

# COLLECTING MARKET INFORMATION ON GOODS AND SERVICES

## 蒐集消費品和服務業的市場資訊

Market surveillance continues to be one of the most important activities of the Council's work. This involves collecting timely information on the ever-growing range of goods and services available in both the physical and e-marketplaces, and analysing the data to help consumers shop wisely with clear pricing and value comparisons. The survey results also serve to advocate for the right measures either at industry or regulatory level to better safeguard consumer interests. In the year, prices of groceries and daily necessities were monitored on a continuous basis, while other widely used products and services or those with rising trends were the subjects of periodic special surveys. These surveys are aimed at providing clear and transparent information to the public, a key enabler to consumer empowerment.

市場調查一直是本會的重要工作，面對實體和電子商務市場中與日俱增的貨品和服務種類，消委會通過適時蒐集相關資訊，並分析有關數據，為消費者提供清晰的價格和價值比較，幫助他們作出精明的消費選擇。調查結果同時有助於在行業以至規管層面，提倡合適的措施以加強保障消費者權益。年內，本會除了持續地監察糧油雜貨和日用品的價格外，還定期為其他被廣泛使用或新興的貨品和服務進行特別調查，以冀為公眾提供清晰準確的資訊，從而賦權消費者保障自身權益。

Supermarket Price  
超市價格

Textbooks  
教科書

Paracetamol  
止痛退燒藥物

Trending Services  
新興服務

Online Price Watch  
網上價格一覽通

Credit Card Cash Rebate  
信用卡現金回贈

Buy Now, Pay Later  
先買後付

Pet Insurance  
寵物保險

### Market Surveillance

Given the rise of e-commerce, the Council continued to expand its market surveillance<sup>5</sup> efforts in the year under review. Apart from the longitudinal studies on the price movements in the grocery and textbook markets, a wide range of studies catering to the needs and preferences of consumers of different age groups and generations was conducted during the year, including new trends such as bouldering gyms, dating apps and clear aligner services. Meanwhile, surveys on credit card cash rebate, pet insurance plans and the newly emerged "Buy Now, Pay Later" business model were conducted to strengthen financial consumer protection amid a changing consumption landscape.

### 市場調查焦點

鑑於電子商務的興起，本會於年內繼續擴闊市場監察工作<sup>5</sup>，除了持續地追蹤糧油食品和教科書市場的價格變動，還針對不同年齡群組及世代的需求和喜好進行廣泛的研究，涵蓋各類新興服務，包括室內抱石牆、交友應用程式及隱形牙套服務，同時亦就信用卡現金回贈、寵物保險計劃和新冒起的「先買後付」支付模式進行調查，務求在瞬息萬變的消費環境中，加強保障使用金融服務的消費者。

5. See Appendix 3 for the list of survey and service study reports published in 2022-23.  
附錄三詳列於 2022-23 年度發表的調查及服務研究報告。

## Daily Necessities

### Annual Supermarket Price Survey

Although the pandemic had slightly eased in 2021, the Council's annual supermarket price survey 2021 announced in the year under review revealed that the aggregate average price (in short, "price") of a basket of 230 supermarket items, derived from the scan data of the 3 major supermarket chains, showed merely a slight 1.9% drop compared with that of 2020. Despite the subsequent price dip for various groceries, the percentage decrease could not offset the increase in the previous year.

In addition to the annual supermarket price survey, the Council analysed the price data of 90 grocery items under 11 product groups from 3 local online supermarkets from January to March 2022 to investigate the latest supermarket price trends during the fifth wave of the COVID-19 outbreak. The survey found the price of 63 items available at all 3 supermarkets to have risen 4.2% in March compared with January, while that for the 27 items only sold at 2 supermarkets recorded an 8.3% increase. An increase ranging from 0.2% to 24.8% was found for the price of all 11 product groups, while the 3 groups with the steepest price rise, namely prepackaged cakes, rice and eggs, increased by 8.2% to 24.8%.

With the economy and the public's livelihood battered by the pandemic, consumers are faced with increased financial burden. The Council urged traders to shoulder their social responsibility and tide over the tough times with consumers, by stabilising the price of food and daily necessities to their best effort.

## 日常用品

### 年度超市價格調查

雖然疫情在 2021 年略有緩和，但本會在年內發布的 2021 年度超市價格調查結果顯示，根據 3 間主要連鎖超市的掃描數據計算的一籃子共 230 項超市貨品的總平均售價（簡稱「售價」），與 2020 年比較下僅微跌 1.9%。儘管其後多款貨品價格略為回落，然而部分貨品回落幅度未能抵銷之前一年的升幅。

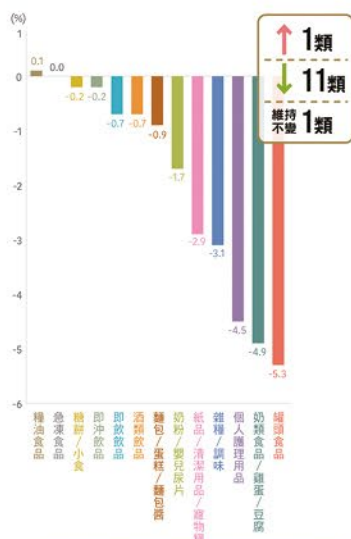
除了年度超市價格調查外，本會還分析了 2022 年 1 月至 3 月期間，3 間本港網上超市 11 組共 90 項貨品的價格資料，以調查在第 5 波疫情爆發期間，相關超市貨品的最新價格趨勢。調查發現 3 間超市均有售的其中 63 項貨品，於 3 月的總平均售價較 1 月上升 4.2%，另外 27 項只於 2 間超市出售的貨品售價則上升 8.3%，全部 11 組貨品的售價錄得 0.2% 至 24.8% 的升幅，其中升幅最高的 3 組貨品為包裝蛋糕、食米和雞蛋，升幅介乎 8.2% 至 24.8%。

疫情下經濟民生已備受打擊，市民大眾的生活擔子百上加斤。消委會呼籲超市負起企業社會責任，致力穩定食品和日用品的價格，與市民共度時艱。

## 2021 年度超市價格調查

230 項貨品的總平均售價較 2020 年 **1.9%**

### 13 大類貨品總平均售價



### 51 組貨品總平均售價

#### 升幅最大

薯片/脆片	4.1%
蜂蜜	3.5%
急凍糕點	3.4%
茶包	3.4%
果汁/果汁飲品、食油	2.6%

↑ 10組  
↓ 41組

女士衛生用品	-12.1%
牙膏	-9.2%
芝士	-8.5%
罐頭蔬菜/湯	-8.4%
即溶咖啡、牛油/忌廉	-7.1%

#### 跌幅最大

## Online Price Watch

Daily prices of over 2,700 products from online food stores, supermarkets and personal care stores were collected and listed on the Council's "Online Price Watch" (OPW) website. In January 2023, an additional online supermarket was added, bringing the database up to a total of 8 online food stores / supermarkets / health and beauty stores, including Wellcome, PARKnSHOP, Market Place by Jasons, Watsons, Mannings, AEON, DCH Food Mart and Ztore. Features of the website include "Top Price Differences", "Highlight Products", "Price Drop Products" and "My Favourite", etc. Consumers can make price comparisons for food and everyday necessities online from the comfort of home.



## 網上價格一覽通

本會每天從網上食品店、超市及個人護理用品店收集超過 2,700 件貨品的價格，更於 2023 年 1 月新增一間網上超市，共涵蓋 8 間網上食品店 / 超市 / 健與美連鎖店，包括惠康、百佳、Market Place by Jasons、屈臣氏、萬寧、永旺、大昌及士多，於本會的「網上價格一覽通」網站內供消費者格價。網站的功能包括「最大差價」、「焦點貨品」、「跌價貨品」及「我的最愛」等，消費者足不出戶便可以於線上比較食品及日用品的價格。

## Pain and Fever Relief Medicine Containing Paracetamol

As market demand for pain and fever relief medicine surged in late December 2022 due to the fluctuating pandemic situation, some of the more popular brands of such medication were found to be out of stock and with raised prices. Across 3 weeks from late December 2022 to mid-January 2023, Council staff paid over 140 visits to pharmacies, supermarkets and health and beauty stores in various districts across Hong Kong to survey the sales situation of analgesics and antipyretics containing paracetamol.

To allow consumers to ascertain the Hong Kong registration status of pain and fever relief medicine containing paracetamol, the Council collaborated with the Department of Health, with the support of the Hong Kong Association of the Pharmaceutical Industry, to launch a "Search Tool for Registered Over-the-counter Pharmaceutical Products Containing Paracetamol"<sup>6</sup> (in short, "Paracetamol Search Tool") in January 2023 which covers over 600 related products.

At the same time, the "Search Tool for Rapid Antigen Test (RAT) Kits Approved for Use by Various Regions"<sup>7</sup> (in short, "RAT Search Tool") launched by the Council in March 2022 continued to serve as a reliable database to help consumers verify and select suitable RAT kits.



## 含有撲熱息痛的止痛退燒藥物

2022 年 12 月下旬，隨著疫情反覆，市場對止痛退燒藥的需求激增，一些較受歡迎的止痛藥品牌出現缺貨和價格上漲的情況。由 2022 年 12 月下旬至 2023 年 1 月中旬的 3 個星期內，本會職員到訪全港多區藥房、超級市場及健與美店舖超過 140 次，調查含有撲熱息痛的止痛退燒藥的銷售情況。

為方便消費者確認含有撲熱息痛的止痛退燒藥在本港的註冊情況，本會與衛生署合作，並在香港科研製藥聯會的協助下，在 2023 年 1 月推出「毋須醫生處方已註冊的撲熱息痛製劑名單搜尋器」<sup>6</sup>（簡稱「撲熱息痛搜尋器」），涵蓋 600 多種相關產品。

同時，本會於 2022 年 3 月推出的「不同地區認可的快速抗原測試包名單搜尋器」<sup>7</sup>（簡稱「RAT 搜尋器」），於年內繼續提供可靠的參考資料，助消費者驗證並選擇合適的快測包。

### Paracetamol Search Tool 撲熱息痛搜尋器

4,133 Page Views  
瀏覽量

During Reporting Year (launched in January 2023)  
本報告年度 (2023 年 1 月推出)

### RAT Search Tool RAT 搜尋器

258,182 Page Views  
瀏覽量

During Reporting Year  
本報告年度

1.2 Million  
百萬

Aggregate (since launch in March 2022)  
累計次數 (自 2022 年 3 月推出至今)

6. "Search Tool for Registered Over-the-counter Pharmaceutical Products Containing Paracetamol" — [https://www.consumer.org.hk/en/paracetamol\\_search](https://www.consumer.org.hk/en/paracetamol_search)  
「毋須醫生處方已註冊的撲熱息痛製劑名單搜尋器」： [https://www.consumer.org.hk/zh/paracetamol\\_search](https://www.consumer.org.hk/zh/paracetamol_search)

7. "Search Tool for Rapid Antigen Test (RAT) Kits Approved for Use by Various Regions" — [https://www.consumer.org.hk/en/rapid\\_antigen\\_test\\_search](https://www.consumer.org.hk/en/rapid_antigen_test_search)  
「不同地區認可的快速抗原測試包名單搜尋器」： [https://www.consumer.org.hk/zh/rapid\\_antigen\\_test\\_search](https://www.consumer.org.hk/zh/rapid_antigen_test_search)

## Textbook Price and Expenditure Surveys

According to the Council's survey published in July 2022 on 815 commonly used textbooks from 24 publishers, the prices of over 90% of the 2022/23 school year textbooks had climbed by \$1 to \$15 (1.2% to 8.3%), resulting in an overall average increase of 2.9% year-on-year (YoY), which was higher than the 1.7% inflation rate in the same period. Textbooks that were on the Education Bureau's "Recommended Textbook List" (RTL) had a milder increase in price (2.8%) than those not on the RTL (3.3%).

Students' expenditure was directly driven up by the price increase of the majority of textbooks. The Council collected textbook lists of the 2022/23 school year from 50 primary and 48 secondary schools and found that primary and secondary school students spent an average of HK\$3,177 and HK\$2,944 respectively for mandatory textbooks and learning materials, showing a YoY increase of 5.7% and 2.9% respectively, both significantly higher than the 1.7% inflation rate in the same period. The survey showed that the expenditure was subject to many key factors such as the choice of titles, the number of supplementary exercises, as well as discounts from publishers.

In addition, the Council found that over 80% of primary schools and over 70% of secondary schools included at least 1 electronic textbook in their book lists. Most schools had opted for textbook sets which include both electronic textbooks and physical textbooks, instead of fully switching to electronic textbooks, which in turn increased the textbook expenditure substantially. The Council recommended schools to consider providing their own learning materials to students for free as far as possible or subsidising the printing costs

## 教科書價格調查及學生購書費調查

根據本會在 2022 年 7 月發布、涵蓋 24 間出版社共 815 本較多學校選用的教科書價格調查，逾 9 成 2022/23 學年的教科書加價 \$1 至 \$15 不等，加幅為 1.2% 至 8.3%，整體平均按年升幅為 2.9%，高於同期的 1.7% 通脹率。列入教育局的「適用書目表」的書本價格升幅（2.8%）較沒有列入該表的書本價格升幅（3.3%）稍低。

教科書加價直接增加學生的支出。本會收集了 50 間小學及 48 間中學於 2022/23 學年的書單，計算出小學生和中學生分別平均花 \$3,177 及 \$2,944 購買必須的教科書及學習材料，較上學年分別高 5.7% 及 2.9%，兩者的增幅都明顯高於同期的 1.7% 通脹率。調查結果顯示，選用不同書冊、作業及補充練習數量多寡、書商提供的購書折扣，均是影響購書費的因素。

此外，本會發現逾 8 成小學及逾 7 成中學的書單上，包含最少 1 本電子課本。大部分學校選擇購買電子課本與實體課本兼備的套裝，未有完全轉用電子課本，變相令購書費大增。本會建議學校考慮盡量免費提供自編教材予學生，或資助學生的印刷費，並因應教學需要和資源提供電子設備供學生借用，讓莘莘學子可以安心開學。





## Trending Services and Activities

### Bouldering Gyms

Bouldering is getting more popular in Hong Kong, particularly after its Olympic debut at the Tokyo 2020 Olympic Games. Council staff surveyed 10 bouldering gyms as mystery customers to observe how they accommodate novices in arrangement, instruction and safety measures.

All gyms required consumers to fill in a “waiver of rights” or “disclaimer”, which sought to exempt the establishment and its staff from accountability for any accidents arising. The Council found that most clauses had cumbersome wordings that might be too difficult for consumers to fully comprehend, whereas the scope of exemptions was too broad. Furthermore, 70% of the gyms only provided disclaimers in English. Even when a bilingual disclaimer was provided upon request in 1 gym, it was much simpler (2 clauses) than the English version (15 clauses), which could cause consumers to miss out on important clauses. 1 gym never stated that the back page of a personal particulars form was in fact a disclaimer, nor did they make sure that the Council’s triallist had read the terms, thus the disclaimer might not constitute part of a contract and be binding on the consumer. The Council called on these premises to provide clearer and more comprehensible disclaimers, and to take the initiative to explain the content to customers, whereas consumers were advised to protect their own rights by scrutinising and understanding the details before signing.

All 10 venues offered beginner’s classes, with costs ranging from \$228 to \$458. However, 6 venues allowed triallists to use the gym on their own simply after a briefing on basic techniques and a demonstration of safe falling. The Council recommended premises to arrange regular patrolling by staff to check on participants, whereas first-timers should take a beginner’s class to build up their skills under an instructor’s guidance to prevent injuries to themselves and others.

## 新興服務和活動

### 室內抱石場

抱石運動於 2020 年東京奧運首次成為正式比賽項目，近年在香港亦掀起了熱潮。本會職員以神秘顧客身分到訪 10 間室內抱石場，實試調查場館對初次接觸抱石人士的安排、教學指導以及安全措施等。

全部場館均要求填妥一份「放棄權利聲明」或「免責聲明」，主要用於保障場館及職員，一旦發生意外時免被追究。本會發現大部分條款的用詞累贅，一般消費者或難以明白條款內容，而且豁免範圍甚廣。此外，7 成場館只提供英文版本的免責聲明，即使其中 1 間場館有提供中英雙語版本的免責聲明，惟該版本的條款僅有 2 項，較其英文版共 15 項條款簡短得多，或會令用雙語版消費者錯失一些重要條款。其中 1 間場館的職員要求實試員填寫個人資料時，沒有清楚說明該份文件的背頁就是免責聲明，亦沒有確保實試員有閱讀相關條款，因此該份聲明未必可構成合約的一部分，對立約雙方並無效力。本會呼籲相關場館提供更清晰易明的免責聲明予消費者，並主動解釋內容，而消費者在簽署文件前，亦應細心閱讀及了解細節，保障自身權益。

10 間場館均有提供新手班，學費介乎 \$228 至 \$458。然而，6 間場館容許實試員在職員講解基本技巧及安全下跌示範後，直接購票入場自由活動。本會建議場館派員定時巡視抱石區的活動情況，亦建議初次接觸者首先參加新手班，在教練指導下學習抱石技巧，以免令自己或他人受傷。

## 抱石玩家注意！

### 簽署聲明前要注意……

- 仔細閱讀及了解條款細則
- 有不明白之處應即時向職員查詢
- 保留文件副本當發生爭議時可有所依據

## Clear Aligner Treatments

Compared with traditional orthodontic treatments, long been perceived as expensive, painful and aesthetically unappealing, the recently trending clear aligner treatments boast selling points such as easy cleaning, a discreet appearance and relatively low cost, attracting many consumers to give it a try.

The Council's survey on 6 clear aligner companies revealed that only 4 provided dental check-ups and treatment follow-ups by a registered dentist in Hong Kong, of which 1 required customer to visit only their partnered dentists and provided only 3 to 4 treatment follow-ups. 1 only provided pre-treatment dental scans with no dental check-ups, claiming the treatment would be supported by an "orthodontist" and monitored remotely by examining customers' photos through an app. Another required full payment before arranging a dental check-up while no dentist follow-up would be provided during treatment. The service charges of these semi-/full self-service clear alignment treatments could cost as low as \$15,000 to \$19,000, whereas the dentist-led treatments with regular follow-ups generally cost \$24,000 to \$50,000.

According to dental experts, omission of an X-ray prior to orthodontics may result in complications such as gum and bone recession due to incorrect teeth movement. If the treatment relies solely on photos or even self-monitoring by consumers, dental complications such as bad bites, tooth necrosis or periodontal problems may have deteriorated to a serious level before detection.

The Council recommends the Government to pay closer attention to the risks posed to consumers in orthodontic services that operate in this manner and not followed up by registered dentists in Hong Kong. On the other hand, consumers are reminded not to accept treatment without dental check-ups or follow-up by registered dentists simply because of the lower price or convenience.

## 隱形牙套服務

傳統矯齒療程一向予人印象收費昂貴、療程過程既辛苦又美感欠奉，相比之下，新興的隱形牙套矯齒療程，標榜無礙外觀及方便清潔，收費更是相對廉宜，故吸引不少人躍躍欲試。

本會就 6 間隱形牙套品牌公司進行調查，結果只有 4 間公司表示會由本港註冊牙醫進行牙科檢查及於療程期間跟進，但當中有 1 間公司要求顧客必須使用由該公司轉介的合作牙醫的服務，並且只提供 3 至 4 次牙醫諮詢及跟進服務。有 1 間只提供療程前牙齒掃描，不設牙科檢查，並聲稱由「矯正醫生」支援療程，以及透過應用程式遙距監察箍牙進度；另有 1 間要求消費者先付款購買療程後才安排牙科檢查，而療程期間不設牙醫跟進。這些半自助/全自助隱形牙套服務收費可低至 \$15,000 至 \$19,000，而由牙醫主理及跟進的療程費用一般由 \$24,000 至 \$50,000。

根據牙科專家的意見，箍牙前若沒有進行 X 光檢查，有機會將牙齒移動到不當位置，導致牙齦和牙骨萎縮等併發症。如果療程期間只依靠顧客上載照片，甚或由顧客自行監察進度，當發現牙齒出現問題時，可能已經發展至嚴重階段，例如咬合出現問題、牙齒壞死或牙周問題等。

本會建議政府密切監察以這類模式運作及無本港註冊牙醫跟進的矯齒服務對消費者的風險。另一方面，亦提醒消費者不應因為收費較相宜或貪方便，隨便接受沒有牙科檢查或註冊牙醫跟進的療程。

## 4 Types of Clear Aligner Treatment Models 4 種隱形牙套療程運作模式



1. Dentist-led with follow-up  
由牙醫主理及跟進

2. Specified dentists and number of dental consultations  
限定牙醫及諮詢次數

3. Semi-self-service without follow-up by dentists  
半自助式（沒有牙醫跟進）

4. Fully self-serviced remote treatment  
遙距式監察（沒有牙醫檢查和跟進）

## Dating Apps

Advancements in the internet and smart devices have unlocked new opportunities. For instance, dating apps have allowed modern consumers to expand their social circle without leaving the comfort of home. According to the Council's survey of 9 dating apps that were relatively popular among Hong Kong consumers, the use of personal data, the underlying price discrimination, and the exorbitant cost of virtual items were among the concerns arising from the use of these apps.

Of the 9 dating apps reviewed, all of them defaulted using account owners' personal data for marketing or advertising purposes. Although 8 had stipulated such use in their Privacy Policies, only 3 allowed users to opt out of the said arrangement. In the event of prolonged inactivity of user accounts, 6 apps might automatically deactivate or delete these users' profiles, while 3 apps did not specify the retention period of users' personal data.

In terms of pricing, 2 apps were found to be potentially using users' age and other factors to vary the price of the same subscription plans by up to 42%, and 1 app might offer different subscription options depending on users' gender. As for virtual items, which are of single use, normally non-refundable and do not come with any refund policies, they could cost up to over \$250,000 in 1 of the apps.

Consumers were reminded to study the Terms and Conditions and Privacy Policies carefully before using dating apps and that purchasing subscription plans or virtual items might not guarantee more or better matches, as well as to remain vigilant about online dating and against the romance scams associated with these dating services. Furthermore, since AI could bring potential risks and unfair treatment to consumers when used inappropriately, traders were also encouraged to adopt ethical business practices when deploying such technologies.

## 交友應用程式

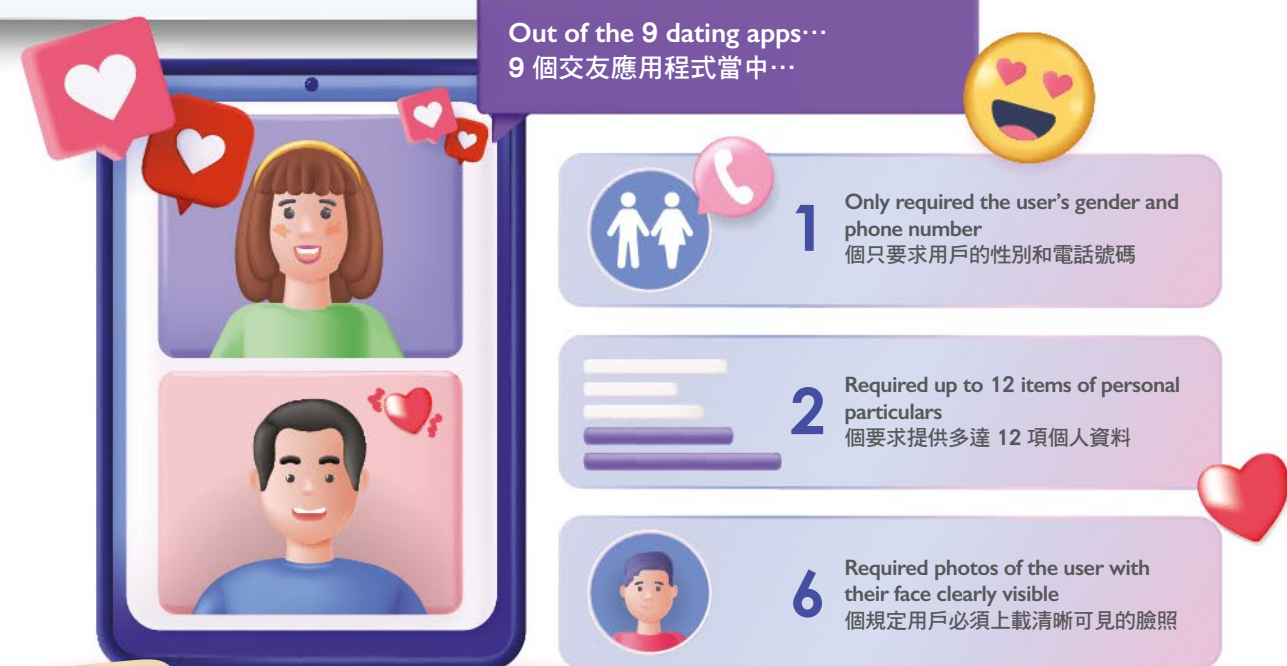
互聯網和智能裝置的發展開啟了新的機遇，就如交友應用程式可讓現今消費者在足不出戶的情況下擴闊生活圈子。本會調查了 9 個較受本港消費者歡迎的交友應用程式，發現使用這些程式時潛在各種隱憂，包括個人資料的使用、潛在的價格分歧，以及虛擬道具的高昂收費等。

9 個交友應用程式中，全部都會預設將帳戶持有人的個人資料用作推廣或促銷。儘管有 8 個程式於其私隱政策中訂明相關用途，當中只有 3 個可讓用戶退出上述安排。假如用戶帳號長期被閒置，有 6 個程式或會自動停用或刪除有關用戶檔案，惟有 3 個程式未註明用戶的個人資料保存期。

價格方面，調查發現有 2 個交友應用程式可能會利用用戶的年齡等因素，就同一服務計劃作出差別定價，相差費用可高達 42%；另有 1 個程式或會根據用戶的性別而提供不同的訂閱選項。至於虛擬道具，它們僅供單次使用，一般而言不設退款和沒有相關的退款政策，其中 1 個應用程式的虛擬道具收費可超過 \$25 萬。

本會提醒消費者，使用交友應用程式前應參閱其使用條款和私隱政策，而購買訂閱計劃或虛擬道具亦未必保證能得到更多和更好的配對。消費者於網上交友時，亦應保持警覺，防範與之相關的網上情緣騙案。另外，不當地使用人工智能有機會為消費者帶來潛在風險和不公平待遇，因此本會亦鼓勵商家在應用相關科技時採用合乎道德的營商手法。

### Personal Data Items Required for Account Registration 註冊帳戶所需之個人資料





## Financial Products and Services

### Buy Now, Pay Later

In recent years, various banks and individual platforms have launched “Buy Now, Pay Later” (BNPL), an emerging financial product that claims to offer interest-free payment by instalments, enticing consumers to “enjoy first, pay later”. Generally, BNPL platforms do not require a proof of income or credit reference check, hence appeal to consumers without a fixed income to apply for the products.

The Council's review of the product contents and terms and conditions of BNPL platforms on the market found that consumers could be required to bear various charges in the event of overdue payment, and the account could even be suspended or terminated by the platform without notice. Furthermore, a number of issues were found, such as lack of transparency for product terms, unclear liability between the platform and trader, disparate chargeback mechanisms, insufficient customer service and support provided by the relevant platforms, etc., casting much doubt on the protection of consumer rights.

The Council reminded the general public that BNPL is in reality advance spending. Consumers should carefully examine the terms and charges involved before applying for the credit product, and should not overestimate their own repayment ability which could result in overspending. Concerned about regulatory issues for BNPL instalment payment products that are not provided by banks, the Council urges non-bank BNPL providers to apply to the Companies Registry for a money lenders licence as appropriate, and adopt good practices with reference to the guidelines issued by the Hong Kong Monetary Authority to banks on BNPL.

## 金融產品和服務

### 先買後付

近年銀行或個別平台陸續推出新興的「先買後付」金融產品，標榜「先享受、後付款」，聲稱可提供免息分期付款。「先買後付」平台普遍不會要求提供入息證明或查詢信貸紀錄，因此往往能夠吸引沒有固定收入的消費者申請服務。

本會檢視市面上「先買後付」平台的服務內容和條款細則，發現消費者一旦逾期還款，或須承擔不同費用，平台甚至可以在未通知消費者的情況下暫停或終止其帳戶。此外，調查亦發現不少其他問題，包括相關平台部分條款欠缺透明度、平台與商家之間的責任亦未必清晰、退款機制各有不同、客戶服務和支援有限等等，消費者的權利和保障成疑。

本會提醒，「先買後付」其實是「先使未來錢」，消費者應在使用前清楚了解當中的條款和費用，切勿高估自己的還款能力，導致過度消費。本會亦關注市場上由非銀行提供的「先買後付」分期付款產品的規管問題，促請非銀行的「先買後付」平台向公司註冊處申請放債人牌照，並參考香港金融管理局對銀行發出關於「先買後付」的指引，採用良好的營商手法。





## Credit Card Cash Rebate

The Council surveyed credit card spending cash rebate schemes offered by 21 card issuers, including both regular schemes and time-limited schemes. Details among various spending cash rebate schemes were found to vary drastically, whereas the cash rebate rate could vary by over 26 times. Consumers were reminded that not all transactions are qualified for the “eligible spending” requirements. Out of the 20 card issuers that responded, most defined cash advance, credit card annual fees or financial charges, purchase of casino tokens, and tax payments as non-eligible spending.

Although redemption rates of the time-limited schemes are generally better value for money than regular schemes, consumers were advised to bear in mind that time-limited schemes usually come with more conditions. For example, most would set an upper limit for cash rebate, as well as minimum spend requirements for single or accumulated transactions. Therefore, even when using the same credit card and enrolling in the same reward scheme, the actual cash rebate amount received by different consumers could vary according to their different consumption modes and habits.

A number of card issuers would collaborate with designated traders to offer special spending rewards, yet the list of designated traders might be revised from time to time without notifying cardholders. Consumers are recommended to check the list regularly, so as to avoid the disappointment of spending at traders that had been removed from the list and not being able to receive any rewards.

The Council reminds consumers to manage their finances prudently and refrain from applying for too many credit cards or overspending simply because of the attractive spending rewards. When selecting a credit card or spending reward scheme, apart from considering the spending rewards or cash rebate, consumers should also consider their personal consumption mode, key terms of the credit card contract, conditions and restrictions on spending rewards, as well as assessing their own financial situation and ability to repay.

## 信用卡現金回贈

本會調查了 21 間發卡機構的信用卡簽帳獎賞現金回贈計劃，包括恆常計劃及限時計劃。調查發現，不同簽帳獎賞現金回贈計劃的各項細節均有不同，而現金回贈比率更可相差逾 26 倍。消費者須留意，並非所有簽帳都符合「合資格簽帳」的條件。20 間有回覆的發卡機構中，絕大部分界定現金透支、信用卡年費或財務費用、購買賭場籌碼，以及繳付稅項等交易為非合資格簽帳。

雖然限時現金回贈計劃的兌換率普遍較恆常計劃優惠，但消費者須留意，限時計劃一般有較多附帶條件，例如大多設有回贈發放上限，以及單一或累積合資格簽帳金額的最低要求等。故不同消費模式及習慣的消費者，即使用同一信用卡簽帳及參與同一獎賞計劃，可獲得的現金回贈亦會有差異。

不少發卡機構均有與指定商戶合作提供簽帳獎賞優惠，但指定商戶的名單或會不時修改，而未必會通知持卡人。消費者最好定期留意發卡機構公布的資料，以免在已從指定商戶名單中剔除的商舖消費後，才發現未能獲取獎賞，與預期造成落差。

本會提醒，消費者應審慎理財，避免為了看似吸引的簽帳獎賞而申請過多信用卡或過度簽帳。於選擇信用卡或簽帳獎賞計劃時，除了考慮簽帳獎賞或現金回贈外，亦應考慮個人消費模式、信用卡合約的主要條款、獲取簽帳獎賞的條件及限制，以及審慎評估個人的財務狀況和還款能力。

### More Restrictions for Time-limited Schemes 限時計劃條件多多

- May have limited quota  
或設名額限制
- Possible cash rebate limit  
獎賞或設上限
- Higher minimum spend requirements  
較高最低簽帳要求
- Longer disbursement time  
發放時間較長

## Pet Insurance

In view that there are over 400,000 dogs and cats in Hong Kong, the Council reviewed 23 pet insurance plans from 7 insurers and found that in general, only dogs and cats could be insured, with a maximum enrolment age of 8. The survey also found that if consumers were to consider the premium alone, variations in coverage, definitions, and compensation terms could lead to considerable differences in actual payout. Even for a pet of the same breed and age, premiums could vary by over \$12,000 among different insurers. It is, therefore, better for pet owners to assess the actual needs and compare different plans thoroughly before deciding whether to purchase insurance for their pets and choosing the most suitable plan.

As the definitions and scope of coverage may vary among insurers, consumers were advised to understand the terms before taking out insurance. For example, most of the surveyed plans covered the cost of hospitalisation of no fewer than 12 consecutive hours, but some only covered the cost of “overnight” hospitalisation. 20 of the surveyed plans covered third party liability while 7 plans provided overseas coverage. If pet owners prefer taking their pets on overseas vacations, or if their pets enjoy interacting with others, it is important to check whether the policy includes relevant coverage.

Consumers were advised to understand exclusions of plans, such as pre-existing conditions and treatment of congenital conditions. Even if a plan claims to offer “guaranteed renewal”, or have “no age limit at policy renewal”, it does not mean that the coverage will remain unchanged upon renewal as the insurance company might revise or amend policy content and premium. Moreover, consumers should recognise that “medical coverage” does not mean that the insurance company will cover all medical-related expenses.

## 寵物保險計劃

有見全港受飼養的貓狗數目多達逾 40 萬隻，本會檢視了由 7 間保險公司提供的 23 個寵物保險計劃，發現一般只可為貓狗投保，而最高投保年齡為 8 歲。調查亦發現，若寵物主人單純以保費作考慮因素，但因保障範圍、定義和理賠條款不同，投保人最終實際可獲得的賠償金額的分別可以頗大。即使寵物的品種和年齡相同，於不同公司投保的保費差距最多可逾 \$12,000。故此，寵物主人在決定是否需要為寵物投保前，宜衡量寵物的實際需要及作仔細比較，以選擇最合適的計劃。

由於不同計劃的保障範圍和保障項目定義或有差異，本會建議消費者於投保前先了解條款。例如，調查中大部分計劃賠償寵物住院不少於連續 12 小時的費用，但亦有計劃只賠償「過夜」住院費用。有 20 個保險計劃涵蓋第三者責任保障，而有 7 個提供海外保障。若寵物主人習慣帶愛犬或愛貓到海外旅遊，又或寵物喜歡與其他動物或人互動，便要留意保單是否包含相關保障。

消費者於投保前亦應了解清楚不受保項目，例如一些已存在的狀況或治療先天性疾病等等。即使保險計劃聲稱「保證續保」或「續保時不設年齡限制」，亦不代表於續保時，計劃的保障範圍必定會維持不變，因為保險公司可能會調整或修訂保單內容及保費。另外，消費者應留意「醫療保障」不等於保險公司會承擔所有醫療相關的開支。

### Things to Consider Before Taking Out Pet Insurance 購買寵物保險前應考慮的事項

- Deductibles and how they are calculated**  
自負額及其計算方式
- Benefit limit (sub-limits vs. total annual maximum payout)**  
賠償額（分項 vs. 年度賠償上限）
- Scope of coverage and definition of items**  
保障範圍及項目定義
- Major exclusions**  
主要不保事項
- Best enrolment time, as a pet's age has significant impact on the eligibility, premium and renewal**  
最佳投保時間，因為寵物的年齡對投保資格、保費和續保均有很大影響