

My Helping Hand at Home

Newsletter for Employers of Foreign Domestic Helpers

Issue 4 — June 2020

Cover Story

Pay Wages on Time and Encourage your Foreign Domestic Helper to Manage Finance Smartly

Foreign domestic helpers (FDHs) leave their home countries to perform domestic duties for employers in Hong Kong. Apart from paying wages on time, what else should employers pay attention to? What are FDHs' needs on financial management? In this issue, we would like to provide you with relevant information such as wage payment arrangements, popular remittance channels among FDHs and some basics on financial management. We encourage employers to share the information with FDHs to assist them in establishing correct financial management concepts.

Wage Payment

How to pay my FDH?

You may agree with your FDH regarding the wage payment arrangement. Common methods of wage payment are by cheque, bank transfer, cash, etc. If you pay wages by cheque or bank transfer after obtaining your FDH's consent, you should issue the cheque in his/her name or deposit the payment into a personal bank account held in his/her name. You should not pay your FDH via a third party, such as employment agency, his/her friends and relatives, etc.

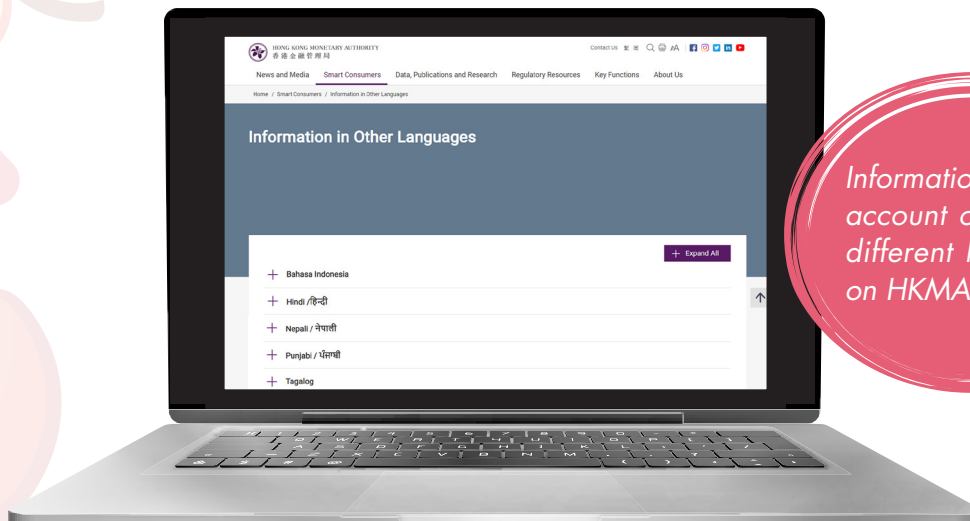


勞工處
Labour Department



Cover Story

You are advised to pay wages by bank transfer or cheque after obtaining your FDH's consent. It provides you and your FDH with a credible and traceable payment record for retention. FDHs can open bank accounts at any retail bank in Hong Kong. The majority of retail banks have ceased to charge a low-balance fee for retail customers (including FDHs) to further facilitate their access to basic banking services. If your FDH would like to obtain more information on account opening, he/she can visit the website of the Hong Kong Monetary Authority (HKMA) (www.hkma.gov.hk/eng/smart-consumers/information-in-other-languages/), which is available in Tagalog, Bahasa Indonesia, Thai, etc.



Information on bank account opening in different languages on HKMA's website.

What else should I pay attention to?

Irrespective of how you pay your FDH, you should take notice of the following:

- **Pay on time:** You should pay wages to your FDH on time every month. His/her wages will be due on the expiry of the last day of the wage period. You shall pay wages to him/her as soon as practicable but in any case not later than seven days after the end of the wage period. Failure to do so may constitute a breach of the Employment Ordinance and you may be liable to prosecution. Besides, if you fail to pay wages to your FDH on time, you are required to pay interest on the outstanding amount of wages to him/her.
- **Keep proper records:** You should keep records on wages and/or other payments, such as bank statements, etc. to avoid future disputes.
- **Ask your FDH to acknowledge payment receipt:** You should explain the calculations of payments to your FDH and ensure that he/she fully understands and agrees to them. You could also ask your FDH to sign and acknowledge receipt of payments, with a breakdown by items, in writing. Samples of payment receipt in different languages are available on the FDH Portal of the Labour Department (LD) (www.fdh.labour.gov.hk/en/publication.html) for employers' reference.

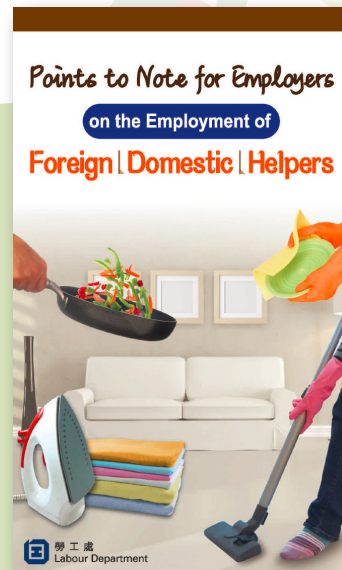
If you have any enquiries on wages and other statutory/contractual entitlements of your FDH under the Employment Ordinance or Standard Employment Contract, you are advised to contact LD via the dedicated email account for FDH matters (fdh-enquiry@labour.gov.hk) or call the 24-hour hotline (2717 1771, handled by "1823"). You can also approach the branch offices of the Labour Relations Division of LD in person for consultation services.



Tips

“Points-to-Note for Employers on the Employment of Foreign Domestic Helpers”

This leaflet (available in Chinese and English) highlights the major requirements of employers when hiring FDHs under the labour laws and Standard Employment Contract. To download the leaflet or obtain more related information, please visit the FDH Portal of LD (www.fdh.labour.gov.hk/en/publication.html).



Remittance by FDHs

Most FDHs come to work in Hong Kong to support their families at home. Therefore, they would have to send money back to their home countries. The remittance channels below are commonly used by FDHs:

Banks – Currently, there are two Philippine licensed banks and one Indonesian licensed bank in Hong Kong which provide various banking services including remittance services, etc. While major local retail banks and the Philippine and Indonesian licensed banks in Hong Kong do not offer PHP (official currency of the Philippines) or IDR (official currency of Indonesia) denominated bank accounts, FDHs may open bank accounts in HKD (Hong Kong dollar) or accounts denominated in other foreign currencies and arrange remittances to their home countries. They may check with banks in Hong Kong for exchange rates and remittance charges.

Remittance agents – Remittance agents are money service operators licensed by the Customs and Excise Department. The register of licensees for money service operators is available at the Customs and Excise Department’s website (eservices.customs.gov.hk/MSOS/common/onlinelicreg?request_locale=en). Most of the operators have outlets operating seven days a week which are more convenient to FDHs. Besides, its competitive transaction fees and easy tracking of remittance status also make it popular among FDHs.



Electronic wallets (E-wallets) – E-wallet is a type of stored value facility (SVF) which is licensed and regulated by the HKMA. Some e-wallets allow users to remit value stored in their e-wallet accounts to other countries (i.e. cross-border remittance). FDHs can open accounts on mobile devices and top-up the e-wallet accounts by cash at convenience stores or through bank transfers, and it generally takes a short period of time to complete a remittance. Due to its user-friendliness, e-wallet is popular among FDHs. It should however be noted that value stored in e-wallets are not protected under the Deposit Protection Scheme¹. The HKMA publishes a register of SVF licensees at their website (www.hkma.gov.hk/eng/regulatory-resources/registers/register-of-svf-licensees) for reference.



Promotional leaflet on Using SVFs issued by the HKMA (Chinese version only).

FDHs may compare different remittance services and pick the one which best suits their needs, but it is important to engage a service provider with a valid licence. Nonetheless, electronic means for remittance may lead to concerns over matters such as technology-related risk and crime, and personal data protection. Thus, you should remind your FDH of the importance of protecting personal data and engaging service providers with a valid licence to avoid any losses.

A New Banking Service in the Market – Virtual Banking

The HKMA granted eight virtual bank licences in the first half of 2019. Virtual bank is a bank which primarily delivers retail banking services through the internet or other forms of electronic channels instead of physical branches. It allows customers to access banking services online round-the-clock remotely without the need to queue up for services, including opening a bank account. Also, it will not impose any minimum balance requirement or charge any low-balance fee on its customers. You may keep an eye on the development of virtual banks as they may become another means of remittance by FDHs or wage payment by employers in the future.



¹ All licensed banks in Hong Kong (unless exempted) are members of the Deposit Protection Scheme (DPS) which is managed by the Hong Kong Deposit Protection Board, an independent statutory body formed under the Deposit Protection Scheme Ordinance to oversee the operation of the DPS. This Scheme offers statutory protection to the eligible deposits placed at member banks, including all types of ordinary deposits such as current accounts, savings accounts, secured deposits and time deposits with a maturity not exceeding five years. The depositors are not required to apply or pay for the protection. In the event of failure of a DPS member, the affected depositors will be paid a compensation of up to HK\$500,000 per depositor per bank. For details, please visit the website of Hong Kong Deposit Protection Board at www.dps.org.hk/index_EN.html.

Financial Management

Most FDHs are the breadwinners of their families. Proper financial management could protect them from falling prey to loan sharks. In fact, a debt problem will cause stress to both FDHs and employers. Therefore, you could encourage your FDH to share his/her financial goals and challenges with you if he/she wishes, and provide him/her with advice or relevant resources on financial management if necessary. If FDHs have a clear and long-term financial goal, they are likely to be more committed to the job and would not change employers easily. You would also benefit from without needing to find a new FDH.



LD has all along reminded FDHs to manage their finances in a prudent manner and avoid borrowing. As employer, you may assist your FDH in managing his/her finance in the following ways:

- Encouraging your FDH to develop a saving habit to help him/her to better manage his/her finance and avoid borrowing excessively. For example, you may encourage your FDH to deposit a portion of wages each month.
- Taking initiative to understand your FDH's financial situation in a non-judgmental manner if your FDH is willing to disclose it, such as how much he/she remits to the family each month, does he/she have a saving habit, did he/she sign any loan agreement, etc. It may be an appropriate time to casually discuss the topic with your FDH when paying him/her wages.
- Giving your FDH advice on borrowing if he/she tells you that he/she would like to take out a loan. You may talk to him/her frankly and patiently.
 - Before taking out a loan, explore its pros and cons, and any options other than engaging a financial institution for a loan.
 - If taking out a loan is unavoidable, discuss with your FDH the use of the loan, his/her ability to repay, the interest rate, etc. Remind your FDH to only engage a licensed money lender and sign an agreement which he/she fully understands and agrees to, as well as pay attention to the requirements of the Money Lenders Ordinance to protect himself/herself.



Cover Story



Tips

Some non-governmental organisations (such as Enrich) provide FDHs with practical information, education and advice on managing their finances. You may encourage your FDH to obtain more information at their websites. Enrich's website (www.enrichhk.org) is available in Chinese, English and Bahasa Indonesia. Enrich also issued a leaflet "10 tips to protect your helper and yourself from potential financial issues" (www.enrichhk.org/loan-issues) which provides employers with some tips on assisting FDHs in financial management. You may share the information with your FDH.



If an FDH borrows money from a financial institution and causes nuisance to your family, you can report to the Police for assistance. Also, if employment agencies are found to be engaged in malpractices, such as involving in the financial affairs of FDHs directly or indirectly, or arranging FDHs to take out loans from financial institutions, complaints can be lodged with the Employment Agencies Administration of LD by phone at 2115 3667 during office hours or using the online form on the Employment Agencies Portal (www.eaa.labour.gov.hk/en/c.html).

[Source: The Hong Kong Monetary Authority and Enrich.]



Territory-wide Identity Card Replacement Exercise

Commencing on 17 December 2018, the Territory-wide Identity Card Replacement Exercise (Replacement Exercise) covers all Hong Kong residents, regardless of whether they are Hong Kong permanent residents, or residents for employment, investment, residence or study in Hong Kong. Therefore, **FDHs** working in Hong Kong and holding the old form of smart Hong Kong identity card (HKIC) shall apply for the new HKIC during the specified call-up period for their year of birth.

Latest News

In view of the situation of the novel coronavirus infection, the services of Smart Identity Card Replacement Centres had been suspended earlier. A number of persons could not replace their HKICs during their specified periods. Therefore, the Immigration Department has revised the designated periods of replacement for HKIC holders born in 1957 to 1963 and 1970 to 1976. **The latest Replacement Schedule is listed below:**



Tips for employers

1. Remind your FDHs to pay attention to the **Latest Replacement Schedule**.
2. FDHs only need to bring along their existing smart HKICs for HKIC replacement at any one of the Smart Identity Card Replacement Centres.



Make Appointment First!



Latest Replacement Schedule

Phase	Year of birth	Designated Period of Replacement	
7	1957 / 58 / 59	16/11/2019	27/7/2020
8	1960 / 61	18/2/2020	27/7/2020
9	1962 / 63	28/7/2020	22/9/2020
10	1970 / 71 / 72	23/9/2020	7/12/2020
11	1973 / 74	8/12/2020	28/1/2021
12	1975 / 76	29/1/2021	19/3/2021



Latest
Update

In light of the Coronavirus Disease 2019 (COVID-19) pandemic, LD has suspended the activities organised for FDHs and employers (including briefings on employment of FDHs and information kiosks for FDHs) until further notice. Please visit the FDH Portal (www.fdh.labour.gov.hk) for the latest announcement and information.

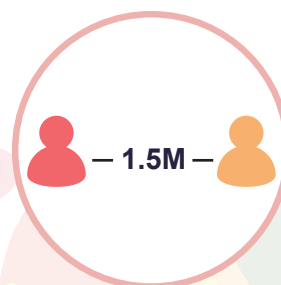


FDHs and Employers Fight COVID-19 Together

On 2 April 2020, the Secretary for Labour and Welfare, Dr Law Chi-kwong, appealed to employers to understand the special circumstances arising from the COVID-19 pandemic and discuss the rest day arrangements with their FDHs by encouraging them to stay home for rest, or take their rest day on weekdays instead of at the weekend.

You can access the video message of the Secretary for Labour and Welfare, Dr Law Chi-kwong, at isd.wecast.hk/vod/?id=10476.

Some frequently asked questions and answers on rest day arrangements and relevant employment matters are available on the FDH Portal (www.fdh.labour.gov.hk) of LD for employers' reference. For further enquiries, you may seek LD's assistance through its dedicated email account for FDH matters (fdh-enquiry@labour.gov.hk).



Encouraging FDHs to Practise Social Distancing

LD conducted mobile broadcasts and distributed promotional leaflets at popular gathering places of FDHs to call on FDHs to take note of and comply with the regulation on the prohibition of group gatherings in public places in April and May 2020.



Footbridge near Fa Yuen Street in Mong Kok



Victoria Park in Causeway Bay



Ma On Shan Park



Statue Square in Central



Subway near Statue Square in Central

If you have any suggestions about this newsletter, please email us at fdh-enquiry@labour.gov.hk. Thank you.

椰汁芒果西米糕

Mango Sago Pudding with Coconut Milk

Gatas Ng Niyog Mangga Sago Puding (菲律賓文 Tagalog)

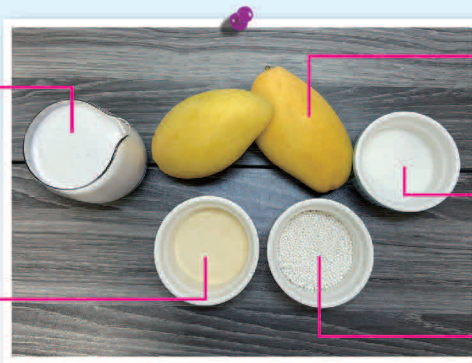
Puding Santan Mangga Sagu (印尼文 Bahasa Indonesia)



材料：(4 人份量) / Ingredients: (4 servings) / Mga sangkap: (4 na pagsisibi) / Bahan: (4 porsi)

椰漿 (300 毫升) /
Coconut Milk (300ml) /
Gatas Ng Niyog (300ml) /
Santan (300ml)

魚膠粉 (1.5 湯匙) /
Gelatine Powder (1.5 tablespoons) /
Gulaman (1.5 kutsara) /
Bubuk Gelatin (1.5 sendok makan)



芒果 (2 個) / Mangos (2 pieces) /
Mangga (2 piraso) / Mangga (2 buah)

糖 (5 湯匙) / Sugar (5 tablespoons) /
Asukal (5 kutsara) / Gula (5 sendok makan)

西米 (3 湯匙) / Sago (3 tablespoons) /
Sago (3 kutsara) / Sagu (3 sendok makan)

製作步驟： / Cooking steps: / Pagluluto hakbang: / Memasak cara:



- 1 先燒熱一鍋水，把西米放入滾水中煮 5-8 分鐘 (其間不停攪拌)。熄火，蓋上鍋蓋焗 15-20 分鐘或直至西米變透明。

Prepare a pot, pour in water and bring it to boil. Add the sago into the boiling water to cook for 5-8 minutes and keep stirring. Remove from heat and put the lid over to soak the sago for 15-20 minutes or until they become translucent.

Maghanda ng isang kaldero, maglagay ng tubig at pakuluin ito. Ilagay ang sago sa kumukulong tubig at lutuin ng 5-8 minuto. Haluin ito paminsan-minsan. Tanggalin ito sa apoy at ipatong ang takip. Ibadan ang sago sa loob ng 15-20 minuto o hanggang sa ito ay mawala ang kulay.

Siapkan panci, tuangkan air dan didihkan, tambahkan sago ke dalam air mendidih, masak selama 5-8 menit sambil diaduk sesekali. Angkat dari api dan tutup dgn tutup panci, biarkan sago direndam di panci tsb selama 15-20 menit atau sampai sago menjadi transparan.



- 2 當西米變透明後，用篩子把水隔去，然後把西米倒入冰水冷卻備用。

After the sago turned translucent, drain them by sieve, then put them into ice water to cool down. Set aside.

Pag nawala na ang kulay ng sago, tanggalin ang tubig sa sago at ilagay ang ito sa malamig na tubig. Hayaan ang mga ito hanggat lumamig. At itabi.

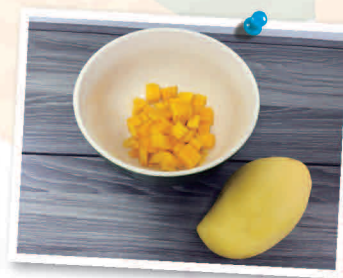
Setelah sago kelihatan transparan, buang air dengan cara ditiriskan kemudian tuang sago ini ke dalam air es yang sudah disediakan sebelumnya dalam wadah sisihkan.

3 芒果去皮，然後切粒備用。

Peel and dice the mangos. Set aside.

Balatan at hiwain ang mga mangga. At itabi.

Cuci bersih terlebih dahulu mangga, lalu potong daging dlm bentuk kubus seperti di foto sisihkan.



4 準備另一個鍋，倒入椰漿用中火煮滾，熄火。

Prepare another pot, warm the coconut milk in medium heat until it boils. Turn off the heat.

Maghanda ng isang kaldero, initin sa katamtamang apoy ang gatas ng niyog hangga't ito ay kumulo. Patayin ang apoy.

Siapkan panci, tuangkan santan ke dalamnya dan didihkan dengan api sedang sampai mendidih, matikan api begitu didih.



5 把糖和魚膠粉混合，再放入步驟 4 的熱椰漿內拌勻至完全溶化。

Mix the sugar with gelatine powder. Add them into the hot coconut milk of Step 4 and mix well until they dissolve.

Haluin ang asukal at ang gulaman. Idagdag ito sa gatas ng niyog sa hakbang 4 at haluin ng mabuti hangga't ito ay matunaw ng maigi.

Di wadah lain campurkan bubuk gelatin dengan gula, aduk rata. Kemudian tambahkan campuran ini ke langkah 4, yakni santan yang sudah didih dan panas tadi, sambil diaduk sampai gula dan gelatin larut.



6 當步驟 5 的椰漿冷卻，把步驟 2 的西米加入椰漿液拌勻。

When the coconut milk mixture of Step 5 cools down, add the sago of Step 2 and mix thoroughly.

Pag lumamig na ang pinaghalong gatas ng niyog na ginawa sa hakbang 5, idagdag ang sago na ginawa sa hakbang 2 at haluin ang mga ito nang maigi.

Setelah santan di langkah 5 dingin, campurkan sago dari langkah ke 2 tadi yg sdh ditiriskan dari air es.



7 將部分步驟 3 的芒果粒放入小杯內，倒入步驟 6 的西米椰漿。放入雪櫃內冷藏 1-2 小時或直至凝固。

Add some of the diced mangos of Step 3 into serving glasses. Then, add the coconut milk and sago mixture of Step 6. Place them in the refrigerator for 1-2 hours or until they set.

Ilagay ang mga hiniwang mangga sa hakbang 3 sa mga baso. Ibuhos rin ang pinaghalong gatas ng niyog at sago sa hakbang 6 sa taas nito. Ilagay ang mga ito sa refrigerator ng 1-2 oras o hangga't lumamig ang mga ito.

Taruh sedikit irisan kubus mangga di langkah 3 tadi ke dalam gelas sajian, berikut tuangkan campuran santan sago di langkah 6 tadi ke dalamnya. Simpan ke kulkas selama 1-2 jam atau hingga kelihatan membeku.



8 待步驟 7 的西米椰漿凝固後，可放上步驟 3 剩餘的芒果粒，即可食用。

Once the coconut milk and sago mixture of Step 7 sets, put the remaining diced mangos of Step 3 on top of them. Ready to serve.

Sa oras na ang pinaghalong gatas ng niyog at sago sa hakbang 7 ay lumamig, idagdag ang mga sobrang mangga sa hakbang 3 sa taas nito. Handang maglingkod.

Setelah santan sago langkah 7 tadi membeku, boleh tambahkan sisa irisan kubus mangga dari langkah 3. Siap disajikan.



家融

外傭僱主通訊

第四期 2020年6月

封面
故事

僱主出糧要準時 鼓勵外傭有「財」智

外籍家庭傭工（外傭）離鄉別井來香港為僱主料理家務，僱主除依時支付工資外，還有什麼須注意的地方？外傭在理財上又有什麼需要呢？本期僱主通訊為大家提供有關資訊，例如支付工資的方式、外傭常用的匯款途徑和一些理財小知識。我們鼓勵僱主與外傭分享資訊，協助他／她們建立正確的理財觀念。

支付工資

如何支付工資？

你可與外傭協議支付工資的方式。支票、銀行轉帳、現金等都是常用的支付工資方法。如你在獲得外傭的同意後以支票或透過銀行轉帳支付工資，你應簽發以外傭為收款人的支票或把款項存入外傭名下的個人銀行戶口。你不應透過第三者（如職業介紹所、外傭的親友等）支付款項給外傭。

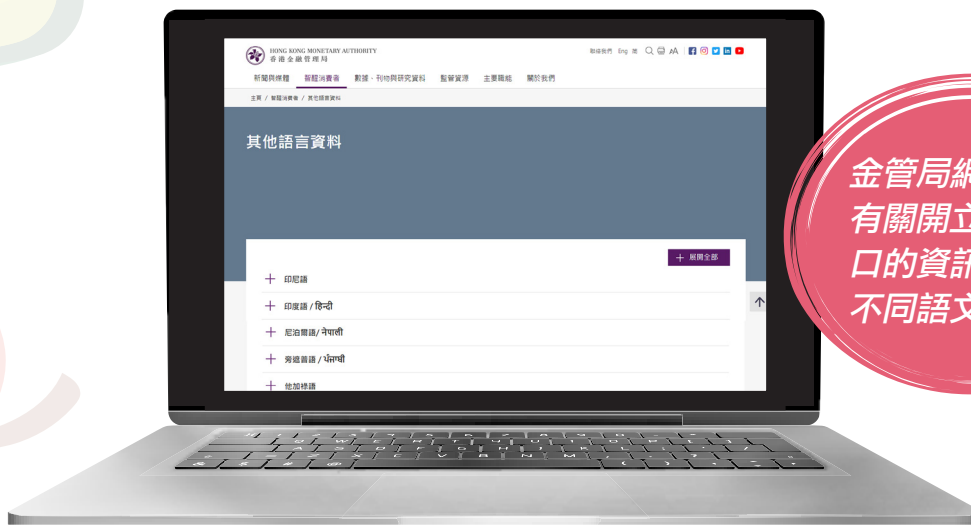


勞工處
Labour Department



封面故事

我們建議你在獲得外傭的同意後，以銀行轉帳或簽發支票的方式向外傭支付工資，為你及外傭提供可靠及可追查的付款記錄備存。外傭可於任何香港的零售銀行開立銀行帳戶。大部分的零售銀行已取消了向零售客戶（包括外傭）收取低結餘費用，進一步方便他／她們使用基本銀行服務。如你的外傭欲獲取更多有關開戶的資訊，可瀏覽香港金融管理局（金管局）網站，該網站備有菲律賓文、印尼文、泰文等版本（www.hkma.gov.hk/chi/smart-consumers/information-in-other-languages/）。



金管局網站提供有關開立銀行戶口的資訊，備有不同語文版本。

有什麼其他注意事項？

不論你以何種方式支付工資，均須留意以下事項：

- **依時支付：**你須每月依時支付工資給外傭。外傭的工資在工資期最後一天完結時即到期支付，你必須盡快向外傭支付所有工資，但在任何情況下不得遲於工資期屆滿後七天。如你未能依時支付工資，可能會觸犯《僱傭條例》，並可被檢控。此外，如你未能依時支付工資，須就欠薪支付利息給外傭。
- **妥善保留記錄：**你應保留支付工資及／或其他款項的記錄，如銀行結單等，以免日後有所爭拗。
- **要求外傭簽收為據：**你應向外傭解釋支付款項的計算方法，並確保他／她完全明白及同意有關的計算，你亦可要求外傭在詳列各項目的收據上簽署確認收妥款項。不同語文的收據樣本已上載至勞工處的外傭專題網站（www.fdh.labour.gov.hk/tc/publication.html）供僱主參考。

如你就外傭根據《僱傭條例》或「標準僱傭合約」的工資及其他法定／合約權益有疑問，你可透過外傭事宜專屬電子郵箱 (fdh-enquiry@labour.gov.hk) 或致電 24 小時熱線 (2717 1771，由「1823」接聽) 聯絡勞工處，你亦可親臨勞工處的勞資關係科的分區辦事處諮詢。



小貼士

「聘用外籍家庭傭工僱主須知」

此單張 (備有中文及英文版本) 扼要說明僱主在勞工法例和「標準僱傭合約」下有關聘用外傭的主要規定，如欲下載單張或獲取更多相關資訊，可瀏覽勞工處外傭專題網站 (www.fdh.labour.gov.hk/tc/publication.html)。



外傭匯款途徑

大部分外傭來港工作都是為了供養遠在他方的家人，所以他／她們都有匯款回鄉的需要。以下是外傭常用的匯款途徑：

銀行 — 現時在香港分別有兩間持牌的菲律賓銀行和一間持牌的印尼銀行。這些銀行提供各類銀行服務，包括匯款服務等。雖然本港主要零售銀行及在香港持牌的菲律賓及印尼銀行並沒有提供菲律賓披索 (菲律賓官方貨幣) 或印尼盾 (印尼官方貨幣) 的外幣戶口，外傭可開立港元戶口或其他外幣戶口，並安排匯款回鄉。外傭可向香港的銀行查詢匯率和匯款費用。

匯款代理 — 匯款代理持有由香港海關發出的金錢服務經營者牌照，持牌金錢服務經營者的登記冊已上載至香港海關的網站 (eservices.customs.gov.hk/MSOS/common/onlinelicreg?request_locale=zh_TW)。大部份匯款代理設有門市，每週營業七天，對外傭而言比較方便。另外，匯款代理的手續費相宜，又容易追蹤匯款狀態，是外傭常用的匯款方法。



封面故事

電子錢包 – 電子錢包是一種儲值支付工具，由金管局發牌監管。部分電子錢包允許用家將電子錢包帳戶的儲值額匯款至其他國家（即跨境匯款）。電子錢包簡單易用，外傭可在手提電話開設帳戶，並透過便利店以現金增值或銀行轉帳增值電子錢包帳戶，而匯款亦一般可於短時間內完成，令電子錢包深受外傭歡迎。惟需要留意的是，電子錢包內的儲值額並不受存款保障計劃所保障¹。金管局的網站備有儲值支付工具持牌人記錄冊（www.hkma.gov.hk/chi/regulatory-resources/registers/register-of-svf-licensees），以供查閱。



有關使用儲值支付工具的宣傳單張，由金管局出版。

外傭可按照自己的需要，比較和選擇合適的匯款服務，但須選用持有有效牌照的服務供應商。此外，電子渠道匯款或會引起有關與科技相關的風險和罪行的關注，以及保護個人資料的問題。所以，請提醒你的外傭保護個人資料的重要性，並選用持有有效牌照的服務供應商，以避免損失。

新型銀行服務面世 – 虛擬銀行

金管局於 2019 年上半年共批出八個虛擬銀行牌照。虛擬銀行是主要透過互聯網或其他形式的電子傳送渠道而非實體分行提供零售銀行服務的銀行。不論何時何地，客戶毋須排隊輪候，便能在網上使用銀行服務，包括開立銀行戶口。虛擬銀行亦不會設立最低戶口結餘要求或向客戶徵收低戶口結餘收費。你可留意虛擬銀行的發展，也許它們將來能成為外傭匯款或僱主支付工資的另一途徑。



¹ 香港存款保障委員會是根據《存款保障計劃條例》成立的獨立法定機構，負責管理存款保障計劃（存保計劃）的運作。香港所有持牌銀行（除非獲豁免）均為存保計劃成員。此計劃為存放於計劃成員銀行的合資格存款提供法定保障，當中包括各類常見存款戶口，如往來帳戶、儲蓄戶口、用作抵押的存款及年期不多於五年的定期存款。存款人毋須就保障提交申請或支付費用。當遇有存保計劃成員倒閉，每名受影響的存款人於每家銀行可獲最高港幣 500,000 元保障。有關詳情，請參閱香港存款保障委員會網站：www.dps.org.hk。

理財小知識

大部分外傭都是家中的經濟支柱。如他／她們懂得妥善理財，則可避免墮入高息借貸的陷阱。事實上，債務問題會令外傭和僱主均飽受困擾，所以如外傭願意，你可鼓勵他／她分享其財務目標及困難，在有需要時向他／她提供理財意見或相關參考資料。如外傭有清晰和長遠的理財目標，大多會對工作更忠誠，亦不會輕率地轉換僱主。這樣對僱主來說也有好處，毋須費神另覓外傭。



勞工處一直呼籲外傭審慎理財，避免借貸。作為僱主，你可從以下地方協助你的外傭管理個人財務：

- 鼓勵外傭培養儲蓄習慣，幫助他／她妥善管理個人財政，避免過度借貸。例如你可鼓勵外傭每月將部分工資存入銀行。
- 在外傭願意披露的情況下，以非批判的態度主動了解他／她的財政狀況，如每月匯款予家人的金額、是否有儲蓄習慣、有沒有簽署任何借貸協議等。每月支付工資時，或許是與外傭輕鬆談論財務事宜的合適時機。
- 如外傭向你表示有意借貸，你可坦誠及耐心地與外傭傾談，並向外傭就貸款事宜提供意見。
 - 外傭在申請借貸前，應小心衡量借貸的利弊，並考慮向財務機構借貸以外的其他選擇。
 - 當外傭無可避免需要借貸時，僱主應與外傭討論貸款的用途、外傭的還款能力、貸款利率等；提醒外傭在借款時必須選擇持牌放債人，及應完全明白及同意借貸條款，才可簽署有關協議。外傭亦應留意《放債人條例》的規定，以保障個人權益。



封面故事



小貼士

一些非政府機構（例如 Enrich）會為外傭提供有關財務管理的實用資訊、教育及意見。如有需要，你可鼓勵外傭自行到其網站獲取更多資料。Enrich 的網站（www.enrichhk.org/zh-hant）備有中文、英文及印尼文版本。Enrich 亦出版了一份名為「10 個小貼士：保障你和你的外籍家傭免於潛在的財務風險」的單張（www.enrichhk.org/zh-hant/daikuanwenti），為僱主提供一些小貼士，以協助外傭理財，你可與外傭分享有關資訊。



如外傭向財務機構借貸，令僱主家庭受到滋擾，僱主可報警求助。此外，如發現有職業介紹所行為不當，例如直接或間接牽涉在外傭的財務事宜中，或安排外傭接受財務機構借貸，可於辦公時間內致電 2115 3667 或透過職業介紹所專題網站的網上表格（www.eaa.labour.gov.hk/tc/c.html），向勞工處職業介紹所事務科作出投訴。

[資料來源：香港金融管理局及 Enrich。]

最新
消息

全港市民換領身份證計劃

全港市民換領身份證計劃 (換證計劃) 已於2018年12月27日展開，換證計劃的對象包括全港市民，不論是永久性居民或在本港就業、投資、居留或就讀的香港居民，均納入計劃內。因此，在香港就業並持有舊款智能身份證的**外傭**，亦須按其出生年份於指定期限內換領新智能身份證。

最新消息

因疫情關係，智能身份證換領中心早前曾暫停服務，以致不少市民未能按原定的換證期限內換證。因此，就原先公布有關1957年至1963年、1970年至1976年出生人士的換證時間表，入境事務處已作出調整。

最新的換證時間表如下：



僱主小貼士

1. 記得提醒你的外傭留意**最新換證時間表**。
2. 外傭只須帶備其現有的智能身份證到智能身份證換領中心辦理換證手續。



記得預約呀！

最新換證時間表

換證組別	出生年份	換證指明期限		
7	1957 / 58 / 59	16/11/2019	-	27/7/2020
8	1960 / 61	18/2/2020	-	27/7/2020
9	1962 / 63	28/7/2020	-	22/9/2020
10	1970 / 71 / 72	23/9/2020	-	7/12/2020
11	1973 / 74	8/12/2020	-	28/1/2021
12	1975 / 76	29/1/2021	-	19/3/2021



最新
資訊

因應 2019 冠狀病毒病疫情，勞工處暫停為外傭及僱主舉辦活動（包括外傭僱傭事宜簡介會及外傭資訊站），直至另行通知。請瀏覽勞工處的外傭專題網站（www.fdh.labour.gov.hk）以獲取最新公布和資訊。

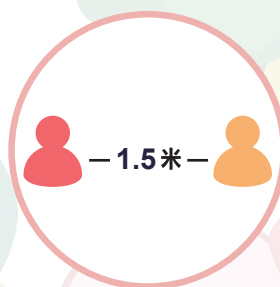


外傭及僱主攜手抗疫

勞工及福利局局長羅致光博士於 2020 年 4 月 2 日呼籲僱主諒解因 2019 冠狀病毒病疫情帶來的特殊情況，並與其外傭商討休息日安排，鼓勵他／她們留在家中休息或讓他／她們在平日而非週末放取休息日。

你可於 isd.wecast.hk/vod/?id=10475 觀看
勞工及福利局局長羅致光博士的呼籲短片。

一些關於休息日安排及相關僱傭事宜的常見問答已上載至勞工處的外傭專題網站（www.fdh.labour.gov.hk）供僱主參考。如有進一步查詢，你可透過外傭事宜專屬電子郵箱（fdh-enquiry@labour.gov.hk）向勞工處尋求協助。



鼓勵外傭保持社交距離

勞工處於 2020 年 4 月及 5 月期間，在外傭經常聚集的地方進行流動廣播及派發宣傳單張，呼籲外傭留意並遵守有關禁止於公眾地方進行群眾聚集的規例。



旺角花園街附近行人天橋



銅鑼灣維多利亞公園



馬鞍山公園



中環皇后像廣場



中環皇后像廣場附近的行人隧道

如對本通訊內容有任何建議，歡迎透過電郵向我們提出
(電郵地址：fdh-enquiry@labour.gov.hk)，謝謝。