

美容和健身服務消費合約設立法定冷靜期

2019 年 3 月 1 日的特別會議

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意見書

請問是否已經考慮過，現時銀行對行業所採取之極嚴苛回款措施：即客戶經信用卡或信用卡分期付款之款項，需時逾過百日方回款至商戶。

1. 冷靜期退款限期與商戶實際收到款項時間之差異極巨，資金和營運影響要行業商戶自行負責？
2. 即行業要同時面對來自兩方面的營運壓力(銀行及政府立法)，對行業大部份獨資小本經營者是否合理？

Would like to know any consideration about whether the bank has taken the extremely stringent payment measures for our industry: that is, the payment by the customer through credit card or credit card instalments, it takes more than 100 days to return the money to the merchant.

1. The difference between the deadline for refunds during the cooling-off period and the time when the merchant actually receives the payment is extremely large. Is that means the industry merchants have to responsible for the capital and operational impact all for themselves?
2. Is the industry facing both operational pressures (banking and government legislation) at the same time, does it really reasonable for most of the industry's wholly-owned small operators?