FAQs on the “Cash Payout Scheme”

Eligibility criteria

1. Who is eligible under the Cash Payout Scheme (“the Scheme”)?

On or before 31st March, 2021 [Note 1], the registrant should be aged 18 or above and be a Hong Kong permanent resident [Note 2], holding:

a. A valid Hong Kong Permanent Identity Card (HKPIC), i.e. a smart HKPIC issued on or after 23rd June, 2003); or
b. A Certificate of Exemption (EC) issued by the Commissioner of Registration under the Registration of Persons Regulations, Cap. 177A.

Note 1: Those who register on or before 31st March, 2021 should meet both the age and permanent residency criteria with the documentary proof stated in (a) or (b) at the time of registration. Those registering after that date are required to meet both criteria as at 31st March, 2021.

Note 2: A registrant is also considered to fulfil the documentary proof of permanent residency criterion if he/she:

i. Is eligible to attain Hong Kong permanent resident status on or before 31st March, 2021; and
ii. Has submitted an application for “Verification of Eligibility for Permanent Identity Card” (VEPIC) to the Immigration Department on or before 30th September, 2021; and
iii. Has submitted an application for HKPIC or EC to the Immigration Department upon approval of the VEPIC application referred to in item (b) above, and has the application approved on or before 31st December, 2021.

Arrangements and schedule for registration and payment

2. As an eligible person, how can I receive payment under the Scheme?

You have to register for the Scheme to enable verification of your eligibility and to choose the means of payment. If you wish to receive payment through your (sole-name) bank account, you may register through any participating bank between 21st June, 2020 and 31st December, 2021. Each eligible person may only register once for the Scheme.
3. When will registration and payment under the Scheme start?

The registration period for the Scheme runs from 21st June, 2020 until 31st December, 2021.

You can register through a bank to receive a payment of $10,000 by direct transfer to your sole-name bank account. The registration arrangement and payment schedule are as follows:

You simply need to have a local sole-name Hong Kong dollar savings/current bank account to make an e-registration or submit a paper registration through The Bank of East Asia, Limited (the “Bank”) within the registration period.

>E-registration through digital banking (including Cyberbanking and the BEA App) or an e-form on the Bank’s website

Once your eligibility details are verified, payment will normally be deposited into the bank account you have specified about one week after your registration is approved. If you registered through e-registrations within the first ten days after registration opened (i.e. from 21st to 30th June, 2020), your payment should be deposited into your specified bank account on or shortly after 6th July (eligible registrants from this period will all receive payments at around the same time).

>Submission of registration form by post or through the Bank’s drop boxes

The first six weeks of registration for the Cash Payout Scheme (i.e. from 21st June to 1st August, 2020) is the registration commencement period for three assigned groups of paper forms. If you choose to register using paper forms, you should follow the grouping arrangement according to your year of birth, as set out below:

<table>
<thead>
<tr>
<th>Group</th>
<th>Year of birth</th>
<th>Commencement date of registration</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1955 or before</td>
<td>21st June, 2020</td>
</tr>
<tr>
<td>2</td>
<td>1956 to 1970</td>
<td>5th July, 2020</td>
</tr>
<tr>
<td>3</td>
<td>1971 to 2002</td>
<td>19th July, 2020</td>
</tr>
</tbody>
</table>

You can drop the form into the drop box at one of our branches as specified for receiving cash payouts or mail the form to GPO Box 31, Hong Kong. The registration commencement period for each group is two weeks. Payment will be deposited into your specified bank account about two weeks after the end of the registration commencement period for the group you are in (e.g. the registration commencement period for Group 1 is from 21st June to 4th July, 2020). Registrants will not receive payment sooner by registering earlier. If you are eligible but have not submitted a paper form registration during the registration commencement period for the group you belong to, you can submit your registration form at any time on or before 31st December, 2021. Payment will be made about two weeks after your registration is approved.
4. Following the previous question, do I need to register electronically through the Bank by 30th June, 2020 or submit paper registration forms by 1st August, 2020?

No. The registration period for the Scheme is from 21st June, 2020 to 31st December, 2021.

You can register electronically through the Bank on or before 31st December, 2021. If you have not registered using a paper form during the grouping periods in the initial stage of registration, you can register at any time on or before 31st December, 2021, regardless of your year of birth.

5. Where can I get hold of a registration forms?

You can download a registration form here or ask for one at any of our branches.

6. How can I amend or cancel my application?

If you need to amend or cancel your application, please call the government hotline on 182020.

7. If I submitted the paper form earlier, can I cancel that registration and apply through e-registration instead so as to receive the payout earlier?

Each eligible person may only register once for the Scheme, whether by e-registration or submitting a registration form. For example, if a registration form you submitted was being processed/had been processed by the government, all other registrations received from you afterwards would be regarded as duplicate registrations. In that case, a notification would be sent to you by SMS, email, or post, informing you that your duplicate registration would not be processed.

For further enquiries, please call the government hotline on 182020.

8. If I discover that I have inadvertently provided incorrect information on the registration form after submitting it, what should I do?

If you discover that you have inadvertently provided incorrect information on the registration form after submitting it, you should contact the Bank to enquire about the progress of your registration. Depending on the importance of the information, our staff may ask you to re-register. The previous registration will then be cancelled.

If the Bank discovers that the information you have provided is incorrect or incomplete, depending on the importance of the information, our staff may contact you to ask you to re-register. The previous registration will then be cancelled.

Please note that, in order to protect your personal data and prevent fraud, our staff are not allowed to amend the information provided on your registration form. Neither will they request you to provide information relating to the registration, especially not your bank account number, identity card information, or address.
To avoid confusion and delay, you should not re-register unless and until your previous registration has been cancelled.

9. Can I appoint/authorise another person to register for me?

According to the government’s Scheme arrangements, registration forms must be signed by the registrants themselves, and no other person. However, you do not have to submit the form yourself.

10. If a customer is unable to register due to their physical and/or mental condition, can they request the government to make a special arrangement for registering and receiving payment?

The customer or their appointee can call the government hotline on 182020 for enquiries.

Registration through banks

Registration procedures

11. What are the registration procedures if I wish to receive payment through my bank account? Do I need to register in person at a bank?

If you are an eligible person and have a local Hong Kong dollar savings or current bank account in your sole name with the Bank, you can register and receive payment through your specified account.

You can register through digital banking (including Cyberbanking and the BEA App) by simply logging in, selecting a bank account to receive your payment, providing a local telephone contact number (preferably an SMS-enabled local mobile phone number you have already registered with the bank into which you are receiving the payout), and ticking the box to accept the relevant terms and conditions. If you choose to register through the e-form on our website, you will need to provide some basic information, including the first four alphanumeric characters of your 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.

You only need to provide the required information – including your name, HKPIC number, local contact telephone number (preferably an SMS-enabled local mobile phone number), the name of your bank, and your bank account number to receive payment – on the form and then sign it. You should submit your completed registration form into a drop box at one of our branches as specified for receiving cash payouts, or mail the form to GPO Box 31, Hong Kong. Payment will be directly deposited into the bank account you have specified once you have been confirmed as meeting the eligibility criteria.
12. I have already submitted the application. Will I receive an SMS/email/mail notification?

The Bank will notify you to confirm your application by SMS/email/mail*. We will send an SMS to your local mobile phone no. as the primary means of notification.

If you register

- Through digital banking:
  After registration, you will **not** be notified in the form of an SMS/email/mail, but you can check the notification in your Cyberbanking mailbox.

- Through an e-form on our website:
  In order to confirm your identity, the Bank will send a confirmation SMS to the mobile phone no. in our record (but not the phone no. provided at the time of registration).

- Using a paper form:
  The Bank will send a confirmation SMS to the local mobile phone no. you have provided on the application form as the primary means of notification.

*If you did not/could not provide a local mobile phone number in the application form, the Bank will send an SMS to your mobile number as registered in our records. If you have not registered a local mobile phone no. with the Bank, we will notify you by email. If you have registered neither a phone no. nor an email address in Cyberbanking, we will notify you by mail.

13. I have already submitted the application through digital banking. Can I check my application’s status in Cyberbanking or the BEA App?

No, you can only check your application status by calling our customer service hotline on 2211 1812 or the government hotline on 182020. However, we will notify you by SMS/email/mail* when the payout is successfully deposited into your account. You can also check notifications in your Cyberbanking mailbox (see question 20 for details).

*If you did not/could not provide a local mobile phone number in the application form, the Bank will send an SMS to your mobile number as registered in our records. If you have not registered a local
mobile phone no. with the Bank, we will notify you by email. If you have registered neither an email address nor a local mobile phone no. in Cyberbanking, we will notify you by mail.

14. Can I submit a registration form by fax or email?

Sorry, no. We do not accept registration forms submitted by fax, nor scans/copies of the form submitted by email.

15. Can I mark a seal or my fingerprint on a paper form instead of signing it?

Yes, you may mark a seal or your fingerprint on the form as a signature.

16. If I wish to receive payment through the Bank, but have dropped my registration form in the drop-box at a post office by mistake, do I need to re-submit it?

No. After receiving the registration form, the post office will pass it to us for processing. You do not need to re-submit the form.

17. If I wish to receive payment through my account with another bank, but have put my registration form into a BEA drop box by mistake. Do I need to re-submit it?

No, we will arrange for the registration form to be passed to your intended bank for processing. To avoid delay however, registrants are reminded to submit their registration form to the bank they have specified for receiving payment.

18. Will the Bank charge me for the service?

No, you do not need to pay us any fees for registration or receiving payment under the Scheme.
Accounts for receiving payment

19. If the payout was successfully deposited into my account, will I be notified?
The Bank will notify you by SMS/email/mail* to confirm receipt of payment.

If you registered

- Through digital banking:
  Apart from the SMS notifying you of receipt of payment, you can also check for notifications in your Cyberbanking mailbox.

- Using an e-form through the BEA website/using a paper form:
  The Bank will send a confirmation SMS to the local mobile phone no. you provided on the application form as the primary means of notification.

*If you did not/could not provide a local mobile phone number on the application form, we will send an SMS to your mobile no. as registered in the Bank’s record. If you have not registered a local mobile phone no. with us, we will notify you by email. If you have registered neither an email address nor a local mobile phone no. in Cyberbanking, we will notify you by mail.

20. Which types of bank accounts can be used for receiving payment under the 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.

21. 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.

22. Can accounts opened with overseas or Mainland branches of the Bank be used for registration and receiving payment?
No. Accounts opened with overseas or Mainland branches of the Bank 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.
23. Can offshore bank accounts be used for registration and receiving payment under the 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.

24. How can I identify the Cash Payout Scheme payment in my bank statement/passbook?

The entry for the Scheme payment will be marked in your bank statement as “HKSARG$10000”. In bank passbooks, the entry will be marked “HKSARG”.

Protection of personal data

25. Will the Bank contact me to ask me to register?

No. Please be reminded not to disclose your personal information to anyone who claims to represent the Bank asking you to register, especially by telephone.

To protect your personal data and prevent fraudulent acts, our staff are not allowed to amend the information provided on the registration form. They will not ask you to provide information relating to your registration, especially not any details about your identity card or address.

26. What personal data do I need to provide to the government under the Scheme?

As a registrant, you need to provide the following information during registration, depending on your means of registration:

<table>
<thead>
<tr>
<th>Means of registration</th>
<th>You need to provide to the government</th>
<th>After you have submitted your registration, the bank will provide to the government</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-registration through digital banking (including Cyberbanking and the BEA App)</td>
<td>1. Your local contact telephone number (or choose the telephone number registered with the bank); and 2. Your bank account number for receiving the payment.</td>
<td>1. Your name; 2. Your Hong Kong Permanent Identity Card (“HKPIC”) number; 3. Your contact telephone number (if you have not provided a phone number); and 4. Name of the bank specified for receiving payment.</td>
</tr>
</tbody>
</table>
**E-registration through the e-form on the Bank website**

1. The first four alphanumeric characters of your HKPIC number;
2. Your bank account no. for receiving payment; and
3. Your local telephone contact number (or choose your telephone number as registered with the bank).

**Submission of paper registration form (by post or deposited in a drop box at one of our branches)**

1. Your HKPIC number;
2. Your name;
3. Your local telephone contact number;
4. Name of your bank for receiving payment; and
5. Your bank account number for receiving the payment.

1. Your name; 
2. Your HKPIC number; 
3. Your contact telephone no. (if you have not provided one during registration); and
4. Name of the bank you have specified for receiving payment.

**27. Will staff of the Bank call me if there is any incomplete information on my registration form? How can I verify the authenticity of this kind of call?**

To protect your personal data and prevent fraud, our staff are not allowed to amend the information provided on the registration form. They will not ask you to provide information relating to your registration, especially not details about your identity card or address. Please call our hotline on 2211 1812 if you have any doubts about the authenticity of a bank call and need further confirmation.

**28. Can bank staff fill out the form for me?**

Hong Kong identity card numbers and bank account numbers are sensitive personal data which should be handled carefully. If you need assistance in completing the registration form, please seek assistance from someone trustworthy, such as a family member or close relative/friend. The registration form must be signed by you, and not by any other person on your behalf.

**Others**

**29. How can I receive the payment if I live abroad/in the Mainland?**

If you are eligible and live outside Hong Kong, you may register and receive the Scheme payment through the Bank. You do not need to submit the registration forms in person, regardless of the means of registration you use.
Regarding collection of payment, if you register through the Bank you will receive payment directly through your specified bank account once your eligibility for the Scheme has been confirmed. Registration for the Scheme is open until 31st December, 2021, hopefully allowing eligible persons who live outside Hong Kong time to overcome any obstacles to registration.

30. I am currently overseas. Can I have the HK$10,000 deposited into my current account (of my integrated account) so that I can withdraw cash overseas? (While they are overseas, customers with an integrated account can only withdraw cash through their current account.)

No. Whether your integrated account is registered through e-registration (including digital banking or the e-form on our website) or by paper form, the payout will be deposited into your Statement Savings Account (HKD).

31. I am overseas and have forgotten my digital banking password. How can I register?

- You can register through the e-form on our website.
- You can download the form here and mail it to “GPO Box 31, Hong Kong”.

32. Do I have to pay tax on the payment received under the Scheme?

Under the Inland Revenue Ordinance (Cap. 112), only income or profits derived from an office or employment or from carrying on a business or letting of premises are subject to tax. The payment received under the Scheme is not an income or profit as defined above, and is therefore not subject to tax.

33. Does the Bank provide web accessibility tool for e-registration for the Scheme?

If you need web accessibility tools to register, please use the e-form on our website (you will not be required to log in).