



COLLECTING MARKET INFORMATION ON GOODS AND SERVICES

蒐集消費品和服務業的市場資訊

Market Surveillance

Compared with past decades, the marketplace has undergone radical changes brought on by the rise of internet commerce and digital services. In recognition of these changes, and the imperative for greater online protection awareness and consumer financial protection, the Council has embarked on an expanded market surveillance in the year under review that included daily monitoring of grocery prices at online food vendors, digital services such as online food ordering platforms and mobile applications of taxi hailing services, as well as services that impact the everyday life of consumers such as mortgage plans and credit card air mileage rewards⁹. In addition, the Council has continued its efforts to survey trade practices of the employment agencies on foreign domestic helpers and car maintenance programmes. In the year, the price movement of the textbook market was also reported.

Annual Supermarket Price Survey

The Council's annual supermarket price survey, on scan data for a basket of 200 top-selling items sold in 3 major supermarket chains, showed the aggregate average price of the basket increased by 0.5% over the year 2016, 1.9% below the 2016 Composite Consumer Price Index (CPI).

The basket of 200 items was broadly divided into 13 categories. Despite of the above CPI record, 5 categories recorded an upward trend with aggregate average price increase from 0.02% to 4.9%, while 8 categories were down by 0.3% to 2.9%.

The 13 categories were further sub-divided into 45 product groups. The analysis showed 18 product groups were up in aggregate average prices, from 0.2% to 13.3%. Liquid soaps/hand washes led the price surge, with an average increase of 13.3%. Infant formula (+4.6%), milk (+4.2%), noodles (+4.2%) and packaged cakes (+4%) also showed notable price increases. In contrast, 27 product groups were down in aggregate average prices, from 0.1% to 5.4%, notably, packaged rice (-5.4%), butter (-5%), wines (-3.9%), instant coffee (-3.8%), adult milk powder (-3.6%), juice/juice drinks (-3.5%) and biscuits (-3.4%).

市場調查焦點

過去數十年，由於互聯網商貿、數碼服務的興起，消費模式經歷重大改變。有見及此，本會於年內繼續擴大市場監察的範圍，包括每日監察網上食品店的糧油雜貨價格，以及進行數碼服務調查。調查對象包括網上點餐平台、網約的士應用程式，以至影響著消費者日常生活的種種服務，如樓宇按揭計劃、信用卡飛行里數等⁹。此外，本會繼續致力研究代聘外傭服務及新車保用服務計劃的營商手法。年內，本會亦一如以往公布了教科書價格的走勢。

年度超市價格調查

本會於年內發表的超市價格報告涵蓋3間主要大型超市，共200項較受歡迎貨品的掃描數據資料。於2016年，一籃子貨品的總平均售價上升了0.5%，比2016年綜合消費物價指數低1.9%。

是次調查的200項貨品可分為13大類，雖然2016年綜合消費物價指數偏低，但5類貨品在同期錄上升0.02%至4.9%；另一方面，8類貨品則錄得0.3%至2.9%的跌幅。

13大類貨品可再細分為45個貨品組別，當中發現18組的總平均售價錄得升幅，上升0.2%至13.3%不等。其中，沐浴露/洗手液的升幅(+13.3%)最顯著；而嬰兒奶粉(+4.6%)、牛奶(+4.2%)、粉麵(+4.2%)及包裝蛋糕(+4%)亦錄得明顯升幅。相反，27組貨品的總平均售價錄得跌幅，下跌0.1%至5.4%不等，錄得較顯著跌幅的貨品包括食米(-5.4%)、牛油(-5%)、葡萄酒(-3.9%)、即溶咖啡(-3.8%)、成人奶粉(-3.6%)、果汁/果汁飲品(-3.5%)及餅乾(-3.4%)。

⁹ See Appendix 7 for the list of surveys and service study reports published during 2017-18. 於2017-18年度公布的調查及服務研究報告。

Clear and accurate information holds the 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. With a fast-changing consumer market, greater emphasis has been placed on market surveillance to heighten online protection awareness and of the need for greater consumer financial protection.

提供清晰和準確的資訊是增強消費者自我保護能力的關鍵。消委會堅持不懈，從實體和網上市場，蒐集、分析和比對大量產品及服務資訊，而且這些資訊的數量與日俱增。消費市場急速轉變，本會更加著重市場調察的工作，提高對網絡安全的關注，藉以保障消費者的金錢財物。

Credit Card Air Mileage Rewards

As many consumers made use of their credit card bonus points to redeem air-tickets, the Council compared 16 card issuers offering 53 credit cards, including 9 co-branded cards with airlines or air mileage companies, and found that cards issued by the same card issuer offered different reward programmes. For instance, in the case of a popular mileage reward plan, the local spending required for conversion per air mile could vary from HK\$2.78 to HK\$25, a difference of nearly 8 times. For overseas transactions, the same plan would need only HK\$4 to HK\$5.33 to convert to 1 air mile whereas for local transactions the mileage conversion rate was between HK\$6 and HK\$8. Altogether, only 14 credit cards would offer more favourable conversion in overseas or foreign currency transactions.

Furthermore, variances were found in the mileage requirements for ticket redemption to the same destination abroad. Coupled with the difference in mileage conversion rates, consumers in possession of several credit cards would do well to carefully consider which card to use to their best advantage. Co-branded credit cards, though issued jointly with airlines or air mileage companies, do not necessarily offer a better conversion deal.

Besides, consumers should be aware that not all types of credit card transaction were eligible for earning mileages. For instance, most of the card issuers would exclude transactions of tax or insurance premium payments from their mileage programme.

Mobile Applications for Taxi Hailing Services

As taxi hailing services turned popular in booking a taxi, the Council conducted a massive trial exercise to evaluate the service performance of 7 popular taxi applications in the market. Among 429 actual trials, the overall success rate in being able to book a taxi varied from 52% to 98%, which was highly affected by factors like non-peak or peak hours, the distance of the trip and the Cross-Harbour Tunnel opted for the ride.



信用卡飛行里數

有見不少的消費者以信用卡簽帳換取機票，本會比較市面16間發卡機構所發出的53款信用卡，當中包括9款由航空公司或飛行里數公司與發卡機構發出的聯營卡。調查發現，同一發卡機構所發出的信用卡，會提供不同的獎賞計劃。以市場上一個較為流行的里數獎賞計劃為例，以信用卡在本地消費，兌換1里所需的簽帳額由港幣2.78元至25元不等，相差接近8倍。至於海外簽帳方面，上述飛行里數計劃只需港幣4元至5.33元便可換到1里數，然而以本地簽帳兌換1里數的所需花費，則由港幣6元至8元不等。調查中，只有14款信用卡在海外或以外幣簽帳可兌換較多里數。

此外，調查發現，即使飛行的目的地相同，不同里數計劃下所要求的里數亦各有不同；加上不同的里數兌換率，擁有多張信用卡的消費者須小心考慮以哪張信用卡消費，才最為有利。聯營卡雖由航空公司或飛行里數公司發出，所提供的里數兌換卻不一定最為划算。

另外，本會亦提醒消費者，並非所有信用卡交易可賺取飛行里數。例如，大部分發卡機構不會把繳付稅款或保險費用的交易，納入飛行里數計劃範圍之內。

網約的士應用程式

因應網約的士服務日漸流行，本會進行了一次大型實試調查，檢視7個本港較受歡迎的網約的士應用程式的表現。實試429次發現各應用程式的約車成功率介乎52%至98%，而約車成功率受不同因素影響，如繁忙或非繁忙時段約車、預約程車長短及指明所使用的過海隧道等。

Overall, 55% of the drivers arrived late to pick their passengers; the average time of delay was 3.8 minutes to 6.5 minutes, and in the worst case, the driver showed up 30 minutes later than the scheduled time. Of particular concern was their practice in data collection and access. In different degrees, most apps would seek to obtain consumer information irrelevant and excessive to e-hailing taxi operation, such as request to access/alter memory card contents, access to the user's photos, contact person data, records of phone communication, or even download the customer file without their prior knowledge.

The service and attitude of taxi drivers was also an issue of consumer dissatisfaction. Over one-quarter of 340 trips, the investigation team members found undesirable drivers' behaviour, including rudeness, frequent and abrupt changing of car speeds or use of mobile handsets. The chance of the customers encountering an unpleasant experience with a mobile taxi app was a high 36.4%. The taxi industry was urged to correct its practice in data collection, and to take immediate action to strengthen their services.

Mortgage Plans

The Council approached 21 banks in Hong Kong and collected information about residential property and carpark mortgages from 17 banks offering a total of 69 mortgage plans of various types: Hong Kong Interbank Offered Rate (HIBOR) mortgage plan, Prime-based mortgage plan, Mortgage Insurance Programme, Government Home Ownership Scheme, Tenants Purchase Scheme, and carpark mortgage plan.

On the basis of the interest rates on 22 August 2017, the interest charge of the HIBOR plan ranged from 1.79% to 2.32%, while that of the Prime-based plan 2.15% to 2.25%. Assuming the Prime and HIBOR remained unchanged during the repayment period of 20 years, if a purchaser bought a flat of HK\$5 million with a mortgage loan of 60%, interest calculated at the lowest rate of 1.79% and the highest interest rate of 2.32% would produce a significant difference in full interest costs of nearly HK\$200,000.

In addition, property developers were also offering mortgage plans with high loan-to-value ratios to attract buyers who may otherwise be unsuccessful in applying for the bank loans needed. But these mortgage plans came with a high interest rate, which may be twice or even three times as much as those charged by banks; the total interest costs could amount to a few million dollars more. Prospective buyers were strongly urged to compare different mortgage plans in great detail, review their own repayment ability carefully with the aid of free mortgage preliminary assessment service from banks, before making any decision.

Besides interest rates, consumers in assessing different mortgage plans should also factor in the banks' various privileges and service charges as well as the restrictions in individual plans such as early redemption of the mortgage. All but 1 of the 17 banks offered cash rebate of 1% to 1.6% of the loan amount. 3 of the banks would levy a mortgage application service fee – 2 charging 0.25% and 0.5% of the loan amount and the other 1 a set amount of HK\$1,000 to HK\$2,000. Almost all the banks would charge a service fee for early redemption – 4 charging between HK\$500 to HK\$1,000 per early redemption while the rest charging, within the first 4 years, 0.5% to 3% of the total loan or the amount of early payment.

整體而言，55%司機抵達時間較其預計遲，平均遲到時間介乎3.8至6.5分鐘，最遲的一次，司機較原訂預約時間晚30分鐘。

調查亦關注應用程式收集及取得資料的手法。調查發現大部分應用程式於不同程度上索取消費者的個人資料，而所存取的有關資料過多之餘，亦與網約的士服務無關，包括要求存讀取及修改記憶卡內容、讀取用戶的相片、聯絡人資料、通話紀錄，甚至可在未有通知用戶的情況下，下載他們的檔案。

的士司機的服務和駕駛態度亦一直為人詬病，在340次接載服務中，超過四分一數量，被調查員發現不理想的司機行為，包括不禮貌、頻密轉速或駕駛時使用手機等。其中1款應用程式約車，錄得不愉快體驗的機會率更高達36.4%。本會促請業界改善以上索取資料的手法，以及採取即時行動改善服務。

樓宇按揭計劃

本會向21間於香港營運的銀行收集有關住宅及車位按揭的資料，當中17間銀行回覆，涉及合共69項按揭計劃，涵蓋香港銀行同業拆息按揭（H按）、最優惠利率按揭（P按）、按揭保險計劃、居屋、公屋及車位等不同類型的按揭情況。

以2017年8月22日的H及P利率計算，H按計劃的實際利率由1.79厘至2.32厘不等，P按計劃的利率則由2.15厘至2.25厘不等。假設供款期為20年而期內的H及P利率維持不變，若貸款人以按揭成數60%購買一層價值港幣500萬元的物業，以最低1.79厘及最高的2.32厘計算，兩者的全期利息總開支相差近港幣20萬元。

此外，有發展商推出高成數按揭計劃，吸引未能成功向銀行申請按揭的準買家。然而，準買家須留意這類按揭計劃的利率可能較銀行高1倍或以上，總利息支出隨時較銀行按揭多出數百萬元，準買家應充分比較各按揭計劃，善用銀行提供的免費按揭評估服務，全面評估自己的還款能力才作決定。

除考慮利率，準買家在選擇按揭計劃時，亦應考慮銀行提供的各種優惠、手續費及個別計劃特定的限制，如提早還款等。17間銀行中，16間提供最高達貸款額1%至1.6%的現金回贈。另有3間銀行會收取按揭申請手續費 - 2間以貸款額0.25%及0.5%計算；1間則以定額收取介乎港幣1,000元至2,000元的手續費。幾乎全部銀行都會就提早還款收取手續費，當中4間銀行會對還款期內每次提早還款收取定額收費港幣500元至1,000元，其餘銀行在供款首4年，會就提早還款收取原貸款額，或提早還款金額的0.5%至3%作手續費。



Online Food Ordering Platforms

For many busy working professionals, online food ordering platforms offered great convenience to order dishes from different restaurants while saving the hassle to get on the streets. In the survey, meals were ordered 91 times from 9 food ordering platforms. It was found that besides the different surcharges for the delivery service, over 60% of the meals ordered were more expensive than the restaurant takeaway, with price markups ranging from 3% to a high 86%.

There were also wide variations in punctuality of delivery service among the platforms. The best performer achieved a nearly 90% punctuality rate, the worst performer was a dismal 20%, with an average delay of 18.3 minutes. By the time the meals arrived, their conditions were sometimes less than satisfactory, for instance, 30% had pizza turning cold, sushi becoming warm and ice cream melting; while another 30% had the food toppled over with the gravy leaking, etc.

Food delivery service also raised environmental issues. The tendency was for excessive package by many restaurants in order to ensure the foods were in their best condition when delivered. For example, in addition to using a plastic bowl to hold the soup, it would be wrapped further with a plastic food wrap to prevent soup leakage, and each item of food would be separated with cardboards in the packaging. The Council proposed the platforms to consider allowing consumers to opt for simpler packaging or no cutlery in support of sustainable consumption.

網上點餐平台

綜合點餐平台為繁忙的上班族提供了便捷的送餐服務，透過平台可以點選不同餐廳的食物，省卻外出進餐的麻煩。本會試用9個點餐平台，並先後點餐91次，發現消費者除了要支付送餐服務費外，逾6成經由平台點送的食物，其價格都較直接到餐廳外賣自取為高，溢價介乎3%至86%。

調查亦發現送餐服務的準時率十分參差。表現最佳的點餐平台近9成訂單依時送到，而表現最差的點餐平台，準時率只有2成，平均遲到18.3分鐘。食物抵達時的狀況也偶有失準，例如有3成食物溫度不理想，出現薄餅變凍、壽司變暖，以及雪糕溶化等各類問題；另有3成食物送達時出現傾側、漏出汁液等情況。

送餐服務同時衍生環保問題，不少餐廳為保持食物以最佳狀態送抵，出現過度包裝的情況，如在盛載湯的膠碗外再以保鮮紙包裹以防湯汁漏出，因此每個食物盒之間都以紙皮分隔。本會建議這些平台讓消費者選擇較輕便的包裝，或不用外賣餐具，以支持可持續消費。

Online Price Watch

The Council collects and displays daily prices of products from online food stores/supermarkets/personal care stores on its Online Price Watch website. During the year, the site was enhanced to include new sub-categories of products like health supplements and batteries, raising the number of items monitored by around 100 items to about 2,200 items in March 2018, attracted 53,000 unique visitors in average per month, a growth of over 38%.

Private Car Maintenance Warranties

Owning a car is an expensive consumption. In a survey on the warranty plans of new cars from 22 brands, the Council found highly restrictive terms and conditions in the majority of these warranties. Nearly all car brands included mandatory warranty requirements that car owners must deliver their vehicles for inspection at designated repair centres, failing which the warranties of the entire car or the parts serviced by a third party would automatically cease to be effective. Further, if they failed to abide by the inspection suggestions for repairs, the warranties would either be rendered totally invalid or the problem areas in question would cease to be covered in the warranty.

Price transparency was another major area that the industry should improve. Out of all, only 2 brands voluntarily offered written price quotations prior to repairs; 9 others only gave oral estimates over the phone. In the event the repair costs might likely to exceed the original estimates, only 12 car brands would notify their customers for consent beforehand. But should the final repair costs still exceed the estimates, only 5 brands would charge according to the original final estimates agreed upon with the customers.

In addition, the Council's review of consumer protection legislation overseas in relation to the sales and repairs of motor cars showed that in many countries, should the vehicle experience any malfunction during the warranty period, free repairs or spare parts replacement would be provided. There was, however, no similar legislation in Hong Kong.

Employment Agencies for Foreign Domestic Helpers

The survey covered a total of 33 employment agencies which provides recruitment service for domestic helpers variously from Indonesia, the Philippines, Bangladesh, Cambodia and Thailand, and varying widely in their charges from HK\$4,680 to HK\$12,980.

Many complaints recorded by the Council shared the same grievances of the qualifications and working experience claimed by foreign domestic helpers often turned out to be inaccurate. In validating the claimed profile, 29 of the agencies were just solely dependent on their overseas partners to check the foreign domestic helpers' qualifications and work experience; 17 others would verify the domestic helpers' related documents but among them 13 would only check on those who had completed their contracts and were currently in Hong Kong. 1 agency categorically stated it would not verify any related information.

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的價格，並在網上價格一覽通網站內展示。本會於年內增加了網站所涵蓋的貨品類別，如保健食品及電池等價格。至2018年3月，上載至該網站的貨品數目約為2,200件，較之前增加約100件，平均每月吸引53,000獨立訪客人數，增長率超過38%。

新車保用及售後服務

車輛屬昂貴的消費品。本會檢視了22個品牌的新車保用計劃，發現涉及維修保用的附帶條款頗多。調查中的絕大部分計劃都硬性規定車主必須到指定維修中心檢查及維修；如違反相關條款，全車或經第3方維修的零件將不獲保用。此外，如車主不按檢查報告建議維修，全車或有關零件的保用亦會失效。

維修報價及估價的透明度，亦是行業可改進的地方。調查中，只有2個品牌會在維修前主動向顧客提供詳細的書面報價，9個品牌則只會以電話口頭報價。若維修時發現相關費用有機會超出估價，12個品牌表示會通知顧客，在取得同意後才會繼續維修工作。但是，若維修費最終超出估價，只有5個品牌會根據與顧客最後確認之估價收費。

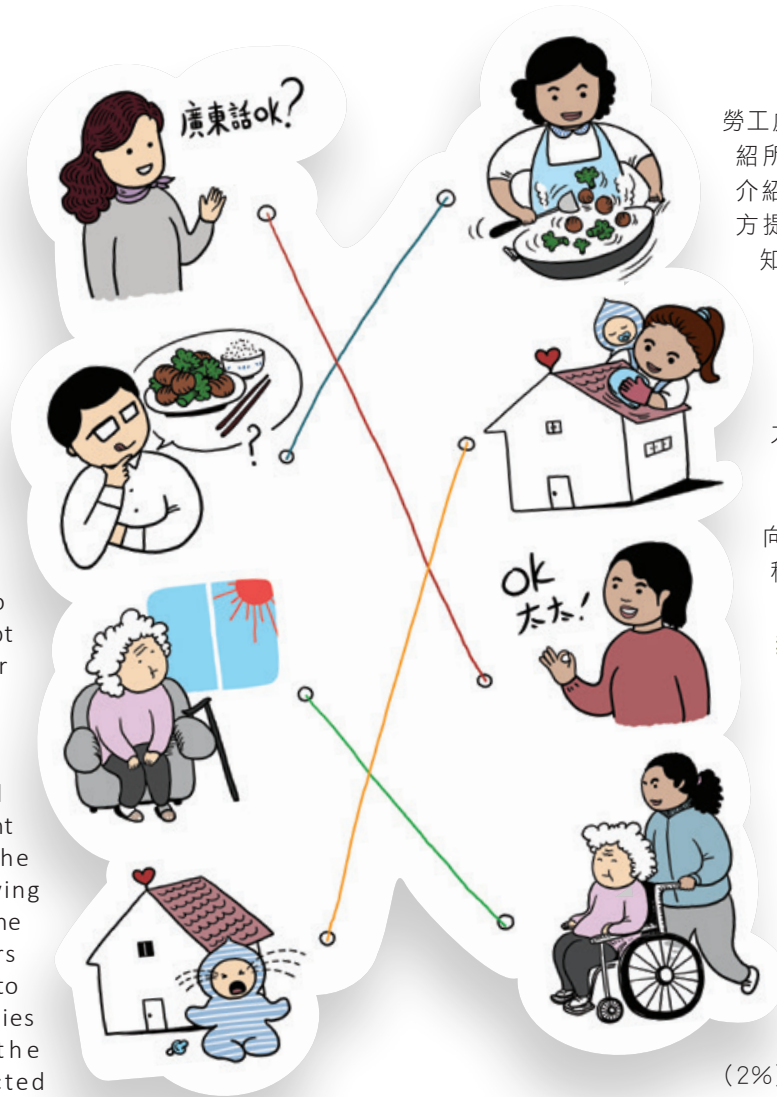
另外，本會檢視海外法例對消費者購買新車及其後之維修保養的保障，發現當車輛在指定年內內出現故障，均可獲免費維修或更換零件，反觀本港則欠缺相關法例保障。

代聘外傭服務

本會檢視33間外傭中介公司代聘印尼、菲律賓、孟加拉、柬埔寨及泰國外傭的服務，當中服務收費的差距很大，由港幣4,680元至12,980元不等。

本會接獲不少消費者投訴，指外傭聲稱的資歷與事實不符。調查發現在核實外傭所聲稱的資料時，29間中介公司只依賴海外合作夥伴查核外傭的資歷和工作經驗；另有17間會查核外傭的相關文件，但當中13間只會查核本地完約外傭的在港相關工作經驗。1間中介公司更直接表示不會核查任何相關資料。

According to the Code of Practice for Employment Agencies issued by the Labour Department last year, employment agencies are required to exercise due diligence in checking the accuracy of the information provided by both job-seekers and employers; to ensure information provided to the parties is consistent with the facts made known to them; and when in doubt they should inform either party affected. In the view of the Council, the employment intermediary were paid to provide the recruitment service should bear the responsibility in verifying the trustworthiness of the information. Consumers were advised to report to the Employment Agencies Administration of the Department if suspected violation to the Code was found.



勞工處在去年頒布的《職業介紹所實務守則》，要求職業介紹所應盡責任查核僱傭雙方提供的資料，確保與其所知的事實相符，如懷疑一方的資料與事實不符，應如實告知另一方。本會認為外傭中介公司收取服務費，應按規定盡力查核外傭提供的資料，履行責任。消費者如懷疑有中介公司違反守則，宜向勞工處職業介紹所事務科舉報。

教科書價格及學生購書費調查

2017年度的教科書訂價調查結果顯示，書價整體平均升幅為3.2%，高於同期通脹(1.8%)。調查涵蓋20間出版社，合共542本廣用書，本會發現大部分(98%)教科書在新學年加價，加幅由0.7%至5.8%不等。只有11本教科書

(2%)凍結訂價，主要屬非主科目，包括宗教、旅遊與款待及中國文學。2017年度沒有任何教科書減價，是連續5年錄得課本沒有減價的情況。

Textbook Prices and Expenditure Surveys

In 2017, the average increase in textbook prices was 3.2% which was higher than the 1.8% rate of inflation of the same period. In this survey of 542 commonly used textbooks from 20 publishers, the Council found that the majority (98%) increased their price by 0.7% to 5.8%. Only 11 textbooks (2%) had their price frozen but most of these were for non-core subjects, including Religious Education, Tourism and Hospitality, and Chinese Literature. None of the textbooks surveyed had decreased in price, a continuing trend over the past 5 consecutive years.

Further, with the help of the Education Bureau, the Council collected textbook lists for the new academic year from 44 primary and 38 secondary schools. The survey revealed that the textbook expenditure had increased from previous academic year by an average of 4% for primary schools and 2.8% for secondary schools, both higher than the rate of inflation (1.7%) of the same period. On average, primary and secondary school students spent HK\$2,730 and HK\$2,618 respectively for mandatory textbooks and learning materials. For primary schools, all classes recorded an increase in average textbook expenditure, from 3.6% (Primary 5) to 4.4% (Primary 1). The variance in average textbook expenditures among the secondary grades ranged from a drop of 3.3% (Form 6) to a rise of 3.7% (Form 4).

此外，本會在教育局的協助下，收集了44間小學及38間中學新學年的書單，發現中、小學生的平均購書費分別較上學年增加2.8%及4%，升幅高於同期通脹(1.7%)。中、小學生必須購買的教科書及學習材料的平均費用，分別為港幣2,618元及港幣2,730元。當中，小學各級的平均支出均錄得升幅，由3.6%(小五)至4.4%(小一)不等。中學方面，各級的平均購書費由下跌3.3%(中六)至上升3.7%(中四)不等。