

監管局回顧 2025 年工作及簡介 2026 年工作重點

The EAA reviews its work in 2025 and introduces its initiatives for 2026

監管局於2026年1月22日舉行新聞發布會，由主席蕭澤宇教授BBS, JP及行政總裁梁松泰先生回顧監管局在2025年的工作，並簡介2026年的工作重點。

2025年應考資格考試的人次增加3.8%至6,503人次。截至2025年12月31日，個人牌照總數為37,744人，公司牌照及地產代理商舖數字則分別為3,948間及6,591間，分別比2024年同日減少了1.9%、0.5%及1.9%。

監管局於2025年共開立253宗投訴個案，較2024年增加56%。最常見的投訴性質為「發出違規廣告」，共有81宗，此類別的投訴增加（由2024年的30宗增至2025年的81宗）亦是造成整體投訴數字上升的主因。

有關「發出違規廣告」的投訴中，大多涉及提供錯誤的樓盤照片，或發出廣告前未獲業主書面授權。

此外，監管局在2025年對319名持牌人或前持牌人採取了紀律處分，包括暫時吊銷9個牌照及撤銷83個牌照。另外，2025年合共罰款約470萬元，罰款全數撥歸政府庫房。

The EAA held a press conference on 22 January 2026 at which its Chairman, Professor Simon SIU Chak-yu, BBS, JP, and Chief Executive Officer, Mr Gordon LEUNG Chung-tai, reviewed the EAA's work in 2025 and introduced its initiatives for 2026.

The number of candidates attending qualifying examinations increased 3.8% to 6,503 in 2025. As of 31 December 2025, there were 37,744 individual licensees, 3,948 estate agency companies and 6,591 estate agency shops, which as compared to 31 December 2024, recorded a decrease of 1.9%, 0.5% and 1.9% respectively.

In 2025, the EAA opened a total of 253 complaint cases, an increase of 56% compared to year 2024. The most common category of complaint was "issuing non-compliant advertisements", for which there were 81 cases. The increase in cases in this category (from 30 in 2024 to 81 in 2025) is also a major factor accounting for the increase in the total number of complaint cases.

Amongst the complaints concerning "issuing non-compliant advertisements", many were related to providing inaccurate property photos or issuing advertisements without obtaining the owner's prior written consent.

Moreover, the EAA took actions or imposed sanctions against 319 licensees or former licensees, including suspending nine licences and revoking 83 licences in 2025. In addition, the total amount of fines imposed in 2025 was around \$4.7 million, all of which went to the Government Treasury.



監管局主席蕭澤宇教授BBS, JP(左)及行政總裁梁松泰先生(右)主持監管局新聞發布會。
The EAA Chairman Professor Simon SIU Chak-yu, BBS, JP (left) and the Chief Executive Officer Mr Gordon LEUNG Chung-tai (right) hold the EAA press conference.



再者，為了進一步提升地產代理行業的專業水平，監管局在2025年1月1日實施「第一階段的強制性持續專業進修計劃」，新入行持牌人需達到強制性持續專業進修要求。截至2025年12月31日，共有1,234名新持牌人已被納入於強制進修計劃內。

在2026年，監管局將繼續因應法例及其他市場情況在有需要的情况下更新或發出對業界的執業指引。由於《簡樸房條例》已於2026年3月1日生效(除當中部分條文將於2027年3月1日起生效)，監管局將繼續和政府及地產代理業界保持緊密溝通，亦已於今年2月推出新執業通告，讓業界有所依循。

展望未來，監管局將繼續就不同議題進行消費者教育，包括為不熟悉本地物業交易的人士提供更詳盡的資訊，尤其是有關在香港租樓及置業前要注意的事項。

Furthermore, to enhance the professionalism of the estate agency trade, the EAA launched the “Phase I of the Mandatory Continuing Professional Development (“CPD”) Scheme” on 1 January 2025, under which new licensees need to meet a mandatory CPD requirement. As of 31 December 2025, a total of 1,234 licensees have been included in the Mandatory CPD Scheme.

In 2026, the EAA will continue to update or issue guidelines to the estate agency trade on matters arising from changes in law or other market situations, where necessary. As the Basic Housing Units Ordinance has come into effect on 1 March 2026 (except certain provisions which will come into effect on 1 March 2027), the EAA will maintain close communication with the Government and the estate agency trade and has already issued a new Practice Circular in February to provide guidelines for the trade to follow.

Looking forward, the EAA will continue to conduct consumer education on various topics, including to provide more detailed information for people who are not familiar with local property transactions, especially enhancing their understanding in the points-to-note before renting or buying property in Hong Kong.

二手住宅物業買賣交易的支付安排

Payment arrangements for the sale and purchase of second-hand property transactions

監管局於2026年2月5日發出致持牌人函件，有關自2026年2月28日起，銀行業界就物業交易的支付安排(「置易付」)將擴展其適用範圍至涵蓋香港二手住宅物業買賣中涉及買方以一項按揭貸款支付有關物業的交易(「置易付(買賣交易)」)。

2026年2月5日同日，監管局規管及法律總監梁德麗女士亦出席了由香港金融管理局(「金管局」)舉辦的置易付(買賣交易)新聞發布會。

The EAA issued a Letter to Licensees on 5 February 2026, concerning the banking industry's extension of the Payment Arrangements for Property Transactions (“PAPT”) with effect from 28 February 2026 to cover the sale and purchase (“S&P”) of residential properties in Hong Kong’s secondary market that involve the purchaser using a mortgage loan to pay for such property (“PAPT for S&P”).

On the same day of 5 February 2026, the EAA’s Director of Regulatory Affairs and General Counsel Ms Juliet LEUNG also attended the press conference held by the Hong Kong Monetary Authority (“HKMA”) regarding the launch of PAPT for S&P.



監管局規管及法律總監梁德麗女士出席「置易付」新聞發布會。

EAA’s Director of Regulatory Affairs and General Counsel Ms Juliet LEUNG attends the press conference regarding the launch of PAPT for S&P.

在置易付(買賣交易)下，物業買賣交易的成交將透過一個安全的平台讓按揭貸款資金直接從一間銀行流向另一間銀行。如同現行做法，置易付(買賣交易)下的按揭貸款以外的任何成交款項將以銀行本票及／或律師樓開出的支票交收。

為了便利各方採用置易付(買賣交易)，銀行業界提供了範本條款，供持牌人在買賣雙方原則上同意採用置易付(買賣交易)的情況下，將該範本條款納入臨時買賣合約內。有關範本條款的詳情，請參閱監管局的致持牌人函件。

儘管持牌人在香港二手住宅物業買賣交易中的角色維持不變，鑑於置易付(買賣交易)的推行，如買方需要按揭貸款以完成有關的買賣交易，監管局鼓勵持牌人：

- (i) 藉提供一份由銀行公會及金管局就置易付擬備的小冊子(「小冊子」)的複本或超連結予交易各方參考，以提示交易各方可使用置易付(買賣交易)及其目的；及
- (ii) 告知其客戶小冊子已列出使用置易付(買賣交易)進行交易的主要資格要求，以及告知其有權選擇是否採用置易付(買賣交易)。

有關置易付(買賣交易)的更多詳情，持牌人可瀏覽銀行公會不時更新的專題網頁(www.hkab.org.hk/tc/useful-information/papt)。

此外，金管局亦向地產代理業界提供櫥窗貼紙，以推廣「置易付」(買賣交易)支付安排。

Under PAPT for S&P, the completion of a property sale and purchase transaction will be done on a secure platform by enabling mortgage loan proceeds to flow directly from bank to bank. Any completion money not covered by the mortgage loan proceeds under PAPT for S&P will be settled by cashier order(s) and/or solicitor's cheque(s) as with the existing practice.

To facilitate parties' adoption of PAPT for S&P, the banking industry has provided a template clause for licensees' incorporation into the provisional agreement for sale and purchase should the vendor and purchaser both agree in principle to adopt PAPT for S&P. For details of the template clause, please refer to the EAA's Letter to Licensees.

While licensees' role in the sale and purchase of Hong Kong second-hand residential property transaction remains the same, in view of the implementation of PAPT for S&P, where the purchaser(s) will require a mortgage loan to complete the sale and purchase transaction, licensees are encouraged to:

- (i) draw the transaction parties' attention to the availability and objective of PAPT for S&P by providing a copy or the link of the leaflet on PAPT prepared by the Hong Kong Association of Banks and the Hong Kong Monetary Authority ("Leaflet") for the parties' consideration; and
- (ii) inform their clients that the key criteria for using PAPT for S&P transactions are as set out in the Leaflet and it is their choice whether to adopt PAPT for S&P.

For more details about the PAPT for S&P, licensees are advised to visit the dedicated webpage of the Hong Kong Association of Banks (www.hkab.org.hk/en/useful-information/papt), which may be updated from time to time.

In addition, the HKMA also provides shop window stickers to the estate agency trade to promote the PAPT for S&P.



如何完成被紀律處分的附加條件

How to fulfil conditions imposed after disciplinary actions

若你曾被紀律研訊，監管局會向你發出判決書並列明研訊結果，包括任何罰款、牌照附加條件及相關要求。如果附加條件中與修讀課程相關的話，當中會清楚列明：

- 所需「持續專業進修計劃」學分及修畢時限
- 是否需要修讀特定類別(例如「合規及有效管理」)的「持續專業進修計劃」學分
- 是否需要修讀指定科目(如專業操守及誠信或一手住宅物業銷售等)

有關進修活動的要求

請留意並非所有活動均可計算為有效學分。要符合附加條件要求，課程必須同時滿足以下兩項準則：

- 只有「實體」講座／研討會方可計算為符合條件的學分；網上學習活動、網上個案研習、網絡研討會等形式的網上課程所得學分，均不能計算為符合附加條件所要求的學分
- 報讀前亦應留意課程是否符合判決書中列明的指定類別及科目

如何尋找持續專業進修活動

你可瀏覽監管局網頁上「持續專業進修計劃」中的「監管局即將舉行的持續專業進修活動」。進入頁面後，所有即將舉行的持續專業進修活動會以列表形式展示，當中會列明活動所屬的類別、科目、活動模式及學分等，持牌人可按照上述提及的有關條件選擇合適的活動以符合牌照附加條件。

除監管局舉辦的持續專業進修活動外，你亦可參與其他監管局認可的持續專業進修活動，以符合牌照附加條件。

If you are subject to an inquiry hearing, the EAA will issue a written decision afterwards outlining the hearing outcome, including any fines, conditions attached to your license, and relevant compliance requirements. If study conditions are attached to the licence, the document will clearly specify:

- The number of Continuing Professional Development (“CPD”) points required and the completion deadline
- If the CPD points to be obtained in a specific category (e.g. Compliance and Effective Management)
- If the courses to be attended in designated subjects such as the Professional Ethics and Integrity, First Sale of Residential Properties, and etc.

Requirements for CPD activities

Please note that not all CPD activities are counted towards meeting the required conditions on your licence. To ensure compliance, the selected courses must meet both of the following criteria:

- Only face-to-face seminars/lectures may be counted as qualifying CPD points; points earned from e-Learning programmes, e-Quiz, or webinars cannot be counted toward the points required for fulfilling the CPD conditions
- Before enrolling, please ensure the course matches the designated categories and subjects set out in the written decision

How to find courses on the EAA website

You can browse the EAA website under the “CPD Scheme” section and select “Upcoming EAA’s CPD Activities”. These pages allow you to search for upcoming lectures, seminars, and workshops by date, course category, or subject to stay informed of the latest activities. After entering the page, all upcoming CPD activities will be displayed in a list. Each entry will indicate the activity’s category, subject, activity mode, and CPD points accredited. Licensees may select suitable activities that meet the conditions attached to your license based on the criteria described above.

In addition to the CPD activities organised by the EAA, you may also participate in other CPD activities recognised by the EAA to fulfill the CPD conditions.

《房屋條例》新訂第28A條已於2026年3月31日生效 New section 28A of the Housing Ordinance came into effect on 31 March 2026

監管局提醒持牌人，《房屋條例》(第283章)新訂的第28A條已於2026年3月31日生效，以更有效地打擊濫用公共租住房屋(「公屋」)的行為，從而確保公營房屋資源得以善用。

若任何持牌人在處理公屋單位時參與任何違反《房屋條例》或監管局的《操守守則》的行為，監管局將嚴肅處理此類事件及採取適當行動，包括暫時吊銷牌照，甚至撤銷牌照。

如欲了解更多詳情，請閱讀監管局於2025年7月發出的相關致持牌人函件：

https://www.eaa.org.hk/Portals/0/Sections/CC/2025_Jul/Letter_to_Licensees_20250721_tc.pdf

The EAA reminds licensees that the new section 28A of the Housing Ordinance (Cap. 283) has already come into effect on 31 March 2026 in order to combat tenancy abuse more effectively so as to ensure the prudent use of public housing resources.

If any licensee participates in any act which contravenes the Housing Ordinance or breaches the EAA's *Code of Ethics* in the handling of public rental housing flats, the EAA will take such matters seriously and take appropriate actions, including suspension or even revocation of licences.

For more details, please read the related Letter to Licensees issued by the EAA in July 2025:

https://www.eaa.org.hk/Portals/0/Sections/CC/2025_Jul/Letter_to_Licensees_20250721_en.pdf

監管局榮獲「健康企業嘉許計劃2025」銀獎 EAA received Silver Award in the "Healthy Corporate Award Scheme 2025"

監管局在非牟利機構循道衛理中心主辦的「健康企業嘉許計劃2025」中，榮獲健康企業銀獎。監管局已連續第三年榮獲此項殊榮。

監管局透過積極關心員工的身心健康而獲得認可。監管局不只舉辦團隊建設及促進身心健康的活動，亦積極鼓勵員工參與義工服務。監管局將繼續為員工營造關懷以及共融的工作環境。

The EAA has been awarded the Silver Award in the Healthy Corporate Award Scheme 2025 organised by the NGO "Methodist Centre". The EAA has been awarded this honour for the third consecutive year.

The EAA earned the recognition by providing proactive care for the physical and mental health of its employees. The EAA organised team-building as well as health and wellness activities, and encouraged employees to engage in volunteer work. The EAA will continue to foster a caring and inclusive environment for its employees.



健康企業 2025
HEALTHY CORPORATE
SILVER AWARD
ORGANIZED BY METHODIST CENTRE

