



Guidance Notes for Applications under the Working Family Allowance Scheme

Please read these Guidance Notes carefully. For enquiries, please call the 24-hour WFA hotline 2558 3000 or email to the Working Family Allowance Office (enquiry_wfao@wfsfaa.gov.hk). Information about the WFA Scheme is also available on wfa.gov.hk.

A. Introduction to and Eligibility Criteria of the Scheme

1. Introduction to the Scheme

- 1.1 The Working Family Allowance (WFA) Scheme¹ encourages self-reliance and eases inter-generational poverty.
- 1.2 A household meeting the working hour requirements, income and asset limits may apply for a Basic Allowance, Medium Allowance or Higher Allowance under the WFA Scheme. For each eligible child in his/her household, the applicant may also apply for a Child Allowance. Depending on the household income (details stated in Section 3.3), the allowances may be granted at full rate, $\frac{3}{4}$ rate or half rate. The rates of the allowances are shown in Table 1.

Total Monthly Working Hours (Hours)	Monthly Allowance for Each Household	Monthly Child Allowance for Each Child
144 to less than 168 (non-single-parent households) 36 to less than 54 (single-parent households ²)	Full-rate Basic Allowance: \$800 $\frac{3}{4}$ -rate Basic Allowance: \$600 Half-rate Basic Allowance: \$400	Full-rate Child Allowance: \$1,000 $\frac{3}{4}$ -rate Child Allowance: \$750 Half-rate Child Allowance: \$500
168 to less than 192 (non-single-parent households) 54 to less than 72 (single-parent households ²)	Full-rate Medium Allowance: \$1,000 $\frac{3}{4}$ -rate Medium Allowance: \$750 Half-rate Medium Allowance: \$500	
192 or more (non-single-parent households) 72 or more (single-parent households ²)	Full-rate Higher Allowance: \$1,200 $\frac{3}{4}$ -rate Higher Allowance: \$900 Half-rate Higher Allowance: \$600	

¹ Starting from 1 April 2018, the Low-income Working Family Allowance (LIFA) Scheme is renamed as the Working Family Allowance (WFA) Scheme with the implementation of a series of enhancements, including extending the WFA scheme to cover singleton households; adding a tier of income limit of 70% of the Median Monthly Domestic Household Income (MMDHI) and using the MMDHI of economically active households for calculating the income limits; adding a tier of working hour requirement of 168 hours per month for non-single-parent households and adding a tier of 54 hours per month for single-parent households; allowing household members to aggregate their working hours; and raising all the rates of allowances and adding a layer of $\frac{3}{4}$ rate between the existing full-rate and half-rate allowances. This set of Guidance Notes is applicable to applications for WFA submitted on or after 1 April 2018. For applications submitted before 1 April 2018, please refer to the Guidance Notes (Rev 12/2016).

² A single-parent applicant (including a guardian) has to live with at least one child aged below 15.

- 1.3 The allowance is calculated on a calendar-month basis. The applicant is granted the allowance for each month in which the eligibility criteria are met.
- 1.4 If a household applying for WFA with an eligible child fails to meet the requirements for receiving WFA in certain month(s), the household will not be granted any allowance in the concerned month(s), including the Child Allowance.

2. Claim Period and Period for Submitting Applications

- 2.1 The claim period of an application covers the immediate past six calendar months before the submission of the application (e.g. applications for WFA for the period from October 2017 to March 2018 needs to be submitted within the period from 1 to 30 April 2018, and so on). Late applications or applications with invalid claim periods will normally not be accepted.
- 2.2 Months already covered in previous application(s), whether or not the allowance has been granted, cannot normally be included in the claim period of a future application.

3. Eligibility Criteria and Notes for Completing the Application Form

3.1 Household Members

- 3.1.1 Applications under the WFA Scheme are made on a household basis³. The WFA Scheme accepts applications from households of one person or more.
- 3.1.2 A household generally refers to a unit with persons having close economic ties (but excluding economic ties arising from employment relationships) and living on the same premises (in Hong Kong). This normally includes household members and those who share or are obliged to share the provisions for a living. Members need to be Hong Kong residents. If the members are temporarily away from their households but would reasonably be expected to return, they would be regarded as members. However, for those who are away from their households and are reasonably expected not to return, they would not be regarded as members.
- 3.1.3 The WFA Scheme does not impose a requirement on the length of residence in Hong Kong. New arrivals may also apply for WFA or be counted as household member(s).
- 3.1.4 Hong Kong non-permanent residents who have been admitted to Hong Kong to work, study or receive training and their dependants, and individuals who have entered Hong Kong as visitors, are not eligible to apply for WFA or be counted as household members.
- 3.1.5 The Child Allowance may only be granted in respect of a child aged below 15, or aged between 15 and 21 receiving full-time non-post-secondary education. Non-post-secondary programmes refer to courses below the sub-degree level (e.g.

³ During the claim period, there may be change(s) in the household composition (e.g. household member(s) moved out from the premises or an infant was born). If such household member(s) meet(s) the eligibility criteria for part of the concerned month, he/she will be regarded as a household member for that entire month. The applicant has to report the details of the increase or decrease in the number of household member(s) by completing Part 1 of the Application Form (WFA001B).

An applicant who wishes to report the hours of paid overtime work is required to provide the relevant documentary proof.

3.2.4 If the contract or agreement of the applicant/household member(s) whose paid working hours are aggregated to apply for WFA does not specify the paid working hours or the applicant/household member(s) whose paid working hours are aggregated to apply for WFA is self-employed, the applicant may calculate the monthly working hours according to the paid actual working hours for each month. An applicant/household member(s) whose paid working hours are aggregated to apply for WFA is required to calculate the paid working hours of each month for each job and provide documentary proof of working hours on a monthly basis. In addition, an employee may use the Form for Reporting the Working Hours Derived from Paid Absence (WFA004B) to report the working hours derived from paid absence. The working hours derived from paid statutory holidays are generally calculated on the basis of 8 hours per day. The working hours derived from other paid absence may be calculated according to the usual daily working hours. If the tier of the total monthly working hours reached is not affected after the inclusion of the working hours derived from paid absence (e.g. the paid actual working hours already reached 192 hours or more), one may choose not to report the working hours derived from paid absence.

3.3 Household Income

3.3.1 The household income has to meet the income limits which are pitched at 50%, 60% and 70% of the Median Monthly Domestic Household Income (MMDHI) of economically active households. Please refer to the WFA Scheme - Additional Information for Guidance Notes (WFA102B) for the relevant income limits. All household members (including the applicant) need to report all income within and outside Hong Kong for each claim month. Common examples are as follows :

Table 2	
Items need to be Reported/Counted as Income from Work	Items need not be Reported/not Counted as Income from Work
<ul style="list-style-type: none"> ➤ Wages (including holiday/leave pay; excluding employee's mandatory contributions to Mandatory Provident Fund (MPF)/provident funds) ➤ Allowances (including travelling allowance, attendance allowance, commission and overtime allowance, etc.) ➤ Tips and service charges ➤ Profits from business for the self-employed (operation expenses can be deducted) ➤ Fees for services provided by the self-employed (operation expenses can be deducted) 	<ul style="list-style-type: none"> ➤ Year-end payment, Year-end bonus, double pay ➤ Reimbursement from employers to defray expenses ➤ Wages/Compensation in lieu of notice upon termination of employment ➤ Insurance, accident and injury indemnity ➤ Severance payment, long service payment, contract gratuities ➤ Lump sum retirement gratuity and provident funds

Table 3	
Items need to be Reported/Counted as Other Income	Items need not be Reported/not Counted as Other Income
<ul style="list-style-type: none"> ➤ Monthly pension ➤ Rentals from properties or other properties (e.g. rental of taxis) ➤ Contributions from relatives or friends not residing with the household (e.g. contributions in cash from children not residing with parents) ➤ Alimony received ➤ Periodical payments received by employees injured on duty (commonly known as “work injury payments”) ➤ Individual-based Work Incentive Transport Subsidy (WITS) received by household members ➤ Allowances received under the Pilot Scheme on Living Allowance for Carers of Elderly Persons from Low-income Families (Carer Allowance) ➤ Allowances received under the Pilot Scheme on Living Allowance for Low-income Carers of Persons with Disabilities (PWD Carer Allowance) 	<ul style="list-style-type: none"> ➤ Interest from deposits, dividends from stocks, and gains from investments/gambling ➤ Insurance, accident and injury indemnity ➤ Monthly payments of annuity from reverse mortgage ➤ Excluding the allowances listed on the left, other government financial assistance (e.g. Old Age Living Allowance (OALA)⁶, School Textbook Assistance, Student Travel Subsidy, Subsidy for Internet Access Charges, Disability Allowance and Old Age Allowance received by the applicant or household member(s)) ➤ Allowances/Grants from the Community Care Fund or other non-governmental organisations (excluding Carer Allowance and PWD Carer Allowance)

3.4 Household Assets

3.4.1 The household assets must meet the asset limits. Please refer to the WFA Scheme - Additional Information for Guidance Notes (WFA102B) for the relevant asset limits. All household members (including the applicant) need to report all assets within and outside Hong Kong. Common examples are as follows:

Table 4	
Items need to be Reported ⁷ / Counted as Asset	Items need not be Reported/ not Counted as Asset
<ul style="list-style-type: none"> ➤ Bank deposits (including all savings, time deposits and current accounts, etc. in Hong Kong dollars, Renminbi and foreign currencies), cash and union deposits, etc. 	<ul style="list-style-type: none"> ➤ Self-occupied properties (one self-occupied property can be exempted for each household) ➤ The amount of money that cannot be withdrawn from the

⁶ For applications submitted on or after 1 April 2018, the OALA received by the applicant or household member(s) is not counted under the income test.

⁷ Debts of all household members (including the applicant) that have not yet been repaid will not be deducted from the total household assets except for outstanding mortgage loan(s) from land/properties/vehicles/vessels.

5. Application Handling Procedures

- 5.1 The WFAO will consider whether a household applying for WFA is eligible for WFA and calculate the amount of allowance that may be received on a calendar-month basis according to the information provided by the applicant. For each application, the household applying for WFA may receive the allowance for all eligible month(s) in one go.
- 5.2 The WFAO, in general, will accept information that is supported by documentary proof. If the documentary proof is not available or the documents so provided cannot substantiate the information provided by the applicant in the Application Form, the WFAO has the right to process the application on the basis of the information sought in other relevant ways.
- 5.3 When processing an application, the WFAO may approach the applicant or any of his/her household member(s) by telephone, letter, interview or home visit to verify information in the application or to request the provision of supplementary information and documents. If the household applying for WFA fails to provide the necessary supplementary information and documents by the specified date, the WFAO has the right to stop processing or reject the relevant application.
- 5.4 The WFAO may invite the applicant or any of his/her household member(s) to interviews to understand the information related to the application. The WFAO may also conduct home visits for verification of the accuracy of the information in the application. The applicant and his/her household member(s) have to show the originals of relevant documentary proof for examination by the WFAO during the interviews and/or home visits. If necessary, the applicant and his/her household member(s) will be required to make a statutory declaration under the Oaths and Declarations Ordinance (Cap. 11) to declare that the information and documents provided are true and correct. The WFAO has the right to stop processing or reject the concerned application if the applicant or his/her household member(s) refuse to attend the interviews or make a declaration.
- 5.5 To prevent deception, the applicant and his/her household member(s) should confirm the identity of the WFAO staff before answering telephone enquiries on personal data or accepting home visits made by the WFAO. In handling telephone enquiries, the WFAO staff will first provide his/her name, post title and telephone number of the WFAO, and will briefly disclose part of the information in the Application Form to prove that they are the staff responsible for processing the application. For home visits, the WFAO staff will carry staff cards issued by the WFAO and the applicant should request the WFAO staff to present the staff cards before accepting the home visits. The applicant may also require the staff to show the copy of his/her Application Form to confirm the staff's identities. The WFAO will not enquire about information not related to the application.
- 5.6 The WFAO may contact relevant Government bureaux/departments/organisations (including but not limited to the SWD, the LD, the Immigration Department, the Census and Statistics Department, the Housing Department, the Land Registry, banks, employers, schools/educational institutions of the applicant and his/her household member(s)) and disclose, enquire and verify the information in relation to the application if necessary.
- 5.7 During the processing of an application, after the approval of an application or after the payment of WFA, the WFAO may randomly select applications for in-depth investigation

or review and may request the applicant and his/her household member(s) to provide more detailed information.

- 5.8 The applicant and his/her household member(s) are required to retain the originals of all documentary proof for at least 2 years (from the issue date of the “Notification of Application Result”) for inspection.
- 5.9 Households applying for WFA are reminded that it is an offence under the Prevention of Bribery Ordinance (Cap. 201) to offer any advantages (e.g. money or gifts, etc.) to an employee of the WFAO as an inducement to or reward for assisting in or expediting the processing of applications.

6. Application Results and Payment of Allowance

- 6.1 Upon completion of the processing of an application, the WFAO will issue a “Notification of Application Result” to the applicant, stating whether the household is eligible for WFA and the reasons for ineligible claim months. If an applicant is successful in applying for WFA, the allowance will in general be disbursed to the applicant’s bank account within 7 days from the issue of the “Notification of Application Result”. The applicant must be the sole holder of the bank account concerned. The WFAO will not issue any further notification subsequent to the disbursement of allowance. The applicant should ensure that the bank name and the bank account number provided are correct.

7. Review Mechanism

- 7.1 An applicant who is not satisfied with the application results and has sufficient grounds to request an adjustment of the allowance amount disbursed may apply in writing to the WFAO for a review within 4 weeks from the issue of the “Notification of Application Result”.
- 7.2 An applicant who is not satisfied with the review results and can provide sufficient justifications may apply in writing to the WFAO for an appeal within 6 weeks from the issue of the “Notification of Review Result”.
- 7.3 An applicant may lodge one review and one appeal against each application.

8. Payment/Recovery of the Differential Amount of Allowance

- 8.1 If the results of a review/an appeal show that an applicant is entitled to an allowance higher than the one already received, the WFAO will pay the applicant the difference. However, if it is found during the course of the review/appeal, or under other circumstances that the applicant has received an allowance higher than the amount he/she is eligible for, the applicant must refund the overpaid allowance in full immediately to the HKSAR Government.
- 8.2 If the overpaid amount has not yet been fully refunded when a subsequent application is approved (regardless of changes in household members), the WFAO will first deduct the overpaid amount from the allowance granted for the application direct and the balance, if any, will be disbursed to the applicant.

Visa Purposes, etc. If the child was not born in Hong Kong, please provide a copy of other documentary proof (e.g. HKSAR Re-entry Permit, One-way Permit and passport with the relevant endorsement and landing slip, etc.)

10.2 Address Proof

10.2.1 A copy of address proof which was issued/effective in the last 3 months of the claim period, e.g. water bills, Demand for Rates, electricity bills, gas bills, monthly bank statements, credit card statements, telephone bills or students' handbooks, etc.

10.2.2 If relevant information is contained therein, one set of documentary proof can be used as address proof for more than one household member. If any of the household members cannot provide address proof, he/she may provide relationship proof (e.g. birth certificate, marriage certificate or relevant documents showing the child custody, etc.) with the applicant or other household member(s) (given the applicant/household member concerned having been able to provide address proof).

10.3 Proof of relationship between the applicant and household member(s) who may be granted the Child Allowance, e.g. birth certificate, proof of adoption (for adopted children), birth certificate and marriage certificate of the applicant and his/her spouse (for step-children), etc.

10.4 For Young Members Aged between 15 and 21 Attending Full-time Non-post-secondary Programme

10.4.1 For those who are attending full-time Primary/Secondary programme:

10.4.1.1 Proof of attendance (e.g. student handbook, admission letter, student identity card, tuition fee payment receipt, etc.).

10.4.2 For those who are attending other full-time non-post-secondary programme:

10.4.2.1 Proof of attendance (e.g. admission letter, student identity card, tuition fee payment receipt, etc.) and course information (e.g. programme prospectus, etc.)

10.5 Proof of Single-parent Status

10.5.1 Certificate of Absence of Marriage Record issued by the Immigration Department, documentary proof relating to divorce (e.g. Decree Nisi of Divorce, Certificate of Making Decree Nisi Absolute (Divorce), etc.); documentary proof relating to separation (e.g. Separation Certificate and Separation Agreement, etc.); or Marriage Certificate and spouse's Death Certificate, etc.

10.5.2 For cases in which the applicant is married but his/her spouse is physically away from home in exceptional circumstances, the applicant has to provide the relevant documentary proof for the WFAO's consideration.

10.6 Proof of Bank Account for Receiving the Allowance

10.6.1 The first page of a bank passbook/ATM card/monthly bank statement, etc., with the applicant's name as the account holder and the account number as well. The name of the account holder has to be the same as the applicant's.

10.7 Proof of Working Hours and Income

10.7.1 For Employees¹⁰

10.7.1.1 Working hours:

- (a) If the contract or agreement with the employer has specified the working hours, the applicant only needs to provide one set of documents reflecting/proving the working hours agreed with the employer for the relevant claim month(s), e.g. the employment contracts signed/confirmed by the employer, the letters of employment, the employer's certifications¹¹, or the pay slips showing the working hours, etc. If it is necessary to report the hours of paid overtime work, documentary proof showing the relevant working hours is required to be submitted, e.g. pay slips, attendance cards or attendance records, etc., showing the relevant working hours.
- (b) A person calculating the monthly working hours according to paid actual working hours and the working hours derived from paid absence must provide documentary proof of working hours on a monthly basis, e.g. attendance records, attendance cards, employer's certifications¹¹, or salary receipts, pay slips or employment contracts that can show the working hours, etc. No documentary proof is required for reporting paid statutory holiday(s), whereas documentary proof is required for reporting other paid absence.

10.7.1.2 Income from work: e.g. bank passbooks showing the salary, payment notices for MPF contributions, MPF statements of casual employees of construction and catering industries who are on the Industry Scheme, wage payment records, salary receipts, monthly statements, pay slips, cheques for payment of salary, employment contracts showing income from work, notices of wage adjustment and employer's certifications¹¹, etc. For those applicants or household members who are employed and receive salaries in places outside Hong Kong, they have to provide statements of social security (pension), bank passbooks showing the salaries, wage payment records or salary receipts, etc.

10.7.2 For Self-employed Persons¹⁰

10.7.2.1 Documentary proof of income arising from self-employed work, e.g. receipts for providing services, Notices of Personal Assessment issued by the Inland

¹⁰ Casual workers or self-employed persons providing services who have practical difficulty in providing documentary proof of working hours or income from work may fill in the Statement on Work of Casual Workers and Self-employed Persons Who are Unable to Provide a Profit and Loss Accounting Statement (WFA007B). For other persons who are unable to submit the said documentary proof due to special reason(s), they may make a self-declaration by using the Self-declared Statement on Working Hours/Income from Work (WFA009B) for the WFAO's consideration.

¹¹ Please refer to the sample of the Employer's Certification (WFA008B).

Revenue Department or profit and loss accounting statements verified by a certified public accountant, etc.;

10.7.2.2 If the above documentary proof is not available, an applicant may refer to the samples of Profit and Loss Accounting Statement for Self-Employed Person Running Business or Providing Services (WFA005B) and Profit and Loss Accounting Statement for Self-Employed Person who is a Driver of Taxi/Lorry/Minibus/Other Commercial Vehicle (WFA006B) for reporting the relevant information;

10.7.2.3 Documentary proof relating to employment: e.g. receipts or bank account records for remuneration received, receipts for payment of expenses, certificates, licences, etc.; or

10.7.2.4 Documentary proof certifying the monthly working hours/income.

10.8 Proof of Other Income

10.8.1 Slips showing the income concerned (e.g. monthly pension/contributions from relatives or friends not residing with the household), bank passbooks or monthly statements, tenancy agreements on letting out properties or other properties, rent receipts, directions issued by the court to receive alimony or notification of compensation for injury on duty issued by the LD, etc.

10.9 Proof of Assets

10.9.1 Monthly bank statements, bank passbooks, bills/receipts/statements showing the balance and market values of investments, statements showing cash values (including dividends) of insurance policies, vehicle/vessel registration documents or mortgage documents showing the relevant outstanding loan amount, etc.

Working Family Allowance Office
Working Family and Student Financial Assistance Agency
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