

# Fujian Scheme



From 1 April 2018

**Extending Old Age Allowance to  
Hong Kong elderly people residing in Fujian**

March 2018



社會福利署

Social Welfare Department

# Introduction

1. The Fujian (FJ) Scheme under the Social Security Allowance (SSA) Scheme is to provide Old Age Allowance (OAA), on a monthly basis, for eligible Hong Kong (HK) residents aged 65 or above who choose to reside in FJ.
2. This booklet explains the eligibility criteria and provides other relevant information of the FJ Scheme.

# Eligibility Criteria

3. An applicant is eligible for OAA under the FJ Scheme if he/she:
  - (a) satisfies the following residence requirements:
    - (1) he/she must have been a HK resident for at least seven years; and
    - (2) he/she must have resided in HK continuously for at least one year immediately before the date of application (absence from HK up to a maximum of 56 days during the one-year period is treated as residence in HK);
  - (b) is aged 65 or above [applicant aged 65 to 69 must meet the income and asset requirements (please refer to Annex I)];
  - (c) continues to reside in FJ during receipt of allowance [a recipient under the FJ Scheme will be required to reside in FJ for at least 60 days within a payment year for obtaining a full-year payment of allowance (please refer to paragraphs 12 and 13)] ;
  - (d) should surrender his/her public rental housing unit or delete his/her name from the tenancy before leaving HK if he/she is an authorised public rental housing tenant (please refer to Annex II) ;
  - (e) is not in receipt of any other allowance under the SSA Scheme or assistance under the Comprehensive Social Security Assistance Scheme; and

- (f) is not being detained in legal custody or admitted to a penal institution.

Note:

- (i) Persons whose presence in Hong Kong is unlawful or persons who are permitted to stay in Hong Kong for a purpose other than residence (for example, imported workers or visitors) are excluded from the Scheme.
- (ii) In determining whether an applicant has resided in HK continuously for at least one year immediately before the date of application, consideration can be given to disregarding absences arising from paid work outside HK during the one-year period, subject to there being sufficient documentary proof. Where an applicant has been absent from HK for more than 56 days during the one-year period because of the need to receive medical treatment outside HK, the Director of Social Welfare can consider exercising his discretion to disregard the absences exceeding the 56-day limit, subject to the reason for and evidence of receiving medical treatment outside HK being established.
- (iii) Absence from HK means leaving HK for the Mainland, Macao or overseas countries/territories.

## Application Procedures

4. Applicants must complete the application procedures in person in HK, prior to which applicants are required to

return the completed “FJ Scheme Application Form” together with two recent photos and photocopies of all relevant supporting documents (please refer to Annex III) to the Social Security Field Unit (Guangdong Scheme and Fujian Scheme) [SSFU(GD Scheme & FJ Scheme)] by post or in person first. The “FJ Scheme Application Form” and Guidance Notes can be downloaded from the Social Welfare Department (SWD)’s FJ Scheme website ([www.swd.gov.hk/fjs](http://www.swd.gov.hk/fjs)) or obtained from any social security field units. Applicants can also obtain the Application Form and Guidance Notes from the SSFU(GD Scheme & FJ Scheme) by phone or by post. The address, telephone number and opening hours of SSFU(GD Scheme & FJ Scheme) are at Annex IV.

5. Upon receipt of an application, SWD will make arrangements for an interview with the applicant at the SSFU(GD Scheme & FJ Scheme). Applicants need to bring along original copies of relevant documents, such as HK Identity Card, travel documents, etc., when attending the scheduled interview. Applicants aged 65 to 69 should also bring along original copies of identity documents of their spouse (if applicable) and relevant documents pertaining to their income and assets held by them and their spouse (if applicable). SWD may, when necessary, ask the applicants for supplementary information. It will speed up the process of an application if the applicants can provide complete information and produce all the necessary supporting documents. When the investigation is completed, a notification letter will be issued to the applicants notifying them of the result.
6. For applicants who have already settled in FJ and can

produce medical proof(s) issued by public hospital/clinic indicating that they may not be able to travel to HK for the application due to health condition, SWD will request its agent to assist the applicants in completing the application procedures.

Note:

SWD accepts application from FJ Scheme applicant within one month of his/her reaching the qualifying age (i.e., the 65th or 70th birthday respectively). Payment of allowance under the Scheme will be calculated from the date the applicant fulfils the qualifying age and satisfies all the eligibility criteria, whichever is later.

*NOTE: To ensure efficient handling of applications, SWD will make prior appointment for an interview with applicants. There is no need for applicants to rush to the SSFU(GD Scheme & FJ Scheme). Applicants should first return the completed application form together with two recent photos and photocopies of relevant supporting documents to the SSFU(GD Scheme & FJ Scheme) by post. The arrangement facilitates shortening the time required for processing the applications and saves applicants from having to make repeated visits to the field unit. Upon receipt of an application, SWD will make arrangements for an interview with the applicant.*

## Persons Unable to make Application by Him/Herself

7. If an applicant is medically certified to be unfit to make a statement rendering him/her unable to make an application by him/herself, which is verified by SWD, an appointee will be appointed by the Director of Social Welfare to act on his/her behalf. The appointee is required to provide the reason(s) for the applicant's having to settle in FJ.

## Rate of Payment and Payment Method

8. Allowance is paid to eligible applicant on a monthly basis.
9. Payment is calculated from the date of receipt of application by SWD (or the date of application or referral if the application is referred by another organisation) or the date on which the applicant satisfies the eligibility criteria for the allowance, whichever is later.
10. Allowance will be credited to the applicant's/appointee's designated bank account in HK (joint bank account is not accepted) once a month.
11. The applicant/appointee is responsible for making his/her own arrangements to collect the allowance from the account (e.g., he/she can make arrangements with the bank to remit the payments to him/her in FJ). Any expenses thus incurred have to be borne by the applicant/appointee.

# After becoming a Recipient of the FJ Scheme

## Permissible Limit of Absence from FJ during Receipt of Allowance

12. During receipt of allowance, a recipient must continue to reside in FJ. Where a recipient has resided in FJ for not less than 60 days in a payment year, his/her temporary absences from FJ (absence from FJ means leaving FJ for other provinces on the Mainland, HK, Macao or overseas countries/territories) will not affect the payment of allowance on condition that the total number of days of absence from FJ in the year does not exceed 305 days (or 306 days in a leap year). In other words, a FJ recipient will be entitled to a full year allowance if he/she satisfies the minimum residence period of 60 days in FJ in a payment year.
13. If a recipient has resided in FJ for less than 60 days in a payment year, he/she is not entitled to any 'absence' allowance in that year. He/She is eligible to receive allowance only for the periods during which he/she has resided in FJ. If any overpayment involved, the recipient/appointee must refund the overpaid allowance to SWD.



Note :

- (i) Payment year under the FJ Scheme refers to the 12-month period from the date when the recipient meets the eligibility criteria for receiving the allowance. For example, if a person started to receive allowance from 1 April 2018, the first payment year is from 1 April 2018 to 31 March 2019, the second payment year from 1 April 2019 to 31 March 2020 and so forth.
- (ii) Subject to there being sufficient documentary proof, consideration can be given to disregarding a recipient's absences from FJ arising from paid work outside FJ.

## SWD's Agent

- 14. SWD has appointed the International Social Service HK Branch as the Agent for the FJ Scheme to assist recipients in completing the case review so as to ascertain their continued eligibility for the allowance and to provide appropriate services to the recipients. The address, telephone number and opening hours of SWD's Agent are at Annex V.
- 15. The main duties of SWD's Agent include:
  - (a) to assist in completing the application procedures for elderly persons who have settled in FJ and can provide medical document(s) issued by public hospital/clinic to prove that they are unable to travel to HK due to health condition to make the application and

conducting, on behalf of SWD, and to assist the recipients in completing annual review to ascertain that eligible recipients will continue to receive the allowance (please refer to paragraphs 6, 18 and 20);

- (b) to handle enquiries or reports on changes in information from recipients under the FJ Scheme (please refer to paragraph 17); and
- (c) to handle special cases – e.g. to assist SWD in carrying out investigation into special cases to ensure accuracy of the information provided by the recipient or to identify and recommend to SWD a suitable appointee living in FJ to act on behalf of a mentally-unsound recipient who is unable to express his/her wishes, etc.

16. If recipients living in FJ have any enquiry or need to report change in circumstances, they may contact the SWD's Agent.

## Reporting Change in Circumstances

17. If there is any change in the circumstances of a recipient, and the change is related to the information provided at the time of making application (please refer to Annex VI), the recipient/appointee should report the change immediately to the SWD's Agent or SSFU(GD Scheme & FJ Scheme).

## Postal Review and Spot Check

18. SWD will, through assistance of SWD's Agent, carry out annual review for all FJ cases by means of postal review or spot check in the form of home visit.
19. Upon receipt of the postal review form sent by SWD's Agent, a recipient is required to complete the postal review form, have his/her declaration witnessed by a relative or friend aged 18 or above and return the completed postal review form to SWD's Agent within the time specified in the letter. If the recipient happens to be in HK within the specified time, he/she may choose to approach SSFU(GD Scheme & FJ Scheme) or the office of SWD's Agent in HK to complete and sign his/her declaration witnessed by staff of SWD or SWD's Agent. If the recipient fails to complete the postal review form within the specified time, SWD will not be able to establish the recipient's continued eligibility for the FJ Scheme and will need to consider stopping the FJ Scheme payment to the recipient.
20. SWD's Agent will conduct spot check for FJ cases by means of home visit so as to ascertain the recipient's continued eligibility for the allowance. The recipient/appointee should cooperate fully with staff of SWD's Agent.

## Temporary Absence from FJ

21. As long as the recipient resides in FJ for not less than 60 days in a payment year (please refer to paragraphs 12 and 13), regardless of the reason(s) for his/her temporary absence from FJ, he/she is not required to report to SWD's Agent or SSFU(GD Scheme & FJ Scheme).

## Returning to settle in HK or removing to Guangdong (GD)

22. If a recipient decides to leave FJ and return to settle in HK, he/she is required to report and complete formalities with the SSFU(GD Scheme & FJ Scheme) so as to arrange other allowance under the SSA Scheme for him/her, subject to meeting the relevant eligibility criteria.
23. If a recipient wishes to change his/her place of residence on a permanent basis from FJ to GD and to convert to receive allowance under the GD Scheme, he/she should report to the SSFU(GD Scheme & FJ Scheme) or the SWD's Agent and obtain the approval of SWD before changing his/her place of residence.
24. If a recipient who benefited from the Special One-Off Arrangement wishes to convert to receive other allowance under the SSA Scheme in HK/GD Scheme, he/she must:

- have received OAA under the FJ Scheme for not less than one year (a payment break for not more than 10 days is allowed); or
- have resided in HK continuously for one year immediately before the date of application for other allowance under the SSA Scheme;

in addition to meeting the eligibility criteria of the allowance (e.g. the income and asset requirements of Old Age Living Allowance) that he/she wants to apply when returning to HK or removing to GD.

Note :

In the first year of implementing the Fujian Scheme (i.e. from 1 April 2018 to 31 March 2019), the **Special One-Off Arrangement** put in place is to allow HK elderly people who have already settled in FJ and satisfied all other eligibility criteria (e.g. age, income and asset limits for applicants aged 65 to 69, etc.) to benefit from the FJ Scheme without having to satisfy the rule of one-year-continuous-residence in HK. However, they must have resided in FJ continuously for at least one year immediately before the date of application (absence from FJ up to a maximum of 56 days during the one-year period is treated as residence in FJ).

# Appeals

25. If an applicant disagrees with the decision of SWD regarding his/her application, he/she may lodge an appeal with the Social Security Appeal Board, which is an independent body comprising non-officials appointed by the Chief Executive. An appeal must be lodged within four weeks immediately following the date of notification of the decision from the Director of Social Welfare. Enquiries about the appeal procedures can be made with the SSFU(GD Scheme & FJ Scheme).

## Enquiries

### Guangdong Scheme and Fujian Scheme

Enquiry Line:

**3105 3266**

SWD's Fujian Scheme website:

**[www.swd.gov.hk/fjs](http://www.swd.gov.hk/fjs)**

## Income and Assets under the FJ Scheme

### (applicable to applicants aged 65 to 69 only)

- “Income” includes wages from employment, income from handiwork and business, etc. (including salaries, wages, monthly commissions or bonuses received, and monthly income from self-employment), retirement benefits/pensions, and net income on rentals collected. Contributions from family members, relatives or friends, and monthly payments received under reverse mortgage schemes are excluded, but any unspent and accumulated amount of savings/cash in hand generated will be treated as “assets”.
- “Assets”<sup>(1)</sup> include land and non-owner-occupied properties<sup>(2)</sup>, cash in hand, bank savings, investments in stocks and shares (including bonds, trust fund and accrued retirement benefits<sup>(3)</sup>), vehicle for investment (e.g. taxi and public light bus) and its business license, and gold bars and gold coins, etc. Owner-occupied properties, columbarium niche for self-use in future, and the cash value of insurance schemes<sup>(4)</sup> are excluded.

Note:

- (1) Including those in HK, Macao, the Mainland or overseas.
- (2) Properties include real estate and parking space. Only the value of one residential property which is the principal place of residence in FJ and one parking space for self-use will be disregarded. Other real estate and parking space separately or jointly owned by the applicant and/or his/her spouse are regarded as “non-owner-occupied properties” and should be taken into account for assessment of “assets”.

- (3) Accrued retirement benefits refer to the retirement benefits currently held in Mandatory Provident Fund (“MPF”) Scheme(s) or other retirement scheme(s). The estimated total amount of such accrued benefits is based on information on the latest benefit statement(s) issued by MPF trustee(s) or other retirement schemes trustee(s)/ administrator(s) or information obtained through other relevant documents. For applicant’s spouse (if applicable) aged below 65, the accrued retirement benefits are disregarded in the asset test while the monthly mandatory contributions to MPF Scheme(s) or other retirement scheme(s) are disregarded in the income test.
- (4) It refers to those under the categories of life, medical or critical illness insurance.
- (5) The information on the levels of the prescribed limits is obtainable from the SSFU(GD Scheme & FJ Scheme) or any social security field unit of the SWD or by visiting the Social Welfare Department website ([www.swd.gov.hk](http://www.swd.gov.hk)).



## **Supplementary Information for Applicants who are Public Rental Housing (PRH) Tenants**

### **Surrendering of PRH Unit or Deletion of Tenancy Right**

- (1) Applicants who are PRH tenants are required to surrender their PRH units or delete their tenancy right before they depart from HK in order to be eligible for the FJ Scheme.
- (2) Therefore, if an applicant decides to leave HK and reside in FJ on a long-term basis, he/she is required to inform the Housing Department (HD)/Hong Kong Housing Society (HKHS) and submit relevant document for surrendering PRH unit or requesting for deletion of tenancy right to HD/HKHS. Besides, the applicant should authorise SWD to inform HD/HKHS of his/her decision on leaving HK to facilitate HD/HKHS in taking appropriate follow-up action.

### **Issuing of Letter of Assurance after surrendering of PRH Unit**

- (3) If an applicant voluntarily surrenders his/her PRH unit to HD/HKHS on the decision to move to FJ, HD/HKHS will issue the Letter of Assurance (LA) to the applicant after the PRH unit is vacated. The LA serves to ensure that HD/HKHS will allocate a PRH unit to the applicant, subject to his/her meeting the prevailing eligibility criteria for PRH application and conditions as laid down in the LA in the event of his/her return to HK for good.

- (4) An elderly resident living in interim housing (IH) unit may also request a LA such that an IH unit will be allocated to him/her when he/she returns to HK for good.
- (5) If the spouse of the LA holder also has the tenancy right in the original tenancy agreement, the spouse may become the LA holder after the death of the original LA holder.
- (6) If the applicant deletes his/her tenancy right while his/her family member(s) is/are still living in the PRH unit, HD will issue a Letter of Reinstatement to him/her. In the event of his/her return to HK for good, HD/HKHS will resume his/her tenancy right, subject to his/her meeting the prevailing housing policies if his/her family member(s) is/are still living in the PRH unit.

## **Retention of PRH Unit during Absence from HK**

- (7) An applicant may find it necessary to retain his/her PRH unit for some time in case of any adjustment problem after moving to FJ. The HD/HKHS normally allows an applicant to retain the unit for a maximum of three months counting from his/her departure from HK. However, the applicant should first obtain the approval of the relevant estate management office and make his/her own arrangement to pay the rent to HD/HKHS during his/her absence from HK.

## If deciding to return to settle in HK

- (8) If a recipient holding a LA issued by HD/HKHS decides to return to HK for good, he/she may inform the Housing Manager of the PRH estate where he/she used to live (applicable to former HD PRH tenants) or HKHS's Applications Section (applicable to former HKHS PRH tenants) of his/her decision before returning to HK so that HD/HKHS can handle relevant formalities as soon as possible. After he/she returns to HK, HD/HKHS will allocate a PRH unit to him/her as soon as possible.

(The above procedures are also applicable to the interim housing licensees.)

## Documents required for making Application for the FJ Scheme

- (1) When an applicant makes application by post or in person, he/she must provide two recent photos and photocopies of the following documents:
  - (a) documentary proof(s) of the applicant's identity, age (e.g. HK Identity Card, Birth Certificate, etc.) and residential address in HK/FJ (e.g. rental receipts, utilities bills, etc.);
  - (b) first page of the applicant's HK bank account passbook (must clearly show the name of the applicant and account number; only sole account is acceptable for the purpose of payment of allowance, joint bank account is not applicable); and
  - (c) for an applicant who has already settled in FJ and may not be able to travel to HK for the application due to health condition, documentary proof(s) issued by public hospital/clinic to prove his/her health condition.
- (2) When attending scheduled appointment for completing the application procedures in SSFU(GD Scheme & FJ Scheme), applicant should bring along the original copies of the documents stated in (1) above together with the following original documents:
  - (a) all travel documents of the applicant (e.g. Passport, HKSAR Document of Identity for Visa Purposes, etc.);

(b) the identity document of the applicant's spouse (applicable to married applicants aged 65 to 69 only); and

(c) all documents pertaining to the applicant's and his/her spouse's (if any) monthly income as well as assets held by the applicant and his/her spouse (if any) (including all bank account passbooks) (applicable to applicants aged 65 to 69 only).

(3) If the application is made by an appointee, apart from the above-mentioned documents, the appointee is required to bring along his/her own identity document(s) and the bank account passbook for receiving the applicant's allowance (joint bank account is not accepted).

## Address, Telephone Number and Opening Hours of Social Security Field Unit (Guangdong Scheme and Fujian Scheme)

Office	Address	Tel. No.
Social Security Field Unit (Guangdong Scheme and Fujian Scheme)	Unit 2110-2111, 21/F., Landmark North, 39 Lung Sum Avenue, Sheung Shui, Hong Kong	3105 3294
<b>Opening Hours</b>		
Monday to Friday:	8:45 am to 1:00 pm 2:00 pm to 6:00 pm	
Saturday, Sunday and Public Holidays:	Closed	
<b>Enquiry</b>		
Guangdong Scheme and Fujian Scheme Enquiry Line		3105 3266
Social Welfare Department Hotline		2342 2255

## Address, Telephone Number and Opening Hours of SWD's Agent for the FJ Scheme

SWD has commissioned the International Social Service Hong Kong Branch as an agent to monitor FJ Scheme cases and provide services to applicants and recipients. The office address, telephone number and the opening hours of the agent are as below:

Office	Address	Tel. No.
International Social Service Hong Kong Branch	Restaurant Block, Ping Shek Estate, Kowloon, Hong Kong	2755 6800
		Fax No.
		2755 3400
Opening Hours		
Monday:	9:00 am to 1:00 pm 2:00 pm to 6:00 pm	
Tuesday to Friday:	9:00 am to 1:00 pm 2:00 pm to 5:45 pm	
Saturday, Sunday and Public Holidays:	Closed	

## Responsibilities of Applicants/ Recipients/Appointees of the FJ Scheme

- (1) Applicants/Recipients/Appointees must provide true, correct and complete information. SWD will grant the allowance on the basis of the information provided by the applicants/recipients/appointees. Any change in the circumstances of the applicants/recipients, such as absence from FJ exceeding the permissible limit, may affect the amount of the allowance payable to the applicants/recipients or the recipients may no longer be eligible for the allowance. If the amount paid is more than the recipient's entitlement, the recipients/appointees must refund the overpaid allowance to SWD.
- (2) In case of following changes in circumstances, the applicants/recipients/appointees should report to the SWD's Agent or SSFU(GD Scheme & FJ Scheme) as soon as possible (please provide specified date of change):
  - change of residential/correspondence address;
  - no longer reside in FJ;
  - resided in FJ for less than 60 days in a payment year;
  - imprisoned or detained in legal custody; and
  - change of financial condition of recipients aged 65 to 69, including increase in income and asset value resulting in income and assets exceeding the prescribed limits and change of marital status.