

THE FUJIAN SCHEME

Frequently Asked Questions

(2) Effective Date of the Allowance and Payment Arrangements

19. How will the payment commencement date of allowance be determined?

The payment commencement date of allowance is the date of receipt of application by SWD (or the date of application or referral if the application is referred by another organisation) or the date on which the applicant satisfies the eligibility criteria for the allowance, whichever is later.

20. How do elderly persons receive payments of allowance?

Currently, social security payments made by the Hong Kong Government are directly credited to beneficiaries' designated bank accounts in Hong Kong. Elderly persons may open a bank account in Hong Kong in order to receive OAA/OALA under the FJ Scheme. To facilitate the receipt of payments by the needy recipients on the Mainland, the recipients may set up standing instructions for various banks to remit payments to their designated bank accounts on the Mainland from their bank accounts in Hong Kong through remote channels (by post, internet and mobile banking, etc.). Furthermore, the recipients may activate their ATM cards (including debit cards and those credit cards with cash withdrawal function) issued by banks in Hong Kong through bank hotlines, internet and mobile banking, etc. to withdraw cash on the Mainland. Any expenses thus incurred have to be borne by the recipients. For details, please visit the Hong Kong Association of Banks website: <https://www.hkab.org.hk/en/useful-information/information-on-banking#Outward%20Remittance> ([Outward Remittance](#)) / <https://www.hkab.org.hk/en/useful-information/information-on-banking#atm-cash-withdrawal-service-outside-hk> ([ATM cash withdrawal service outside Hong Kong](#)) or contact the banks concerned.

Besides, if elderly persons who are unable to open a bank account in Hong Kong, they may authorise a relative or friend to receive the payment on their behalf. The agent appointed by SWD will also render assistance if needed or receive the payment on behalf of the elderly persons when necessary. This arrangement is in line with the current arrangement under the Portable Comprehensive Social Security Assistance Scheme.

21. Why can't the payments of allowance be credited directly to the applicants' bank accounts in the Mainland?

SWD has discussed with all major banks in Hong Kong. Due to the laws and regulations of the Mainland, it is confirmed that cross-border autopay arrangement cannot be made to transfer the payments of allowance to beneficiaries' bank accounts in the Mainland directly. It is also not feasible for SWD to make the remittance arrangement on behalf of the applicants and the applicants may need to pay rather high fees.