

# 淨資產審查參考指引

## Reference Guide for Net Asset Assessment

就各資產類別提交檢查的主要文件（正本/由申請人核證為真確的影印本）核對清單

Non-exhaustive checklist of documents (originals/photocopies certified true by the applicant) to be inspected for different types of assets

註：就與家庭成員共同擁有的資產，申請人須提供能直接或間接證明該家庭成員能符合《計劃規則》第 1.16 段定義的文件。如未能提供，申請人亦可提供法定聲明，確認與該家庭成員的關係及解釋無法出示證明文件的原因。

Note: For assets jointly-owned with family member(s), the applicant is required to provide document which can directly or indirectly prove that such family member(s) complies with the definition as stated in paragraph 1.16 of the Scheme Rules. If it could not be provided, the applicant shall make a statutory declaration to confirm the relationship with such family member, and explain why the documentary proof could not be presented.

申請人絕對實益擁有的資產類別 Type of assets to which the applicant is absolutely beneficially entitled	檢查的文件類別 Description of documents inspected	適用國家/地區 Country/ district applied
共同擁有的資產 Jointly-owned assets	<ol style="list-style-type: none"> <li>1. 家庭樹圖 Family tree diagram</li> <li>2. 出生證明 Birth certificate</li> <li>3. 結婚證書 Marriage certificate</li> <li>4. 戶籍族譜的有關部分 Relevant parts in household registration or genealogy</li> <li>5. 公證文件 Notarised document</li> <li>6. 其他能直接或間接證明該家庭成員能符合《計劃規則》第1.16段定義的文件 Other document which can directly or indirectly prove that the family member(s) complies with the definition as stated in paragraph 1.16 of the Scheme Rules</li> </ol>	
存款 (如儲蓄、定期存款) Deposits (e.g. savings, time deposits)	<ol style="list-style-type: none"> <li>1. 金融機構發出的帳戶月結單 / 存摺 Monthly statement of account/ passbook from the financial institution</li> <li>2. 金融機構發出的證明信 Reference letter from the financial institution</li> <li>3. 金融機構發出的存款證 Certificate of deposit from the financial institution</li> </ol>	全部 All
證券、債券及基金 Securities, bonds and funds	<ol style="list-style-type: none"> <li>1. 金融機構發出的投資帳戶月結單 Monthly statement of the investment account from the financial institution</li> <li>2. 金融機構發出的證明信 Reference letter from the financial institution</li> </ol>	全部 All
保險保單 Insurance policy	<ol style="list-style-type: none"> <li>1. 保險公司發出的合約 / 證明信 / 結單證明，以證明保單擁有權及退保價值 Contract/reference letter/statement from the insurance company showing policy ownership and surrender value</li> </ol>	全部 All
房地產 Real estate	<ol style="list-style-type: none"> <li>1. 註明房地產擁有權的土地註冊紀錄 Land registry record showing real estate ownership</li> <li>2. 按揭契據 (如有) Mortgage deed (if any)</li> <li>3. 獲香港執業會計師接納由估值師發出的估值報告 Written valuation report from a valuer acceptable to a Certified Public Accountant (Practising) in Hong Kong</li> </ol>	全部 All
	<ol style="list-style-type: none"> <li>4. 房地產權證 (城市物業) Real estate ownership certificate (real estate in city)</li> <li>5. 國有土地使用權證 (鄉郊土地) National-owned land use permit (land in the countryside)</li> </ol>	中國內地 Chinese Mainland
公司股份 Shares in company	<ol style="list-style-type: none"> <li>1. 已遞交至公司註冊處的周年申報表 / 官方機構發出有關申請人的公司擁有權證明 Annual Return filed to the Companies Registry/the applicant's ownership proof from the official authority</li> </ol>	香港 / 海外 Hong Kong / Overseas
	<ol style="list-style-type: none"> <li>2. 股票證書、職權證明書及公司註冊證明書 Share certificate, certificate of incumbency and certificate of incorporation</li> </ol>	海外 Overseas
	<ol style="list-style-type: none"> <li>3. 企業法人營業執照 Enterprise Legal Representative Business License</li> </ol>	中國內地 Chinese Mainland
	<ol style="list-style-type: none"> <li>4. 驗資報告 (如有) Capital verification report (if any)</li> </ol>	
	<ol style="list-style-type: none"> <li>5. 工商行政管理局列印的最新公司資料 Latest company information print-out from Administration for Industry and Commerce</li> </ol>	
	<ol style="list-style-type: none"> <li>6. 審計報告 / 管理帳目 Audit report/management account</li> </ol>	全部 All
	<ol style="list-style-type: none"> <li>7. 可證明該公司為只有投資控股性質的文件 Documentary evidence in certifying the company with only investment holding purpose</li> </ol>	如適用 If applicable
上述如非在公共交易所買賣的資產或其他資產類別 Assets above not traded on a public exchange or other types of assets	<ol style="list-style-type: none"> <li>1. 獲香港執業會計師接納由估值師發出的估值報告 Written valuation report from a valuer acceptable to a Certified Public Accountant (Practising) in Hong Kong</li> <li>2. 可證明資產市值及申請人絕對實益擁有資產的文件 Documentary evidence in certifying the market value and the applicant's absolute beneficial entitlement on the assets</li> </ol>	全部 All