

# 「即賺即儲」計劃授權表格

(供退休公務員填寫)

## SAVE AS YOU EARN (SAYE) SCHEME AUTHORISATION FORM (FOR CIVIL SERVICE PENSIONERS)

填寫此表格前請參閱背頁備註 Please read the Notes overleaf before completing this Form

致： 庫務署署長 (請交：退休金分部辦理)  
To: Director of Accounting Services (DAS) (Attn.: Pensions Division)

本人同意參加「即賺即儲」計劃，並作出下列授權 –  
I agree to join the SAYE Scheme and hereby make the following authorisation -

一. 甲. 本人授權庫務署署長由\_\_\_\_\_年\_\_\_\_月份起從本人的退休金\*開始/\*更改/\*停止每月扣減  
\_\_\_\_\_元用作購買儲稅券 (金額最少為300元及為50元的倍數)。(請參閱背頁備註 4)

I authorise DAS to \*commence / \*change / \*cease deduction from my pension at a sum of \$ \_\_\_\_\_  
(at a minimum of \$300 and in multiples of \$50) each month for the purchase of Tax Reserve Certificate (TRC)  
with effect from \_\_\_\_\_ / \_\_\_\_\_ (month/year). (See note 4 overleaf)

乙. 本人承認，除退還任何多扣款項外，香港特別行政區政府並無責任補償或賠償因扣減出錯而引致的  
任何其他損失。

I acknowledge that the Government of the Hong Kong Special Administrative Region shall not be liable,  
except to repay any amount over-deducted, to pay compensation or damages for any other losses arising out  
of an error in any deduction.

二. 本人知道及同意本授權書的副本會轉交稅務局局長，並以本人名義開立儲稅券帳戶。

I understand and agree that a copy of this authorisation will be forwarded to the Commissioner of Inland Revenue  
(CIR) for maintenance of a TRC account in my name.

三. 本人授權稅務局局長以他認為適當的方式，贖回本人帳戶內所餘儲稅券，以清繳本人任何繳稅通知書所  
述稅項。本人知道 –

I authorise CIR to redeem the TRCs remained in my account for settlement of any of my tax demand notes in the  
manner he sees fit. I understand that -

甲. 儲稅券將以先購先贖方式根據《儲稅券 (第 4 系) 規則》贖回；

The TRCs will be selected for redemption on a first-in-first-out basis, and the redemption is to be carried out  
in accordance with Tax Reserve Certificates (Fourth Series) Rules;

乙. 任何未被充分利用的利息，將作儲稅券再注入同一帳戶；及

Any interest accrued and not fully utilised shall be reinvested in TRC under the same account; and

丙. 仍未贖回的儲稅券將結轉入帳戶內。

Any TRCs not redeemed are to be carried forward in the account.

簽署

Signature : \_\_\_\_\_

退休金支付編號

Pension Payment No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

姓名

Name : \_\_\_\_\_

香港身分證號碼 (如適用)

Hong Kong Identity Card No. (if applicable)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

日期

Date : \_\_\_\_\_

\*請將不適用者刪去 Delete as appropriate

Try.489 (Rev. 03/2024)

## 1. 概引 General

依此計劃購買的儲稅券乃根據《儲稅券條例》(第 289 章)及《儲稅券(第 4 系)規則》而發出。Tax Reserve Certificate (TRC) purchased under this scheme is issued in accordance with the Tax Reserve Certificates Ordinance (Cap. 289) and Tax Reserve Certificates (Fourth Series) Rules.

退休公務員即使在職時已參加「即賺即儲」計劃及曾經填寫過一份供在職公務員填寫的類似表格(通用表格第 605 號),於退休後仍須重新填寫一份供退休公務員參加此計劃的授權表格。A fresh authorisation form must be completed by a civil service pensioner notwithstanding that he has formerly participated in the SAYE Scheme and signed up a similar form (G.F.605) for serving civil servant.

無論因任何理由而需停止或暫停支付退休金,每月購買儲稅券之扣款亦會中止。Monthly deduction for purchase of Tax Reserve Certificates will cease if for whatever reasons payment of pension ceases or is suspended.

## 2. 贖回儲稅券以供繳稅 Redemption for payment of tax

參加「即賺即儲」計劃後,你可獲「自動交稅」服務。贖回儲稅券建議書將在你個人的稅款到期前約兩星期發出,詳列擬贖回儲稅券的資料及你的應繳稅款餘額。在你的稅款到期當天,稅務局會以先購先贖方式自動贖回你帳戶內之儲稅券,以繳付你的稅款,並正式發出贖回儲稅券結算書給你。贖回儲稅券結算書將詳列贖回的儲稅券、有關利息、再注入新儲稅券的數額,及剩餘應繳稅款數額(如有者)。The SAYE Scheme offers “Auto Tax Payment Service”. Around two weeks before your tax payment due date, a proposal for redemption will be sent to you showing the details of certificates intended to be redeemed and the balance of tax payable by you. The TRCs in your account will be automatically redeemed on a first-in-first-out basis for payment of your tax on the payment due date and a Redemption Statement will be issued to you. The Redemption Statement will show details of TRCs to be redeemed, the interest thereon, amount reinvested in new TRCs, and the balance of tax payable, if any.

在贖回儲稅券結算書發出後購買的儲稅券,不會用以抵銷該結算書內所述應繳稅款餘額。不過,這些儲稅券卻會在帳戶中結轉作日後繳稅用。Any TRCs purchased after the date of Redemption Statement will not be used for setting off the Balance of Tax payable as calculated under that particular Redemption Statement. Instead, they will be carried forward in the account to set off future tax payments.

贖回儲稅券如不足以支付全部稅款,餘數須於繳稅到期日或之前直接向稅務局繳交。Any balance of tax not covered by TRCs redeemed shall be payable directly to Inland Revenue Department on or before tax due date.

「自動交稅」服務只包括帳戶持有人名義的稅項。如儲稅券持有人要求贖回儲稅券以繳付聯名物業的物業稅或合夥業務利得稅,須以書面直接向稅務局提出。The “Auto Tax Payment Service” covers only the tax charged on the account holder. To redeem TRCs to pay Property Tax for jointly-owned properties or Profits Tax for partnership businesses, a request for redemption must be made in writing to Inland Revenue Department directly.

如贖回儲稅券並非用以清繳帳戶持有人的稅項,將不可獲得任何利息。If TRC is redeemed other than for payment of the tax charged on the account holder, no interest will be payable.

## 3. 並非為繳稅而贖回儲稅券 Redemption other than for tax payment

儲稅券帳戶持有人可以書面直接向稅務局要求歸還儲稅券的本金,而不會獲得任何利息。The account holder may request in writing to Inland Revenue Department directly for a refund on the principal value of any certificate without any interest.

## 4. 開始/更改/停止扣減通知書 Notice of commencement/change/termination of deduction

如在該月第一日或之前把授權書交到庫務署,扣減、更改扣減或終止扣減將會在該月生效。如授權書在截止日期後收到,有關扣減、更改扣減或終止扣減將於下一個月生效。The authorisation will take effect in that month if it reaches the Treasury on or before the first day of the month. All notification for changes will be effected in the following month if the authorisation form is received after the closing date mentioned above.

## 5. 如何索取此授權表格 Where to get this Form

此表格可向庫務署退休金分部、稅務局儲稅券組或公務員事務局退休事務組索取,或從 [http://www.try.gov.hk/cinternet/chpens\\_form\\_ehtry489.html](http://www.try.gov.hk/cinternet/chpens_form_ehtry489.html) 下載。Copies of this form are available from the Pensions Division of Treasury, the Tax Reserve Certificates Section of Inland Revenue Department or the Pensions Section of the Civil Service Bureau, or can be downloaded from [http://www.try.gov.hk/internet/chpens\\_form\\_ehtry489.html](http://www.try.gov.hk/internet/chpens_form_ehtry489.html).

## 6. 查詢 Enquiries

如對儲稅券有任何查詢,請瀏覽稅務局網址 [www.ird.gov.hk](http://www.ird.gov.hk), 或致電 2594 3122 稅務局儲稅券組或 24 小時熱線 187 8033。For enquiries about TRC, please visit Inland Revenue Department web site [www.ird.gov.hk](http://www.ird.gov.hk) or call the Tax Reserve Certificates Section of Inland Revenue Department at telephone no. 2594 3122 or the 24-hour information hotline at 187 8033.

## 7. 收集個人資料聲明 Personal Information Collection Statement

(a) 申請人所提供的資料,將用於處理「即賺即儲」計劃的授權書。其他政府決策局、部門及/或獲指派負責處理有關參與「即賺即儲」計劃申請的人員,可能得知這些資料。The information provided will be used for the processing of authorisation made under the SAYE Scheme. It may be disclosed to other Bureaux, Departments and/or their designated officer(s) who are required to process the information for purposes relating to participation of the SAYE Scheme.

(b) 申請人有權按照《個人資料(私隱)條例》所規定,要求查閱或改正填報於本表格內的個人資料。這些要求可以書面送交庫務署高級會計主任(長俸),香港九龍長沙灣東京街西3號庫務大樓18樓。You have the right to request access to or correction of personal data provided on this form in accordance with the provisions of the Personal Data (Privacy) Ordinance. Such requests may be made in writing to the Director of Accounting Services, (Attn.:Senior Accounting Officer (Pensions)), 18/F, Treasury Building, 3 Tonkin Street West, Cheung Sha Wan, Kowloon, Hong Kong.