

# 監管局回顧2021年工作及簡介2022年工作重點

## The EAA reviews its work in 2021 and introduces its initiatives for 2022



監管局主席廖玉玲太平紳士（左）及行政總裁韓婉萍女士（右）於網上新聞發布會上回顧局方在2021年的工作，並簡介2022年的工作重點。

*EAA Chairman Ms Elaine Liu, JP (left) and Chief Executive Officer Ms Ruby Hon (right) review the EAA's work in 2021 and introduce its initiatives for 2022 at the online press conference.*

監管局於2022年1月26日舉行網上新聞發布會，由主席廖玉玲太平紳士及行政總裁韓婉萍女士回顧監管局在2021年的工作，並簡介2022年的工作重點。

廖主席指出，截至2021年12月31日，個人牌照數字錄得42,062人的歷史新高，主要是因為彌補2020年受疫情影響而取消的資格考試場次，導致去年的考試名額大幅增加。

監管局於2021年共開立331宗投訴個案，數字與之前一年相若。當中涉及「發出違規廣告」的投訴共有121宗，大部份屬於網上廣告，主要與提供不準確資料有關。至於有關香港境外物業的投訴，2021年共有21宗，絕大部分問題源於境外發展商，而非與地產代理的操守有關。

2022年監管局會因應法例及市況變化，向業界適時發出指引。此外，局方會繼續教育消費者購買境外物業可能存在的風險，並再三提醒買家必須細心考慮清楚才作出購買的決定。

The EAA held an online press conference on 26 January 2022 at which its Chairman, Ms Elaine Liu, JP, and Chief Executive Officer, Ms Ruby Hon, reviewed the EAA's work in 2021 and introduced its initiatives for 2022.

Ms Liu pointed out that the number of individual licences reached a record high of 42,062 as at 31 December 2021 as a result of the significant increase in the number of seats for the qualifying examinations to make up for the cancelled examinations in 2020 due to the pandemic.

In 2021, the EAA opened a total of 331 complaint cases, a figure similar to the previous year. In particular, complaints concerning the issuance of non-compliant advertisements amounted to 121 cases, most of them were about online advertisements and were mainly about provision of inaccurate information. Regarding complaints about non-local properties, there were 21 cases in 2021 and most of the issues were related to non-local developers rather than of the conduct of estate agents.

In 2022, the EAA will issue guidelines to the estate agency trade on matters arising from any changes in law or market situation. In addition, the EAA will continue to educate consumers on the possible risks of purchasing non-local properties, and remind buyers to give careful and thorough considerations before they make any decision to purchase.

# 境外物業『智』『析』『揀』

## Facebook直播講座

Facebook live seminar: "Important points-to-note when purchasing properties situated outside Hong Kong"



監管局於2022年3月12日舉辦一個名為「境外物業『智』『析』『揀』」的Facebook直播公開講座。三位嘉賓講者分享他們對境外置業的寶貴見解及知識，吸引超過五萬人次觀看。

是次講座以網上視像會議形式進行，由新城財經台新聞部總監林潔瑩小姐擔任主持。在長約一小時的講座中，三位講者包括城市大學管理科學系特約教授曾淵滄博士、國眾聯測量師行顧問余錦雄測量師、以及監管局執行總監陳汝儼律師，為觀眾講解境外置業重要策略和注意重點並回答觀眾的提問。

如欲重溫是次講座的錄影，可瀏覽監管局的消費者教育網站（<http://smart.eaa.org.hk>）、監管局的YouTube頻道（[www.youtube.com/estateagentsauthority](http://www.youtube.com/estateagentsauthority)）及新城財經台的Facebook專頁。

The EAA conducted a Facebook live public seminar on the important points-to-note when purchasing properties situated outside Hong Kong on 12 March 2022. Three guest speakers shared their valuable insights and knowledge at the seminar which recorded over 50,000 views.

The seminar was held through online conferencing and hosted by Ms Grace Lam, News Controller of Metro Finance Radio. During the one-hour seminar, the three guest speakers, Dr Chan Yan Chong, MH, Adjunct Professor of Department of Management Sciences, City University of Hong Kong, Sr Yu Kam-hung, Consultant of PSA (HK) Surveyors Limited and Mr Chan U-keng, Director of Operations of the EAA, shared with the audience the strategy to follow and points-to-note when purchasing properties situated outside Hong Kong and answered questions from the audience.

To watch the video of the seminar, please visit the EAA's consumer education website (<http://smart.eaa.org.hk>), the EAA's YouTube channel ([www.youtube.com/estateagentsauthority](http://www.youtube.com/estateagentsauthority)) or the Facebook page of Metro Finance Radio.

## 疫情下監管局的服務安排

### The EAA's service under the pandemic

**因**應2019冠狀病毒疫情的最新發展，由2022年2月14日起，監管局位於灣仔（灣仔皇后大道東183號合和中心26樓2601室）及柴灣（柴灣利眾街24號東貿廣場7樓）的辦事處不會對持牌人及公眾開放，直至另行通知。

持牌人/前持牌人可透過監管局網站所提供之電子服務、郵寄或本局灣仔辦事處門外的收件箱以遞交牌照申請。

監管局會密切留意事態發展，並於服務安排有任何修改時儘快向公眾作出公布。請密切留意本局網站的最新公布。

如有查詢，請郵寄、電郵（[enquiry@eaa.org.hk](mailto:enquiry@eaa.org.hk)）至本局，或致電監管局熱線2111 2777。

In view of the latest development of COVID-19, the EAA offices in Wanchai (Room 2601, 26/F, Hopewell Centre, 183 Queen's Road East, Wanchai) and Chai Wan (7/F, E-Trade Plaza, 24 Lee Chung Street, Chai Wan) were closed to all licensees and the general public with effect from 14 February 2022 until further notice.

Current licensees/ex-licensees may submit their licence applications through e-Services on the EAA website, by post or via the collection box located outside the EAA office in Wanchai.

The EAA will continue to closely monitor the development of the situation and announce to the public if there is any change to our service arrangements. Please stay tuned with the latest updates announced in the EAA website.

For enquiries, please write to the EAA by post, by email ([enquiry@eaa.org.hk](mailto:enquiry@eaa.org.hk)) or call our hotline at 2111 2777.

## 有關按揭保險計劃之修訂

### Amendments to the Mortgage Insurance Programme

**為**協助需要置業自用的人士，香港按揭保險有限公司（「按揭保險公司」）宣布就已落成住宅物業的按揭保險計劃作出修訂，並已於2022年2月23日生效。

監管局已於2022年2月25日發出「致持牌人函件」，以提醒各持牌人相關修訂及切勿向準買家提供任何不準確或具誤導性的資訊。請於監管局網站閱讀有關函件，並參閱按揭保險公司的相關網頁（[www.hkmc.com.hk](http://www.hkmc.com.hk)），以了解修訂的詳情。

In order to provide assistance to homebuyers with housing needs, HKMC Insurance Limited ("HKMCI") announced certain amendments to the Mortgage Insurance Programme for completed residential properties effective from 23 February 2022.

The EAA issued a Letter to Licensees on 25 February 2022 to remind them of the amendments and not to provide any inaccurate or misleading information to prospective purchasers. Please read the Letter to Licensees in the EAA website and refer to the relevant webpage of the HKMCI ([www.hkmc.com.hk](http://www.hkmc.com.hk)) for details of the amendments.



# 有關購買香港境外物業的消費者教育

## Consumer education on purchasing properties situated outside Hong Kong

近年，購買香港境外物業的問題引起公眾關注，而消費者委員會去年亦發表了一份相關報告。監管局目前正與政府及地產代理業界討論及研究消委會的建議。與此同時，局方會繼續致力教育消費者有關購買香港境外物業可能存在的風險，並再三提醒準買家在作出任何購買決定前，必須細心考慮清楚。

繼去年8月於各大電視台及電台頻道中推出相關宣傳短片及聲帶後，局方亦於YouTube頻道及Google和Yahoo的廣告網絡中作出相關宣傳。

踏入2022年，監管局於1月再推出另一個為期兩星期的宣傳計劃，在港鐵車廂電視上播放



The issue of purchasing properties situated outside Hong Kong has become a public concern in recent years and the Consumer Council published a report on the issue last year. Currently the EAA is discussing and studying with the government and the trade on the recommendations proposed by the Consumer Council. Meanwhile, the EAA will continue to spare no effort in educating consumers on the possible risks of purchasing properties situated outside Hong Kong and reminding prospective purchasers to give careful and thorough consideration before they make any decision to purchase.

Further to launching an announcement in the public interest ("API") on TV and radio channels in August last year, the EAA publicised the issue on YouTube and the display advertising networks of Google and Yahoo.

Stepping into 2022, the EAA launched another two-week publicity campaign on the subject in January. The TV API was broadcast through the MTR in-train TV network and it was also promoted through the MTR mobile App, which generated over nine thousand clicks to our consumer education website.

In addition, the EAA partnered with two newspapers, namely *Ming Pao* and *Hong Kong Economic Times*, in February 2022 for another publicity campaign on the subject. A total of 60,000 copies of the consumer education booklet "Purchasing Non-local Properties – Be Smart" were



上述該宣傳短片，並在港鐵手機程式中作出相關宣傳，共有逾九千人次因而到訪監管局的消費者教育教育網站。

此外，監管局亦與兩份報章《明報》及《香港經濟日報》合作，在2022年2月推出另一項宣傳計劃。我們把合共六萬本消費者教育小冊子《境外置業要「究」SMART》分六天放到這兩份報章內分發，該兩份報章同時亦有刊登相關廣告，並在其Facebook專頁內宣傳該小冊子。

事實上，監管局過去幾年曾就此議題推出多個消費者教育及推廣計劃，例如製作短片、小冊子、舉辦公開講座等。所有有用資訊已上載到監管局的消費者教育網站內名為「有關購買境外物業」的專區供市民參考，持牌人可到 <http://outsideHK.eaa.org.hk> 了解詳情。



inserted into the two newspapers for distribution on a total of six days. There were also related printed advertisements and promoting posts in the Facebook pages of the two newspapers.

In fact, the EAA has already launched a number of educational and promotional campaigns such as producing videos, booklets and organising public seminars on the subject in the past few years. All these useful materials are available in the designated section titled "Purchasing properties located outside Hong Kong" in the consumer education website of the EAA. Licensees may visit the webpage to learn more: <http://outsideHK.eaa.org.hk>

