

Collecting Market Information on Goods and Services

蒐集消費品和服務業的市場資訊



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自 1976 年《選擇》創刊以來，出版...

730⁺ survey reports
份調查報告

2,360⁺ in-depth study reports
published
份深入研究報告

市場監察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，本會通過適時蒐集及分析相關數據，為大眾提供清晰和透明的資訊，賦權消費者保護自身權益。調查結果同時有助於在行業及規管層面，提倡合適的措施以加強消費者保障。

在過去半世紀，很多市場調查項目不僅引起市民的廣泛關注，更喚起當局對重要議題的重視，包括 2000 年的強積金系列、2006 年有關注射 PAAG 隆胸物料後出現嚴重併發症的研究報告、2009 年起定期進行的嬰幼兒奶粉定期價格調查，以及在新冠疫情期間開發的快速抗原測試產品搜尋工具等。年內，本會繼續監察糧油雜貨和日用品價格，透過提供清晰的價格，讓消費者能貨比三家，作出精明選擇，延續本會於 1974 年成立起首兩年間，每天早上於電台播出《主要食品零售價格行情報告》，協助消費者格價之精神。

Market surveillance has always been a crucial aspect of the Council's work, which involves collecting timely information on the ever-expanding range of goods and services available in both physical and e-marketplaces, and analysing this data to provide clear and transparent information to the public, a key enabler to consumer empowerment. The survey results also serve to advocate for the right measures both at industry and regulatory level to enhance consumer safeguard.

In the half century past, many market surveillance projects have raised widespread public awareness, not to mention the authority's attention to critical issues. Highlights include the MPF series in 2000, the report on serious complications after PAAG injections for breast augmentation in 2006, regular price surveys of infant formula from 2009, and the search tool for rapid antigen test kits during the COVID-19 pandemic. During the year, the Council continued to monitor the prices of groceries and daily necessities to help consumers shop wisely with clear pricing and value comparisons, a continuation of the spirit of the "Daily Bulletin of Retail Prices of Major Foodstuffs" broadcast every morning on the radio from 1974 until 1975 in the early days of the Council's establishment.



Market Surveillance

With the rapid rise of e-commerce and the growing use of mobile apps, the Council continued to keep pace with the market and expand its market surveillance¹¹ to provide adequate protection to safeguard consumers. Apart from longitudinal studies on the price movements of groceries and textbooks, a wide range of novel studies catering to the needs and preferences of different consumer groups was conducted during the year. Trending digital goods and services were examined, including virtual insurance platforms, simulated gambling games, and plastic bag charges collected by online grocery shopping platforms, while the age-friendliness of banking services, and mobile service plans for the elderly were surveyed to strengthen protection for more senior consumers. As global travels have rebounded after the pandemic, the Council also studied travel-related issues such as airlines' baggage compensation policies and the "Northbound Travel for Hong Kong Vehicles" scheme.

Daily Necessities

Online Price Watch

Daily prices of over 2,900 products from online food stores, supermarkets and personal care stores were collected and listed on the Council's supermarket price comparison tool "Online Price Watch" (OPW). The database contained a total of 7 online food stores / supermarkets / health and beauty stores, including Wellcome, PARKnSHOP, Market Place by Jasons, Watsons, Mannings, AEON and DCH Food Mart. With features including "Top Price Differences", "Price Drop Products", "My Favourite" and more, the website enabled consumers to compare prices of food and everyday necessities online from the comfort of their home.

市場監察

鑑於電子商務發展迅速，加上流動應用程式的普及，本會繼續緊貼市場脈搏，擴大市場監察工作¹¹，為消費者提供充足的保障。年內，除了持續地對糧油食品和教科書價格變動進行研究，還針對不同消費者群的需要和喜好，進行廣泛及新穎的研究。調查涵蓋各式新興電子產品及服務，包括虛擬保險平台、模擬賭博遊戲及網購雜貨平台收取的膠袋費用；同時，亦調查銀行服務對長者是否友善，以及長者電話月費計劃，以加強對銀髮一族的消費保障。隨着疫情後全球旅遊復蘇，本會亦就航空公司行李賠償政策，以及「港車北上」計劃等與旅遊相關的議題進行研究。

日常用品

網上價格一覽通

本會每天從 7 間網上食品店、超市及健與美連鎖店收集超過 2,900 件貨品的價格，包括惠康、百佳、Market Place by Jasons、屈臣氏、萬寧、永旺及大昌，上載於本會的「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」、「跌價貨品」及「我的最愛」等，讓消費者足不出戶便可以於線上比較食品及日用品的價格。

Online Price Watch 網上價格一覽通



74+
Million

desktop views since 2014 launch

7,400+
萬

網頁版自 2014 年推出以來累計瀏覽次數

Close to
近

6
Million
百萬

mobile views since 2019 launch
手機版自 2019 年推出以來累計瀏覽次數

Almost
涵蓋近

3,000

products covered
件產品

2023-24 Unique Visitors 2023-24 年獨立訪客

Mobile
手機瀏覽 **238,117** **+36%**

Desktop
電腦瀏覽 **158,616** **+58%**

11. See Appendix 3 for the list of survey and service study reports published in 2023-24.
附錄三詳列於 2023-24 年度發表的調查及服務研究報告。



Annual Supermarket Price Survey

With the global supply chain and logistics severely disrupted by the 3-year-long pandemic, at one point leading to panic buying by consumers worried about shortage of daily necessities, the average price of some supermarket goods soared then dropped between 2019 and 2021. However, the Council's annual supermarket price survey 2022 announced in the year under review revealed that the aggregate average price (in short, "price") of a basket of 260 supermarket items, derived from the scan data of the 3 major supermarket chains, was back on the rising track with a year-on-year (YoY) rise of 2.1%, the steepest since 2013.

The survey revealed significant price hikes in 8 categories (2.1% to 5.4%) and 28 groups (2.1% to 15.4%), both higher than the increase of the Composite Consumer Price Index for the corresponding period (1.9%). The top 4 groups leading the price surge were "butter", "tea bags", "cheese" and "edible oil"; whereas the group with the biggest price decrease was "wine".

The Council also used OPW to analyse the average prices of 80 items across 15 groups before and after the pandemic and found that the prices of many types of canned food products had soared by over 30% during the 3 years of the pandemic.

年度超市價格調查

持續3年的疫情令全球供應鏈和物流均受到嚴重影響，部分消費者因擔心生活用品缺貨，令市場一度出現恐慌性搶購潮，部分超市貨品平均售價亦於2019年至2021年間出現先升後回落的情況。然而，根據本會在年內公布的2022年度超市價格調查，按3間大型連鎖超市的電子掃描數據計算的一籃子共260項貨品的總平均售價（簡稱「價格」）重拾升軌，較2021年上升2.1%，亦是自2013年以來錄得的最大升幅。

調查顯示分別有8大貨品類別（2.1%至5.4%）及28個貨品組別（2.1%至15.4%）的價格大幅上升，並且均高於同期綜合消費物價指數的升幅（1.9%）。價格升幅最高的4組貨品包括「牛油」、「茶包」、「芝士」和「食油」；而價格跌幅最大的組別為「葡萄酒」。

本會亦根據「網上價格一覽通」的資料，分析15組共80項貨品在疫情前後的平均售價，發現在3年疫情期間，有多種罐頭食品的價格飆升超過30%。

2022年度超市價格調查

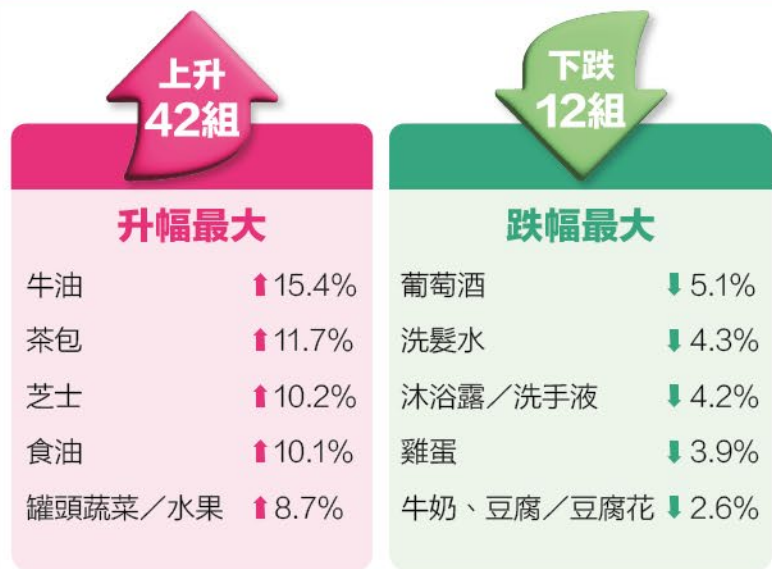
260項貨品總平均售價較2021年

上升
2.1%

13大類貨品總平均售價



54組貨品總平均售價



Textbook Price and Expenditure Surveys

According to the Council's survey published in July 2023 on 897 commonly used textbooks from 25 publishers, the prices of over 95% of the 2023/24 school year textbooks had climbed by HK\$1 to HK\$22 (1.0% to 10.1%), resulting in an overall average increase of 4.0% YoY, the highest since 2015.

Textbooks are one of the key expenditure items for students. The Council collected textbook lists of the 2023/24 school year from 60 primary and 53 secondary schools and found that primary and secondary school students spent an average of HK\$3,202 and HK\$2,984 respectively for mandatory textbooks and learning materials, showing a YoY increase of 2.3% and 4.5% respectively, both higher than the 2.1% inflation rate in the same period. The survey showed that the expenditure was subject to key factors such as the choice of titles, the number of supplementary exercises, as well as discounts from various publishers.

Despite resumption of face-to-face teaching in all surveyed schools, the Council found an increase in the usage of e-textbooks in both primary and secondary schools, in terms of the number of subjects with e-textbooks and the number of titles used. For cost saving, the Council advised schools to refrain from making it mandatory to purchase both physical and electronic versions of the same title.

Digital Products

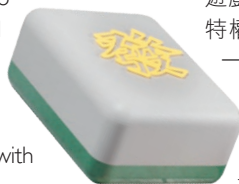
Simulated Gambling Games

Simulated gambling games, which closely resemble commercial gambling in gameplay and audiovisual effects, have been found to contribute to problematic gambling by numerous overseas studies. Having reviewed 6 of these games, the Council identified 4 common tactics that the games adopted to attract continued play and spending, namely, (1) regular login and play incentives; (2) first-time purchase rewards and time-limited offers; (3) leaderboards and social interactions features; and (4) various paid services and in-game purchases. As a way to entice players to pay for additional privileges and rewards, the games also introduced VIP memberships of which the estimated cost of reaching the highest tier could be over HK\$2 million in one game.

Although adolescents are especially prone to the risks associated with simulated gambling games, all the games surveyed did not include any age verification process while some games failed to provide age limit information in a transparent manner.

The Council opined that the measures taken by game developers and the existing legislation are not fully effective in preventing minors from engaging in online gaming activities. Furthermore, as the offence-creating provisions relating to gambling (including gaming) in the Gambling Ordinance are often tied to physical premises, it might not fully encompass such activities that are rapidly on the rise.

The Council advocated for the Government to review the current legislation and make reference to international regimes in introducing specific laws that target online gambling and additional regulatory mechanisms for games with gambling features, so as to enhance the protection of consumer interests.



教科書價格及學生購書費調查

本會在 2023 年 7 月發布涵蓋 25 間出版社、共 897 本較多學校選用的教科書價格調查，發現 2023/24 學年的教科書當中逾 9 成半加價港幣 \$1 至 \$22 不等 (1.0% 至 10.1%)，整體平均按年升幅為 4.0%，是自 2015 年以來升幅最高。

教科書是莘莘學子的其中一個主要支出。本會收集了 60 間小學及 53 間中學於 2023/24 學年的書單，計算出小學生和中學生分別平均花費港幣 \$3,202 及 \$2,984 購買必須的教科書及學習材料，較上學年分別高 2.3% 及 4.5%，兩者的增幅均高於同期的 2.1% 通脹率。調查結果顯示，選用不同書冊、作業及補充練習數量多寡、書商提供的購書折扣，均是影響購書費的因素。

雖然全部受訪學校均已恢復面授課堂，但本會發現中小學所採用的電子課本數目和涉及的科目數目均有所上升。本會建議學校避免將同一書目的印刷版和電子版同時列作必須購買的項目，以減輕家長的經濟負擔。

數碼產品

模擬賭博遊戲

模擬賭博遊戲於玩法和視聽效果上與真實賭博十分相似，不少海外研究表示，遊玩模擬賭博遊戲可導致賭博問題。本會檢視了 6 款上述遊戲，發現該些遊戲均以 4 種常用手法吸引玩家持續遊玩和付費，包括 (1) 定時登入與遊玩獎勵；(2) 首次儲值與限時優惠；(3) 玩家排行榜與社交互動功能；以及 (4) 多種付費服務與遊戲內購項目。為了吸引玩家付費以獲得額外特權和獎賞，遊戲亦引入了 VIP 會籍，而當中的一款要達至最高級會籍，成本估計可超過港幣 \$200 萬。

雖然青少年尤其易於受到模擬賭博遊戲帶來的風險所影響，但全部調查的遊戲均未有驗證玩家年齡，部分遊戲更未能提供年齡限制的資訊，透明度不足。

本會認為，遊戲開發商所採取的措施和現行法例未能完全有效地防止未成年人士參與網上博彩。再者，《賭博條例》中針對賭博（包括博彩）的刑事罪行往往與實體處所有關，或未能完全涵蓋發展迅速的網上博彩行為。

本會倡議政府檢討現行法例，並參考國際間的監管方法，為網上賭博訂立專屬法例。此外，政府應就着具賭博性質的遊戲引入更多監管機制，以加強保障消費者的權益。



Virtual Insurance

The increased prevalence of virtual insurance means industry players need to step up competitiveness to meet public expectations, yet the Council's survey on 4 virtual insurance companies' chatbot services, application form interfaces and privacy policies found the website interfaces of certain companies to be generally less user-friendly.

Among the 3 companies with chatbot services, 2 could identify keywords and answer simpler enquiries, yet answers provided were no different from information obtained through consumers' own website search. The chatbot of the remaining company could not recognise keywords effectively and provided irrelevant answers. Regarding their privacy policies, only 1 company clearly specified the retention period of consumers' personal data under general circumstances, while the remaining 3 did not disclose such information, which the Council considered lacking transparency.

The actual user experience of 3 surveyed companies offering Voluntary Health Insurance Scheme (VHIS) Standard Plans was also examined. In terms of convenience, the application forms of 2 companies were equipped with a "Save Progress" function, which enabled consumers to pause the process, check information then continue answering. The remaining company only allowed applicants to save some personal data, and if a page is left idle for too long, applicants had to re-answer questions after refreshing the webpage, and were not allowed to amend any answered questions.

When applying for insurance online, the Council reminded consumers to pay attention to cyber security, avoid using public Wi-Fi networks, and provide accurate answers when filling in application forms, as it might affect the application or even the outcome of future claims.

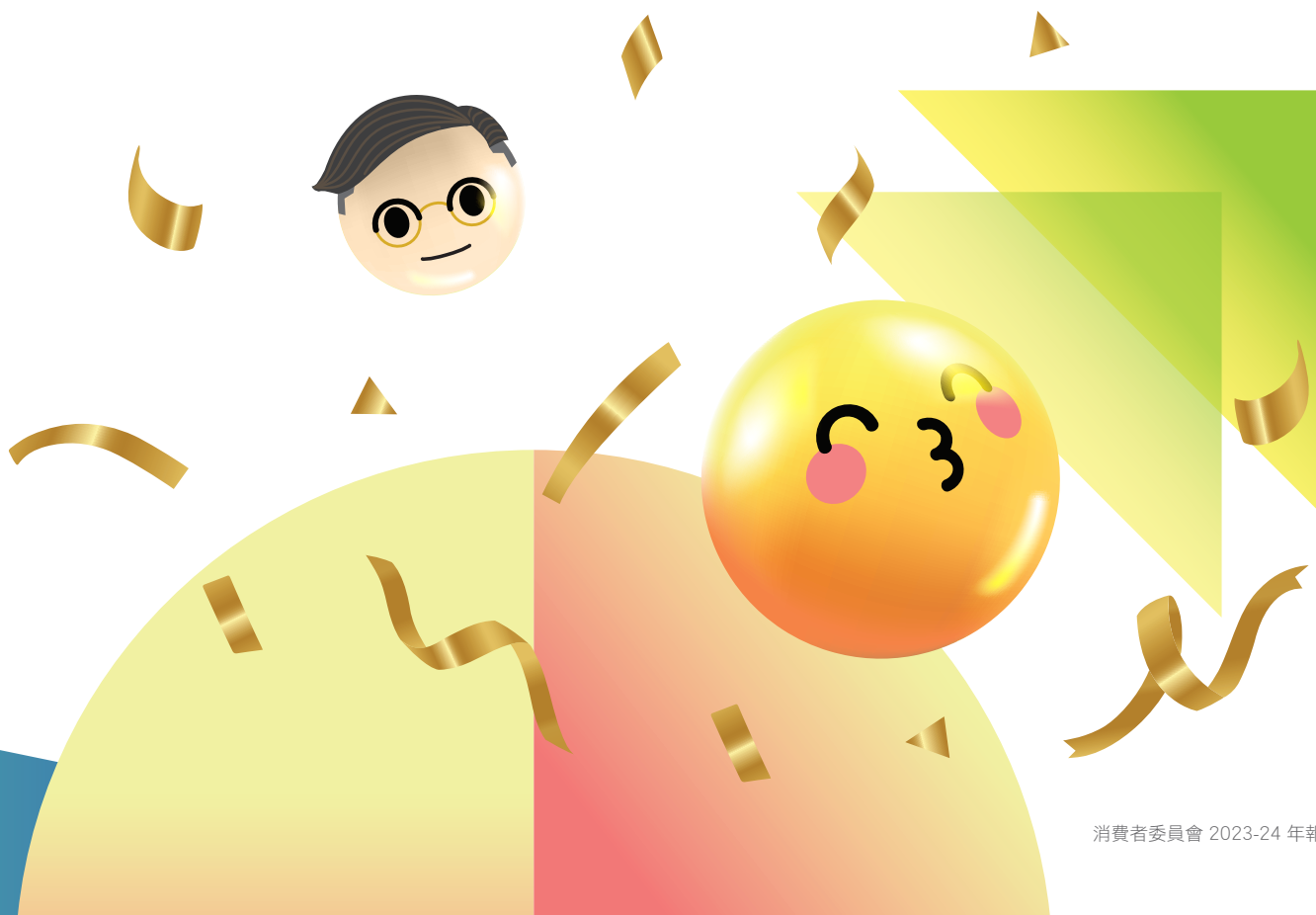
虛擬保險

虛擬保險的普及程度與日俱增，行業參與者需要加強競爭力，以符合大眾期望。然而，本會調查 4 間虛擬保險公司網站上的聊天機械人功能、投保表格界面及私隱政策等，發現個別公司網站界面的方便易用度一般較為遜色。

在 3 間設有聊天機械人的虛擬保險公司中，2 間的聊天機械人能辨別關鍵字詞及解答部分簡易問題，但其提供的答案與消費者自行在網頁搜尋所得的資訊並無差異。至於餘下 1 間的聊天機械人則未能有效辨識關鍵字詞，答非所問。私隱政策方面，僅有 1 間保險公司清晰闡明在一般情況下，消費者的個人資料會被保留至何時，其餘 3 間則沒有訂明相關保留期限，做法欠透明。

本會是次調查亦檢視了 3 間提供自願醫保標準計劃的公司之用戶使用實況。以便利程度而言，其中 2 間的投保表格設有「儲存回答進度」功能，方便投保人暫停填寫過程，翻查資料後重新登入便能繼續作答餘下問題。另外 1 間僅容許投保人儲存部分個人資料，若頁面閒置過久，刷新頁面後需要重新回答問題，且不能修改已填寫的答案。

本會提醒，在網上投保時需要注意網絡安全，避免使用公共無線網絡。填寫表格時仔細閱讀問題，不應草率作答，以免影響申請甚至日後索償結果。



Elderly Services

Age-friendliness of Banking Services

While banking services are moving towards digitalisation, data from the Census and Statistics Department indicated that only 20% of the seniors who had used the Internet had used online banking services or financial transactions. In view of this, the Council conducted a survey to examine the habits of and problems faced by the elderly while using banking services. It was found that some attach great importance to a sense of security, and feel more solid using passbooks and traditional counter services, yet constant long queues for counter services is a major challenge to the physical strength of senior citizens. Moreover, not all seniors can readily navigate lengthy directories in telephone banking services or the copious passwords and procedural demands of digital banking services.

The Council also examined whether the services and measures provided by 10 banks were "age-friendly" and found much room for improvement. The Council urged the banking sector to take into account the needs of the elderly and other disadvantaged groups while promoting digitalisation, including the continuation of passbook services for the elderly, provision of paper statements in extra-large print, setting up dedicated telephone hotlines for the elderly and shortening wait time in accessing customer service operators, etc., enabling all elderly to continue to enjoy convenient and diversified banking services, so as to safeguard their fundamental consumer rights.

長者服務

銀行服務的長者友善度

銀行服務正積極邁向數碼化，惟根據政府統計處的數字，本港只有 2 成有曾使用互聯網的長者曾經在網上使用理財服務或進行金融交易。有見及此，本會透過調查，了解長者使用銀行服務的習慣與遇到的問題，發現部分長者非常著重安全感，「紅簿仔」及傳統櫃位服務令他們感覺較實在。然而，櫃位服務經常要大排長龍，對長者體力亦是一大挑戰。至於電話銀行服務冗長的目錄，或數碼銀行服務各種密碼及程序，並非所有長者可輕易掌握。

本會亦檢視了 10 間銀行所提供的服務和措施能否達致「長者友善」，結果發現銀髮措施仍有進步空間。本會建議銀行業界在推動數碼化服務的同時，應顧及長者與其他弱勢社群的需要，包括繼續為長者提供「紅簿仔」服務、考慮增設特大字體版本的實體月結單及設立長者服務電話專線，縮短接駁至專人接聽的時間等，讓所有長者均繼續享有便利和多元化的銀行服務，保障其基本消費權益。





Monthly Mobile Service Plans for the Elderly

In recent years, telecommunications service providers have introduced a variety of monthly mobile service plans designed specifically for the elderly. To help senior consumers make informed decisions, the Council surveyed 21 monthly mobile service plans offered by 9 telecommunications providers, comparing plans for the elderly and lowest-priced regular monthly plans. After accounting for administration fees and monthly rebates, the lowest actual monthly fee for 4.5G (or 4G) elderly plans (HK\$38) was about 10% lower than regular plans (HK\$42), and the 2 lowest-priced elderly plans allowed 5GB and 7.5GB of data respectively, while the cheapest regular plan provided only 300MB per month.

As for 5G plans, the lowest monthly fee was HK\$98 for both regular and elderly plans, but the monthly data allowance of the regular plan (20GB) was double that of the elderly plan (10GB) of the same price, making the regular plan a better deal for senior citizens who use more data. Therefore, the silver community should compare and pay heed to contract details and restrictions.

As technology advances and different sales practices emerge, the Council urged the industry to update its Code of Practice to ensure all terms can safeguard consumers effectively, especially vulnerable groups such as the elderly.



長者手機月費計劃

近年不同電訊商推出各式各樣標榜專為長者而設的手提電話月費計劃。為幫助長者作出精明選擇，本會搜集及比較了9間電訊商合共21個手機月費計劃的資料，當中包括長者計劃及電訊商的最低價普通計劃。在計算行政費及月費回贈後，發現4.5G（或4G）長者計劃的最低實際月費（港幣\$38）較一般計劃（港幣\$42）低約10%，而價格最低的2個長者計劃則分別可使用5GB及7.5GB的數據量，惟最便宜的普通計劃每月僅提供300MB的數據量。

在5G月費計劃方面，普通計劃和長者計劃的最低實際月費均為港幣\$98，但普通計劃的每月數據量（20GB）較相同價錢的長者計劃（10GB）多1倍，需要較多數據用量的長者選用普通計劃會較為實惠。在選擇月費計劃時，銀髮一族應多作比較，並留意合約細節及相關限制。

隨著科技進步和不同銷售手法的出現，本會敦促業界更新其實務守則，修改已過時的內容，確保能有效保障包括長者在內的弱勢群體權益。

Health Services

Health Check Plans

Regular health checks could help detect health problems and facilitate early treatment, but consumers might find the wide variety of health check plans and related promotions available on the market confusing. The Council surveyed 33 basic health check plans with prices ranging from HK\$820 to HK\$8,310, a difference of over 9 times. The survey examined 8 basic examination items commonly found in health check plans, including height and weight measurements, body mass index (BMI), blood pressure, pulse/heart rate; waist measurement; physical examination; visual acuity; colour vision test; cardiopulmonary and abdominal examinations; health assessment; and consultation by doctors/medical professionals. Over 90% of the surveyed private medical group plans (15 plans) provided less than half of the basic examination items, while for private hospitals/affiliated medical centres, over 90% (16 plans) included half or more of the basic examination items, providing more comprehensive coverage.

When choosing a health check plan, consumers should not solely focus on the basic fees, but also pay attention to the add-on examination items. The plans of private hospitals/affiliated medical centres generally cost more and covered more examination items, while medical groups offered lower package prices to attract consumers, but charged extra for each add-on item not included in basic plans. As each individual has different health conditions and health risks, the examinations and tests required will also vary depending on various factors, such as age, gender, health status and family health history, so there is no hard and fast rule or standards to follow. Consumers should seek advice from a family doctor to conduct risk assessments, so as to formulate appropriate health check items based on professional opinion.

健康服務

體檢計劃

定期進行身體檢查有助及早發現及治療身體的毛病，惟市面上林林總總的體檢計劃及相關優惠，或會令消費者感到花多眼亂。本會搜集了33個基本體檢計劃進行調查，價格由港幣\$820至\$8,310不等，相差逾9倍。是次調查檢視了體檢計劃常見的8項基本檢查項目，包括量度身高、體重、體重指標BMI、血壓、脈搏/心跳；量度腰圍；體格檢查；視力測試；色盲測試；心肺及腹部；護理評估；和醫生/醫護人員會診。結果發現逾9成的私營機構計劃（15個）提供少於一半的基本檢查項目，而私家醫院/附屬醫療中心方面，逾9成計劃（16個）均包含一半或以上的基本檢查項目，涵蓋範圍較全面。

消費者在選擇體檢計劃時，不應只著眼基本收費，更要留意以附加形式提供的檢查項目。私家醫院的體檢計劃收費一般較高，而且涵蓋的項目數量較多；而私營醫療機構則以較低的套餐價作招徠，但如需進行套餐以外的檢查項目便要逐項額外收費。每個人的健康狀況和面對的健康風險各有不同，所需的檢查和化驗項目也會因人而異，例如年齡、性別、健康情況及家族病歷而有所不同，故並沒有一套硬性的指引或標準項目必須跟從。消費者應諮詢家庭醫生，由醫生作風險評估，並制定合適的體檢項目。

Travel Services

Airline Compensation for Mishandled Baggage

Baggage irregularities during one's journey can be frustrating and time-consuming to deal with. The Council surveyed 22 airlines operating international flights to and from Hong Kong and discovered significant variations in compensation arrangements for mishandled baggage.

Both the Warsaw Convention and the Montreal Convention, implemented by the Carriage by Air Ordinance, outline airlines' liability during the transportation process, including cases when checked baggage is delayed, lost, or damaged while under the airline's control. Among the 11 airlines which provided passengers with a cash allowance for delayed baggage, the amount ranged from HK\$237 to about HK\$1,777, exhibiting a difference of almost 4 times.

Different airlines had varying policies or interpretations regarding damage to protruding parts such as wheels or handles, some of which would not assume responsibility for such damage. Nonetheless, consumers can still demand compensation by invoking the relevant stipulations in the Conventions.

As for the time that the airlines required to declare baggage loss, it could range from the shortest of 5 days to as long as 30 to 45 days following the flight's arrival. Consumers, however, have the right to claim compensation if their checked baggage remains unlocated after 21 days of their arrival per the Montreal Convention.

The Council reminded consumers to store their fragile and valuable items in carry-on baggage and to get insured to help mitigate the risks of damage.

旅遊服務

航空公司就行李處理不當的賠償

旅程中行李若被不當處理，除引起麻煩，應付起來也相當費時。本會調查了 22 間有經營往來香港航班的航空公司，發現行李事故的賠償安排存在顯著差異。

由《航空運輸條例》實施的《華沙公約》與《蒙特利爾公約》規定了航空公司在運輸過程中須承擔的責任，包括寄艙行李在航空公司掌管期間因延誤、遺失、損毀而對乘客造成的損失。11 間航空公司會為行李延誤的乘客提供現金津貼，當中的金額由港幣 \$237 至約 \$1,177 不等，相差近 4 倍。

不同航空公司對於輪子或把手等突出部件的損壞有不同的政策或詮釋，其中一些航空公司不會為上述損壞承擔責任。儘管如此，消費者仍可引用公約的相關規定，要求航空公司賠償。

至於宣告行李遺失的時間方面，航空公司會由航班抵達後起計，由最短 5 天至最長 30 至 45 天後作出有關宣告。然而，根據《蒙特利爾公約》規定，若寄艙行李在航班抵達後 21 天仍未尋獲，消費者即有權申索。

本會提醒，消費者應把易碎和貴重物品放入手提行李，同時宜購買保險，以助降低相關物品損壞的風險。



國際航班行李事故小貼士



外遊小貼士

國際公約規管 (最高賠償額)

• 《華沙公約》•

寄艙行李 每公斤 17 SDRs* (約港幣\$177)

手提行李* 每名乘客 332 SDRs* (約港幣\$3,460)

• 《蒙特利爾公約》•

寄艙行李 兩者合共每名乘客 1,288 SDRs*

手提行李* (約港幣\$13,430)

- 易碎與貴重物品應放置於手提行李內
- 寄艙前為行李拍照記錄
- 為貴重物品加購保險
- 若寄艙行李價值較高，可向航空公司另行申報*
- 問清申索要求及時限
- 如因行李延誤而需購買必需品，要保留購物單據
- 如有旅遊保險，應先向航空公司索償，及後再向保險公司申索

* 若航空公司因其過失而使手提行李受損 * 1 SDR (特別提款權) 大約等於港幣\$10.43 # 需附證明及附加費



Motor Insurance for Northbound Travel for Hong Kong Vehicles

The resumption of normal travel between the Mainland and Hong Kong has brought about a consumption spree north of the boundary. Since the implementation of the “Northbound Travel for Hong Kong Vehicles” (“the Scheme”) in July 2023, eligible Hong Kong private cars can travel between Hong Kong and Guangdong. The Scheme has facilitated Hong Kong residents to drive to Guangdong for business, visiting families and sightseeing.

Driving in the Mainland requires taking out motor insurance in accordance with the law of the Mainland. However, there are major differences in the statutory requirements on motor insurance between the Mainland and Hong Kong. The “Compulsory Traffic Accident Liability Insurance for Motor Vehicles” in the Mainland, with a smaller coverage both in scope and amount, covers only third party personal injury and property loss, and compensation ceiling for each accident is far lower than third party liability coverage required by Hong Kong’s legislation for motor insurance.

In respect of procuring qualified motor insurance products, the Council reviewed “Unilateral Recognition” insurance products provided by 18 insurance companies in Hong Kong which revealed inadequate transparency in the product information published. Practices in premium information disclosure were also found to be varied, with only 5 companies releasing premium tables on their websites. Some insurance companies only provided quotations to existing motor insurance customers, or required new customers to submit detailed information, along with a completed application form before providing premium information. Such cumbersome and complicated procedures make it difficult for consumers to make comparisons.

Apart from varying quotation methods and requirements among most of these insurance companies, the premiums quoted by 8 insurance companies for selective top-up cover, equivalent to the Mainland’s “Commercial Insurance for Motor Vehicles”, were also found to vary significantly from a few hundred Hong Kong dollars to over few thousand depending on the coverage amount. The Council reminded consumers to pay heed to different policies’ terms and conditions, and the scope and amount of coverage, and make careful choices according to their own needs.

港車北上汽車保險

內地與香港全面通關後，北上消費熱潮不斷。隨著「港車北上」於2023年7月落實，合資格的香港私家車可往來香港與廣東省，便利香港居民以自駕方式到廣東省作商務、探親及旅遊。

在內地駕駛必須購買符合內地法例的汽車保險，然而，兩地的汽車保險在法定要求上有很大分別。內地的「機動車交通事故責任強制保險」保障範圍及保額較少，而且只包括第三者人身傷亡及財產損失，每次事故的賠償上限遠低於香港法定汽車保險的第三者責任保障額。

就着購買合資格的汽車保險產品，本會檢視了18間香港保險公司提供的「等效先認」車保產品，發現保險公司發布的產品資訊透明度不足，而披露保費資料的手法亦各有不同。當中只有5間保險公司在其網站發布保費表，部分保險公司只向現有汽車保險客戶提供報價，或要求新客戶提交詳細資料及填妥投保書，才可獲取保費資料，此等繁複步驟令消費者不容易作出比較。

除了報價方式及要求不同外，其中8間保險公司的選擇性附加險（等同內地的車輛商業保險）保費差異頗大，視乎保險產品的保額，保費範圍可由港幣數百元至數千元不等。本會提醒消費者必須留意不同的保單條款、保障範圍及保額，按自身需要小心作出選擇。

