



FAQs

For the registration guidelines, payout arrangement of Government's Cash Payout Scheme and relevant offer on registration via Hang Seng Personal e-Banking, please refer to www.hangseng.com/gov10k.

The below FAQs are abstracted from Government's Cash Payout Scheme Official Website. The relevant registration arrangement and payout timeline are provided by the Hong Kong Government. All arrangement and payout timeline are subject to the latest release by the Hong Kong Government. For other FAQs, please refer to www.cashpayout.gov.hk.

Eligibility criteria

1. What are the eligible criteria for the Cash Payout Scheme (“the Scheme”)?

On or before 31 March 2021, the registrant is aged 18 or above and is a Hong Kong permanent resident holding either a valid Hong Kong Permanent Identity Card or a Certificate of Exemption. For details of the eligibility criteria of the Cash Payout Scheme, please visit the website of the Scheme (www.cashpayout.gov.hk) or call the Enquiry Hotline 182020.

Arrangements and schedule for registration and payment

2. How can eligible persons receive payment under the Scheme?

Eligible persons have to register for the Scheme to enable the verification of their eligibility and to select the means of payment. Those who wish to receive payment through their sole-name bank accounts may register through the participating banks from 21 June 2020 to 31 December 2021. Each eligible person may only register once for the Scheme. Eligible persons are not required to queue up to submit registrations. They are encouraged to submit e-registrations through banks, which is faster and more convenient, as far as possible.

3. When will registration and payment under the Scheme start?



The registration period for the Scheme is from 21 June 2020 to 31 December 2021.

Starting from 21 June 2020, eligible persons may choose to register through banks or the Hongkong Post to receive payment of \$10,000 by direct transfer to their sole-name bank accounts or by cheque respectively. The registration arrangement and payment schedule are as follows:

Registration through participating banks

Registrants simply need to have a local sole-name Hong Kong dollar savings/current bank account to make e-registration or submit paper registration through the participating banks within the registration period.

- > E-registration through **internet banking (including webpages and mobile apps) or the websites of banks**

Upon verification, payment will normally be deposited into the bank account specified by the registrant about one week after successful registration. As more registrants are anticipated at the beginning of the registration period, in order to avoid a large number of persons registering at the same time and hence affect the operation of the system and hold up the entire process, payment in respect of the e-registrations received in the first ten days of registration will be deposited simultaneously into the bank account specified by the registrants starting from around 6 July. In other words, persons who register in the first ten days will not receive payment sooner because of early registration.

- > Submission of registration form **by post or through banks' drop-boxes**

The first six weeks of registration for the Cash Payout Scheme is the registration commencement period under batching arrangement for paper form. Eligible persons who choose to register using paper forms should follow the batching arrangement by year of birth as set out below:

| Batch | Year of birth | Commencement date of registration |
|-------|---------------|-----------------------------------|
| | | |



| | | |
|---|----------------|--------------|
| 1 | 1955 or before | 21 June 2020 |
| 2 | 1956 to 1970 | 5 July 2020 |
| 3 | 1971 to 2002 | 19 July 2020 |

Registrants may mail the form to GPO Box 182020, Hong Kong or drop the form into the dropbox of a branch of the bank which account has been specified for receiving payment. The registration commencement period for each batch is two weeks. Payment will be deposited into the bank account specified by a registrant about two weeks after the end of the registration commencement period for the batch he/she is in. Registrants will not receive payment sooner by making registration earlier. An eligible person who has not submitted paper form registration during the registration commencement period of the batch he/she belongs may submit registration form at any time on or before 31 December 2021. Payment will be made about two weeks after successful registration.

4. Following the previous question, is it necessary for eligible persons to register electronically through banks on or before 30 June 2020 or submit paper registration forms on or before 1 August 2020?

The registration period for the Scheme is from 21 June 2020 to 31 December 2021.

Eligible persons may register electronically through banks or submit e-registration forms through the Hongkong Post's website at any time on or before 31 December 2021. Those who have not registered using paper forms during the batching period at the initial stage of registration, regardless of their year of birth, may register at any time on or before 31 December 2021.

5. During the registration commencement period under batching arrangements for paper form, the first day of the registration commencement period for each batch falls on a Sunday. How can eligible persons register for the Scheme on Sundays?

We encourage members of the public to register for the Scheme electronically through internet banking or the websites of banks as far as possible. E-registration is efficient and



convenient and, unlike registration in paper form, no batching arrangements by year of birth will be adopted at the initial stage of registration.

Eligible persons who submit paper registration forms may send their completed forms by post to GPO Box 182020, Hong Kong starting from the first day of the registration period for the batch they are in.

To facilitate eligible persons who choose to submit paper registration forms on the commencement date of the Scheme, about 1 000 branches of the 20 participating banks (excluding the participating virtual bank) will make special arrangements for the collection of registration forms. Eligible registrants who were born in or before 1955 may put their completed registration forms in the drop-box at any local branches of the banks specified for receiving payment or post offices (excluding mobile post offices). Please note it is not necessary for registrants to queue up to submit registration forms.

6. Where can registration forms be obtained?

Registration forms may be downloaded from the websites of the participating retail banks (except the virtual bank) (form for registration through banks only), website of Hongkong Post (form for registration through Hongkong Post only) and the Scheme's website. They are also obtainable from:

- (a) branches of the participating banks (except the virtual bank) (form for registration through banks only);
- (b) post offices (except mobile post offices) (form for registration through the Hongkong Post only);
- (c) Home Affairs Enquiry Centres of the Home Affairs Department;
- (d) District Social Welfare Offices of the Social Welfare Department; and
- (e) Public Housing Estate Offices and Customer Service Centre of the Hong Kong Housing Authority.



7. What will the Government do if more than one registration form is received from the same registrant?

Each eligible person may only register once for the Scheme, whether by e-registration or submission of a registration form. If the registration form submitted by a person is being processed/has been processed by the Government, all other registration received from the same person afterwards will be regarded as duplicate registration. Notifications will be sent to the registrants concerned through SMS or by post, informing them that their duplicate registration will not be processed.

8. If a registrant discovers that he/she has inadvertently provided incorrect information on the registration form after submission, what should he/she do?

If a registrant discovers that he/she has inadvertently provided incorrect information on the registration form after submission, he/she should contact the bank concerned to enquire about the progress of his/her registration. Depending on the importance of the information, staff of the bank or the Hongkong Post may ask the registrants to re-register. The previous registration will then be voided.

If a bank discovers that the information provided by a registrant is incorrect or incomplete, depending on the importance of the information, its staff may contact the registrant and ask him/her to re-register. The previous registration will then be voided.

Please note that, in order to protect the personal data of registrants and prevent fraudulent acts, staff of the banks are not allowed to amend the information provided on the registration form on behalf of the registrants. Neither will they request registrants to provide information relating to the registration, including but not limited to bank account number, identity card information and address.

To avoid confusion and delay, a registrant should not re-register unless and until his/her previous registration has been voided.

9. How can a registrant know that his/her registration is completed?

After registration through a bank, the registrant will receive an acknowledgement of registration from the bank concerned through SMS (or by email/post). Registrants who



register electronically through their internet banking account will receive an acknowledgement immediately after completion of the registration procedures, whereas those who register electronically through the websites of banks will receive the acknowledgement within two days. Registrants who submit a paper registration form will receive an acknowledgement after their registration information has been successfully input into the Government's registration system.

Registration through banks

Registration procedures

10. What are the registration procedures for persons who wish to receive payment through their bank accounts? Do they need to register in person at a bank?

Eligible persons who have a local Hong Kong dollar savings or current bank account in their sole name with one of the 21 participating retail banks may register through that bank and receive payment through a specified account.

- > E-registration through internet banking (including webpages and mobile apps) or the websites of banks

Registration can be made through the following means:

1. internet banking (including webpages and mobile apps) provided by the bank specified for receiving payment; or
2. registration system in the website of the bank specified for receiving payment.

Persons who choose to register through internet banking (including webpages and mobile apps) only have to, after logging in, select a bank account for receiving payment, provide a local contact telephone number (preferably an SMS-enabled local mobile phone number for receiving notifications from the bank concerned regarding the Scheme), and tick the box to accept the relevant terms and conditions. For those who choose to register through the websites of the banks, they simply have to provide some basic information, including the first four alphanumeric characters of their Hong Kong Permanent Identity Card ("HKPIC") number, a local contact telephone number (preferably an SMS-enabled



local mobile phone number) and a bank account number for receiving payment, and tick the box to accept the relevant terms and conditions. The banks concerned will verify the identity of their clients by sending notifications to them within 2 business days based on the contact information kept by the banks.

- > Submission of registration form by post or through banks' drop-boxes

Registration forms may be downloaded from the Scheme's dedicated webpage or the websites of the participating retail banks (excluding the virtual bank). They are also obtainable from the bank branches, Home Affairs Enquiry Centres of the Home Affairs Department, District Social Welfare Offices of the Social Welfare Department, and Public Housing Estate Offices and Customer Service Centre of the Hong Kong Housing Authority.

Registrants only have to provide the required information, including name, HKPIC number, local contact telephone number (preferably an SMS-enabled local mobile phone number), name of the bank and the bank account number for receiving payment, on the form and sign it. Completed registration forms should be submitted through the following means:

1. sending the form by post to GPO Box 182020, Hong Kong (please state the name of the bank specified for receiving payment on the envelope to facilitate processing; no postage stamp is required if posted in Hong Kong); or
2. putting the form in the drop-box at various branches of the bank specified for receiving payment (please hand the form directly to staff of the bank branches after 15 October 2020).

Payment will be directly deposited into the bank account specified by the registrants confirmed to have met the eligibility criteria.

11. Can registrants submit their registration forms by fax or scanned copies of the forms by email?

The registrants have to sign on the paper forms and we do not accept submission of registration forms by fax, or scanned copies of the forms by email. To facilitate members of the public, the paper forms provided in the website for download are fillable online.



That said, the registrants have to print out the completed forms, sign them and send them by post to GPO Box 182020, Hong Kong or put them in the drop-box of the bank specified for receiving payment.

12. Can registrants who do not have a local contact telephone number provide an overseas or Mainland contact telephone number on the registration form?

Registrants should provide a local contact telephone number (preferably an SMS-enabled local mobile phone number for receiving notifications from the bank concerned regarding the Scheme) on the registration form as far as possible. Registrants who do not have a local contact telephone number may consider providing a local contact telephone number of their relatives or friends, so as to facilitate communication with the Government or the bank concerned when necessary, such as receiving acknowledgements of registration and notifications of successful payment or unsuccessful registration. The Government or the banks concerned will contact the registrants based on the information given on the forms or the contact details (e.g. email or postal address) kept by the banks when necessary if no local contact telephone number has been provided.

13. Can registrants affix a seal or their fingerprints on a paper form instead of signing it?

There is no restriction on the format for signing the registration form. Registrants may affix a seal or their fingerprints on the form as signatures.

14. If a registrant wishes to receive payment through a bank, but has put his/her registration form in the drop-box at a post office by mistake, does he/she need to re-submit a registration form?

After receiving the registration form, staff of the post office concerned will pass the registration form to the relevant bank for processing. No re-submission is required.

15. If a registrant wishes to receive payment through his/her account with Bank A, but has put the registration form in the drop-box at Bank B by mistake, does he/she need to re-submit a registration form?



We will arrange for the registration form to be passed to Bank A for processing. To avoid delay, registrants are reminded to submit the registration form to the bank they have specified for receiving payment.

16. Will the banks charge registrants for the service?

Registrants do not need to pay the banks any fees for registration and receiving payment under the Scheme.

Accounts for receiving payment

17. Which types of bank accounts can be used for receiving payment under Cash Payout Scheme?

The bank account for receiving payment must be a local Hong Kong dollar bank account in the sole name of the registrant. It can be a savings or current account, but not a credit card account.

18. Can joint accounts be used for registration and receiving payment?

No. To avoid dispute and prevent fraudulent acts, joint accounts cannot be used for registration and receiving payment.

19. Can a local Hong Kong dollar bank account opened with a passport be used for registration and receiving payment?

As banks will verify whether a registrant is the holder of a particular account based on his/her Hong Kong Permanent Identity Card (“HKPIC”) number, the Scheme only accepts local Hong Kong dollar bank accounts opened with a HKPIC for receiving payment. Eligible persons holding a local Hong Kong dollar bank account opened with a passport may contact the bank concerned to check if they can update the record of their identity document used for opening the account.

20. Can non-local bank accounts be used for registration and receiving payment?



No. Non-local bank accounts cannot be used for registration and receiving payment as they do not operate under the local banking network, making it difficult for us to verify the particulars of these accounts.

21. Can accounts opened with overseas (or Mainland) branches of local banks be used for registration and receiving payment?

No. Accounts opened with overseas (or Mainland) branches of the participating banks cannot be used for registration and receiving payment as they do not operate under the local banking network, making it difficult for us to verify the particulars of these accounts.

22. Can offshore bank accounts be used for registration and receiving payment under Cash Payout Scheme?

No. Offshore bank accounts cannot be used for registration and receiving payment as they do not operate under the local banking network.

23. What supporting documents are required for opening a bank account in Hong Kong? Do members of the public need to go to a bank in person?

Specific requirements vary among banks. In general, to open a bank account, members of the public may visit a bank branch in person or make use of the remote account opening services offered by some banks. They can submit or upload identity documents, instant selfies (for remote account opening) and other relevant information required by the banks under different circumstances. For details, please contact the banks concerned or visit the Smart Consumers webpage of the Hong Kong Monetary Authority at <https://www.hkma.gov.hk/eng/smart-consumers/account-opening/contact-details-of-banks/>.

24. How can registrants identify the payment made under Cash Payout Scheme in their bank statements and passbooks?

The entry for the payment made under the Scheme will be marked with “HKSARG\$10000” in bank statements. For bank passbooks, the entry for the payment will be marked with “HKSARG\$10000”, “HKSARG” or “HKG”, depending on the printing formats adopted by individual banks.



Protection of personal data

25. What personal data do registrants need to provide to the Government under the Scheme?

For those who register through banks, they need to provide the following information during registration depending on the means of registration used:

| Means of registration | To be provided by registrants to the Government | To be provided by banks to the Government after registrants have submitted registration |
|--|---|--|
| E-registration through internet banking account of the bank specified for receiving payment (including webpages and mobile apps) | <ol style="list-style-type: none"> Local contact telephone number (or choose the telephone number kept by the bank); and Bank account number for receiving payment. | <ol style="list-style-type: none"> Name; Hong Kong Permanent Identity Card (“HKPIC”) number; Contact telephone number (if not provided by the registrant); and Name of the bank specified for receiving payment. |
| E-registration through the website of the bank specified for receiving payment | <ol style="list-style-type: none"> The first four alphanumeric characters of the HKPIC number; | <ol style="list-style-type: none"> Name; HKPIC number; |



| | | |
|--|---|---|
| | <ol style="list-style-type: none"> 2. Bank account number for receiving payment; and 3. Local contact telephone number (or choose the telephone number kept by the bank). | <ol style="list-style-type: none"> 3. Contact telephone number (if not provided by the registrant); and 4. Name of the bank specified for receiving payment. |
| Submission of paper registration form (by post or banks' drop-boxes) | <ol style="list-style-type: none"> 1. HKPIC number; 2. Name; 3. Local contact telephone number; 4. Name of the bank specified for receiving payment; and 5. Bank account number for receiving payment. | <ol style="list-style-type: none"> 1. Name (if name in English is not provided by the registrant); and 2. Contact telephone number (if not provided by the registrant). |

26. Will information provided by registrants under the Scheme be used for other purposes?

As stated by the Government in the Personal Information Collection Statement for the Scheme, the information collected will mainly be used for the purposes of effecting cash handouts under the Cash Payout Scheme and effecting cash/non-cash handouts/refunds (if any) under schemes administered by the Government in future that are aimed at,



amongst other things, encouraging local consumption, relieving people's financial burden, and/or returning wealth to the people. The Government will not use the collected information for purposes other than the above objectives.

Through the registration of the Cash Payout Scheme, the Government hopes to ask for the consent from the public members their authorization for the Government to use the concerned personal data when launching similar schemes in the future, so that registration by the concerned citizens will no longer be necessary.

27. How can the Government ensure the security of the large amount of personal data collected under the Scheme? How long will the data be retained?

The Government will handle with care the personal data of registrants in accordance with the requirements of the Personal Data (Privacy) Ordinance. Banks, as agents of the Government under the Scheme, are also required to strictly comply with the requirements of the Personal Data (Privacy) Ordinance in processing the registrants' personal data. Moreover, the computer systems for and the process of handling registration and payment have passed the privacy impact assessment conducted by an independent consultant, thus ensuring that the business flow and related system design of the Scheme are in compliance with statutory requirements. The data collected under the Scheme will be kept for seven years, after which a review will be conducted.

28. Will staff of the participating banks call a registrant using a designated telephone number regarding incomplete information provided on his/her registration form? How can members of the public verify the authenticity of such calls?

To protect the personal data of registrants and prevent fraudulent acts, staff of the banks are not allowed to amend the information provided on the registration form on behalf of the registrants. They will not request registrants to provide information relating to the registration, including but not limited to information on identity cards and addresses. Members of the public who have doubts about the authenticity of calls from the banks may call the banks' hotlines.