

COLLECTING MARKET INFORMATION ON GOODS AND SERVICES

蒐集消費品和服務業的市場資訊

An important activity of the Council's work is market surveillance, which involves collecting timely information on the ever-growing range of goods and services available in the marketplace, both physical and digital, and analysing this data to provide consumers with clear pricing and value comparisons so that they are better equipped to shop wisely. This covers not only grocery prices, which are monitored continuously, but also many other products and services which are essential subjects of periodic special surveys. The Council believes clear and accurate information disclosure is a key enabler to consumer empowerment.

本會的市場調查工作涵蓋實體及網上市場與日俱增及種類廣泛的商品及服務，適時蒐集資訊和分析數據，為消費者提供清晰的價格和價值比較，讓他們為精明消費作好準備。年內工作不僅包括持續地監察雜貨的價格，還包括定期為不同重要產品和服務進行特別調查，本會相信清晰無誤披露資訊，是賦權消費者保障自身權益的關鍵因素。



Market Surveillance

Given the rise in e-commerce, digital services and the need for greater protection to safeguard consumer interests in light of a rapidly changing market, the Council continued to expand its market surveillance⁹ efforts including daily monitoring of grocery prices at online food stores, comparison of services provided by online grocery platforms, and scrutiny of the promotion tactics as well as the service terms of free mobile games. In the year, surveys on offshore or Mainland bank accounts and qualifying deferred annuity policies were conducted to strengthen financial consumer protection. Issues relevant to our daily lives including the clarity of home renovation quotations and payment terms of carparks were examined. In addition to the longitudinal study of the price movements in a basket of supermarket items, the Council advocated the unit pricing policies in the local retail market as it could help consumers shop wisely through easy price comparison among products of different packaging and brands.

市場調查焦點

電子商務及數碼服務的急速發展，令市場更加瞬息萬變，本會繼續擴大其市場調查⁹，以進一步強化保護消費者，包括每日監察網上食品店的雜貨價格、比較網上雜貨平台提供的服務，以及檢視免費手機遊戲的促銷策略和服務條款等。年內，本會除了進行離岸或內地銀行戶口，以及合資格延期年金的調查，以加強保障使用金融服務的消費者外，亦有研究與大眾日常生活息息相關的課題，包括檢視家居裝修報價的清晰度、停車場付款條款。另外，除了對一籃子超市貨品的價格變動進行長期研究外，本會還向本地零售市場倡議採用單位價格政策，以協助消費者更容易比較不同包裝和品牌貨品的價格，精明消費。

⁹ See Appendix 7 for the list of survey and service study reports published in 2020-21. 於2020-21年公布的調查和研究報告一覽表見附錄七。



Annual Supermarket Price Survey

In the year under review, the Council announced its 2019 annual supermarket price survey on scan data for a basket of 230 top-selling items sold in 3 major supermarket chains. Compared with 2018, the aggregate average price of 230 top-selling items in 2019 rose by 0.6%. The survey revealed significant aggregate average price increases in 2 product categories (3.2% and 3.3%) and 10 product groups (3.1% to 8.5%), both higher than the increase of the Composite Consumer Price Index for the corresponding period (2.9%).

The basket of 230 items was broadly divided into 12 categories and 50 product groups. 8 of the 12 categories recorded an upward trend, with an aggregate average price increase ranging from 0.3% to 3.3% year-on-year (YoY), while 4 categories were down by 0.02% to 3.1% YoY. The analysis showed that the aggregate average prices of 27 out of the 50 product groups were up by 0.2% to 8.5% YoY. The product group leading the price surge was packaged rice, with an average increase of 8.5%, followed by frozen food (6.7%), bean curd (6.1%) and pet food (5.2%). In contrast, the aggregate average prices of 21 product groups were down YoY, from 0.1% to 5.6%, with beer (-5.6%), non-carbonated drinks (-5.3%) and adult milk powder (-4.3%) showing the largest drops. Bottled water/sports drinks and soya drinks remained unchanged in their aggregate average prices.

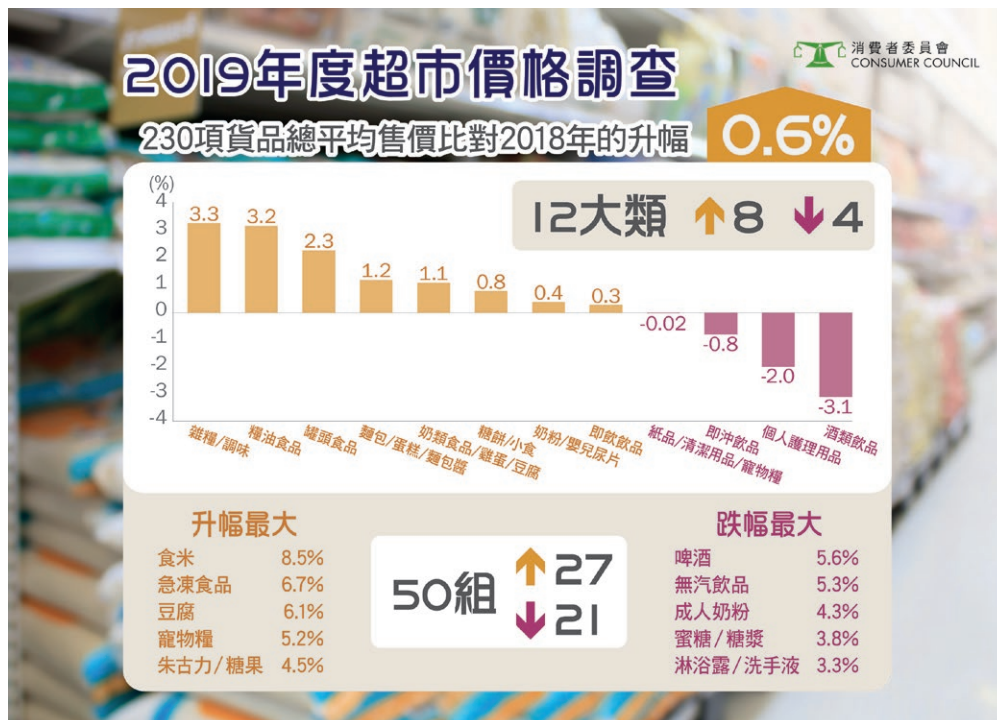
The Council was deeply concerned about the significant rise in the “staple food” category and “packaged rice” product group, adding an extra burden on consumers’ daily expenses in the midst of the economic downturn. The Council urged rice importers and retailers to stabilise their supply and impose tight control on price adjustments.

年度超市價格調查

本會在 2020-21 年內公布 2019 年度的超市價格調查，檢視 3 間大型連鎖超市售賣的一籃子共 230 項較受歡迎的貨品。與 2018 年比較，這 230 項較受歡迎貨品的總平均售價上升 0.6%，有 2 大類貨品 (3.2% 及 3.3%) 及 10 個組別貨品 (3.1% 至 8.5%) 的總平均售價升幅較同期綜合消費物價指數的升幅 (2.9%) 高。

一籃子 230 項超市貨品分為 12 大類及細分為 50 個組別分析，在 12 類貨品中，8 類的總平均售價按年上升 0.3% 至 3.3%；另有 4 類則較前一年下跌 0.02% 至 3.1%。在 50 組貨品中，27 組的總平均售價按年上升 0.2% 至 8.5%，當中以食米組別的升幅最大，上升 8.5%，其次是急凍食品 (6.7%)、豆腐 (6.1%) 及寵物糧 (5.2%)。相反，有 21 組貨品的總平均售價較前一年下跌 0.1% 至 5.6%，跌幅較顯著的組別包括啤酒 (-5.6%)、無汽飲品 (-5.3%) 和成人奶粉 (-4.3%)；而樽裝水 / 運動飲品和豆奶組別的總平均售價則維持不變。

本會深切關注糧油食品類別及食米組別的顯著升幅，在經濟不景的情況下，令消費者日常開支更百上加斤，本會促請食米進口商和零售商穩定供應及嚴格管控價格調整。



Online Price Watch

Daily prices of around 2,200 products from online food stores, supermarkets and personal care stores were collected and listed on the Council's Online Price Watch website. Having launched the new mobile site in the previous year, the Council improved the desktop site during the year under review to maintain consistency, as well as to provide a better browsing experience for visitors. In addition, the unit prices of relevant products were added so that consumers could make a well-informed price comparison between similar products in different formats. The average number of unique visitors to the mobile and desktop site per month were 19,409 and 10,146 respectively.

Unit Pricing of Supermarket Products

Unit pricing is a mandatory requirement for major retailers in some overseas countries and regions. It is a tool designed for consumers which is primarily aimed at facilitating the comparison of prices of similar products offered in different formats. Given the experiences of overseas jurisdictions, the Council conducted a survey on unit pricing and collected the pricing information of 12 categories of pre-packaged food products from 4 major supermarket chains. Examples were furnished to illustrate how unit pricing could assist consumers to readily compare the value of products of varying size, packaging and brands.

The result showed that in the 20 groups of products with varying package sizes, the unit prices of bigger packages were 1.3% to 42.2% more expensive than their smaller packages. Besides, the unit prices of products in cases were not necessarily lower than a single item. As indicated in the 18 groups of products, although different flavours of the same product/brand were marked with the same price, their unit price could vary up to 79.3% due to different net weight or volume. In addition, the unit price of the same product/brand of identical weight but different packaging could also vary by over 40% to 60%. As for the 10 groups of pre-packaged fresh produce, the weight units marked by each supermarket varied vastly, from per lb, per kg, per 100g to even per catty, causing confusion to consumers.

The Council advised consumers not to simply take the marked prices of products for price comparison. In addition, large supermarket chains were suggested to take the lead and make reference to related policies and experiences from overseas jurisdictions to display the unit price of products with a standard unit measurement.

 -5.6%

 +8.5%



 +6.7%

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。

繼 2019 年推出全新手機版網站後，本會於年內亦更新桌面版網站，從而維持瀏覽一致性，為訪客提供更佳體驗；同時亦新增貨品的單位價格，方便消費者全面比較以不同方式包裝的相近貨品的價格。手機版及桌面版網站的每月獨立訪客數目分別平均為 19,409 及 10,146。

超市貨品單位價格

部分海外國家和地區強制要求主要零售商採用單位價格（簡稱「單價」），以方便消費者比較同類但不同包裝的貨品價格。借鑒部分海外司法管轄區的經驗，本會進行了單位價格調查，收集了來自 4 間主要大型連鎖超市共 12 類預先包裝食品的價格資料，並以例子說明單價如何幫助消費者比較不同大小、包裝和品牌的貨品價格。

調查結果顯示，在 20 組不同包裝大小的貨品中，大包裝的單價比細包裝的單價高 1.3% 至 42.2%；原箱貨品的單價亦不一定低於單件貨品的單價。另有 18 組貨品，雖然同一品牌的不同口味的同類貨品售價相同，但由於淨重量或容量不同，其單價可相差達 79.3%；此外，相同重量但不同包裝的同一貨品的單價亦可相差超過 40% 至 60%。至於 10 組預先包裝鮮貨食品，每間超市標示的重量單位差異很大，從每磅、每公斤、每 100 克，甚至每斤都有，容易令消費者混淆。

本會提醒消費者不應單以貨品的標示價格作比較，並建議大型連鎖超市起帶頭示範作用，參考海外司法管轄區的相關政策及經驗，以統一計量單位標示貨品的單價。



Online Grocery Shopping Services

Catalysed by the pandemic, online grocery shopping has gained momentum substantially in the past year. Thus, the Council conducted a mystery survey on 5 online supermarkets to assess their service quality and found inconsistent standards in various areas, such as the convenience of product search, delivery arrangements, as well as the condition of goods upon delivery.

The supermarket websites were compared for their ease-of-use, but 1 of them had a confusing product taxonomy, dragging out the time required for customers to locate the products they need. Speedy delivery should be a reasonable ask, but only 1 supermarket was able to provide same-day delivery. The other 4 supermarkets took 1 to 26 days to deliver, with some orders eventually not fulfilled. 4 supermarkets were able to deliver all items in a single shipment, while 1 supermarket consistently took 3 to 4 split deliveries per transaction. Punctual delivery is a basic requirement for online shopping services, but for 1 supermarket, not only were 5 orders split across 17 shipments, 76% of the shipments failed to be delivered within the promised time frame, with the latest delivery delayed by 16 days and some orders eventually unfulfilled.

Furthermore, 96% of the deliveries saw frozen or perishable foods arriving at a temperature that was too high, including frozen pork chops at 19.3°C and milk at over 16°C. Risks to food safety should not be overlooked.

Customers were advised to check immediately upon receipt of the products whether the quality and quantity matched their order. Various slip-ups occurred for all supermarkets in the survey, such as missing items, mix-up with other customers' orders, rotten fruit, broken eggs, thawed frozen meat, dented cans, and ruptured packaging, etc.

Besides, the survey brought to light the issue of over-packaging for online groceries orders. Merchants often used cooler bags along with ice packs to keep frozen food chilled, multiple protective layers to protect fragile goods, an individual box to hold a single item, huge amounts of plastic bags, etc. While consumers should be mindful of the environmental impact of over-packaging, the Council also urged online shopping platforms and logistics companies to strike a balance between upholding food safety and environmental considerations, by refraining from excessive packaging and selecting eco-friendly packaging materials.

超市網購服務

受疫情帶動，網上超市的銷情於過去一年大幅增長。因此，本會實試 5 間網上超市的服務質素，發現這些平台由網站選購的方便程度、送貨物流安排，以至貨品送抵時的狀態均水準參差。

本會比較了各購物網站的方便使用程度，當中 1 間超市網頁貨品分類混亂，增加了顧客尋找貨品的時間。確認訂單後，消費者自然希望盡快收到貨品，但實試中只有 1 間超市提供即日送貨，另外 4 間最終需 1 天至 26 天送貨，亦有訂單最終沒有付運。此外，4 間超市在全部實試交易均可安排一次過付運，餘下 1 間則每次選購都需要分 3 至 4 次送抵。準時付運是網購服務的基本要求，但其中 1 間超市，不但 5 次交易共分開 17 張訂單送貨，76% 的訂單均未能按預定時段抵達，最嚴重的 1 次比預定時段延遲 16 天，亦有訂單最終沒有送貨。

此外，96% 的實試交易中，均有冷藏或容易變壞的食品在送達時，表面溫度未達到保鮮效果，包括冰鮮豬扒達 19.3°C 及鮮奶達 16°C 以上，食安風險不容忽視。

消費者收到網購貨品後，宜即時檢查數量及質量是否與訂單吻合。是次實試中所有超市送抵的貨品均有疏漏，包括貨品送漏、誤與另一客戶的訂單對調、水果已腐爛、雞蛋破裂、急凍肉類已解凍、罐頭有凹痕、包裝破裂等情況。

是次實試亦發現，網購貨品出現過度包裝的問題。商戶為冷藏食物保溫，經常用上多個冰包又放進保溫袋保存；易碎物品以多層包裝保護；1 箱只盛載 1 件貨品，以及耗用大量膠袋等。消費者應注意過度包裝對環境的影響；本會亦呼籲網上購物平台及物流公司，包裝時除確保食物安全，還須兼顧環保因素，選用環保包裝物料和避免過度包裝。

Mobile Games In-game App Purchase

Mobile games have become increasingly popular among teens and even adults. Game providers often offer free downloads to lure gamers, then take advantage of their eagerness to win by progressively peddling various virtual items or services. The Council surveyed and experienced 11 free mobile games from the 2 commonly used mobile app stores, iOS App Store and Android Google Play. The survey found that mobile game developers were adept at luring gamers into making perpetual in-game purchases by utilising well-timed and pervasive promotions, such as virtual items "lucky draws", claims of "limited" supply of virtual items to generate demand, first-time in-game purchase rewards, exclusive VIP privileges granted by accumulating in-game purchases. All these tactics gradually and subconsciously foster gamers' habit of making in-game purchases. The Council expressed great concern on the adverse effects mobile games posed to children, teenagers and people with weak self-control.

Besides, it was observed from the survey results that the rights of mobile gamers were not adequately protected by the user agreements and the terms and conditions. For example, game developers could block gamers' accounts at any time; when gamers quit the games because of poor online connection quality or losing interest, they were not guaranteed a refund on the unused portion of the in-game purchase. For underaged gamers, if they made in-game purchases without parents' or guardians' consent, the latter either could not or found it difficult to seek a refund.

As compared with certain overseas markets, the mobile gaming industry is yet to be properly regulated in Hong Kong. The Council opined that the Government should take reference from other jurisdictions on the regulation of mobile games, including sales tactics, drawing probability, refund mechanism and consumption by underaged persons.

手機遊戲課金

手機遊戲（手遊）是近年深受年輕人以至成年人歡迎的消閒娛樂。遊戲供應商往往以免費下載作招徠，繼而逐步利用玩家求勝心切的心理，推銷各種虛擬商品或服務。本會從 iOS App Store 及 Android Google Play 這 2 個普遍使用的手機程式銷售平台，實試下載及體驗 11 款免費手機遊戲，發現手遊開發商善於看準時機，無孔不入地向玩家推銷並引誘玩家持續購買商品或服務（俗稱課金），例如以「抽獎」方式送出虛擬商品、以「限定」作招徠製造虛擬商品需求、首次儲值可獲獎勵、以累積課金享「VIP」特權等，讓玩家在不知不覺間逐漸養成課金的習慣。本會高度關注手遊對兒童及青少年，以及自控能力薄弱人士的不良影響。

實試同時發現手遊的用戶協議及條款對玩家的保障不足，譬如遊戲商可隨時封鎖玩家的帳號；玩家因不滿遊戲的連線質素或失去興趣而退出遊戲時，不保證可獲退回遊戲內未使用的課金；未成年人士，儘管在未徵得家長／監護人的同意下課金，家長／監護人亦不能或難以申請退款。

相比某些海外市場，本港目前對手遊產業仍欠妥善監管，本會建議政府參考其他司法管轄區，針對手遊的銷售手法、「中獎」機率、退款機制、未成年人消費等訂立規範。



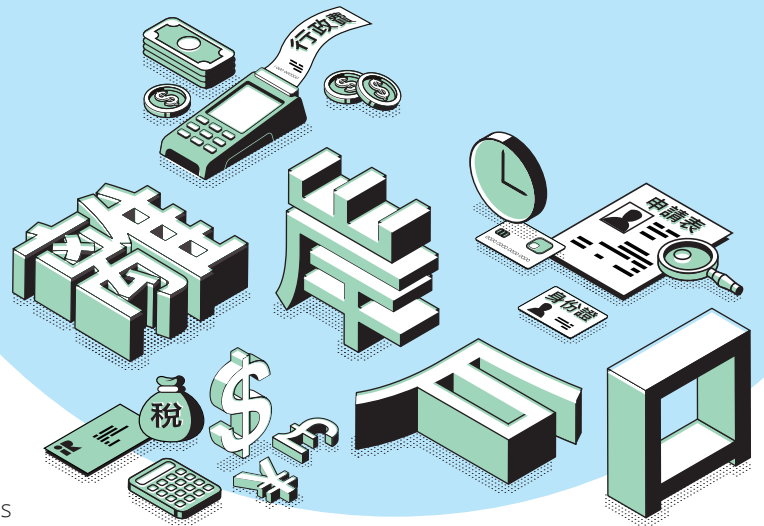
VIP

消費者委員會
CONSUMER COUNCIL

手遊推銷課金 5 大手法

- 提供首儲優惠**
獲贈雙倍代幣或獎品，利誘踏出課金第一步
- 「數量限定」、「新手限定」**
營造稀缺、限時心態，促銷課金
- 「抽獎」送出手遊商品**
「不定比率」送出商品，容易上癮
- 提供「尊享待遇」**
VIP 制度、月卡、「訂閱」，令玩家獲得遊戲「優勢」，以課金換取虛榮感
- 宣傳推廣無孔不入**
從登入遊戲，至不同頁面均充斥課金推廣，易生課金念頭





Offshore or Mainland Bank Accounts

Whether it is for studying abroad, buying property outside Hong Kong, investment immigration or using e-payment services in the Mainland, consumers need to open an offshore/Mainland bank account to manage their funds flexibly. While consumers could visit the offshore country or the Mainland to open the account in person, they could also approach selected local banks offering respective account opening services. The Council reviewed the offshore/Mainland bank account opening services offered by 11 local banks and found that the requirements for application, service details and charges varied, from the minimum age, asset balance, fees, transfer means and transfer limit, to minimum account balance and processing time. Given deposits/assets in offshore accounts are protected by the local regulations only, depositors should pay close attention to any changes in the relevant local policies to minimise their risk.

From the 11 banks that replied with their service information, 9 of them provided Mainland account opening service, making it the most common service of all. Singapore accounts were the second most common service. Depending on the account holding location, the minimum application age was 18 for most banks. 1 bank accepted applications from juniors as young as 11 to open an account in Australia, Canada, UK or USA. For documentation, apart from the Hong Kong Identity Card and proof of address, applicants might need to present their Home Visit Permit, real name registered Mainland mobile number, income proof and source of income etc., depending on the location of the account. Upon submission of the required documents, the application might take at least 1 day and up to 4 weeks or 20 working days for processing, and 6 banks in this survey required applicants to visit the offshore country or the Mainland in person to confirm or activate their accounts, depending on the location of the account. Asset balance requirement ranged from no minimum requirement to at least \$1.5 million. 7 out of the 9 banks that offered Mainland account opening services did not set a requirement on the asset balance.

Apart from considering the risks involved, it is of prime importance to be clear on one's purpose and whether there is a long-term necessity to open an offshore account. For instance, if the deposit is made through conversion into a foreign currency, account holders may need to bear the risk associated with foreign exchange rate volatility. Consumers should also pay heed to the potential charges levied on account opening, remittances, management or utilisation of funds; whether savings and investment proceeds would be taxed by the respective governments; as well as tax rates, tax returns filing and payment procedures. All of these should be taken into consideration before deciding on where or whether to open an offshore/Mainland account.

離岸或內地銀行帳戶

無論到海外升學、置業、投資移民，或使用內地電子支付，消費者均需要開立離岸或內地帳戶，以便靈活管理資金。除親自到當地開立帳戶外，消費者亦可透過部分本地銀行代為辦理。本會檢視了 11 間本地銀行開立離岸或內地帳戶的服務，發現銀行間對申請開立帳戶的條件、服務細節和收費不盡相同，由開戶最低年齡、資產結餘、費用、轉帳方式、轉帳上限，以至帳戶最低結餘及辦理時間均各有差異。因離岸帳戶的存款或資產只受開設帳戶地點的法例所保護，存款人應密切留意當地相關政策變動，將風險減至最低。

綜合 11 間提供服務資料的銀行，9 間提供開立內地帳戶服務，為最普遍的服務，其次為提供開立新加坡帳戶服務。視乎開戶地，普遍銀行的最低開戶年齡為 18 歲，其中 1 間銀行接受年齡低至 11 歲的小童申請澳洲、美加或英國的帳戶。開戶所需文件除香港身份證及住址證明外，申請人或需視乎開戶地，提供回鄉證、實名登記內地手機號碼、入息或收入來源證明等。文件提交後，開戶最快由 1 天至 4 星期或 20 個工作天，亦有 6 間銀行會視乎帳戶所在地，要求申請人到當地確認或啟動帳戶。資產結餘要求由不設最低要求至不少於 \$150 萬不等。9 間提供開立內地帳戶的銀行中，7 間不設資產結餘要求。

開立離岸或內地帳戶，除了要考慮當中涉及的風險外，最重要是考慮清楚開立目的是否有長遠需要。例如以外幣作存款，或需承受外幣匯率波動的風險；於開戶、匯款過程中，以至日後管理或運用該筆資金時的各種潛在費用；以及存款和投資得益會否被當地政府徵稅、相關稅率與報稅及繳稅程序，從而決定應否開立相關帳戶及開立帳戶的地點。

Qualifying Deferred Annuity Policies

As the population is ageing, many people have considered pre-emptive financial planning in preparation for a lengthy retirement life. Starting from April 2019, citizens are even eligible for claiming tax deduction for enrolling in “Qualifying Deferred Annuity Policies” (“QDAP”) certified by the Insurance Authority (IA). Based on the progressive rates of the 2020-21 year of assessment, each policy holder can save up to \$10,200 in taxes per year. The QDAP plans certified by IA met all of the following conditions, including a minimum total premium of \$180,000, a premium payment term of at least 5 years, and an annuity period of at least 10 years.

The Council surveyed 23 QDAPs from 18 insurers and found significant disparities in various aspects, including the issue age, minimum premium amount, premium payment term, accumulation period, annuity period and internal rate of return (IRR). Among the plans with a 5-year premium payment term, the annual premium ranged from \$36,000 to \$105,447, representing a three-fold difference, while their annuity period ranged from 10 to 30 years. Consumers are advised to compare different plans based on their “Guaranteed IRR”, as the return for plans in different terms could have a considerable difference, such as the guaranteed IRR of a 5-year premium payment term could range from 0.01% to the highest of 3.33%.

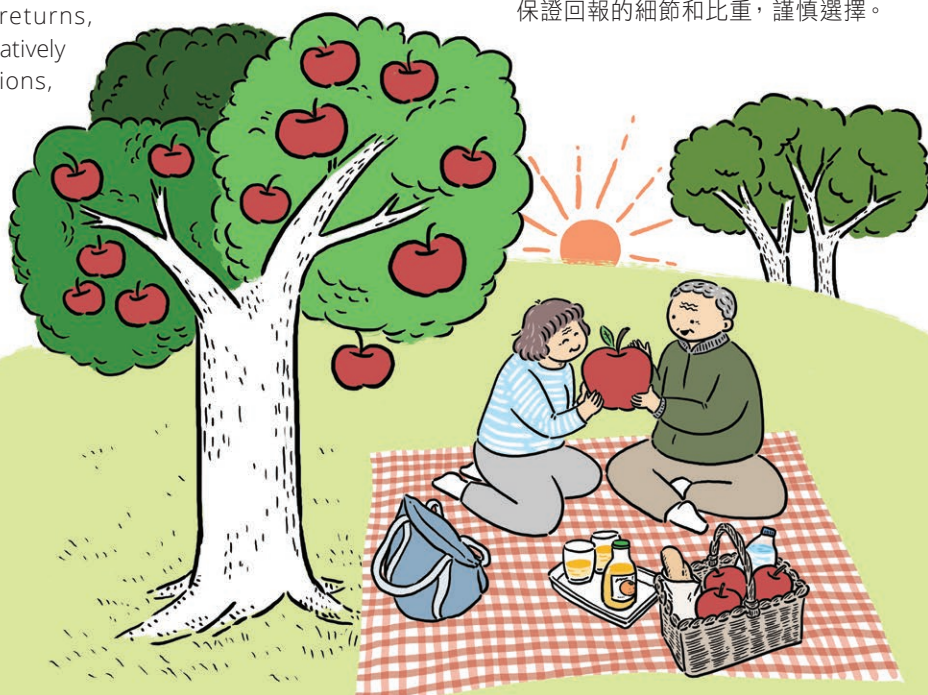
The Guaranteed IRR provided by different plans would inevitably vary even if the premium payment term, accumulation period and annuity period were the same. Taking 3 plans with Guaranteed IRRs ranging from 1.98% to 3% as an example, in the hypothetical situation of a 45-year-old non-smoking male policy holder paying an annual premium of around \$40,000 over a 5-year premium payment term and collecting annuity for 30 years starting from the age of 60, the total guaranteed income ranged from \$297,000 to \$363,600, marking a 22% difference. Even for the same plan, the shorter the premium payment term and the longer the accumulation period or annuity period, the Guaranteed IRR would be relatively higher. Besides, the IRR is also impacted by a number of factors, including the gender and age of the insured, as well as the premium payment mode. Therefore, those planning to apply for QDAP should enquire with the insurer about the IRR specific to their own personal plan and compare various plans across different insurers before choosing the most suitable one. Also, plans containing “Non-Guaranteed” returns, despite having a higher Total IRR, had a relatively higher risk whereas in extreme situations, the “Non-Guaranteed” portion could even be zero. Therefore, consumers should pay attention to the details and proportion of the “Guaranteed” and “Non-Guaranteed” returns and choose prudently before taking out a QDAP.

合資格延期年金

隨著人口老化，不少人有意及早為漫長的退休生活做好理財規劃。自 2019 年 4 月開始，市民可透過投保獲保險業監管局認證的「合資格延期年金保單」（簡稱「合資格延期年金」）獲得稅務扣減優惠。以 2020-21 課稅年度的累進稅率計算，每名投保人每年最多可節省稅款 \$10,200。獲保險業監管局認證的合資格延期年金均滿足以下條件，包括總保費最低為 \$18 萬、保費繳付年期最少 5 年、年金期最短 10 年。

本會檢視 18 間保險公司共 23 個延期年金計劃，發現無論在投保年齡、最低保費、保費繳付年期、累積期、年金期及內部回報率等各方面均有明顯差異。以提供 5 年保費繳付年期的計劃為例，年繳保費介乎 \$36,000 至 \$105,447，相差 2 倍，年金期則介乎 10 年至 30 年。本會建議消費者以「保證內部回報率」比較不同計劃，因不同計劃的回報可以十分懸殊，以提供 5 年保費繳付年期的計劃而言，保證內部回報率可以由最低 0.01% 至最高 3.33%。

即使保費繳付年期、累積期及年金期相同，不同計劃提供的保證內部回報率難免仍有差異。以 3 個保證內部回報率介乎 1.98% 至 3% 的計劃為例，假設一名 45 歲非吸煙的男性受保人，以 5 年保費繳付期、每年繳付保費約 \$4 萬，以及於 60 歲開始領取年金 30 年，全期保證入息總額介乎 \$297,000 至 \$363,600，相差 22%。即使同一計劃，當保費繳付年期越短、累積期或年金期越長，保證內部回報率便相對越高。此外，內部回報率亦會因受保人性別、年齡，以至保費繳付模式等多個因素影響。因此，有意申請合資格延期年金的人士應向保險公司查詢個人化的內部回報率，並貨比三家。同時，儘管有「非保證」回報的計劃的總內部回報率較高，惟風險亦相應較高，在極端情況下，「非保證」部分可能等於零，故消費者投保合資格延期年金前，應留意保證回報和非保證回報的細節和比重，謹慎選擇。





Multi-Storey Carparks

Carparking is one of the key expenses for drivers and they are always on the lookout for the best deals when they go shopping, particularly at malls. The Council visited 40 popular multi-storey carparks in the city and found that the terms of payment were not clearly stated and could easily cause disputes. 11 carparks failed to display the hourly rate outside the premises, while 21 others showed the hourly rate in a small font size or placed the display boards in a poor location, making it difficult for drivers to read the charges and terms clearly and accurately. Some carparks had the essential information "Charged Half-hourly" only in smaller fonts, causing drivers to pay twice as much as they expected. 13 carparks only accepted payment by Octopus but 5 of them either did not show this requirement clearly or did not have it displayed at the entrance at all. Drivers might not be aware of this constraint prior to driving in.

Although free parking offers were available at 34 carparks, drivers should take note that such offers are subject to a vast variety of conditions, such as minimum spending, use of e-payment, redemption period, drive-in and exit times, etc. Failure to note such conditions may lead to missing out on the privileges and even give rise to disputes. For 16 carparks, drivers would not be entitled to the complimentary parking privileges should they enter the carparks before the designated time, but 3 of them failed to display such an important term in any public area. 21 carparks set last redemption times ranging from 10pm to 12 midnight but 4 of them failed to indicate such a time limit. Drivers who missed the redemption service hour would fail to enjoy the offer.

On-site driving experience of the Council staff concluded that apart from paying attention to the height limits, drivers have to be mindful of the narrow and winding passages and the cramped parking spaces inside the carparks, as well as whether there are indicators showing the number of available parking spaces on each floor.

Renovation

Home renovation, be it a complete overhaul or just partial decoration, could incur a substantial amount of money. However, consumers without relevant experience may overlook the details on the quotation, not only giving rise to disputes, but may also result in budget overrun or even uncompleted work. Therefore, the Council conducted a survey on home renovation quotations and approached 11 renovation companies and interior design companies for on-site quotations for the full renovation of a 400 square-foot flat. Only 2 companies presented a relatively detailed and comprehensive quotation, while 1 company only roughly listed the project items and the total amount, and another only showed the total amount without any details.

多層停車場

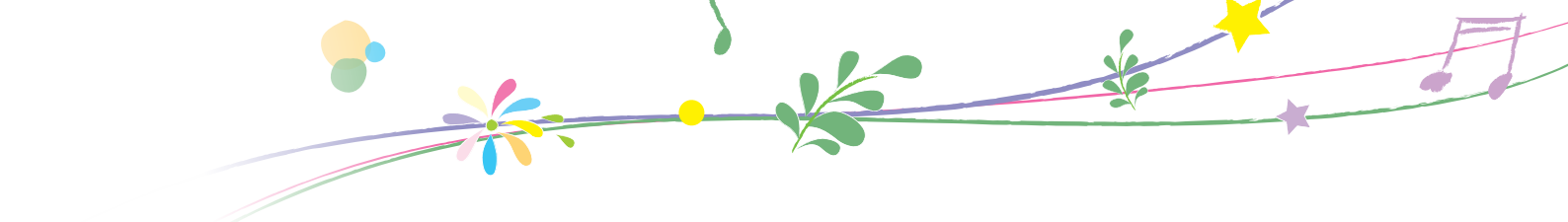
泊車費屬駕駛者的主要開支之一，因此不少駕駛者為減少開支，會留意不同購物商場的泊車優惠。本會實地考察全港各區共 40 個較常用的多層停車場，發現收費條款欠清晰，容易引起爭拗。調查發現 11 個停車場均沒有在其停車場外圍展示時租收費，21 個停車場的時租收費標示字體細小或擺放位置不佳，駕駛者難以清楚及準確閱讀停車場的收費及條款。部分停車場將收費的關鍵字眼例如「每半小時計」以較細字體顯示，令駕駛者最終要支付原本預計的雙倍泊車費。13 個停車場只接受八達通付款，惟其中 5 個沒有清楚標示此要求，或完全沒有在入口豎立標示，駕駛者進入停車場前或未能知悉此限制。

縱然有 34 個停車場提供免費泊車優惠，惟駕駛者應注意優惠受多種條件約束，包括最低消費額、使用電子簽帳、換領優惠時間，以至車輛入閘/出閘時間等，稍一不慎，隨時未能兌現優惠，甚至引起糾紛。16 個停車場要求駕駛者必須於指定時間後進場，否則不會獲得免費泊車優惠，惟當中 3 個停車場沒有在任何公眾地方列明此重要條款。21 個停車場設有最後換領時間，由晚上 10 時至午夜 12 時不等，但當中 4 個停車場沒有標明此時限，駕駛者有機會因為錯過換領時間而未能享用優惠。

總結本會人員實地駕駛的經驗，駕駛者除了要留意各停車場的高度限制外，還須注意車道路窄彎多、車位狹小問題，以至是否有各層空位指示。

裝修報價服務

家居裝修不論工程大小，往往花費不菲，但消費者檢視報價的經驗不多，稍一不慎可能因忽略報價單的細節而引起爭拗，甚或導致超出預算和工程「爛尾」等問題。因此，本會實試了 11 間裝修工程或室內設計公司對一個實用面積約 400 平方呎單位的全屋裝修報價，發現只有 2 間公司的報價較詳細及全面，其餘有 1 間只概括列出各項工程及總收費，另 1 間更只提供工程總收費而未有列明各項工程的細節。



A comprehensive quotation should include detailed breakdowns of various works, quantity of each item and its cost, subtotal amount, project total amount, calculation of labour and material costs, payment methods, terms of contract, contract period and breakdown of insurance premium. Since renovation fees could amount to several hundred thousand dollars, consumers should pay special attention to the quotation. In order to protect consumers' rights, the Council urged traders to provide a detailed, clear and accurate quotation which could minimise the risk of surcharges levied after the commencement of renovation as well as budget overrun.

Textbook Price and Expenditure Surveys

In light of the impact of the pandemic on the income of households, the Education Bureau (EDB) announced in April 2020 that they had appealed to textbook publishers to freeze their textbook prices, and received positive responses from more than 90% of the publishers.

The Council's survey of the prices of 937 commonly used textbooks from 24 publishers revealed that the prices of 88% of the 2020-21 academic year textbooks remained unchanged, resulting in a mild average increase (+0.4%) YoY, lower than the inflation rate of 2.6% (for the 12 months ending May 2020). The price of the remaining 112 surveyed textbooks were found to have increased by 2.4% to 4.5%, with a breakdown of +3.5% on average for primary school textbooks and +3.1% on average for secondary school textbooks. The majority of them were from core subjects, such as Chinese Language, Mathematics and Liberal Studies.

Students' expenditure marginally benefited from the price freezing of the majority of textbooks. With the help of the EDB, the Council collected textbook lists of the 2020-21 academic year from 59 primary and 40 secondary schools and found that primary and secondary school students spent an average of HK\$2,987 and HK\$2,728 respectively for mandatory textbooks and learning materials, showing a YoY increase of 2.8% and 1.9% respectively. The extent of expenditure increase for primary school students was higher than the 1.9% rate of inflation (for the 12 months ending July 2020), while that of secondary school students recorded the same extent. Junior and senior primary school grades showed similar growth in average textbook expenditure, increasing by 2.9% and 2.7% YoY respectively. Except for the expenditure of Form 6 being down by 1.9%, the rest of the secondary school levels were all up in expenditure by 0.3% (Form 2) to 3.9% (Form 1) YoY.

一份全面的報價單應包括各項工程的詳細列表、各項工程數量及單價、分項合計、工程總計、人工及物料收費計算方式、付款方式、合約條款、施工期限及保險費計算方式。由於裝修工程動輒花費數十萬元，消費者應特別注意報價。為保障消費者權益，本會促請業界詳細、清晰和準確地列出報價單內容，以減低展開工程後增加收費及超出預算的風險。

教科書價格調查及學生購書費調查

因應疫情對家庭收入的影響，教育局於 2020 年 4 月公布已呼籲教科書出版社凍結課本價格，並獲逾 9 成出版社響應。

本會的教科書訂價調查涵蓋 24 間出版社合共 937 本廣用書。調查結果顯示 8 成 8 的 2020-21 學年教科書凍價，訂價整體平均微升 0.4%，低於同期的 2.6% 通脹率（截至 2020 年 5 月為止的 12 個月）。餘下的 112 本教科書訂價平均升幅由 2.4% 至 4.5%，當中，小學及中學用書的平均升幅分別為 3.5% 及 3.1%，主要涵蓋核心科目，包括中國語文、數學及通識教育科。

大部分教科書凍價有助輕微減少學生的支出。本會在教育局的協助下，收集了 59 間小學及 40 間中學 2020-21 學年的書單，計算出小學生和中學生分別平均花 \$2,987 及 \$2,728 購買必需的教科書及學習材料，較上學年分別高 2.8% 及 1.9%，當中，小學生開支的增幅高於同期的 1.9% 通脹率（截至 2020 年 7 月為止的 12 個月），而中學生開支的增幅則與同期通脹率相同。初小及高小學生的平均購書支出升幅相近，按年升幅分別為 2.9% 及 2.7%。中學方面，除中六的平均購書支出下降 1.9% 外，其餘各級的平均購書支出按年上升 0.3%（中二）至 3.9%（中一）。

