

COLLECTING MARKET INFORMATION ON GOODS AND SERVICES

蒐集消費品和服務業的市場資訊

The Council collects and analyses market information on trade and services impacting the everyday lives of consumers. Information and opinions are tracked on a regular and systematic basis in order to monitor long-term trends and identify any issues of concern. Outcomes are then disseminated to the public to facilitate informed comparisons and wise consumer spending.

本會蒐集並分析與消費者日常生活息息相關的市場資訊。我們恆常且有系統地搜集資訊及意見，以監察長遠趨勢及辨識需要關注的事宜，同時將研究結果與公眾分享，以助消費者作出精明的比較及選擇。

Topics of Market Surveillance

Everyone is a consumer. Well informed and empowered consumers can help drive a smart, sustainable and inclusive economy. During the year under review, market surveillance in key consumption aspects with high concerns were carried out across a wide range of topics, service sectors and commodities, including supermarket prices on daily necessities, online fresh food retail, textbook prices for school children, ways to protect internet privacy in the Big Data Age, travel-related services and overseas transaction fees of credit cards, advice on mini-warehouse services, private elderly home services for the aged and so many more. Consumers were kept abreast of the choices available and important tips to make rational and smart choices¹⁰.

Elderly Care

Private Elderly Care Home

Hong Kong's ageing population is creating increasing demand for residential care homes for the elderly. After reviewing the service information of 85 local, privately run residential care homes for the elderly ("elderly homes"), the Council found wide variations in the basic monthly fees charged - from HK\$4,500 to HK\$21,000. On top of an initial administrative fee, additional fees were charged for items such as outpatient escort services, diapers, electricity, and toilet paper. Medical services such as wound cleaning, blood glucose testing and medical check-ups also incurred additional charges, the difference of which varied from one establishment to another anywhere between twice to as high as nine times. Service levels also varied, as evidenced by diaper changing and bathing frequencies. All these extra charge could add up to a fee beyond the expectations of consumers. The Council reminded consumers to check details of all charges, and to choose an elderly home that meets the needs of their elderly family members. If possible, bring them for a visit to choose the most suitable one.



市場調查焦點

人人都是消費者。資訊充足和被賦權的消費者有助於推動靈巧、可持續和具包容力的經濟。年內，本會對市場上備受關注和主要消費項目進行監測，當中涉及不同的題目、行業和貨品，包括超市日常生活必需品價格、網上訂購鮮貨食品、學童教科書價格、大數據時代保障網絡私隱、旅遊相關服務及信用卡海外簽帳手續費、迷你倉服務、私營安老院舍收費等。蒐集的資訊有助消費者認識和理性選擇市場上不同的產品及服務¹⁰。

長者護理

私營安老院舍

香港人口老化使安老院舍服務需求不斷增加。本會檢視85間私營安老院的服務資料，發現基本月費差距頗大，由港幣4,500元至港幣21,000元不等。除了首次行政費外，多項雜費亦需額外收取，例如陪診費、尿片費、電費、廁紙等。另外，醫療相關的費用，如清洗傷口、驗血糖或身體檢查亦另外收費，價錢相差可由1倍至最高達9倍。院舍所提供的服務水平亦有所不同，例如換尿片次數及洗澡次數等。所有額外費用的總和可能會超出消費者的預期。本會提醒消費者須瞭解所有收費細節，並按家中長者的實際需要選擇院舍類別。如果情況許可，建議帶同長者實地視察揀選最適合的安老院舍。

10 See Appendix 8 for the list of surveys and service study reports published during 2015-16. 於2015-16年公布的調查和研究報告一覽表見附錄八。



Groceries

Annual Supermarket Price Survey

In the year under review, the Council continued its annual supermarket price survey of a basket of 200 top-selling items sold in three major supermarket chains. Compared with 2013, the aggregate average price of the basket increased by 1.8% in 2014. Among the 13 categories of products, nine recorded an upward trend with aggregate average increases ranging from 0.045% to 6.7%.

Hot / powdered drinks and dairy products / eggs recorded the most significant increases of 6.7% and 4.9% respectively, exceeding the 2014 Composite Consumer Price Index of 4.4%. Aggregate average prices for three categories decreased by 0.1% to 3.5%. One category remained unchanged in aggregate average price.

In the 45 sub-categories, analysis showed 34 product groups increased in aggregate average prices from between 0.2% to 15.2%. Two product groups showed double-digit increases - evaporated/condensed milk - up by 15.2%; and butter / margarine, which increased by 11.4%. Other product groups with notable price increases were nutritional powder (9.7%); juice / juice drinks (8.9%); and instant coffee (8.7%). On the other hand, 10 product groups decreased in aggregate average prices by 0.2% to 6.4%, notably, edible oils (-6.4%), prepackaged cake (-4.4%) and carbonated drinks (-4.1%). Pet food was the only product group remained unchanged in aggregate average price.

Online Price Watch

The Council collects daily prices of products from online food stores / supermarkets for displays on its Online Price Watch website which has been improved to include new sub-categories of products. In March 2016, information from a health and beauty chain store was added. The incorporation of the new retailer chain and system optimisation during the year under review saw the total number of items monitored increasing from 1,850 to about 2,000. The website's average number of unique visitors per month increased from approximately 25,500 to 27,900. A majority of these visitors came from the Greater China Region including Hong Kong (70%), the Mainland (15%) and Taiwan (5%). Among many product categories, the most viewed categories covered Infant and Follow-up Formula Milk Powder, Baby Care Products and Chocolates.



Online Services

Online Shopping for Fresh Foods

Purchasing fresh foods online is growing in popularity. The Council studied the food categories, terms of service and delivery arrangements of more than 40 local online fresh food retailers and conducted a small-scale trial order of some chilled or frozen food requiring low-temperature storage from eight of them. Of the 40-plus online retailers surveyed, some claimed to possess a "Food Factory Licence" or "Food Factory Environmental Hygiene Licence", others claimed to be food importers and / or distributors whilst the rest did not provide any information on whether they held any relevant licences or permissions. It was difficult for consumers to confirm if the online retailers had obtained the necessary licences, permissions or registrations.

雜貨

年度超市價格調查

年內發表的超市價格報告，本會繼續涵蓋3間主要超市200項較受歡迎貨品的掃描數據資料。與2013年比較，一籃子貨品的總平均售價在2014年上升了1.8%，在13大類貨品中，9類貨品在同期錄得升幅由0.045%至6.7%。

即沖飲品和奶類食品 / 雞蛋類貨品的升幅較大，分別錄得6.7%和4.9%，升幅均超過2014年綜合消費物價指數4.4%；3類貨品則下跌，0.1%至3.5%不等，餘下1類貨品的總平均售價不變。

在45項貨品組別中，有34組的總平均售價上升，升幅由0.2%至15.2%，錄得總平均售價達雙位數升幅的2組貨品分別是淡奶 / 煉奶(15.2%)及牛油(11.4%)。其他有較顯著升幅的組別貨品包括營養粉(9.7%)、果汁/果汁飲品(8.9%)和即溶咖啡(8.7%)。另一方面，有10組貨品的總平均售價錄得跌幅，由0.2%至6.4%，有較顯著跌幅的貨品包括食油(-6.4%)、包裝蛋糕(-4.4%)和汽水(-4.1%)。寵物糧是唯一總平均售價不變的貨品組別。

網上價格一覽通

本會繼續每天收集和展示網上食品店 / 超市部分貨品的價格，並提升服務，加入新產品類別。

於2016年3月，網站新增一間健與美連鎖店的價格資料。年內，新加入的連鎖零售商產品資訊以及本會優化系統工作將「網上價格一覽通」網站的效率提高，令監察貨品的數目由約1,850件增至約2,000件。網站的每月平均獨立訪客數目亦由約25,500人上升至27,900人，訪客大部分來自大中華地區，包括香港(70%)、內地(15%)及台灣(5%)。眾多貨品類別中，最受歡迎的分別為嬰兒及較大嬰兒配方奶粉、嬰兒護理產品及朱古力。

網上服務

網上訂購鮮貨食品

網上訂購鮮貨食品越來越普遍。本會檢視了40多間售賣鮮貨食品的本地網店所售賣的食品種類、服務條款及送貨安排等，並進行了一項小規模試購，向8間網店訂購一些需要低溫貯存的冰鮮或急凍食品。在40多間調查的網店中，部分聲稱領有「食物製造廠牌照」或「食物製造廠環境衛生牌照」，也有部分聲稱為食品進口商、代理商等，而其他網店沒有刊載任何持有相關牌照或許可等資料。如單以網店提供的資料及聲稱，消費者難以判辨有關網店是否領有相關牌照、許可或登記。

In the trial order of raw oysters, sashimi, frozen and cold food items from eight online retailers, one retailer failed to seal their sashimi properly and signs of defrosting were observed in their fruit sorbets. As for the other seven online retailers, four of the deliveries arrived in good condition and without obvious signs of defrosting, but in the other three deliveries some of the frozen meats had begun to defrost.

Out of the more than 40 online retailers studied, only 11 clearly stated their chilling / freezing arrangement for deliveries. Setting aside the original quality of the products themselves, the packaging and delivery process through to temperature control during transportation can adversely affect the quality and condition of the product upon delivery and exposing them to risks of contamination or deterioration. The Council is glad to see that the Government took immediate actions to introduce new legislation to regulate selling fresh food online.

Internet Privacy

As communication technologies become part of our lives, complaints related to privacy also increased.

On this premise, the Council conducted a study into how personal data is collected online with the aim of educating consumers on how to best protect their privacy from misuse whilst enjoying the convenience of the internet. Personal data can be collected and used by traders in the following ways:

- Social media network activities - using tracking technology devices, traders can track and trace user's personal information and surfing habits;
- Membership registrations - traders formulate sales and promotion strategies based on data collected from members;
- Quiz games / market surveys - typically prizes are offered to attract users to participate in quizzes or market surveys, giving traders access to participants' information.

Personal data should always be carefully managed and guarded. Be it online or offline, consumers are reminded to stay alert and strike a balance between data sharing and privacy protection.

Personal Finance

Overseas Transaction Fees for Locally Issued Credit Cards

In a survey of 21 local credit card issuers, the Council found significant disparity between the fees incurred from overseas transactions.

Some cards issuers waived transaction fees for purchases of goods and services by consumers in the local currency at destination but others charged fees in one instance as high as 2.45% on each transaction.

Consumers may have the choice to pay in HKD when using their credit cards abroad, through a Dynamic Currency Conversion (DCC) service provided by foreign merchants or currency conversion service providers. From the examples that the Council has come across, currency conversion companies could impose transaction fees between 3% to as high as 5%.

在向8間網店訂購生蠔、刺身、急凍肉類、冰凍糕點試驗中，有1間網店的刺身包裝未有妥善密封，其水果雪葩亦出現輕微解凍跡象。至於另外7間網店，其中4間的食品在送抵時狀況良好，沒有明顯解凍情況，其餘3間網店的部分急凍肉類有出現解凍。

在40多間調查的網店中，只有11間網店載列運送期間食物的冷凍安排。撇除貨品本身質素，包括貨品的包裝、運送時的冷凍措施，以及網店安排送貨的方式等環環緊扣，如果處理不當，會增加食品污染及變壞的風險。本會喜見有關政府部門迅速採取措施，實行立法程序管制網購食品。

網絡私隱

資訊科技已是我們生活的一部分，有關個人私隱的投訴也隨之增加。

在此前提下，本會進行了一項研究，探討網上活動如何蒐集個人資料，以警惕消費者如何在享受互聯網帶來便利的同時，妥善保護自己的私隱免被濫用。一些商戶蒐集個人資料的常見手法包括：

- 社交媒體活動 - 透過追蹤技術工具，瞭解用戶私人資料和瀏覽網站習慣；
- 會員登記 - 透過從用戶獲得的資料定出日後銷售及推廣方案；
- 有獎遊戲 / 市場調查 - 以獎賞吸引用戶參加問答遊戲或市場調查，讓商戶取得參加者的資料。

本會提醒消費者必須小心管理及保障個人資料，無論是在線或離線時，都應時刻提高警覺，在資料共享與個人私隱之間取得平衡。

個人理財

信用卡海外簽帳收費

本會調查本地21間發卡機構的海外簽帳收費，結果發現不同機構收取手續費差異可以很大。

如選擇以當地貨幣簽帳，部分發卡機構可提供免手續費，但最高的會收取簽帳額的2.45%作為手續費。

消費者於外地亦可選擇經由外地商戶或從事貨幣兌換的公司提供的動態貨幣轉換(DCC)服務以港幣入帳。在本會所見的例子中，提供貨幣兌換的公司會收取3%至高達5%的手續費。



With reference to an example of a credit card claiming “fee waived for overseas spending”, consumers who chose to pay by DCC did not incur a transaction fee from the card issuer, however both the credit card association and DCC service providers imposed fees of 1% and 3% - 5% respectively, equating to anywhere from 4% - 6% of the total spending amount.

Unless there are significant fluctuations in the relevant foreign currency exchange rates in the short term, the Council advised consumers to pay in the destination’s local currency, which usually incurs lower transaction fees.

Storage Services

Mini-Warehouse Services

Many Hong Kong families rent mini-storage to store infrequently used items. In view of the growing choices in the market, the Council examined the service details of 13 mini-warehouses and six valet storage companies so as to offer useful consumer tips for reference.

A comparison of charges of mini-warehouses operated by 13 companies found that listed fees for renting a 16 square feet mini-warehouse ranged from HK\$383 to HK\$1,418 per month with a difference up to 2.7 times. In addition to such substantial price differences were also significant differences in service details, terms and conditions. Of the surveyed mini-warehouse companies, 12 offered discounts for prepayment, however, such prepayment was non-refundable in the event of early contract termination. The sizes of mini-warehouses are generally expressed in terms of gross floor area or carpet area, and of those surveyed, 12 companies claimed to offer a high efficiency ratio between 90% and 100% of the expressed gross floor area, some others in the market can offer 70% only.



Compared to mini-warehouse services, valet storage services can save consumers the transport and pick-up time and efforts of stored items. Typically, consumers enjoy a lower monthly fee but with limitations on storage space and the weight of stored items. Of the six surveyed valet storage providers, five charged by the number of storage boxes, with monthly fees ranging from HK\$48 to HK\$50 per box. While the first round of box delivery and pick-up was provided free of charge by all the companies surveyed, subsequent deliveries and pick-up would incur charges. The maximum charge for a single delivery could be equivalent to up to 2.6 times the monthly rental. There were also restrictions on courier schedules and number of boxes per delivery which could be inconvenient for consumers.

以標榜「海外簽帳不收手續費」的信用卡為例，如選擇以DCC簽帳，發卡機構免收手續費，但信用卡組織收取的1%再加DCC服務供應商的3%至5%手續費，整體可以佔簽帳額的4%至6%。

除非該種外幣的兌換價在短期內大幅波動，否則本會建議消費者選擇以當地貨幣入帳，一般都因手續費較少而較為划算。

儲存服務

迷你倉儲存服務

不少香港家庭會將不常用的物品寄存迷你倉。有見市場選擇日益增加，本會檢視市面13間迷你倉公司及6間儲存箱公司的服務資料，以供消費者參考。

以13間迷你倉公司的收費作比較，以1個約16平方呎的迷你倉為例，倉庫月費由港幣383元至港幣1,418元不等，差額達2.7倍。除價錢分別顯著，相關服務的細節和條款亦有明顯差異。

有12間迷你倉公司提供預繳優惠，但如提早取消合約，已預繳的款項不獲退還。迷你倉亦有建築和實用面積的差異，有12間報稱實用率高達90%至100%，但市面有其他公司列出的實用率可低至約7成。

相對迷你倉，使用儲存箱省卻客戶自行運送及提取儲存

物品的時間和精力，而且月費一般較低，但儲存空間及重量都有限制。調查中的6間代客存儲公司，有5間以儲存箱作收費單位，每個儲存箱月費介乎港幣48元至港幣50元。首次交收儲存箱的費用豁免，其後每次收送均收取運送費，最高相當於1個儲存箱月費的2.6倍，收送服務的時間和數量均設有不同限制，變相減低對消費者的方便程度。



Travel Services

Flight Booking Sites

Nowadays, many consumers prefer to search for and purchase air tickets from online travel booking sites. The Council examined eight such online sites, yielding interesting results consumers should take note of.

Search results of airfares were generally shown in ascending order of prices and four surveyed sites displayed the net airfares excluding fuel surcharges, airport and Government duties and other service charges. Consumers would have to complete the entire booking process prior to getting the final cost of the tickets. The sorting of airfares based on net value are inaccurate reflections of the total cost and fails to meet expectations of consumers searching for the cheapest total fare.

Not only should consumers be more mindful of these pricing strategies, they should also be careful of pre-selected optional items that incur additional, but not always necessary, charges. Four of the surveyed sites had chargeable items pre-selected and automatically added to the online shopping carts including travel insurance, pocket Wi-Fi set, and travel kit. Consumers had to remove each optional extra they did not require before confirming payment in order to avoid making non-refundable purchases.

Of the surveyed sites, six had included provisions in their terms and conditions to reserve rights to make alterations unilaterally. In other words, even after completion of the transaction and confirmation of payment, these online providers could still change prices or even cancel transactions at any time. The Council finds such provisions unreasonable and deeply unfavourable to consumers.

To enhance consumer protection the Council urged the online travel booking sites to improve price display by showing total costs inclusive of taxes and additional charges. Moreover, optional extras should not be automatically pre-selected and unfair terms should be removed to enable consumers to make purchases in a fair environment.

旅遊服務

機票服務網站

上網尋找航班資料和透過旅遊服務網站訂購機票，已成為現今不少消費者的習慣。本會檢視八個旅遊網站，發現值得消費者注意的有趣結果。

在標示機票搜尋結果時，將價錢由低至高順序排列，其中4間標示的價錢只顯示淨票價，未計算燃油附加費、機場及政府徵費和其他服務費，消費者必須完成整個購買過程，才會得悉機票的最終售價。而按淨票價排列搜尋結果，訊息並不準確，最終收費與消費者尋找最便宜機票的預期有出入。

除標價缺漏外，消費者也須留意預選項目可能產生的非必要額外收費。其中4個旅遊網站將一些額外收費項目，例如旅遊保險、流動上網設備、旅行套裝，預先放在購物籃內。如消費者不欲購買，須自行在付款前逐一剔除。一旦未有剔除並已付款，這類額外項目一般都不設退款。

有6個旅遊網站在條款中列明，會保留單方面更改條款的權利，即使消費者已經付款，並收到確認電郵，網站仍可臨時更改價格或取消交易。本會認為這類條款並不合理，對消費者極之不利。

為加強消費者保障，本會已敦促旅遊服務網站改善標示價格模式，清楚列出包含所有稅項或附加費細節的總票價。另外，網站應剔除所有預設的自選收費項目，和對消費者的不公平條款，讓消費者在公平的環境下選購機票。

Travel Insurance Coverage for the Elderly

The Council conducted a survey analysing 39 single-trip travel insurance plans and 32 annual travel insurance plans offered by 13 insurance companies. About 70% of the single-trip plans had an upper age limit for coverage at between 70 and 90, with the ceiling for most of the plans at 75 years of age. All annual plans had a maximum age limit ranging from 65 to 90, and most of the plans were capped at 70 or 75 years of age. A majority of the single-trip and annual plans specified that if the insured person was aged 65 to 75 or above, the maximum claim for personal accidents was only between 12.5% and 83% of the insured amount, depending on the plan. As for medical expenses, over half of the surveyed plans offered lower insurance coverage to people who are above a specific age, ranging from 25% to 83% of the insured amount. For emergency medical evacuation or repatriation, three plans (applicable to both single-trip and annual multiple travels) lowered the maximum coverage provided if the insured person had reached the age of 71.

It is the Council's view that if insurance companies are to develop the seniors travel insurance market, they should design insurance plans to cater for the needs of older travellers. For example, the maximum benefits of medical expenses, personal accidents, emergency evacuation and repatriation support coverage should be adjusted to a level comparable to those for younger insured adults, so as to provide better protection for older travellers.

旅遊保險的長者保障

本會調查了由13間保險公司提供的39個單次旅遊保險計劃及32個全年旅遊保險計劃，發現約7成單次旅遊保險計劃設有年齡上限，由70至90歲不等，大部分以75歲為上限；至於全年旅遊保險計劃則全部設年齡上限，由65至90歲不等，大部分以70歲或75歲為上限。大部分的單次及全年旅遊保險計劃都列明，如受保人年齡在65至75歲或以上，「人身意外／個人意外」的最高賠償額會只有一般金額的12.5%至83%不等。在醫療費用方面，超過一半的單次及全年旅遊保險計劃列明，某一歲數以上受保人的保額會較低，僅為其他人士的25%至83%不等。至於緊急醫療運送，有3個同時適用於單次及全年的計劃，列明71歲或以上人士的最高賠償額會較低。

本會認為，如果保險公司有意拓展長者旅遊保險的市場，就應配合長者外遊時的需要來設計計劃，例如醫療、個人意外、緊急運送等賠償金額亦應與其他成年受保人士看齊，為年長旅遊人士提供更佳保障。



Textbooks

Textbook Price Survey

The Council has been conducting annual textbook price surveys, the results of which have been a useful reference for stakeholders. In 2015, the average increase in textbook prices was 4%, exceeding the 3.7% increase of the previous year and the 3.6% increase the year before that, but lower than the inflation rate of 4.4% over the same period.

In this survey of 634 commonly used textbooks from 25 publishers, the Council found that a majority (97.3%) of them would increase prices by between 1.6% and 7.4% in the new academic year. Only 17 textbooks (2.7%) would not make price changes but most of these were for non-major subjects such as Religious Education, Music, History, Life Education and Chinese Literature. None of the textbooks surveyed had decreased in price, a scenario that had been observed for two consecutive years.



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Textbook Expenditure Survey

For the annual textbook expenditure survey, conducted with the help of the Education Bureau, the Council collected textbook lists for the new academic year from 51 primary schools and 42 secondary schools. The survey results revealed that the expenditure for mandatory textbooks and learning materials had increased from the previous year by an average of 4.2% for primary school classes and 3.2% for secondary school classes, the latter increase being the same as the CPI rate of 4.2% during the same period. The average textbook expenditure for primary school students was HK\$2,561, with Primary One being the lowest (HK\$2,472) and Primary Three the highest (HK\$2,638). The average increase rate in different grades was between 2.2% (Primary Six) and 7.1% (Primary One). For secondary school classes, the average textbook expenditure was HK\$2,395, with Form Six being the lowest (HK\$861) and Form Four the highest (HK\$2,963). The variation in average textbook expenditures among different grades ranged from a reduction of 8.7% (Form Six) to an increase of 5.4% (Form Four).

The survey found that only very few surveyed schools had adopted e-textbooks, which have not demonstrated any significant price advantage over conventionally printed textbooks. In addition, schools had to invest in ancillary facilities, such as tablet PCs in order to teach with e-books, resulting in many schools having reservations about pursuing electronic teaching. The survey also noted that a minimum discount of 5% would be provided to students by most bookstores collaborating with schools. Of these, 24 bookstores offered discounts from 11% to 25% on primary school textbooks.

教科書

教科書價格調查

本會每年進行的教科書價格調查，是持份者重要的參考數據。2015年度教科書訂價調查結果顯示平均加幅為4%，較去年的3.7%及前年的3.6%升幅為高，但低於同期4.4%的通脹率。

調查涵蓋25間出版社合共634本廣用書，消委會發現大部分(97.3%)教科書在新學年加價，加幅由1.6%至7.4%不等。調查中僅17本(2.7%)教科書凍結訂價，大部分屬非主科科目，包括宗教、音樂、歷史、生命教育、中國文學科等。此外，沒有任何課本減價，是連續兩年出現沒有減價的情況。

教科書購書費調查

本調查獲得教育局的協助，搜集了42間中學以及51間小學。今年中、小學的書單，計算出平均購書費較去年分別增加3.2%及4.2%，後者的升幅與同期綜合消費物價指數的4.2%相若。小學的平均購書費為港幣2,561元，其中一年級的費用最低(港幣2,472元)，三年級的最高(港幣2,638元)，各級平均升幅由2.2%(六年級)至7.1%(一年級)不等。中學方面，平均購書費為港幣2,395元，以中六最低(港幣861元)及中四最高(港幣2,963元)，各級的平均購書費由下跌8.7%(中六)至上升5.4%(中四)不等。

調查的學校只有少數採用電子教科書，與傳統教科書相比，電子教科書的價格未見有太大優勢。加上學校須自行添置相應配套設施，例如平板電腦，令不少學校對電子教學模式保持審慎態度。調查亦發現，大部分與學校合作的書局，均給予學生最少95折的買書折扣，其中24間書局為小學用書提供75折至89折的折扣率。

