



COLLECTING MARKET INFORMATION ON GOODS AND SERVICES

蒐集消費品和服務業的市場資訊

Topics of Market Surveillance

Today's consumer market is significantly changed from past decades, given the rise of online shopping, digital services and the need for greater emphasis on consumer financial protection. In recognition of this, the Council continued to expand its market surveillance, including daily monitoring of grocery prices at online food vendors, mobile payment services, websites specialising in hotel reservations, residential fixed-line broadband services, endowment insurance plans, and health care insurance covering cancer treatment. In the meantime, the Council has continued efforts to ensure consumers are apprised of trends in supermarket prices, prices for student textbooks, and other issues which have been the traditional core of the Council's work⁹.

Digital Services

Mobile Payment Services

The Council examined 10 mobile payment services available in the market, among which, 4 supported merchant payment, 3 supported peer-to-peer (P2P) money transfer, and 3 supported both aforementioned services. From the survey, 5 payment services were limited to partnerships with only 1 financial institution, these users of the payment services were required to hold an account or credit card of that particular financial institution. Some services allowed users to connect up to 8 bank accounts, effectively functioning as mini wallets for users.

市場調查焦點

今日的消費市場已在過去數十年發生了重大變化，因應網購、數碼服務的興起及消費者更著重財務保障，本會繼續擴大市場監察的功能，涵蓋至網上食品店的每日雜貨價格監察、流動支付服務、預訂酒店房間的網站服務、家居固網寬頻服務、儲蓄壽險計劃及覆蓋癌症保障的醫療保險等。與此同時，本會亦繼續確保消費者掌握超市貨品價格趨勢、教科書價格及其他本會的傳統核心工作⁹。

數碼服務

流動支付服務

本會檢視了市面10款流動支付服務，當中包括4款支援購物付款、3款支援個人對個人（P2P）轉賬，及3款同時提供上述兩項服務。調查發現，5款支付服務只得1間夥伴金融機構，用戶須先在指定銀行開設賬戶或申請某一款信用卡才能使用。也有個別系統可連結多達8個銀行賬戶，成為用戶的小錢包。

⁹ See Appendix 7 for the list of survey and service study reports published during 2016-17.
於2016-17年度公布的調查及服務研究報告一覽表見附錄七。



Information is the key for consumers to spend their money wisely and to make informed consumer choices. The Council assists them by collecting, analysing and correlating information on goods and services that factor into the everyday lives of consumers, enabling them to be aware of long-term trends and issues of concern.

資訊是消費者作出明智消費及知情選擇的關鍵，本會透過蒐集及分析與消費者生活息息相關的產品及服務資訊，讓消費者知悉市場趨勢及意識到需關注的事項。

In terms of personal data protection, in addition to general personal information, some service providers also required users to provide copies of their identity card, proof of address, or a credit card to register their accounts. 3 service providers required users to provide different amounts of personal information, depending on membership grade or service scope. The Council's study found that 3 service providers would retain users' personal data for up to 7 years and 1 disclosed that such data would be permanently kept. On the security aspect, all payment services examined had in place basic security measures, before and after transactions, including log-in passwords and two-factor authentication.

Residential Fixed-line Broadband Services

Price is one of the key considerations when choosing residential fixed-line broadband services. The Council compared residential broadband service plans provided by 5 operators in the local market and discovered that the monthly fees for the same broadband service plan offered by the same operator through different subscription channels could differ by more than 40%.

在個人資料保障上，除一般的個人資料外，有服務商亦會要求用戶在申請開戶時，提供如身份證、地址證明或信用卡等個人資料。另有3個服務商會因應會員級別、使用限制等，要求用戶提供數量不同的個人資料。是次調查發現，有3個

服務商會保留客戶的個人資料達7年，另有1個服務商表明會永久保留用戶資料。在保安方面，所有服務應用程式於交易前後均設置了基本的保安措施，例如需使用登入密碼及交易雙重認證等。

家居固網寬頻計劃

選擇家居固網寬頻，收費是最重要的考慮因素之一，本會比較市面上5間家居寬頻服務營辦商提供的計劃，發現相同計劃於不同銷售點登記的月費可相差逾4成。



It was noteworthy that arrangements for contract termination were tedious for customers when their contracts expired. 3 operators required customers to visit their stores or call their hotline to acquire the designated form. 1 operator demanded that customers log into their accounts before they were granted access to the termination form. All operators also required customers to return their equipment to designated locations.

In terms of network speed, all 5 operators provided service plans with bandwidth specifications up to 1,000M. Consumers should be aware that the network speed or bandwidth claimed in the service plan referred only to the specific path between the connection socket in the customer's premises and the IP switch installed in the relevant building. Network speed may be influenced by other factors such as the data transmission through different routers located outside their building, the number of routings and the reliability of the underlying network.

Groceries

Annual Supermarket Price Survey

In the year under review, the Council continued its annual supermarket price survey on scan data for a basket of 200 top-selling items sold in 3 major supermarket chains. Compared with 2014, the aggregate average price of the basket increased by 0.4% in 2015. Among the 13 categories of products, 8 recorded an upward trend with aggregate average increases ranging from 0.1% to 4.8%. Instant drinks recorded the most significant increases, exceeding the 2015 Composite Consumer Price Index of 3%. Aggregate average prices for 5 categories were down, ranging from -0.1% to -1.6%.

In the 45 sub-categories, analysis showed 23 product groups were up in aggregate average prices, from 0.1% to 16.3%. The 2 product groups with double-digit increases were nuts (16.3%) and evaporated/condensed milk (11.3%). On the other hand, 20 product groups were down in aggregate average prices, from -0.4% to -3.9%, notably, adult milk powder (-3.9%) and instant noodles (-3.4%). Yoghurt/yoghurt drinks and noodles were the only 2 product groups that remained unchanged in aggregate average price.

值得關注的是，現時客戶在合約期屆滿時，需要通過繁瑣的申請手續才能終止合約。3間營辦商要求客戶到門市或透過熱線索取指定表格。另1間要求客戶登入網上個人帳戶方可獲取表格。同時，全部營辦商均要求終止服務的客戶自行交還相關器材到指定地點。

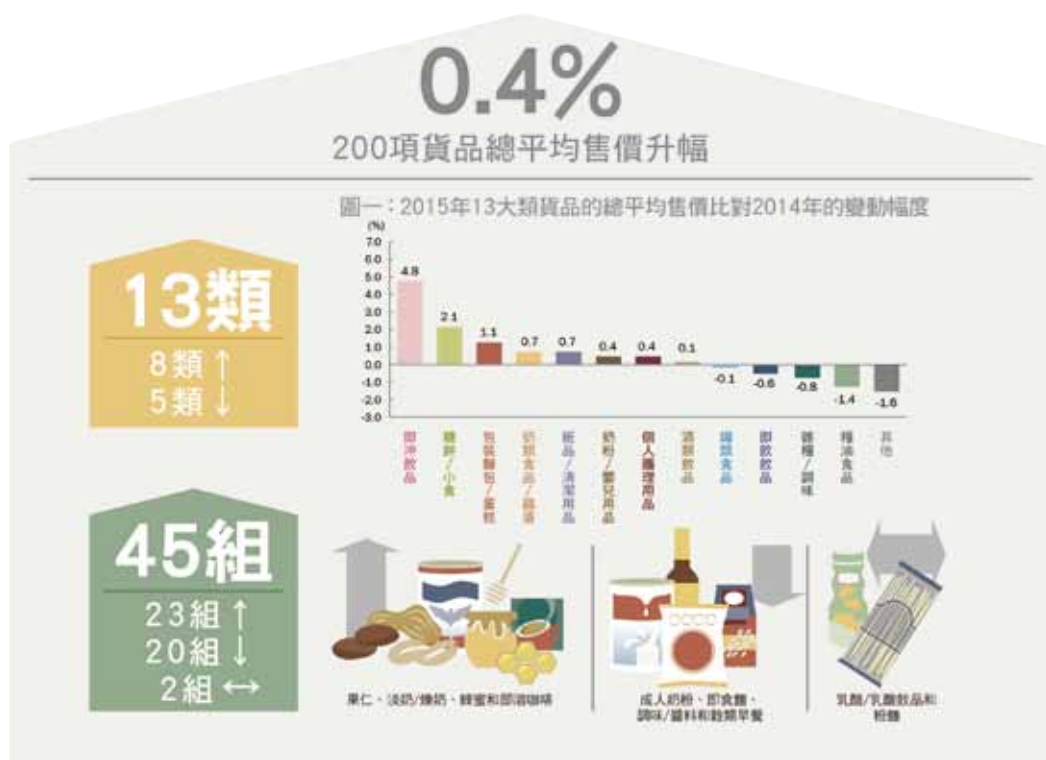
在網速方面，5間營辦商都有提供最高1,000M的寬頻計劃。消費者須留意，寬頻服務計劃所聲稱的網絡速度或頻寬，僅指家居插座接駁至大廈機樓之間的一段網絡。而整體上網的速度，尚有多個因素影響，例如數據在機樓以外傳輸時需經不同接駁器，且會受到轉接次數、鋪設網絡質素等因素影響。

雜貨

年度超市價格調查

年內本會繼續發表年度超市價格報告，使用3間主要大型超市200項受歡迎貨品的掃描數據資料進行調查。與2014年比較，該一籃子貨品的總平均售價在2015年上升了0.4%。在13項貨品主要分類中，8類貨品在同期錄得升幅由0.1%至4.8%，以即沖飲品的升幅最大，超過了2015年綜合消費物價指數的3%；5類貨品售價則下跌，跌幅由-0.1%至-1.6%不等。

在45個再分類的貨品組別中，有23組的總平均售價上升，升幅0.1%至16.3%，當中錄得雙位數升幅的2組貨品，分別是果仁(16.3%)及淡奶/煉奶(11.3%)；另一方面，有20組貨品的總平均售價錄得跌幅，由-0.4%至-3.9%不等，有較顯著跌幅的貨品包括成人奶粉(-3.9%)及即食麵(-3.4%)。乳酪/乳酸飲品和粉麵，則是年內總平均售價不變的兩組貨品。



Online Price Watch

The Council collects daily prices of products from online food stores/supermarkets/personal care stores, to be displayed on the Council's Online Price Watch website. During the year, the site was further enhanced to include new sub-categories of products like first aid products and insecticides. In March 2017, average prices of bulk purchase discounts and EAN/UPC barcode information were added. The system optimisation during the year under review saw the total number of items monitored, increasing from around 2,000 to 2,100. The website's average number of unique visitors per month increased from approximately 27,900 to 38,800. A majority of these visitors came from Hong Kong (72%), the Mainland (12%) and Taiwan (4%).

Insurance

Cancer Insurance

The Council surveyed 13 insurance companies in the market. Of those, 8 responded, providing information on 10 cancer-specific insurance plans. Among them, 4 fell within the category of critical illness insurance, while 6 were categorised as medical insurance. Although these 2 types of insurance provide specific protection for cancers, the means of payout differ. The 4 critical illness insurance plans differed as to the organs covered and medical definitions, such as carcinoma-in-situ or early stage cancer. Moreover, the number of organs covered ranged from 9, being the least and 19 being the most. In the 6 cancer-specific medical insurance plans, only 3 stated in their promotional material or website that not all cancer types are covered. Consumers insured under the other 3 plans which have no such reminder may mistake the plans to be all inclusive.

In terms of the calculation of benefits, if the person insured under a critical illness insurance policy were diagnosed with a carcinoma-in-situ or early-stage cancer, he/she would receive benefit payment for 10%-30% of the insured sum. When cancer was diagnosed, 100% of the insured sum would be paid. The 4 cancer-specific critical illness insurance plans placed limits on the number of claims for carcinoma-in-situ or early stage cancer to 2-3 times and each claim for a different organ. Cancer-specific medical insurance plans, on the other hand, offer reimbursement but with restrictions. For instance, 1 plan set per cancer coverage limit at HK\$1 million, while the maximum lifetime benefit was HK\$3 million.

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部分貨品價格，然後在本會的「網上價格一覽通」網站展示。年度內，本會提升網站服務，加入更多新產品類別如急救用品及殺蟲用品。於2017年3月，網站更新增了產品量購優惠的平均價格及國際貨品條碼資料。此外，本會透過優化網站系統，令「網上價格一覽通」的監察貨品數目由約2,000件增至約2,100件。網站的每月平均獨立訪客數目亦由約27,900人上升至38,800人，訪客大部分來自香港(72%)、內地(12%)及台灣(4%)。

保險

癌症保險

本會向市面13間保險公司查詢，收到其中8間公司的10個癌症保險計劃資料。當中4個屬危疾保險類，6個為醫療保險（醫保）類，兩類保險雖然同樣提供針對癌症的保障，但賠償形式有異。4個危疾類計劃所涵蓋的癌症和其定義各有不同，各計劃所受保的器官數目由最少只有9個至最多達19個。至於6個癌症醫保類計劃中，只有3個在宣傳品或網頁註明並非所有類別的癌症都受保，其餘3個沒相關提示，容易令投保人誤解保障涵蓋所有癌症。

就賠償計算方法而言，各癌症危疾類計劃的投保人確診原位癌及初期癌症，可獲賠償保額的10%至30%不等，而確診癌症則可獲賠償十足保額。不過，4個癌症危疾類計劃都規定原位癌及初期癌症的賠償申請最多2-3次不等，且每次必須屬不同器官。而癌症醫保類計劃，則以實報實銷的方式計算，但亦有所限制，例如其中1個計劃的每次癌症最高賠償額為港幣100萬元，終身賠償上限為港幣300萬元。



Endowment

The Council approached 19 insurance companies. 14 endowment plans from 7 companies were collected for review. Great variability was found among plans in areas of payment tenure, guaranteed payback period, period of life insurance protection, insured amount and minimum premium requirement. Consumers must be vigilant concerning the proffered returns shown in promotional materials or highlighted in policy proposals prepared by intermediaries. These proposals are not to be taken as “guaranteed returns”. This is particularly true for participating plans, wherein the policy dividend is subject to the profit and investment returns of the insurer. Returns therefore may not match proffers in promotional leaflets or projected in policy proposals. In fact, the amount of dividends paid is at the sole discretion of the insurance company, while its rate is not guaranteed either. The insurance company may make further adjustments subsequent to the issuance of the policy.

The guaranteed payback period is based on the length of payment tenure, and some plans had a relatively longer guaranteed payback terms over the others. Before purchasing any endowment plan, consumers should consider their personal needs and affordability. If the policy is terminated before maturity, the surrender value will be substantially less than the total premium paid. Consumers were also reminded that endowments in foreign currencies may yield higher rates of return, but the returns will be influenced by fluctuations in the exchange rate. The principal payout of the endowment, at maturity, could be affected, by devaluation of the currency in which the endowment is held.

Travel Services

Online Hotel Bookings

In recent years, online hotel bookings have gained popularity. The Council surveyed 8 websites, resolved in Hong Kong dollars, providing booking services for hotel accommodation. 5 hotel booking websites surveyed provided “lowest price guarantees”. After confirming reservations, patrons could apply for rebates, based on price differential, if they came across lower priced options for the same booking on other websites. Lowest price guarantees however, were limited to exact matches in all stipulated terms of the bookings.

The survey also showed that 6 hotel booking websites listed disclaimers stating they would not be responsible for erroneous information concerning hotels or hotel services. 3 websites set out in their terms and conditions that, the information was provided by hotels or their agents, and therefore could not be guaranteed by the websites in terms of “completeness and accuracy”. 2 websites claimed that all information was provided directly by the hotels, including updated information.

Given that many companies operating hotel booking websites were located overseas, consumers might encounter difficulties in managing disputes with overseas companies and in receiving compensation on claims. Among the 8 websites surveyed, 5 were licensed travel agents and members of the Travel Industry Council of Hong Kong. Thus, consumers who booked hotels through licensed travel agents in Hong Kong were better protected by related regulation.

儲蓄壽險

本會向19間保險公司查詢，結果獲7間保險公司提供合共14個儲蓄壽險計劃的資料，各個計劃無論在付款年期、保證回本期、壽險保障年期、保額及最低保費等，都有極大差異。消費者須留意，不少儲蓄壽險在宣傳單張或銷售人員提供的計劃書上，列出的回報金額不一定代表「保證回報」，尤其有提供分紅的計劃，一般分紅是以保險公司的利潤及投資回報計算，因此，最終派發的分紅不一定跟宣傳或計劃書列載的回報率相同。事實上派發紅利的多寡全權由保險公司決定，其利率並非保證。在保單發出後，保險公司仍會不時更改利率。

保證回本期即保證現金價值高於已繳保費的年期，則按付款年期而有所不同。消費者在決定購買儲蓄壽險前，應先衡量負擔能力及需要。如提早終止計劃，取回的款項更會遠較已供金額少。同時，本會提示消費者須留意以外幣作為保單貨幣，雖然或可享較高的回報率，但當中牽涉兌換率升跌的風險，如投保人在保單到期取回款項時，該貨幣在當時大幅貶值，便可能影響最終所得的回報。

旅遊服務

網上預訂酒店

近年網上預訂酒店愈來愈普及，本會檢視了8個可直接以港元預訂酒店房間的網站，調查顯示，有5個訂房網站標榜「最優惠價格保證」，即用戶預訂酒店後，若在其他訂房網站找到更低廉的價格，便可申請退還差額或補償等，但價格保證只適用於一模一樣的預訂。

調查也發現，有6個網站列有免責聲明，說明不會對網站顯示的酒店服務資訊負上責任。有3個網站更在條款列明，資料由酒店或相關代理商提供，網站不對其「完整性及準確性」作任何保證。有2個網站聲稱資料是由酒店直接輸入及更新。

由於不少營運訂房網的公司都設於海外，一旦出現交易糾紛，消費者的追討過程可能困難重重。在本會檢視的8個網站中，有5個屬於香港持牌旅行社及旅遊業議會會員。消費者凡經香港持牌旅行社預訂外遊住宿，可獲得相關條例較佳的保障。

Textbooks

Textbook Price Survey

In 2016, result of the textbook price survey showed that the average increase in textbook prices was 2.9%, a bit higher than the rate of inflation.

In this survey of 678 commonly used textbooks from 24 publishers, the Council found that a majority (94.5%) of them, increased prices between 0.4% and 6.8% at the commencement of academic year. Only 37 textbooks (5.5%) did not make price changes but most of these were for non-core subjects such as Religious Education, Music, Putonghua, Home Economics, Chinese Literature and Tourism & Hospitality. None of the textbooks surveyed reduced its price, a scenario that had been observed over 4 consecutive years.

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 41 secondary schools and 50 primary schools. The survey results revealed that the expenditure for mandatory textbooks and learning materials had increased from the previous year by an average of 2.9% for secondary school classes and 2.7% for primary school classes. The increases were slightly higher than the increase in the Consumer Price Index (CPI) of 2.5% during the same period. The average textbook expenditure for primary school students was HK\$2,497, while the average textbook expenditure of the secondary school classes was HK\$2,619. The survey found that only few schools surveyed (20% of primary schools and less than 10% of secondary schools) had adopted e-textbooks, an area to be developed further.

教科書

教科書價格調查

於2016年度，教科書價格調查發現書本的訂價整體平均升幅為2.9%，略高於通脹。

調查涵蓋24間出版社共678本廣用書，本會發現大部分（94.5%）教科書在新學年均加價，加幅由0.4%至6.8%不等。調查中僅37本（5.5%）教科書凍結訂價，大部分屬非主科科目，包括宗教、音樂、普通話、家政、中國文學、旅遊與款待等。此外，本年度沒有任何課本減價，是連續4年出現沒有減價的情況。

教科書購書費調查

獲得教育局的協助，調查包括41間中學及50間小學，結果發現今年中、小學必須購買的教科書及學習材料的平均支出較上年度分別增加2.9%及2.7%，升幅略高於同期通脹2.5%。小學的平均購書費為港幣2,497元。中學方面，平均購書費為港幣2,619元。調查的學校只有少數（兩成小學及少於一成中學）採用電子教科書，顯示這方面仍然有待發展。

