Many credit cards have a “charge back mechanism” that purportedly protects customers by promising refund of prepaid sums should a shop closes down.

But the Consumer Council warned that such “refund protection” is not as protective as they may appear, as the procedure to recover money was unclear, and the system lacked transparency, making getting refunds difficult.

In other words, such refund guarantees, though seemingly reassuring, are “表裡不一” (biao3 li3 bu4 yi1).

“表” (biao3) is “the surface”, “the exterior,” “裡” (li3) “interior,” “inside,” “内部,” “不” (bu4) “no,” “not” and “一” (yi1) is “one” but in the idiom, it means “一致” (yi2 zhi4), meaning “identical,” “consistent,” “in accord with,” “in agreement with.” Literally, “表裡不一” (biao3 li3 bu4 yi1) is “outside inside not identical,” “outside appearance and inner reality differ.”

“表裡不一” (biao3 li3 bu4 yi1) means “not what it seems,” “saying one thing but meaning something different”.

The idiom can be used to describe a thing or a state of affairs. Goods that do not resemble what is shown on the box is “表裡不一” (biao3 li3 bu4 yi1). A restaurant that looks good on the outside but serves bad food is also “表裡不一” (biao3 li3 bu4 yi1).

The idiom is often also used to describe people. People who act nice but are actually nasty are “表裡不一” (biao3 li3 bu4 yi1), so is someone who acts like a friend but turns around and stab you in the back.

Terms containing the character “表” (biao3) include:

- 表示 (biao3 shi4) – to show; to indicate
- 表現 (biao3 xian4) – to behave; to perform; an expression
- 表達 (biao3 da2) – to express; to convey
- 表決 (biao3 jue2) – to vote; to put to a vote