業)帶來困難。我們也關心到有持牌人不幸感染2019冠狀病毒病，我衷心希望他們已完全康復。

### Chairman's Message

I wrote this message as the fifth Chairman of the Estate Agents Authority ("EAA") with enthusiasm and gratitude.

Last year was one of the eventful years with a shade of uncertainties. A year mandated reduction of activities and social distancing. It was a time that put estate agents to the test of their "5A" qualities, probably adding to it one more "A", which is "Adaptability" — to adapt the changing environment without compromising the standard.

I am most privileged and honoured to take up the chairmanship in November 2020 after 12 years' service in the Board of the EAA. This experience over the past 12 years enriched me with a profound understanding of the works of estate agents and the EAA as well as the people involved. I am also thankful for the good foundation built up under the leadership of all past Chairmen, the devotion of the Board and committee members, and the dedication of all EAA staff.

Having taken up the chairmanship in the middle of the COVID-19 pandemic, a foremost task was to maintain the standard of the estate agency trade and consumers protection notwithstanding the difficult moments here at home and across the world. It was an opportune time to lead concerted efforts with the trade to enhance their professionalism, targeted also to demonstrate that the trade's standard would be maintained, both in good and bad times.

### The pandemic – challenges to the EAA and the trade

The need to maintain social distance slowed down our usual activities. The public gathering restrictions created many difficulties to the estate agency trade in the performance of their key and essential tasks, such as property viewing and inspection. It was with sympathy to note that some licensees were unfortunately infected by the COVID-19 virus. I hope they recovered well.





監管局於2020年向業界提供了一筆過的專業發展資助。局方也協助政府發放在第二輪防疫抗疫基金下給予所有合資格個人持牌人一筆金額相等於24個月牌費的資助。這些資助為業界提供了適時的財政支援。

疫情期間，監管局行政部門面對不少挑戰。監管局員工在行政總裁韓婉萍女士的領導下，迅速有效地調整工作安排，並繼續致力為公眾和業界提供正常服務，準時發出牌照及處理續牌。這使我引以為傲，我們從無間斷地擔當把關者和監管者的角色。雖然局方基於公眾健康考慮而不得不取消多場考試，但我們仍盡力設法重新安排考試作出彌補。

In 2020, the EAA offered a one-off professional development subsidy to provide some support to the trade. We also helped the distribution of the subsidy provided by the Government under the second round of the Anti-epidemic Fund to all eligible individual licensees, which was equivalent to 24-months' licence fee. These subsidies provided a timely financial relief to the trade.

The challenges faced by the EAA Administration during the pandemics were plenty. I am proud of our EAA staff under the leadership of CEO Ms Ruby Hon for the prompt and effective adjustment in the working arrangements and maintained its service to the public and the trade as normal as possible. Licences were issued and renewed on time. There was no halt in the carrying out of our role as the gatekeeper and regulator. Although quite a number of examinations had to be cancelled due to public health concerns, we managed to reschedule as many as the circumstances permitted to make good the loss.

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### 靈活適應多變的環境同時保持應有水準

疫情期間經濟的下滑和持久實行的限聚措施，未有令地產代理業的規模有所縮減。截至2021年第一季，地產代理持牌人數創41,000多人的新高，不少人在這個前景未明的時刻轉行投身地產代理行業。

隨着業界人數的增長，業內的競爭無疑會更為激烈。我們也見到地產代理敏捷地適應轉變，將業務轉移到網上平台。同一時間，監管局亦迅速作出應變，展開更多網上巡查，以確保業界守法循規，並不時向業界發出提醒，希望他們留意在社交媒體或數碼平台活動時的正確操守。局方更成立了一支新的外展隊伍，旨在實地探訪地產代理商舖，教導從業員如何守法從規。

至於境外物業的銷售情況，繼續是備受公眾關注。這並非一個簡單直接的議題，當中涉及很多司法管轄區，這些司法管轄區在法律、社會和文化方面，各具不同的做法和規範。而地產代理只是參與境外物業交易中一連串持分者的其中一員。監管局在他的管轄權和其他限制下，一直致力協助消費者減低、甚至避免購買境外物業、尤其是未建成物業的風險。我們在管轄範圍內履行職責的同時，也鼓勵買家加倍小心謹慎，以保障他們的利益，當中包括舉辦公開講座，以及在監管局網站的專頁內提供相關消費者教育資訊。

### Adapting to the changing environment without compromising the standard

The downturn of economic activities and the extensive period of gathering restrictions during the pandemic did not reduce the size of the estate agency industry. The number of estate agency licensees reached a new height to over 41,000 as of the first quarter of 2021. There were new entrants joined the estate agency trade following a career change in this unsettling period.

This growth in number of course increased the intensity of competition among the trade. We saw quick adaptation by estate agents with a shift of their operations to online platforms. In response, the EAA swiftly carried out more online patrols to ensure compliance, at the same time, gave frequent reminders to the trade on proper conduct in their activities on social media or via digital platforms. A new outreaching team was set up, tasked with onsite visit to estate agency shops teaching the practitioners how to comply with the rules.

Sale of properties situated outside Hong Kong remains to be an issue of great concern. This is not a straight-forward area. The jurisdictions involved are many. They have different legal, social and cultural practices and norms. Estate agents are only one among the many in the chain of participants who took part in the transactions. Without losing sight of our jurisdictional and other limitations, the EAA has devoted many efforts to assist in preventing or reducing consumers' risks in the purchase of properties, especially uncompleted properties, located outside Hong Kong. While we continued the works within our boundaries, we have also encouraged the purchasers to be more cautious and proactive in protecting their interests. We organised public seminars and posted relevant consumer educational materials at a dedicated webpage linked to our website.

### 培育更出色的行業

本人深信，紀律處分和持續教育是一個有效監管機構的兩大不可或缺工作，也是監管局一直以來和將會繼續的方針。

監管局在紀律處分制度方面設有完善的程序和守則。我們也非常重視業界遵守在打擊洗錢及恐怖分子資金籌集方面的國際標準，因此採用了一套精密且以風險為本的業界監管機制。此外，預防措施亦是我們監管工作的其中一項重點。所以，我們投放大量資源為持牌人和消費者提供教育，同時透過推出外展計劃和務實的持續專業進修課程，為小型地產代理商舖提供支援。

### Nourishing a better industry

I firmly believe that disciplinary sanctions and continuing education are two indispensable areas of an effective regulator's work. This has been and will continue to be the directions of the EAA.

The EAA has well established procedures and rules in the disciplinary regime. Great importance was also attached to the trade's compliance with the international standards of anti-money laundering and counter-terrorism financing. A sophisticated approach on risk-based supervision of the trade was adopted. Preventive measure is one of the focuses in our regulatory works. We spent many resources in education to the licensees and the consumers. We provided support to the small operators by launching an outreach programme and pragmatic CPD courses.





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2020年公眾調查所得出的正面結果，顯示過去十年間業界在公眾眼中的形象有所改善，這實在是令人鼓舞。我希望，這會是驅使業界繼續努力、以專業精神提供服務的其中一個推動力。

我們難以估計還要面對多久的不明朗。前景未明，我們更要保持警惕和靈活。監管局將繼續密切監察業界的執業，適時發出指引，以及採取行動來應對不斷轉變的行業環境，建立一個健康的地產代理專業，為整體社會帶來裨益。

### 結語

今年，監管局於柴灣辦事處的同座大廈內購入了另一間辦公室。此舉對於控制成本、維持財政穩健，以及促進本局未來長遠規劃和順利營運來說，實在是很重要的一步。明年2022年，將會是監管局成立的25周年，這是一個值得慶祝的興奮時刻。目前來說，前路究竟是順境還是逆境，仍是言之尚早。然而，縱然陰晴未定，我們也要繼續保持一貫專業水準，不受風雨影響。

The positive result of the public survey in 2020 showed the improvement of the trade's public image over the last 10 years. This is encouraging. I hope this is one of the driving forces to the trade for their continual efforts to perform their services professionally.

It is hard to say how long will we be under the shade of uncertainties. With unknown weather ahead, let us be vigilant and resilient. The EAA will continue to monitor the trade's practice closely, issue guidelines and step up actions to suit the changing landscape of the industry, and to build up a healthy estate agency profession for the good of our community as a whole.

### Conclusion

This year, the EAA purchased another office in the same building of our existing Chai Wan office. This is a solid step for controlling costs, maintaining a stable finance, facilitating long-term planning and smooth operation of the EAA in the future. Next year in 2022, the EAA will be in its 25<sup>th</sup> year of establishment. This will be an exciting moment for celebration. It is still early to say if we are heading towards sunny weather or if we will continue to be clothed with uncertainties. Be it under the sun or the rain, standard and professionalism shall not be compromised in the adaptation to the changing weather.



我再次感謝所有董事局和各委員會成員、監管局行政部門以及業界，在過去一年堅定不移的支持。我定當繼續帶領監管局及地產代理行業向前邁進，並期望在未來進一步提升監管局及業界的卓越表現和專業水平。

**廖玉玲** 太平紳士  
主席

I would like to extend my gratitude once again to all fellow Board and committee members, the EAA Administration and the trade for their unwavering support over the past year. I will continue to lead the EAA and the estate agency trade, and look forward to further enhancing the excellence and professionalism of both the EAA and the trade in the years to come.

**Elaine LIU, JP**  
Chairman

