

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

Banking and Finance Beware of the Risks of Prepayment for Online Group Purchases

Consumers have embraced online group-buying for discounts on products and services but consumers are cautioned about the prepayment risks involved.

The Council examined online group purchase services and found that the online shoppers could be left vulnerable once the website operators fail to pay the merchant and run out of business, as the protection offered to consumers by these websites was scanty. Most of these website operators did not offer warranty or money-back guarantee of any kind in case the website goes out of business. In some cases, consumers were likely to face higher risks as the exemption clauses imposed by the websites specified clearly that the operators would accept no responsibility for loss caused by inaccurate information or errors.

Since there are no territorial limits to the operation of group-buying websites, and websites accessible to local shoppers may not necessarily have business registration in Hong Kong, consumers may have difficulty getting in touch with the website operator, or in pursuing legal action if problems arise.

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 網上團購的預繳風險

消費者享受網上團購帶來的優惠時，須留意所涉及的預繳風險。

本會檢視網上團購服務，發現團購網給予消費者的保障有限，若團購網站倒閉而「走數」，消費者或會蒙受損失。大部分團購網並沒有提及一旦網站關閉，可為消費者作出的退款及相關安排。部分團購網站的免責條款列明，不會負責因網站內的資料錯誤或不實而導致的損失，消費者因此可能要承擔更高風險。

由於團購網站的運作不受地域所限，而本地消費者可接觸到的網站也不一定要在香港作商業登記，問題一旦出現，消費者未必能夠聯絡團購網站或會有困難向網站進行法律行動。

報告建議消費者應評估網站的可靠性及可信性、確保網上付款安全及瞭解換購詳情及細則。

In the study, consumers were advised to evaluate the reliability and credibility of a website, ensure online payments are made safely and read the redemption instructions carefully.

Dual Currency Credit Card Yearly Rates As High As Over 40% On Payment Default

The Council conducted a survey on dual currency and RMB credit cards. The study covered eight dual currency cards issued by seven card issuers and revealed that the related borrowing costs could be expensive. The interest rate of retail purchase among the cards could vary from the annualised percentage rate (APR) of 16.08% to 34.49%. The interest rates of cash advance in Hong Kong Dollars varied from 22.98% to 36.76%, while for the cash advance in Renminbi, the APR ranged from 20.53% to 37.52% plus a handling fee ranging from 3% to 4% of the loan.

Meanwhile, the Council had also surveyed six Renminbi credit cards, which could only be used on the Mainland. All of them provided an annual fee waiver, for the first one to three years, with the majority (five Renminbi credit cards) carrying a borrowing rate of APR exceeding 30%. The APR on the defaulted minimum payment of retail purchase or cash advance payment might be up to a maximum of 42.58% and 44.73% respectively.

In the report, consumers were advised that in case of card loss in Mainland China, card owners should report to the card centre immediately, instead of reporting to the Mainland bank or the Mainland branch of Hong Kong banks.

Tax Loan Rates Up From Record Low

The Council conducted an annual survey on tax loans which covered 20 banks and financial institutions. The survey revealed that there was an upward trend in the annual percentage rates (APR). The rates quoted for ordinary customers rebounded to 2.31% to 10.81% in 2011, up from the record low of 1.75% to 9.76% in 2010. For instance, the average APR for a \$5,000 loan climbed 0.63% to 5.14%, and for a \$500,000 loan, the average APR rose 0.58% to 3.62%. Preferential customers or customers who used specific banking services might enjoy a better rate from 1.45% to 4.38% for a \$500,000 loan compared to an APR 2.31% to 6.30% for general customers.

In the report, consumers were suggested to shop around, read carefully the terms of tax loan schemes and compare the interest rate in terms of APRs for the best possible deal.



拖欠雙幣信用卡結欠 利息支出可高逾年息40厘

本會進行了雙幣及人民幣信用卡的調查，檢視七間發卡機構提供的八款雙幣信用卡，並發現雙幣信用卡的借貸利息成本可能高昂。不同信用卡之間的購物簽帳實際年利率由最低的16.08%至最高的34.49%不等。港幣帳戶的現金透支實際年利率則由最低的22.98%至最高的36.76%，而人民幣帳戶的現金透支實際年利率介乎20.53%至37.52%，另加3%至4%透支額的手續費。

此外，本會同時調查六張只能在內地使用的人民幣信用卡。這些人民幣信用卡均提供首年至三年的年費豁免期，而大部分(五款信用卡)的借貸實際利率高於30厘。被拖欠的購物簽帳及現金透支的實際利率或分別高達42.58%及44.73%。

報告內建議消費者，如在內地遺失雙幣信用卡或人民幣信用卡，卡戶須盡快致電信用卡中心報失，而非向內地銀行或本港銀行的內地分行報失。

稅貸息口由紀錄低位重拾升軌

本會進行了年度的稅務貸款調查，共涵蓋20間銀行及財務公司的資料，並發現各稅貸計劃的息率普遍上揚。適用於一般客戶的稅貸計劃，實際年利率由二零一零年的紀錄低位1.75%至9.76%，反彈至二零一一年的2.31%至10.81%。以借貸額港幣5,000元計，二零一一年市場提供給一般客戶的稅貸計劃，平均實際年利率為5.14%，比二零一零年上升0.63%。如借貸港幣50萬元，平均實際年利率為3.62%，比二零一零年上調0.58%。「特選客戶」或選用指定銀行服務的客戶可享較佳息口，借貸港幣50萬元的實際年利率由1.45%至4.38%，較一般客戶可享介乎2.31%至6.30%的息率，相對優惠。

調查亦建議消費者應貨比三家，細閱稅貸計劃的條款，並以實際利率來比較不同計劃，選擇最便宜的稅貸。

Daily Living

Annual Supermarket Price Survey

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 1.7% in 2010 compared to 2009. The findings showed that amongst the 12 categories of products, the prices for six categories, namely, milk powder / baby products & food, dairy food / eggs, candies / snacks, bread / cakes, hot drinks and alcoholic drinks increased by 0.2% to 8.7% in average prices respectively when compared to 2009. On the other hand, prices for the six remaining categories were down, ranging from -0.05% to -5.3%. They included canned food / prepacked soup, beverages, personal care products, staple food, non-staple food / sauces and paper/household cleaning.

Textbook prices and expenditure surveys

According to the Council's annual survey on the price of commonly used school textbooks, the average increases on secondary and primary textbooks of the year were 3.8% and 4.3% respectively. The Council observed that while the issue of de-bundling of textbooks, teaching resources and learning materials had been discussed for quite a while, only a small number of textbooks listed in the Recommended Textbook List published by the Education Bureau offered independent prices for the textbooks and the related teaching resources. The Council is extremely disappointed at the slow progress made by the textbook publishers.

On the other hand, the average expenditure of primary school and secondary school textbooks this year increased 4.1% and decreased 3.5% respectively when compared with that of the previous year. The average textbook expenditures were \$2,110 and \$1,862 for primary and secondary schools respectively. The survey found that some primary schools had adopted electronic textbooks in Computer Literacy which costed less compared to the printed textbooks. In the secondary sector, a substantial drop of nearly 40% was found in the average expenditure of Form 6 (Senior Secondary 3) students, which substantially reduced the average textbook expenditure for secondary schools. The big drop was due to the fact that Form 6 became the last year of secondary education in the new academic structure, while in the past Form 6 had been the first year of Matriculation studies which required purchasing a large quantity of textbooks.

日常生活

年度超市價格調查

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。二零一零年200項貨品的總平均售價較二零零九年上升了1.7%，調查的12大類貨品，六大類貨品在二零一零年的全年總平均售價，錄得由0.2%至8.7%的升幅，包括奶粉/嬰兒用品、奶類食品/雞蛋、糖餅/小食、麵包/蛋糕、即沖飲品和酒類飲品；另有六大類貨品錄得跌幅，由-0.05%至-5.3%，包括罐頭/濃湯、即飲飲品、個人護理用品、糧油食品、雜糧/調味，以及紙品/家居清潔用品。

教科書調查

本會年度的廣用教科書價格調查顯示，今年的中學及小學教科書價分別平均上升3.8%及4.3%。本會留意到縱使分拆課本、教材及學材的議題已討論多時，但仍只有少量列於教育局適用書目表內的教科書有提供課本及相關教材的獨立訂價。本會對教科書商在分拆訂價一事上進展緩慢感到非常失望。

另一方面，與去年相比，今年的小學及中學平均購書費分別上升4.1%及下降3.5%，而小學平均購書費為港幣2,110元，中學則為港幣1,862元。調查發現有小學於電腦科採用較印刷課本廉宜的電子書教學。中學方面，中六級（高中三年級）的平均購書費比去年大減近四成，亦大幅降低了中學整體的平均購書費。減幅是因為該年級是學生在新學制下修業的最後一年，而去年舊學制中六級的學生剛進入預科階段，因而需購買不少書冊。





Keep Tabs on Pricy Bills for Mobile Data Roaming

In a survey on data roaming charges in eight countries / areas by six local service providers, the Council discovered that, even for the same country, tariffs might vary among operators. While local service providers might charge the same unit-based price, the bills might turn out differently as the minimum charge units as well as the charge units thereafter vary among service providers. Unexpected charges might also arise when the roaming network was automatically switched over to another one when coverage of the chosen network was not available.

All six local service providers surveyed in the study provided data roaming day passes, but these so-called unlimited day passes could have restrictions on the amount and types of data use. It was found that the Fair Usage Policy (FUP) was also applicable to the day passes, consumers might face suspension or restriction of the unlimited roaming service if the data roaming usage of the consumer was considered unacceptable. Given the limitations of these passes, the Council called on the service providers to amend the term 'unlimited' as it deviated from consumer expectations and might give rise to consumer disputes. Consumers were advised to check with the service providers the charges, terms and conditions for data roaming before departure. They may also consider buying a prepaid SIM card for the country to which they are traveling. If their Hong Kong based SIM cards are used overseas, consumers may minimise the chance of getting a bill shock by turning off the automatic update checking when it is not necessary, make sure the phone is not switched to GPRS or 3G services when using free Wi-Fi for data roaming, and set the network selection to a manual setting to avoid automatic switching to a network which charges more for roaming data.

Opinion Survey on House Removal Service

The Council's opinion survey covering 1 202 respondents on house removal service operators showed that 61.3% of the respondents had cited reasonable charges as the major factor when choosing removal companies. As such, consumers were advised to acquire quotes from different removal companies for comparison and to invite the suitable company to conduct on-site inspection and ask for a written quotation. Since 36.4% of the respondents did not ask for receipts from the removal companies and some of them regarded written quotations as sufficient as receipts, the Council advised consumers in using house removal service should always ask for a receipt after the

手機數據漫遊費差異大

本會於一項涵蓋六間本地服務商於八個國家/地區提供的數據漫遊服務的調查內發現，即使在同一國家內，不同服務商的收費亦有不同。縱然本地服務商每個收費單位的收費一樣，帳單總數亦可因為最低收費單位及其後收費單位不同而有分別。當用戶選擇的網絡無法提供服務，而令手機自動轉用另一網絡進行數據漫遊時，更可能會令用戶大失預算。

調查中的六間本地服務商全部有提供數據漫遊日費計劃，但這些聲稱可供用戶於在一日內無限量使用數據的服務計劃，亦可在用量及數據用途上施加限制。本會又發現服務商的公平使用政策也適用於此類計劃，當用戶的數據用量超出服務商認為可接受的程度，原本無限的服務亦可能會受到暫停或限制。鑑於這些計劃的上述限制與消費者期望有出入，容易引起糾紛，本會呼籲服務商修訂計劃內「無限」的描述。本會建議消費者在外遊前向服務商了解數據漫遊服務的收費及使用條款，消費者亦可考慮於當地購買預繳智能卡。如打算帶同在本地使用的智能卡到外地使用，用戶可暫停手機軟件不必要的自動更新功能，以減低帳單震撼的機會。當使用免費無線網絡上網服務(Wi-Fi)時，要留意裝置有否自動改以通用分組無線電服務(GPRS)或第三代移動通信技術(3G)上網。用戶亦可將手機設定為「手動」選擇網絡，避免「跳網」。

搬屋公司服務意見調查

此項調查共收回1 202個回覆，就搬屋服務營運商的服務提出意見。其中61.3%回覆者表示以合理收費為決定選用哪一間搬屋公司的主要考慮因素。因此，本會建議消費者應向多間搬屋公司要求報價作比較，選擇合適公司後宜邀請上門作現場視察及提供書面報價。36.4%回覆者表示，沒有要求搬運公司發出收據，有個別回覆者認為報價單已列出收費，毋須要求收據。本會建議搬運完成後應向搬運公司索取收據，因報價單並非付款證明。調查中有超過八成回覆者有給予搬運工

completion of the service as a written quotation is not a proof of payment. While more than 80% of respondents tipped the workers, some respondents encountered workers complaining that the removal fee was too low and therefore had to tip the workers. On this, consumers were advised to be alert for exceptional low service fee quoted by moving companies as their workers tend to demand more tips. The Council considers that the service fee should include all the remuneration for the workers, and removal companies should not assume tipping as part of their workers' income. Five removal companies with sufficient number of respondents were compared on whether their service fees and tipping policy were reasonable, the carefulness, efficiency and manner of their movers.

Hiking Prices for Maternity Packages in Private Hospitals

The Council conducted a survey on maternity packages offered by 10 private hospitals. The survey revealed that charges for maternity packages offered by nine private hospitals, including items for maternal and baby care, increased substantially from May 2010 to November 2011. The maximum increase was almost 50%. Seven private hospitals adjusted their charges upward in 2011 while another two hospitals would increase the relevant prices in January and April 2012. Only one hospital had kept the package prices unchanged.

As compared with the survey conducted by the Council in 2010, the latest survey showed that the surge in prices for normal delivery (covering baby care) for local mothers varies from 6.5% to 48.9%, while caesarean section packages (covering baby care) have gone up from 2.8% to 45.4%, basing on the same room type and length of hospital stay. Some usual medical treatments during delivery of the babies were not included in the maternity packages in some private hospitals. Extra payments may be collected on items such as spouse attendance at time of delivery or caesarian section; fetal heart monitoring during labour; forceps delivery or vacuum extraction; or epidural analgesia during labour, etc. Furthermore, most private hospitals would impose a surcharge in different time slots for the use of the operation theatre in emergency situations, and for caesarean section at specific time (e.g. weekdays/weekends, regular/non-regular hours).

The Council urged all private hospitals to state clearly and in detail the terms of service in their maternity packages, so that consumers could better prepare their budget.

人小費，其中有回覆者表示，由於搬運工人抱怨搬運費太低，故此給予小費。因此本會建議消費者小心報價特低的公司，因為搬運工人可能會期望客人給予較多小費。本會認為，搬運費應包括所有給予搬運工人的報酬，搬運公司不應期望工人的薪酬由客戶給予小費作補貼。調查中有五間搬運公司有足夠的回覆者樣本作分析，報告比較了回覆者對收費和小費是否合理、搬運工人是否小心、搬運人員的服務效率和態度的評價。

私家醫院分娩套餐大幅加價

本會調查由十間私家醫院提供的分娩套餐收費，發現其中九間私家醫院在二零一零年五月至二零一一年十一月這一年半間大幅調高分娩套餐的收費（包括產婦及嬰兒護理項目），加幅最高近五成。七間私家醫院在二零一一年調高分娩套餐收費，另外有兩間則於二零一二年一月及四月加價，只有一間沒有調整價格。

與本會在二零一零年進行的調查比較，按相同住房級別、住院日數計，最新自然分娩套餐（包括嬰兒護理）收費加幅由6.5%至48.9%；剖腹分娩套餐（包括嬰兒護理）收費增幅則由2.8%至45.4%。而不少在分娩過程中會使用的服務，不一定包括在私家醫院的套餐收費內，部分項目可能另外收費，例如丈夫在產房或手術室陪產、使用胎兒監察器、使用產鉗或真空吸引器、或用硬膜外麻醉。另外，大多數私家醫院會按不同時段（如平日或週日、正常或非正常手術室時間），就使用手術室作緊急剖腹分娩和擇時辰剖腹分娩，收取附加費。

消委會呼籲私家醫院應清楚說明，分娩套餐內容及服務條款，增加收費的透明度，讓預約服務的消費者有所預算。



Jeans Manufacturing and CSR

The Council published a report on the corporate social responsibility (CSR) performance of jeans brands and manufacturers. In the survey coordinated by the International Consumer Research & Testing (ICRT), 15 international jeans brands and jeans manufacturers of chain store brands were invited to take part. Some factories in Bangladesh, China, Italy, Morocco, Pakistan and Turkey were visited.

The study found that performance was unsatisfactory in the categories of 'Health & Safety' and 'Decent Hours of Work' and most of the production sites performed poorly in pollution reduction measures. The study also looked into safety measures adopted by manufacturers during sandblasting process in which jeans are sprayed with sand to create a used and old look. It found that sandblasting was carried out in three production sites and one of the production sites practised manual sandblasting. The workers had low awareness of the health and safety risks of such work process and there was no air quality monitoring in the facility. The report urged manufacturers and consumers to be aware of the health risks of traditional sandblasting process.

Price survey initiatives

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

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 chained stores such as supermarkets and personal care stores, and individual stores such as drugstores and grocery stores. Five fresh food items from wet markets and major supermarket chains were also 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.

Since 2008, Supermarket Pricewatch has been disseminating daily prices of products from four online supermarkets. In 2011, the efficiency of our website was further improved resulting in the further expansion of items being monitored by the website. The number of items was raised from about 800 in January 2011 to about 1 300 in February 2012. A simplified Chinese version of the website, catering for the needs of tourists from the Mainland, was implemented in the second half of 2011.

牛仔褲生產與企業社會責任

本會刊登了牛仔褲生產商企業社會責任的研究調查報告。調查由國際消費者研究及試驗組織統籌，共邀請15個國際牛仔褲品牌及連鎖店品牌的牛仔褲生產商參與。研究員並視察他們位於孟加拉、中國、意大利、摩洛哥、巴基斯坦及土耳其的工廠。

調查發現，在「員工健康及安全問題、工作時間」方面極需改善，大部分生產商在減低生產過程對環境的影響，表現仍然不理想。調查同時了解生產商對噴砂工人所採用的安全措施，噴砂處理可令牛仔布料看起來有破舊和褪色效果。結果發現有三間工廠有噴砂處理，而其中一間噴砂處理由人手操作，且工人的健康及安全意識較低，工廠亦沒有監測噴砂工場的空氣質素。報告亦呼籲生產商及消費者，關注傳統噴砂技術會導致工人的健康受損。

全方位價格

本會繼續進行食品和日用品的不同價格調查，以提高市場的價格透明度。

本會繼續進行「每週精明格價」，在不同零售店，包括大型連鎖超級市場、個人護理連鎖店、藥房/藥行、獨立超市及雜貨店，調查一籃子共40件日常消費商品的售價，另包括五件在超市及街市有售的新鮮食品價格調查。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。

自從二零零八年起，「網上格價一覽通」每天發放來自四間網上超市之貨品價格。在二零一一年，該網站的效率再作提升，令網站可以擴大監察的貨品數目。監察的貨品數目由二零一一年一月的約800件，增加至二零一二年二月的1 300件。網站的簡體中文版亦在二零一一年下半年開始運作，以配合來自內地旅客的需要。