

FOSTERING COMPETITION AND A FAIR MARKETPLACE

促進市場競爭和公平交易

The Council plays an important role in advising the Government and the business community on fair competition and trade practices, as well as participating actively in Government and industry consultations. In performing this role, the Council submits its views from a consumer perspective and staunchly advocates a fair marketplace for consumers and traders, based on its in-depth studies of different consumer sectors.

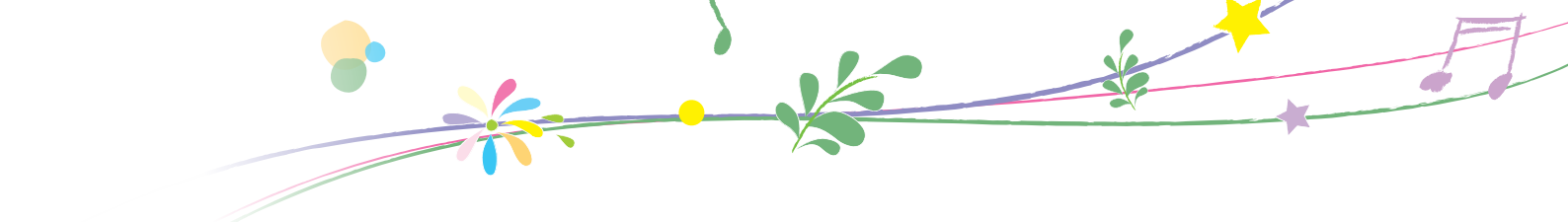
本會積極參與政府和業界的諮詢，並就公平競爭和營商手法事宜，向政府及商界提供意見，扮演重要角色。在履行這一職能時，本會透過深入研究不同消費領域，並從消費者角度提出意見，致力為消費者和商界建立一個公平的市場。

Real-name Registration Programme for SIM Cards

The Council provided its views to the Commerce and Economic Development Bureau in relation to the proposed Real-name Registration Programme for Subscriber Identity Module (SIM) Cards ("Programme"). While recognising the need to prevent improper use of SIM cards, the Council was of the view that the welfare of consumers to enjoy "affordable, flexible and convenient mobile services usage" had to be carefully considered and well taken care of. The Council also considered that attention shall be given to any possible impact the Programme could have on the current market structure of the telecommunications industry, and whether consumer welfare on product choice, price and quality of service may inevitably be affected. Meanwhile, digital literacy shall be a factor for consideration for vulnerable groups such as the elderly, low-income and needy.

電話智能卡實名登記制度

本會就商務及經濟發展局有關電話智能卡實名登記制度提交意見。本會認為，在防止電話智能卡被濫用的同時，政府應就確保消費者可以繼續使用「價格相宜、靈活及方便的流動電話服務」給予充分考慮。本會亦關注實名登記制度有可能改變當前電訊業的市場結構，令消費者在產品選擇、價格和服務質量方面受到影響。同時，政府亦應考慮實名登記制度實施後，如何支援年長、低收入及有需要人士等弱勢社群，協助他們提升應用數碼科技的知識。



The Council expected that the registration and verification systems could be kept as simple as possible so that the potential cost to the industry and consumers during the transition and as a result of the change could be minimised. To ensure consumer rights would be protected, the Council urged that clear rules in the practice guideline shall be set to ensure the licensees offer consumers a free choice of services that fit their needs, but not to engage in any market malpractices. Measures shall be in place to deter and tackle identity theft issues to strengthen consumer confidence in the implementation and running of the Programme. The Council also recommended the Government to provide more information about the details of the Programme, such as (i) explanations on what and how the required consumer information shall be collected and stored by the licensees; (ii) guidelines for consumers to dispose of their pre-paid SIM (PPS) cards if they are holding more than the maximum number of registrable PPS cards now; and (iii) steps to be followed to deregister PPS cards and report lost PPS cards in the future.

G20/OECD High-Level Principles on Financial Consumer Protection

During 2021-22, the Organisation for Economic Co-operation and Development (OECD) Secretariat undertook a strategic Review of the G20/OECD High-Level Principles on Financial Consumer Protection (“Principles”), 10 years after their endorsement. By invitation, the Council, as a consumer advocate in Hong Kong, provided feedback via an online survey on review of the Principles and identification of key developments in financial consumer protection policies or approaches that may warrant changes or updates of the Principles.

From the Council’s perspective, the Principles had been fully implemented, though with a varying extent, by the existing financial regulators in Hong Kong. Nonetheless, with the rapid evolution in technology, new business trends or models in financial services have emerged, such as disintermediation, peer-to-peer platforms, blockchain, and artificial intelligence applications. Issues about transparency and accountability will inevitably change the landscape in compliance and supervision, and may pose significant challenges to the current sectoral-based approaches in regulating different aspects of financial services. The existing sectoral boundaries and definitions may need to be modified and seamless collaboration amongst the financial regulators is required to ensure appropriate regulation of new financial services and products, as well as the safeguard of consumer protection.

Furthermore, given the ease for cross-border transactions provided by online financial services, the Council opined that there would need to be an internationally coordinated effort on regulatory oversight and exchange of intelligence to enable consumer protection.

The Council was also of the view that with the expansion and technological developments in the financial market and money lending business in Hong Kong, in order to empower consumers to make fully informed money borrowing decisions and to ensure that money lenders practice responsible lending, it is necessary to reform the existing Money Lenders Ordinance in Hong Kong, which had been enacted for 40 years, with a series of regulatory changes in the money lending industry.

本會建議應盡量簡化實名登記制度和驗證系統，以減低制度於過渡期及正式實施後對電訊行業和消費者帶來的影響。本會建議政府在落實制度的細則時，需留意保障消費者權益，透過建立清晰的營商守則，確保持牌人讓消費者自由選擇合適的服務，並規管持牌人以免出現不良營商手法。政府亦應採取措施打擊身份盜用問題，以增強消費者對實名登記制度的信心。同時，本會建議政府提供更多有關實名登記制度的細則，包括（1）說明持牌人需要收集的消費者個人資料及儲存資料的方式；（2）現時持有超過可登記的儲值卡數目上限以上的消費者應如何處理儲值卡；及（3）取消登記及報失實名登記電話卡的步驟等。

二十國集團和經濟合作暨發展組織的《保障金融消費者的高層次原則》

在 2021 至 2022 年期間，二十國集團和經濟合作暨發展組織（經合組織）秘書處，就 10 年前確認並發表的《保障金融消費者的高層次原則》（《原則》）進行策略檢討。作為香港消費者權益的倡導者，本會應邀參與其網上調查，就檢討提供意見，因應保障金融消費者政策或模式的主要發展，提出有必要修訂或更新《原則》的建議。

本會認為香港現有的金融監管機構已在不同程度上實施《原則》，但隨著科技的迅速發展，金融服務業出現了新的營商趨勢或模式，例如：去中介化、點對點網絡借貸平台、區塊鏈和應用人工智能技術。透明度和問責制的議題將無可避免地改變合規與監管環境，也可能對當前以界別為本監管不同範疇金融服務的模式帶來重大挑戰。為確保能適當監管全新的金融服務和產品，並保障消費者的權益，現有的行業界別和定義可能需要作出相應的修改，並須加強金融監管機構之間的緊密合作。

此外，因應網上金融服務促使跨境交易更趨便捷，本會認為有需要在監管和資訊交換方面進行國際協作，從而保障消費者的權益。

因應香港金融和借貸市場的擴張和科技發展下，本會亦認為有必要修訂在香港已頒行 40 年的《放債人條例》，並就監管放債行業進行一系列的改革，以確保消費者於借貸前可作出知情的決定，以及確保放債人作出負責任借貸。



In its survey response, the Council suggested that the top 3 challenges related to financial consumers and/or financial consumer protection are: (i) artificial intelligence and digital applications and developments in financial service; (ii) fraud and data privacy issues; and (iii) cross-border challenges in financial consumer protection. Accordingly, oversight bodies and regulators should be up-to-date with the latest financial and technological developments and their applications. Apart from an enforcement framework, they should also have a framework to encourage innovations that could benefit consumers while providing adequate consumer protection.

Multiple Credit Reference Agencies Model

In the researched jurisdictions of the Council's study report *"Money Lending – Reforming Law and Trade Practices for Consumer Protection"* published in September 2019, it was observed that where there is consumer credit data sharing under appropriate regulatory control, credit assessment can be facilitated and this is helpful for both money lenders and borrowers. The Council therefore welcomed the Multiple Credit Reference Agencies Model ("MCRA Model") which was established under the industry's initiative and supported by the Hong Kong Monetary Authority (HKMA) to enhance the resilience and sustainability of consumer credit reference services.

With respect to the MCRA Model, the Council provided its views to the Hong Kong Association of Banks (HKAB) on the Draft Code of Practice for Multiple Credit Agencies Model ("Code") and HKMA on its Revised Supervisory Policy Manual Module IC-6 "The Sharing and Use of Consumer Credit Data through a Credit Reference Agency" ("Module") from the perspective of consumer protection.

The Draft Code for MCRA Model

To enhance information disclosure and transparency to the public, the Council suggested that the Code should have a dedicated section to clearly set out what and under what circumstances and timeframes, information was required for public disclosure; and a specific section in the Duties for the Selected Credit Reference Agencies (CRAs), to spell out their obligations on consumer education and quality of customer care. The Council also opined that a Selected CRA should support the Government in reporting and analysing collected consumer credit data for monitoring the consumer lending market in Hong Kong and market surveillance.

Regarding consumer credit data correction or alteration, the Council suggested HKAB to explore the adoption of the UK's approach in giving consumers the right to explain in the form of a notice any special circumstances they might have for their prospective lenders' reference. In view that there would be multiple credit reference agencies in existence, the Council considered that there should be some standardisation in the elements of information disclosure with detailed explanation on the definitions of these elements as well as factors under consideration.

本會在此調查的回應中提出，就金融消費者和/或金融消費者保障方面存在3大挑戰：(1) 人工智能和數碼技術在金融服務業的應用和發展；(2) 詐騙和資料私隱的問題；及(3) 保障跨境金融消費者的挑戰。有見及此，監察和規管機構應掌握及了解最新的金融和科技發展與應用；除執法外，還應設立鼓勵創新的框架，讓消費者受惠之餘，亦能充分保障其權益。

引入多家個人信貸資料服務機構的建議

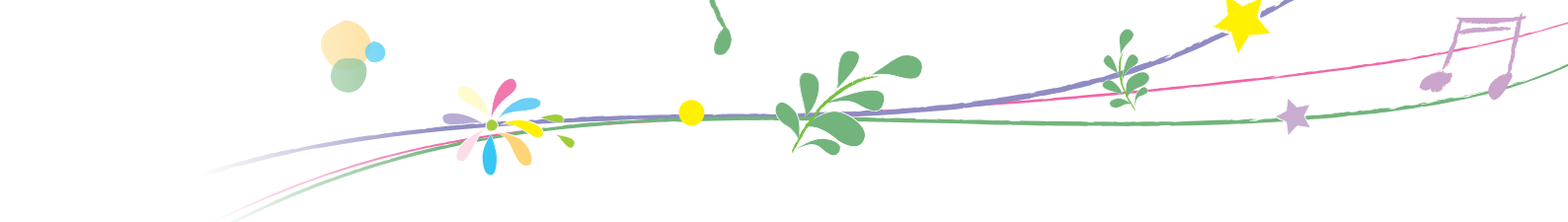
本會於2019年9月發表《保障消費權益 — 改革放債法規和營商手法》研究報告，在當中審視的司法管轄區發現，若在適當的規管下共享消費者信貸資料，可促進信貸評估，因而有利於放債人和借款人。因此，本會歡迎業界在香港金融管理局（金管局）的支持下，提出引入多家個人信貸資料服務機構的建議，以提高消費者信貸資料服務的防禦能力和可持續性。

就引入多家個人信貸資料服務機構的建議，本會從保障消費者角度，就香港銀行公會（銀行公會）的《多家個人信貸資料服務機構營運守則》（《守則》）草擬本和金管局的《監管政策手冊》（《手冊》）IC-6「透過信貸資料服務機構共用個人信貸資料」的諮詢文件，作出了回應。

《多家個人信貸資料服務機構營運守則》草擬本

為加強資訊的公開披露和透明度，本會建議上述《守則》應加入特定章節，明確規定信貸資料服務機構（信貸機構）需向公眾披露資訊的具體情況與時間範圍；並應在關於信貸機構職責的章節中，訂明信貸機構在消費者教育和客戶服務質素方面的責任。本會亦認為，信貸機構應在匯報和分析所收集的消費者信貸資料方面，向政府提供支援，以助其監察和規管香港的消費者借貸市場。

就消費者信貸資料的修正或更改方面，本會建議銀行公會探討採用英國的做法，賦權予消費者，以通告的方式解釋一些特殊的情況，以供其所選的放債人參考。另外，鑑於市場未來將出現多家個人信貸資料服務機構，本會認為某程度上應為所需公開披露的資訊訂立劃一標準，並詳細解釋各項需要披露的資訊之定義及考慮因素。



For matters requiring notifications, the Council proposed that the Selected CRA should be obliged to notify the Multiple Credit Reference Agencies User Group (MCRAUG) on incidents such as impacts from the Selected CRA's overseas headquarters or a material change in its overseas business threats that might impede or impair the operations of the Selected CRA. Report of complaint statistics and cases should be submitted to the MCRAUG and applicable authorities and an appeal procedure needed to be in place to address consumer concerns or complaints. In exercising MCRAUG's power, the Council emphasised due consideration of impacts to consumers by the MCRAUG. The Council was glad that some of the above comments had been taken on board in the Code.

The Module on CRA

HKMA revised its Module to set out the supervisory expectation for banks to interface with CRAs through the MCRA Platform and to comply with the Code upon commencement of the platform. In its submission, the Council urged HKMA to take into consideration its comments made to HKAB on the Code and incorporate appropriate changes in the Module as and when the Code is finalised, such as whether timeframes on data disposal, data update and notification of opt-out upon full repayment were devised.

The Council also suggested HKMA to consider requiring compliance audit reports of authorised institutions (AIs) be made available for public scrutiny and AIs to notify consumers about their entitlement to request a free copy of credit report from CRAs, as well as details about the CRAs with which the AIs have been engaged in their credit facility documents.

Standardising Underwriting Questionnaire for Individual Indemnity Hospital Insurance Plans

The Council welcomed the issuance of the Best Practice on Standardising Underwriting Questionnaire (SUQ) for Individual Indemnity Hospital Insurance Plans (IHIP) by the Hong Kong Federation of Insurers (HKFI) in October 2020, which had taken into consideration the Council's recommendations put forward in its study report titled "Creating Sustainable Value for Private Health Insurance Market in Hong Kong" published in May 2019. The recommendations included, for instance, the design of application forms for private health insurance be improved to mitigate the disputes arising from "non-disclosure", such as setting appropriate guidelines requiring insurance companies to ask specific questions in the application forms, and clearly specifying the timeframe of information disclosure, so that applicants are made clear about the scope and extent of information to be reported.

During the development process of the SUQ, the Council exchanged views with the HKFI and the Food and Health Bureau on the draft and most of the Council's comments and suggestions were addressed. In gist, the Council sought clarification on the necessity of certain questions which were considered uncommon in the market, the scope of excluded medical conditions in some questions, and the necessity of the required duration of the reporting period, etc.

就需要通知的事項，例如信貸機構的海外總部對香港業務之影響，或其海外業務威脅面臨重大變更，或影響香港業務等事項，本會建議有關信貸機構有責任將該重大事項知會多家個人信貸資料服務機構使用者小組 (MCRAUG, 小組)。投訴統計和個案報告也應提交該小組和相關監管機構，並需制定上訴程序，以處理消費者的疑慮或投訴。在行使管治權力方面，本會強調該小組需審慎考慮對消費者的影響。本會樂見修訂後的《守則》採納了上述部分建議。

《監管政策手冊》關於信貸資料服務機構

金管局修訂《手冊》內相關的指引章節，落實銀行在新安排開通後，須透過中介平台，與個人信貸資料服務機構連接及遵守《守則》的規管要求。本會在修訂諮詢文件的回應中，籲請金管局考慮本會就《守則》向香港銀行公會提出的意見，並在《守則》完成時，於指引章節內作出相應合適的更改，例如就資料棄置和更新，以及借款人全數清還貸款後，通知該借款人有權選擇退出信貸資料報告系統的時限規定。

本會亦建議金管局考慮要求認可機構公開合規審計報告，供公眾審查，並在認可機構的信貸文件中，告知消費者有權向個人信貸資料服務機構要求提供一份免費的信貸報告，以及提供認可機構所聘用的信貸資料服務機構的詳細資料。

個人償款住院保險核保問卷標準化

本會歡迎香港保險業聯會 (保聯) 參考了本會於 2019 年 5 月發布的《為香港個人醫療保險市場締造可持續的價值》研究報告中所提出的建議，於 2020 年 10 月推出《個人償款住院保險核保問卷標準化的最佳行業準則》(《標準核保問卷》)，本會建議包括：改善投保申請表的設計，以減少因「沒有披露事實」而引致的糾紛；訂立合適的指引，要求保險公司的投保申請表的問題必須充分具體及明確，以及清楚訂明需披露資料的期限，以便申請人清楚了解需披露的資料範圍和詳細程度。

在《標準核保問卷》的制訂過程中，本會與保聯及食物及衛生局就有關草擬本交換意見，當中大部分建議被保聯接納。總括而言，本會要求澄清將某些在市場上不常見的問題納入問卷內的必要性；在某些問題上無需披露的健康狀況的範圍；及披露時限長度的必要性等。



Key features of the SUQ include aligning the wording of all questions and defined the maximum scope of questions that would be asked for the purpose of underwriting; use of layman terms and simple formats; specifying clearly the information that needed to be disclosed; and the shortening and capping of the disclosure timeframe at 5 years for most of the questions related to pre-existing conditions. The Council expected the SUQ, which provided a standardised template and clear instructions to which information consumers were required to disclose during applications, would benefit consumers and enhance consumer protection in the private health insurance market.

Competition Commission's Proposal to Accept Commitments from Online Travel Agents

The Council supported in principle the Competition Commission's ("Commission") proposed acceptance of the proposed commitments ("Proposed Commitments") by 3 major online travel agents (OTAs) ("3 OTAs") on not carrying out the investigated suspected anti-competitive conducts. Such conducts included entering into agreements with accommodation providers that contain terms to always give the 3 OTAs the same or better terms as those offered by the providers in all other sales channels as regards room prices ("wide price parity"), room conditions ("wide conditions parity") and/or room availability ("room availability parity").

Several comments were put forward to the Commission by the Council, including (i) to clarify the rationale behind the exclusion of managed, opaque and package bookings from the Proposed Commitments; (ii) to keep reviewing the Proposed Commitments to ensure they were fulfilled by the 3 OTAs and extending, if necessary, the effective period or investigating whether there were other means to address the relevant potentially anti-competition terms; (iii) to clarify whether the Commission's investigation had covered all OTAs and booking sites which provided similar services and any similar anti-competitive conducts observed there; (iv) to advise on whether the Commission had spotted other anti-competitive conducts, trade malpractices and/or related issues on the part of other OTAs, hotel booking sites and/or price comparison sites in Hong Kong; and (v) to put forward policy recommendations to the Travel Industry Authority to formulate practice guidelines governing OTAs, among others, to observe and comply with the Competition Ordinance and do business with good trade practices.

Property Management Services Authority's Codes and Practice Guides

The licensing regime for property management industry came into operation on 1 August 2020. To effectively regulate the licensed property management companies (PMCs) and practitioners, the Property Management Services Authority (PMSA) issued several codes of conduct and best practice guides covering various property management areas for consultation. The Council provided responses to the following consultations:

《標準核保問卷》的主要特點如下：統一不同核保問題的措詞用字，並限制核保問題的範圍；使用顯淺易明的用語及格式；清楚闡明申請人需要披露的資料；及縮短大部分與已存在疾病相關問題的披露期，並以5年為上限。本會期望透過提供標準化的範本和明確說明消費者在申請過程中所需披露的資料，《標準核保問卷》能為消費者帶來好處，並加強個人償款住院保險市場對消費者的保障。

競爭事務委員會擬接受網上旅行社的承諾

本會原則上支持競爭事務委員會（競委會）提議接受3間主要網上旅行社（OTA）（以下簡稱「3間OTA」）提出的承諾（建議承諾）：不會進行其受競委會調查的懷疑反競爭行為。相關行為包括與住宿提供者簽訂協議，其中包含以下條款：住宿提供者需經常向3間OTA提供比其向其他銷售渠道所提供之相同或更好的房價（廣義平價）、房間狀況（廣義條件平等）及/或房源（房源平等條款）。

本會向競委會提出了數項意見，其中包括促請競委會（1）闡明其將管理預訂、盲選預訂和套票預訂事宜排除在建議承諾外的理由；（2）持續審查建議承諾，以確保三間OTA有履行承諾，並在必要時延長有效期限，或調查是否有其他方法來解決相關潛在的反競爭條款；（3）澄清其調查是否涵蓋了所有提供類似服務的OTA和預訂網站，以及在當中觀察到的任何類似的反競爭行為；（4）透露在香港其他OTA、酒店預訂網站及/或價格比較網站上有否發現其他反競爭行為、不良營商手法及/或相關問題；（5）向旅遊業監管局提出政策建議，當中包括制訂有關OTA的作業指引，以遵守《競爭條例》並實踐良好的營商手法。

物業管理業監管局的操守守則和作業指南

物業管理業發牌制度於2020年8月1日起正式實施。為有效監管持牌物業管理公司（管理公司）及從業員，物業管理業監管局（監管局）制定了一系列涵蓋各個物管領域的操守守則及良好作業指南，並進行諮詢。本會就以下諮詢作出了回應：



Draft Codes of Conduct and Best Practice Guides on “Complaint Handling Mechanism of Property Management Companies” and “Effective Control over Property Management Business by Property Management Companies”

To smoothen the complaint process and enhance certainty to the complainant, the Council suggested PMSA to consider including certain progress update timelines to foster better customer services of the PMC involved and an appeal mechanism or alternative channels in case the complainant is unsatisfied with the complaint outcome provided by the PMC. The Council also suggested PMSA to collect complaint data for analysis and future reference.

As for the Draft Code of Conduct of “Effective Control over Property Management Business by Property Management Companies”, the Council suggested PMSA to consider adding “Communication Channel” under the control mechanism which should be transparent and enable owners or their organisations to convey feedback conveniently and confidentially. The Council was also of the view that the relationship between a PMC and its sub-contractors was one of principal and agent. The Council therefore suggested that the Draft Code should clearly specify that PMCs should be accountable for any complaints arising out of services provided by its sub-contractors.

Draft Codes and Best Practice Guides on “Handling Money Received for Clients” and “Obligations after the Appointment of a Property Management Company is Terminated”

To keep up with the rapid technological development in the economy and consumers’ changing payment behaviour, in its submission, the Council suggested PMSA to extend the payment method coverage of the Draft Code of Conduct on “Handling Money Received for Clients” from cash and cheques only to other digital and e-payment means. The Council also suggested PMSA to add a clause of requiring PMCs to make available the account records for owners’ organisations to check upon request.

As for the Draft Code of Conduct on “Obligations after the Appointment of a PMC is Terminated”, the Council suggested PMSA to recommend a longer period for handover arrangement of large-scale developments. The Council also suggested that PMCs should have the duty and remain accountable within a reasonable period of time after the handover to provide the relevant information or document required by the owners’ organisation or the new PMC.

To enhance consumer protection, it was also suggested that PMSA should consider providing further safeguards and advice in procurement of supplies, goods or services and renewal of service contracts to be entered into by the PMC when it was approaching the end of its appointment.

《物業管理公司處理投訴的機制》及《物業管理公司須有效控制物業管理業務》的操守守則和良好作業指南草擬本

為理順投訴流程並給予投訴人確定性，本會建議監管局考慮制定投訴進度匯報時間表，鼓勵物管公司加強客戶溝通，並就投訴人不滿物管公司所作出的投訴結果，建立上訴機制或替代渠道。本會亦建議監管局可蒐集投訴數據，以供分析和將來參考。

就《物業管理公司須有效控制物業管理業務》的操守守則和良好作業指南草擬本，本會建議監管局考慮在設立有效管治業務的機制下，增加「溝通渠道」規定，並公開機制增加透明度，以便業主或業主組織可方便和保密地提供意見。本會亦認為管理公司及其承辦商存在委託和代理的關係，因此，本會建議操守守則和作業指南應明確規定，管理公司應就代理承辦的服務引起的任何投訴承擔責任。

《物業管理公司處理代客戶收取的款項》及《物業管理公司就其委任的結束須履行的責任》的操守守則和良好作業指南草擬本

因應科技的迅速發展和消費者付款方式的改變，本會建議監管局將《物業管理公司處理代客戶收取的款項》草擬本中提及的付款方式，由僅適用於現金和支票支付，擴大至包括其他數碼和電子支付方式。本會亦建議監管局增加一項規定，管理公司須在業主組織提出檢查要求時，將帳目紀錄提交業主組織。

就《物業管理公司就其委任的結束須履行的責任》操守守則和作業指南草擬本，本會建議監管局為大型物業管理項目訂立較長的交接時間。本會亦建議訂明管理公司有責任在交接後的一段合理時間內，向業主組織或新的管理公司提供所需的相關資料或文件。

為加強對消費者的保護，本會亦建議監管局考慮在管理公司服務期即將完結前，就採購物料、商品或服務及續簽服務合約方面，提供進一步的保障措施和建議條文。



「油價資訊通」 網站和手機應用程式啟動儀式

The Launching Ceremony of Oil Price Watch Website and Mobile App



Auto-fuel Price Monitoring

Oil Price Analysis

Long concerned about the auto-fuel price in Hong Kong and its impact on consumers, the Council has been closely monitoring the market. In view of the drastic changes in the international oil market in 2020, the Council conducted the *Auto-fuel Price Monitoring Analysis* covering data under the period from 2013 to the first quarter of 2020.

The analysis revealed that over the 7-year period, pump price gaps with Brent crude oil price and import price had been widened by almost onefold. Data also showed that except for 2014, there were signs of "more going up, less coming down" in pump price over the 7 years. The Council also analysed the responsiveness of the daily pump price when Brent crude oil price changes, i.e. if time-lag effect exists. There seemed no signs of "quick going up, slow coming down" particularly in recent years. Nonetheless, the Council's Oil Price Database showed a percentage rise in the number of days the oil companies had identical pump prices, excluding 2015, 2016 and 2018.

In response to oil companies' claims of offering various types of discounts and promotions to consumers, the Council reiterated its suggestion to the oil companies that a direct reduction of the pump price would be the most straightforward and popular benefit for consumers. The Council opined that the oil companies should increase transparency by disclosing more cost and sales information so as to alleviate the long-standing public concerns on the industry. In addition, the Council also urged the Government to disclose more frequent and more detailed import oil price information for closer public scrutiny and in the long run, conduct a thorough regulatory review on the auto-fuel market to examine its pros and cons and to formulate a long-term development plan.

車用燃油價格監察

油價分析

本會一直關注及監察本港汽車燃油價格對消費者的影響，有見 2020 年國際燃油市場急劇變化，本會於同年發表了《車用燃油價格監察分析》研究報告，數據涵蓋 2013 年至 2020 年首季。

分析顯示，在 7 年間，牌價與布蘭特原油價及進口價的差距擴大接近一倍。除 2014 年外，7 年間的牌價亦存在「加多減少」現象。本會亦檢視布蘭特原油價格變化，對日常牌價的影響是否存在滯後關聯。儘管近年沒有「加快減慢」的跡象，但根據本會油價數據庫的資料，油公司汽油牌價相同的日數的比率，除 2015、2016 及 2018 年外，其餘年份均呈上升趨勢。

就油公司經常聲稱向消費者提供了林林總總的折扣和推廣活動，本會重申一貫立場，建議油公司直接減牌價，對消費者來說是最簡單直接和受歡迎的優惠方式。本會認為油公司應提升資訊透明度，披露更多有關成本和銷售數據，以釋除長久以來公眾對行業的種種質疑。另外，本會亦促請政府更頻密和更詳細地披露燃油市場進口價的資料，讓社會對市場能加強監督。長遠而言，本會亦建議政府就燃油市場作監管政策研究，檢視利弊和作出規劃。

Launch of "Oil Price Watch" Website and Mobile Application

Commissioned by the Environment Bureau, the Council launched a brand new "Oil Price Watch" website and mobile application in November 2020 after a year of preparation with opinions collected from various stakeholders, including drivers, oil companies and the Government. Since then, consumers could easily access auto-fuel price information with a single device, allowing them to make smarter choices when refilling their gas tanks.

The new "Oil Price Watch" featured upgraded and enhanced functions such as "Weekly Discount and Promotion" information of each oil company for up to 7 days, enabling consumers to plan on refilling gas tanks according to their itineraries and needs; an enhanced "Auto-fuel Price Calculator" with the newly added "Designated Station Discount" and "Voucher Discount" features to help consumers save more by making a more comprehensive price comparison; through "Email Notifications" or "Push Notifications", consumers could handily grasp information on the changes in auto-fuel prices and discount offers; "Petrol Filling Station Search" enabled quicker searches for petrol stations by selected districts or oil companies, and it worked with GPS to show consumers the locations of nearby petrol stations.

The Council holds the view that with the launch of "Oil Price Watch", consumers would benefit by saving on oil expenses while the transparency of local auto-fuel prices could also be enhanced, thus encouraging the competition of the auto-fuel market. As of 31 March 2021, the Oil Price Watch website and app recorded about 266,000 and 866,000 pageviews respectively. The Oil Price Watch app had around 21,000 downloads.

Industry Codes of Practice

The role of encouraging and assisting businesses with the development of codes of practice is one of the functions stipulated in the Consumer Council Ordinance. To this end, the Council, in collaboration with the laundry industry and the retail jewellery industry, launched the Laundry Code and the Jewellery Code in 2015 and 2017 respectively. For effective implementation of the Codes and operation of the Complaint Review Committees established by the respective industry, the Council held annual review meetings with the trade industry associations since their launch to review their performance and keep track of the latest developments of the codes and industries.

推出「油價資訊通」網站及手機應用程式

受環境局委託，本會經過一年籌備工作，收集、歸納各持份者包括駕駛人士、業界及政府部門的意見後，於2020年11月推出全新的「油價資訊通」網站及手機應用程式，從此只要一機在手，油價優惠資訊盡在掌握，消費者入油時可作更精明選擇。

升級優化後的「油價資訊通」，提供更全面功能，例如：「一周折扣及優惠」，載列各油公司未來7天內的折扣優惠，讓消費者按行程及需要為入油做準備；優化後的「油價計算機」新增「指定油站優惠」和「油券優惠」計算功能，助消費者

全面比價格、節省支出；透過「電郵通知」或「推送通知」，消費者可掌握油價變化及折扣優惠資訊；「油站搜尋」功能新增地區及油公司選項，讓消費者可快速搜尋油站，更可配合地圖定位功能，方便消費者掌握附近油站位置。

本會認為「油價資訊通」推出後，消費者可從中受惠，節省入油開支，本港燃油價格透明度更得以提升，有助促進車用燃油市場競爭。截至2021年3月31日，「油價資訊通」網站及手機應用程式分別錄得大約266,000及866,000瀏覽次數，而「油價資訊通」手機應用程式則錄得大約21,000下載次數。



行業營商守則

根據《消費者委員會條例》，鼓勵和協助企業制定行業營商守則是本會法定職能之一。因此，本會與洗衣行業及珠寶零售業合作，分別於2015年推出《洗衣業營商實務守則》和於2017年推出《珠寶零售業營商實務守則》。為使守則和相關行業成立的投訴審查委員會能有效執行和運作，自守則推出後，本會每年均與有關行業商會舉行會議，以檢視其執行情況和行業的最新發展。