



金融海嘯當前，何妨同舟共濟？ Why not pull together to survive this financial tsunami?

航空公司削減旅行社佣金的趨勢方興未艾，議會和會員雖然大力反對，但似乎收效不大。為了應付這個問題，議會於十一月底舉行了一次會員論壇，專門探討票務旅行社面對的挑戰（見「特稿」）。由世界各地的情況看來，航空公司對本地旅行社的佣金政策勢將出現重大轉變，希望航空公司能給會員時間去配合和適應，另一方面也希望會員能積極做好準備。

最近有銀行把信用卡付款的過數期大幅延長，議會已向香港金融管理局和旅遊事務署反映此事，並且已和金管局和幾家大銀行的代表會面。旅遊事務署已經承諾，日後再有這類個案可轉交他們跟進。

議會十二月初舉辦了一次簡介會，邀請了工業貿易署向會員講解政府協助中小企業的措施（見「議會簡報」）。會有會員表示，即使有了這些措施之後，但有些銀行似乎並不支持，因此旅行社向銀行貸款仍有困難。議會已向當局反映了這個情況，希望各方面都能加以配合。

大批香港旅客滯留泰國，由此引起的巨大反響至今仍未平息。參加旅行團的旅客，由於得到議會、旅行社、航空公司的配合，所以很快就能全部安全返港。我謹代表議會感謝各方面的援手和協力。

在今年的會員週年大會上，會員選出了四位理事，其中三位連任，一位新當選（見「議會簡報」）。全球金融海嘯的衝擊雖已不斷湧現，但恐怕最壞的時候仍未過去。此時此刻，希望大家同舟共濟，再一次闖過難關。✎

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Despite strong opposition from the TIC and its members, the reduction of agency commission by airlines seems to be hardly resistible. To tackle this problem, the TIC held in late November a Members' Forum, which focused on challenges faced by ticketing agents (see "Feature"). **From what has happened in many countries around the world, it is most likely that a major shift in airlines' policy on commission for local agents is imminent. Whereas we hope the airlines will allow members to have time to change and adapt, we also hope members will actively get ready for it.**

Recently, some banks have greatly extended their reimbursement time of credit card payments to members. The TIC has already brought up the matter with the Hong Kong Monetary Authority and the Tourism Commission, and has also met representatives of the Authority and several major banks. The Commission has promised to follow up similar cases referred to it in future.

The Trade and Industry Department was invited to explain to members those government measures aimed at helping SMEs, at a briefing held by the TIC in early December (see "Council Bulletin"). Some members remarked at the briefing that some banks appeared to be less than supportive of such measures as travel agents still encountered difficulty getting loans from them. The authorities have been informed of the situation, and it is hoped that all the relevant parties can work as a team in this respect.

The huge repercussions of the incident where many Hong Kong travellers were stranded in Thailand can still be felt even now. **Thanks to the coordination between the TIC and the travel agents and airlines concerned, package tour participants were all flown back to Hong Kong quickly and safely. On behalf of the TIC, I would like to thank all those who have helped us in the incident.**

At this year's Annual General Meeting, four fellow traders were elected directors, of whom three were re-elected and one was newly elected (see "Council Bulletin"). **Although the impacts brought about by the global financial tsunami have already begun to surface one by one, the worst moment may not be behind us. At such a moment, let's stick together and fight our way out of this crisis again.** ✎

Joseph Tung