



稅務局 儲稅券組  
 香港灣仔告士打道5號稅務大樓  
 TAX RESERVE CERTIFICATES SECTION,  
 INLAND REVENUE DEPARTMENT,  
 REVENUE TOWER,  
 5 GLOUCESTER ROAD,  
 WAN CHAI, HONG KONG

請在此  
 貼上郵票  
 PLEASE AFFIX  
 STAMP HERE

## 自動交稅 用儲稅券方便輕鬆

以自動轉帳形式購買儲稅券交稅是最方便的交稅辦法！

- ✓ 預先訂定儲稅計劃，未雨綢繆。
- ✓ 全面電子化服務，方便可靠。
- ✓ 每月經銀行自動轉帳買券。
- ✓ 備有多種靈活方式供隨時買券。
- ✓ 自動交稅服務，確保準時交稅，可免過期被罰。
- ✓ 可賺取與銀行存款相若的利息。
- ✓ 可透過「稅務易」查詢戶口資料。
- ✓ 可隨時贖回本金。

如欲開立儲稅券帳戶及辦理自動轉帳，請即遞交申請表格及直接付款授權書。

## Auto Tax Payment Pay by TRC Pay the Easy Way

Purchase TRCs by autopay - the most convenient way to settle your tax:-

- ✓ A saving plan for future tax payment.
- ✓ Convenient and reliable electronic service.
- ✓ Monthly purchases through bank autopay.
- ✓ Various flexible purchasing methods are available.
- ✓ With Auto Tax Payment Service, tax is always paid on time. Late payment penalty can be avoided.
- ✓ Can earn interest comparable to bank deposits.
- ✓ Account details can be enquired under eTAX.
- ✓ The principal can be redeemed at any time.

To open your TRC account and effect bank autopay, please submit the Application Form and the Direct Debit Authorization Form NOW.

儲稅券  
 Tax Reserve  
 Cert

利息  
 Interest



電子儲稅券

Save up regularly

Pay your tax timely

Please use electronic TRCs

電子儲稅券計劃開戶申請表

Apply electronically





**電子儲稅券計劃 ELECTRONIC TAX RESERVE CERTIFICATES (TRCs) SCHEME**  
**開戶申請表格 (請將申請表之正本交回稅務局) APPLICATION FORM (Please return the original copy to the Inland Revenue Department)**

**A 部 (必須填寫)**

致：稅務局局長

本人/公司\* 申請以本人/公司\* 名義開立儲稅券帳戶。

本人/公司\* 明白稅務局會贖回帳戶內的儲稅券，以繳付本人/公司\* 任何稅項。

**Part A (Must be completed)**

To : Commissioner of Inland Revenue (CIR)

I / We\* hereby apply for a TRC Account.

I / We\* understand that the CIR will redeem the TRCs in the Account for settlement of any of my / our\* tax.

(只供使用自動轉帳服務者填寫，請同時填寫 B 部的直接付款授權書。  
 本局收款帳戶於香港上海滙豐銀行開立。)

(To be completed only if you wish to use the Autopay service.  
 Please also complete the Direct Debit Authorization Form in Part B.  
 The bank account of this Department is maintained at the Hongkong and Shanghai Banking Corporation.)

- a. 本人/公司\* 授權稅務局局長由\_\_\_\_\_年\_\_\_\_\_月份  
 起開始每月從本人/公司\* 銀行戶口扣減\_\_\_\_\_元  
 (數額最少是 300 元及為 50 元的倍數)，作為購買儲稅券之用。
- b. 本人/公司\* 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。

- a. I / We\* authorize the CIR to commence deduction from my / our\* bank account at a sum of \$\_\_\_\_\_ (at a minimum of \$300 and in multiples of \$50) each month for the purchase of TRCs with effect from the month of \_\_\_\_\_ / \_\_\_\_\_ (month/year).
- b. I / We\* 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 any deduction.

**申請人資料 Particulars of Applicant**

中文姓名或名稱

Name in Chinese

英文姓名或名稱

Name in English

(請用正楷 Please use BLOCK letters)

稅務局檔案號碼

IRD File No.

通訊地址

Postal Address

日間聯絡電話

Day-time contact Tel. No.

香港身分證號碼 / 商業登記號碼\*

HK Identity Card No./Business Registration No. \*

你在此提供的地址會被存案，作為你在稅務局個人及 / 或上述檔案的通訊地址。

This address will be updated as your postal address in your individual and / or the above quoted file with Inland Revenue Department.

簽署人姓名

Name of Signatory

(請用正楷 Please use BLOCK letters)

簽署

Signature

簽署人身分 (如：儲稅券帳戶持有人、東主、合夥人、代理人、經理)

Designation (e.g. TRC account holder, proprietor, partner, agent, manager)

日期

Date

\* 刪去不適用者 Delete where inappropriate

**收集個人資料聲明**

你提供的資料將用於稅務用途。本局亦可能會把部分資料交給法例授權接收的其他人士。除了《個人資料(私隱)條例》規定的豁免範圍之外，你有權要求查閱及改正你的個人資料。有關要求應向評稅主任提出。

**Personal Information Collection Statement**

The Department will use the information provided by you for tax purposes and may give some of the information to other parties authorized by law to receive it. Except where there is an exemption provided under the Personal Data (Privacy) Ordinance, you have the right to request access to and correction of your personal data. Such request should be addressed to the Assessor.

**B 部：購買電子儲稅券直接付款授權書**

(只供使用自動轉帳服務者填寫)

**Part B : Direct Debit Authorization for Purchase of Electronic TRCs**

(To be completed only if you wish to use the Autopay service)

收款人姓名(受益人) Name of party to be credited (the Beneficiary) Commissioner of Inland Revenue No. 12 Account	銀行編號 Bank No. 0   0   4	分行編號 Branch No. 0   0   2	收款帳戶之號碼 Account Number to be credited 2   6   7   6   2   3   0   1   2
---	-------------------------------	---------------------------------	---

- 我 / 我們現授權我 / 我們的下述銀行按不時收自以上受益人的指示由我 / 我們的帳戶將款項轉予受益人的帳戶。
- 我 / 我們同意，我 / 我們的銀行毋須確實肯定該等轉帳通知是否已交給我 / 我們。
- 如因該等轉帳而令我 / 我們的帳戶出現透支 (或使現時的透支額增大)，我 / 我們願共同及個別承擔全部責任。
- 我 / 我們同意，如我 / 我們的帳戶無足夠款項支付該等授權轉帳，我 / 我們的銀行有權不予轉帳，且銀行可收取慣常的費用，並可隨時以 1 星期書面通知取消本授權書。
- 本授權書有效至另行通知為止。
- 我 / 我們同意，如我 / 我們需發出取消或更改本授權書的任何通知，須於取消或更改生效日最少兩個工作天之前將通知送達我 / 我們的銀行。

- I/We hereby authorize my/our below-named Bank to effect transfers from my/our account to that of the above-named beneficiary in accordance with such instructions as my/our Bank may receive from the beneficiary from time to time.
- I/We agree that my/our Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me/us.
- I/We jointly and severally accept full responsibility for any overdraft (or increase in existing overdraft) on my/our account which may arise as a result of any such transfer(s).
- I/We agree that should there be insufficient funds in my/our account to meet any transfer hereby authorized, my/our Bank shall be entitled, in its discretion, not to effect such transfer in which event the Bank may make the usual charge and that it may cancel this authorization at any time on one week's written notice.
- This authorization shall have effect until further notice.
- I/We agree that any notice of cancellation or variation of this authorization which I/we may give to my/our Bank shall be given at least two working days prior to the date on which such cancellation/variation is to take effect.

請用正楷填寫 PLEASE COMPLETE IN BLOCK LETTERS

我 / 我們的銀行及分行名稱 My / Our bank's name and branch	銀行編號 Bank No.	分行編號 Branch No.	支款帳戶之號碼 Account No. to be debited
我 / 我們在銀行月結單 / 存摺上的英文姓名或名稱 My / Our name(s) in English as recorded on bank statement / passbook	我 / 我們的簽名式樣 My / Our signature(s) (在此授權書內的簽名須與銀行帳戶所簽的完全相同。) (Please sign in the usual way as you would sign on your Bank Account.)		
日間聯絡電話 Day time contact tel. no.	日期 Date		
我 / 我們在銀行月結單 / 存摺上所紀錄之地址 My / Our address as recorded on Statement / Passbook			
儲稅券帳戶號碼 (如有的話) TRC Account No. (if any)	儲稅券帳戶申請人姓名或名稱 Name of TRC Account Applicant		
銀行專用 FOR BANK USE ONLY			簽名核實 Signature verified

# 電子儲稅券計劃

## 什麼是電子儲稅券計劃？

電子儲稅券計劃是一項「儲蓄繳稅」計劃，供所有納稅人參加，目的是幫助各納稅人按月儲錢作繳稅之用。參加本計劃後，你可按月或隨時購買儲稅券，存入你的儲稅券帳戶內。到你稅單到期繳付時，本計劃會為你提供自動交稅服務，確保你的稅款可準時交妥。

## 開設儲稅券帳戶

請填妥夾附的開戶申請表格 **A 部**，並把正本交回本局儲稅券組辦理。成功開戶後，你會收到你的「儲稅券帳戶號碼」，憑此帳戶號碼可購買及贖回電子儲稅券。

## 購買電子儲稅券的方法

你可使用以下方法買券。請注意：儲稅券的面額須為 300 元或以上及為 50 元的倍數。

### 1. 銀行自動轉帳

你可透過銀行自動轉帳，授權稅務局局長每月由你銀行帳戶扣減一筆指定金額，作為買券之用。欲使用此項服務，請填妥夾附的開戶申請表格 **A 部及 B 部**（正本）寄交本局儲稅券組辦理。在一般情況下，經銀行辦妥有關自動轉帳安排需時約兩個月。自動轉帳通常會在每個月的首 5 個工作天內完成。

如欲更改或取消銀行自動轉帳指示，請填妥直接付款授權書（IR1317）。該授權書之正本須於更改或停止扣款日期之前 15 個工作天交回本局儲稅券組辦理。在停止自動轉帳後，帳戶內剩餘的儲稅券將會自動結轉，用以抵銷你日後的稅款。

### 2. 電話（稅務局的「繳費靈」商戶編號：10）

請致電 18013 登記帳單及 18033 付款。

### 3. 互聯網

瀏覽稅務局網頁（網址見末段）。在「稅務資料 – 其他」下，選擇「儲稅券」參閱詳情及連接到各付款網站買券。

### 4. 銀行自動櫃員機

使用銀行提款卡，可在貼有「繳費服務」標誌的滙豐銀行 / 恒生銀行櫃員機及有「繳費易」標誌的「銀通」櫃員機買券。

### 5. 郵寄

填妥購買表格（IR1318）連同註明支付「香港特別行政區政府」的劃線支票郵寄香港灣仔告士打道郵政局郵箱 28282 號稅務局收。請將你的「儲稅券帳戶號碼」寫在支票背面。切勿郵寄現金。期票恕不接納。

### 6. 親身前往郵政局（流動郵政局除外），出示你的「儲稅券帳戶號碼」，以現金、支票或「易辦事」買券。有關各區郵政局的地址及辦公時間，請瀏覽香港郵政網址 <[www.hongkongpost.com](http://www.hongkongpost.com)> 或致電其查詢熱線 2921 2222。

以各種電子付款方式買券，請輸入你的 13 位數字「儲稅券帳戶號碼」及留意有關的每天繳款限額。如對繳款限額有疑問，請向你的銀行查詢。

此外，公務員亦可選擇以扣糧方式按月買券。在職公務員請填寫表格 GF605 經其所屬部門首長交往庫務署辦理有關手續。退休公務員請填寫表格 Try 489 並交往庫務署退休金分部。

## 查詢儲稅券帳戶結餘

本局會於每年9月為你發出年中儲稅券帳戶結單，詳列你的帳戶資料及結餘。假如你是個人電子儲稅券帳戶持有人並且是「稅務易」用戶，你更可使用個人電腦連結到「香港政府一站通」網址 <[www.gov.hk/etax](http://www.gov.hk/etax)>，登入「稅務易」，選擇「稅務狀況」再檢視「儲稅券帳戶」查閱帳戶結餘。

## 「自動交稅」服務

電子儲稅券計劃提供「自動交稅」服務，確保你的稅款可準時交妥。在你稅款到期前約 2 星期，本局會預先發出贖回儲稅券建議書，詳列打算贖回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。

贖回的儲稅券如不足以支付全部稅款，餘數須於到期日或之前繳交。

「自動交稅」服務並不包括在自動贖券日期（即稅款到期日）後購買的儲稅券。要贖回該等儲稅券以繳付到期之稅款，請立即填妥贖券表格（IR1333）交回本局。

要贖回儲稅券繳付你聯名物業的物業稅，請填妥 IR1333 並於繳稅限期前 1 個月內交回本局。

## 繳稅時利息計算方法

儲稅券在用作繳付持有人本身的稅項時，才可獲支付利息。儲稅券的利息是按購買日訂下的利率以單息計算，由購買日至贖回繳稅日止，按月計算，不足 1 個月亦可按比例賺取利息，以 36 個月為上限。

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。有關最新的儲稅券利率資料，可瀏覽本局網頁（網址見末段）或致電本局 24 小時熱線 187 8033 查詢。

## 表格及查詢

你可於本局灣仔稅務大樓索取上述各表格。你亦可透過稅務局網頁（網址見末段）或本局的表格傳真服務（電話號碼 2598 6001）索取上述表格（表格 Try 489 除外）。

查詢詳情，請瀏覽本局網址 <[www.ird.gov.hk](http://www.ird.gov.hk)>。你亦可致電 2594 3122 與本局儲稅券組職員聯絡或致電本局 24 小時熱線 187 8033 查詢。

## Electronic Tax Reserve Certificates (TRCs) Scheme

### What is Electronic TRCs Scheme?

The Electronic TRCs Scheme is a 'Save for Tax' scheme open to all taxpayers to assist them to build up funds for tax payment. After joining the Scheme, you can purchase TRCs by monthly deduction or at any time. The scheme offers auto tax payment service upon your tax due dates which ensures on-time tax payment.

### Opening a TRC Account

Please complete and return **Part A** of the attached Application Form in original copy to our TRCs Section. After processing your application, we will notify you of your TRC Account Number (TAN). With the TAN, you can purchase and redeem TRCs.

### Purchase Methods

Electronic TRCs must be purchased at \$300 or above and in multiples of \$50. They can be purchased by the following methods:

1. **BANK AUTOPAY**

By a bank autopay instruction, you can authorize the Commissioner of Inland Revenue to deduct from your bank account a specified sum each month to purchase TRCs. To effect bank autopay, please complete and return both **Part A and Part B** of the attached Application Form in original copy to our TRCs Section. It normally takes about 2 months to set up an autopay arrangement with bank. The deduction will normally be made within the first 5 working days of each month.

To change or terminate bank autopay instructions, please complete an 'Application for Bank Autopay/Change of Instruction' (Form IR1317). The completed form should be filed in original copy and reach us 15 working days before the date of change or termination. TRCs still remaining in your account after the termination of deduction will be carried forward to settle your future tax liability.

2. **BY PHONE** [The PPS Merchant Code for Inland Revenue Department is "10"]

PPS account holders can purchase TRCs by phone. Please dial 18011 for bill registration and 18031 for payment.

3. **INTERNET**

Please visit our homepage (see web site below). Under the "Tax Information - Others" menu, select "Tax Reserve Certificate" which will provide further details and link you to the various payment web sites.

4. **BANK AUTOMATED TELLER MACHINES (ATM)**

You can purchase TRCs with your ATM card at any of the HSBC/Hang Seng Bank ATMs with the "Bill Payment" signage or JETCO ATMs with the "JET PAYMENT" logo.

5. **BY POST**

Please complete a purchase form (IR1318) and send it by post with a crossed cheque payable to "The Government of the HKSAR" to the Inland Revenue Department, P.O. Box 28282, Gloucester Road Post Office, Hong Kong. Write down your TAN on the back of the cheque. Cash must not be sent through the post. Post-dated cheques will not be accepted.

6. **IN PERSON AT POST OFFICES (EXCEPT MOBILE POST OFFICES)** and purchase by cash, cheque or EPS and by quoting your TAN.

For address and opening hours, please visit the Hongkong Post web site <[www.hongkongpost.com](http://www.hongkongpost.com)> or call their enquiry hotline 2921 2222.

To purchase by electronic means, please enter your 13-digit TRC Account Number (TAN) in the transaction and observe the daily transaction limit. Contact your bank for enquiries on these limits.

Civil servants can opt for direct deduction from their salaries/pensions to purchase TRCs. To apply for the service, serving civil servants please complete form GF605 and return it to the Treasury via their Head of Departments. Civil Service Pensioners please complete the form (Try 489) and return it to the Pension Division of the Treasury.

### Enquiry on TRC Account Balance

Mid-year statements are issued in September every year to advise you of your account details. If you are an individual TRC account holder and have an eTAX account, you can also check the account details in the GovHK web site <[www.gov.hk/etax](http://www.gov.hk/etax)> via a personal computer. Please login eTAX, select "Tax Position", then view "Tax Reserve Certificate Account" for the account balance.

### Auto Tax Payment Service

The Electronic TRCs Scheme offers the "Auto Tax Payment Service" which ensures on-time tax payment. 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.

The "Auto Tax Payment Service" does not cover TRCs purchased after the date of the auto redemption (i.e. the tax due date). To redeem such TRCs for immediate tax settlement, please complete and return the Redemption Form (IR1333) to our TRCs Section.

To redeem the TRCs for payment of your Property Tax for jointly-owned properties, please complete and return the Redemption Form (IR1333) to our TRCs Section 1 month before the tax due date.

### Calculation of Interest for Tax Payment

Interest is payable only if TRCs are redeemed for settlement of the holder's tax liabilities. Once purchased, the TRCs will bear the interest rate prevailing at the date of purchase. Interest is computed by simple interest from the date of purchase to the date of redemption and is calculated monthly (including part of a month). 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. You may visit our homepage (see web site below) or call our 24-hour information hotline 187 8033 for the latest interest rate.

### Forms and Enquiry

The forms mentioned above can be obtained from our office in Revenue Tower, Wanchai. You can also obtain the forms from our web site (see below) or from our Fax-A-Form Service (telephone no. 2598 6001) (except Try 489).

For further information, please visit our web site: < [www.ird.gov.hk](http://www.ird.gov.hk) >, call our TRCs Section at telephone number 2594 3122 or our 24-hour information hotline 187 8033.