

《“美容贷”及类似广告，一律停播！》

前段时间电视剧《扫黑风暴》热播，剧中美丽贷因涉嫌套路贷，被警方连窝端掉的情节给人留下深刻印象。类似的骗局在现实生活中也时有上演，有时候甚至更危险、更隐秘，威胁着消费者的人身和财产安全。

9月27日，国家广播电视总局办公厅发布关于停止播出“美容贷”及类似广告的通知，正式宣告将“美容贷”及类似广告关入“禁闭室”，要求各广播电视和网络视听机构、平台一律停止播出“美容贷”及类似广告。

Commercials for “beauty loans,” which commonly allow mostly young clients to undergo cosmetic treatments with no up-front payments but then hit them with higher-than-promised interest rates, can no longer be aired on TV, radio, or online, China’s National Radio and Television Administration announced on Monday.

国家广播电视总局9月27日通知，禁止在电视、广播或网络上播放“美容贷”商业广告。美容贷主要针对年轻客户群体，通常是为他们提供先治疗再付费的服务，但随后收取高于承诺的利息。



[Photo provided to China Daily]

追求美没有错，但美容贷并不美。美容贷又称美丽贷、整容贷、医美贷，本质上属于套路贷的一种。一些不良商家或机构抓住一些人求美心切的心理，推出违法违规的美

容贷产品，并利用涉嫌虚假宣传的广告误导消费者，导致消费者的权益受到侵害。

The administration said many such ads promoted over-consumption and were “deceptive,” enticing people with phrases such as “free surgery” but neglecting to mention the true interest costs.

广电总局表示，许多此类广告宣传过度消费，具有“欺骗性”，用“免费手术”等词语吸引大众，但却忽略了真正的利息成本。

“先美丽，后买单”“0利息0首付变美丽”，一些美容贷广告，涉嫌虚假宣传、欺骗和误导消费者；一些医美机构以低息甚至无息诱骗消费者办理美容贷，但实际上有的贷款利率极高，有的人变美未成却“贷”入深渊……“美丽陷阱”套路重重，引发诸多现实悲剧。

Such schemes have existed for years and are similar to recently banned “campus loans,” which targeted cash-strapped university students and then trapped them in debt. On Tuesday, China Youth Daily, the Chinese Youth League’s newspaper, reported on a case where a young woman took out a loan to pay for cosmetic surgery but wasn’t told the annualized interest rate would be as high as 27%.

“美容贷”已经存在多年，与近年被禁止的“校园贷”类似。校园贷针对的是囊中羞涩的大学生，让他们背上债务负担。9月28日，《中国青年报》报道了一个案例，一名年轻女性申请贷款支付整容手术费用，但没有被告知年化利率高达27%。

Lian You, a Beijing-based lawyer specialized in civil and commercial contract disputes, told Sixth Tone that banning ads for beauty loans could be an effective way to thwart the companies behind them. He added that clinics often work together with loan providers only to later vanish and leave customers in debt.

北京一位专门处理民事和商业合同纠纷的律师连佑（音译）告诉《第六声》，禁止美容贷广告可能是挫败背后公司的有效途径。他还称，医美诊所经常与贷款提供方合作，但在事后脱身，让客户负债累累。

Fueled by celebrity worship and social media, China’s under-regulated plastic surgery market is expanding rapidly. Consultancy iResearch predicts that it will be worth over 300 billion yuan (\$46 billion) by 2023, but in the same report noted that, compared to 13,000 legally operating clinics, there were 80,000 unregistered cosmetic surgery businesses in the country.

在名人崇拜和社交媒体的推动下，国内缺乏监管的医美市场正在迅速扩张。艾瑞咨询公司预测，到2023年，医美市场的价值将超过3000亿元人民币，但该公司同时指出，与13000家合法经营的诊所相比，中国有80000家未注册的整形美容企业。



[Photo/China Daily]

With complaints about plastic surgery mishaps increasing, the government has begun taking steps to rein in the industry. Last month, a different department published plans to prohibit cosmetic surgery ads that played on people's insecurities.

随着有关整形手术事故的投诉不断增加，政府已开始采取措施对行业进行管控。上个月，另一政府部门发布了关于禁止医美广告制造容貌焦虑的规定。

无论包装得多漂亮，不合规的美容贷都难改丑陋本色。美容贷的假面背后是不法分子赤裸裸的丑陋动机——唯利是图。此次广电总局出手，要求停播美容贷及类似广告，让其在广播电视和网络视听平台销声匿迹，无疑是对美容贷乱象的有力打击，有助于为消费者守好安全门。

来源：Sixth tone，《广州日报》