Social Security Appeal Board

Forty-eighth Annual Report

2025/2026

(1 April 2025 - 31 March 2026)

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I. INTRODUCTION

The Social Security Appeal Board (the Board) was set up on 15 April 1978 as an independent body to provide a means of redress for any person not satisfied with the decision of the Social Welfare Department in respect of eligibility and payment of social security benefits.

2. The Chairperson and Members of the Board are all non-officials appointed by the Chief Executive of the Hong Kong Special Administrative Region. The Government provides the Board with office premises and a team of staff from the Social Welfare Department offering secretarial services to the Board and maintaining its records. The head of the team is appointed as Secretary to the Board.

3. The Board deals with appeals lodged by persons applying for, or in receipt of, Comprehensive Social Security Assistance, Social Security Allowance or Traffic Accident Victims Assistance, against the decisions of the Social Welfare Department. Detailed functions of the Board and the appeal procedures are outlined in Appendix 1.

4. This report describes the work of the Board during the year ending 31 March 2026.

II. THE BOARD

Terms of Reference

5. The terms of reference of the Board are : -

(i) to consider individual appeals against the decisions of the Social Welfare Department on eligibility and payment of social security benefits; and

(ii) to publish an annual report on the work of the Board.

Membership

6. The Board consists of the Chairperson and six members. Its membership as at 31 March 2026 was -

Chairperson	: Ms WONG Ching-chi, Gigi	(王 政 芝 女 士)
Member	: Mr HONG Wing-kwong, Wallace, J.P.	(康 榮 江 先 生，J.P.)
	Mr HUNG Lin-cham, M.H., J.P.	(洪 連 杉 先 生，M.H., J.P.)
	Ms KWOK Fu-yung, Jody, M.H.	(郭 芙 蓉 女 士，M.H.)
	Ms LAM Hiu-lam	(林 曉 嵐 女 士)
	Dr MAK Hoi-kwan, Calvin	(麥 凱 鈞 醫 生)
	Dr TAM Kui-fu, Stanley	(譚 鉅 富 醫 生)

Board Meetings

7. Board meetings are held to consider appeals lodged by the appellants. These meetings are normally attended by the Chairperson and two members. Members of the Board therefore work on a roster system.

8. The main duties of the members sitting at a Board meeting are to hear the representations of the appellants, to consider explanations given by the Social Welfare Department, to analyse cases and finally, to make decisions on the appeals. Where the three members are unable to reach a consensus on an appeal, the decision of the majority will be followed.

III. WORK OF THE BOARD

Handling of Complaints and Enquiries

9. One of the significant roles of the Board is to handle complaints about social security benefits. These complaints may not necessarily become appeals if they can be satisfactorily resolved after explanations given by the staff of the Board or through an individual case review by the Social Welfare Department.

10. When a complaint is received, the Secretary to the Board or his/her staff will immediately contact the relevant Social Security Field Unit or the Traffic Accident Victims Assistance Section (i.e. the relevant office) to initiate action. The supervisor of the office will then give explanations to clarify the situation or review the case as appropriate. If the complainant is satisfied and does not wish to pursue the complaint further, the case will be considered as settled. Otherwise, he/she will be assisted to lodge a formal appeal.

11. Complaints, which fall outside the scope of the Board, will be referred to the relevant offices of the Social Welfare Department or other government departments for appropriate action. All complaints are reported to the Chairperson and Members of the Board for their information.

12. During the year, 66 complaints were received, of which 12 (18%) were settled by the staff of the Board, 50 (76%) were referred to the relevant offices for appropriate action and four (6%) eventually became an appeal. An analysis of the complaints handled in the past three years is shown in the following table:

Complaints lodged at the Board Office

Type and nature of complaints	(A) Total no. of complaints			(B) Of (A), no. of complaints settled by the staff of the Board			(C) Of (A), no. of complaints referred to relevant offices			(D) Of (A), no. of complaints leading to appeals		
	2023/24	2024/25	2025/26	2023/24	2024/25	2025/26	2023/24	2024/25	2025/26	2023/24	2024/25	2025/26
Type of Complaints												
Comprehensive Social Security Assistance	27 (63%)	21 (37%)	23 (35%)	13 (48%)	1 (5%)	5 (22%)	14 (52%)	20 (95%)	18 (78%)	0 (0%)	0 (0%)	0 (0%)
Social Security Allowance	14 (33%)	35 (63%)	43 (65%)	8 (57%)	13 (37%)	7 (16%)	4 (29%)	20 (57%)	32 (75%)	2 (14%)	2 (6%)	4 (9%)
Traffic Accident Victims Assistance	2 (4%)	0 (0%)	0 (0%)	1 (50%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	1 (50%)	0 (0%)	0 (0%)
TOTAL	43 (100%)	56 (100%)	66 (100%)	22 (51%)	14 (25%)	12 (18%)	18 (42%)	40 (71%)	50 (76%)	3 (7%)	2 (4%)	4 (6%)
Nature of Complaints												
Refusal of any payment	13 (30%)	27 (48%)	25 (38%)	4 (31%)	6 (22%)	2 (8%)	8 (61%)	20 (74%)	19 (76%)	1 (8%)	1 (4%)	4 (16%)
Amount of payment offered	3 (7%)	4 (7%)	18 (27%)	1 (33%)	1 (25%)	3 (17%)	0 (0%)	2 (50%)	15 (83%)	2 (67%)	1 (25%)	0 (0%)
Date from which payment was offered	1 (2%)	0 (0%)	0 (0%)	1 (100%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Issue of payment to a person other than the applicant	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Delay of payment	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Others	26 (61%)	25 (45%)	23 (35%)	16 (62%)	7 (28%)	7 (30%)	10 (38%)	18 (72%)	16 (70%)	0 (0%)	0 (0%)	0 (0%)
TOTAL	43 (100%)	56 (100%)	66 (100%)	22 (51%)	14 (25%)	12 (18%)	18 (42%)	40 (71%)	50 (76%)	3 (7%)	2 (4%)	4 (6%)

13. Apart from complaints, the Board received a large number of enquiries about social security benefits and other welfare services administered by the Social Welfare Department. These enquiries were, as far as possible, answered by the staff of the Board or referred to the relevant offices for appropriate action.

Number of Appeals

14. During the year, the Board received a total of 379 appeals (including 375 direct appeals and four converted from complaints), representing an increase of 21 appeals or 6% as compared with the preceding year.

15. These 379 appeals included 39 Comprehensive Social Security Assistance cases and 340 Social Security Allowance cases. A 3-year comparison is as follows -

Type of cases	Appeals					
	2023/24		2024/25		2025/26	
	No.	%	No.	%	No.	%
Comprehensive Social Security Assistance	52	15	38	10	39	10
Social Security Allowance	280	84	319	89	340	90
Traffic Accident Victims Assistance	2	1	1	1	0	0
TOTAL	334	100	358	100	379	100

16. As compared with the previous year, appeals in Comprehensive Social Security Assistance cases increased by 1 (3%), appeals in Social Security Allowance cases increased by 21 (7%) and appeals in Traffic Accident Victims Assistance case decreased by 1 (100%) to 0.

17. Of the 340 Social Security Allowance appeals, 292 were related to Normal Disability Allowance, 43 to Higher Disability Allowance, one to Old Age Allowance and four to Old Age Living Allowance.

18. Among 335 Disability Allowance appeals, 301 were lodged against the refusal of payment (i.e. ineligibility for the allowance as certified by the medical authorities concerned) and 34 were lodged against the amount of payment on medical grounds (i.e. ineligibility for disability allowance at a higher rate).

19. For the one Old Age Allowance appeal, it was lodged against the commencement date of payment offered.

20. For the four Old Age Living Allowance appeals, two were lodged against the reduction of payment for the failure to meet the 60-day residence requirement in Hong Kong during receipt of the allowance, one was lodged against the reduction of payment due to excessive income after receiving monthly pension and the remaining one was lodged against the reduction of payment due to excessive income arising from the receipt of monthly pension by the appellant's husband.

Appeals involving Medical Decisions

21. Where an appeal concerning a medical assessment conducted by a doctor of a public hospital/clinic is made, the Board will arrange with the Hospital Authority for the applicant/recipient to undergo a medical assessment to be processed by the Medical Assessment Board. This Medical Assessment Board is an independent board with members comprising doctors from both the public and private sectors, who work for the board on a roster basis.

22. A number of public doctors and 15 private doctors, namely, Dr CHAN Chi-kuen, Dr CHENG Pui-lam, Steve, Dr CHEUNG Hung-kin, Dr CHOI Sum-hung, Dr CHOO Kwong-yin, Dr FU Kam-fung, Kenneth, Dr IP Wing-yuk, Josephine, Dr LAI Jak-yiu, Dr LAU Lai-lin, Lilian, Dr LI Shun-cheong, Dr LUK Sunny Wai-leung, Dr PAK Wai, Martin, Dr PONG Chiu-fai, Jeffrey, Dr SHUM Ping-shiu and Dr TAM Mo-shing, Paul assisted in assessing medical appeal cases referred to the Medical Assessment Board for assessment in the year.

23. During the year, a total of 294 cases (comprising 31 Comprehensive Social Security Assistance cases, 224 Normal Disability Allowance cases and 39 Higher Disability Allowance cases) were decided by the Board on the basis of the decision of the Medical Assessment Board.

Place for Lodging Appeals

24. An appellant can lodge an appeal at any one of the following offices -

(i) the Office of the Board;

(ii) the Headquarters of the Social Welfare Department;

(iii) the Traffic Accident Victims Assistance Section; or

(iv) all the social security field units.

25. A statistical breakdown in terms of place of lodging appeals is shown below –

Place of lodging appeals	Appeals					
	2023/24		2024/25		2025/26	
	No.	%	No.	%	No.	%
Office of the Board	123	36	145	40	152	40
Social Security Field Units	209	62	212	59	227	60
Traffic Accident Victims Assistance Section	1	1	1	1	0	0
Headquarters of the Social Welfare Department	1	1	0	0	0	0
TOTAL	334	100	358	100	379	100

Handling of Appeals

26. Of the 379 appeals received in the year, 118 were decided, 41 withdrawn by the appellants and 220 carried forward to the year 2026/27 pending medical assessment and decision of the Board. The following table shows the overall position -

Type of cases	Number of Appeals			
	Received in 2025/26	Decided in 2025/26	Withdrawn in 2025/26	Carried forward to 2026/27
Comprehensive Social Security Assistance	39	16	6	17*
Social Security Allowance	340	102	35	203**
Traffic Accident Victims Assistance	0	0	0	0
TOTAL	379	118	41	220

* comprising 16 cases pending medical assessment and one case pending decision of the Board

** comprising 179 cases pending medical assessment, 23 cases pending decision of the Board and one case pending Board hearing

27. During the year, the Board decided a total of 303 cases including 118 out of the 379 appeals received within the year 2025/26 and 185 brought forward from the year 2024/25. No Board decision was required for 36 cases brought forward from the previous year 2024/25 due to the appellants' withdrawal of the appeals. In terms of the type of cases with Board decision made over the year, there were a total of 33 Comprehensive Social Security Assistance cases and 270 Social Security Allowance cases. A 3-year comparison is shown below -

Type of cases	Appeals decided					
	2023/24		2024/25		2025/26	
	No.	%	No.	%	No.	%
Comprehensive Social Security Assistance	51	15	28	12	33	11
Social Security Allowance	274	84	194	87	270	89
Traffic Accident Victims Assistance	2	1	2	1	0	0
TOTAL	327	100	224	100	303	100

28. Among the 303 cases decided, 294 were appeals involving the result of a medical assessment and 9 were non-medical appeals. All the 294 medical appeals were decided by the Board on the basis of the decision of the Medical Assessment Board. In respect of the 9 non-medical appeals, hearings were conducted at the Office of the Board. The appellants were notified of the hearings beforehand. Eight appellants attended the hearings in person and one appellant sent representative to attend the hearing on her behalf.

Result of Appeals

29. Of the 303 appeals decided during the year, the Board confirmed the decisions of the Social Welfare Department in 205 cases (68%) and varied its decisions in 98 cases (32%). All the 98 cases involved appeals against medical decisions (including 68 Normal Disability Allowance cases, 16 Higher Disability Allowance cases and 14 Comprehensive Social Security Assistance cases) and decisions of the Board were made in favour of the appellants. A breakdown of cases by nature and by type is given below -

Type of Appeals / Nature of Appeals	Number of cases where SWD's decisions were confirmed				Number of cases where SWD's decisions were changed			
	Compre-hensive Social Security Assistance	Social Security Allowance	Traffic Accident Victims Assistance	Total	Compre-hensive Social Security Assistance	Social Security Allowance	Traffic Accident Victims Assistance	Total
Refusal of payment	0	160	0	160	0	70	0	70
Amount of payment offered	19	25	0	44	14	14	0	28
Date from which payment was offered	0	1	0	1	0	0	0	0
Issue of payment to a person other than the applicant	0	0	0	0	0	0	0	0
TOTAL	19	186	0	205	14	84	0	98

30. A comparison of the relevant figures over the past three years is as follows -

Type of cases	Number of cases where SWD's decisions were confirmed			Number of cases where SWD's decisions were changed		
	2023/24	2024/25	2025/26	2023/24	2024/25	2025/26
Comprehensive Social Security Assistance	32	16	19	19	12	14
Social Security Allowance	173	128	186	101	66	84
Traffic Accident Victims Assistance	1	1	0	1	1	0
TOTAL	206	145	205	121	79	98

Time Frame for Handling of Appeals

31. An appeal not involving a medical assessment is normally heard within one month from the date of receipt of the appeal by the Board. All appellants will be notified in writing of the decision of the Board within three weeks after the hearing or receipt of the decision of the Medical Assessment Board. All the appeals decided by the Board in the year were completed within the specified time frame.

Post-appeal Follow-up

32. As a standing practice, in addition to giving a written notification of its decision to the appellant, the Board will notify the relevant office and the Headquarters of the Social Welfare Department of its decision in writing after each appeal is completed. To ensure that appropriate follow-up action is taken by the Department, the Board will monitor the progress of appeals where the original decision of the Department has been varied.

Publicity

33. The appeal system is publicised through the displaying of posters at the reception area of the Social Security Field Units and the Traffic Accident Victims Assistance Section. Members of the public can access information about the appeal system and the work of the Board from the leaflets available at these offices as well as the Headquarters of the Social Welfare Department and the Office of the Board. They can also find detailed information about the Board from the Social Welfare Department homepage (http://www.swd.gov.hk).

34. It is a standard practice of the Social Welfare Department that whenever a person is notified in writing of the result of his/her application for social security benefits, he/she will at the same time be informed of his/her right to lodge an appeal with the Board if he/she is dissatisfied with the decision of the Social Welfare Department.

IV. ACKNOWLEDGEMENT

35. On behalf of the Board, I wish to express my heartfelt appreciation to all the members of the Board for their contribution and commitment in handling the social security appeals. I would also like to extend my sincere gratitude to the Director of Social Welfare and staff of the Social Welfare Department, the Chief Executive and staff of the Hospital Authority and all other parties concerned for their unfailing support to the Board. Special thanks are also extended to the members of the Medical Assessment Board for their valuable time and efforts in processing the appeal cases during the year under review.

Ms WONG Ching-chi, Gigi
Chairperson

APPENDIX 1

Functions of the Board and Appeal Procedures

Scope of Work

The Board deals with appeals under the Comprehensive Social Security Assistance, Social Security Allowance and Traffic Accident Victims Assistance Schemes.

2. The following categories of persons have the right of appeal -

(a) an applicant for or a recipient of a social security benefit under any one of the above-mentioned schemes (who may delegate his/her next-of-kin through the power of attorney to lodge the appeal on his/her behalf);

(b) an appointee acting on behalf of an applicant or a recipient who is aged below 18 or who has been medically certified to be unfit to make a statement on his/her own;

(c) the executor or the administrator, as proven by the production of "probate" or "letters of administration" granted respectively by the Court as evidence that he/she is a lawfully appointed personal representative of a deceased applicant or recipient; and

(d) the Official Administrator (the Registrar of the Court) administering the estate of a deceased applicant or recipient in a summary manner.

3. An appellant may appeal against a decision of the Social Welfare Department in respect of any of the following matters -

(a) the refusal of any payment;
(b) the amount of payment offered;
(c) the date from which payment was offered; and
(d) the issuing of payment to a person other than the applicant.

Appeal Procedures

4. To lodge an appeal, the appellant is required to complete an appeal form (in either English or Chinese) and forward it to the Board or the Social Welfare Department Headquarters or any of the Social Security Field Units or the Traffic Accident Victims Assistance Section of the Social Welfare Department. Appeal forms are available at these offices and can also be downloaded from the Social Welfare Department homepage (http://www.swd.gov.hk). Appellant can also lodge an appeal by using online form.

5. An appeal by an applicant, a recipient (or his/her next-of-kin appointed through the power of attorney) or an appointee must be lodged within four weeks immediately following the date of notification of the decision from the Social Welfare Department. An appeal by the personal representative of a deceased applicant or recipient must be lodged within four weeks from the date of a grant of "probate" or "letters of administration" by the Court. In the case of summary administration by the Official Administrator, an appeal must be lodged within four weeks from the date of the getting in of the estate. The Chairperson of the Board may allow late appeals if he/she considers that there were acceptable reasons for the delay.

6. If the appellant wishes to withdraw his/her appeal, he/she should complete and sign a withdrawal form to be obtainable from the offices mentioned in paragraph 4 above.

Departmental Reviews

7. When an appeal is received, the Secretary to the Board will examine the case. If it appears to him/her that there are sufficient grounds for a departmental review before the case is submitted to the Board, he/she will ask the supervisor of the Social Security Field Unit concerned or the Traffic Accident Victims Assistance Section to review the case. If the supervisor decides to vary the decision, the appellant will be notified in writing of the new decision as well as his/her right to appeal against it. If the appellant is satisfied with the new decision, he/she may withdraw the appeal. If he/she remains dissatisfied, he/she may appeal against the new decision.

Processing of appeals

Appeals not involving the result of a medical assessment

8. The Board will normally hear the case within one month from the date of receipt of appeal.

9. Both the appellant and the Director of Social Welfare are given the opportunity to present their case in writing prior to the hearing.

10. At the hearing, the appellant may choose to put forward his/her case personally and, subject to the appellant's request in writing and the consent of the Board, a friend or relative may also speak on his/her behalf. The Director of Social Welfare may also be represented at the hearing. No other persons will be allowed to be present at the hearing, and there will be no legal representation.

11. Hearings are informal and conducted in a language convenient to the appellant.

Appeals involving the result of a medical assessment

12. The Board will arrange with the Hospital Authority for the applicant or recipient to undergo a medical assessment to be processed by the Medical Assessment Board.

Decisions of the Board

13. The Board will either confirm the decision appealed against or vary that decision provided that such a decision conforms to approved social security policy.

14. Except for appeals which require the decision of a Medical Assessment Board, the Board will reach a decision on an appeal on the basis of the facts presented to the Board. Its decision on a particular case will not constitute a precedent either for the Social Welfare Department or for other cases coming before the Board.

15. In respect of appeals which require the decision of a Medical Assessment Board, the Board will give its decision on the basis of the decision of the Medical Assessment Board.

16. The decision of the Board is final and the appellant has no further right of appeal. The Board, however, has the right to review its own decision when necessary.

Notification of Decisions

17. In respect of appeals which do not require the decision of a Medical Assessment Board, the appellant and the Social Welfare Department will be notified in writing of the decision of the Board normally within three weeks after the hearing. The Chairperson of the Board may give reasons for the Board's decision if he/she so wishes, but is not obliged to do so.

18. In respect of appeals which require the decision of a Medical Assessment Board, the appellant and the Social Welfare Department will be notified in writing of the decision of the Board normally within three weeks after the receipt of the decision of the Medical Assessment Board.

Travelling Expenses for Appellants

19. Appellants may apply for reimbursement of travelling expenses incurred in travelling to the Board's office to lodge appeals and to attend hearings. The amount of fares they can claim is limited to that charged by the cheapest mode of transport. However, claims in respect of a more expensive form of transport may be allowed for disabled appellants or appellants with mobility difficulties.

APPENDIX 2

Analysis of Complaints Received

Nature of Complaints	Number of Complaints				Percentage
	Comprehen-sive Social Security Assistance	Social Security Allowance	Traffic Accident Victims Assistance	Total	
Refusal of any payment	2	23	0	25	38%
Amount of payment offered	8	10	0	18	27%
Date from which payment was offered	0	0	0	0	0%
Issue of payment to a person other than the applicant	0	0	0	0	0%
Delay of payment	0	0	0	0	0%
Others	13	10	0	23	35%
Total	23	43	0	66	100%

APPENDIX 3

Analysis of Appeals Received

Nature of Appeals	Number of Appeals							
	Comprehensive Social Security Assistance		Social Security Allowance		Traffic Accident Victims Assistance		Total (Percentage)	
	Medical Decision	Others	Medical Decision	Others	Medical Decision	Others	Medical Decision	Others
Refusal of any payment	0	0	301	1	0	0	301	1
Amount of payment offered	37	2	34	3	0	0	71	5
Date from which payment was offered	0	0	0	1	0	0	0	1
Issue of payment to a person other than the applicant	0	0	0	0	0	0	0	0
Sub-total	37	2	335	5	0	0	372 (98%)	7 (2%)
TOTAL	39		340		0		379 (100%)	

APPENDIX 4

Breakdown of Comprehensive Social Security Assistance Appeals Received by Nature of Case

<table>
<tr><th colspan="2">Nature of Case</th><th colspan="2">No. of Appeals</th><th>Percentage</th></tr>
<tr><td colspan="2">Old Age</td><td colspan="2">9</td><td>23%</td></tr>
<tr><td rowspan="4">Permanent Disabilities</td><td>Blind</td><td>0</td><td rowspan="4">2</td><td rowspan="4">5%</td></tr>
<tr><td>Deaf</td><td>0</td></tr>
<tr><td>Physically Disabled</td><td>0</td></tr>
<tr><td>Mentally Ill/Mentally Retarded</td><td>2</td></tr>
<tr><td colspan="2">Temporary Disabilities/Ill Health</td><td colspan="2">15</td><td>38%</td></tr>
<tr><td colspan="2">Single Parent Family</td><td colspan="2">4</td><td>10%</td></tr>
<tr><td rowspan="2">Economic Circumstances</td><td>Low Earnings</td><td>0</td><td rowspan="2">8</td><td rowspan="2">21%</td></tr>
<tr><td>Unemployment</td><td>8</td></tr>
<tr><td colspan="2">Others</td><td colspan="2">1</td><td>3%</td></tr>
<tr><td colspan="2">TOTAL</td><td colspan="2">39</td><td>100%</td></tr>
</table>

APPENDIX 5

Breakdown of Social Security Allowance
Appeals Received by Nature of Case or Disability Claimed

Nature of Case		No. of Appeals			Percentage
I.	Disability Allowance	Higher Disability Allowance	Normal Disability Allowance	Total	
	A. Disabling physical condition or blindness				
	(i) loss of functions of two limbs	1	0		
	(ii) loss of functions of both hands, or all fingers and both thumbs	0	0		
	(iii) loss of functions of both feet	0	0		
	(iv) total loss of sight	1	0		
	(v) total paralysis (quadriplegia)	0	0	317	94%
	(vi) paraplegia	0	0		
	(vii) illness, injury or deformity resulting in being bedridden	0	0		
	(viii) any other conditions resulting in total disablement	41	274		
	B. Disabling mental condition (which produces a degree of disability broadly equivalent to that in Category A above)				
	(i) organic brain syndrome	0	0		
	(ii) mental retardation	0	0	3	1%
	(iii) psychosis	0	0		
	(iv) neurosis	0	0		
	(v) personality disorder	0	0		
	(vi) any other conditions resulting in total mental disablement	0	3		
	C. Profoundly deaf	0	15	15	4%
	D. Others	0	0	0	0%
	Sub-total	43	292	335	99%
II. Old Age Allowance/Old Age Living Allowance				5	1%
TOTAL				340	100%