Traffic Accident Victims Assistance Fund

Annual Report

by the

Director of Social Welfare Incorporated

for the year

from 1 April 2025 to 31 March 2026

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HIGHLIGHTS OF THE YEAR

Applications and Caseload

- The number of applications decreased by 31.9% from 10 779 in the previous year to 7 345.
- The number of traffic casualties reported to the Police decreased by 11.1% from 23 165 in the previous year to 20 587, while the rate of application for Traffic Accident Victims Assistance (TAVA) decreased from 46.5% to 35.7%.

Payments

- The total amount of assistance paid decreased by 28.2% from $443.6 million in the previous year to $318.3 million.
- A total of 58 serious traffic accident cases were processed.
- The highest award of the year was $284,090.

Refunds

- The total amount of refunds received in the year under Section 10 of the Traffic Accident Victims (Assistance Fund) Ordinance, Cap. 229 of the Laws of Hong Kong decreased by 7.5% from $119.5 million in the previous year to $110.6 million.

Appeals

- No appeal was received during the year.

Financial Position

- The accumulated surplus as at 31 March 2026 was $1,470.8 million, compared with $1,405 million as at 31 March 2025.
- Based on the 10-year financial projection of the Fund, the Fund is expected to be financially sustainable. The projection assumes that there will be an increase of 1.8% in payment per annum and that the present rates of levies on vehicles and driving licences (which were last revised in 1995) will remain unchanged.

Review of the Scheme

- A review of the TAVA Scheme (the Scheme) was conducted during the year. The review aimed at enhancing the Scheme to provide a modest but timely relief to victims of traffic accidents in a sustainable manner, helping them overcome their short-term financial difficulties and ensuring a proper use of public resources while preventing abuse and fraudulent behavior. The recommendations of the review were implemented with effect from 28 June 2025.

INTRODUCTION

The Traffic Accident Victims (Assistance Fund) Ordinance, Cap. 229 of the Laws of Hong Kong, provides for the creation of a fund for assisting traffic accident victims and their dependants, the charging of levies and for purposes connected therewith.

2. In accordance with Section 4 of the Ordinance, the Scheme came into operation on 1 May 1979 under the administration of the Social Welfare Department (SWD). It aims at providing financial assistance to road traffic accident victims or to the surviving dependants of deceased traffic accident victims on a non-means-tested basis, regardless of the element of fault leading to the occurrence of the accident. Payments are made for personal injuries, while loss of or damage to property is not covered. Beneficiaries under the Scheme still retain the right to make claims for damages or compensation from other sources in the usual way. Those who receive damages or compensation in respect of the same traffic accident are required to repay the amount of assistance they have already received from the Scheme, but in any case the amount to be repaid shall not exceed the amount of damages or compensation awarded, as specified under Section 10 of the Ordinance.

3. Section 11 of the Ordinance requires the Director of Social Welfare to prepare and the Director of Audit to audit a statement of accounts of the Fund for each period of 12 months ending on 31 March. It also specifies that a copy of the audited statement of accounts together with the Director of Audit's report, if any, and a report by the Director of Social Welfare on the administration of the Fund during the period covered by the audited accounts, shall be laid upon the table of the Legislative Council.

4. This report describes the administration of the TAVA Fund and the operation of the Scheme for the year ended 31 March 2026.

THE FUND

5. The TAVA Fund is administered by the Director of Social Welfare Incorporated.

6. The income of the Fund consists of:

- levies on the licensing fees of motor vehicles, trade licences, light rail vehicles, tramcars, trailers drawn by tramcars, government vehicles, and on driving licence fees including learner's driving licences, temporary driving licences and permits to drive government vehicles;
- refunds from beneficiaries;
- such sums as may from time to time be voted by the Legislative Council for the purpose; and
- interest and other income derived from the money and investments comprising the Fund.

7. Payments made from the Fund include:

- monies payable to traffic accident victims and their dependants under the Scheme;
- any refund of levies in respect of motor vehicles, trade licences, light rail vehicles, tramcars or trailers; and
- the administration cost of the Fund.

THE TRAFFIC ACCIDENT VICTIMS ASSISTANCE ADVISORY COMMITTEE

Terms of Reference

8. The terms of reference of the TAVA Advisory Committee are to advise the Director of Social Welfare on:

- all matters connected with the administration of the Scheme; and
- the administration of the TAVA Fund.

Membership

9. The Committee consists of three ex-officio members and five non-official members, all appointed by the Chief Executive. The Chairperson is appointed from the non-official members. Tenure of office of the non-official members is two years.

10. Membership as at 31 March 2026 was as follows:

Chairperson	Prof Fan Hoi-kit, Alex, MH, JP
Vice-Chairperson	Director of Social Welfare or representative
Members	Ms Cheung Shuk-fung, Christa
	Dr Choo Ming-yin, Wilson
	Ms Fung Wing-man, Fanny
	Ms Wong Chor-kei, Macy, MH
	Director of Legal Aid or representative
	Commissioner of Police or representative
Secretary	Senior Social Security Officer (Social Security) 4

Meetings

11. During the year, two meetings were held on 30 May 2025 and 19 December 2025.

ELIGIBILITY AND UNDERTAKING

Eligibility Criteria

12. Eligibility for assistance under the Scheme depends on the following criteria:

- the accident falls within the scope of the Traffic Accident Victims (Assistance Fund) Ordinance and has been reported to the Police;
- the victim died or sustained permanent disability from the accident; or the injury sustained by the victim, as certified by a registered medical practitioner or Chinese medicine practitioner, gave rise to at least three days' hospitalisation or sick leave (for applications involving traffic accidents that happened before 00:00 am on 28 June 2025), or gave rise to at least seven days' hospitalisation or sick leave (for applications involving traffic accidents that happened at or after 00:00 am on 28 June 2025);
- the application for assistance is made within six months after the date of the accident; and
- the victim is a person having the right to remain in Hong Kong or being permitted to remain in Hong Kong under the Immigration Ordinance, Cap. 115, and he/she is not in contravention of a limit of stay (if any) in force against him/her at the time of the accident.

Undertaking

13. As required by Section 9 of the Traffic Accident Victims (Assistance Fund) Ordinance, the applicant has to sign an undertaking, as a condition of payment of assistance under the Scheme, whereby he/she must:

- notify the Director of Social Welfare of the making of any claim by him/her for damages or compensation from other sources in respect of the same traffic accident (such notification should be given within 30 days from the date of making such claim); and
- notify any person, against whom he/she has made a claim for damages or compensation in respect of the same traffic accident, of the date and amount of payment he/she has received from the Fund (such notification should be given in writing within seven days from the date of making such claim).

APPLICATIONS AND CASELOAD

Application Procedures

14. Applications for assistance can be made by fax, by post, by e-mail/online form or in person. Application forms are available at the Accident Investigation Teams of Regional Traffic of the Hong Kong Police Force, District Offices of the Home Affairs Department, Police posts at the Accident and Emergency Departments of hospitals under the Hospital Authority, Integrated Family Service Centres, Social Security Field Units or the TAVA Section of SWD and the SWD homepage at http://www.swd.gov.hk.

15. Under normal circumstances, the police officer who investigates a traffic accident will introduce the Scheme to the victim or his/her next-of-kin. In the case of serious traffic accidents, staff of the TAVA Section will take the initiative to contact the victims or their dependants to assist them to apply for assistance at an early date.

16. An application for assistance is considered to have been formally made only when it is received by the SWD.

17. Unless prevented by special circumstances or immobility, the applicant will be required to attend an interview at the TAVA Section. He/she is responsible for producing evidence in support of his/her claim of temporary incapacity for work or any permanent disability resulting from his/her injuries sustained in the traffic accident. With the applicant's consent, medical examinations and reports may be arranged with the Hospital Authority/Department of Health for the purpose of assessing his/her eligibility for assistance.

18. To guard against fraudulent claims, doubtful medical certificates/reports provided by the applicant will be referred to the Hospital Authority/Department of Health for re-assessment. The TAVA Section will also refer doubtful cases to the Police for in-depth investigations.

19. As an additional measure to prevent fraud and abuse of the Scheme, standard forms are available for the public to report suspected fraud cases. These forms can be downloaded from SWD's homepage (see paragraph 14 above).

Number of Applications

20. During the year, **7 345** applications were received. This represents a decrease of 31.9% over the previous year (10 779 in 2024-25). A chart showing the application trend of the Scheme since 1979 is at Appendix I.

Application Rate

21. According to the figures provided by the Commissioner of Police, the number of reported traffic casualties decreased by 11.1% over the previous year. As for the rate of application for TAVA, it was decreased from 46.5% to 35.7%. The table below shows the application rate:

Application rate 2025-26								
	Fatality		***Serious injury***		***Slight injury***		***Total***	
Traffic casualties reported to Police	**99**	(94)	**394**	(727)	**20 094**	(22 344)	**20 587**	(23 165)
Applications for TAVA	**59**	(73)	**361**	(899)	**6 925**	(9 807)	**7 345**	(10 779)
Overall application rate (%)							***35.7***	(46.5)

Notes

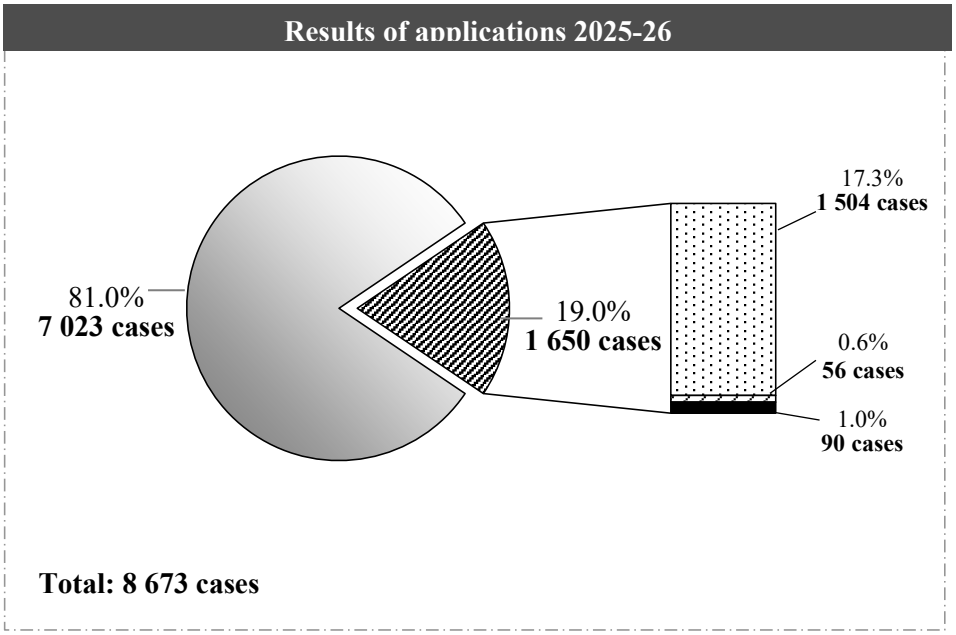
(1) Figures in brackets represent those for the previous year.

(2) The application rate is provisional and subject to change.

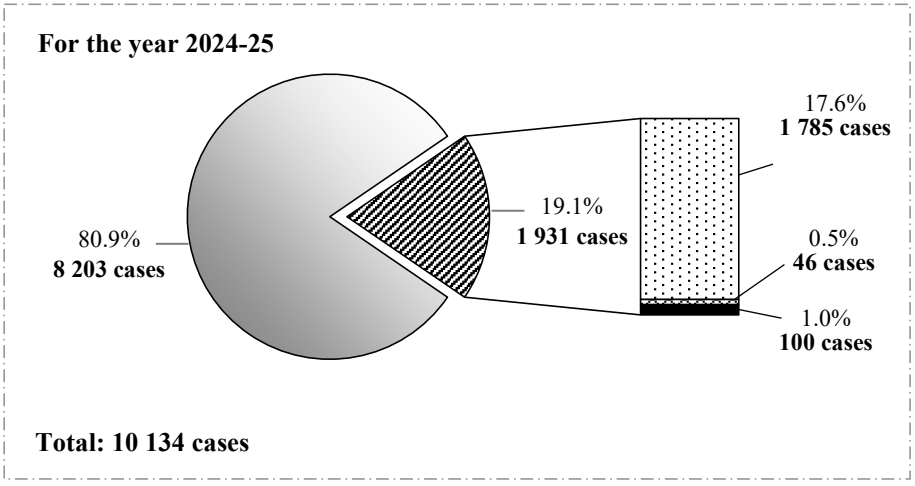
Results of Applications

22. During the year, **8 673** applications were processed with the following results:

Results of applications 2025-26		
Results	**Cases**	**%**
Payments authorized	**7023**	**81.0**
Payments not authorized	**1650**	**19.0**
- applications withdrawn	1504	17.3
- employees' compensation exceeds TAVA entitlement	56	0.6
- applications rejected	90	1.0
Total	**8673**	



For the year 2024-25		
Results	**Cases**	**%**
Payments authorized	**8203**	**80.9**
Payments not authorized	**1931**	**19.1**
- applications withdrawn	1785	17.6
- employees' compensation exceeds TAVA entitlement	46	0.5
- applications rejected	100	1.0
Total	**10134**	



Note

Figures may not add up to total due to rounding.

Payments authorised Payments not authorised

Reasons:

applications withdrawn

employees' compensation exceeds TAVA entitlement

applications rejected

Applications Authorised

23. During the year, a total of **7 023** applications were authorised, some of which involved more than one type of grant. A breakdown by type of grant involved in the authorised applications is provided below:

Type of grant	*Applications 2025-26*	*Applications 2024-25*
Burial grant	**43**	39
Death grant	**19**	21
Disability grant	**18**	27
Compassionate grant	**1 894**	-
Injury grant	**5 086**	8 163
Interim maintenance grant	**768**	1 165

Notes

(1) Compassionate grant is applicable to applications involved traffic accidents that happened at or after 00:00 am on 28 June 2025, while injury grant and interim maintenance grant are only applicable to applications involved traffic accidents that happened before 00:00 am on 28 June 2025.

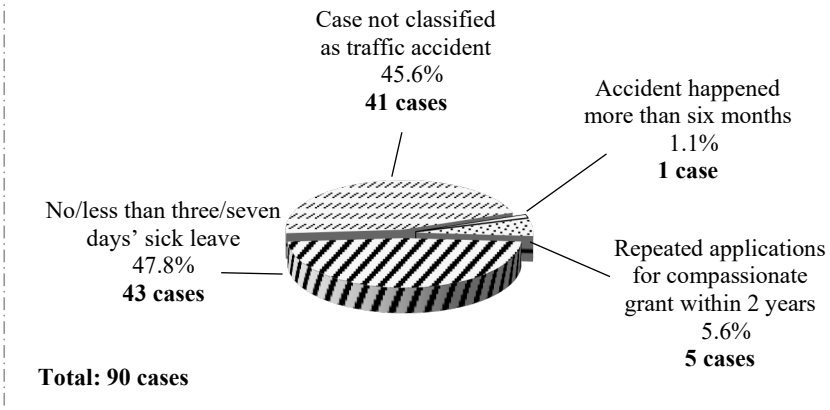
(2) As one application may involve more than one type of grant, the aggregate of the individual figures may not equal the overall total.

Applications Rejected

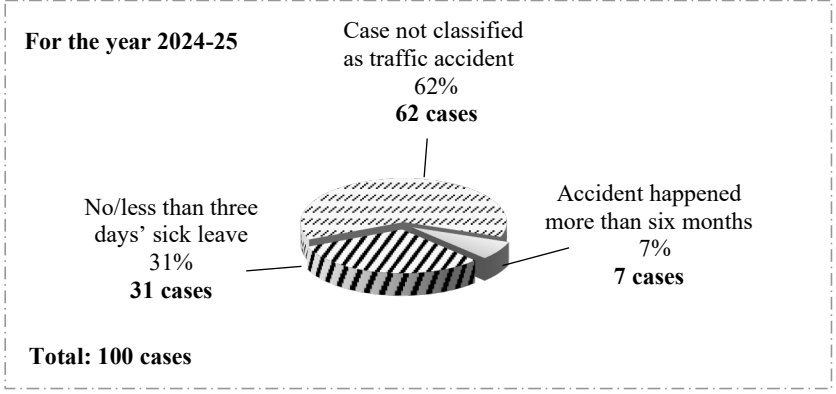
24. The reasons for rejecting **90** applications are analyzed below:

Applications rejected 2025-26		
Reasons	**Cases**	**%**
No/less than three/seven days' sick leave	**43**	47.8
Case not classified as traffic accident	**41**	45.6
Accident happened more than six months	**1**	1.1
Repeated applications for compassionate grant within 2 years	**5**	5.6
Total	**90**	

Applications rejected 2025-26



For the year 2024-25		
Reasons	**Cases**	**%**
No/less than three days' sick leave	**31**	31
Case not classified as traffic accident	**62**	62
Accident happened more than six months	**7**	7
Total	**100**	



Applications Withdrawn

25. **1 504** applicants subsequently withdrew their applications for the following reasons:

Applications withdrawn 2025-26				
	Applications		*%*	
	2025-26	*2024-25*	***2025-26***	*2024-25*
Not requiring financial assistance	**700**	908	**46.5**	50.9
Lost contact	**467**	546	**31.1**	30.6
Seeking indemnity/compensation from other sources	**182**	171	**12.1**	9.6
Claim for compensation settled by other means	**74**	61	**4.9**	3.4
Unwilling to comply with procedures	**49**	46	**3.3**	2.6
Case not classified as traffic accident	**23**	43	**1.5**	2.4
Burial grant paid by other sources	**6**	2	**0.4**	0.1
Accident happened more than 6 months	**2**	4	**0.1**	0.2
Repeated applications for compassionate grant within 2 years	**1**	-	**0.1**	-
Dissatisfied with amount of TAVA payment	**0**	4	**0**	0.2
Total	**1 504**	1 785	**100**	100

Caseload

26. Statistics below show the flow of cases handled during the year:

Caseload flow 2025-26						
Cases brought forward	+	*Enquiries / referrals / cases newly received* (Note)	= *Total caseload*	-	*Cases closed*	= *Active caseload as at 31 March 2026*
9 228		9 088	**18 316**		**11 445**	**6 871**

Note

Including 1 723 cases re-opened for recovery or other actions.

PAYMENTS

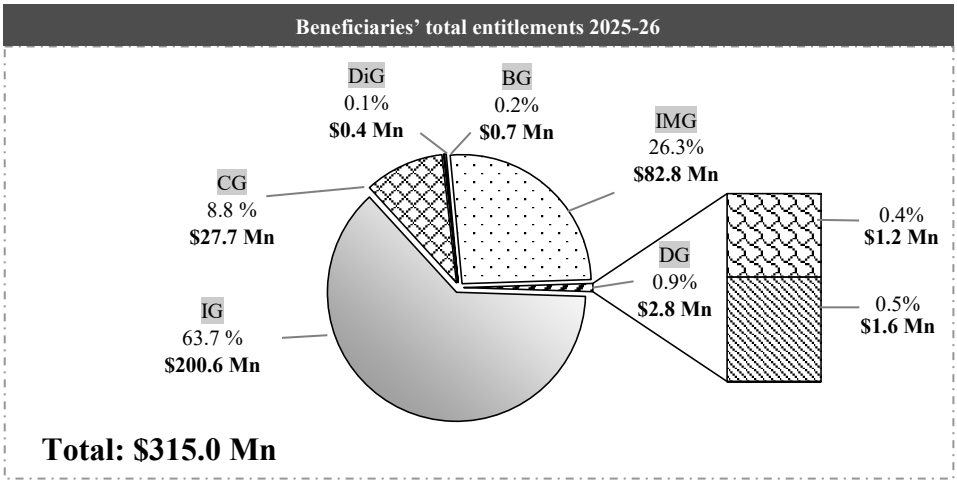
Basis of Payments

27. Apart from the compassionate grant which is periodically adjusted in accordance with an established mechanism, the levels of assistance of other grants are assessed on the basis of the payment schedule for death or personal injury under the Emergency Relief Fund, which is subject to periodic revision. The payment rates were last revised on 1 April 2025 (see Appendix II).

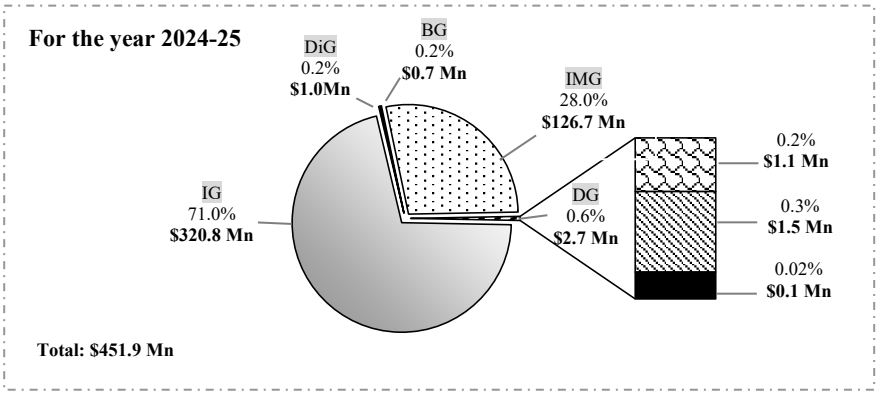
Payment of Assistance

28. Five types of grants were payable under the Scheme. Two of these, namely injury grant and interim maintenance grant, were merged into a new grant called compassionate grant with effect from 28 June 2025. A breakdown by type of grant of the beneficiaries' total entitlements during the year is provided below:

Beneficiaries' total entitlements 2025-26		
Types of grants	**$Mn**	**%**
Burial grant	**0.7**	**0.2**
Death grant	**2.8**	**0.9**
- loss of sole wage earner	1.2	0.4
- loss of one of the wage earners	1.6	0.5
Injury grant	**200.6**	**63.7**
Disability grant	**0.4**	**0.1**
Interim maintenance grant	**82.8**	**26.3**
Compassionate grant	**27.7**	**8.8**
Total	**315.0**	



For the year 2024-25		
Types of grants	**$Mn**	**%**
Burial grant	**0.7**	**0.2**
Death grant	**2.7**	**0.6**
- loss of sole wage earner	1.1	0.2
- loss of one of the wage earners	1.5	0.3
- loss of non-wage-earning parent with children under 15 years old	0.1	0.02
Injury grant	**320.8**	**71.0**
Disability grant	**1.0**	**0.2**
Interim maintenance grant	**126.7**	**28.0**
Total	**451.9**	



Note

Figures may not add up to total due to rounding.

BG Burial grant

DG Death grant

- loss of sole wage earner
- loss of one of the wage earners
- loss of non-wage-earning parent with children under 15 years old

IG Injury grant

DiG Disability grant

IMG Interim maintenance grant

CG Compassionate grant

29. As shown in paragraph 28 above, the total amount of the beneficiaries' entitlements during the year amounted to $315.0 million. By virtue of the statutory refund provision, a total amount of $2.9 million received by a number of victims as periodical payments under the Employees' Compensation Ordinance and compensation from other sources was deducted from their entitlements. The net amount of assistance authorised for payment was $312.1 million. The actual amount of assistance paid decreased by 28.2% from $443.6 million in 2024-25 to $318.3 million. The difference between the amount authorised and the actual amount paid was due to the time gap between authorisation and payment of assistance.

Serious Traffic Accidents

30. The TAVA Section processed 58 serious traffic accident cases during the year. The most serious accident occurred on 14 September 2025. A private car travelling along Kwun Tong Bypass towards Yau Tong rammed into another private car. When the two drivers alighted from their vehicles for checking, a taxi suspectedly failed to stop in time and rammed into the two private cars. The taxi driver died. The taxi passenger, 2 private car drivers and 3 private car passengers were injured. A 3-year-old passenger on the private car sustained no injury and no hospital treatment was required. Eight applications were received and they were processed as at 31 March 2026.

The Highest Award

31. The highest award of the year was $284,090 for a victim of an injury case.

Methods of Payment

32. Payment is normally credited to an applicant's designated bank account. Under special circumstances, payment can be made by crossed cheque or by special delivery of cash to the applicant.

Speed of Payment

33. The time span for processing a case depends very much on the caseload during the year, the complexity of the cases, and such other factors as the availability of evidence, the time needed for medical authorities to assess the victims' degree of injury and disability, and the readiness of related parties (e.g. the employer concerned) to respond to enquiries.

34. The TAVA Section pledges to issue payment to successful new applications within seven working days after completion of investigation and authorisation. This year's achievement rate was 100%, against the performance target of 95%.

REFUNDS

Statutory Refund Requirement

35. Section 10 of the Traffic Accident Victims (Assistance Fund) Ordinance stipulates that where as a result of any traffic accident, damages or compensation are paid to any person who has received money from the Fund, the person receiving the damages or compensation shall repay to the Fund the amount of money paid from the Fund. However, in any case the amount to be repaid shall not exceed the amount of damages or compensation received.

Refund Cases

36. During the year, there were 1 978 cases in which claims for damages or compensation were successful. The claimants were required to reimburse part or all of the payments from the Fund. The position as at the end of the year was as follows:

Refunds 2025-26			
	Common law damages	**Employees' compensation**	**Total**
(a) No. of cases involved	**1 968**	**10**	**1 978** (2 113)
(b) No. of cases having refunded as at the end of the year	**1 774**	**7**	**1 781** (1 966)
(c) No. of outstanding cases [(a) – (b)]	**194**	**3**	**197** (147)
(d) Amount to be refunded	**$113.6 Mn**	**$0.4 Mn**	**$114 Mn** ($128.6 Mn)
(e) Amount already refunded as at the end of the year	**$110.2 Mn**	**$0.4 Mn**	**$110.6 Mn** [(2)] ($119.5 Mn)
(f) Amount of outstanding refunds [(d) – (e)]	**$3.4 Mn**	**$0 Mn**	**$3.4 Mn** ($9.1 Mn)

Notes

(1) Figures in brackets represent those for the previous year.

(2) The total amount of refunds represented 35.4% of the amount of assistance authorised for payment during the year, compared with 26.6% in 2024-25.

Reimbursement Rate

37. The following table shows the amount of reimbursement in relation to the total amount of beneficiaries' entitlements under the Scheme:

Reimbursement rate 2025-26			
			$ Mn
Beneficiaries' total entitlements under the Scheme		**315.0**	(451.9)
Total reimbursement			
• Deductions of periodical payments of employees' compensation		2.9	(3.5)
• Refunds from successful claims for damages or compensation		110.6	(119.5)
	Total	**113.5**	(123)
Reimbursement rate (%)		**36.0**	(27.2)

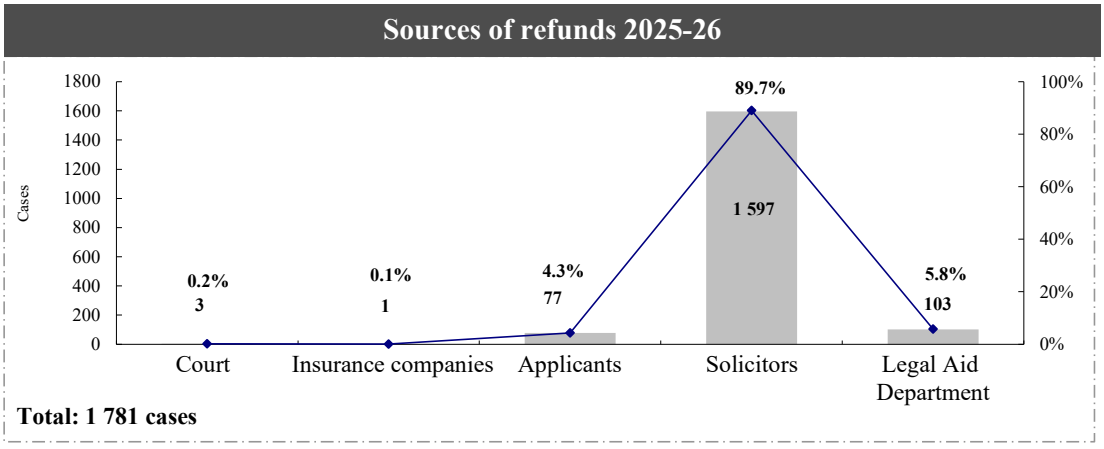
Note
Figures in brackets represent those for the previous year.

Sources of Refunds

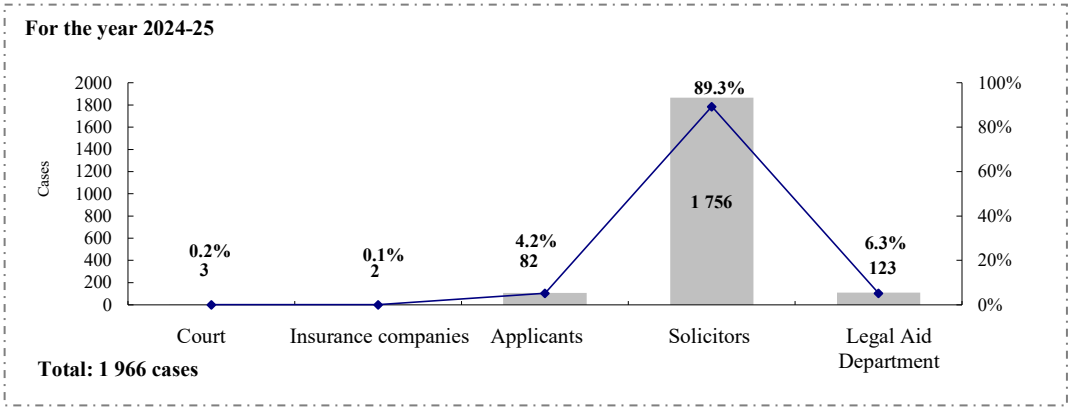
38. Refunds to the Fund are made either by the applicants or through other parties (including the Legal Aid Department, the Judiciary, private solicitors and insurance companies) with the consent of the applicants.

39. The following charts give a comparison of the sources of refunds between 2025-26 and 2024-25:

Sources of refunds 2025-26		
Sources	**Cases**	**%**
Court	**3**	0.2
Insurance companies	**1**	0.1
Applicants	**77**	4.3
Solicitors	**1597**	89.7
Legal Aid Department	**103**	5.8
Total	**1781**	



For the year 2024-25		
Sources	**Cases**	**%**
Court	**3**	0.2
Insurance companies	**2**	0.1
Applicants	**82**	4.2
Solicitors	**1756**	89.3
Legal Aid Department	**123**	6.3
Total	**1966**	



Note
Figures may not add up to total due to rounding.

APPEALS

Right of Appeal

40. Where a person is not satisfied with the decisions of the SWD in respect of his/her application for TAVA, he/she may lodge an appeal with the Social Security Appeal Board in writing within the respective time limits (details at Appendix III). The Social Security Appeal Board is an independent body comprising non-officials appointed by the Chief Executive to handle social security appeals. Applicants/beneficiaries are informed of their rights of appeal in the information pamphlets issued by the TAVA Section and in the letters of notification of decision sent to them.

Appeal Cases

41. In addition to no appeal carried forward from the preceding year, no appeal was received during the year 2025-26.

PUBLICITY AND LIAISON

Publicity

42. Both information pamphlets and leaflets of the Scheme are available at the Accident Investigation Teams of Regional Traffic of the Hong Kong Police Force, District Offices of the Home Affairs Department, Police posts at the Accident and Emergency Departments of hospitals under the Hospital Authority, Integrated Family Service Centres, Social Security Field Units or the TAVA Section of SWD where application forms can be obtained. Members of the public can also obtain information about the Scheme from the SWD homepage (see paragraph 14 above).

Liaison

43. Regular contact and close co-ordination were maintained with the Hong Kong Police Force, Department of Health, Department of Justice, Legal Aid Department, Labour Department, Judiciary, Hospital Authority, and other related bodies to ensure the smooth operation of the Scheme.

Welfare Referrals

44. Where an applicant is found to be in need of other welfare services (for example, family and marriage counselling, psychiatric assistance), subject to the applicant's consent, the TAVA Section will make referrals to other service units or other departments/organisations for appropriate assistance.

FINANCIAL POSITION

Audited Statement of Accounts

45. The audited statement of accounts of the Fund for the year, including the Balance Sheet and the Receipts and Payments Account, is shown at Appendix IV.

46. There was an outstanding liability of $2.3 million on the Fund, representing the total amount involved in cases where assistance had been authorised but payment was still outstanding as at 31 March 2026.

47. The interest receivable amounted to $9.9 million as at the end of the year.

Contribution from Government

48. At the time of preparing the annual estimates, the "contribution from government" was estimated on the basis of 25% of the total levies expected to be collected for the year.

Accumulated Surplus of the Fund

49. The accumulated surplus brought forward from 2024-25 was $1,405 million. For 2025-26, the surplus was $65.9 million. The accumulated surplus as at 31 March 2026 was $1,470.8 million.

Long Term Financial Position

50. Based on the 10-year financial projection of the Fund, the Fund is expected to be financially sustainable. The projection assumes that there will be an increase of 1.8% in payment per annum and that the present rates of levies on vehicles and driving licences (which were last revised in 1995) will remain unchanged (Note). The TAVA Advisory Committee keeps a close watch on the financial position of the Fund.

Note

The annual levies on vehicle licences and driving licences have remained at $114 and $38 respectively, since the last revision on 1 January 1995.

REVIEW OF THE SCHEME

Enhancements of the Scheme

51. The Labour and Welfare Bureau and SWD have completed the review of the Scheme and proposed the following enhancement measures under the premise of retaining the policy intent of the Scheme:

- Merge two grants of similar nature – Injury grant and interim maintenance grant should be merged into a new grant called compassionate grant. An applicant who is eligible for compassionate grant shall receive the grant for a maximum of 60 days of sick leave at $330 per day, which will be subject to annual adjustments.

- Reinstate the minimum 7-Day sick leave requirement – Compassionate grant applicant must obtain a registered medical practitioner's certification that his/her injury requires hospitalisation for no less than seven days or sick leave for at least seven days.

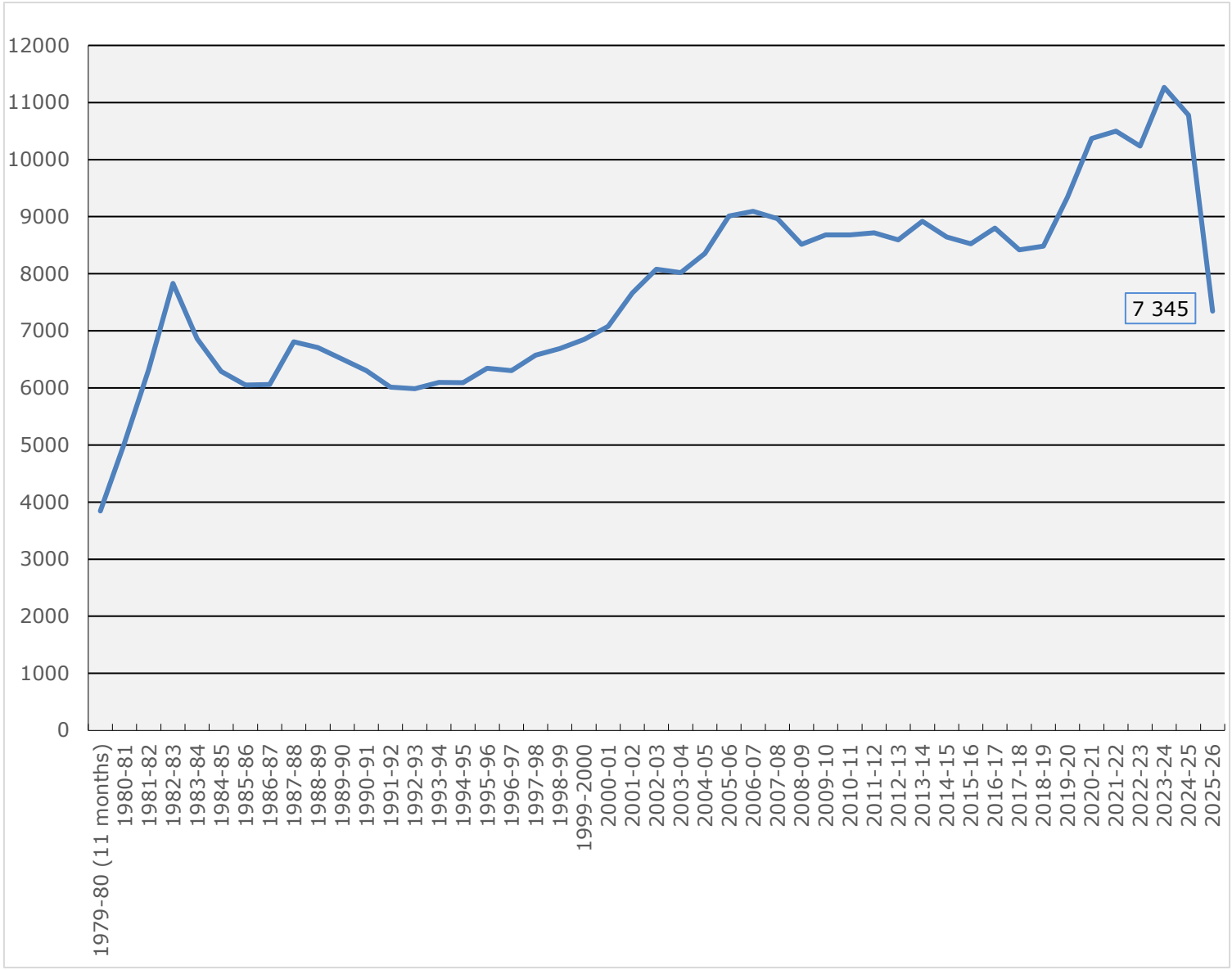
- Restrict repeated applications for compassionate grant – Compassionate grant can only be applied for once within two years. For individuals who have financial difficulties or other welfare needs, SWD will provide appropriate support, including referring them to apply for the Comprehensive Social Security Assistance or other assistance.

Implementation Plan and Financial Implication

52. The enhancement measures mentioned above took effect on 28 June 2025. They are applicable to TAVA applications involving traffic accidents that happened at or after 00:00 am on 28 June 2025. Since the enhancement measures have no effect on the mechanism for calculating Government's annual contribution to the Fund, they will not have additional financial implication to the Government. Considering the Fund's current level of savings, it is expected that the Fund can be financially sustainable after implementing the new arrangements.

The Traffic Accident Victims Assistance Scheme
Application Trend since 1979

Year	Applications	Year	Applications
1979-80 (11mths)	3844	2007-08	8964
1980-81	5036	2008-09	8515
1981-82	6319	2009-10	8679
1982-83	7830	2010-11	8681
1983-84	6861	2011-12	8718
1984-85	6288	2012-13	8594
1985-86	6051	2013-14	8920
1986-87	6058	2014-15	8644
1987-88	6809	2015-16	8524
1988-89	6706	2016-17	8799
1989-90	6504	2017-18	8419
1990-91	6303	2018-19	8483
1991-92	6016	2019-20	9342
1992-93	5985	2020-21	10371
1993-94	6097	2021-22	10500
1994-95	6093	2022-23	10236
1995-96	6343	2023-24	11265
1996-97	6302	2024-25	10779
1997-98	6572	2025-26	7345
1998-99	6687		
1999-2000	6850		
2000-01	7079		
2001-02	7660		
2002-03	8079		
2003-04	8018		
2004-05	8356		
2005-06	9010		
2006-07	9092		



Appendix I

Payment Schedule of the Traffic Accident Victims Assistance Scheme

Type of grant	Level of grant (For traffic accidents occurring on or after 1.4.2025)	Condition of grant
Burial grant	**$17,540** per person	If the burial expenses were paid, whether in full or in part by the Government (such as under the Comprehensive Social Security Assistance Scheme) or by any charitable fund, the amount of burial grant shall be reduced by the amount of such payment.
Death grant		
a) Loss of the sole wage earner where there are surviving dependants	**$190,660** for one dependant family member plus **$15,890** for each additional dependant family member, up to a maximum of **$270,110**.	If the beneficiary is an adult who is mentally unsound or found unconscious or is a minor without surviving parent or legal guardian, payments will be made on the advice of the Social Welfare Department.
b) Loss of wage earner where there are surviving dependants and another wage earner(s) remaining in the family	**$95,330** for one dependant family member plus **$15,890** for each additional dependant family member, up to a maximum of **$174,780**.	
c) Loss of a parent who was not a wage earner but there are children under 15 years of age	**$95,330** for one child under 15 plus **$15,890** for each additional child under 15, up to a maximum of $**174,780**.	
Disability grant	From **$229** up to a maximum of **$228,790**, abated to 2/3 for persons aged 60 and over, discounted on account of degree of disability as provided for under the Employees' Compensation Ordinance, Cap. 282 of the Laws of Hong Kong.	
Injury grant (applicable to applications involving traffic accidents that happened before 00:00 am on 28.6.2025)	From **$839** up to a maximum of **$69,880** depending on gravity of injury.	The amount is assessed according to the number of days of sick leave/hospitalisation. The maximum is 180 days. Injury grant is payable where the injury period is 7 days or more before death. Injury grant should cease from the date on which the victim becomes eligible for the disability grant, or upon the death of the victim.
Interim maintenance grant (applicable to applications involving traffic accidents that happened before 00:00 am on 28.6.2025)	From **$530** up to a maximum of **$95,340**.	The amount is assessed according to the number of days of sick leave/hospitalisation. The maximum is 180 days. Interim maintenance grant is payable to a wage earner suffering loss of earnings as a result of incapacity to work, or to a non-wage-earning parent with a child under 15 years of age. Payment of interim maintenance grant should cease upon the death of the victim.
Compassionate grant (applicable to applications involving traffic accidents that happened at or after 00:00 am on 28.6.2025)	From **$330** up to a maximum of **$19,800** depending on gravity of injury.	The amount is assessed according to the number of days of sick leave/hospitalisation. The maximum is 60 days. Compassionate grant is payable where the injury period is 7 days or more before death. Compassionate grant should cease from the date on which the victim becomes eligible for the disability grant, or upon the death of the victim.

Time Limits for Lodging Appeals

Categories of appellant	Time limit
An applicant or a beneficiary who may delegate his/her next-of-kin through the issue of a power of attorney	*Within four weeks of the date of notification of decision on application.*
An appointed applicant or an authorised agent or an attorney acting on behalf of a minor or a mentally handicapped victim/beneficiary	
A lawfully appointed personal representative of the deceased applicant/beneficiary	*Within four weeks of the date of a grant of probate/the letter of administration by Court.*
The Official Administrator (the Registrar of the Court) administering the estate of the deceased applicant/beneficiary in a summary manner	*Within four weeks of the date of the getting in of the estate.*

Note

The Chairman of the Social Security Appeal Board may allow late appeals if he/she considers the reasons for the delay acceptable.

Appendix IV(a)

Traffic Accident Victims Assistance Fund

Financial statements for the year ended 31 March 2026

Report of the Director of Audit

Audit Commission
The Government of the Hong Kong Special Administrative Region

Independent Auditor's Report
To the Legislative Council

Opinion

I certify that I have audited the financial statements of the Traffic Accident Victims Assistance Fund set out on pages 4 to 8, which comprise the balance sheet as at 31 March 2026, and the receipts and payments account for the year then ended, and notes to the financial statements, including material accounting policy information.

In my opinion, the financial statements of the Traffic Accident Victims Assistance Fund are prepared, in all material respects, in accordance with section 11(1) of the Traffic Accident Victims (Assistance Fund) Ordinance (Cap. 229).

Basis for opinion

I conducted my audit in accordance with section 11(3) of the Traffic Accident Victims (Assistance Fund) Ordinance and the Audit Commission auditing standards. My responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of my report. I am independent of the Traffic Accident Victims Assistance Fund in accordance with those standards, and I have fulfilled my other ethical responsibilities in accordance with those standards. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Responsibilities of the Director of Social Welfare Incorporated for the financial statements

The Director of Social Welfare Incorporated is responsible for the preparation of the financial statements in accordance with section 11(1) of the Traffic Accident Victims (Assistance Fund) Ordinance, and for such internal control as the Director of Social Welfare Incorporated determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Director of Social Welfare Incorporated is responsible for assessing the Traffic Accident Victims Assistance Fund's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting.

Auditor's responsibilities for the audit of the financial statements

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Audit Commission auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with the Audit Commission auditing standards, I exercise professional judgment and maintain professional skepticism throughout the audit. I also:

— identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;

— obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Traffic Accident Victims Assistance Fund's internal control;

— evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Director of Social Welfare Incorporated; and

— conclude on the appropriateness of the Director of Social Welfare Incorporated's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Traffic Accident Victims Assistance Fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the

Traffic Accident Victims Assistance Fund to cease to continue as a going concern.

I communicate with the Director of Social Welfare Incorporated regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

Ms Elaine Chang
Principal Auditor
for Director of Audit

17 July 2026

Audit Commission
6th Floor, High Block
Queensway Government Offices
66 Queensway
Hong Kong

Traffic Accident Victims Assistance Fund

Balance Sheet as at 31 March 2026

	Note	**2026 HK$**	2025 HK$
Assets			
Placement with the Exchange Fund	3	**586,921,386**	562,185,236
Securities	4	**233,744,575**	233,744,575
Time deposits		**614,315,109**	577,171,493
Cash with other government departments		**15,208,339**	11,043,274
Cash and bank balances		**20,616,563**	20,803,248
Total assets		**1,470,805,972**	1,404,947,826
Accumulated fund			
Balance at beginning of year		**1,404,947,826**	1,453,759,783
Surplus/(Deficit) for the year		**65,858,146**	(48,811,957)
Balance at end of year		**1,470,805,972**	1,404,947,826

The accompanying notes 1 to 8 form part of these financial statements.

(Edward TO)
Director of Social Welfare Incorporated
17 July 2026

Traffic Accident Victims Assistance Fund

Receipts and Payments Account for the year ended 31 March 2026

	Note	**2026** **HK$**	2025 HK$
Cash and bank balances at beginning of year		**20,803,248**	20,268,835
Receipts	5	**424,866,050**	426,345,356
Payments	6	**(359,007,904)**	(475,157,313)
Surplus/(Deficit) for the year		**65,858,146**	(48,811,957)
Other cash movements	7	**(66,044,831)**	49,346,370
Cash and bank balances at end of year		**20,616,563**	20,803,248

The accompanying notes 1 to 8 form part of these financial statements.

Traffic Accident Victims Assistance Fund

Notes to the Financial Statements

1. General

The financial statements of the Traffic Accident Victims Assistance Fund (the Fund) are prepared pursuant to section 11(1) of the Traffic Accident Victims (Assistance Fund) Ordinance (Cap. 229). The Fund was established for the purpose of assisting traffic accident victims and their dependants in accordance with section 3(1) of the Traffic Accident Victims (Assistance Fund) Ordinance.

2. Material accounting policies

(a) Basis of accounting

The financial statements are prepared on a cash basis. Transactions are recorded when moneys are received or paid.

(b) Placement with the Exchange Fund

Placement with the Exchange Fund is stated at cost.

(c) Securities

Listed equity securities are acquired with an intention to hold on a continuing basis and are stated at cost in the balance sheet. The cost of listed equity securities includes all expenses relating to the purchase of the securities such as commission, brokerage, stamp duty and transaction levy. Gains or losses on disposal of listed equity securities are accounted for in the Receipts and Payments Account.

(d) Foreign currency translation

Foreign currency transactions during the year are translated into Hong Kong dollars using the spot exchange rates at the transaction dates. Monetary assets denominated in currencies other than Hong Kong dollars are translated into Hong Kong dollars using the closing exchange rate at the reporting date. Exchange gains and losses are accounted for in the Receipts and Payments Account.

3. Placement with the Exchange Fund

	2026 HK$	2025 HK$
Principal	**500,000,000**	500,000,000
Interest received and not yet withdrawn	**86,921,386**	62,185,236
	586,921,386	562,185,236

The terms of the placements is six years from the date of placements, during which the amount of principal sum cannot be withdrawn. The principal sum of HK$500 million will mature in March 2028.

Interest on the placements is at a rate determined annually in January and payable annually in arrears on 31 December. The rate is the average annual rate of return of the Exchange Fund's Investment Portfolio for the past six years or the average annual yield of three-year government bond in the previous year subject to a minimum of zero percent, whichever is the higher. The interest rate has been fixed at 4.4% and 3.7% per annum for the calendar years 2025 and 2024 respectively.

4. Securities

	2026 HK$	2025 HK$
Listed equity securities, at cost	**233,744,575**	233,744,575
Market value at end of year	**233,522,848**	205,063,036

5. Receipts

	2026 HK$	2025 HK$
Levies collected by the Transport Department	**198,992,391**	192,969,416
Levies on government vehicles and driving permits	**1,059,288**	1,100,404
Contribution from the Government	**58,267,000**	48,548,000
Refunds of assistance payments	**110,586,793**	119,529,419
Interest on placement with the Exchange Fund	**24,736,150**	31,458,648
Interest on time deposits and bank balances	**20,531,871**	23,463,113
Dividend income	**8,936,480**	9,863,267
Net exchange gains/(losses)	**1,756,077**	(586,911)
	424,866,050	426,345,356

6. Payments

	2026	2025
	HK$	HK$
Assistance payments	**318,319,882**	443,586,048
Administration cost	**40,688,022**	31,571,265
	359,007,904	475,157,313

7. Other cash movements

	2026	2025
	HK$	HK$
(Increase)/Reduction in assets:		
Placement with the Exchange Fund	**(24,736,150)**	223,137,220
Time deposits	**(37,143,616)**	(173,982,486)
Cash with other government departments	**(4,165,065)**	191,636
	(66,044,831)	49,346,370

8. Commitments

The approved assistance payments that were unpaid as at 31 March 2026 amounted to HK$2.3 million (2025: HK$8.5 million).