

Collecting Market Information on Services and Products

蒐集服務行業和消費品的市場資訊

WHY THIS IS IMPORTANT

Hong Kong has developed into a service-oriented economy and consumers need information on a wide range of services. The Council conducts opinion surveys, market surveys and price surveys to collect information on services for the benefit of consumers.

Furthermore, the Council has, for many years, collected on a regular and systematic basis the prices of supermarket products and textbooks which are necessary goods for consumers, in order to monitor long term trends and identify issues of concern, if any, arising therefrom.

WHAT WE HAVE DONE

Finance and Banking

Credit card rates up despite low bank rates

The Council conducted an annual survey on credit card rates and charges which covered 21 banks and financial institutions. It was found that interest rates were on the rise despite a low interest rate environment. Half of financial institutions (11 or 52.4%) were charging an annualised interest rate (APR) of 30% or above for consumers who carried a card debt. There was an increase compared to the Council's 2006 findings when only three (13.6%) out of 22 providers were charging a rate of that level. The survey also showed that credit card holders were charged an APR of 8.41% to 36.07% for retail purchases and would have to pay a rate between 20.62% and 37.49% for cash advances. If consumers who failed to pay the minimum payment on time, the financial charges would be augmented further. The default charges for retail purchases could be as high as 47.09% while cash advance charge would range from 20.62% to 47.09%. In the survey, consumers were advised to watch out for the fees and charges. If in need of cash turnover, they could consider to apply for personal loan or cash conversion programs.

Credit card spending for mileage redemption may vary as much as four fold

The Council conducted a survey in Travel Rewards Program offered by 14 card issuers, which enabled credit card holders

蒐集市場資訊的重要性

香港經濟漸以服務業為主導，消費者對於不同服務的資訊需求很大。本會經常進行各項調查，包括貨品及服務用家經驗調查、市場調查及價格調查，供消費者參考。

此外，本會多年來一直定期及有系統地收集超級市場貨品和教科書等必需品的價格，以便評估長遠趨勢及提出消費者關注的問題。

我們完成的任務

銀行及財務

無視低息環境 信用卡利息趨升

本會進行了年度信用卡利率及收費調查，共比較了21間發卡機構的資料。縱使現時市場處於低息環境，但信用卡的年息卻不跌反升。調查發現有過半數(11間或佔52.4%)發卡機構的信用卡簽帳實際年利率處於30厘或以上；對比本會二零零六年的調查，22間發卡機構中，只有三間機構(佔13.6%)的年息高於這個水平，顯示現時信用卡利息有上升趨勢。調查又顯示，信用卡持卡人繳付的購物簽帳實際年利率介乎最低的8.41%至最高的36.07%，而選用現金透支的實際年利率則介乎20.62%至37.49%。信用卡用戶如不能按時繳付最低還款額，財務費用可能會因此被提高，拖欠購物簽帳的實際年利率可高達47.09%，而拖欠現金透支的實際年利率則介乎20.62%至47.09%。調查亦建議卡戶若有現金周轉的需要，可考慮向發卡機構申請私人貸款或信用卡套現計劃。

to convert spending to mileage in 15 airline programs. The study showed that the local spending required may vary as much as from HK\$3 to HK\$16.6 per mile. And for the four card issuers that offered higher flight rewards for overseas spending, the cost ranged from HK\$3 to HK\$5.33 a mile. It was found that the variation between different cards in credit card spending for redeeming a flight ticket could make a large difference amounting to tens of thousands of dollars. In the survey, consumers were offered tips on joining a credit card Travel Rewards Program. These include:

- Consider the factor of airlines when choosing a programme: such as which airlines are available for selection; whether the airlines you regularly patronised are included; and whether it provides an extensive network of airlines.
- Think twice before converting the credit card bonus points to mileage as the conversion is irreversible while the transaction fee is often non-refundable.

Costs and risks of tax loan not to be overlooked as interest rates dip

The Council conducted an annual survey on tax loans which covered 20 banks and financial institutions. The survey with 21 tax loan schemes showed that the APRs had further come down to the range of 1.75% to 9.76% this year, compared with 1.92% to 10.28% last year. For instance, at \$10,000 loan the range in APR varied from 1.78% to 9.76%, compared with 3.28% to 10.28% in 2009 (down 1.57% on average); and at \$500,000 tax loan range from 1.75% to 5.29%, 0.58% down on average when compared to last year. The rates were the lowest in six years. The Council's studies since 2005 showed that the APRs for tax loans varied from the lowest of 1.75% this year to the highest at 17.21% in 2008. In the survey, consumers were suggested to shop around and compare the interest rate in terms of APRs for the best possible deal.

Daily Living

Textbook prices and expenditure surveys

There were mild increases in the average prices of textbooks this year, of 0.3% and 0.6% respectively for primary and secondary school textbooks, revealed by the annual price survey of school textbooks conducted by the Council. As to the expenditure on textbooks, the Council found on average parents had to spend 0.2% and 6.9% more respectively on textbooks for their children studying in primary and secondary classes. Survey results showed that the average spending on textbooks for Senior Secondary 2 students under

換取飛行里數簽帳差額可高達四倍

本會共審視了14個發卡機構提供的「飛行獎賞計劃」，共有15個飛行計劃的里數涵蓋在內。調查發現，換領每一飛行里數所需的本地簽帳額，由最低每里港幣3元至最高港幣16.6元。而四間提供海外簽帳換領更高里數的發卡機構，每一里的兌換比率由港幣3元至港幣5.33元。利用簽帳額換領一張機票，不同信用卡之間的簽帳額差距，可達數十萬港元。調查中亦為消費者提供參加旅遊獎賞計劃時須留意的要點：

- 考慮不同獎賞計劃所涵蓋的飛行計劃是否合適，例如計劃內有哪間航空公司可供選擇、經常乘搭的航空公司是否包括在內、計劃的飛行網絡是否廣泛等；
- 消費者轉換飛行里數前必須考慮清楚已經轉換的飛行里數不可更改或轉回至卡戶的帳戶內，而換領手續費或不能退回。

稅貸息口雖下調 輕率借貸風險大

本會搜集20間銀行及財務公司的稅務貸款計劃資料，共比較21個稅務貸款計劃，發現今年的實際年利率由最低1.75%至最高9.76%，較去年1.92%至10.28%為低。以港幣10,000元稅務貸款為例，實際年利率介乎1.78%至9.76%，對比二零零九年的3.28%至10.28%，平均下調1.57%；以借貸港幣500,000元計，實際年利率由1.75%至5.29%，較去年的平均低0.58%，是六年以來的新低。根據消委會自二零零五年以來發表的稅貸報告，各稅務貸款計劃的實際年利率由今年最低的1.75%至二零零八年最高的17.21%。調查亦建議消費者應審慎、貨比三家，並宜以不同計劃的實際年利率作比較而選擇最便宜的稅貸。

日常生活

教科書調查 有班級購書費遽升五成

本會的年度教科書價格調查顯示，今年教科書價格輕微上升，小學教科書價平均上升0.3%，中學則上升0.6%。購書費方面，本會發現平均來說，家長須為就讀小學的子女在購書方面多付0.2%，而中學生的家長則須多付6.9%。調查結果顯示在新高中學制下，高中二年級學生的平均購書費比去年就讀舊學制中五學生的平均購書費上升了50.9%，相信是由於以往參加會考的學生，多數於中四時已購買了大部分用書，故中五購

the New Senior Secondary (NSS) academic structure had risen by 50.9% when compared to their counterpart (Form 5 students under the old curriculum) for the last academic year. It was believed the difference was due to the fact that in the past, Form 5 students needed to buy fewer textbooks as most of the textbooks required for the Hong Kong Certificate of Education Examination (HKCEE) were bought in Form 4. Moreover, since the new curriculum has condensed the original four years' course into three years, there was increase in pages as well as volumes of textbooks. The establishment of elective parts in certain subjects under NSS, prescribing additional volumes and hence raising the textbook bill, was believed to be reason for the increase.

Moderation seen in upward trend of price movements at major supermarkets in 2009

In the year under report, the Council continued its annual supermarket price survey on scan data of a basket of 200 items of commodities sold in three supermarket chains. The aggregate average price of the basket increased by 3% in 2009 compared to 2008. The findings showed that amongst the 12 categories of products, the prices for two categories, namely hot drinks and alcoholic drinks fell by 0.1% and 7% in average prices respectively when compared to 2008. On the other hand, prices for the 10 remaining categories were up, ranging from 0.8% to 8.4%. They included milk powder/baby products & food, dairy food/yogurt drinks, candies/snacks, paper/household cleaning, non-staple food/sauces, personal care products, bread/cakes, staple food, beverages, and canned food/prepacked soup.

Price increase of infant formula milk higher than food price inflation rate

The Council has conducted bimonthly regular surveys on price of infant formulas since April 2009, where Council staff collects price data of eight major brands (33 models) of infant formula at 14 designated retail shops all over Hong Kong. The year-on-year average price comparison of 33 items of infant formulas (prices for April 2009 to February 2010 compared to those for April 2010 to February 2011) showed that 31 of them had increased their average retail prices, with the increase ranging from 0.4% to 12%. Of these, 24 products registered an increase in price higher than the food price inflation rate. And the average price increase of 5 products recorded a hike of more than 10%. Significant price variations were found with the same formula milk sold in different shops. In the February 2011 survey, a price difference of \$58.9,

書費一直偏低；此外，新高中課程由四年濃縮為三年，亦令每年用書的頁數及冊數相應增加；而新學制下個別科目所設的選修單元，用書量較多，相信亦是購書價增加的原因之一。

二零零九年連鎖超市貨品價格升幅較二零零八年溫和

年內發表的超級市場價格報告，涵蓋三間大型超市200項貨品的掃描數據資料。二零零九年200項貨品的總平均售價較二零零八年上升了3%，調查的12大類貨品，除即沖飲品和酒類飲品的平均售價分別下跌0.1%和7%，其餘十類貨品均錄得升幅，由0.8%至8.4%，包括奶粉/嬰兒用品、奶類飲品/食品、糖餅/小食、紙品/家居用品、雜糧/調味、個人護理用品、麵包/蛋糕、糧油食品、即飲飲品和罐頭/濃湯。

多款嬰幼兒奶粉價格升幅高於食品通脹

本會自二零零九年四月開始，每兩個月派員到港、九及新界14間指定零售店舖，收集在港銷售的八個主要牌子共33款嬰幼兒奶粉型號的價格。該33款嬰幼兒奶粉平均價格按年比較（比較二零零九年四月至二零一零年二月，及二零一零年四月至二零一一年二月兩段時間的價格）顯示，31款的平均售價均向上調整，幅度由0.4%至12%，其中24款增幅高於同時期食品通脹，當中五款的平均售價升幅逾一成。調查同時發現，即使同一款奶粉，在不同店舖的售價差異，可以很大。以二零一一年二月的調查為例，一款奶粉於不同店舖的最低和最高售價相差幅度達\$58.9，即43%。



or 43% was noted in one of the surveyed formula milk sold in different shops.

Availability of infant formula is another concern. The out-of-stock rate of one formula milk surveyed was found to be 93% in December last year and 64% in February this year while that for another brand of infant formula was found to be 71% and 46% respectively for the same time.

In the past few years, there were many instances of people scrambling for infant formulas from shops. Through the Council's efforts, the formula suppliers have agreed to supply direct the infant formulas to local babies. At the time of writing the report, the number of complaints against infant formulas dropped from the height of 72 cases in March to around 10 each month during the second quarter of 2011. In the longer term, the formula suppliers have to consider setting up an industry code of practice to ensure adequate supply to local consumers for retailers to follow. Suppliers might resort to drastic measures such as suspending the supply to retail shops which ignore public interest and raise unreasonably the price of infant formulas.

Council issues 2-step advice to consumers in purchase of columbarium service

The issue with unauthorised columbarium was rightly of concern to consumers eager to ascertain the columbarium service being provided was in compliance with the relevant legislation and land lease. The Council believed that the problem stemmed from a chronic shortage of supply of columbarium niches, falling far short of the demand in the market. In the long run, the Government was urged to increase the supply of public columbarium niches, and to consider regulations governing the sales of private niches.

To assist consumers, the Council published a report in April 2010 and issued a 2-step advice to consumers in purchase of columbarium service with the aid of Government bureaux and departments concerned. Consumers were strongly urged to check out the legality of the niches before purchase and to ask the columbarium operators to show that the operation conformed to the statutory plans and the relevant lease restrictions. Furthermore, consumers were advised to ask the sellers to incorporate terms of warranty into the contract to ensure the operation of the columbarium is in legal compliance, and arrangements for rescission of agreement, refund or compensation should it turn out later that they are in breach of the required planning or lease conditions.

嬰幼兒奶粉的缺貨情況同樣受關注。其中一款初生嬰兒配方奶粉於去年十二月的缺貨比率高達93%，今年二月也有高達64%；另一款初生嬰兒配方奶粉於去年十二月的缺貨比率為71%，今年二月則為46%。

過去數年已多次出現搶購嬰幼兒奶粉的情況，經本會努力，奶粉供應商同意為本地嬰兒提供直接供應服務，令有關奶粉的投訴於撰寫報告時由三月份高峰的72宗大幅下落至第二季的每月約10宗。但長遠來說，奶粉供應商應研究擬定業內守則，要求其零售商遵守，以保障本地消費者得到充足的供應，甚或以不供貨為殺手鐮，對付一些妄顧市民利益，抬價銷售奶粉的零售店舖。

本會建議消費者購買骨灰龕位服務前進行二步查證方法

違規骨灰龕位問題引起消費者的極大關注，擔心已購買的龕位是否符合相關法例和地契規定。本會相信，問題的根源在於市場上的龕位長期供不應求。長遠來說，當局應增加公營骨灰龕位供應的同時，亦需考慮規管私營龕位的出售。

為協助消費者，本會在二零一零年四月發表骨灰龕調查報告，以及在相關政府政策局和部門協助下對消費者提出在購買骨灰龕位前進行「查證兩步曲」。消費者購買骨灰龕位前應查證骨灰龕場的合法性，並應從骨灰龕場查詢詳細資料，以確保該土地用途符合規劃和地契條款相關法例規定。此外，消費者可要求售方以書面保證龕位不違法及沒有違反地契條款，並說明一旦違法或違反地契條款時，有關撤銷合約、退款及賠償等安排。

Storage & therapies for umbilical cord blood & stem cell: efficacy and effectiveness in question

In a study that collated the views of both physicians and biological scientists on storage and therapies related to umbilical cord blood and stem cells, the Council advised consumers to think twice on whether it is worth spending money on a service which could be of little use in the future and of which the claims are yet to be clinically proven. Private stem cell banks offer to extract stem cells from adult peripheral blood, fat and children's deciduous teeth which could be stored for future medical purposes. Though the storage of stem cells is viable, the arguments for the use and need of stem cell storage may need stronger support as experts have pointed out that currently only a few diseases are clinically proven to be successfully cured through stem cell treatment.

Umbilical cord blood, a rich source of haematopoietic stem cells, is collected at the time of a child's birth for the donor's own treatment for diseases developed later in life. Cord blood transplant, where a transplant is performed to reconstitute the patient's blood supply and immune system after chemotherapy and radiation treatment, is mainly used in treating blood-related and immunological diseases. However, the odds for autologous cord blood transplant are small. The Council also sought experts' inputs on treatments that claimed to utilise stem cells for cosmetic purposes. Consumers were alerted to seek scientific verification and pay attention to the stem cell collection and processing procedures.

Are mobile emergency alarm systems reliable in summoning timely help?

The year 2010 saw the utilisation of mobile technology on the life-saving personal emergency alarm systems. Yet, the services thus marketed were not without limitations. A market survey conducted by the Council on these systems revealed several issues such as the possibility that mobile handsets installed with an emergency button might not be able to pinpoint the user's exact location, thus the support centre unable to track down the user if the person had lost consciousness and was unable to communicate with the centre. Another type of phone which could send distress message to five pre-set phone numbers might draw a total blank if the calls were not answered or reached voice mail boxes. The Council was also concerned about blind spots of mobile coverage as there were areas with no or weak mobile

臍帶血及幹細胞儲存與療效 功能與成效存疑

本會一項結合了醫生與生物學家對臍帶血及幹細胞儲存與治療意見的研究指出，有關服務日後可能用處不大，且療效聲稱尚待臨床實驗證實，故消費者在決定花錢於有關服務前，應先行三思。一些幹細胞儲存服務供應商表示，能提供服務，從成年人外周血、脂肪及兒童乳齒抽取幹細胞，並儲存作為日後醫療用途。雖然幹細胞可以儲存，但有關幹細胞儲存的用途及是否有需要，還有待進一步驗證；根據專家指出，目前只有少數病症經臨床驗證可利用幹細胞成功治癒。

臍帶血含有造血幹細胞，可以在嬰兒出生的時候收集，作日後自身治療之用。現時臍帶血移植主要用於醫治與血液或免疫系統相關的疾病；病人在化療或電療後，可利用臍帶血重建免疫及血液供應系統。然而，病人使用自體臍帶血移植的機會率不高。本會同時也諮詢專業人士對幹細胞美容的意見。消費者對幹細胞的收集及處理過程，應格外留神並要求提供科學證據。

流動緊急召援系統可否賴以及時召援？

二零一零年市場上出現了新服務——可能救人一命的個人緊急召援系統結合了流動通訊技術，不過此類服務亦有其限制。本會進行的一項市場調查發現此類服務有多項問題，例如設有緊急求助鍵的手機未必可以偵測到用戶的準確位置，若用戶失去知覺，無法與支援中心通話接收短訊，支援中心便無法追蹤到用戶以提供協助。另一類手機可向五個預設電話號碼發出求助短訊，但若親友未能及時接聽電話接收短訊，或來電被轉至留言信箱，則用戶未必能通過求助短訊得到即時協助。本會又關注流動電話網絡的覆蓋盲點，個別地點未被覆蓋或訊號微弱，因為在緊急的嚴重情況下，每分每秒都可能生死攸關。報告亦提醒消費者對個別室內用個人緊急召援系統服務商的銷售手法。

coverage, as any undue delay in an emergency could mean a difference between life and death especially in a severe case. The report also alerted consumers on the sales practices of certain indoor personal emergency alarm systems service providers.

Call to introduce supply of 95-octane petrol in Hong Kong

The Council urged oil companies to introduce supply of unleaded petrol of a lower octane number (95) for the choice of motorists. Since 1992, only a more costly petrol of octane number 98 was available in the market. The Council had put forward the recommendation following the Council's survey which showed that about 61% of car models (337 out of 550 models) on the market could use, for optimal efficiency, petrol of octane number 95. Most European or Japanese cars of wide popularity here were in fact required to use only 95-octane petrol. Some vehicles including vans required petrol as low as 88 to 93 in octane number. The models that needed to use 98-octane petrol were mainly high-end sports cars. The Council's survey data was based on the recommended octane number requirement of car models marketed by 24 major car importers of 32 brands in total. Consumers were advised that in the opinion of experts, using petrol of the minimum octane number as recommended by the car makers is sufficient. Fuel saving tips were included in the report.

Survey showed smartphones more prone to fault

In this survey 1 610 respondents shared their experience in using mobile handsets, audio-visual players / recorders, digital cameras, and handheld digital camcorders. The fault rates and aggregated opinion on whether the consumers would buy products of the same brand were listed for consumers' reference. The extended warranty plans actively marketed by certain retailers were also discussed. Consumers were reminded in certain scenarios, it might not be "worthwhile" to join these extended warranty schemes, for examples if the product was developed long time ago, chances were that the sole agents might not be able to repair it or there was no product of similar function to be replaced. Consumers were also reminded to read carefully the terms and conditions of the plans before joining, and to consider carefully whether claiming the maintenance fee from a third party might give rise to other issues and delays.

促請引進95辛烷值無鉛汽油

本會促請油公司引入辛烷值較低(95)的無鉛汽油，讓車主有更多選擇。自一九九二年，市面上只出售較昂貴的高辛烷值(98)無鉛汽油。本會提出以上建議是由於按本會調查，發現在本港出售的汽油車型號中，61%(550款中的337款)若使用95辛烷值汽油，也可達到汽車的最佳性能。大部分本港流行的歐洲和日本房車都可使用95辛烷值的汽油，一些汽車包括客貨車所需的汽油辛烷值甚至低至88至93。須用98辛烷值汽油的主要為高級跑車。本會上述的調查數據乃來自24間主要汽車入口商代理的32個品牌所建議的辛烷值要求。本會引述專家意見，指出汽車使用廠商所建議的最低辛烷值的汽油已足夠。報告亦包括省油貼士供消費者參考。

調查顯示智能手機毛病率較高

是次調查獲得1 610名回覆者分享了他們在使用手提電話、影音播放機、數碼相機、手提數碼攝錄機的使用經驗。報告詳列了各牌子產品的毛病率及用戶在考慮購買同類產品時會否再買同一牌子的綜合意見，並探討部分零售商推介的延伸保用計劃，提醒消費者在個別情況下，這些延伸保用計劃未必值得參加，例如若產品出產經年，代理商可能已不能維修或沒有類似品質及功能的產品可供更換。本會又提醒消費者在參加前應細閱有關計劃的條款，並小心衡量透過中介人支付維修費用會否引起延誤或其他問題。

Price survey initiatives

The Consumer Council continued to enhance price transparency of food, daily necessities and auto fuel through various price surveillance initiatives.

The Council launched its wet market price survey in 2008 and commenced the monthly wet market food price index in September 2009. Apart from tracking the price levels of 44 wet markets throughout the 18 districts of Hong Kong for a same basket of 26 fresh produce, the survey also provided sub-indexes of 4 major categories of food items: meat (including pork, beef and poultry), fish (including salt-water and fresh-water fish), fresh vegetables and fruits for monthly comparison. For better allocation of resources, the wet market survey and the relevant price index was discontinued in November 2010.

The Council continued to conduct its weekly price surveys and closely monitored a basket of 40 fast consuming goods and commodities at different retail outlets, including major supermarket chains, personal care chains, drugstores, grocery stores, cosmetic stores, household goods chains, snacks outlets and specialty stores. In mid November 2010, five fresh food items from wet markets and major supermarket chains were included in the survey for reference of consumers. Results of the surveys were enhanced with various discount analysis. Furthermore, observable trends found among outlets and pricing abnormalities were analysed.

The Council has been collecting and displaying daily prices of several hundreds of products from four on-line supermarkets. In order to capture price and promotion changes launched during a day, the Council's Supermarket Pricewatch website was upgraded in 2010 to reflect the price and promotion changes recorded in the morning and in the afternoon. The number of items monitored by the website was further raised from about 600 in June 2009 to about 800 in January 2011.

In 2010-11, the Council continued the weekly price survey on auto fuel as commissioned by the Environment Bureau. Pump prices of gasoline and diesel and information on promotional packages offered by the oil companies were collected to enable consumers to make informed choices and to enhance price transparency in the marketplace. Launch of a smartphone application was underway to make the survey results more handy to consumers.

全方位價格

本會繼續進行食品、日用品和汽車燃油的不同價格調查，以提高市場的價格透明度。

本會在二零零八年展開「每日街市行情」，並在二零零九年九月推出「每月街市行情指數」，每月計算出全港18區共44個街市所出售的26種食品的不同價格水平，以及肉類（包括豬牛肉和家禽）、魚類（包括鹹水和淡水魚）、新鮮蔬菜和水果四項食品的按月價格變動。為更有效運用資源，每日街市調查及街市行情指數已於二零一零年十一月停止。

本會繼續進行「每週精明格價」及調查一籃子共40件日常消費商品於不同零售店的售價，包括大型連鎖超級市場、個人護理連鎖店、藥房、獨立超市、雜貨店、化妝品連鎖店、家品店、零食店和地方食品專門店等。在二零一零年十一月開始，更加入比較及五項在超市及街市均有售的新鮮食品價格，給消費者參考。報告除比較區內不同零售店的貨品售價，還分析不同優惠和價格異常等問題。

本會每天收集和展示來自四間網上超市部分較受歡迎的數百件貨品的價格。為了捕捉超市一日裏的貨品價錢和優惠改動，本會於二零一零年將「網上價格一覽通」升級，令網頁資料可反映於上、下午時段的價錢和優惠變動。本會將「網上價格一覽通」網站的監測貨品數目由二零零九年六月的約600件增加至二零一一年一月的約800件。

年內，本會繼續受環境局委託進行汽車燃油的每週價格調查，透過收集在各油公司加油站油槍入油的價格資料，以及各式各樣的優惠，幫助消費者作出精明的選擇，增加市場價格的透明度。本會並計劃推出智能手機版程式，令消費者隨時隨地可取得調查資料。