

COLLECTING MARKET INFORMATION ON GOODS AND SERVICES

蒐集消費品和服務業的市場資訊



Market surveillance remains a cornerstone of the Council's efforts to protect consumer interests. This initiative focuses on gathering timely data on the ever-expanding range of goods and services available in both physical and digital marketplaces. By analysing this information, the Council empowers consumers to make informed choices through clear pricing and value comparisons.

The findings from these surveys also guide advocacy efforts, promoting effective measures at both industry and regulatory levels to enhance consumer protection. Over the past year, continuous monitoring of grocery and daily necessity prices ensured up-to-date insights, while special surveys targeted widely used or emerging products and services. These initiatives provide the public with transparent and reliable information, supporting consumer empowerment and informed decision-making.

市場監察一直是本會消保工作的重要基石，透過適時蒐集實體和電子商貿市場中與日俱增的貨品和服務數據，並對其進行深入分析，從而為消費者提供清晰和透明的價格資訊與價值比較，助消費者知所選擇，精明消費。

這些調查結果亦為本會的倡議工作引路，推動業界及監管層面採取有效措施，加強保障消費者權益。過去一年，本會持續監察糧油雜貨及日用品價格，確保消費者獲得最新的資訊，同時亦針對愈趨普遍或新興的產品及服務展開專項調查。這些措施有效為大眾提供透明可靠的資訊，加強消費者自我保護能力，作出明智的消費抉擇。

Market Surveillance

Amid an ever-evolving dynamic consumer landscape, the Council remained steadfast in its commitment to safeguarding consumer interests and promoting transparency in market practices by expanding market surveillance⁷ and research initiatives during the year. Addressing the diverse needs and preferences of different consumer groups, the Council conducted studies on a wide range of topics, including grocery price trends and practices, and essential services for enhancing elderly consumers' quality of life. The Council also analysed emerging digital tools such as spam call blocker applications and e-gift cards to strengthen consumer awareness and protection in the online marketplace. Moreover, in response to the launch of the Northbound Travel for Hong Kong Vehicles scheme, the Council conducted a thorough analysis of Unilateral Recognition Products for cross-boundary motor insurance to assess their market impact.

市場監察

面對不斷變化的消費環境，本會堅守保障消費者權益及促進市場透明度的承諾，年內積極擴展市場監察及研究工作⁷，同時亦針對不同消費群的不同需求與喜好，就多元化的主題進行研究，包括糧油食品價格趨勢及定價手法，以及提升長者生活質素的重要服務。本會亦分析了各種新興的數碼工具，包括垃圾電話攔截程式及電子禮品卡，提升大眾對新興產品的認知，同時亦加強消費者在網購時的保障。此外，為配合「港車北上」計劃的推出，本會亦就跨境汽車保險產品進行深入分析，以評估其對市場的影響。

7. See Appendix 3 for the list of service survey reports published in 2024-25
附錄三詳列於 2024-25 年度發表的服務調查報告。

Grocery Price

Annual Supermarket Price Survey

In 2023, Hong Kong saw a post-pandemic recovery as global logistics services normalised and the panic buying of earlier years subsided. According to the Council's annual supermarket price survey 2023 published in the year under review, the aggregate average price (in short, "price") of a basket of 300 supermarket items, based on electronic scanner data from 3 major supermarket chains, increased by 1.9% versus 2022. Notably, prices for 5 product categories rose significantly (2.4% to 9.9%), alongside 24 product groups (2.4% to 23.7%), both outpacing the 2.1% increase in the Composite Consumer Price Index for the same period.

Although the overall price growth for supermarket goods slowed slightly from the previous year, some product groups had notable increases, such as chocolate/confectionery (+23.7%), biscuits (+11.7%), and eggs (+10.6%). The Council advises consumers to compare prices across retailers and make good use of its "Online Price Watch" supermarket price comparison tool for smarter shopping. Committed to supporting the public, the Council continues to monitor daily necessities to ensure informed choices.

糧油雜貨價格

年度超市價格調查

隨着全球物流供應鏈重上軌道，加上早前的恐慌性搶購潮逐漸消退，本港於 2023 年步入疫後復甦。本會於年內公布 2023 年超市價格調查，根據 3 間大型連鎖超市的電子掃描數據，計算出的一籃子共 300 項貨品的總平均售價（簡稱「價格」）較 2022 年上升 1.9%。當中，有 5 大類貨品的價格升幅尤其顯著（2.4% 至 9.9%）；此外，24 組貨品的價格亦錄得明顯升幅（2.4% 至 23.7%），兩者均高於同期的綜合消費物價指數的升幅（2.1%）。

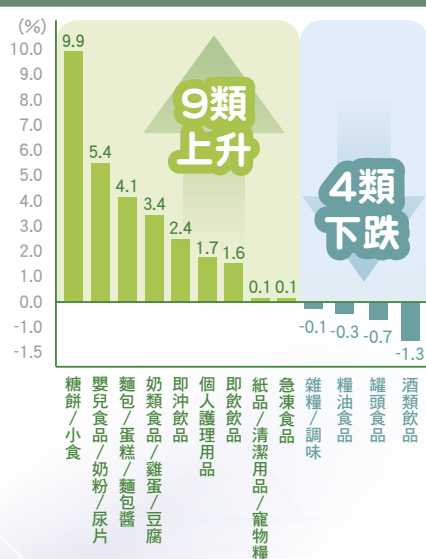
雖然超市貨品的整體價格升幅較前一年略為放緩，但部分貨品組別仍錄得顯著升幅，例如「朱古力／糖果」（+23.7%）、「餅乾」（+11.7%）及「雞蛋」（+10.6%）。本會建議消費者宜到不同零售店多格價，並善用本會「網上價格一覽通」的價格比較工具，實踐精明消費。本會將繼續監察日用品價格，致力協助消費者作出知情選擇。

2023年度超市價格調查

300項貨品總平均售價 **↑1.9%**

V.S.綜合消費物價
指數升幅(↑2.1%)

13大類貨品總平均售價



54組貨品總平均售價

35組上升

升幅最大

朱古力／糖果	▲ 23.7%
餅乾	▲ 11.7%
雞蛋	▲ 10.6%
沖調飲品	▲ 8.6%
茶包	▲ 7.2%

19組下跌

跌幅最大

急凍糕點	▼ -3.8%
食米	▼ -2.6%
急凍點心／餐類	▼ -2.4%
沙律醬／意粉醬	▼ -2.3%
豆腐／豆腐花	▼ -2.0%

Online Price Watch

Daily prices of around 3,000 products from 7 online food stores, supermarkets and personal care stores were collected and listed on the Council's "Online Price Watch" (OPW) to facilitate price comparison for consumers.

Catering to the increasing number of inbound visitors, a new "Tourist Top Search" sub-page was added to the website, covering popular product categories such as pain-relief and flu medicines, oral proprietary Chinese medicine, ointments and medicinal oils, lozenges, chocolate and confectionery, etc. to assist visitors in comparing prices and making informed choices. With other features including "Top Price Differences", "Price Drop Products" and "My Favourite", OPW enabled consumers to compare prices of food and everyday necessities online anytime, anywhere.

網上價格一覽通

本會每天從 7 間網上食品店、超市及健與美連鎖店收集約 3,000 件貨品的價格，並上載於本會的「網上價格一覽通」網站內，方便消費者格價。

鑑於訪港旅客人數日漸增加，本會增設了「旅客熱搜」專頁，涵蓋受旅客歡迎的貨品種類，例如止痛退燒藥、傷風感冒藥、口服中成藥、藥膏、藥油、喉糖、朱古力及糖果等。網站的其他功能還包括「最大差價」、「跌價貨品」及「我的最愛」等，方便消費者隨時隨地於網上比較食品及日用品的價格。

Online Price Watch 網上價格一覽通



75,202,910

desktop views since 2014 launch
網頁版自 2014 年推出以來累計瀏覽次數



7,028,275

mobile views since 2019 launch
手機版自 2019 年推出以來累計瀏覽次數

Around 約 **3,000** products covered
件產品

2024-25 Unique Visitors 年獨立訪客

Desktop 電腦瀏覽 **187,026** **+18%** YOY 按年

Mobile 手機瀏覽 **283,500** **+19%** YOY 按年

Alteration of Net Weight of Grocery Products

In recent years, "shrinkflation" has become a common phenomenon in various parts of the world including Hong Kong. It involves reducing the volume or weight of foodstuff and daily necessities while the shelf price remains unchanged, making it hard for consumers to notice the hidden price hike. The Council selected products from OPW with volume or weight changes between January 2021 and July 2024, as shown on supermarket websites. Among the 62 items with relevant changes, over 90% (58 products) had been downsized by 1.3% to 30%, of which 25 products had been reduced by 10% or more. By product category, the most common type of downsized goods was confectionery, biscuits and snacks (24 items), decreasing by 2.3% to 17.5%.

Based on the recommended retail prices (RRP) of 39 products provided by agents, the Council calculated the retail prices per 10g/ml/piece and found that 16 products recorded an actual price increase of 10% or more per unit, mostly in the confectionery, biscuits and snacks category, and personal care products category. The item with the highest increase was an orange biscuit bar, which saw a 26.2% price rise per 10g compared with that before the weight change. The Council reminds agents of their responsibility to clearly state volume or weight changes of goods on the packaging or at the point of sale, so as to promote product information transparency and protect consumers' right to accurate information.

超市貨品重量及容量變動調查

近年本港及全球不同地區均出現「縮水式通脹」，這現象是指糧油食品及日用品的售價雖然維持不變，但容量或重量卻減少，令消費者難以察覺所隱藏的售價升幅。本會根據「網上價格一覽通」的數據，擷取由2021年1月至2024年7月在超級市場網站顯示在容量或重量上有改動的62件貨品，當中逾九成（58件）均有減量，減幅由1.3%至30%不等，當中25件減少10%或以上。按貨品類別劃分，最普遍出現容量或重量減少的為糖果、餅乾及零食（24件），減幅由2.3%至17.5%。

本會根據39件貨品的廠商提供建議零售價，計算出貨品每10克／毫升／片的建議零售價，有16件貨品的每單位售價錄得10%或以上的實質升幅，當中以糖果、餅乾及零食，以及個人護理用品為主。升幅最高的是1款夾心橙餅，每10克的售價較其重量變動前上升26.2%。本會提醒廠商有責任在貨品包裝或銷售點，清晰列明貨品的容量或重量的相關改動，增加貨品資訊透明度，以保障消費者獲取正確資訊的權利。

檢視62件變量超市貨品 「縮水式通脹」手法全面睇



Digital Services

Spam Call Blocker Apps

Many might rely on mobile apps to minimise disturbances from unwanted calls. The Council reviewed 5 spam call blocker apps more widely used in Hong Kong and discovered questionable treatment of personal data in 2 of the apps, raising privacy concerns.

The survey revealed that these 2 apps, after obtaining necessary access rights, would upload users' entire contact lists to the apps' databases either automatically or by user's activation of the "Enhanced Search Functionality". Personal information, such as names, email addresses, and even home addresses, could then be disclosed and become fully accessible by others. The Council's user trials showed that sensitive personal particulars could be retrieved from these databases, simply by entering a phone number without consent from the affected individuals – a practice almost impossible to guard against.

While all the apps surveyed allowed users to remove their numbers from the databases, 1 of the abovementioned apps stipulated in its privacy policy that users' personal data and unlisted data would be retained for a maximum of 5 years, after which the data might still be stored in the backup system and not completely erased. Consumers should approach this app with extra caution.

In order to avoid potential pitfalls and better safeguard consumer rights, the Council advises consumers to read the terms of service and privacy policy carefully, evaluate the reasonableness of requested permissions, and pay heed to subscription renewals when choosing a suitable call blocker app.

電子產品

垃圾電話攔截程式

不少人會利用手機應用程式來減少非應邀來電的滋擾。本會檢視了 5 款於本港較常用的垃圾電話攔截程式，發現有 2 款處理個人資料的手法值得商榷，引起私隱疑慮。

調查發現，該 2 款應用程式在獲得必要的存取權限後，會自動或於用戶啟用「強化搜尋」功能時，將用戶通訊錄中所有聯絡人的資料上載到程式的資料庫，姓名、電郵地址，甚至是住址等個人資料均有機會被人一覽無遺。本會的實試顯示，只需輸入電話號碼即可從上述資料庫中取得敏感個人資料，過程中毋須相關人士同意，做法令人防不勝防。

調查的所有應用程式均容許用戶申請從資料庫中移除自己的電話號碼，然而其中 1 款程式的私隱政策訂明，用戶的個人資料與被除名的資料會被保留最多 5 年，其後這些資料可能仍儲存在商戶的備份系統中，未被完全刪除。消費者在考慮使用該款應用程式時應格外留神。

本會建議消費者在選擇垃圾電話攔截程式時，宜細閱其服務條款和私隱政策、評估程式所索取的權限是否合理，並留意付費計劃的自動續訂安排，以避免當中的潛在風險，保障自身權益。

1款垃圾電話攔截程式 自動上載通訊錄任人閱覽

實試過程

Step 1
於搜尋欄中
輸入電話號碼

Step 2
按放大鏡
搜尋電話號碼

情況1
個人資料
已被公開

情況2
個人資料
現時未被公開

e-Gift Cards

As electronic gift cards have become increasingly popular and convenient in the digital age, the Council examined the e-gift cards sold by 10 retailers in Hong Kong and identified various discrepancies in their terms of use.

While it would be reassuring to confirm the receipt of the gift card, most traders in the survey would not notify the sender when recipients had viewed their cards. Although most e-gift cards were able to display the sender's name and message, 1 trader failed to display such information, potentially leaving the recipient unaware of the sender's identity.

Redemption policies also varied, as 4 traders lacked transparency in disclosing the maximum number of cards usable per transaction, while 3 retailers required account registration, which might cause inconvenience to consumers. Validity periods differed significantly as well, ranging from as short as 1 year to no expiry date. Unlike certain overseas jurisdictions with regulated cash redemption options for gift cards, Hong Kong had no such legal framework at the time of the study, meaning unspent balances were generally non-refundable.

Given that gift cards are a form of prepayment consumption and full compensation would be unlikely in the event of business insolvency, consumers were reminded to use them promptly and refrain from hoarding. Noting down expiry dates and setting reminders were recommended as practical strategies for managing and using e-gift cards effectively.

Elderly Services

The ageing population in Hong Kong, and indeed across the globe, has spiked the demand for various elderly services. During the year, the Council identified and studied such services including private residential care homes, home rehabilitation and care, as well as powered wheelchair rental, to help the silver-haired community and their families make informed choices.

Home Rehabilitation and Care Services

The Council's survey on 15 companies/organisations offering physiotherapy, private nursing, and home care services revealed significant disparities in basic charges, with speech therapy fees varying by up to 1.8 times (based on a 50-minute session) and hourly rates for physiotherapy and occupational therapy differing by over onefold. Some providers required a minimum service fee equivalent to at least 2 hours per visit, while 3 offered discounted packages for multiple visits, albeit with expiration periods ranging from 30 days to 4 months.

Surcharges were common under specific circumstances, such as express services, appointment changes, travelling to remote areas, working in bad weather, or public holidays. Late cancellation fees ranged from \$200 to \$1,000, while some providers charged transportation fees or even doubled the service cost. For after-hours services, 10 providers applied surcharges, with some doubling fees for therapists or adding 20% to regular rates.

The Council advises consumers to review service conditions and charges carefully before engaging a service provider to avoid unexpected costs. Service providers are encouraged to offer detailed quotations outlining all fees, enabling consumers to compare options effectively and select suitable services, thus alleviating pressure on patients and caregivers.

電子禮品卡

隨着電子禮品卡於數碼時代愈趨盛行和方便易用，本會檢視了 10 間本港零售商的電子禮品卡，發現使用條款上存在多項差異。

贈送禮品卡時，當然希望確保心意能送達對方手上，惟調查中大部分商戶在收件人查閱禮品卡後均不會通知購買人。另外，儘管大多數禮品卡能夠顯示購買人的姓名和訊息，1 間商戶卻未能顯示相關資訊，可能導致收件人無法得知送贈者身分。

各商戶的兌換政策亦各有不同，4 間未有訂明每次交易可使用的禮品卡數量上限，資訊欠透明；另有 3 間要求使用禮品卡時需註冊會員帳號，或對消費者造成不便。禮品卡的有效期亦有明顯差異，由最短 1 年至無限期不等。部分海外地區會對禮品卡兌換現金的安排作出規管，惟本港於調查之時並無相關法律監管措施，意味着未用完的餘額一般不設退款。

禮品卡屬預繳式消費，若公司資不抵債，消費者一般難以取回全額賠償，因此應盡快使用禮品卡，避免囤積。本會建議消費者記下禮品卡到期日和設定提示，以有效地管理和使用電子禮品卡。

長者服務

本港以至全球人口老化導致各種長者服務的需求激增。年內，本會研究了私營安老院舍、上門復康治療及護理服務，以及電動輪椅租賃等服務，以協助銀髮族及其家人作出明智的選擇。

上門復康及護理服務

本會就 15 間提供物理治療、私家看護及家居護理服務的公司／機構進行調查，發現基本收費存在顯著差異，其中言語治療費用最多相差達 1.8 倍（每節 50 分鐘計），而物理治療及職業治療的每小時收費亦可相差逾 1 倍。部分服務提供者規定每次服務最少收取相等於 2 小時的最低費用，另有 3 間則提供多次上門的優惠套餐，但有效期由 30 天至 4 個月不等。

在特定情況下徵收額外費用相當普遍，例如特快服務、更改預約、前往偏遠地區、惡劣天氣或於假期提供服務等。若臨時取消服務，附加費由 \$200 至 \$1,000 不等；部分服務提供者亦會收取交通費，甚至以雙倍服務費計算。至於在非辦公時間提供服務，有 10 間服務提供者會收取附加費，當中部分會將治療師費用以雙倍計算，或在原定費用以外加收 20%。

本會建議消費者在聘用服務前，應仔細查閱服務條款及收費細節，以免招致額外開支而大失預算。另外，服務提供者亦應主動提供詳細的報價單，清楚列出各項服務收費，讓消費者能有效地比較不同選項並選擇合適的服務，從而減輕病人及照顧者的壓力。

Powered Wheelchair Rental

People with mobility challenges due to age or injuries may need to use a wheelchair on either a long-term or temporary basis, and as technology advances, powered wheelchairs are becoming more widely used. For those only needing a wheelchair temporarily, renting may be more pragmatic. The Council's survey found that monthly rental fees, deposits and post-rental services provided varied.

As powered wheelchairs are more complex to operate than manual ones, those with no prior experience should undergo assessment and training from healthcare professionals to ascertain whether they can manoeuvre it effectively. Among the 10 organisations surveyed, the 6 non-profit organisations required a referral letter from a healthcare professional or assessment by an occupational therapist or physiotherapist before applying for powered wheelchair rentals, while the 4 commercial organisations had no such requirements.

As for wheelchair delivery, 4 organisations did not provide this service, while the remaining 6 charged a fee according to the district. 6 organisations could arrange on-site inspection or repair; 3 others required renters to return wheelchairs on their own, or to pay a collection fee. 1 organisation offered no repair services at all.

The Council recommends the authorities establish clear requirements on the quality and safety of powered wheelchairs and to regulate their use, such as compliance with international safety standards, requirements for users to obtain insurance, and a restriction on the maximum speed.

Private Residential Care Homes for the Elderly

With lengthy waits for government-subsidised residential care places, the elderly needing care may be admitted into private Residential Care Homes for the Elderly (RCHes). In view of this, the Council conducted a survey to examine the charges, termination procedures and manpower arrangement of 46 private RCHes.

The survey found a difference of over 12-fold in basic monthly fees, ranging from \$6,000 to \$82,000 for accommodation and meals. Most RCHes charged additional fees for various services and daily consumables based on their own calculation methods, which varied according to the quality of facilities and room type. These included administration fees, bedding fees for the first move-in, electricity, air-conditioning, heating, and medical services such as wound cleansing and patient escorting.

Policies on fee waiver or refund for hospital stays, termination of residency, or death also varied. Therefore, consumers are encouraged to prioritise the needs of their elderly family members and to thoroughly consider the miscellaneous fees and calculation methods while choosing a suitable RCHE.

電動輪椅租賃

不少人因為年長或受傷，引致行動不便，需要長期或短暫使用輪椅代步。隨著科技進步，電動輪椅亦日漸普及。對只需短期使用輪椅代步的消費者而言，租用可能是較務實的選擇。本會的市場調查發現，各間提供電動輪椅租賃服務的機構在每月租金、按金及所提供的租後服務等均存在差異。

鑑於電動輪椅在操作上較傳統輪椅複雜，從未使用過的人士應事先接受專業醫護人員的評估及訓練，以確定能否有效操控輪椅。在調查的 10 間機構中，6 間非牟利機構均要求租用者出示專業醫護人員的轉介信，或需接受職業治療師或物理治療師的評估，才可申請租用電動輪椅，4 間商業機構則沒有相關要求。

運送輪椅方面，有 4 間機構沒有提供運送服務，其餘 6 間則會按地區收取運費。就故障處理安排，6 間機構可安排專人上門檢查或維修，3 間則要求租用者自行把電動輪椅送回機構，如需要機構上門收取電動輪椅作維修，租用者或需自付運費，有 1 間機構則沒有提供維修服務。

本會建議當局訂立清晰的電動輪椅的品質安全要求，並規管其使用，例如必須符合國際安全標準、使用者須購買保險、限制其最高行駛速度等。

私營安老院服務

本港市場對安老院宿位需求殷切，若長者需全天候照顧，便要考慮入住私營安老院。有見及此，本會在年內調查並整合了 46 間私營安老院舍的基本月費、各項雜費、退住手續及照顧人手安排等資料。

調查發現，各院舍的基本月費可相差逾 12 倍，住宿及每天 3 餐膳食的費用範圍由 \$6,000 至 \$82,000 不等。大部分院舍都根據各自的計算方法，就其設備質素及房間類型等因素，對各種服務及日常消耗品收取不同的額外費用。這些費用包括行政費、首次入住床上用品費、電費、冷氣費、暖氣費，以及洗傷口、陪診和外勤服務等醫療費用。

此外，各院舍就長者入院留醫、退住或不幸身故的費用減免或退還政策均有所不同。因此，本會建議消費者宜按長者的需要作實質考量，並在選擇合適的私營安老院服務時，仔細向院方查詢清楚各項雜費的計算方式及入住條款。

不同護理程度或房間類型的基本月費

* 個別收費較低的院舍只提供高度照顧護理服務，因而令此類別的最低收費較低。

高度照顧* \$6,000-\$82,000

中度照顧 \$7,000-\$82,000

低度照顧 \$6,710-\$67,000

\$

單人房
\$7,000-
\$82,000

\$

雙人房
\$7,000-
\$67,000

\$

大房
\$6,000-
\$38,880

The Council also noticed significant disparities in manpower ratios, with the carer-resident ratio ranging from 1:3 to 1:30. Considering elders may require varying levels of care, the Council advised care homes to regularly review the staff ratio and establish contingency plans to address potential manpower shortage.

Insurance

Unilateral Recognition Products

With applications for Northbound Travel for Hong Kong Vehicles on the rise, the Council selected 12 insurers offering Unilateral Recognition products and conducted a market survey regarding the mandatory top-up cover of the Mainland Compulsory Traffic Accident Liability Insurance for Motor Vehicles ("Compulsory Motor Insurance"), and the selective top-up cover of the Mainland Commercial Insurance for Motor Vehicles ("Commercial Motor Insurance").

Although the coverage of Compulsory Motor Insurance was identical (RMB200,000 per incident), among the 11 insurers with pertinent information, the annual premiums could vary by about 40%, ranging from \$832 to \$1,159 per annum for vehicles with less than 6 seats, and from \$963 to \$1,342 per annum for 6- to 8-seaters.

Purchasing the Compulsory Motor Insurance would meet the statutory minimum requirement in the Mainland, yet consumers are advised to seriously consider purchasing the non-mandatory Commercial Motor Insurance, including "Third Party Liability" and "Persons on Board Liability", to enhance protection. For "Third Party Liability", the survey revealed insured amounts ranged from RMB 1 million to RMB 10 million, representing 5 to 50 times the minimum statutory requirements of Compulsory Motor Insurance. For "Persons on Board Liability", the most common surveyed insured amount was RMB10,000 per seat, with the highest insured amount at RMB200,000 per seat, but only 1 surveyed insurer provided such coverage.

The Council hopes that the insurance industry, relevant regulatory bodies and Government departments could expedite the development of existing Unilateral Recognition products to provide more choices for consumers who wish to have more comprehensive protection.

本會亦關注到私營安老院人手比例參差，照顧員與院友的比例介乎 1:3 到 1:30。考慮到長者可能需要不同程度的照顧，本會提醒院舍需不時檢討人手比例並設立後備方案，以應對有機會出現的人手短缺情況。

保險

「等效先認」產品

申請港車北上自駕遊的市民愈來愈多，本會檢視了 12 間承保「等效先認」產品的保險公司所提供的內地強制性附加險「機動車交通事故責任強制保險」（「交強險」），以及選擇性附加險「車輛商業保險」（「商業險」）。

調查發現，雖然各間保險公司的「交強險」的保障範圍並無差異（每次事故 20 萬元人民幣），但在 11 間有提供相關資料的公司中，年度保費可相差近 4 成，當中 6 座以下車輛的年度保費由 \$832 至 \$1,159，而 6 座至 8 座車輛則由 \$963 至 \$1,342 不等。

購買「交強險」雖已經能符合內地法定保險的最低要求，惟消費者宜積極考慮一併購買非強制性的「商業險」，包括「第三者責任」及「車上人員責任」，以增強保障。就「第三者責任」而言，調查發現保障額介乎 100 萬元人民幣至 1,000 萬元人民幣，為「交強險」最低法定要求的 5 至 50 倍。至於「車上人員責任」方面，調查中最普遍的保障額為每位 1 萬元人民幣，而保額最高為每位 20 萬元人民幣，惟調查中只有 1 間公司提供相關產品。

本會冀望保險業界、有關監管機構及政府部門能加快發展現有的「等效先認」保險產品，為期望獲得更全面保障的消費者提供更多合適選擇。

12間保險公司 港車北上「等效先認」產品 宜加購「商業險」增乘客行人保障

符合內地最低法定保險要求



交強險

(強制購買)

- ▶ 11間年度保費最多相差近4成
 - \$ 6座以下車輛：\$832至\$1,159
 - \$ 6座至8座車輛：\$963至\$1,342
- ▶ 有責任賠償額最多20萬元人民幣*分項限額
 - \$ 導致他人遭受人身傷殘或死亡：18萬元人民幣
 - \$ 醫療費用：18,000元人民幣
 - \$ 引致他人財產損失：2千元人民幣

*按每宗事故計算

建議加購「商業險」更安心



商業險

(選擇性購買)



第三者責任

- ▶ 「第三者」指除受保車輛上的司機及乘客外遭受人身傷亡或財產損毀的人
- ▶ 普遍保額為200萬元人民幣*，10間年度保費最多相差逾6成
 - \$ 6座以下車輛：\$1,009至\$1,666
 - \$ 6座至8座車輛：\$1,194至\$1,941
- ▶ 4間提供最高保額1千萬元人民幣*的計劃



車上人員責任

- ▶ 「車上人員」指受保車輛上的司機及/或乘客
- ▶ 普遍保額為每位1萬元人民幣*，10間每位年度保費最多相差逾1倍
 - \$ 每位年度保費介乎\$23至\$48
- ▶ 僅1間提供最高保額每位20萬元人民幣*的計劃

Leisure & Trending Services

Private Camping Sites in Hong Kong

As Hong Kong's scenic countryside attracts urban escapees to "glamping" experiences, the Council's survey published in June 2024 revealed regulatory and safety concerns beneath their glamorous exteriors. Of the 22 surveyed private camping sites, about 40% were suspected of unauthorised development as "Holiday Camps", requiring follow-up from authorities. More alarmingly, only 3 sites possessed a relevant Guesthouse (Holiday Camp) license or a Certificate of Compliance for a club. The Council further selected 7 sites for in-depth study. In terms of safety, only 3 sites had declared third-party liability insurance, and merely 2 had round-the-clock staff presence, raising concerns over emergency support.

Moreover, the pricing of facilities varied considerably, with weekend and holiday rates up to 54% higher than regular rates. Most sites enforced strict payment policies, requiring full prepayment with refunds only limited to weather-related cancellations. In addition, visitors would face extra costs at several sites, such as surcharges for parking and pet accommodation.

The Council urges camping site operators to review compliance with land use and regulatory requirements, strengthen consumer safeguards, and take out third-party liability insurance. The Government is also encouraged to consider the necessity of issuing licences for such sites to enhance consumer protection while supporting tourism growth. Meanwhile, prospective campers are advised to confirm services and cancellation policies beforehand, verify insurance coverage and emergency assistance arrangements, follow the site rules, and avoid bringing valuables.

休閒與新興服務

私營露營場地

本港的郊野擁有山巒美景，為市民提供了逃離繁囂的好去處，當中更有不少人藉體驗「豪華露營」親近大自然。本會在 2024 年 6 月發布的調查揭示了部分私營露營場地存在監管及安全問題。在 22 個提供露營服務的場地中，約 4 成懷疑未經授權作為「度假營」發展，需由相關部門跟進。更令人擔憂的是，只有 3 個場地持有有效的賓館（度假營）牌照或會社合格證明書。本會進一步深入調查其中 7 個場地，發現僅 3 個場地明確表示有購買第三者責任保險，另外只有 2 個場地有職員 24 小時於營地駐守，提供緊急支援的能力成疑。

此外，設施收費差異甚大，部分場地周末及假日收費較平日高出達 54%。大部分場地採取嚴格的付款政策，要求預繳全額營費，且只限於天氣原因取消方可退款。此外，訪客在部分場地需支付額外費用，包括泊車費及寵物住宿費等。

本會促請營地經營者檢視土地用途及合規情況，加強消費者保障措施，並購買第三者責任保險。同時建議政府考慮對此類場地實施發牌制度，在推動旅遊發展的同時加強消費者保障。本會亦提醒有意露營的市民應事先確認服務內容與取消政策、查核相關保險保障和緊急支援安排、遵守場地規則，並避免攜帶貴重物品。