



SAFEGUARDING CONSUMERS THROUGH IMPACTFUL RESEARCH AND MARKET INTELLIGENCE

研究監察

強化市場資訊保消費權益

Amid a rapidly evolving consumer landscape marked by increasingly diversified products and services and accelerating digitalisation, consumers face more complex choices and greater potential risks than ever. The Consumer Council adopts a multi-pronged approach in its ongoing research programme, leveraging product testing, surveys and market monitoring to examine in depth the issues that matter most to consumers. Through this work, the Council is able to respond to emerging concerns and provide timely consumer advice.

From necessities spanning all aspects of daily life to emerging products and services, the Council carefully selects its research topics with reference to complaint statistics and issues of public interest, ensuring that its work remains closely aligned with the most pressing concerns and needs of each generation of consumers. Through rigorous and impactful testing and research, the Council provides objective and reliable information that empowers consumers to make informed choices. Its evidence-based findings also support policy advocacy, promote improvements in trade practices and contribute to greater market transparency and accountability at source.

For more than half a century, the Council has been committed to championing a safe, fair and sustainable marketplace. In safeguarding consumers' long-term interests, it also strives to foster an environment in which both consumers and businesses can thrive. Looking ahead, the Council will further strengthen its testing and research on products and services for the silver economy in response to evolving societal needs. It will also expand collaboration with Government departments and a wider network of organisations to enhance the efficiency, depth and breadth of its research.



在消費市場持續演變、產品與服務日趨多元及數碼化的背景下，消費者面對的選擇愈見複雜，潛在風險亦隨之增加。消委會的恆常研究工作一直多管齊下，以測試、調查及市場監察為基礎，深入研究影響消費者權益的關鍵議題，並及早作出消費提示及回應。

由衣食住行的生活必需品，以至新興的消費品及服務，本會在挑選每一個研究主題時，均參考投訴資訊及市場熱話，以緊貼每一代消費者最迫切及關注的需要。透過嚴謹而具影響力的測試及研究工作，本會為消費者提供客觀可靠的參考資訊，協助其知所選擇，亦以實證為本支持政策倡議及推動行業改善，從源頭促進市場規管與透明度。

逾半世紀以來，消委會一直致力倡議安全、公平和可持續發展的市場，除了持續守護消費者的長遠權益，亦為消費者與商界締造雙贏局面。為配合社會發展，本會計劃未來加強銀髮產品及服務相關的測試及研究，並拓展與政府部門和不同機構的協作，進一步提升研究的效率、深度及廣度。



Product Research and Testing

During the year, the Council tested and studied a wide range of consumer products, covering household goods, electrical and electronic products, cosmetics and personal care items, clothing, children's products, as well as pet supplies. In addition to periodic recurring tests on certain products to monitor whether their performance and quality have improved, the Council also tested selected products for the first time in response to consumers' needs and consumption patterns, serving as practical guidance for consumers.

The Council conducts testing and evaluation by engaging internationally recognised laboratories or universities, and through collaboration with Government departments (such as the Electrical and Mechanical Services Department). Products are assessed across multiple dimensions, including safety, performance, ease of use, durability, and environmental sustainability etc. As an active member of International Consumer Research & Testing (ICRT), the Council also leverages shared test results and resources, drawing on experiences from other markets to enhance the depth and reference value of its research.

The Council has long adhered to the principle that prevention is better than cure, consistently devoting resources to product testing and research. These efforts not only help consumers identify safe and cost-effective products, but also encourage the industry to improve product design and quality control, as well as providing an evidence-based foundation to support the Council's long-term advocacy for effective regulatory measures. When products are found to be non-compliant with relevant regulations/standards, the Council will promptly alert the relevant regulatory authorities and urge the industry to make swift improvements, thereby raising overall quality across the marketplace.

Non-stick Pans

Non-stick pans are a staple in many households. The Council tested 24 non-stick pans with diameters of 26cm or 28cm and found significant differences in heat conduction speed. 6 models were able to heat their flat surface to 190 °C within 2 minutes, while the slowest took nearly 16 minutes. This may affect cooking performance and increase energy consumption. In terms of safety, 4 models failed to meet the European standard requirements for non-stick performance. 2 models' handles also failed the fire test, posing potential risks.

The Council urged manufacturers to improve product design and user instructions. Consumers were also advised to pay attention to handle temperature and its distance from the flame when using these pans. As for tests on overall migration, heavy metal release, and carcinogenic/environmental pollutants of concern PFOS and PFOA, the overall results were satisfactory.

Attracting widespread public attention, this test report generated the highest media coverage of the year. Its video featuring artist Ms Hedy Chan garnered over 34,000 views within one month, representing a 12-fold increase compared to the previous month.



產品研究及測試

年內，本會測試及研究的消費產品種類廣泛，涵蓋家居用品、電器及電子產品、化妝品及個人護理產品、服裝、兒童產品，以至寵物用品等。本會除了透過定期重複測試部分產品，以監察其效能和品質有否提升之外，亦因應消費者的需求及消費習慣，對一些產品進行首次測試，作為實用的消費指南。

本會透過委託國際認可的實驗室或大學，以及與政府部門（如機電工程署）協作，按產品的安全、效能、使用方便及耐用程度、環境可持續性等多方面進行測試及評分。作為國際消費者研究及試驗組織（ICRT）的活躍成員，本會亦善用其共享的測試結果及資源，汲取其他市場的經驗，提升研究的深度與參考價值。

本會一直秉持「防患於未然」的原則，持續投放資源進行產品測試及研究，既協助消費者選擇安全及具成本效益的產品，亦推動業界改善產品設計和品質監控，並為長遠倡議有效規管提供實證基礎。當發現產品未能符合相關法規／標準時，本會會即時通知有關監管機構跟進，並促請業界盡快改善，從而推動市場提升整體質素。

易潔鑊

易潔鑊是不少家庭常用的廚具。本會測試 24 款直徑 26 厘米或 28 厘米的易潔鑊，發現傳熱速度參差，6 款的鑊面平面位置可於 2 分鐘內升溫至 190°C，最慢的樣本卻需近 16 分鐘，或會影響煮食表現並增加能源消耗。安全方面，4 款未符合歐洲標準中防竊底測試的要求，另有 2 款的手柄未能通過防火測試，有潛在風險。

本會促請廠商改善設計和使用說明，消費者使用時亦應留意手柄溫度及與爐火的距離。至於總遷移量、重金屬釋出量、受關注的致癌物／環境污染物 PFOS 及 PFOA 的測試，結果整體理想。

此題目關注度相當高，成為年內最多媒體報道的測試報告，藝人海兒小姐參與演出的影片更於 1 個月內達逾 34,000 次觀看，按月升 12 倍。

Portable Fans

During summer, many consumers rely on portable fans to stay cool outdoors. The Council tested 18 rechargeable portable fans and found that among the lighter handheld models, the airflow rate at the highest fan speed setting could vary by over 1.5 times between the highest and lowest performing samples, while the variance among the heavier models could be more than 1.3 times. Some models with higher claimed battery capacities were found to store less energy and deliver less total airflow after a full charge than another model with lower claimed battery capacity. The performance in safety, noise level, energy efficiency and ease of use also varied among models.

The Council recommended consumers to compare comprehensively and select a model that suits their actual needs. This test received extensive media coverage, ranking second among the year's most widely reported test reports. A video featuring media veteran Mr Brian Chow Kwok-fung was viewed almost 15,000 times, almost 7 times higher than the previous month.



可攜式風扇

夏季期間，不少市民外出時都會使用可攜式風扇消暑降溫。本會測試 18 款可攜式充電風扇樣本，發現機身較輕的手提式風扇組別內，各樣本於最高風速檔所量得的最高和最低送風量可相差逾 1.5 倍，而較重的樣本組別之間的差距則可逾 1.3 倍。部分樣本的聲稱電池容量雖較高，但其可儲存的電能及充滿電後可吹送的空氣總量，反而較另一款聲稱電池容量較低的樣本為少。各樣本在安全、寧靜、省電表現及使用方便程度方面亦各有所長。

本會建議消費者全面比較各型號在不同方面的表現，按實際需要選購適合自己的可攜式充電風扇。是次測試獲媒體廣泛報道，成為年內報道篇幅最多的測試報告第二位，而資深傳媒人周國豐先生參與演出的影片，更獲接近 15,000 次觀看，較上一個月份多近 7 倍。



Clay Masks

Clay masks are known for their strong absorption properties, helping to remove dirt and excess sebum while deep-cleansing pores. In the Council's test on 30 clay masks, 2 models were detected with heavy metal exceeding the relevant standard limits set by the Mainland and United States, one of which exceeded the limits for both arsenic and lead, while the other exceeded the limit for arsenic.

In addition, 4 models were found to contain between 1 and 4 fragrance allergens at individual concentrations exceeding 0.01%, the threshold set out in the European Union (EU) Cosmetics Regulation for labelling in rinse-off products. All of these products had properly disclosed the ingredients on their labels as required.

The Council reminded consumers with sensitive skin or eczema to pay close attention to product ingredients. Manufacturers were also advised to stay up-to-date with the latest international regulations and recommendations, proactively improve their formulations, and minimise the levels of heavy metals and fragrance allergens.



泥狀清潔面膜

泥狀清潔面膜具良好的吸收力，有助去除污垢及多餘油脂，深層清潔毛孔。本會測試 30 款泥狀清潔面膜，發現 2 款樣本重金屬檢出量超出內地及美國相關標準上限，其中 1 款的砷及鉛檢出量均超標，另 1 款則砷含量超標。此外，4 款樣本所檢出的 1 至 4 種香料致敏物質的單一濃度，超過歐盟《化妝品條例》就沖洗型產品訂明須標示的 0.01%，全部均有按要求於成分列表中標示。

本會提醒皮膚敏感或患有濕疹人士小心留意產品成分，並建議生產商留意國際間的最新法規和建議，積極改善配方，盡量減低重金屬和香料致敏物質含量。

Modelling Dough and Clay Toys

Offering endless creative possibilities, modelling dough and modelling clay are popular toys for stimulating children's creativity and developing fine motor skills. The Council tested the dough or clay components of 15 styles of modelling dough and modelling clay, including 6 wheat dough, 3 rice dough, and 6 clay samples. 3 samples were detected with the allergenic preservatives CMIT and MIT, at levels higher than the EU's upper limit for aqueous toy materials intended for use by children under 36 months of age. The detected CMIT level of 1 sample was even higher than the EU limit by more than tenfold.

The test also revealed insufficient labelling information in some samples, such as a lack of basic precautionary wordings and reminders to wash hands. The Council urged manufacturers to improve product formulations and labelling information to reduce the health risks to children.

泥膠和黏土玩具

泥膠和黏土玩具可塑性高，有助啟發兒童創意及訓練手部協調。本會測試 15 款泥膠或黏土玩具樣本的泥膠或黏土部分，包括 6 款小麥泥膠、3 款米泥膠及 6 款黏土，在當中 3 款檢出可致敏防腐劑 CMIT 及 MIT，檢出量均高於歐盟為 36 個月以下幼兒使用的水性玩具材料所訂的上限，其中 1 款的 CMIT 檢出量更較上限高逾 10 倍。

測試亦發現多款產品標籤資料不足，例如欠缺主要的注意事項及洗手提示。本會呼籲廠商改良產品配方及標籤資料，減低兒童的健康風險。



Where Have All the Tested Products Gone?

產品完成測試後的去向



The products used for testing by the Council were put to further use if deemed appropriate, with a number of items donated to environmental protection organisations, charity groups and non-profit organisations for use or recycling. During the year, a total of 630 items, including electrical appliances, household products, cosmetics and skincare products, food, clothing, baby products, toys, and cleaning products, were donated to 4 recipient organisations.

Recipient organisations: Sham Shui Po Community Association, Shatin Women's Association, Women Service Association, and Pentecostal Church of Hong Kong Sau Mau Ping Neighbor Family Centre.

經本會測試的產品如被認為合適，將會妥善地再利用。部分產品會捐贈予環保組織、慈善團體及非牟利機構使用或回收。年內，本會共捐贈 630 件物品予 4 間機構，當中包括電器、家居產品、化妝品及護膚品、食品、衣物、嬰兒產品、玩具及清潔用品。

受惠機構如下：深水埗社區協會、沙田婦女會、婦女服務聯會及竹園區神召會秀茂坪好鄰舍家庭中心。

Market Surveys and Surveillance

As consumer behaviour continues to evolve and physical and digital marketplaces develop in tandem, access to accurate and timely market information remains an important aspect of consumer protection. Through its market surveys and monitoring work, the Council systematically collects, consolidates and analyses an ever-growing body of market data on a wide range of consumer products and services. This enables the Council to provide consumers with clear and transparent pricing information and value comparisons, helping them make informed choices in situations of information asymmetry.

During the year, the Council continued to monitor price trends for groceries and daily necessities, while conducting targeted studies on increasingly popular and emerging products and services to address the needs and concerns of different consumer groups. These studies covered a broad spectrum of sectors, from essential day-to-day services, financial and insurance products, to emerging digital tools. Through these initiatives, the Council sought to enhance consumer awareness of market developments, potential consumption risks and the pitfalls of online shopping.

Online Purchase of Pets and Petfishing

With the growing popularity of purchasing pets online, the Council conducted a joint study with the Agriculture, Fisheries and Conservation Department on online pet purchases and "petfishing". The study included a survey of 1,051 registered veterinarians in Hong Kong, with 112 valid responses received (10.7% response rate), and a mystery shopping exercise involving 13 online sellers to obtain information on dog sales.

Based on veterinarians' clinical observations over the past 12 months, on average about 5 in 10 newly acquired cats and dogs presented for consultation were purchased online, exceeding the proportion for cats and dogs bought from physical pet shops. These online-purchased pets also showed higher health risks, with around 5 in 10 dogs and 6 in 10 cats reported to be ill or in poor condition, and over 90% lacking proper vaccination records. Approximately 93% of surveyed veterinarians considered that many online-purchased pets originate from unscrupulous sellers, while 84% raised concerns about smuggling and public health risks. The mystery shopping exercise also found that about 90% of sellers could not provide proof of lawful origin. The Council advised consumers to avoid purchasing pets from unknown sources and to prioritise adoption. The study attracted extensive media coverage and was featured prominently in television and radio interviews.

市場調查及監察

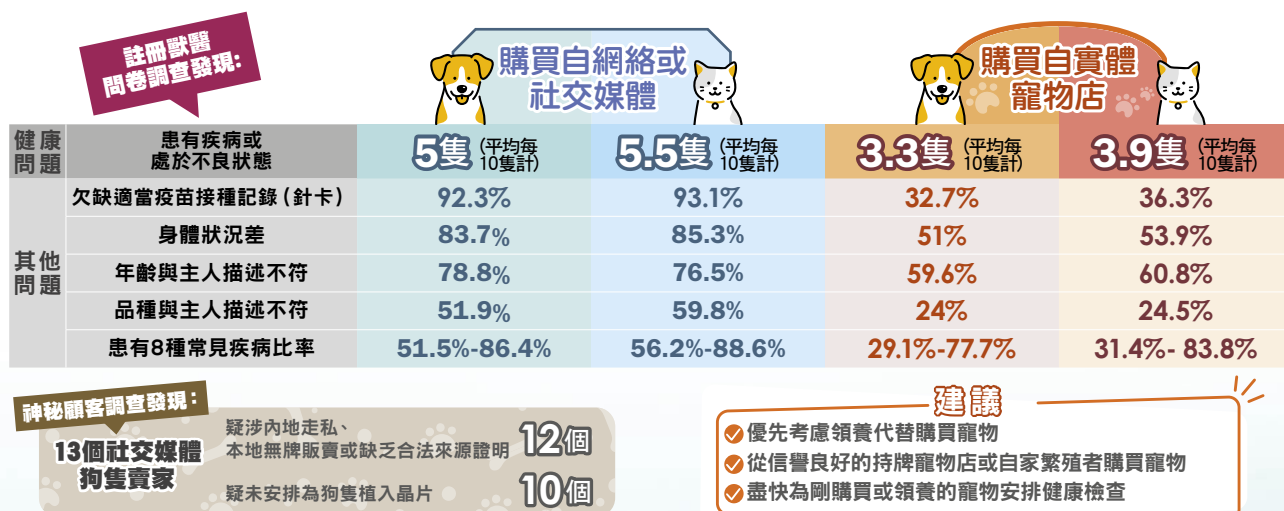
在消費模式持續轉變、實體與數碼市場並行發展的環境下，掌握準確而及時的市場資訊，是保障消費權益的重要一環。本會一直透過市場調查及監察工作，有系統地蒐集、整合及分析種類廣泛的消費品和服務與日俱增的市場數據，為消費者提供清晰、透明的價格資訊與價值比較，協助其在資訊不對稱的情況下作出明智選擇。

年內，本會持續監察糧油雜貨及日用品的價格走勢，並就愈趨普及或新興的產品及服務展開專項調查，以回應不同消費群的需要和關注。相關研究涵蓋多個範疇，包括重要生活服務、金融及保險產品，以至新興數碼工具，藉此提升消費者對市場變化、潛在消費風險及網購陷阱的認知。

網購寵物及寵物釣魚詐騙

網上購買寵物日趨普遍，本會聯同漁農自然護理署就網購寵物及「寵物釣魚詐騙」進行調查，透過問卷訪問 1,051 名本港註冊獸醫，成功收回 112 份完整問卷（回覆率為 10.7%），並以神秘顧客方式聯絡 13 名網上賣家，查詢其出售狗隻的相關資料。

根據受訪獸醫的臨床觀察，在過去 12 個月內，每 10 隻新購買而求診的貓狗中，平均約 5 隻於網上購買，比例高於購自實體寵物店。此外，網購寵物的健康風險明顯較高，平均每 10 隻網購寵物中，分別約 5 隻狗及 6 隻貓患病或健康狀況欠佳，逾 9 成欠缺適當疫苗接種紀錄。約 93% 受訪獸醫認為網購貓狗多來自不良賣家，84% 憂慮涉及走私及公共衛生風險。神秘顧客調查亦顯示，約 9 成賣家未能提供寵物的合法來源證明。本會提醒消費者避免網購來源不明的寵物，並優先考慮以領養代替購買。此調查報告除了獲媒體廣泛報道，亦成為電視及電台訪問的熱門話題。



Child Vaccination Schemes

The Council compared the service charges and information of 19 non-government subsidised vaccination schemes offered by 9 private healthcare facilities / medical groups (hereafter “service providers”), which ranged from \$3,000 to \$14,680. 18 schemes from 8 service providers required consumers to prepay in full before vaccination, while only 1 allowed payment by dose and offered a 7-day cooling-off period. During the survey, 3 service providers explicitly stated that consumers who wish to consult a doctor before purchase would be required to pay an additional charge.

The Council urged service providers to enhance transparency by clearly listing the types of vaccines covered, the detailed charges, all additional charges and refund arrangements of each scheme. Consumers should be allowed to consult a doctor before paying. The Council also reminded consumers to avoid purchasing prepaid vaccination schemes without prior medical consultation. Price should not be the sole consideration. Instead, consumers should carefully compare the content of each scheme and clarify the terms and conditions with the service provider.

Driving Courses

With a wide array of driving courses currently available on the market varying in fees and arrangements, consumers may easily feel overwhelmed. The Council reviewed 32 package courses for private cars and light goods vehicles offered by 11 driving schools across Hong Kong, and found that the basic packages generally included only about 10 to 28 hours of practical driving training — well below the 30 hours recommended by the Transport Department (TD). As a result, learners often need to purchase additional lessons to prepare adequately for the road test. Based on the TD’s recommended training hours, and taking into account additional expenses such as vehicle rental, driving test application fee and learner’s driving licence, the actual total cost ranged from around \$15,000 to over \$26,000, reflecting a significant disparity.

The Council urged the industry to enhance transparency in course offerings and fee structures. Prior to selecting a driving school, consumers should carefully evaluate the quality of instruction, the performance of driving instructors, and the overall service arrangements. When budgeting for driving lessons, consumers should compare different package prices and choose the one based on their own needs and abilities, paying attention to training hours as well as any additional charges, so as to avoid exceeding their budget.

Trial of Shared Power Bank Rental Services

The Council conducted a trial on 8 shared power bank rental platforms in Hong Kong. While the borrowing and return processes were generally smooth and positioning functions were mostly satisfactory, the survey found inaccuracies across platforms in map integration, station addresses, coordinates and business hours. These issues may make it difficult for users to locate borrowing or return points accurately, incurring extra charges. Some platforms adopted station-specific pricing, with hourly rates and daily caps varying significantly among different stations under the same platform. Many platforms only displayed full fee details after users scanned a QR code, indicating insufficient price transparency. Deposit arrangements, length of “free period”, e-wallet options and refund procedures also varied.

In terms of customer service, platforms differed notably in response speed and handling flexibility. Some could assist with suspending billing, arranging refunds or extending return times, while others offered more limited support. Overall, while shared power bank rental services are relatively mature, there is still room for improvement in information accuracy, fee transparency and customer support.



兒童疫苗計劃

本會比較 9 間私營醫療機構 / 集團共 19 個在政府免費提供的「兒童免疫接種計劃」以外的兒童疫苗計劃的服務收費和資料，收費由 \$3,000 至 \$14,680 不等。有 8 間共 18 個計劃均要求消費者在接種前全數預繳款項，僅 1 間容許按針繳付並設有 7 天冷靜期。有 3 間在調查過程中明確表示，消費者若要在購買前諮詢醫生意見，需額外繳費。

本會呼籲私營醫療業界提升資訊透明度，清晰列明各接種計劃涵蓋的疫苗種類、收費詳情、所有額外收費，以及退款安排等，並容許消費者在付款前先徵詢醫生意見。同時，本會提醒消費者避免在未經醫生評估下購買預繳式疫苗計劃，亦要理解價格並非唯一的考慮因素，應仔細比較不同計劃的內容，向服務提供者查詢清楚條款細則。

駕駛學校課程

現時市面上的學車課程選擇繁多，收費及安排各異，消費者難免會眼花繚亂。本會整合全港 11 間駕駛學校共 32 個私家車及輕型貨車套餐課程，發現所有基本套餐所涵蓋的駕駛實習時數僅約 10 至 28 小時，均低於運輸署建議的 30 小時水平，學員往往需加鐘補課以應付路試。若按運輸署建議之訓練時數計算，再加上租車費、「路票」和「學牌」等雜項，實際總收費由約 1.5 萬元至逾 2.6 萬元不等，差距顯著。

本會建議業界提升課程及收費資訊透明度，同時提醒消費者在選擇駕駛學校前，宜先了解其教學質素、導師表現及服務安排。在預計學車開支時，除比較套餐價格外，消費者應按自身需要及能力，選擇訓練時數較合適的套餐，並留意課程提供的駕駛實習時數和其他額外開支，免失預算。

實試共享流動充電器租借服務

本會實試本港 8 個共享流動充電器租借平台，發現整體借還流程大致順暢，定位功能亦普遍理想。惟調查發現，不同平台在地圖整合、站點地址、座標及營業時間等方面存在誤差，或令用戶難以準確找到租借或歸還點，有機會牽涉額外收費。部分平台採站點特定收費模式，同一平台不同站點的時租及每日封頂費相差甚大；不少平台需掃碼後才顯示完整費用，價格透明度不足。按金、免費時段、電子錢包及退款安排亦不盡相同。

客服方面，各平台在回應速度及處理彈性上差異明顯，部分可協助暫停計費、退款或延長歸還時間，部分的支援則較有限。總括而言，共享充電服務雖已發展成熟，但在資訊準確度、收費透明度及客服支援方面，仍有改善空間。

Advocating a Fair Marketplace Through In-depth Studies

With an overarching aim to foster fair competition and good trade practices, the Council regularly conducts in-depth research on topics of significant relevance to consumers, responds proactively to consultations by the Government and trades, and puts forward recommendations to strengthen legal frameworks for consumer protection. The Council's persistent dedication and multi-pronged approach over the years have propelled the trades to establish industry codes of practice, and supported the Government in amending existing legislation, fortifying safeguards on consumer rights.

Governance and Transparency in Telehealth Services

Telehealth services have become increasingly ubiquitous due to ongoing technological advancements, helping address society's demand for more convenient and affordable healthcare services. As Hong Kong faces a growing demand for healthcare services arising from an ageing population and increasing longevity, the Council recognises the need to integrate telehealth services into the healthcare systems and enhance the relevant governance framework. To this end, the Council published an in-depth study report titled *"Enhancing Governance in Telehealth: Fostering Consumer Trust and Innovation"* in August 2025. The objectives were to understand the perception and experience of consumers, medical practitioners and Chinese medicine practitioners (collectively referred to as MPs) on telehealth services; to review trade practices and terms and conditions of services of the telehealth service providers with an aim to identify potential issues; and to provide recommendations for promoting the sustainable development of telehealth services in Hong Kong through a mixed-method approach⁵.



Visit https://www.consumer.org.hk/en/advocacy/study-report/telehealth_services_study or scan the QR code to read the full report of *"Enhancing Governance in Telehealth: Fostering Consumer Trust and Innovation"*.

請瀏覽 https://www.consumer.org.hk/zh/advocacy/study-report/telehealth_services_study，或掃描二維碼閱讀《信任與創新：提升遙距醫療管治》報告全文。

深入研究議題 倡議公平市場

本會定期就熱門消費議題進行深入研究，積極回應政府及業界的諮詢，並就完善消保法律框架提出建議，以促進公平競爭及良好營商手法。多年的努力促成了業界制定營商守則，亦支持了政府修改現行法規，多管齊下加強保障消費者權益。

遙距醫療服務的管治及透明度

遙距醫療服務隨著科技不斷進步而愈趨普及，有助滿足社會對更方便及容易負擔的醫療服務的殷切需求。隨著香港人口高齡化及預期壽命延長，本會認為有需要將遙距醫療服務納入現有的醫療體系，並完善相關監管框架，以應對不斷增長的醫療服務需求。有見及此，本會於 2025 年 8 月發表題為《信任與創新：提升遙距醫療管治》的深入研究報告，透過混合方法⁵探討消費者及中西醫對遙距醫療服務的看法和體驗，識別遙距醫療服務提供者的營商手法及服務條款的潛在問題，並提出促進本港遙距醫療服務可持續發展的建議。



The study report identified 3 fundamental concerns related to Hong Kong's telehealth services:

研究報告歸納出本港遙距醫療服務的 3 大根本問題：

Fragmented Governance Framework 監管框架分散

- Current regulatory frameworks and guidelines cover only private healthcare facilities (PHFs) and MPs providing telehealth services, but do not extend to other categories of service providers
- 現時的監管框架 / 指引僅涵蓋遙距醫療服務提供者中的私營醫療機構和中西醫，並未包括其他類別的服務提供者



Unclear Liability Among Service Providers 服務提供者之間的法律責任不明確

8 reviewed traders
有 8 個被檢視的商家
(42.1%)

have set T&Cs for avoiding liability for losses/damages caused by the use of their telehealth services
透過服務條款來迴避病人因使用其服務而可能引致的損失或傷害的法律責任

66.5% of surveyed MPs 受訪中西醫
acknowledges the need to revise telehealth-related guidelines and establish relevant laws
認為有修訂遙距醫療相關指引和制訂法例的需要

Uncertainty in Insurance Coverage 保險保障範圍不確定

10 reviewed traders
有 10 個被檢視的商家
(52.6%)

did not indicate whether telehealth services would be eligible for insurance claims
未有明確表示遙距醫療是否合資格獲得保險賠償



5. The mixed-method approach comprised (i) a consumer survey; (ii) a MP survey; (iii) a trader survey; (iv) review of official websites, promotional materials and mobile applications or phone/online enquiries, targeting telehealth service providers; (v) pre- and post-Study engagements with stakeholders; (vi) analysis of the Council's complaint cases; and (vii) review of regulatory regimes/measures in Hong Kong and other selected markets.

混合方法包括：(1) 消費者問卷調查；(2) 中西醫問卷調查；(3) 商家問卷調查；(4) 檢視遙距醫療服務提供者的官方網站、宣傳資料、流動應用程式或向他們進行電話 / 線上查詢；(5) 在研究前後與持份者進行交流；(6) 分析消委會接獲的投訴個案；以及 (7) 審視香港及其他選定市場的監管制度 / 措施。

The following trade practices issues were also identified during the course of the in-depth study:

本會在進行深入研究時，亦發現下列營商手法問題：



Based on the study findings, the Council put forward 5 recommendations to enhance governance and market transparency, thereby strengthening consumer safeguards in the use of telehealth services:

根據研究結果，本會提出 5 項建議以優化管治和提升市場透明度，從而加強消費者使用遙距醫療服務的保障：



The study findings and recommendations received extensive media coverage and were met with positive response, gaining broad recognition and support from various sectors. The Council also launched a series of promotional initiatives to raise awareness of telehealth-related issues among relevant stakeholders. Looking ahead, the Council will continue to advocate the implementation of the study's recommendations while sustaining its public education and market monitoring efforts, with a view to fostering a more secure and transparent telehealth service environment for consumers.

研究結果及建議獲媒體的廣泛報道，整體反應正面，並獲普遍認同與支持。本會亦同時開展了一系列宣傳活動，藉此提升相關持份者對遙距醫療相關議題的關注。展望未來，本會將繼續推動落實本研究的建議，並持續推展公眾教育及業界監察工作，為消費者建立更有保障及更具透明度的遙距醫療服務環境。

Advancing Consumer Protection by Responding to Consultations

Finance

Enhancing Regulation of Licensed Money Lenders

The Financial Services and the Treasury Bureau (FSTB) conducted a consultation on enhancing the regulation of licensed money lenders. The Council supported strengthening the regulation of money lending activities and provided suggestions to further protect consumer interests and promote responsible borrowing and lending.

Regarding the FSTB's proposal to set loan caps based on borrowers' income level and repayment period restrictions, the Council considered that such measures could help alleviate problems such as over-indebtedness. While expressing support for the measures, the Council also called on the authorities to carefully assess the potential side effects during implementation, including borrowers turning to unlicensed money lenders and responsible borrowers being inadvertently affected.

The Council also provided suggestions on further strengthening the assessment of borrowers' affordability and the transparency of money lending activities, including:

- Requiring referees to sign their written consent in person at money lenders' premises to ensure the consent's authenticity, and to explore authentication via digital channels that are safe and reliable;
- Updating data on Credit Data Smart in a timely manner, and requiring, in phases, money lenders of different scales to use the platform's information to assess borrowers' affordability; and
- Stepping up publicity and educational efforts to enhance the financial literacy of consumers and protection for loan referees.

Entertainment

Promoting Consumer Rights in Domestic Pay Television Services

The Council submitted its views to the Communications Authority (CA) in response to the consultation on the renewal of the licence of domestic pay television programme service provider Now TV Limited (Now TV). The Council urged the CA to consider both the compliance with regulatory requirements of Now TV and its past consumer service performance when making renewal recommendations, and to push for necessary improvements through licence conditions, codes of practices or other appropriate means.

The Council also suggested Now TV to enhance its protection for consumers, including:

- In case of cessation of programmes and channels, providing an easy way for consumers to terminate the service contract without penalty or to provide a pro-rata refund for prepaid fees;
- Reviewing its sales practice of bundling channels and providing consumers with an option to subscribe to its channels on an à la carte basis;
- Enhancing the transparency of its services and clearly disclosing important contract details to consumers before contract signing, such as fees, channels included, and renewal and termination arrangements, as well as providing explicit renewal reminders to consumers at a reasonable time prior to the end of their subscriptions;

回應諮詢 加強消費保障

金融

加強對持牌放債人的規管

財經事務及庫務局（財庫局）就加強規管持牌放債人進行諮詢。本會支持加強規管放債活動並且提出建議，以進一步保障消費者權益及推廣負責任的借貸行為。

就當局建議按借款人收入水平設定貸款上限，以及設立還款期限限制，本會認為有關措施有助減輕過度負債等問題。本會在支持建議的同時，亦提醒當局在推行相關規定時，須審慎評估潛在副作用，包括借款人可能轉向無牌放債人借貸，以及相關規定對負責任的借款人造成不必要的影響等。

本會亦建議進一步加強借款人負擔能力評估及放債活動的透明度，包括：

- 要求貸款諮詢人在放債人的處所簽署書面同意書，以確保其真確性，並同時探討安全可靠的數碼認證方式；
- 適時更新「信資通」上的數據，並分階段要求不同規模的放債人使用該平台的資料，以評估借款人的負擔能力；及
- 加強公眾宣傳及教育，以提升消費者的理財知識及對貸款諮詢人的保障。

娛樂

促進本地收費電視服務的消費者權益

本會回應通訊事務管理局（通訊局）就本地收費電視節目服務持牌機構 Now TV Limited（下稱「Now TV」）牌照續期所進行的諮詢。本會促請通訊局在作出續牌建議時，應同時考慮 Now TV 在遵守監管規定及過往服務消費者的表現，並透過牌照條件、實務守則或其他合適方式，促使其作出必要的改善。

本會亦建議 Now TV 加強消費者保障，包括：

- 在節目及頻道終止時，為消費者提供簡便且不用罰則的服務合約終止安排，或按比例退還消費者已預繳的費用；
- 檢視其頻道捆綁銷售的做法，並提供讓消費者按單點方式訂購頻道的選項；
- 提升服務透明度，在訂立合約前向消費者清楚披露重要合約資料，包括收費詳情、所涵蓋的頻道、續約及終止服務的安排等，在服務合約屆滿前的合理時間內向消費者提供清晰的續約提示；

- Improving service reliability, informing consumers about service disruptions within a reasonable timeframe, and compensating affected consumers in a fair manner; and
- Exercising greater flexibility to accommodate the genuine needs of elderly consumers, such as waiving charges for printed bill fees and providing printed documents with larger font sizes.

Product Safety

Strengthening Safety Requirements for Toys and Children's Products

In response to the Commerce and Economic Development Bureau's (CEDB) consultation on proposed updates to the safety standards for children's products under the Toys and Children's Products Safety Ordinance, the Council submitted its views in support of enhancing product safety through the adoption of more stringent safety requirements. The Council supported adopting updated international safety standards for regulating toys and various children's products, with a view to aligning local safety requirements with those of major economies.

The proposed updates cover products such as children's high chairs, multi-purpose high chairs, paints and playpens for domestic use. As safety incidents and product recalls involving these products have been reported both locally and overseas in recent years, timely updates to the relevant safety standards would help enhance the safety of children's products available in Hong Kong and better safeguard the health and well-being of young children.

In addition, the Council recommended further strengthening the regulatory framework for children's products. This includes considering the incorporation of additional chemical requirements from the European Union's Toy Safety Directive, such as restrictions on preservatives and flame retardants, as well as extending the regulatory scope of the Ordinance to cover children's shoes and children's raincoats. Such measures would help mitigate young children's exposure to hazardous chemicals.

- 提升服務穩定性，並在合理時間內向消費者交代服務中斷情況，以及向受影響的消費者作出合理補償；及
- 採取更具彈性的安排，照顧年長消費者的實際需要，例如豁免紙本帳單收費、提供字體較大的紙本文件等。

產品安全

提升玩具及兒童產品安全要求

商務及經濟發展局就《玩具及兒童產品安全條例》(《安全條例》)中兒童產品安全標準的更新進行諮詢，本會提交意見支持透過提升安全要求，加強產品安全。本會支持採納最新的國際安全標準，以規管玩具及各類兒童產品，令本地安全要求與主要經濟體接軌。

是次建議更新涵蓋家用兒童高腳椅、多用途高腳椅、顏料及家用遊戲圍欄等，相關產品近年在本地及海外均曾出現安全問題或回收情況，適時更新安全標準有助提升本地兒童產品安全水平，保障幼童健康。

此外，本會建議進一步加強兒童產品相關規管，包括考慮引入歐盟《玩具安全指令》中有關防腐劑及阻燃劑的額外化學限制，以及將兒童鞋類和兒童雨衣納入《安全條例》的規管範圍內，以減低幼童接觸有害化學物質的風險。



Enhancing Market Transparency via Price Monitoring

The Council's various online price comparison tools enable consumers to conveniently check the prices of daily necessities and auto-fuel anytime and anywhere, stay informed of the latest promotional offers, and make informed purchasing decisions. These tools also support the Council's market monitoring efforts by enhancing price transparency for consumer goods and fostering a fairer marketplace.

Following the launch of the desktop version of "Online Price Watch" (OPW) in 2014 and subsequently its mobile version in 2019, the Council actively developed a mobile application during the year in response to the growing digitalisation trend, and launched it in August 2026. At the same time, the "Oil Price Watch" website and mobile application continue to be popular among road users since its launch in November 2020.

Groceries and Daily Necessities

Daily prices of around 2,600 products from 9 online food stores, supermarkets and personal care stores are collected and listed on the OPW to help consumers compare prices of food and daily necessities online. A cosmetics retail chain and a pharmacy chain were newly added during the year to cover a wider range of popular product categories, such as cosmetics, skincare and personal care products. OPW also offers features including "Top Price Differences", "Price Drop Products" and "My Favourite" to enhance consumers' price comparison experience.

價格監察 提升市場透明度

消委會提供不同的網上格價工具，方便消費者隨時隨地查閱生活必需品及燃油價格，掌握各項優惠資訊，作出精明消費選擇。本會亦藉此監察市場，提升消費品的價格透明度，營造更公平的營商環境。

「網上價格一覽通」繼 2014 年推出網頁版及 2019 年推出手機版後，因應數碼化的大趨勢，本會於年內積極籌備相關流動應用程式「格價資訊通」，並於 2026 年 8 月推出。至於「油價資訊通」網站及手機應用程式，自 2020 年 11 月推出以來，持續廣受駕駛人士歡迎。

糧油雜貨與日用品

本會每天從 9 間網上食品店、超市及健與美連鎖店收集約 2,600 件貨品的價格，上載於「網上價格一覽通」網站內，方便消費者於網上比較食品及日用品的價格。其中 1 間連鎖化妝品店及 1 間連鎖藥店為年內新增之店舖，以涵蓋更多受消費者歡迎的貨品種類，例如化妝品、護膚品及個人護理產品等。網站設有「最大差價」、「跌價貨品」及「我的最愛」等功能，以提升消費者的格價體驗。

Online Price Watch 格價資訊通 *

* 前稱「網上價格一覽通」

2025-26 Unique Visitors 獨立訪客

Desktop
電腦瀏覽 437,458

Mobile
手機瀏覽 258,366

Products covered
涵蓋貨品數目 Around
約 2,600

Accumulated Page Views 累計瀏覽次數

Desktop[^]
網頁版[^] 76,245,094

[^] Since its launch in 2014 up to the end of March 2026
自 2014 年推出截至 2026 年 3 月底

Mobile[#]
手機版[#] 7,861,525

[#] Since its launch in 2019 up to the end of March 2026
自 2019 年推出截至 2026 年 3 月底



Auto-fuel

Hong Kong's automotive fuel prices have long ranked among the highest in the world and have remained a subject of public concern. In the past year, the Council has continued to closely monitor the auto-fuel market and published consolidated and verified information regarding pump prices and promotions via the "Oil Price Watch" website and mobile application, facilitating consumers in comparing after-discount prices while enhancing market transparency and promoting fair competition.

Amid heightened tensions in the Middle East, auto-fuel pump prices of oil companies in Hong Kong had surged since late February 2026. The Council kept a close watch on market changes and urged the industry to fully consider consumers' affordability and fulfil their corporate social responsibility.

Looking ahead, the Council will continue to closely monitor the auto-fuel market and urge oil companies to improve the transparency and accessibility of pump price and discount information for the benefit of consumers. In addition, the Council will enhance the "Oil Price Watch" platform to further improve the user experience and facilitate public access to historical pump price trends.

車用燃油

本港油價長期處於全球油價排行榜的前列位置，一直備受公眾關注。過去一年，本會持續監察車用燃油市場，透過「油價資訊通」網站及手機應用程式發布經整理及核實的牌價及優惠資訊，便利消費者比較折後價，同時提升市場資訊透明度，促進公平競爭。

受中東局勢緊張影響，自 2026 年 2 月底起本港各間油公司的車用燃油牌價明顯上調。本會密切關注市場變化，並呼籲業界充分考慮消費者的負擔能力，以履行企業社會責任。

未來，本會將繼續監察車用燃油市場，並促請油公司改善牌價及優惠的資訊透明度，確保消費者能容易獲取相關資訊。本會亦將優化「油價資訊通」平台，進一步提升用戶體驗和便利公眾查看過往牌價趨勢。



	2025-26 Page Views 報告年度瀏覽次數	YoY 按年變動	Accumulated Page Views* 累計瀏覽次數*
Website 網站	3,143,692	+27%	12,412,879
Mobile App 手機應用程式	1,883,489	+16%	12,185,772

+14%
YoY
按年變動



123,425

Mobile App Accumulated Downloads
手機應用程式累計下載*

* Since its launch in November 2020 up to the end of March 2026
自 2020 年 11 月推出截至 2026 年 3 月底

Industry Codes of Practice

As stipulated in the Consumer Council Ordinance, the Council plays a vital role in collaborating with industries and developing codes of practice (COPs). The Council established the COP of the Laundry Industry in 2015 and the COP of the Jewellery Retail Industry in 2017, in collaboration with the laundry industry and jewellery retail industry associations respectively. To ensure ongoing effectiveness, the Council holds regular meetings with relevant trade associations to assess the implementation of the Codes and keep track of the latest industry developments.

The Council and the jewellery retail industry associations revised the Jewellery Code in March 2025. The revisions included updates relating to the establishment of a new jewellery trade association, as well as the incorporation of relevant provisions under the Personal Data (Privacy) Ordinance and the Anti-Money Laundering and Counter-Terrorist Financing Ordinance. In addition, the Council conducts annual meetings with the Laundry Association of Hong Kong to review the implementation of the COP of the Laundry Industry, so as to promote industry self-regulation and support the continuous enhancement of service quality across the sector.

行業營商守則

根據《消費者委員會條例》，本會肩負與業界攜手制訂及完善行業營商守則的重要職能。本會分別於 2015 年及 2017 年與洗衣業及珠寶零售業合作推出了《洗衣業營商實務守則》及《珠寶零售業營商實務守則》。為了解守則的發展情況，本會定期與相關行業商會舉行跟進會議，以檢視守則的實施情況，並跟進最新行業發展。

本會與珠寶商會於 2025 年 3 月修訂本珠寶零售業守則，修訂內容包括珠寶商會的成立，以及加入《個人資料（私隱）條例》及《打擊洗錢及恐怖分子資金籌集條例》的相關條文。此外，本會與香港洗衣商會舉行年度會議，檢視《洗衣業營商實務守則》的實施情況，推動業界自我監管，提升整體服務質素。