

Collecting Market Information On Goods And Services

蒐集消費品和服務業的市場資訊



The Council collects and analyses market information concerning services and trades that carry an impact on the everyday life of consumers, enabling consumers to compare and spend wisely. Information and opinion are tracked on a regular and systematic basis in order to monitor long-term trends and identify any issues of concern.

消委會蒐集並分析與消費者日常生活息息相關的市場資訊，以助消費者作出精明的比較及選擇。搜集資訊及意見會定期及有系統地進行，以監測長遠趨勢及辨識需要關注的問題。

Topics of Market Surveillance

During the year, market surveillance was carried out on a wide range of market sectors and commodities, including grocery prices, popular online services, insurance and personal finance services. Consumers were informed of the choices available and of the conditions included in the terms and conditions of the services provided.¹⁰

市場調查焦點

年內，本會對廣泛類別的行業及貨品進行市場監測，當中包括雜貨價格、熱門的網上服務、保險及個人理財服務等。蒐集的資訊有助消費者知悉市場所提供的選擇，並瞭解服務合約的條款及細則。¹⁰

Groceries 雜貨

Supermarket Prices

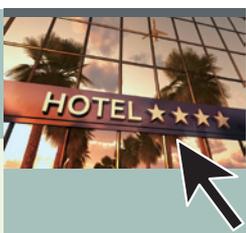
Findings of the annual supermarket price survey revealed consumers shopping in major supermarkets continued to be affected by price increases. The annual survey on the scan data of a basket of 200 items sold in three supermarket chains showed a 6.8% increase of the aggregated average price in 2012 compared to 2011.

Of the 12 main categories of products surveyed, all except one (alcoholic drinks) recorded an increase of between 1.1%-14.2% in terms of the aggregated average. Parents were the hardest hit as the aggregated average price increase of “milk powder/baby products and food” of 14.2% topped the list. Among the 42

超市價格

年度超市價格調查結果顯示，在大型超市購物的消費者繼續承受加價帶來的影響。年度調查涵蓋在三間連鎖超市出售的一籃子共200項貨品的掃描數據，報告顯示在2012年一籃子貨品的總平均售價較2011年的上升了6.8%。

在12項主要類別貨品中，除「酒類飲品」外，其餘貨品的總平均售價均錄得1.1%至14.2%的升幅，其中「奶粉/嬰兒用品及食品」（14.2%）的升幅最高，對家長的影響亦較大。在42組貨品中，「罐裝魚」、



¹⁰ See Appendix 10 for the list of surveys and service study reports published during 2013-14. 於2013-14年公布的調查及服務研究報告一覽表見附錄十。

sub-categories of product items, “canned fish”, “eggs”, “infant formula”, “canned meat”, “infant diapers” and “liquid soap” recorded an increase of more than 10% in terms of the aggregated average price. The only two sub-categories of goods surveyed which dropped in aggregated average prices were “wine” and “bottled water/energy and sports drinks”.

The Council continually updates its Supermarket Price Watch website, which features prices of more than a thousand items sold in online food stores and supermarkets, on a daily basis. The number of items included was increased to 1,650 (as at February 2014) and the data from an additional supermarket chain was incorporated, meaning a total of five online food stores and supermarkets are now included.

Online Hotel Bookings

The Council’s study concerning the terms and conditions of online hotel booking services on more than 10 travel websites revealed that some promotional offers and deals often came with additional terms and conditions.

Travellers who opted for special “mystery hotel” deals in selected regions were found to have to pay even before the name and exact location of the hotel was disclosed, and no refund or alteration of the booking would be allowed once the transaction had been completed. While some websites with “price guarantees” would reimburse consumers the price difference should they find a lower price for the same hotel and room type, the term was only confined to the same room type together with the same check-in and check-out times.

Cancellation policies of different websites also varied, with some not allowing cancellations or alterations under any circumstances. As many of the travel websites concerned were registered overseas, consumers were alerted to the difficulties that might arise in case of complaints or disputes.

Online Dating

The Council conducted its first ever survey concerning online dating websites due to the increasing number of services available. Of the 24 dating websites studied, the majority required online registration for membership or application for services, while the scale and mode of payment varied. Some carried auto-renewal terms for continuation of membership and payment, while others set a default option to agree to regular deductions of payments from the registered credit card account.

「雞蛋」、「嬰兒奶粉」、「罐裝肉」、「嬰兒尿片」和「沐浴露/洗手液」的總平均售價均錄得逾10%的升幅。而年內總平均售價錄得跌幅的只有「葡萄酒」和「樽裝水/運動飲品」兩組貨品。

本會繼續每天更新「網上價格一覽通」的資料，範圍涵蓋超過一千多項於網上食品店/超市出售的貨品價格。調查新增了一間連鎖超市的貨品價格資料，即是說總共涵蓋五間網上食品店/超市，而監察的貨品數目亦增加至1,650項（截至2014年2月）。

Online Services 網上服務

網上酒店預訂

本會研究了十多個提供網上預訂酒店服務的旅遊網站的合約條款，結果顯示部分旅遊網站所提供的推廣優惠，經常附有額外的條款。

消費者如選擇的訂房優惠，屬座落於指定地區的「神秘酒店」，他們必先繳付訂房費用，網站才會顯示酒店的名稱和確實地址，而交易完成後，消費者均不能退款或作出更改。而部分旅遊網站會提供「價格保證」，當消費者發現能以更低的價格以預訂同一酒店及房間類型時，可獲退還差額，惟只適用於同一類型，以及相同入住及退房時間。

不同旅遊網站的取消預訂政策亦有所差異，部分訂明在任何情況下均不可取消預訂及作出更改。由於很多旅遊網站在海外登記，倘若交易出現問題，消費者在追究時會遇到一定困難。

網上交友配對服務

鑑於網上交友配對服務日趨普遍，本會對交友配對服務網站作出調查。調查共檢視了24個在本港提供網上交友配對服務的網站資料，大部分網站均要求用戶先在網上註冊入會或遞交服務申請，收費多少及形式不盡相同。部分網上交友配對服務的網站訂有自動續會及收費的條文，亦有網站在信用卡付款頁面上預設選項，訂明客戶同意在已登記的信用卡戶口定期扣除款項。

Personal data privacy is another area identified as a concern to consumers. The study found that some service providers may use the personal data of users for other than dating or matching purposes, such as using private information and photos for advertising, or by disclosing the personal data to the parent companies or their subsidiaries. Consumers were advised to carefully check the privacy policies and terms and conditions before signing up for the services of an online dating website.

Insurance 保險

Coverage for High-Risk Activities

In the wake of the hot air balloon disaster in Egypt in 2013, the Council conducted a survey concerning 46 travel insurance plans to study the insurance coverage regarding high-risk activities. Results of the survey disclosed a prevailing lack of transparency in information, which created a state of confusion for consumers.

Nearly all (approximately 90%) of the pamphlets concerning travel insurance plans studied during the survey indicated that high-risk activities including scuba diving, bungee jumping, skiing, rafting and parachuting were covered. But following closer inspection of the actual policy terms contained within the insurance plans, only three of the policies contained reference of insurance coverage for high-risk activities.

Out of the 46 travel insurance plans in the promotional pamphlets and policies studied in the survey, only five were found to specify hot air balloon rides as a high-risk activity which would be covered. Some insurers attributed the lack of information to limited space available within the pamphlets, others, however, claimed that as long as the high-risk activities concerned were not listed under the general exclusions of the policies, such activities would be covered. Following the study, the Council called on insurers to specifically detail the terms and conditions regarding the coverage and exclusion of high-risk activities clearly within the policy, together with the definition of the nature of activities that would be covered.

Investment-Linked Assurance Schemes

Covered in the survey conducted by the Council were 22 investment-linked assurance schemes (ILAS) collected from eight insurers with the targeted premium payment terms ranging from five years to whole life (or 100-years-old) of the insured, and of regular premiums ranging from HK\$150-\$8,000 per month. Embedded in the ILAS plans were an array of fees and charges including insurance charges, administrative charges, early surrender charges, withdrawal charges and investment management charges.

消費者亦十分關注其個人資料的保障問題。根據調查所得資料，有些網站將所收集的客戶個人資料用作約會或配對服務以外的用途，例如將客戶相關的個人資料和相片作廣告用途，或向母公司或其附屬公司透露。本會建議消費者在使用任何交友配對服務網站的服務前，必須小心閱讀相關的私隱政策及條款。

高風險活動的保障

因應2013年埃及發生的熱氣球事故，本會調查了46個旅遊保險計劃，就有關高風險活動的保障範圍作出研究。調查結果顯示在資料披露方面一般欠透明度，令消費者感到混淆。

接近九成的旅遊保險的宣傳單張聲稱保障涵蓋高風險活動，例如水肺潛水、笨豬跳、滑雪、激流和跳降傘等。但檢視實質保單條款後，發現只有3個旅遊保險計劃在保單內提供高風險活動的保障範圍。

46個旅遊保險計劃的宣傳單張和保單條文，只有5個明確說明熱氣球活動屬受保的高風險活動項目。保險公司解釋因宣傳單張篇幅有限，未必能將所有資料逐一細列，部分則表示任何高風險活動只要不在「一般不保事項」之列，即受保障。本會呼籲保險公司應盡可能在保單內就高風險活動的保障範圍及不保障的高風險活動訂立明確詳盡的條文，包括保障所涵蓋各活動的性質之定義。

投資相連壽險計劃

調查包括向8間保險公司收集了22個投資相連壽險計劃（投連壽險計劃）的資料，有關計劃的目標供款年期由最短5年至最長終身或100歲，而每月供款額則介乎港幣150元至8,000元。投連壽險計劃包括繁多的收費項目，例如保險費用、行政費、提早退保費、提款手續費或基金管理費等。有些計劃包括前期費，即是用以支付保險公司的銷售費用、市場推廣費及保險計劃的成本開支。保單行政費

Some were found to include an initial charge to pay for the sale and marketing expenses of the schemes and costs of the insurance plans. Administrative charges to support management cost of insurers could be varied from US\$50-\$90 per year, or an annual rate of 0.5%-9% of the premium or policy account value.

Surrender charges imposed by a majority (17 in total) of the ILAS plans were found to be applicable up to the first 10 years of the premium payment term in the event of early redemption or withdrawal, and the highest charge could reach up to 100% of the surrender or withdrawal sum in the first year of the premium payment term. Consumers were advised to take advantage of the cooling-off period and carefully review the terms and conditions for purchasing ILAS plans.

(即支付保險公司的行政開支)介乎每年定額50至90美元不等,或按定期供款/戶口價值收取每年0.5%至9%不等。

大部分投連壽險計劃(17個)都收取提早退保費,一般在投保後的首10個供款年期內提早退保或提早贖回都會收取,而首年退保費用比率最高為退保或提款金額的100%。本會提醒消費者應善用冷靜期,並在購買投資相連壽險計劃時細心考慮其投連壽險當中的條款及細則。

Personal Finance 個人理財

Credit Card Interest Rates

The survey conducted by the Council concerning credit card services showed that cardholders would be subjected to high interest rates if they received a cash advance or failed to pay their outstanding balance within the agreed time. Of the 20 card issuers surveyed in the study, 18 were found to charge interest rates of 30% or more for retail purchases should cardholders fail to pay their outstanding balance in full each month. The interest rate for cash advances from credit cards ranged from 20.39%-37.14%, and the default charge for cash advance ranged from 39.42%-47.36%.

信用卡利息

本會的調查顯示,提取現金透支或未能準時償還信用卡結欠的卡戶,須支付高昂的信用卡利息。調查所涵蓋的20間發卡機構中,18間對沒有每月清繳賬戶的卡戶徵收購物簽帳利率為30%或以上。調查的信用卡現金透支利率由20.39%至37.14%不等,而現金透支的逾期還款利率則介乎39.42%至47.36%。

Loan Intermediary Services

The Council expressed serious concern over the improper practices of several operators involved in loan intermediary services. A common tactic of these intermediaries was to claim “No Success, No Charge”, implying that no charge would be incurred by the consumer should the transaction fail to proceed. Invariably, the claims of these intermediaries were evasive and ambiguous as to the loan details such as fees and charges, and about what was meant by “successful approval”. In addition, consumers had no way of ascertaining whether the intermediaries were in any way connected to authorised financial institutions.

貸款中介服務

本會極度關注有貸款中介公司以不良手法推銷服務。貸款中介公司經常以「不成功、不收費」作招徠,令消費者誤以為最終沒有完成交易,便不需繳付任何費用。但貸款中介公司往往對貸款相關的資料如費用和收費,以及「成功批核」的定義含糊其辭。此外,消費者更無從確定中介公司與認可財務機構之間的關係。

The Council strongly urged consumers consider the risks and benefits of arranging a loan through an intermediary company, and instead to apply for a loan directly from an authorised financial institution or licensed money lender which offered a variety of personal loan with different interest rates to suit consumer needs.

本會強烈勸喻消費者應小心衡量透過貸款中介公司安排貸款所涉及的風險及利益,消費者可直接向認可財務機構或持牌放債人申請貸款,它們一般提供不同類型的私人貸款計劃及不同息率,以切合個人需要。