

Collecting Market Information on Goods and Services

蒐集消費品和服務業的市場資訊

Market Surveillance

The consumption environment has been transformed with digital developments. In recognition of these changes, the Council embarked on an expanded market surveillance programme⁸ in the year under review, which included daily monitoring of grocery prices at online food vendors, digital services such as ticket reseller platforms and airfare comparison websites, as well as services that impact the everyday life of consumers, such as credit card cash rebates, home insurance, and home care services for the elderly. The Council also raised public concerns over the need for the airline industry to enhance the transparency of its overbooking policy and studied price movements in a basket of supermarket items and the textbook market.

Airfare Comparison Websites

Although airfare comparison websites claim they search hundreds or even thousands of airline and travel agency websites and offer only the lowest prices available, the Council found huge price differences among the websites regarding their so-called “cheapest” air tickets. The Council conducted 50 trials on 6 airfare comparison websites and found that for flights for the same date and destination, the “cheapest” airfares shortlisted by these comparison websites could vary by nearly 100%. Even when the search results were restricted to identical flights, the price shortlisted on different comparison websites could still vary by 45%.

Quite often when consumers were diverted from the comparison websites to the ticket-selling websites for the “cheapest” ticket, they would find it marked at a higher price. In 41.5% of the trials, the “lowest” prices displayed on the most problematic comparison websites were inconsistent with the relevant ticket-selling websites. The biggest price variation represented an increase of nearly 30%.

市場調查焦點

本會在年內擴大對日趨數碼化的消費環境積極監察⁸，包括每日監察網上食品店的糧油雜貨價格及進行數碼服務調查，例如二手門票平台、機票格價網站，以及影響消費者日常生活的服務，例如信用卡現金回贈、家居保險計劃及針對長者的上門護理服務等。與此同時，本會就航空業機位超賣政策透明度的問題提出關注和引起公眾討論，亦一如以往研究一籃子超市貨品價格及教科書價格的走勢。

機票格價網站

縱使各機票格價網站聲稱會從數百個甚至過萬個航空公司及網上旅行社的網站，搜尋最便宜的機票及酒店，然而本會實試發現，網站之間所尋獲的「最低價」機票，價格差距懸殊。本會於6個機票格價網站，按相同的搜尋條件同步搜尋機票50次，發現同一目的地及出發日期的航班，經不同格價網站尋獲的「最便宜」票價可相差近1倍。即使以相同航班作比較，各網站列出的同一張機票價格可相差逾45%。

當消費者經這些格價網站，轉到購票網站時，往往發現「最低價」機票的實際售價，較格價網站顯示為高，問題最嚴重的格價網站與購票網站實際標價出現不一致的次數更高達41.5%，當中差距最大的搜尋結果，標價高出近3成。

⁸ See Appendix 7 for the list of surveys and service study reports published in 2018-19.
於2018-19年度公布的調查及服務研究報告。

The provision of clear and accurate information is key to effective consumer empowerment. The Council is continually engaged in collecting, analysing and correlating information on a vast and ever-growing range of goods and services in both the physical and digital marketplaces.

消委會多年來堅持不懈，對實體和網上市場與日俱增的大量產品和服務，進行資料蒐集、分析和比對，為消費者提供清晰和準確的資訊，增強其自我保護的能力。

In addition to price variations, consumers should pay attention to the reliability of the information provided by comparison websites. The study showed that in some trials, the lowest-priced tickets on 3 comparison sites were either sold out or the shortlisted fares could not be displayed.

Furthermore, none of the comparison websites in the survey provided clear information in regard to baggage allowance, fare or booking class, air mileage earnings, or ticket change and cancellation policies. The Council advised consumers to bear in mind that this information could affect airfares, they should always understand their own needs, compare the terms and conditions carefully before purchase.

Airline Overbooking Policies

The Council gleaned through the websites of 15 airlines for information relating to overbooking policies and found that only 2 of the airlines provided relatively clear information on boarding priorities, alternative flight arrangements and compensation amount for passengers involuntarily denied boarding. The other airlines offered only very sketchy information. 6 airlines vaguely indicated that compensation would be provided in accordance with the relevant legislation, yet without providing details of the arrangements for alternative flights, the criteria for compensation and the compensation amount.

There was also no uniformity as to where the overbooking policies were posted on the airlines' websites. Some airlines posted their overbooking policies on the "Conditions of Carriage" page, while others included the related information in their "Customer Commitment"/"Customer Service Plan" section, or in the form of notices or announcements. The airlines used different terms for denied boarding or overbooking, such as "denied boarding", "oversales", "overbooking" or "involuntary rerouting", which can further confuse passengers and make the policies more difficult to compare.

除機票價格差異外，消費者亦要留意格價網站所列表載資料的可靠程度。本會實試搜尋不同機票時發現，當中3個顯示「最低價」機票的網站在連接到購票網站後，網站顯示機票已售罄，又或沒有顯示有關票價選項。

而且，全部格價網站均未有清晰載列重要票務資訊，如可攜帶行李限額、機票的艙位代碼、能否賺取飛行里數、更改及取消機票的政策等。本會提醒消費者，這些項目均影響票價，購票前應清楚瞭解自己的需要，並審慎細閱和小心比對條款細則。

航空公司機位超賣政策

本會從15間航空公司網頁收集有關機位超賣政策的資料，發現只有2間公司的條款較為清晰，列出在非自願被拒登機的情況下，會為受影響旅客提供替代航班及註明賠償金額。其餘的航空公司只列出部分安排，其中6間表明會按適用的法例提供賠償，至於如何安排替代航班、賠償的計算準則，以及賠償金額均未交代詳情。

各航空公司在網站列載超賣政策的頁面也不一致，有的放置於「運送/運輸/承運條款」頁面，有的放於「客戶承諾」或「客戶服務計劃」，或以通告或公告形式載列相關資料。各航空公司對於

超賣機位或被拒登機的描述更是五花八門，包括「被拒登機」、「超額預訂」、「超額銷售」或「非自願變更航線」等，容易令乘客混淆，更遑論互相比較。



In addition, Council staff posing as prospective customers made 48 enquiries with 15 airlines through their service hotlines or airport service counters, and 30 enquiries with 15 licensed travel agents through their service hotlines or branches to explore what other channels could be used to obtain information on airline overbooking policies. The findings showed that even the frontline staff of airlines were not clear about overbooking arrangements, since 60% of them responded that they could offer no information on the company's overbooking policies; and 30% replied that they were not clear about the compensation mechanism for overbooking, or that the company had not provided any special guidelines or specific standards regarding overbooking. And about 30% of the surveyed travel agents indicated that they were unclear about the overbooking arrangements of the airlines.

The Council stressed that despite the absence of legislation governing airline overbooking in Hong Kong, as responsible business operators, airlines should provide timely, clear and detailed information to passengers, and should rigorously review their existing overbooking policies and handling procedures, and implement immediate improvements.

Annual Supermarket Price Survey

In the year under review, the Council expanded its coverage of major supermarket chains from 3 to 4 to provide consumers with more comprehensive information about supermarket prices and trends. Compared with 2016, the aggregate average price of 200 top-selling items in 2017 dropped by 0.04%. But the survey revealed significant aggregate average price increases in 3 product categories (1.9% to 5.3%) and 15 product groups (1.9% to 11.7%), both were higher than the increase of Composite Consumer Price Index (CPI) for the corresponding period (1.5%).

The basket of 200 items was broadly divided into 12 categories and 45 product groups. 7 of the 12 categories recorded an upward trend, with an aggregate average price increased from 0.2% to 5.3% YoY, while 5 categories were down by 0.7% to 5.4% YoY. The analysis showed that the aggregate average prices of 21 of the 45 product groups were up from 0.4% to 11.7% YoY. The product group leading the price surge was bean curd, with an average increase of 11.7%. Coming next were peanut butter/fruit jam (6.4%), pre-packaged cake (5.9%), adult milk powder (4.6%), carbonated drinks (3.8%) and eggs (3.7%). In contrast, the aggregate average prices of 23 product groups were down YoY, from 0.1% to 7.3%, notably, instant coffee (-7.3%), evaporated/condensed milk (-4.4%), canned vegetables/soup (-3.6%) and nuts (-3.3%). Cheese was the only product group that remained unchanged in the aggregate average price.



此外，為瞭解消費者能否從其他渠道獲取有關機位超賣政策的資訊，本會職員以潛在顧客的身份，透過15間航空公司的服務熱線或機場服務櫃檯，及15間持牌旅行社的服務熱線或門市，分別進行共48次及30次的查詢。結果顯示連航空公司前線職員亦未必清楚機位超賣的相關安排，約有6成服務員回答沒有機位超賣政策的資料可提供；約3成表示不清楚公司機票超賣的賠償機制、或公司沒有相關指引或特定準則等。另有約3成接受查詢的持牌旅行社職員表示不清楚航空公司的超賣安排。

本會重申，儘管目前本港沒有規管航空公司超賣機票的法例，業界仍有責任向乘客提供適時、清晰和詳細的資訊。本會促請航空業界以嚴謹態度，全面檢討目前的機票超賣政策及其處理手法，從速改善。

年度超市價格調查

年內，本會將涵蓋在調查主要連鎖超市集團的覆蓋範圍從3間擴大至4間，讓消費者可以更全面掌握超市貨品的價格及趨勢。與2016年相比，2017年200項較受歡迎貨品的總平均售價下跌0.04%。但調查顯示，有3大類貨品（1.9%至5.3%）及15個組別貨品（1.9%至11.7%）的總平均售價上升，兩者升幅均較同期綜合消費物價指數的升幅（1.5%）為高。

一籃子200項超市貨品分為12大類及細分為45個組別分析。在12類貨品中，有7類貨品的總平均售價較前一年上升0.2%至5.3%，另有5類則較前一年下跌0.7%至5.4%。調查結果顯示在45組貨品中，有21組貨品的總平均價格較前一年上升0.4%至11.7%，當中以豆腐組別的總平均售價升幅最大，上升11.7%；其次為花生醬/果醬（6.4%）、包裝蛋糕（5.9%）、成人奶粉（4.6%）、汽水（3.8%）和雞蛋（3.7%）。相反，有23組貨品的整體平均價格較前一年下跌0.1%至7.3%，跌幅較顯著的組別分別為即溶咖啡（-7.3%）、淡奶/煉奶（-4.4%）、罐裝蔬菜/湯（-3.6%）和果仁（-3.3%）。芝士是調查期間唯一錄得總平均售價不變的貨品組別。

Credit Card Cash Rebates

To attract customers and to boost spending, credit card companies offer a dazzling array of rewards. In a survey of 19 card issuers providing 38 cash rebate plans, the Council found that the calculation models for the various reward schemes could be categorised into 3 main types: direct rebates (18 plans), rebates through redemptions (11 plans), and reward deductions (10 plans). After stripping out the various other benefits, the redemption rate for a \$1 cash rebate still differed by up to 8 times, with credit card purchases ranging from \$50 to \$450.

Card issuers promoted a tempting range of rewards, with different cash rebate redemption rates according to spending category, region of purchase, or type of shop. Most plans awarded higher cash rebates for purchases overseas or in a foreign currency. Some card issuers offered extra reward points to cardholders who spent at designated shops, and some even offered cardholders the choice of their own preferred spending categories and reward multipliers. By choosing credit cards with a higher rebate ratio, the transaction amount for a \$1 cash rebate could drop considerably from \$250 to \$27.8.

The Council advised consumers to pay particular attention to the restrictions imposed in the cash rebate plans, the stated expiry period, and the annual fee. Of the 13 plans with reward points, 6 plans set a maximum limit on reward points offered or accumulated. As for the expiry period, 5 plans set the expiry period for reward points from 15 months to 3 years, while the other 8 plans had no expiry period. Most plans did not allow cash rebates or rewards for cash advances, annual fees or tax payments. Most credit cards charged an annual fee of \$220-\$6,800. When consumers compute the actual cost of the cash rebate earned, these limitations and annual fees should all be taken into account.

The Council reminded cardholders to exercise prudent financial control, spend within their means, and never apply for a credit card recklessly or spend more than what they can afford just to earn extra rewards or obtain welcome gifts.

Home Care Services

As there is an increasing demand for home care services due to ageing population in Hong Kong, the Council compared home care services offered by 12 social enterprises or private companies. The study found that the diverse service charges from \$80 to \$2,500 were set or calculated based on the qualifications and hours of service of the service providers, which included registered nurses, enrolled nurses, physiotherapists, occupational therapists, health workers and personal care workers.

The findings showed that the scope of services provided by each company was different and some services had a minimum service time from 30 minutes to 4 hours. Most of the personal care workers provided services for personal hygiene, such as bathing assistance and diaper changing. 2 companies offered additional services, such as house cleaning and emotional care. Most of the companies required a health worker for services like wound care, handling urine bags/stoma bags, and stomach tube feeding.



信用卡現金回贈

信用卡以五花八門的獎賞吸引客戶及推動消費。本會比較19間發卡機構合共38個提供現金回贈的信用卡獎賞計劃，發現獎賞計劃的計算模式可大致分為自動回贈（18個）、換領回贈（11個）及獎賞扣減（10個）。在撇除所有其他優惠後，要兌換\$1現金回贈，各計劃所需的簽帳額仍然由\$50至\$450不等，兌換率相差達8倍。

發卡機構會按消費類別、消費地區或店舖類型推出各式各樣的優惠，提供不同的現金回贈兌換額。大部分計劃於海外或以外幣簽帳可獲更高的現金回贈。持卡人於發卡機構指定類型的店舖消費，可獲額外賞分，亦有發卡機構提供持卡人自選類別及賞錢倍數。若配合可獲更高的賞錢比例的指定卡類，有計劃可由原來\$250簽帳額驟減至\$27.8便可兌換\$1現金回贈。

本會建議消費者留意各項計劃的限制、使用年期和年費：13個設有賞分的計劃，其中6個設發放或累積賞分上限。至於使用期限；有5個計劃的使用期限，由15個月至3年不等，其餘8個計劃則永久有效。此外，絕大部分計劃的現金透支、信用卡年費或繳付稅款等，都不可用作賺取現金回贈或獎賞。同時，大部分信用卡會收取由\$220至\$6,800不等的年費，如要計算實際現金回贈的成本，便應加入上述各項限制和年費一併考慮。

本會提醒持卡人審慎理財，簽帳前應審慎評估自己的實際需要，切勿為了兌換額外獎賞，或領取迎新禮品而隨意申請信用卡或過度消費。

上門護理服務

有見本港人口老化，上門護理服務需求日益上升。本會比較12間社企及私營機構提供的上門護理服務。調查發現各機構收費差異頗大，由\$80至\$2,500不等，主要按提供服務人員的資歷及服務時數計算收費，包括註冊護士、登記護士、物理治療師、職業治療師、保健員及起居照顧員。

The Council advised consumers to check in advance that the service providers have the relevant professional qualifications to deliver the service in need. Consumers were also reminded to check the service areas and hours of the agencies, and the terms of service in severe weather, and to confirm the service time when making an appointment.

Home Insurance

More and more households buy home insurance as the concept of home protection grows in Hong Kong. The Council compared 22 household insurance schemes, and found 10 of the schemes set 40 years as the upper limit for the age of building of the insured unit, and 7 set the upper limit for the building age from 25 to 55 years. All-risk inclusive household contents protection formed the core of home insurance schemes, but the schemes had different definitions of household contents, uninsured incidents or items, and insured amounts, which ranged from \$200,000 to \$3 million. There was also a variation among the schemes in extended or supplemental cover and amounts; for example, the insured amount for alternative accommodation ranged from \$15,000 to \$300,000 per policy year.

Almost all the schemes applied “excess” for household contents protection, such as loss or damage caused by water flooding, water pipe bursts or rain water seepage. For an insurance policy for a unit in a building 25 years old or less, with an insured amount of \$1 million for household contents, for example, the excess could range from \$250 to \$3,000, reflecting a variation of 11 times. The range of excess for legal liability protection was even more substantial, from \$250 to \$10,000, indicating a difference of 39 times.

The Council advised consumers to evaluate their asset value carefully and choose only the insurance policy that suited them best. Choosing a policy solely based on the premium may run the risk of paying for insurance protection that is of little or even no use.

Online Price Watch

The Council collected daily prices of around 2,200 products from online food stores, supermarkets and personal care stores, which were listed on the Council’s Online Price Watch website. During the year, the site was enhanced to include new sub-categories of products, like egg rolls and dietary supplements. The average number of unique visitors to the website per month increased from approximately 53,600 to 60,500 YoY. Most of the visitors were from Hong Kong (67%) and the Mainland (13%).

調查結果顯示，每間機構提供的服務範圍都有不同，個別服務設有最少服務時數，由半小時至4小時不等，大部分起居照顧員均會照顧個人衛生，如協助洗澡及更換尿片，亦有2間機構分別列明家居清潔及關懷情緒等額外服務。至於傷口護理、處理尿袋/便袋、胃喉餵食等，大部分機構均要求選用保健員才可提供此類服務。

本會提醒消費者，應事前檢查機構派出的人員是否具備相關的專業資格以提供所需服務、機構的服務地區及時間、惡劣天氣下的服務條款，及在預約時確定使用服務的時數。

家居保險計劃

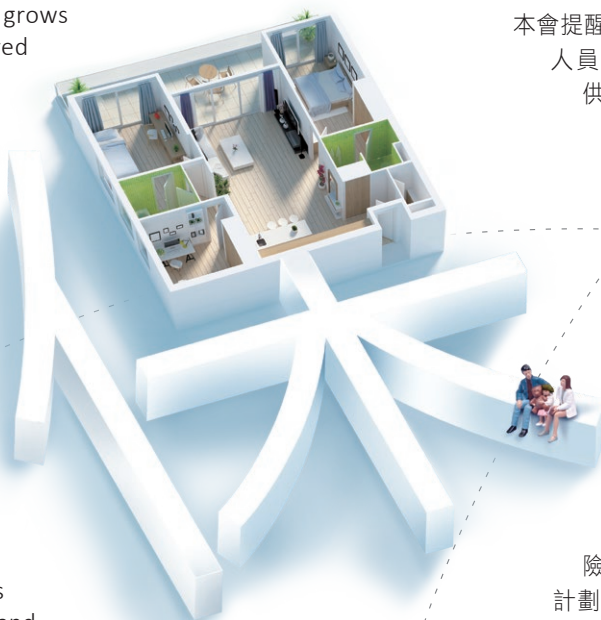
隨著保護家居的概念在香港日趨成熟，不少家庭都購買家居保險。本會比較22個家居保險計劃，發現其中10個都以40年作為受保單位的樓齡上限，另有7個計劃設樓齡上限由最低的25年至最高的55年不等。家居財物全險是家居保險最主要的部分，但各計劃就家居用品、不保事項或物品有不同的定義，保額由\$20萬至\$300萬不等。而計劃之間的伸延或附加保障亦有一定分別，例如臨時居住津貼的每年保額由\$15,000萬至\$30萬不等。

幾乎全數計劃都為家居財物損失保障設「墊底費」，例如水浸、水管爆裂及雨水滲漏等。以投保單位25年樓齡或以下，家居財物保額達\$100萬的計劃為例，「墊底費」由\$250至\$3,000不等，相差可達11倍。至於法律責任保障的「墊底費」差距更大，由\$250至\$1萬不等，差距可達39倍。

本會提醒消費者，應小心評估財物價值及按自己的實際需要選擇家居保險計劃，如果單以保費多少作考慮條件，最終只能獲得部分或完全沒有用的保障。

網上價格一覽通

本會每天從網上食品店/超市/個人護理用品店收集約2,200件貨品的價格，然後在本會的「網上價格一覽通」網站內展示。本會已於今年將網站的效率提高，加入更多新貨品類別如蛋卷及營養補充劑。每月平均獨立訪客人數亦較去年同期高，由約53,600升至60,500，訪客大部分來自香港（67%）及內地（13%）。



Textbook Prices and Expenditure Surveys

The Council's survey of textbook prices of 847 commonly used textbooks from 23 publishers found that the price of textbooks rose by an average of 3.6% YoY, with a breakdown of 3.5% for primary schools and 3.7% for secondary schools, both were higher than the 2.0% rate of inflation in the same period. The majority of the textbooks surveyed (96.2%) were found to have increased by 0.8% to 8.5%. The prices of 32 textbooks (3.8%) remained unchanged, but most of these were for non-core subjects, including Tourism and Hospitality Studies, Religious Studies and Music. None of the textbooks surveyed had a decrease in price. This has been a continuing trend over the past 6 consecutive years.

With the help of the Education Bureau, the Council collected textbook lists for the new academic year from 47 primary and 38 secondary schools as to investigate students' expenditure on textbooks. The survey revealed that primary and secondary school students spent an average of HK\$2,729 and HK\$2,736 respectively for mandatory textbooks and learning materials. Average textbook expenditure increased by 4.4% YoY for primary schools and 3.5% for secondary schools. Both were higher than the 2.0% rate of inflation in the same period. All primary school levels recorded an increase in average textbook expenditure YoY, from 4.2% (Primary 2 and 4) to 5.0% (Primary 6). Average textbook expenditure in secondary grades varied significantly from a fall of 3.1% (Form 6) YoY to a rise of 5.1% (Form 2).

Ticket Reseller Platforms

In response to recent rampant ticket scalping activities, the Council looked into 3 ticket reseller platforms and found that the risk to consumers was highly disproportionate to the services rendered and the exorbitant high fee charged. Apart from an extreme difference in the ticket prices, the reseller platforms charged a handling fee of 26.5% to 38.8% of the ticket price from the sellers and a booking fee of 15% to 28.8% of the ticket price from the buyers.

However, it was found that none of the reseller platforms provided exact information about the tickets beyond the date, starting time, venue and designated ticket zone at the show. None of the platforms showed information on the printed tickets about the seat row and location, or the terms and conditions of the event. If the tickets were lost in the mail or delivery was delayed, none of the 3 platforms undertook to guarantee a refund. If the tickets were found to be invalid, 2 of the platforms set out cumbersome refund requirements for the affected buyers. The provision of customer service by the platforms was virtually non-existent. Although some platforms did list out the customer service hotline number or email, when problems concerning the sale and purchase of tickets occurred, neither buyers nor sellers could get in contact with the customer service staff.

The headquarters of 2 platforms were located in other countries or regions, with no local office specified. If there is a dispute, it will be difficult to pursue redress from a different jurisdiction. The Council therefore reminded consumers to refrain from buying tickets through unofficial channels to avoid the risk.



教科書價格及學生購書費調查

本會於年內發表的教科書訂價調查涵蓋23間出版社，合共847本廣用書。調查結果顯示整體書價平均升幅為3.6%。當中，小學及中學用書的平均升幅分別為3.5%及3.7%，皆高於同期通脹（2.0%）。大部分（96.2%）教科書在新學年加價，加幅由0.8%至8.5%不等。只有32本教科書（3.8%）凍結訂價，主要屬非主科科目，包括旅遊與款待、宗教及音樂。本年度沒有任何教科書減價，亦是本會連續6年錄得課本沒有減價的情況。

此外，本會在教育局協助下，收集了47間小學及38間中學新學年的書單以探討學生實際購書費的變動。調查發現就必須購買的教科書及學習材料而言，小、中學生的平均支出分別為\$2,729及\$2,736，較上年度分別高4.4%及3.5%，升幅皆高於同期通脹（2.0%）。小學各級的平均支出均錄得升幅，升幅由4.2%（小二及小四）至5.0%（小六）不等；中學各級的平均購書費變動有較顯著的差異，由下跌3.1%（中六）至上升5.1%（中二）不等。

二手門票平台

有見近年的門票炒賣活動十分熾熱，本會檢視了3個出售二手門票的平台，發現消費者以高價購票，但享用到的服務和所承受的風險不成正比。此外，3個平台分別向賣家收取門票售出價的26.5%或38.8%作手續費，同時亦會向買家收取票價的15%至28.8%作預訂費。

實試發現各平台都沒有向買家提供確實的門票資訊，出售的門票只會標示有關表演的日期、開始時間、場館名稱及門票所屬票區。各平台都不會標示列印在門票上的座位行數及位置的資料，也沒有列明活動的條款及限制。如遇門票寄失或送遞延誤，3個平台均不保證買家可取回已付款項。倘若門票失效，2個平台有為買家訂立手續繁複的退款申請。另外，平台的客戶服務形同虛設，部分平台雖然列出客戶服務熱線或電郵資料，但假如出售或購買門票時發生任何問題，無論是買方或賣方皆無法聯絡相關客戶服務員。

2個平台的總部位處其他國家或地區，亦沒有列明香港是否設有辦事處。一旦發生爭拗，可能牽涉兩地或多地的法律問題，或難以追究。因此，本會提醒消費者不應透過非官方渠道購票，以保障自身權益。