

8 October 2019

**Old Age Living Allowance
under the Guangdong Scheme and Fujian Scheme
Notification on “Postal Submission” arrangement
(applicable to current Old Age Allowance recipients)**

Dear Sir/Madam,

With effect from 1 January 2020, the Government will implement the Old Age Living Allowance (OALA) [including Normal OALA and Higher OALA] under the Guangdong (GD) Scheme and Fujian (FJ) Scheme. The amount of allowance is higher than the existing Old Age Allowance (OAA) under the GD Scheme and FJ Scheme. The Normal OALA is HK\$2,675 per month and the Higher OALA is HK\$3,585 per month.

According to our record as at 16 September 2019, you are currently a recipient of OAA under the GD Scheme. We would like to inform you about the implementation of OALA under the GD and FJ Schemes and enclose “*Notice to Old Age Living Allowance Applicants through Postal Submission*” and 《*Old Age Living Allowance “Postal Submission” Application Form*》 for perusal. Please read the content carefully, including the income and asset limits, before making an application for the allowance.

If you would like to apply for the OALA, please complete the attached 《*Old Age Living Allowance “Postal Submission” Application Form*》 and use the return envelope to **return** the signed and completed Form together with photocopy(ies) of Hong Kong Identity Card of you and your spouse/cohabiting partner (only applicable to the applicant whose marital status is “Married” or “Cohabiting”) **by mail or in person to “Social Security Field Unit (Guangdong Scheme and Fujian Scheme), Unit 2110-2111, 21/F., Landmark North, 39 Lung Sum Avenue, Sheung Shui, Hong Kong”**. Subject to your eligibility being established, payment of the Normal OALA or Higher OALA will be arranged to you as early as possible, and the amount (after deducting the payment of OAA already made for the corresponding period) will be counted from the date of implementation of OALA or the date of receipt of application by the Social Welfare Department or the date of eligibility, whichever is the latest. The amount will be credited into your designated bank account currently used for receiving OAA payment.

Should you have income and/or assets currently not meeting the prescribed limits for Normal OALA/Higher OALA or have no interest to make application, you do not need to reply and you will continue receiving the OAA. If your income and assets drop below the prescribed limits, you may make application by that time.

For enquiries about the OALA under the GD Scheme, please visit the GD Scheme website at www.swd.gov.hk/gds or call the GD Scheme and FJ Scheme Enquiry Line at (00852) 3105 3266 during the office hours (Monday to Friday at 8:45 a.m. to 1:00 p.m. and 2:00 p.m. to 6:00 p.m.).

Social Welfare Department
(This is a computer-generated letter and does not require a signature)

Notice to Old Age Living Allowance (OALA) Applicants through Postal Submission

Income and asset limits and monthly allowances (in Hong Kong dollars)

1. The income and asset limits and monthly allowances for Normal OALA and Higher OALA (adjusted according to the annual revision mechanism) are listed as follows:

| | | Effective from 1 February 2019 | |
|--|------------------------|---------------------------------------|--------------------------------|
| | | Single person ⁽¹⁾ | Married couples ⁽²⁾ |
| Normal OALA (currently \$2,675 per month) | Total income per month | \$7,970 | \$13,050 |
| | Total asset value | \$343,000 | \$520,000 |
| Higher OALA (currently \$3,585 per month) | Total income per month | \$7,970 | \$13,050 |
| | Total asset value | \$150,000 | \$227,000 |

- (a) "Income" includes wages from employment, income from handiwork, business, etc. (including salaries, wages, monthly commissions or bonuses received, and monthly income from self-employment); retirement benefits/pensions; net income on rentals collected; and payout from the annuity scheme(s)⁽³⁾. 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".
- (b) "Assets"⁽⁴⁾ include land and non-owner occupied properties⁽⁵⁾; cash in hand; bank savings; investments in stocks and shares (including bonds, trust fund, interest in any business of sole proprietorship, partnership or firms/limited companies and accrued retirement benefits⁽⁶⁾); vehicle for investment (e.g. taxi and public light bus) and its business licence; and gold bars and gold coins, etc. Owner occupied property, columbarium niche for self-use in future, and the cash value of insurance schemes are excluded.
- (1) "Income and Asset Limits for Single Person" are applicable to an applicant whose marital status is "Never Married", "Separated", "Divorced" or "Widowed". The applicant is only required to provide his/her personal particulars and information on his/her own income and assets.
- (2) "Income and Asset Limits for Married Couples" are applicable to an applicant whose marital status is "Married" or "Cohabiting*". The applicant is required to provide his/her spouse's/cohabiting partner's personal particulars and information on income and assets.
(*Only applicable to cases where the applicant (i) is currently living with a cohabiting partner in the same household; (ii) is living on shared resources with the cohabiting partner; and (iii) agrees to provide the personal and financial information of the cohabiting partner to the Social Welfare Department (SWD), regardless of whether the applicant's cohabiting partner is/is not currently receiving the Normal Old Age Living Allowance/Higher Old Age Living Allowance/other allowance. Such application will be subject to the means test assessment based on the "Financial Resource Limits for Married Couples".)
- (3) Annuity Schemes include "HKMC Annuity Plan" launched by HKMC Annuity Limited and other annuity schemes in the market. The payout under the annuity scheme(s) provided on a regular basis (normally on a monthly basis) is counted as income. If the regular payout is provided on quarterly, half-yearly or yearly basis, it will be apportioned according to the number of months covered as the monthly income. However, the pre-surrender value of the annuity scheme(s) will be disregarded under the asset test. The surrender value (if any) after surrendering the annuity scheme(s) will be counted as assets.
- (4) Including those in Hong Kong, Macao, the Mainland or overseas separately or jointly owned by the applicant and/or his/her spouse/cohabiting partner (if applicable) or jointly owned with other person(s).
- (5) Properties include land, real estate and parking space of any use in and outside GD (only applicable to GD Scheme)/FJ (only applicable to FJ Scheme). Only the value of one residential property which is the principal place of residence in GD (only applicable to GD Scheme)/FJ (only applicable to FJ Scheme) 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/cohabiting partner (if applicable) or jointly owned with other person(s) are regarded as "non-owner occupied properties" and should be taken into account for assessment of "assets".
- (6) 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/cohabiting partner (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.

“Grace period” after receipt of allowance

2. In general, after being granted Normal OALA/Higher OALA, the recipient will be given a grace period of 12 months counting from the date of eligibility. During the grace period, any changes in financial conditions which may affect the recipient’s eligibility due to excessive income and/or assets will be disregarded. If the recipient’s income and/or assets has/have exceeded the prescribed limits after the grace period, such changes have to be reported to SWD or its agent immediately for arrangement of stop-payment.

Case review

3. SWD will, with the assistance of SWD’s Agent, carry out annual review for all GD Scheme/FJ Scheme cases by means of postal review or spot check in the form of home visit to establish the recipient’s continued eligibility. The recipient/appointee should cooperate fully with staff of SWD’s Agent.

Permissible limit of absence from GD (only applicable to GD Scheme)/FJ (only applicable to FJ Scheme) during receipt of allowance

4. When a recipient has resided in GD (only applicable to GD Scheme)/FJ (only applicable to FJ Scheme) for not less than 60 days in a payment year during receipt of allowance, he/she will be entitled to the payment of full year allowance. Correspondingly the total number of days of absence from GD (only applicable to GD Scheme)/FJ (only applicable to FJ Scheme) in the year cannot exceed 305 days (or 306 days in a leap year). Otherwise, the recipient will be eligible to receive the allowance only for the periods during which he/she has resided in GD (only applicable to GD Scheme)/FJ (only applicable to FJ Scheme).

Reporting change in circumstances

5. If there is any change in circumstances of a recipient, and the change is related to the information provided at the time of making application, the recipient/appointee should report the change immediately to the SWD’s Agent or Social Security Field Unit (GD Scheme and FJ Scheme).

Important notes

6. The recipient or his/her appointee must provide true, correct and complete information to SWD or its agent. A person who knowingly or willfully provides false statement or withholds any information in order to obtain the allowance by deception commits a criminal offence. He/She is also breaking the law if he/she has the deliberate intention of not reporting changes in information provided which may cause a reduction of the amount of allowance payable or disqualification for the allowance. The recipient or his/her appointee may be liable to prosecution. Furthermore, any overpaid allowance must be refunded to SWD.

Enquiries

7. Enquiries can be made to GD Scheme and FJ Scheme Enquiry Line at (00852) 3105 3266 during the office hours (Monday to Friday at 8:45 a.m. to 1:00 p.m. and 2:00 p.m. to 6:00 p.m.; Saturday, Sunday and Public Holidays: closed).

Personal Information Collection Statement

Please read this notice before you provide any personal data[#] to the Social Welfare Department

Purposes of Collection

1. The personal data supplied by you will be used by the Social Welfare Department (SWD) and/or those non-governmental organisations (“NGOs”) which receive subventions or subsidies from or which are commissioned by SWD to provide you/the recipient and/or your/the recipient’s family members with assistance or service from SWD and/or the aforementioned NGOs which is relevant to the needs of you/the recipient and/or your/the recipient’s family members, including but not limited to monitoring and reviewing of services, handling complaints related to the services provided to you/the recipient and/or your/the recipient’s family members, conducting research and surveys, preparing statistics and discharging statutory duties. The provision of personal data to SWD is voluntary. However, if you fail to provide the personal data requested of you, we may not be able to process your application or provide assistance/service to you/the recipient and/or your/the recipient’s family members.

Classes of Transferees

2. The personal data you provide will be made available to persons working in SWD on a need-to-know basis. Apart from this, they may be disclosed to the parties or in the circumstances listed below for the purposes mentioned in paragraph 1 above -

- (a) Other parties such as government bureaux/departments, the Hospital Authority, NGOs and public utility companies **if** they are involved in:
 - (i) processing and/or assessing any application from you/the recipient and/or your/the recipient’s family members for the provision of service/assistance to you/the recipient and/or your/the recipient’s family members by SWD and/or the NGOs mentioned in paragraph 1 above;
 - (ii) the provision of service/assistance to you/the recipient and/or your/the recipient’s family members by SWD and/or the NGOs mentioned in paragraph 1 above; or
 - (iii) monitoring and reviewing of the services provided by SWD and/or the NGOs mentioned in paragraph 1 above or preparing statistics;
- (b) Complaint handling authorities such as the Office of the Ombudsman, the Office of the Privacy Commissioner for Personal Data, the Social Workers Registration Board, the Legislative Council, etc. if they are handling complaints about the services or assistance provided to you/the recipient and/or your/the recipient’s family members by SWD;
- (c) Where such disclosure is authorised or required by law; or
- (d) Where you have given your prescribed consent to such disclosure.

Access to Personal Data

3. You have the right to request access to and correction of your personal data held by SWD in accordance with the Personal Data (Privacy) Ordinance, Cap. 486. A fee is charged for supplying copies of personal data. Requests for access to and correction of personal data collected by SWD should be addressed to -

Post title : Supervisor, Social Security Field Unit (Guangdong Scheme and Fujian Scheme)
Address : Unit 2110-2111, 21/F., Landmark North, 39 Lung Sum Avenue, Sheung Shui, Hong Kong

[#] Under the Personal Data (Privacy) Ordinance, Cap. 486, personal data means any data –

- (a) relating directly or indirectly to a living individual;
- (b) from which it is practicable for the identity of the individual to be directly or indirectly ascertained; and
- (c) in a form in which access to or processing of the data is practicable.

**Guangdong Scheme/Fujian Scheme
Old Age Living Allowance
“Postal Submission” Application Form**

| |
|------------------------------------|
| <p>Casefile Reference :</p> |
|------------------------------------|

Please select one in accordance with the type of allowance you would like to apply.

- Higher Old Age Living Allowance**
 Normal Old Age Living Allowance

Note: Please read carefully the “Notice to Old Age Living Allowance Applicants through Postal Submission” and complete all items in this form in block letters with a blue or black pen. Please cross out any incorrect entries and sign against the amendment. Do not use correction fluid.

| Part 1 Personal particulars of Applicant | | | | | |
|--|--|---|--|-----------------------------------|---------------------------------------|
| Name in Chinese _____ | | Name in English _____ | | | |
| Identity document number _____ | | Sex <input type="checkbox"/> Male <input type="checkbox"/> Female | Date of birth _____ Year _____ Month _____ Day _____ | | |
| Marital status | <input type="checkbox"/> Never Married <input type="checkbox"/> #Married <input type="checkbox"/> #Cohabiting ^(Note) <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <i>(#For an applicant whose marital status is “Married” or “Cohabiting”, please fill in Part 2)</i> | | | | |
| <p><small>Note: Only applicable to cases where the applicant (i) is currently living with a cohabiting partner in the same household; (ii) is living on shared resources with the cohabiting partner; and (iii) agrees to provide the personal and financial information of the cohabiting partner to the Social Welfare Department, regardless of whether the applicant’s cohabiting partner is/is not currently receiving the Normal Old Age Living Allowance/Higher Old Age Living Allowance/other allowance. Such application will be subject to the means test assessment based on the “Financial Resource Limits for Married Couples”.</small></p> | | | | | |
| Present residential address in *GD/FJ _____ | | | Postal Code _____ | | |
| Correspondence address (Only if different from residential address) _____ | | | | | |
| Telephone number in *HK/GD/FJ _____ | | Email address (if any) _____ | | | |
| Part 2 Personal data of the spouse or cohabiting partner (only applicable to an applicant whose marital status is “Married” or “Cohabiting”) | | | | | |
| Name in Chinese _____ | | Name in English _____ | | | |
| Identity document number _____ | | Sex <input type="checkbox"/> Male <input type="checkbox"/> Female | Date of birth _____ Year _____ Month _____ Day _____ | | |
| (Please provide photocopy of the spouse’s/cohabiting partner’s identity document) | | | | | |
| Residential address (Only if different from applicant’s residential address) _____ | | | Postal Code _____ | | |
| Part 3 Income and asset value of the applicant and his/her spouse/cohabiting partner (only applicable to an applicant whose marital status is “Married” or “Cohabiting”) | | | | | |
| A. Income per month (in *Hong Kong dollars/Renminbi) | | | | | |
| | | Applicant | | *Spouse/Cohabiting Partner | |
| 1. Wages from employment, income from handiwork, business, etc. | | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ |
| 2. Retirement benefits/pensions | | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ |
| 3. Net income on rentals collected | | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ |
| 4. Payout from the annuity scheme(s) | | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ |
| a) HKMC Annuity Plan | | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ |
| b) Other Annuity Scheme(s) | | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ |
| Monthly total income (Items 1 to 4) | | Total \$ _____ | | Total \$ _____ | |

Tick as appropriate. * Delete whichever is inappropriate.

| B. Assets (including those in Hong Kong, Macao, the Mainland or overseas) (in Hong Kong dollars) | | | | |
|---|-----------------------------|---------------------------------------|-----------------------------------|---------------------------------------|
| | Applicant | | *Spouse/Cohabiting Partner | |
| 1. Land/non-owner occupied property | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ |
| 2. Cash in hand | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ |
| 3. Bank savings | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ |
| 4. Investments in stocks and shares (including bonds, trust fund and accrued retirement benefits) | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ |
| 5. Gold bars and gold coins, etc. | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ |
| 6. Vehicle for investment (e.g. taxi and public light bus) and its business licence | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ | <input type="checkbox"/> No | <input type="checkbox"/> Yes \$ _____ |
| Total value (Items 1 to 6) | | Total \$ _____ | | Total \$ _____ |

Part 4 Other information (optional)

Please specify _____

Part 5 Declaration and undertaking

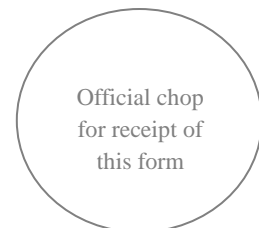
- I, the undersigned, DECLARE that to the best of my knowledge and belief, the information in the above items is true.
- I undertake to report immediately to the Social Welfare Department or its agent any changes in the particulars contained herein. I further undertake to report immediately to the Social Welfare Department or its agent my cessation to live in *Guangdong (only applicable to Guangdong Scheme)/Fujian (only applicable to Fujian Scheme), residence in *Guangdong (only applicable to Guangdong Scheme)/Fujian (only applicable to Fujian Scheme) for less than 60 days in a payment year, imprisonment or detention in legal custody for more than 29 days.
- I have informed and obtained the consents of the other members of my household and other relevant persons to provide their personal data to the Social Welfare Department and its agent for the purpose of this application.
- I consent to any investigations into the circumstances relating to my receipt of Social Security Allowance being carried out by the Social Welfare Department and its agent, including but not limited to asking the Immigration Department, other government departments, banks and other parties to match my personal data relating to my receipt of Social Security Allowance with my personal data held by such other departments or such other parties (such as my travel records held on the computer) and those of my spouse or cohabiting partner (only applicable to a Normal/Higher Old Age Living Allowance applicant whose marital status is "Married" or "Cohabiting"). I also consent to such government departments, banks and parties providing the requested data and records to the Social Welfare Department and its agent.
- I undertake to notify the Social Welfare Department or its agent (in writing) if, after the grace period, the monthly income or assets of myself/and spouse or cohabiting partner (only applicable to an applicant whose marital status is "Married" or "Cohabiting") exceed the limits set by the Social Welfare Department. I understand that if I fail to notify the Department, I shall render myself liable to prosecution.
- I have read the enclosed "Notice to Old Age Living Allowance Applicants through Postal Submission", including the "Personal Information Collection Statement" therein and understand the content.
- I understand that the Social Welfare Department has the right to deduct from my monthly entitlements any amount certified by the Social Welfare Department as overpayment.
- I agree to the Social Welfare Department to recover any overpayment received for me from *my/the agent's bank designated for receiving Social Security Allowance payment. I also agree to that designated bank for receiving Social Security Allowance payment to debit *my/the agent's bank account from time to time with any amount certified by the Social Welfare Department as overpayment.
- I understand that if I knowingly or willfully make any false statement or withhold any information, or otherwise mislead the Social Welfare Department or its agent for the purpose of obtaining payments, it will render me liable to prosecution.
- The above statement has been read by me and well understood by me.

*Signature/Thumbprint of applicant _____

*Signature/Thumbprint of [△]witness _____

[△]Name of witness _____

Date _____



For office use

Tick as appropriate. * Delete whichever is inappropriate. [△]Applicable if there is a witness.

Important Notes

The Social Welfare Department conducts data matching periodically/on need basis with other government departments and relevant organisations. To avoid violating the law, applicants or their appointees must provide true and complete information.