

# COLLECTING MARKET INFORMATION ON GOODS AND SERVICES

## 蒐集消費品和服務業的市場資訊

The Council's market surveillance work involves not only collecting timely information on products in the market but also analysing and correlating this data on a vast and ever-growing range of goods and services available in both the physical and digital marketplaces. The Council believes clear and accurate information disclosure is key to effective consumer empowerment.

本會進行的市場調查不止於蒐集市場產品的適時資訊，更包羅實體及網上市場上數目與日俱增的商品及服務數據，再進行分析比對。本會相信清晰無誤披露資訊，是有效增加消費者自我保護能力的關鍵。



### Market Surveillance

With the blossoming of online consumption following technological advancement, the Council embarked on an expanded market surveillance<sup>8</sup> programme in the year under review, which included the launch of a new mobile website to provide enhanced experience in monitoring grocery prices at online food vendors and comparison on services provided by online shopping platforms. In the year, surveys related to annuity plans, Standard Plans of Voluntary Health Insurance Scheme (VHIS), and health check services for the elderly were conducted to strengthen retirement and healthcare protection. The compensation policy and customer service quality in the airline industry remained a long-standing problem and concern for consumer protection.

### Annual Supermarket Price Survey

The Council's annual supermarket price survey on scan data for a basket of top-selling items sold in 4 major supermarket chains revealed that the aggregate average price of 230 top-selling items in 2018 rose by 1.4%. The aggregate price increases of 5 product categories (2.7% to 4.4%) and 20 product groups (3% to 10.7%) were higher than the increase in the Composite Consumer Price Index (CPI) for the corresponding period (2.4%).

### 市場調查焦點

科技進步令網上消費發展蓬勃，本會在年內繼續擴大市場監督<sup>8</sup>，包括推出手機版格價網站，加強監察網上食品店的雜貨價格和網上購物平台的服務比較。在這一年中，亦進行了與年金計劃、自願醫保計劃和長者健康檢查服務的相關調查，以加強對消費者的退休及醫療保障。航空業在賠償政策及顧客服務質素方面積習的消費者保障問題仍然備受關注。

### 年度超市價格調查

本會繼續就在 4 間大型連鎖超級市場售賣的一籃子較受歡迎貨品進行年度價格調查，調查顯示 230 項銷情較佳的貨品總平均售價在 2018 年上升 1.4%，有 5 大類貨品 (2.7% 至 4.4%) 及 20 個組別貨品 (3% 至 10.7%) 的總平均售價的升幅較同期綜合消費物價指數的升幅 (2.4%) 為高。

<sup>8</sup> See Appendix 7 for the list of survey and service study reports published in 2019 – 20. 於 2019-20 年公布的調查和研究報告一覽表見附錄 7。

The basket of 230 items was broadly divided into 12 categories and 50 product groups. 11 of the 12 categories recorded an upward trend, with an aggregate average price increased from 0.6% to 4.4% year on year (YoY), while 1 category was down by 0.8% YoY. The analysis on the aggregate average prices of 38 out of 50 groups were up from 0.1% to 10.7% YoY. Leading the price surge were packaged rice and tea bags (10.7%), soya milk (8.8%), butter (8.6%), bean curd (6.3%) and frozen food (6%). In contrast, the aggregate average prices of 12 product groups were down YoY, from 0.2% to 2.5%, notably, toothbrush (-2.5%), breakfast cereal (-2.4%) and infant formula (-2.3%).

## Annuity Plans

Annuities are long-term life insurance products to prepare the insured for their retirement life, and the market demand was boosted by the recent tax deductible Qualifying Deferred Annuity Policies (QDAP), certified by the Insurance Authority.

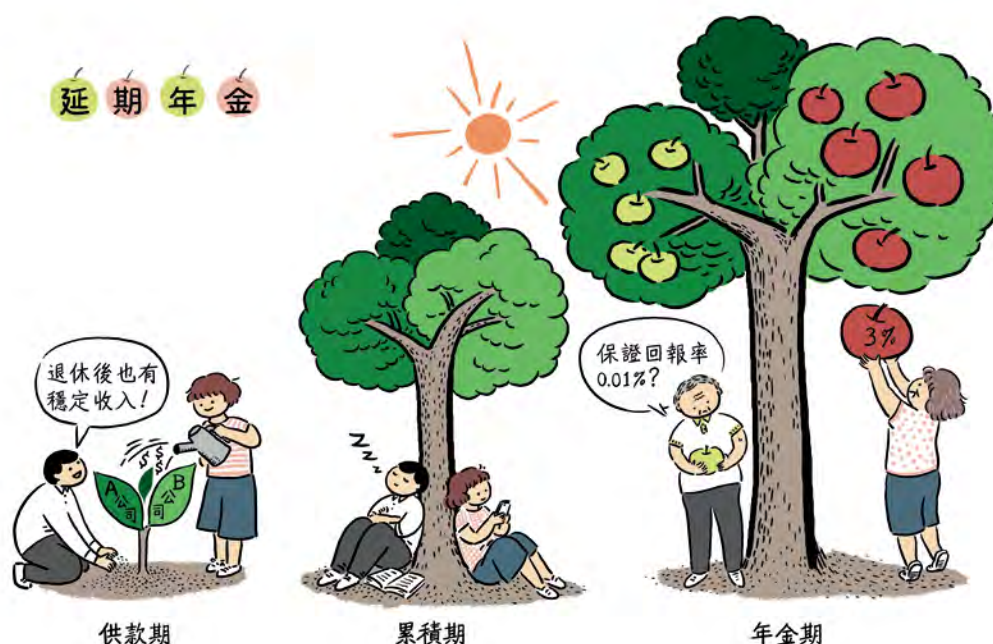
The Council analysed a total of 37 annuity plans from 18 insurers, of which 12 were QDAP and 25 were general annuities. Vast variations were found in their terms and coverage. Among the 12 QDAP plans, 5 plans set the lowest issuing age at 18 years but for the 25 general annuities, the lowest issuing age ranged from age 0 (3 plans) to 15 days after birth (11 plans). QDAP generally offer premium payment period of 5 or 10 years and the longest up to 15 years. For general annuities, there were considerable differences among the plans in premium contribution period since there are no stated restrictions. Therefore, some plans allow payment by a lump sum, or the premium contribution period be spread from 2 to 62 years, while others were calculated based on age with contribution period until the age of 60 or 65. The annuity period of the QDAP plans was generally 10 to 20 years, but 1 plan offered up to even whole life of the insured. For the 25 general annuity plans, 2 were for life, and 11 plans offered annuity up to age 100 or above. The longest one set the age limit at 130.

一籃子 230 項超市貨品分為 12 大類及細分為 50 個組別。分析顯示在 12 類貨品中，有 11 類貨品的總平均售價較前一年上升 0.6% 至 4.4%；另有 1 類則較前一年下跌 0.8%。調查結果顯示在 50 組貨品中，有 38 組貨品的總平均價格較前一年上升 0.1% 至 10.7%，當中以食米和茶包（均上升 10.7%）、豆奶（8.8%）、牛油（8.6%）、豆腐（6.3%）及急凍食品（6%）組別的總平均售價升幅較大。相反，有 12 組貨品的總體平均價格較前一年下跌 0.2% 至 2.5%，跌幅較顯著的組別分別為牙刷（-2.5%）、穀類早餐（-2.4%）和嬰幼兒配方奶粉（-2.3%）。

## 年金計劃

年金是長期的人壽保險產品，主要是為退休生活未雨綢繆，最近由保險業監管局認證，可作扣稅的「合資格延期年金」，刺激市場對年金計劃的需求。

本會分析 18 間保險公司共 37 個年金計劃，其中 12 個為「合資格延期年金」，25 個屬一般年金，發現不同計劃在條款及保障範圍都存在明顯差異。12 個「合資格延期年金」中，5 個計劃的投保年齡最低為 18 歲，但 25 個一般年金計劃的投保年齡可低至 0 歲（3 個計劃）或出生後 15 日（11 個計劃）。「合資格延期年金」的供款期一般為 5 年或 10 年，最長則可攤分 15 年。而一般年金計劃由於沒有特定限制，計劃之間供款年期的差異更大，部分計劃可選擇一次過付清供款，或設定 2 至 62 年的供款期，亦有部分計劃的供款期會以年齡計算，設定供款期至 60 或 65 歲。「合資格延期年金」計劃普遍年金期為 10 至 20 年，1 個計劃的年金期可派發至終身。25 個一般年金計劃中有 2 個的年金期至終身，另有 11 個計劃可派發至 100 歲或以上，最長的達 130 歲。





QDAP plans were required to disclose the guaranteed internal rate of return (IRR) and total IRR as well as to disclose the guaranteed and non-guaranteed annuity incomes separately, so as to facilitate the insured in comparing different plans. Most general annuity plans displayed the total return as a percentage of the total premiums paid to indicate the rate of return, but such practice could not reflect the time value of the premiums paid for which consumers should be aware of in choosing an annuity plan. The survey also found significant variations in the guaranteed IRR among the QDAP plans ranging from 0.01% to 3.05%, mainly due to the variations in the length of the accumulation period of the different plans. Consumers should therefore compare plans with similar accumulation periods. Based on the average inflation rate in Hong Kong of about 2% to 4% in the past 10 years, the guaranteed IRR of the majority of the annuity plans were generally lower than the inflation rate.

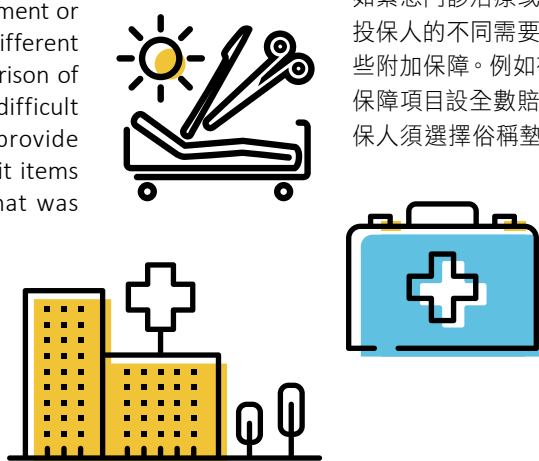
Early surrender or termination of the plan may result in severe financial loss. If an insured person surrendered the policy before expiry after the first year, the surrender value of some QDAP plans could be down to a mere 14% of the premiums paid and even worse the surrender value of 6 general annuities could be reduced to 0%, meaning a forfeiture of all premiums paid to the annuity fund.

## Voluntary Health Insurance Scheme (VHIS)

After the Government launched the Voluntary Health Insurance Scheme (VHIS) in April 2019, many different insurance plans with flexi-options were promoted in the market.

In a survey on all VHIS products available in the market, despite the fact that the 29 Standard Plans were identical in the basic protection and benefit limits, their premiums showed wide variation between the highest and lowest premiums in each age group by more than 2 times. On top of the basic benefits, 19 insurers included other benefits in their plans, for instance, death benefit and hospital cash benefit, etc. without requiring for additional premium. Comparison of 10 plans with identical protection also showed varying premiums.

Within the framework of the Standard Plans, insurance companies would offer Flexi Plans to enhance the basic benefits and the benefit limits; or supplementary benefits in addition to the basic items, for instance, emergency outpatient treatment or private nursing services, etc. to cater for the different needs of the insured. However, a direct comparison of all these supplementary benefits were highly difficult for consumers. For example, 6 plans would provide full compensation for most of the basic benefit items but among them 5 offered the choice of what was commonly known as deductible. Within the same plan, the bigger the deductible amount the lower the premium required. Conversely, opting for no deductible would require a relatively higher premium.



「合資格延期年金」必須披露保證內部回報率 (Internal Rate of Return, IRR) 及總內部回報率，並須分開展示年金收入的保證金額及非保證金額，令投保人較易比較不同產品的回報。但一般年金多數會以保單期滿時的總回報較總保費的百分比來展示回報，但此方法未能反映已繳保費的時間值，消費者選擇時要特別留意。調查亦發現「合資格延期年金」計劃中，保證內部回報率的差異介乎 0.01% 至 3.05% 不等，主要原因是不同計劃的累積期長短不一，所以，消費者應以相近的累積期作參考比較。然而，以本港過去 10 年平均通脹約為 2% 至 4% 計算，大部份計劃的保證內部回報率皆低於通脹。

提早退保或終止計劃，可能引致嚴重財務損失，如投保後 1 年便退保，個別「合資格延期年金」計劃的退保價值只佔已繳保費的 14%；而 6 個一般年金計劃的退保價值更低至 0%，即會損失全部已繳保費。

## 自願醫保計劃

自政府 2019 年 4 月推出自願醫保計劃，多個可提供靈活選項的計劃相繼推出市場。

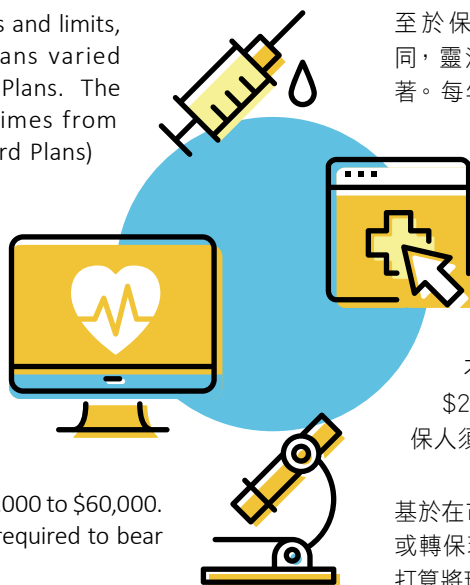
本會檢視市面所有自願醫保計劃，發現 29 個標準計劃的基本保障範圍及保額雖然無大分別，不過，不同計劃對同一年齡組別所收取的保費差距可高逾 2 倍。19 間公司的計劃在基本保障以外加入其他保障，例如身故保障或住院現金津貼等，毋須額外保費。而餘下 10 個計劃保障範圍儘管完全相同，其保費亦有分別。

為配合不同投保人的需要，保險公司可在標準計劃的框架上，推出靈活計劃，提高基本保障的賠償限額，或加入可補足基本保障的保障項目，例

如緊急門診治療或家居看護保障等，以照顧各投保人的不同需要，但消費者難以直接比較這些附加保障。例如有 6 個計劃會就大部分基本保障項目設全數賠償，不過其中 5 個計劃的投保人須選擇俗稱墊底費的自付費數額選項。以

同一計劃而言，自付費數額愈大，保費就愈便宜，換句話說，選擇毋須自付費的選項，保費相對較高。

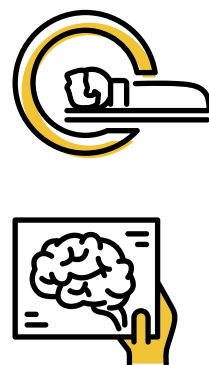
Owing to the differences in benefit items and limits, the annual premiums of the Flexi Plans varied even more than those of the Standard Plans. The annual benefit limits varied by 70 times from \$420,000 (similar to that of the Standard Plans) to \$30 million. One of the differences between VHIS and general medical insurance was that the former would cover computed tomography (CT scan), magnetic resonance imaging (MRI scan), and positron emission tomography (PET scan) that were recommended by registered doctors though the protection varies among the 28 plans—4 plans would reimburse all costs while the rest have set the upper limits from \$20,000 to \$60,000. In general, the insured (Flexi Plans) were required to bear 30% of the costs.



至於保費方面，由於保障範圍及限額各有不同，靈活計劃的年繳保費差距較標準計劃更顯著。每年保障限額的幅度由跟標準計劃相同的\$42萬至最高\$3,000萬不等，相差逾70倍。自願醫保與一般醫保的分別之一，是由註冊醫生建議的電腦斷層掃描（“CT”掃描）、磁力共振掃描（“MRI”掃描）及正電子放射斷層掃描（“PET”掃描）等，在自願醫保均為受保範圍，但28個計劃的保障不一，有4個計劃可全數賠償，其餘設有\$2萬至\$6萬的上限不等，普遍靈活計劃投保人須承擔30%的費用。

Given the numerous plans in the market, consumers who were considering to re-insure or renew their existing health insurance plans to VHIS should be mindful. Policyholders who were looking to change their general medical insurance to VHIS Certified Plan may be subject to re-underwriting and required to disclose their latest health conditions. If the insurers rejected the migration application, or the insured disagreed with the re-underwriting results, the insured could continue to have the protection provided by their existing policies. General medical insurance policyholders should be aware of policy migration arrangements offered by their insurers to convert their current policies with VHIS features into VHIS Certified Plans. If an existing policy has provided renewal guarantee, the insurer could directly renew the existing policy into VHIS Certified Plan at policy renewal without re-underwriting.

基於在市面上的計劃五花八門，消費者考慮續保或轉保現有醫保計劃至自願醫保時不能輕率。若打算將現有一般醫保轉為自願醫保計劃，受保人或需重新核保及披露最新健康狀況。若保險公司拒絕接受轉移申請，或受保人不接受重新核保後的結果，受保人仍可繼續受保於其現有醫保。已購買一般醫保的消費者要留意，如保險公司將現有醫保計劃加入自願醫保的保障特點，並轉換成自願醫保計劃下的認可產品，如現有保單有保證續保的條款，在保單續保時，保險公司會直接把現有保單續保至自願醫保，轉移過程中毋須重新核保。



## Flight Delay or Cancellation

The poor disclosure of airlines' compensation policy on flight delay or cancellation has always been criticised by consumers, thus the Council reviewed the terms stipulated by 20 airlines, and examined their remedial measures, assistance to passengers in arranging alternative flights, liability for loss and refund arrangement in case of flight delay or cancellation.

16 airlines indicated that the flight time shown on flight ticket did not form part of the contract; 4 of which stated they reserved the right to change flight time at any time; another 6 stated they might change flight time without prior notice. Consumers were advised to check their flight schedule from time to time before departure.

In the case of flight delay or cancellation, 6 airlines specified that they would only refund if such delay or cancellation was due to circumstances within the airline's control. 4 airlines would only refund the unused portion as credit for future travel. Yet airlines might set an expiry date on the refund credit, and such credit would be forfeited upon expiry.

## 航班延誤或取消

航空公司就航班延誤或取消的賠償政策透明度低，一直為消費者詬病，因此本會檢視20間航空公司的條款，審視各公司在航班延誤或取消時的安排，包括補救措施、等候候補航班時的支援、損失賠償責任及退票安排等。

16間航空公司在條款中列明，機票上的航班時間並不構成合約的一部分，當中4間註明航空公司有權隨時更改航班的時間，另有6間的條款更註明可以在沒有預先通知的情況下更改航班安排。消費者出發前應不時查詢航班出發時間有否更改，以策萬全。

一旦出現航班延誤或取消，6間航空公司列明只會為航空公司可以控制的情況下出現的延誤或取消而安排退款。有4間公司以帳戶結餘方式退款，然而帳戶結餘一般設有使用期限，逾期便會作廢。

Various airlines would run the same route collaboratively to reduce operation cost. 16 airlines stated that they would not be liable for any loss caused by a code-shared flight operated by another carrier, in which 9 of them even stated that they would not be accountable for providing any assistance. Hence, when airlines offered code-shared flights operated by another carrier, it was rather difficult to identify the liable party in case of dispute, making it more difficult to seek redress and compensation.

To better safeguard the rights of consumers, the aviation industry was urged to take the issue seriously and implement measures to strengthen its customer service.

## Package Tour Bundled with Travel Insurance

In the Council's mystery shopping survey, information on 3 selected package tours (Japan, Beijing and Chaoshan) were collected from the branches and official websites of 18 travel agents to compare the sales practice on travel insurance. It uncovered a widespread practice of selling travel insurance to consumers enrolling in package tours. In particular, 6 adopted bundle sale tactics to sell package tours together with travel insurance. Among them, 1 travel agent operating Japan tours demanded customers to purchase specific travel insurance while the other 3 required proof of purchase of a valid year-round travel insurance in order to apply for exemption. Another travel agent stipulated that consumers must first purchase the designated travel insurance unless they could produce proof of insurance cover. The remaining travel agent, despite not requiring the purchase of a specified travel insurance, the charge of insurance premium was pre-set as a payment item that could not be deleted if consumers opted to enrol online. 3 other travel agents had the same online charge but according to the staff of 2 travel agents, consumers could get their premiums back provided that they could produce proof of a year-round insurance policy before the deadline.

A similar survey conducted by the Council 7 years ago had found similar problems, indicating that the industry has not made any significant improvement over the years. The Council was of the view that such bundle sale tactics not only deprived consumers of their rights to choose but also doubted whether the insurance coverage best suited consumers' needs. Although there were a wide range of travel insurance products available in the market, some travel agents offered only one single product with insurance premiums as high as 20% to 30% of the tour price, which was clearly disproportionate. In addition, the practice of some travel agents requiring consumers to produce proof of insurance that they have purchased upon their enrolment or shortly after the enrolment was undesirable. The Travel Industry Council of Hong Kong was urged to devise clear guidelines on the practice of travel agents in the sale of travel insurance and the authorities concerned should also consider regulatory oversight to safeguard the right to choose for consumers.



為減省營運成本，航空公司會聯營同一條航線。16間航空公司表明不會為聯營航班承擔任何責任，當中9間更表明不負責為聯營航班提供任何協助。因此，若機票包含聯營航班，航班出現問題時，將難以釐清責任誰屬，增加尋求協助和追討賠償的難度。

為更有效保障消費者權益，本會敦促業界正視，落實措施以加強客戶服務。

## 綑綁式銷售旅行團及旅遊保險

本會以一個神秘顧客身份，從18間旅行社的門市和官方網站收集了3個選定旅行團（日本、北京及潮汕）的資料，以比較旅行社銷售旅遊保險的手法。調查發現大部分旅行社在消費者報團時會同時銷售旅遊保險，而當中6間更會以綑綁銷售方式一併出售旅行團和旅遊保險，其中1間更規定參加前往日本的旅行團的顧客，必須購買指定旅遊保險；另有3間須提供已購全年旅遊保險的資料，才可獲豁免；有1間旅行社規定消費者在報團時須出示已購買的旅遊保險資料，否則須先購買指定的旅遊保險；餘下1間旅行社雖然門市並未規定報團須購買指定旅遊保險，但如選擇網上報團，保費會預設為計費項目，不能剔除。另外，有3間旅行社的網上報團亦有此情況，當中2間的職員表示，消費者可在報團後的限定時間內，到門市提交已購全年旅遊保險或自購旅遊保險的證明，便可獲得退款。

本會在7年前曾做過同類調查，跟今次結果相若，顯示業界多年鮮有改善。本會認為這種捆綁式銷售方式，不僅嚴重剝奪消費者的選擇權利，所獲得的保障亦未必切合所需。市面有多款旅遊保險產品可供選擇，然而部分旅行社只提供單一保險，而保費金額可

達團費的2成至3成，明顯不合比例。此外，部分旅行社要求團友在報名時，或報名後的短時間內提交自行購買旅遊保險的資料，做法並不理想。本會建議香港旅遊業議會應就旅行社銷售旅遊保險制定清晰指引，有關當局亦應考慮規管以保障消費者的選擇權。



## Online Price Watch (OPW)

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 (OPW) website. During the year, the Council improved the site with enhanced features to provide better browsing experience to visitors. The new features included "Highlights Products", "Price Drops Products", "Filtering and Sorting", "Highest and Lowest Price over the Past 7/30 Days of Each Product" and "Barcode Scanning". After launch, the average number of unique visitors to the website per month was approximately 41,100 and mostly from Hong Kong (76%), the Mainland (11%) and Taiwan (2%).



## 網上價格一覽通

本會每天從網上食品店、超市及個人護理用品店收集約 2,200 件貨品的價格，於本會的「網上價格一覽通」網站內供消費者格價。年內，本會推出全新手機版網站，從而提升訪客的瀏覽體驗。新增功能包括「焦點貨品」、「跌價貨品」、「篩選及排序」、「過去 7 / 30 天最高 / 最低價」及「掃描條碼」等。自手機版網站推出以來，每月獨立訪客數目平均約 41,100，訪客大部分來自香港（76%）、內地（11%）及台灣（2%）。

## Online Shopping Platforms Survey

Noting online shopping has become a common form of purchase, a survey with 54 purchase trials on 9 online shopping platforms was conducted and there was room for improvement in the areas of purchase confirmation, goods return and refund procedure.

It was common that shopping platforms failed to consolidate the purchase orders from different suppliers after checking out, and consumers had to wait for 1 to 2 working days before receiving confirmation email from each supplier to learn about the actual delivery cost. Such practice was entirely unsatisfactory. The survey also found that 3 platforms may cancel purchase orders unilaterally even after payment and order confirmation, and 2 of them charged their customers in a foreign currency. When the orders were cancelled unilaterally, consumers might suffer loss due to the difference in exchange rates even if the platform operators arranged a full refund.

Despite the fact that online platforms pledged to accept applications for goods return, less than 50% of the return requests were pursued successfully. 3 platforms would not offer any local courier support in returning the products, and would require consumers to bear expensive international shipping fees. The redress process was cumbersome and consumers were left on their own to repackage the return goods, find a courier service provider, and fill out the customs declaration forms to return the products in question.

Online shopping platforms were often located in different territories or countries, making it difficult to seek redress if a dispute arises. Consumers should therefore familiarize themselves with the policies on goods return, and read carefully on the terms and conditions prior to making any online purchase. The Council urged the industry to enhance its service quality and information transparency to provide simple and practical consumer safeguard in online shopping.

## 網購平台實試

網購已成為相當普及的消費模式，因此本會於 9 個網上購物平台實試交易 54 次，發現各平台在確認訂單、退貨及退款安排均有待改善。

不少購物平台均未能綜合處理不同供貨商的貨品訂單，消費者需等待 1 至 2 個工作天才收到由各供貨商發出的確認電郵，列出實際運費，做法並不理想。實試亦發現 3 個平台甚至會在收取了顧客貨款及確認訂單後，單方面取消訂單。當中 2 個平台均以外幣收費，若訂單在消費者付款後才被單方面取消，即使最終獲得全數退款，消費者亦可能蒙受貨幣匯率差價帶來的損失。

雖然各購物平台均接受退貨申請，但實試的退貨成功率不足 5 成。3 個平台不會為本地消費者安排寄回貨品服務，令消費者須要自行承擔高昂的海外運費。在確認退貨申請後，消費者須自行包裝貨品、尋找速遞服務商、填寫清關資料，追討過程十分折騰。

網購平台設於不同國家或地區，消費者遇上購物爭議時亦難以追討，故每次網購前均應先瞭解退貨安排，細閱條款細則。本會亦敦促業界提升服務質素，提高資訊透明度，為消費者提供切實和簡單可行的網上購物保障。

## Textbook Price and Expenditure Surveys

The Council's survey of textbook prices of 747 commonly used textbooks from 24 publishers revealed that the price of 2019/20 academic year textbooks rose by an average of 3.6% YoY, with a breakdown of 3.7% for primary schools and 3.6% for secondary schools, both were higher than the inflation rate of 2.5% (for the 12 months ending May 2019).

The majority (94.5%) were found to have increased by 0.8% to 8.3%. The prices of 41 textbooks (5.5%) remained unchanged, including primary schools textbooks for Life Education and Mathematics. The price of secondary schools textbooks for non-core subjects remained unchanged, such as Geography, Information and Communication Technology, Religious Education and Biology etc.

With the help of the Education Bureau (EDB), the Council collected textbook lists of 2019/20 academic year from 54 primary and 47 secondary schools so as to investigate students' expenditures on textbooks. The survey revealed that primary and secondary schools students spent an average of HK\$2,847 and HK\$2,687 respectively for mandatory textbooks and learning materials. Average textbook expenditure increased by 3.7% YoY for primary schools and 2.7% for secondary schools. Both were higher than the 2.6% rate of inflation (for the 12 months ending July 2019). All primary school grades recorded an increase in average textbook expenditure YoY, from 3.3% (Primary 2 and 4) to 4.2% (Primary 6). Except the average textbook expenditure of Form 6 recorded minimal changes, the expenditure for the rest of the secondary school levels increased by 1.1% (Form 1) YoY to 4.6% (Form 5).

## Medical Check-up Service for the Elderly

Many senior citizens would undergo regular medical check-ups for detection of diseases and to receive suitable treatments. In a survey of 12 service providers offering 19 medical check-up plans for the elderly, it was revealed that those plans varied significantly in the number and items of the health checks provided, as well as the charges and discounts. The charges ranged from \$460 to \$7,740, a difference of more than 16 times. 6 service providers offered a discount ranging between 10% and 60% to their clients, or a rebate of \$200 for Senior Citizen Card holders. Only 10 of the 19 plans could be settled by the Health Care Vouchers (HCVs). The Council advised elderly consumers to check any usage restrictions of the HCVs before joining a plan.

## 教科書價格調查及學生購書費調查

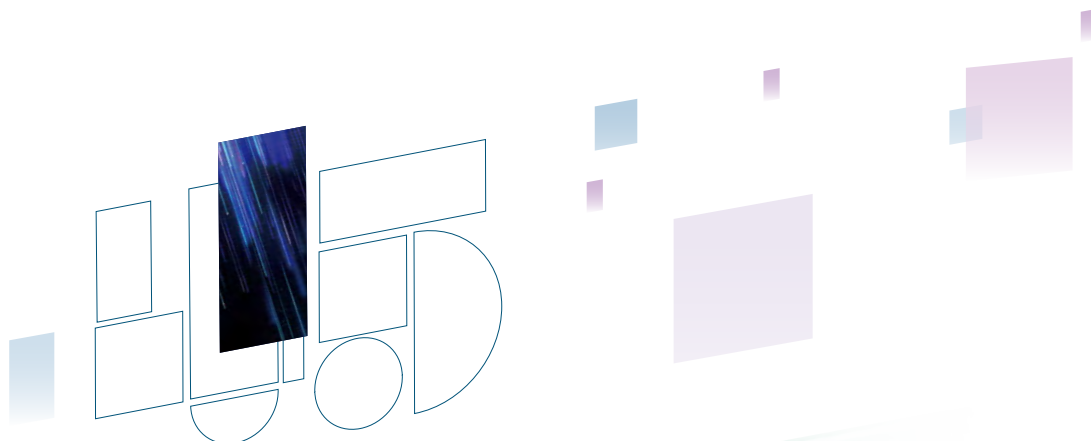
本會年內的教科書訂價調查涵蓋 24 間出版社，合共 747 本廣用書。調查結果顯示 2019/20 學年教科書訂價整體平均升幅為 3.6%，當中，小學及中學用書的平均升幅分別為 3.7% 及 3.6%，皆高於 2.5% 通脹率（截至 2019 年 5 月止的 12 個月）。

大部分（94.5%）教科書加價 0.8% 至 8.3%。41 本教科書（5.5%）凍結訂價，包括小學的生命教育科及數學科用書，而訂價不變的中學用書則主要涵蓋非核心科目，包括地理科、資訊及通訊科技科、宗教教育科及生物科等。

此外，本會在教育局的協助下，收集了 54 間小學及 47 間中學 2019/20 的書單，計算出小學生和中學生就必須購買的教科書及學習材料所需的平均開支分別為 \$2,847 及 \$2,687，較上學年高 3.7% 及 2.7%，增幅均高於 2.6% 通脹率（截至 2019 年 7 月止的 12 個月）。小學各級的平均購書費均錄得升幅，升幅由 3.3%（小二及小四）至 4.2%（小六）。中學方面，除中六的平均購書費錄得輕微的變動外，其餘各級的平均購書費上升 1.1%（中一）至 4.6%（中五）。

## 長者體檢計劃

不少長者定期檢查身體，如發現疾病便能及早作出適當的治療。本會檢視 12 間機構提供的 19 個專為長者而設的身體檢查計劃，發現各計劃所包含的檢查項目及項目數量、收費及折扣率差異很大。是次檢視的計劃收費由 \$460 至 \$7,740 不等，相差逾 16 倍。當中 6 間機構會向驗身者提供約由 4 折至 9 折優惠，或向持有長者咭的人士提供 \$200 折扣，然而 19 個計劃中，只有 10 個計劃接受合資格長者使用「醫療券」。長者參與檢查計劃前，宜先查詢「醫療券」的使用限制。



The medical check-ups for the elderly normally include blood tests, tests on kidney and liver functions, urine and faeces, and a test for osteoporosis. The cost of some plans appeared to be relatively low, but closer examination revealed that some of the standard check-up items were available as surcharge items, while some optional check-up items were bundled as standard items. Consumers were advised to make a detailed comparison of the plans to better understand the scope of the check-ups.

A comprehensive health check should cover a review of medical history, a health risk assessment, a physical examination, and appropriate tests. The health checks should preferably be conducted by a doctor, and the test items should be tailor-made by the doctor for each individual, based on the consumer's specific medical condition. As a medical check-up could produce "false negatives" or "false positive" results, they cannot be relied on for 100% accuracy. Therefore, medical test reports should be evaluated and interpreted by doctors for professional advice on the necessary treatment. But this may not be the case, 1 service provider levied a surcharge of \$350 to \$600 for requesting a doctor to conduct the test evaluation, consultation or follow-up. Another service provider flatly stated that it could provide only a registered nurse or other health staff for the tasks.

6 private service providers sold the medical check-up plans through their company websites or other online shopping platforms. Those online platforms usually demand pre-payment in full, and the plans purchased online were generally valid for only a certain period of time. The Council advised consumers to be cautious to the terms related to the expiry date and for making advance appointment online.

長者身體檢查一般包括血液化驗、腎功能和肝功能的檢查、尿液及糞便檢查、骨質密度檢查等。部分計劃看似價格相宜，但實際卻將一些基本需要的檢查項目列作附加收費項目，又或將一些選項加入基本項目包裝成套餐。本會建議消費者仔細比較各檢查計劃所涵蓋的項目。

一個全面的健康檢查應包括病歷查詢、健康風險評估、身體檢查和針對性的化驗。檢查最適當是由醫生負責，按驗身人士的健康狀況安排所需要的檢驗項目。由於體檢結果或會出現「假陰性」及「假陽性」的結果，非百分百準確，因此報告亦理應由醫生解讀，以其專業作出分析，建議適當的治療。然而，調查顯示並非每個計劃都由醫生解讀，1間機構規定如要求由醫生講解報告、諮詢或跟進，須額外收取\$350至\$600；另1機構則只能安排註冊護士或保健主任解讀。

6間私營公司於其公司網站或其他網上購物平台出售身體檢查計劃，消費者一般須預先繳付全額費用，計劃同時設有使用期限。消費者宜細閱有關計劃的有效期和預約的條款。

