

可扣稅自願性供款賬戶 - 常見提問
Tax Deductible Voluntary Contributions Account - Frequently Asked Question

可扣稅自願性供款賬戶(「該賬戶」)
Tax Deductible Voluntary Contributions Account (“The TVC account”)

可扣稅自願性供款(「該供款」)
Tax Deductible Voluntary Contributions (“TVC”)

Q1	問	請問什麼是可扣稅自願性供款？ What is TVC?
	答	<p>可扣稅自願性供款是一種新型的強積金供款，成員直接對該賬戶作出的供款可享有稅務優惠。該供款是一項自願性的供款，無須透過僱主參與。而由於該供款享有稅務優惠，這與相對靈活地可申索的自願性供款不同，該供款必須遵守適用於強制性供款的法規和限制相同。因此，任何對該賬戶所作出的供款（包括超出最高稅務減免限額的供款）將予以保留，並且只能在 65 歲退休或根據強積金法例的其他法定理由提出申索。</p> <p>TVC is a new type of MPF contributions and can only be paid into a TVC account of an MPF scheme which may enjoy tax concession. It is, by nature a voluntary contribution, made directly by members to an MPF scheme without the involvement of their employers. As it is different from other type of voluntary contributions which may be allowed to be withdrawn relatively flexibly, TVC, in order for it to enjoy the tax concession, is subject to the same vesting, preservation and withdrawal restrictions applicable to mandatory contributions. Accordingly, any monies paid as TVC (including the excess of the maximum tax deduction limit) will be preserved and can only be withdrawn upon retirement at age 65 or other statutory grounds under the MPF legislation.</p>
Q2.	問	請問成員如何開立該賬戶以作出強積金可扣稅自願性供款？ How can a member open the TVC account to make TVC which is tax deductible?
	答	<p>成員必須提交正式完成的強積金可扣稅自願性供款賬戶參與協議以開立新賬戶以進行強積金可扣稅自願供款。為了提供靈活性，該賬戶可開立於與僱主相同計劃中，亦可自由選擇不個的強積金受託人/計劃作出強積金可扣稅自願性供款。</p> <p>每名合資格人士僅可在每個強積金計劃下開立一個可扣稅自願性供款賬戶。若(i)有理由知悉受託人獲提供的資料及文件並不準確或不完整；(ii) 申請人未能提供受託人為確保遵守反洗錢／報稅相關的適用法例及規例而要求的資料及文件；及／或 (iii) 在受託人及保薦人可能認為恰當的其他情況下，計劃受託人可拒絕任何開立可扣稅自願性供款賬戶的申請。</p> <p>基於風險管理和符合合規目的，可扣稅自願性供款可能存在被拒絕的情況（如</p>

		<p>前一段中的 (i) 至 (iii) 所列情況)。除非出於某些特別監管原因，受託人無法在此時間範圍內退款，任何被拒絕的可扣稅自願性供款將於收到該款項後起計 45 天內不計利息退還予申請人。</p> <p>Member has to submit a duly completed TVC account Participation Agreement to open a new account to make tax deductible voluntary contribution. To allow for flexibilities, the TVC account may or may not be under the same scheme in which the member's employment related . Members are free to select which the MPF trustee/scheme to make TVC. Each eligible person can only have one TVC account under an MPF scheme.</p> <p>The Trustee may reject any application to open a TVC account in the Master Trust in the event of (i) having reason to know that information and documents provided to the Trustee are incorrect or incomplete; (ii) failure of applicants to provide information and documents as required by the Trustee to ensure compliance with applicable laws and regulations relating to anti-money laundering or tax reporting; and/or (iii) other circumstances which the Trustee and the Sponsor may consider appropriate.</p> <p>For risk management and compliance purposes, there could be circumstances (such as (i) to (iii) in the preceding paragraph) that TVC may be rejected. Any rejected TVC (with no interest) will be refunded within [45] days of receipt of any such TVC unless for some exceptional regulatory reasons the Trustee is unable to effect a refund within such timeframe.</p>
Q3.	問	<p>請問如何確定稅務評估年度可扣稅自願性供款的可扣稅金額？</p> <p>How to ascertain the deductible amount of TVC for a tax assessment year?</p>
	答	<p>於可扣稅自願性供款賬戶所作供款是可以扣稅的，可扣稅金額是根據整個財政年度所作出之供款金額計算，2019/2020 課稅年度最高可扣稅金額為港幣 6 萬元。</p> <p>Contributions made to TVC accounts are tax deductible; the deductible amount is subject to the contribution amount made during the whole financial year. The maximum tax deduction limit for the year of assessment 2019/2020 is currently HK\$60,000.</p>
Q4.	問	<p>請問如果僱員未按時於可扣稅自願性供款賬戶所作供款，是否存在任何違約供款問題？</p> <p>Any default contribution issue if members failed to contribute TVC on time?</p>
	答	<p>不會，成員於可扣稅自願性供款賬戶所作供款是自願性。</p>

		No, contribution made to TVC account by members is voluntary.
Q5.	問	<p>請問如何區分可扣稅自願性供款賬戶內的轉移資產和供款？</p> <p>How to differentiate between transfer assets of TVC and TVC contributions?</p>
	答	<p>轉移資產和供款將被標示，並於可扣稅自願性供款賬戶內以不同供款類別來區分。</p> <p>Transfer assets and TVC contributions will be marked and can be differentiated as different contribution types of inflow in the TVC account.</p>
Q6.	問	<p>請問如何向可扣稅自願性供款賬戶持有人通知該賬戶的可扣稅金額以進行報稅？</p> <p>How will a TVC account holder be notified on the deductible amount of TVC for tax filing?</p>
	答	<p>受託人將在每個評稅年度結束後的 5 月 10 日前向有效賬戶持有人發送供款摘要，該供款摘要會列明於該年度可扣稅自願性供款之總金額。就已終止賬戶，該供款摘要會於賬戶終止後 30 天內發送。</p> <p>Trustee will issue a contribution summary to the active TVC account holder by 10 May after the end of each assessment year. It will state the total amount of TVC during the assessment year. For the terminated accounts, the contribution summary will be issued within 30 days after termination of the TVC account.</p>
Q7.	問	<p>請問誰將決定是否要在稅務申報中報告該賬戶之可扣除金額？</p> <p>Who will decide if the deductible amount of TVC is to be reported on tax filing?</p>
	答	<p>該賬戶持有人將決定是否要在稅務申報中報告該賬戶之可扣除金額之稅務優惠。無論該賬戶持有人是否已申請減稅，該賬戶都將被保留。</p> <p>The TVC account holders will decide whether or not to file tax return on the amount of TVC for tax concessions. The TVC account will be preserved regardless of whether the TVC account holder has filed for tax concession or not.</p>
Q8.	問	請問在哪些情況下可就該賬戶提出支付累算權益申請？

		What are the withdrawal conditions for accrued benefits derived from TVC?
	答	<p>就該賬戶提出支付累算權益申請的情況與申索強制性供款相同，包括：</p> <ul style="list-style-type: none"> -退休(年滿 65 歲)/提早退休(年滿 60 歲已終止所有受僱/自僱工作，且無意再次受僱或自僱) -死亡 -小額結餘 -永久性地離開香港 -完全喪失行為能力 -罹患末期疾病 <p>The withdrawal conditions are the same as those applicable to mandatory contributions, that is:</p> <ul style="list-style-type: none"> -Retirement(reached 65 years old) / Early retirement (reached 60 years old and permanently ceased all employment/self-employment with no intention of becoming employed or self-employed again) -Death -Small balances -Permanent Departure from Hong Kong SAR -Total incapacity -Terminal illness
Q9.	問	<p>請問可扣稅自願性供款的累計權益是否可轉移到另一個強積金計劃？</p> <p>Can the accrued benefits in the TVC account be transferred to another MPF scheme or not?</p>
	答	<p>該賬戶是一個單獨的賬戶，而其累計權益是可以轉移到另一個強積金計劃。該賬戶的累計權益只能全部轉移，但不能轉移其中部分。</p> <p>The TVC account is a separate account and the accrued benefits of the TVC account can be transferred to TVC account of another MPF scheme. Accrued benefits derived from TVC can only be transferred to another TVC account in whole, but not in part.</p>
Q10.	問	<p>請問可扣稅自願性供款的投資收益是否需要納稅？</p> <p>Is the investment gain of the TVC subject to tax?</p>
	答	<p>不需要。</p> <p>No.</p>

Q11.	問	<p>請問該賬戶投資選擇是什麼?</p> <p>What is the investment mandate of the TVC?</p>
	答	<p>該賬戶是一個獨立賬戶。該賬戶持有人可以在強積金計劃下選擇成分基金以作投資選擇。如果該賬戶持有人未能向受託人提交有效的投資指示或未作出任何投資選擇，該供款將全部投資於預設投資策略。預設投資策略是一項主要為無意或不希望作出投資選擇的強積金計劃成員而設的現成投資安排。計劃成員若認為預設投資策略適合自身情況，亦可把預設投資策略作為投資選擇。有關詳情，請參閱有關計劃的說明書。即使如此，該賬戶持有人也可於期後改變他們的投資選擇。</p> <p>The TVC account is a separate account. The TVC account holders can decide on the investment mandate among constituent funds available under an MPF scheme. If the TVC account holder fails to submit to the trustee a valid investment instruction or does not make any investment choice, TVC will be entirely invested in Default Investment Strategy (“DIS”). DIS is a ready-made investment arrangement mainly designed for those MPF scheme members who are not interested or do not wish to make an investment choice, and is also available as an investment choice itself for Members who find it suitable for their own circumstances. For further details, please refer to the Explanatory Memorandum of the relevant scheme. Nonetheless, the TVC account holders can also change their investment options from time to time.</p>