



韓婉萍
行政總裁

Ruby HON Yuen-ping
Chief Executive Officer

A stylized illustration of a city skyline at the bottom of the page, featuring various skyscrapers and buildings in shades of pink, orange, and purple. The skyline is reflected in a body of water below it. Above the skyline, there are large, flowing, wavy shapes in shades of orange and pink that sweep across the upper half of the page.

行政總裁匯報 Report of the Chief Executive Officer



行政總裁匯報

跨越崎嶇的一年

2020/21年度，2019冠狀病毒病疫情席捲全球，香港亦無法倖免。在這荊棘滿途及充滿波折的一年，這是本人作為地產代理監管局（「監管局」）行政總裁提交的第八份年報。疫情下，監管局縱面對重重挑戰，仍努力不懈地保持向業界和公眾提供服務。

疫情下為地產代理業把關

踏入2020年，政府因應疫情爆發實施了嚴格的隔離規定以及一系列社交距離措施。因此，監管局於年內合共取消了14場資格考試，並安排了全額退款。然而，由於不少行業對前景並不樂觀，令更多不同界別的人士轉投地產代理業，個人牌照的持牌人數較上年度上升4.3%，截至2021年3月31日更創下歷史新高達41,044人。

與此同時，即使在疫情的陰霾下，2020/21年度香港物業成交總數仍較2019/20年度增加了18.3%，達到83,418宗，總成交金額為7,370億元，比2019/20年度高出17.8%。年內，隨着持牌人數和物業成交宗數增加，局方努力不懈，透過不同渠道致力促進業界守法循規。

地產代理業務於疫情下迎來了「新常態」，包括採用更多網上資源，例如以虛擬實景（「VR」）技術拍攝物業影片，以及在Facebook、Instagram和YouTube等社交媒體上發布更多網上物業廣告。因此，監管局必須與時並進，掌握最新的科技發展及採取相應措施，尤其是加強抽查網上物業廣告及網上物業平台。

Report of the Chief Executive Officer

Getting through a volatile year

In 2020/21, the outbreak of COVID-19 has rapidly impacted the world and Hong Kong is not immune. It has been an immensely difficult and disturbing year as I present my eighth report as the Chief Executive Officer (“CEO”) of the Estate Agents Authority (“EAA”). The EAA is faced with challenges to sustain services to the trade and the public amidst the pandemic.

Gatekeeping the estate agency trade under the pandemic

As we entered 2020, the outbreak of COVID-19 brought along strict quarantine conditions and the implementation of a series of social distancing measures by the Government. As a result, a total of 14 qualifying examinations had to be cancelled and full refunds were arranged during the year. Nevertheless, due to the gloomy prospects of other sectors, more people from different industries joined the estate agency trade which led to the total number of individual licensees increasing by 4.3% over that of the previous year, and reached a record high of 41,044 as of 31 March 2021.

At the same time, the total number of Hong Kong property transactions in 2020/21 also recorded an 18.3% increase compared to 2019/20 and amounted to 83,418 despite the impact of the pandemic, with a total consideration of \$737 billion, which is 17.8% higher than 2019/20. With a higher number of licensees and property transactions during the year, the EAA has worked relentlessly to strengthen the compliance of the trade by all means.

Under the pandemic, the trade has been encountering a “new normal” in their estate agency business by utilising more online resources, such as making use of virtual reality (“VR”) technology for video shooting of properties, and posting more online advertisements on different social media platforms via Facebook, Instagram and YouTube etc. The EAA has to keep abreast of the latest developments in technology and implemented corresponding measures, especially enhancing inspections of online property advertisements and online property portals.



2020/21年度，局方分別就網上物業廣告及網上物業平台進行了共1,319次及680次抽查。為了提升巡查成效，監管局進一步在一手樓盤銷售點及地產代理商舖分別進行了648次和880次巡查。另外，我們亦進行了1,193次有關反洗錢及反恐怖分子資金籌集的合規巡查，以提醒業界遵循相關要求的重要事項。

年內，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36個牌照。此外，局方亦裁決了167宗違規個案，合共有163名持牌人被紀律處分。

During 2020/21, a total of 1,319 inspections of online property advertisements and 680 inspections of online property portals were conducted. To maximise our efforts, the EAA further conducted 648 and 880 visits at first-sale sites and estate agency shops respectively. Separately, we also conducted 1,193 compliance checks to remind the trade about the important points-to-note on the anti-money laundering (“AML”) and counter-terrorism financing (“CTF”) requirements in 2020/21.

During the year, the EAA revoked a total of 36 licences because those licensees no longer met the relevant licensing requirements. Besides, the EAA adjudicated on 167 non-compliant cases and as a result a total of 163 licensees were disciplined.



業界的專業及形象

2020年，監管局委託了獨立專家就公眾對地產代理業的觀感進行了一項公眾調查。調查結果顯示，對比局方在2010年進行的同類調查，公眾對業界的整體印象在這十年間有所改善。

調查訪問了1,000名成年香港居民，當中有47%對地產代理有良好印象，較上次調查得出的35%為高。大部分受訪者均贊同對地產代理的一些正面描述，當中以「積極進取」的描述排名最高(85%)；而「有誠信」一項(51%)則仍有改善空間。同時，在曾經使用地產代理服務的受訪者中，有69%對他們的服務整體上感到滿意，高於2010年的調查結果(60%)。

The professionalism and image of the trade

In 2020, the EAA engaged an independent expert to conduct a public survey on the public's perception of the estate agency trade. The survey revealed that the public's impression of the trade in general has improved over the years when compared to a similar survey conducted in 2010.

Among the 1,000 adult Hong Kong residents that were interviewed, some 47% had a good impression of estate agents, which is higher than the 35% in the previous survey. Most of the respondents also agreed with certain positive descriptions of estate agents, with the attribute "proactive" ranking highest (85%), while the attribute "integrity" (51%) still has room for improvement. In addition, 69% of the respondents who had ever used estate agents' services were overall satisfied with their services, a proportion higher than the findings in the 2010 Survey (60%).





為了維持業界的良好公眾形象，從業員在日常工作中必須謹言慎行。有見及此，監管局致力教育業界以進一步協助其提升專業水平。

局方在年內的其中一項工作重點，就是推廣持續專業進修計劃下的「地產代理商舖專業進修嘉許獎章」。為表揚獲獎地產代理商舖在推動其持牌員工在持續進修上付出的努力，監管局於2020年透過在其消費者教育網站開設新的頁面向公眾宣傳該計劃，藉以加深公眾對「商舖嘉許獎章」的認識，同時讓他們知悉獲獎的商舖名單。

此外，監管局亦繼續推廣優越嘉許獎章「金章」及「銀章」，分別頒發給連續五個及三個進修時段達到持續專業進修計劃的學分要求的個人持牌人。年內共有36名持牌人獲頒金章；另有99名獲頒銀章。

疫情亦令持續專業進修計劃由面授講座模式加速發展至網上學習模式。為了令持牌人能隨時隨地學習，監管局因應各個主題編製了新的網上學習活動，吸引了很多從業員報名。從2021年2月起，局方亦將「網絡研討會／網上培訓課程」納入為持續專業進修計劃下的活動模式。展望未來，監管局將會繼續為持牌人推出更多網絡研討會和網上培訓課程。

另外，為進一步協助業界樹立更專業的公眾形象，監管局亦繼續推廣「5A代理」活動，不斷提醒業界及公眾專業地產代理的「三言兩與」特質，包括「言出必行」、「言之有物」、「言而有信」、「與時並進」及「與客同行」，以期協助業界為客戶提供更優質的服務。

In order to sustain the good public image of the trade, the trade must be prudent in their daily practices and, in this regard, the EAA spares no effort on licensee education to further help them enhance their professional level.

One of the efforts made during the year was the promotion of the “CPD Mark for the Estate Agencies Award Scheme” under the Continuing Professional Development (“CPD”) Scheme. In recognition of the efforts of estate agency shops in promoting the continuous professional advancement of their licensed employees, the EAA advocated the Scheme to the public by setting up a new web page in the EAA’s consumer education website and launching an online publicity campaign in 2020. The new web page enables the public to have a better understanding of the CPD Mark and to identify the awarded agency shops.

At the same time, the EAA also continued to promote the “Gold” and “Silver” Premium CPD attainment recognitions, which will be presented to individual licensees who have respectively achieved the attainment target for a consecutive period of five or three years under the CPD Scheme. During the year, 36 licensees were awarded the Gold Symbol, while 99 licensees were awarded the Silver Symbol.

The COVID-19 pandemic has also accelerated the development of online learning mode beyond face-to-face CPD seminars. To enable licensees to study anytime, the EAA produced new e-Learning programmes on various topics which attracted many enrolments since then. Since February 2021, “Webinar/ Online Training Class” has also been included as a new activity mode under the CPD Scheme. Moving forward, the EAA will continue to launch more webinars and online training classes for licensees in the coming future.

Separately, to further help the trade to establish a more professional image to the public, the EAA also continued to promote the “5A agent” campaign to keep reminding the trade and the public of the “5A” qualities of a professional estate agent, which include “Adherence”, “Ability”, “Accountability”, “Advancement” and “Affinity”, with a view to assisting the trade to serve customers better.



疫情下與業界及公眾保持溝通

為進一步減低疫情傳播風險，監管局辦事處作出了一些特別安排，例如安排員工分批上班，以及在家工作。此外，雖然疫情期間辦事處仍然照常開放，但局方強烈建議持牌人和前持牌人透過監管局網站的電子服務平台遞交牌照申請，並使用網上預約系統進行預約，從而盡量減少前往接待處的人數。隨着局方的電子服務平台不斷改進，現時持有有效牌照的持牌人或在過去兩年內持有有效牌照的前持牌人，均可在網上遞交牌照申請。

此外，在疫情下監管局亦首次利用網絡會議平台，舉行業界聯絡會議和新聞發布會。相關安排獲得正面回應。

籌劃未來

2018年，監管局於柴灣購入首個辦公室，約有一半員工遷往柴灣工作。今年，局方在柴灣同一座大廈購置了另一個辦公室，員工即將能再度一起工作；但為了方便公眾和持牌人，部分提供前線服務的工作人員將維持在交通較為便利的另外一個小型辦事處上班。長遠來說，購置這兩個永久辦公室將有助穩定監管局的營運成本，以及減低可能需要上調牌照費以應付租金的壓力。

無論面對什麼挑戰，監管局將一如以往地繼續強化業界守法循規，並透過不同渠道協助業界提升正面形象。我們亦將會繼續努力教育業界有關反洗錢及反恐怖分子資金籌集的要求，並就購置香港境外物業進行更多消費者教育。

結語及鳴謝

年內，監管局董事局有了新的成員組合，我們由衷感謝前任主席梁永祥教授 SBS 太平紳士，在過去六年對監管局發展所作出的巨大貢獻，同時歡迎擔任董事局成員多年的廖玉玲太平紳士出任新主席，繼續帶領監管局向前邁進。

Maintain communication with the trade and the public under the pandemic

To further reduce the risk of the spread of COVID-19, the office of the EAA had implemented a number of special staffing arrangements, such as arranging staff to work in split teams and from home. In addition, both licensees and ex-licensees were strongly advised to submit their licence applications through the e-Services platform on the EAA website and to make their appointment through the online booking system so as to minimise the number of people visiting the EAA's reception, which remained open as normal. With the enhancement of the e-Services platform, licensees currently holding a valid licence or former licensees who have held a valid licence within the past two years can submit their e-applications for renewing their licences online.

It was also the first time that the EAA held trade liaison meetings and press conferences by online conferencing platforms under the pandemic. The response was overwhelmingly positive.

Planning forward

In 2018, the EAA acquired for the first time an office in Chai Wan and about half of the EAA's workforce moved to Chai Wan. The staff of the EAA will soon have a reunion following the purchase of another new office in the same building at Chai Wan this year; while a few staff that provide frontline services to the public and licensees will remain at a separate small office at a more easily accessible location. The acquisition of these two permanent offices will help stabilise the EAA's operating costs in the long run and reduce the possible pressure of an upward adjustment of licence fees to cover the rental costs.

As always and regardless of any challenges it faces, the EAA will continue to strengthen trade compliances and help them enhance their positive image in different business channels. We will also sustain our efforts on educating the trade on AML/CTF requirements and do more consumer education on the topic of purchasing properties situated outside Hong Kong.

Closing and acknowledgements

This year also marked a new composition of the EAA Board membership. We are deeply grateful for the immense contributions of our former Chairman, Professor William Leung Wing-cheung, SBS, JP, to the past six years' development of the EAA and we are also excited to welcome our new Chairman, Ms Elaine Liu, JP, who is in fact a long-time Board member, to lead us forward.



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

在挑戰不斷的一年裏，本人感激現任及前任董事局成員的真知灼見和指導，以及所有持份者給予的支持，當中包括政府、其他公營機構、地產代理業界人士及卓越的監管局員工，使我們能跨越2020/21年的無數挑戰。

無論路途有多少險阻，只要我們抱着正面的心態，保持自信，本人深信監管局和地產代理業界定能跨過逆境，迎向更光輝的未來。

韓婉萍
行政總裁

Despite the challenges in a time of uncertainty this year, my deep gratitude also goes to the current and previous Board members for their invaluable guidance. I also appreciate the support given by our stakeholders, including the Government, other public bodies, the estate agency trade members and the talented EAA staff in overcoming myriad challenges in 2020/21.

I am confident that there is a better tomorrow for the EAA and the trade. No matter how great the challenge may be, let us think positively and remain confident, and we shall get through the adversities for the brighter days that lie ahead.

Ruby HON Yuen-ping
Chief Executive Officer