

# COLLECTING MARKET INFORMATION ON GOODS AND SERVICES

## 蒐集消費品和服務業的市場資訊



Market surveillance continues to be one of the most important activities of the Council's work. This involves collecting timely information on the ever-growing range of goods and services available in both the physical and e-marketplaces, and analysing this data to help consumers shop wisely with clear pricing and value comparisons. Prices of groceries and daily necessities are monitored on a continuous basis, while other widely-used products and services or those in rising trends are the subjects of periodic special surveys. These surveys are aimed at providing clear and accurate information to the public, a key enabler to consumer empowerment.

市場調查一直是本會的重要工作，面對實體和電子商務市場中與日俱增的貨品和服務種類，消委會通過適時蒐集相關資訊，並分析有關數據，為消費者提供清晰的價格和價值比較，幫助他們作出精明的消費選擇。年內，本會除了持續地監察糧油雜貨和日用品的價格外，還定期為其他被廣泛使用或新興的貨品和服務進行特別調查，以冀為公眾提供清晰準確的資訊，從而賦權消費者保障自身權益。

### Market Surveillance

Given the rise in e-commerce, digital services and the change in consumption under the recovery of the pandemic, the Council continued to expand its market surveillance<sup>10</sup> efforts in the year under review. Apart from the longitudinal monitoring of grocery prices at major retail chains including supermarkets, a wide range of studies covered staycation packages, overseas moving services and pet relocation services. Meanwhile, surveys on home mortgage loans and virtual bank services were conducted to strengthen financial consumer protection. In addition to scrutiny of the licensed columbarium services in Hong Kong, the Council co-operated with the counterpart consumer protection organisations in Macau, Guangzhou and Foshan to examine the local regulations of the columbarium niches provided to Hong Kong consumers.

### 市場調查焦點

鑑於電子商務和數碼服務的興起，加上疫情好轉後的消費模式轉變，本會於年內繼續擴闊市場監察工作，除了持續地監察主要連鎖零售店（包括超市）的雜貨價格<sup>10</sup>，還廣泛研究不同範疇的服務，包括酒店度假套餐、海外搬運服務和寵物移民服務。同時亦進行了置業按揭貸款和虛擬銀行服務調查，以加強金融服務的消費保障。此外，在檢視本港持牌私營骨灰龕服務時，本會與澳門、廣州及佛山的消費者保障組織合作，探討向本港消費者提供當地骨灰龕位服務的相關法例。

<sup>10</sup> See Appendix 7 for the list of survey and service study reports published in 2021-22.  
於2021-22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 2020 annual supermarket price survey on the aggregate average price (in short, "price") for a basket of 230 top-selling items sold in 2 major supermarket chains based on scan data, revealing a 1.9% year-on-year (YoY) rise compared with 2019. The survey found significant price increases in 9 product categories (0.6% to 19.9%) and 35 product groups (0.4% to 25.1%), both higher than the increase of the Composite Consumer Price Index for the corresponding period (0.3%).

The basket of 230 items was broadly divided into 13 categories and 51 product groups. 9 of the 13 categories recorded an upward trend, with a price increase ranging from 0.6% to 19.9% YoY, while 4 categories were down by 0.4% to 1.6% YoY. The analysis showed that the prices of 36 out of the 51 product groups were up by 0.2% to 25.1% YoY. The product group leading the price surge was canned meat, with an average increase of 25.1%, followed by canned vegetables/soup (17.7%), canned fish (15.4%), salad dressing/pasta sauce (15.2%), pre-packaged cakes (13.3%), carbonated soft drinks (11%), frozen dim sum/meals (10.1%) and frozen meat (10%). In contrast, the prices of 15 product groups were down YoY, from 0.4% to 4.2%, with chocolates/confectionery (-4.2%), adult milk powder (-3.3%) and toilet paper/facial tissues (-2.9%) showing the largest drops.

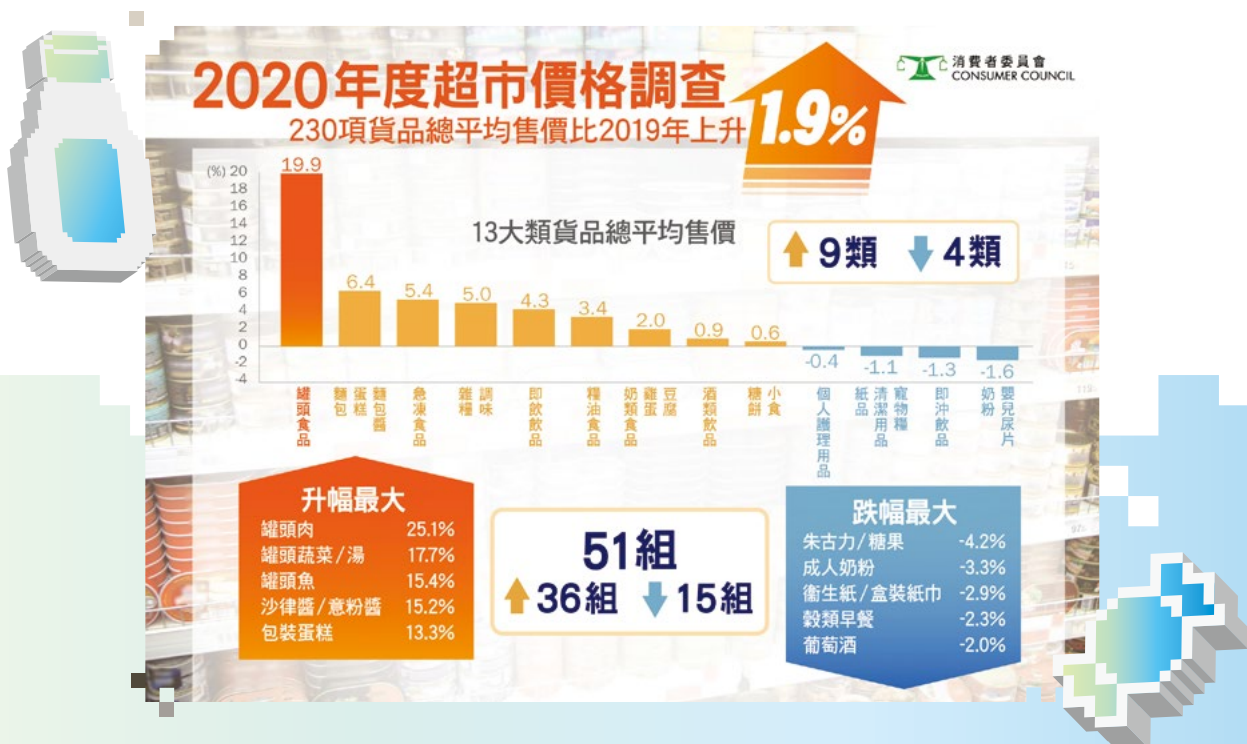
As COVID-19 has badly affected the economy in the past 2 years, the Council urged supermarket groups to shoulder more social responsibility and tide over the difficult times together by refraining from increasing the prices of staple food and daily necessities. On the other hand, the Council reminded consumers to compare product prices carefully for a smart consumption choice.

### 年度超市價格調查

本會在年內公布了2020年度的超市價格調查，按2間大型連鎖超市的掃描數據計算，檢視了一籃子共230項熱門超市貨品的總平均售價（簡稱「售價」）；與2019年比較，2020年的按年升幅為1.9%。調查發現有9大類貨品（0.6%至19.9%）及35組貨品（0.4%至25.1%）的售價升幅均高於同期的綜合消費物價指數（0.3%）。

調查的230項貨品分為13大類，細分為51個組別。在13大類中，9類的售價按年上升0.6%至19.9%；另有4類則較前一年下跌0.4%至1.6%。在51組貨品中，36組的售價按年上升0.2%至25.1%，當中以罐頭肉組別的升幅最大，上升25.1%，其次是罐頭蔬菜/湯（17.7%）、罐頭魚（15.4%）、沙律醬/意粉醬（15.2%）、包裝蛋糕（13.3%）、汽水（11%）、急凍點心/餐類（10.1%）和急凍肉類（10%）。相反，有15組貨品的售價較前一年下跌0.4%至4.2%，跌幅較顯著的組別包括朱古力/糖果（-4.2%）、成人奶粉（-3.3%）和衛生紙/盒裝紙巾（-2.9%）。

過去兩年疫情重創香港經濟，本會敦促超市集團肩負社會責任，與市民共度時艱，避免就主要糧食和日用品加價。另一方面，本會提醒消費者應小心格價，精明消費。



## Online Price Watch

Daily prices of around 2,300 products from online food stores, supermarkets and personal care stores were collected and listed on the Council's "Online Price Watch" (OPW) website. Features of the website include "Top Price Differences", "Highlight Products", "Price Drop Products" and "My Favourite", etc. Consumers could compare online prices of food and daily necessities while staying at home. As demand for Rapid Antigen Test (RAT) kits has increased under the pandemic, such products have been added to the website to facilitate price comparison. The average number of unique visitors to the mobile and desktop OPW sites per month were 15,150 and 7,877 respectively.

## Rapid Antigen Test Kits

The fifth wave of COVID-19 broke out in Hong Kong in early 2022, with the number of confirmed cases peaking in early March. As nucleic acid testing took a relatively long time to complete, many organisations and consumers had to adopt COVID-19 RAT products for preliminary testing, so as to identify patients early on and take appropriate quarantine measures and treatment.

As demand soared, the supply and variety of RAT products in Hong Kong also increased, selling both online or in physical stores, and many consumers made relevant enquiries to the Council. Most of the products at that time claimed to be approved in other countries or regions, yet few products were listed in the Medical Device Administrative Control System of the Department of Health (DH) in Hong Kong. Consumers had difficulty finding reliable information about these products.

Swiftly responding to the situation, the Council, within 10 days, developed a "Search Tool for Rapid Antigen Test (RAT) Kits Approved for Use by Various Regions"<sup>11</sup> to help consumers determine whether a RAT product had been approved by the Government, the DH and/or relevant authorities in some other jurisdictions, including the Mainland, the European Union and the United States initially, and subsequently extended to cover Macau, Singapore and Australia in the second stage. Over 400 products were included in the database. Since some products were marked with local brands, the Council, with assistance from the Hong Kong Association of the Pharmaceutical Industry, invited local traders who claimed to sell RAT products under the official lists of various countries or regions to provide their product information and declarations.



## 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 2,300 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。網站的功能包括「最大差價」、「焦點貨品」、「跌價貨品」及「我的最愛」等，消費者足不出戶便可比較食品及日用品的網上價格。疫情下，消費者對快速抗原測試產品的需求增加，網站亦新增此類貨品方便消費者格價。手機版及桌面版網站的每月平均獨立訪客數目分別為 15,150 及 7,877。

## 快速抗原測試包

2022 年初，本港爆發了第 5 波新冠疫情，確診病例數字在 3 月初更見高峰。由於核酸檢測需時，許多機構和消費者需要轉用 2019 冠狀病毒快速抗原測試 (RAT) 產品進行初步檢測，以便及早識別患者並採取適當的隔離措施和治療。

隨著需求急增，本港快速抗原測試包的供應及種類亦相應增加，無論網上或實體店均有銷售，不少消費者向本會提出有關測試包的查詢。當時的產品大多聲稱在其他國家或地區獲得認可，但只有少量產品被列入本港衛生署「醫療儀器行政管理制度」下的表列，消費者很難找到有關這些產品的可靠資訊。

本會迅速應對情況，在僅僅 10 天的時間內，便開發出「不同地區認可的快速抗原測試包名單搜尋器」<sup>11</sup>，幫助消費者判斷測試包是否獲得本港政府、衛生署及 / 或其他司法管轄區的有關當局認可，包括內地、歐盟和美國，其後在第二階段擴展至涵蓋澳門、新加坡和澳洲，數據庫中包含超過 400 款產品的資料。由於部分產品標有本地品牌，本會在香港科研製藥聯會的協助下，邀請聲稱在各個國家或地區的官方名單下銷售快速抗原測試產品的本地商戶提供其產品資料和聲明。

11 "Search Tool for Rapid Antigen Test (RAT) Kits Approved for Use by Various Regions" - [https://www.consumer.org.hk/en/rapid\\_antigen\\_test\\_search](https://www.consumer.org.hk/en/rapid_antigen_test_search)  
「不同地區認可的快速抗原測試包名單搜尋器」: [https://www.consumer.org.hk/tc/rapid\\_antigen\\_test\\_search](https://www.consumer.org.hk/tc/rapid_antigen_test_search)

## Home Mortgage Loans

As Hong Kong property prices top the world, mortgage repayment expenses remain a heavy and long-term burden on many Hong Kong citizens. The Council's survey revealed that even though the residential and car park mortgage plans from different banks appeared more or less the same, their total interest expenses could vastly vary due to different mortgage rates.

Mortgage plans in Hong Kong can mainly be categorised into 2 types — prime rate (P) and Hong Kong Interbank Offered Rate (HIBOR; in short, "H") mortgage plans. Prime rate is the rate at which banks usually grant loans to their most creditworthy clients. Each bank can set its own prime rate and publish the rate on its website. The mortgage rate of P plans is calculated by P minus a certain percentage, with no interest rate cap set. P mortgage plans are applicable to a larger number of property types than H mortgage plans and mortgage insurance programmes. On the other hand, H refers to the rate at which inter-bank loans in Hong Kong Dollars are made for different loan periods and is calculated and published by the Hong Kong Association of Banks every day. As H is subject to changes such as capital flows in the market, it tends to fluctuate more than P. For HIBOR mortgage plans, the mortgage rate is usually calculated by H within a period of 1 month plus a certain percentage.

In the survey, the Council reviewed 78 residential and car park mortgage plans from 18 local banks in August 2021, covering prime rate mortgage plans, HIBOR mortgage plans, mortgage insurance programmes, as well as Government housing and car park mortgage plans for analysis. The survey also explained and compared the pros and cons of prime rate and HIBOR; the risks in mortgage plans, cash payment plans, and stage payment plans for properties under construction; potential handling fee and penalty interest; the mortgage insurance programmes and deposit-linked mortgage plans available in the market; and mortgage plans for Government housing schemes.

Taking the interest rates on 16 August 2021 as an example, for a property valued at \$8 million with a term of 25 years (assuming the mortgage rate remains unchanged throughout the loan tenor), the total interest expenses of the maximum (2.95%) and minimum (2.50%) P mortgage rate from different banks on the same day could differ by 20% (\$3,321,020 and \$2,768,577 respectively). Similarly, the total interest expenses of the maximum (1.71%) and minimum (1.36%) H mortgage rate could also differ by 27% (\$1,838,137 and \$1,442,197 respectively). The minimum P mortgage rate (2.50%) and the minimum H mortgage rate (1.36%) showed an almost one-fold (92%) difference.

When choosing mortgage plans, consumers were advised to pay attention to the procedures involved in home purchase and mortgage application, as well as the time and documents required. Home buyers should cautiously assess their own purchasing power, current and future expenditure as well as the stability of cash flow to avoid oversight. Comparison of mortgage plans among several banks, developing a clear understanding of the terms and conditions, and considering different repaying methods are also deemed necessary for obtaining home mortgage loans.

## 置業按揭貸款

本港樓價冠絕全球，供樓開支成為不少港人沉重又長遠的負擔。本會的調查發現，市面上各間銀行的住宅及車位的按揭計劃看似大同小異，惟由於這些計劃所提供的按揭利率不同，總利息支出的差異可以極大。

本港的按揭計劃主要分兩種計算方法，分別為最優惠利率按揭（P 按）及香港銀行同業拆息按揭（H 按）。最優惠利率（P）一般為銀行向最好信用的客戶提供貸款的利率，由各銀行自行決定及於其網頁公布；P 按以 P 減若干百分比為按揭利率，不設利率上限，適用的物業類型普遍較 H 按及按揭保險為多。香港銀行同業拆息（HIBOR，簡稱 H）指一間銀行向銀行同業提供不同期限的港元貸款利率，由香港銀行公會每日計算及公布，由於銀行同業拆息會因應市場上的資金流動等變化，因此會較 P 波動；H 按一般以一個月為期限的 H 加上若干百分比為按揭利率。

本會於 2021 年 8 月份進行研究，檢視了 18 間本地銀行共 78 個有關住宅及車位的按揭計劃，當中涵蓋 P 按、H 按、按揭保險計劃、政府房屋及車位等不同類型的按揭資料以作分析。是次調查亦解釋和比較了 P 按和 H 按各自的利弊、按揭／即供期付款／建築期付款計劃的風險、按揭的潛在手續費及罰息、市面上的按揭保險計劃及按揭存款掛鈎計劃，以及政府房屋按揭計劃。

以 2021 年 8 月 16 日的相關利率計算，若要購買一個售價 \$800 萬的單位，並以按揭年期為 25 年為例（假設全期按揭利率不變），同日最高（2.95%）及最低（2.50%）P 按利率的總利息支出（分別為 \$3,321,020 及 \$2,768,577）可相差 20%，而最高（1.71%）及最低（1.36%）H 按利率的總利息支出（分別為 \$1,838,137 及 \$1,442,197）可相差 27%；若比較同日最低 P 按（2.50%）及 H 按（1.36%）利率，支出差距則接近 1 倍（92%）。

消費者在選擇按揭計劃時，應及早了解購置物業及申請按揭的程序、所需時間、文件等，同時亦應審慎評估自己的購買能力、現時及未來的開支、現金流穩定性等細節，切勿掉以輕心。除此以外，消費者宜多比較數間銀行的按揭計劃，申請前清楚了解計劃條款，並對不同供款方法詳加考慮。



## Virtual Bank Services

Virtual banks, with innovative financial technology (Fintech) and enhanced user experience as their selling points, have steadily commenced operation in Hong Kong. Compared with traditional banks, virtual banks in the city are still at early stages of operation and mainly provide basic banking services, such as demand deposits, time deposits, cash withdrawals, local transfers, etc., yet their long-term development should not be underestimated as many offer high deposit interest rates and spending rebates as promotional offers, proving considerably attractive for mobile banking-savvy consumers. A number of virtual banks have also advertised innovative banking products that will be readily rolled out to offer a more convenient and diverse experience for their customers.

The Council surveyed the services of 8 virtual banks in Hong Kong and summarised 10 key tips for those interested in setting up a virtual bank account. Consumers were recommended to pay heed to:

## 虛擬銀行服務

以金融科技創新、提升用戶體驗為賣點的虛擬銀行已在本港陸續營運。與傳統銀行相比，本港的虛擬銀行目前尚屬起步階段，現時主要提供基本銀行服務，例如活期存款、定期存款、提款、本地轉帳等；然而，不少虛擬銀行以高息存款和消費回贈搶佔市場，對習慣以流動應用程式理財的人士有一定吸引力，其長遠發展不容忽視。不少虛擬銀行亦大賣廣告，將陸續推出創新產品，為客戶提供更便利和多元的體驗。

本會檢視了8間本地虛擬銀行的服務，歸納出10大注意事項，供有意開立戶口的人士參考：

# 虛擬銀行開戶 10大注意

# 10 Tips for Setting Up Virtual Bank Account

- 1** The eligibility of remote account opening  
遙距開戶的開立條件
- 2** The set hours for certain services, such as foreign currency trading and loans, despite the round-the-clock operation of virtual banks  
虛擬銀行全天候營運，惟外匯買賣和貸款等服務則設有時限
- 3** Identity verification and security system updates when using mobile banking apps  
使用銀行的流動應用程式時，須注意身份驗證和保安系統更新
- 4** Cash withdrawal arrangements  
現金提款安排
- 5** Daily deposit limits  
每日存款上限
- 6** The possible variation in daily transfer or cash withdrawal limits  
每日轉帳或現金提款的不同額度上限
- 7** The types of foreign currency, annual interest rates and early withdrawal charges of time deposits  
定期存款的外幣種類、年利率及提早取回的收費
- 8** The availability of telegraphic transfer (remittance service) to overseas bank accounts  
有否提供電匯款項至海外帳戶服務
- 9** The eligible spending for rebates and handling charges for foreign currency transactions  
合回贈資格的消費與外幣交易手續費
- 10** The limits and validity periods of promotional offers  
推廣優惠的額度及期限

Faced with a barrage of advertisements, consumers were advised not to base their decisions purely on rewards and welcome offers. The Council also reminded the general public that Hong Kong's virtual banks are utilising Fintech to progressively expand various banking services, such as launching numberless debit cards to enhance security, time deposit maturity dates designated by customers, etc. All of these would further increase market competition for banking services.

在花多眼亂的廣告攻勢下，本會提醒消費者在決定是否開戶前，不應只著眼於獎賞和迎新優惠。此外，本地虛擬銀行亦正運用金融科技不斷開拓各類銀行服務，例如推出無號碼扣賬卡以提高安全性，以及客戶自訂定期存款到期日等，進一步為銀行服務帶來市場競爭。

## Overseas Moving Services

Relocating the whole family overseas could be hectic. Despite there being many matters to attend to, consumers should not gloss over the quotation details and delivery time of moving services. The Council surveyed a total of 15 moving companies on overseas moving services, focusing on the costs and relevant arrangements for moving a houseful of belongings from Hong Kong to London, UK or Toronto, Canada as examples. The moving service contracts of 12 of the surveyed companies were also inspected.

The survey found that the quotations amongst different movers showed huge disparities of as much as over 1.5 times (London) and 1.6 times (Toronto), while the final costs could also differ from the initial quotations due to extra charges incurred for various reasons, such as storage fee incurred from the delay of shipment. The survey revealed that 5 movers would offload the relevant storage fee to the consumer and 6 movers declined to comment on whether they would charge a storage fee, reflecting poor information transparency.

The survey also revealed that the estimated delivery time under regular shipping schedules could vary from a few weeks to several months. However, disrupted by the pandemic, most of the movers stated that the shipping schedule at the time of the survey was tight, with only a small portion of shipment dates running as usual and open to reservations. The Council reminded consumers that, owing to the hefty costs and personal valuables involved in overseas relocation, they must scrutinise the terms and conditions before confirming an overseas moving service contract and not easily take the verbal promise of the movers. Consumers should also pay heed to the insurance arrangements to avoid risks of discrepancy.

## Pet Relocation Services

Pet owners planning to emigrate with their pets might consider subscribing to pet relocation services to meet the regulation and required procedures of different regions. The Council conducted a mystery shopping survey by asking quotations from 11 pet relocation service providers for relocating a cat and a dog to Australia, Canada, the UK, the US, and Taiwan. The survey found that the quotations lacked specificity, with a wide discrepancy between the standard fees and the actual expenditure at the end.

Different service providers included different items in the standard fees of their quotations, so it is not wise to compare them directly, and consumers should not judge the value of the proposal based on the standard fees alone. Among the 11 service providers in the study, 9 offered a quotation for relocating a dog to Australia but the standard fees and the actual expenditure could differ from 15% to 190%. The differences were mainly due to the exclusion of the relatively substantial fees for the pet's shipping, quarantine and import permit from the standard fees, which the clients need to settle directly or reimburse the service providers afterwards.

## 海外搬運服務

舉家遷到海外要兼顧的事情甚多，容易造成忙亂，但消費者也不能對搬運服務的報價細節和運送時間掉以輕心。本會查詢了合共 15 間聲稱可提供海外搬運服務的公司，由香港搬屋到英國倫敦及加拿大多倫多的收費詳情。是次調查亦檢視了 12 間物流商的搬運服務合約。

各物流商之間的報價收費差異頗大，最多可相差分別逾 1.5 倍（倫敦）和 1.6 倍（多倫多），最終收費亦可能因種種原因衍生額外費用，例如若船期出現延誤時或會衍生存倉費，導致與商戶提供的報價有所出入。調查結果顯示，5 間物流商會將相關存倉費轉嫁消費者承擔；6 間物流商則拒絕回覆會否收取存倉費，資訊透明度欠理想。

調查亦發現，於正常船期下，貨物的預計運送時間可由數星期至數月不等；惟受疫情影響，大部分物流商均表示現時船期緊張，只有小部分的船期正常仍接受預約。本會提醒，由於海外搬運大多涉及大額費用及家居財物，消費者確認海外搬運服務的合約前，務必詳閱當中的條款細則，切勿輕信口頭陳述和承諾，並注意有關保險的安排，以減低出現變數時消費者需承擔的風險。

## 寵物移民服務

不少家庭會考慮委託寵物移民公司代辦寵物移民手續，以符合不同地區的條例及程序要求。本會以一般消費者身份向 11 間寵物移民公司（下稱「移民公司」）索取代辦貓和狗移居至澳洲、加拿大、英國、美國，以及台灣的報價資料，進行研究。調查發現這些移民公司的報價普遍過於籠統，最終的支出預算往往與基本報價相距甚遠。

各移民公司提供的基本報價所包含的代辦服務項目不盡相同，消費者不宜直接比較，更不宜只著眼於基本報價作為衡量收費高低的唯一標準。例如調查的 11 間移民公司中，9 間提供代辦犬隻移居至澳洲的基本報價和實際總開支差距 15% 至 190% 不等。支出差距的主要原因是公司提供的基本報價未必包括寵物的運費、隔離費，以及入口許可證費用等較大筆的開支，這筆開支需由消費者自付，或公司以實報實銷的方式向顧客收取。



Only 3 service providers voluntarily provided a more detailed quotation and terms, while many missed important information such as the import permit or customs clearance fees. The quotation should also indicate the payment method with clear terms and conditions, and policies on rescheduling and early termination. This could help avoid disputes resulting from overly general quotations.

### Private Columbarium Services

Not only are property prices in land-scarce Hong Kong the highest in the world, demand for columbarium facilities has also outstripped supply, with private columbarium niches fetching several hundred thousand and even up to a few million dollars in some cases.

The Council surveyed the service and fees of 7 licensed private columbaria in Hong Kong, and found the interment rights fees to vary considerably. Among the 5 columbaria that offered niches for public purchase or rental, 1 let out the interment rights of niches for a uniform annual rental fee of \$5,000, while the remaining 4 leased or sold the interment rights for a lump sum ranging from \$198,709 to nearly \$2.49 million for single niches and \$200,000 to nearly \$5.2 million for double niches. In addition, 4 private columbaria did not allow a name change of the niche user after signing the contract, while another 3 allowed such at an extra charge, amongst which only 1 columbarium clearly stated a handling fee of \$6,000. Furthermore, 1 columbarium would charge a one-off management fee of over \$30,000 for each double niche, while another requested a lump-sum charge of \$16,500 to \$27,000 per niche user for the stone slate, cremation urn, interment ceremony and cleaning.

The niche interment period of 6 columbaria would expire at the end of May or end of June 2047. If the Government agrees to renew the land lease, in which case the columbaria can pay a land premium to continue the service, 6 columbaria stated that individuals who already had the interment rights of niches would have to share the land premium and pay all related fees in order to continue using the facilities.

In a separate survey of 3 service providers for private columbarium niches in Macau, Guangzhou and Foshan, it was revealed that the cost for some columbarium niches outside Hong Kong could be lower. For instance, a single, double niche and clan niche for up to 18 family members available in a private columbarium in Macau would cost \$160,000 to around \$3 million. Another service provider claimed that upon purchase of a local tablet for couples priced at close to \$90,000 to over \$280,000, the customer could receive a complimentary single niche at a designated columbarium in Guangzhou. However, the 3 columbarium operators declared that consumers needed to handle related procedures themselves for transporting the cremains to the niche location for interment.

是次研究中，只有 3 間公司報價時會一併提供較詳細的報價及服務條款，其餘的公司並無主動提供有關入口許可證或清關費用等重要資料。消費者需留意報價單上應一併提供付款方式、收費及服務條款，特別是改期出發、取消服務的條款，避免因報價單過於籠統而出現爭拗。

### 私營骨灰龕服務

香港寸金尺土，不僅樓價貴絕全球，連安放先人的骨灰龕位亦供不應求，私人龕位收費可高達數十萬元，個別甚至索價數百萬元。

本會調查全港 7 間持牌私營龕場的服務及收費，發現安放權的收費差異很大，在有提供龕位予公眾購買或租用的 5 間龕場中，除 1 間以劃一每年 \$5,000 出租龕位安放權外，其餘 4 間均以一筆過付款方式出租或出售安放權，單人位由 \$198,709 至接近 \$249 萬，雙人位則由 \$20 萬至接近 \$520 萬。另外，有 4 間私營龕場在簽約後不准更換使用者名字，另有 3 間雖容許改名，但須額外收費，其中只有 1 間表明手續費為 \$6,000。此外，1 間龕場會向每個雙人位一筆過收取逾 \$3 萬管理費，另 1 間會向每位受供奉者一筆過收取 \$16,500 至 \$27,000 作碑面、灰盅、上位儀式及供奉清潔費。

6 間龕場的龕位安放權期限會於 2047 年 5 月底或 6 月底屆滿，假如政府同意續批土地契約，並讓龕場以補地價續期，6 間龕場均表示已有安放權人士須承擔補地價費用及繳付相關費用才可以繼續使用。

此外，本會亦就 3 間分別提供澳門、廣州市或佛山市私營龕位的服務商進行調查，發現香港以外部分龕位的相關費用可能較低，例如其中 1 間澳門私營龕場的 1 人、2 人及多至 18 人的家族龕位費用由 \$16 萬至大約 \$300 萬；另 1 間聲稱只需購買一個本地牌位（夫妻位），便贈送一個廣州市指定龕場的單人位，費用由近 \$9 萬至逾 \$28 萬，但 3 間龕場均表示，顧客購買龕位後須自行安排先人骨灰運到當地上位及辦理相關手續。

Having enquired with counterpart consumer protection organisations in Macau, Guangzhou and Foshan about the legality of the 3 columbaria, the Macao SAR Government Consumer Council expressed that the columbarium site was approved for change of land use by local authorities, to build an ancestral memorial hall, and renewal application in accordance with statutory regulations was required. The Guangzhou Consumers' Commission replied that the columbarium was classified as a religious institution in the local area, allowing ancestral worship for religious followers only, while public sales, advertising, speculation and price-raising were not allowed. The Foshan Consumers' Commission did not partake in relevant affairs but provided the relevant regulations of Guangdong province for reference. Consumers were reminded to pay heed to the statutory regulations of different regions as well as the interment arrangements, and ensure that they fully understand the content of the contract and detailed charges before making a decision.

## Staycation Packages

Due to travel restrictions during the pandemic, staycations have gained popularity among locals. The Council surveyed 36 hotels with staycation packages in Hong Kong and the findings from 19 hotels were consolidated to compare the arrangements in the event of suspected or confirmed cases of COVID-19 at their premises. Amongst the 19 hotels, 20% would not undertake to notify customers under any circumstances, while over 60% did not take the responsibility for notifying guests who booked the accommodation via third-party travel websites. 17 declared that they would exercise discretion for affected customers in the event of confirmed cases, including postponement or refund, but some stated that an administrative fee would be charged. 5 expressed that customers would be allowed to choose free postponement or a full refund, setting a good example for other hotels. However, 2 hotels stated that if confirmed cases were found, they would not offer any arrangements such as refund or free postponement.

If confirmed COVID-19 patients had used the hotel's facilities or services, amongst the 15 hotels which offered buffets, two-thirds (10) had no clear arrangements while only 5 said that business would be suspended, or that deep-cleaning and disinfection would be arranged at the restaurant. For the 19 hotels that had swimming pool/gym facilities, 12 did not have clear arrangements, while only 3 confirmed they would close the concerned facilities for 14 days starting from the announcement date of confirmed case. As for the 10 hotels with beauty, massage and spa services, half (5) failed to provide detailed arrangements, or said it depended on the recommendations from the Department of Health. In view of this alarming situation, the Council urged the industry to implement stringent anti-epidemic contingency measures, so as to allow guests to enjoy their vacation with peace of mind, and to enable effective handling by the hotel if confirmed cases arise.

本會向澳門、廣州市及佛山市當地的消保組織，查詢調查的3個境外龕場在當地的規管情況，澳門特別行政區消費者委員會表示，有關龕場地段在當地獲批准更改土地用途，可用作興建一座先人紀念堂，土地租賃期屆滿時需按適用法例續期；廣州市消費者委員會表示有關龕場在當地屬宗教場所，提供的先人供奉服務僅限於信眾，及不允許公開銷售及作廣告宣傳、投機炒賣及抬價；佛山市消費者委員會沒有介入相關事務，但有提供廣東省的相關規定作參考。本會提醒消費者應注意不同地區的相關法例及安葬安排，確保充分了解合同內容和收費明細後才作出決定。

## 酒店度假套餐

疫情下旅遊受到限制，令本地酒店度假（「宅度假」）日趨流行。本會調查了36間在本港提供宅度假套餐的酒店，並綜合分析其中19間酒店的調查結果，比較有關酒店一旦出現確診或疑似確診2019冠狀病毒病個案的安排。在這19間酒店中，有2成在任何情況下均不會主動通知顧客，逾6成不負責通知經第三方旅遊網站預訂住宿的人士；另有17間表示若酒店出現確診個案，會對受影響顧客提供酌情處理方案，包括延期或退款，但部分表明會收取服務費，其中有5間表示會讓受影響顧客選擇免費延期或全數退款，值得其他酒店效法，但亦有2間酒店表示若出現確診個案，酒店不會提供退款或免費延期等安排。

若有確診者曾使用酒店設施或服務，15間有提供自助餐服務的酒店中，三分之二（10間）沒有確切安排，只有5間表示會暫停營業，或為餐廳進行徹底消毒清潔；另外，19間設有泳池及/或健身室的酒店中，有12間沒有確切安排，只有3間表明會由確診公布當日起計，暫停開放14日；至於10間提供美容、按摩及水療服務的酒店，當中一半（5間）未能具體說明安排，或表示會視乎衛生署建議。有鑑於此，本會敦促業界做好各種防疫預案，讓有意享用酒店服務的消費者能安心度假，萬一發現確診個案，酒店亦能臨危不亂，完善處理疫情的突發情況。





## Textbook Price and Expenditure Surveys

The Education Bureau (EDB) appealed to textbook publishers in 2020 to freeze their textbook prices under the epidemic situation, and most publishers responded accordingly.

However, according to the Council's survey published in July 2021 on the prices of 851 commonly used textbooks from 24 publishers, the prices of over 90% of the 2021/22 school year textbooks had climbed by \$0.5 to \$13 (0.9% to 5.2%), resulting in an overall average increase of 2.4% YoY, while the inflation rate remained unchanged (for the 12 months ending May 2021). An average of +2.4% for primary school textbooks and +2.3% for secondary school textbooks were found. All textbooks with a higher price surge did not fall into the "Recommended Textbook List" by the EDB.

Students' expenditure was directly driven up by the price increase of the majority of the textbooks. The Council collected textbook lists of the 2021/22 school year from 57 primary and 50 secondary schools and found that primary and secondary school students spent an average of HK\$3,083 and HK\$2,887 respectively for mandatory textbooks and learning materials, showing a YoY increase of 5.3% and 3.6% respectively, both greatly higher than the 0.4% inflation rate (for the 12 months ending July 2021). The survey showed that the expenditure was subject to many key factors such as the number of textbooks and supplementary exercise books, the reduction in discounts from publishers as well as changes in learning materials. The Council recommended that schools reuse and recycle learning materials, which can help promote environmental protection and reduce expenditure on textbooks.

## 教科書價格調查及學生購書費調查

於 2020 年疫情期間，教育局呼籲教科書出版社凍結課本價格，最終獲不少出版社支持。

然而，根據本會在 2021 年 7 月發布、涵蓋 24 間出版社，合共 851 本教科書的教科書價格調查，逾 9 成 2021/22 學年的教科書加價 \$0.5 至 \$13 不等，加幅為 0.9% 至 5.2%，整體平均按年升幅為 2.4%，同期的通脹率則維持不變（截至 2021 年 5 月為止的 12 個月）。小學及中學用書的平均升幅分別為 2.4% 及 2.3%，加幅較高的教科書全部沒有列入教育局的「適用書目表」。

教科書加價直接增加學生的支出。本會收集了 57 間小學及 50 間中學於 2021/22 學年的書單，計算出小學生和中學生分別平均花 \$3,083 及 \$2,887 購買必需的教科書及學習材料，較上學年分別高 5.3% 及 3.6%，兩者的增幅都明顯高於同期的 0.4% 通脹率（截至 2021 年 7 月為止的 12 個月）。調查發現購書費多寡受多個重要因素影響，例如教科書及補充練習的數量、書商提供的折扣率減少和學材的改變。本會建議學校推行學材循環再用的措施，從而推廣環保及減省學生的購書開支。

