

「即賺即儲」計劃

什麼是「即賺即儲」計劃？

「即賺即儲」計劃是一項供在職及退休公務員參加的「儲蓄繳稅」計劃，目的是幫助他們透過每月扣薪儲錢購買儲稅券，以繳納其稅款。

開設「儲稅券帳戶」後，公務員可授權庫務署每月扣糧買券。在參加者的稅款到期日，稅務局會自動將其儲稅券贖回繳付其稅款。當參加者退休或終止為在職公務員時，此扣款安排便會終止。但參加者仍可使用其他方法買券。

參加辦法

如欲參加這項計劃，在職公務員只須填妥背頁授權表格，經所屬部門首長交回庫務署。

退休公務員請填寫授權表格Try第489號，表格可向庫務署索取（電話：2829 5113 / 2829 5114）。

開戶手續簡便，費用全免。成功開戶後，參加者會收到一個「儲稅券帳戶號碼」。

其他買券方法

1. 銀行自動轉帳。請向本局儲稅券組索取或於本局網址 <www.ird.gov.hk> 下載直接付款授權書 (I.R.表格第 1317 號)。
2. 電話 (稅務局「繳費靈」商戶編號：10)
3. 互聯網
4. 銀行自動櫃員機
5. 易繳站
6. 郵寄
7. 親身前往任何一間郵政局。

買券時，請輸入或出示你的儲稅券帳戶號碼。
請注意：儲稅券的面額須為 300 元或以上及為 50 元的倍數。

「自動交稅」服務

在你的稅款到期前約 2 星期，本局會預先發出贖回儲稅券建議書，詳列打算贖券的資料及應繳稅款餘額 (如有者)。在你的稅款到期日當天，本局會以先購先贖方式自動將你當時帳戶內的儲稅券贖回交稅，並正式發出贖回儲稅券結算書，確保可準時交稅。

贖回儲稅券如不足以支付全部稅款，餘數須於繳稅日期或之前繳交。

要贖回儲稅券繳付你聯名物業的物業稅，請填妥 I.R.表格第 1333 號並於繳稅限期前 1 個月內交回本局。

儲稅券的利息

利息是由購買日起計算至繳稅日止，按月計算，不足1個月亦可按比例賺取利息。儲稅券一經購買，便會維持購買日所訂下的利率，不會更改。但會在購買日期起36個月後停止生息。

儲稅券利率是參照3間發鈔銀行10萬元以下6個月定期存款的平均利率，每月作出修訂，以反映近期的利率趨勢。

如儲稅券並非用以清繳持有人的稅項，將不可獲得任何利息。

查詢

請瀏覽本局網址 <www.ird.gov.hk>，致電儲稅券組 2594 3127 或 24 小時熱線 187 8033 查詢。

SAYE Scheme

What is SAYE Scheme?

The optional "Save-As-You-Earn" (SAYE) Scheme is a voluntary "Save for Tax" scheme for civil servants and pensioners. Under SAYE, they can build up funds for tax payment through monthly salary deduction.

After opening a Tax Reserve Certificate (TRC) account with Inland Revenue Department, Civil Servants can authorize the Treasury to deduct a sum each month from their salary to purchase TRCs. The TRCs will be automatically redeemed for payment of the tax on their tax due dates. Such deduction will cease when an officer retires or otherwise ceases to be a serving Civil Servant. However, the participant can still purchase TRCs through other means.

How to join

To join the Scheme, serving Civil Servants can complete the authorization form overleaf and return it to the Treasury via their respective Heads of Department.

Civil Service Pensioners please complete the Authorization Form for Pensioners (Try 489) which can be obtained from the Treasury (telephone no. 2829 5113 / 2829 5114).

The applicant can join this scheme with no service charge. He will be notified of his TRC Account Number (TAN).

Other Purchase Methods

1. BY BANK AUTOPAY. Direct Debit Authorisation Form (I.R.1317) can be obtained from our TRCs Section or downloaded from our homepage (Web site : www.ird.gov.hk)
2. BY PHONE [The PPS Merchant Code for this Department : 10]
3. VIA THE INTERNET
4. BY BANK AUTOMATED TELLER MACHINES (ATMs)
5. By e-PAY STATION

6. BY POST
7. IN PERSON at any of the Post Offices

Please enter or quote your TAN when purchasing a TRC.

Note: TRC must be purchased at \$300 or above and in multiples of \$50.

Auto Tax Payment Service

Around 2 weeks before your tax due date, we will send a proposal for redemption to you showing the details of TRCs intended to be redeemed and the balance of tax payable by you, if any. On the tax due date, TRCs in your account will be redeemed automatically on a First-In-First-Out basis to settle your tax and a redemption statement will be issued to you.

Any balance of tax not covered by the TRCs redeemed shall be payable on or before the tax due date.

To redeem the TRCs for payment of your Property Tax for jointly-owned property, please complete and return the Redemption Form (I.R.1333) to this Department 1 month before the tax due date.

Interest on TRCs

Interest is calculated monthly (including part of a month) from the date of purchase to the tax due date. Once purchased, a TRC will bear the rate of interest prevailing at the date of purchase and will not change. However, TRCs will cease to earn interest after 36 months.

The TRC interest rate is reviewed every month based on the average prevailing interest rate for six-month time deposit below \$100,000 offered by the three note-issuing banks.

TRCs redeemed other than for payment of the holder's tax will not bear any interest.

Enquiries

For enquiry, please visit our homepage (Web Site: www.ird.gov.hk), call our TRCs Section at 2594 3127 or the 24-hour information hotline at 187 8033.

「即賺即儲」計劃授權表格
SAVE-AS-YOU-EARN (SAYE) SCHEME AUTHORIZATION FORM
 (供在職公務員填寫 FOR SERVING CIVIL SERVANTS)

致： 庫務署署長 (請交：薪金及津貼分部辦理)
 To: Director of Accounting Services (Attn.: Salaries and Allowances Division)

由 _____ (部門首長) 轉交
 through _____ (Head of Department)

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 authorization:-

1. 本人授權庫務署署長由 _____ 年 _____ 月起 *開始 / *更改 / *停止 每月從本人薪金扣減 _____ 元 (數額最少是 300 元及為 50 元的倍數)，作為購買儲稅券之用。
 I authorize the Director of Accounting Services to *commence / *change / *cease deduction from my salary at a sum of \$ _____ (at a minimum of \$300 and in multiples of \$50) each month for the purchase of Tax Reserve Certificates (TRCs) with effect from _____ / _____.
(month / year)

2. 本人承認，除退還任何多扣款項外，香港特別行政區政府對於因該扣減出錯而引致的任何損失，並無責任。
 I acknowledge that the Government of the Hong Kong Special Administrative Region shall not be liable, except to repay any amount over-deducted, for any losses or damages arising out of an error in such deduction.

本人現向稅務局局長提出申請，以本人名義開立儲稅券帳戶。
 I hereby apply to the Commissioner of Inland Revenue (CIR) for a TRC account to be maintained in my name.

本人知道稅務局局長會根據《儲稅券 (第 4 系) 規則》，贖回本人帳戶內的儲稅券，以清繳本人任何繳稅通知書所述稅項。
 I understand that the CIR will redeem the TRCs standing to the credit of my account for settlement of any of my tax demand notes in accordance with the Tax Reserve Certificates (Fourth Series) Rules.

簽署 _____ 香港身分證號碼 _____
 Signature _____ Hong Kong Identity Card No. _____

姓名 _____
 Name _____
(請用正楷) (Please use BLOCK letter)

職級 _____ 日期 _____
 Rank _____ Date _____

通訊地址 _____
 Postal Address _____

日間聯絡電話 _____
 Day-time contact Tel. No. _____

* 請將不適用者刪去 Delete as appropriate

IR 表格 1295 號 (3/2006)
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註釋：

- 如所需資料未齊備，負責人員將無法處理此項授權。請確定所提供的資料正確。
- 你所提供的資料，將用於處理加入「即賺即儲」計劃的授權書。其他局長、部門首長、職系首長及/或獲指派負責處理有關參與「即賺即儲」計劃申請的人員，都可以得知這些資料。
- 除《個人資料 (私隱) 條例》另訂的豁免外，你有權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專責處理查閱/改正資料要求的人員，詳情請參閱有關部門通告/內部通告。
- 如需要更改此授權書上的資料，請遞交一份新的授權書。

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Notes:

- It will not be possible to process the authorization if you fail to provide all the information requested. Please ensure that the information provided is accurate.
- The information provided will be used for the processing of authorization made under the "Save-As-You-Earn (SAYE) Scheme". It may be disclosed to other Bureau Secretaries, Heads of Department/Grade and/or their designated officer(s) who are required to process the information for purposes relating to participation of the SAYE Scheme.
- Subject to exemptions under the Personal Data (Privacy) Ordinance, you have the right to request access to or correction of personal data provided on this form. Such requests may be made in writing to the officers designated for handling data access/correction requests as promulgated in relevant departmental/internal circulars.
- A change of the above authorization may be made through submission of a fresh authorization form.