Hong Kong Housing Society

Invitation for Applications

公開接受申請

30/12/96~13/1/97
SANDWICH CLASS HOUSING LOAN SCHEME (PHASE V)
夾心階層住屋貸款計劃（第五期）
PRELIMINARY APPLICATION FORM
初步申請書

Closing Date: 13 January 1997
截止日期：一九九七年一月十三日

Applicant’s Name (English) 申请人人姓名（英文）
Applicant’s Name (Chinese) 申请人人姓名（中文）
Home Address 住址
Home Telephone 家庭電話
Office Telephone 辦事處電話

Correspondence Address 通訊地址

Family Details:
家庭情況:

<table>
<thead>
<tr>
<th>Name / 姓名</th>
<th>HK Identity Card No. / 香港身份證號碼</th>
<th>Sex / 性別</th>
<th>Date of Birth / 出生日期</th>
<th>Relationship / 與申請人關係</th>
<th>Total Monthly Income (See Note 1) / 每月入息（見註解一）</th>
</tr>
</thead>
<tbody>
<tr>
<td>English (Please Print) / 英文（請用正楷）</td>
<td>Chinese / 中文</td>
<td>Male / 男</td>
<td>year/month/day / 年/月/日</td>
<td>Applicant / 申請人</td>
<td>Total HK$ / 總額</td>
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# If identity Card No. is not available, please put down Birth Certificate No. 如果身份證號碼未能提供，請填寫出生證明書號碼

The completed application form must be mailed to Hong Kong Housing Society, Causeway Bay P.O. Box 30968, Hong Kong on or before 13 January 1997 (according to postmark chop). A non-refundable and non-transferable application fee of HK$150 in form of a cheque or cashier order made payable to 'Hong Kong Housing Society' should be enclosed. Please also mark 'Sandwich Class Housing Loan Scheme Phase V' on the envelope. Post-dated cheques and application forms not submitted by post will not be accepted.

閣下之申請書連同申請書費一百五十元以「香港屋宇協會」名義開立的支票或銀行本票於一九九七年一月十三日或以前（以郵戳日期為準）寄香港屋宇協會港九分部三〇九六八號香港郵政信箱，信封背面需註明「夾心階層住屋貸款計劃第五期」。無論申請書或支票於郵政信箱收到後，郵政信箱不會接受，亦不接受轉寄。申請書連同支票及申請書需交至香港屋宇協會

Points to note:
注意事項:

1. Please read through the Loan Scheme details carefully before completing the application form.
在填寫申請書前請仔細閱讀貸款計劃之詳情。

2. Applicants are required to complete all the details required in the application form. Otherwise, the application may not be considered.
申請人必須填妥申請表上所有所需資料，如未填妥，申請書可能不被考慮。

3. An applicant should submit only one application in each phase of the Scheme and each person should not be included in more than one application. Any duplication will render all the applications disqualified.
申請人只能提交一個申請表，同一人亦不宜在不同申請表中有出現。重複提交申請書將會被取消。

4. Hong Kong Housing Society reserves all rights not to accept any application.
香港屋宇協會保留權利不接受任何申請。

5. Applicants are not required to enclose any documentary proof in the preliminary application form.
申請人首次申請時毋須連同任何證明文件。

Have you applied for Sandwich Class Housing Scheme / Sandwich Class Housing Loan Scheme before?
申請人曾否申請過夾心階層住屋貸款計劃？

Yes / 是
No / 否

If yes, which phase/project
若為，請詳列哪一期／哪個項目

Please use block letters
請用正楷寫姓名及地址，以免認誤

 Applicant’s Name
申請人人姓名
Correspondence Address
通訊地址
For Phase V of the Sandwich Class Housing Loan Scheme, there will be a quota of 500 families. A maximum loan of HK$550,000.00 or 25% of the net purchase price of the domestic property (whichever is the lower), repayable over 120 equal instalments starting from the 4th year will be granted to successful applicants. Interest will be charged at the rate of 2% per annum and calculated as from the advancement of the loan. The net purchase price of the domestic property purchased should not exceed HK$3,300,000.00 and the property must be less than 20 years old (calculated as from the issue date of the occupation permit) or a pre-sale unit, provided the occupation permit is to be issued within 15 months from the issue date of the Certificate of Eligibility. The net purchase price must not differ from the professionally assessed value of the property by more than 10%. Net purchase price excludes considerations for car parking space, fixture and fittings, fees and commissions, tax and stamp duty etc.

ELIGIBILITY CRITERIA

Applications for Phase V of the Scheme are now invited from families matching the following basic eligibility criteria:

1. The family should comprise at least two directly related members including the applicant and all family members included in the application must be residing in Hong Kong (Note I)

2. Total family income must be between HK$26,001 and HK$60,000 per month with the applicant being the major income earner. (Note II)

3. All family members included in the application must not have owned any residential properties in Hong Kong in any form or manner directly or indirectly within a period of 24 months prior to 13 January 1997 and during the process of the application. (In case of any uncertainties or disputes, the Housing Society’s decision shall be final and conclusive.) (Note III)

4. The applicant must be aged 18 or over having resided in Hong Kong for seven or more years, and he/she must either have the right of abode in Hong Kong or is holding a Hong Kong Identity Card having stay in Hong Kong not limited by the Hong Kong Immigration Department. (Note IV)

5. The family should not own total disposable assets of more than HK$1 million. (Note V)

6. All family members included in the application must not be authorized tenants/occupants of public housing units or Home Ownership Scheme units nor have they enjoyed/been enjoying home purchase assistance offered by the government. (Note VI)

Note I

(i) Directly related members include only the spouse (Marriage Certificate issued on or before 13 January 1997 must be produced), natural children or legally adopted children, parent and/or siblings of the applicant or his/her spouse.

(ii) Families consisting of single parents must produce evidence of final divorce documents with legal custody of children or a death certificate of spouse. Otherwise the spouse and all children must be included in the application.

(iii) For applicants belonging to family composition of 2nd priority as shown below, evidence of final divorce documents of the applicant's parents or death certificate of the other parent must be produced (if only one parent of the applicant is included in the application).

(iv) If the applicant's sibling included in the application is under 18 years old, the parents of the sibling must be included in the application.

(v) Consideration will only be given to the following family compositions. Their priorities are:

<table>
<thead>
<tr>
<th>Priority</th>
<th>Family Composition</th>
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<tbody>
<tr>
<td>1st</td>
<td>Applicant + Spouse and/or child (ren)</td>
</tr>
<tr>
<td>2nd</td>
<td>Applicant + parent(s)</td>
</tr>
<tr>
<td>3rd</td>
<td>Applicant + sibling(s)</td>
</tr>
</tbody>
</table>
Note II

(i) The applicant and all working family members included in the application must produce certificates from their employers on income from their current employments.

(ii) The applicant and all income earning family members must produce tax returns and/or tax demand notes for the previous year or other documents acceptable to the Housing Society.

(iii) For computation of family income, the following will be included:

(a) All income before tax including current salaries and wages, regular or temporary bonuses, commissions, pensions and all types of allowances except old age allowances and disability allowances from the Comprehensive Social Security Assistance Scheme. Current salaries and wages, regular or temporary bonuses, commissions, allowances and pensions respectively mean the amounts earned from the current employment at the time of assessment.

(b) All gross income derived from all landed properties, in Hong Kong or overseas, vehicles or operating business owned by the applicant and any of the family members included in the application, before deduction of mortgage payments, taxes and other outgoings.

(c) For irregular income or the irregular portion of total income, the average of the previous 12 months of current employment will be taken.

(d) For person(s) operating any business or holding any shares of companies (excluding shares of listed companies), evidence of income before taxation of the previous year in the form of audited accounts prepared by an independent Certified Public Accountant and tax demand notes must also be produced for assessment.

Note III

(i) Properties held by private companies solely or partly owned by the applicant or any of the family members included in his/her application will be considered as owned by the applicant or that family member.

(ii) Examples of having an interest in residential properties:-

(a) having entered into a binding agreement for sale and purchase to purchase a residential unit; or

(b) beneficiary of an estate of a deceased person which includes a residential unit; or

(c) own a residential property which is subject to a binding agreement for sale and purchase; or

(d) having entered into a binding agreement for sale and purchase to purchase shares in a company which owns residential unit(s) in Hong Kong.

(iii) Examples in (ii) above are given as illustrations only and are not intended to be exhaustive.

(iv) Applicant and his/her family members must fully disclose details of all properties (residential or non-residential in Hong Kong or overseas) which is/are held by the applicant or his/her family members either in his/her/their own name(s) or through a company (excluding listed companies in Hong Kong) in which he/she/they hold shares or through the business which he/she/they operate whether as trustee or as personal representative or in any other capacity whatsoever within a period of 24 months prior to 13 January 1997 and during the process of the application.

Note IV

Length of residence will be taken as evidenced by the relevant information on the identity card of the applicant or information from the Immigration Department records.

Note V

The applicant and each family member included in the application are required to declare the total assets whether in Hong Kong or overseas in his/her possession in the form of landed properties including both residential and non-residential properties at current market value (after deducting outstanding mortgage amount, if any), land including lease agreements and Letters A or B entitlements, stocks and shares at current value, vehicles including private and commercial vehicles, transferable vehicle licenses including taxi and public light bus licenses, bank deposits, unit trust funds and for those engaged in business, all categories of asset owned by the companies operating such business. The applicant and each family member included in the application will also be required to declare full details of all properties which are being held or were held by them in the capacity of trustee or in any capacity whatsoever.

Note VI

The following categories of persons are not eligible to apply:

(i) Persons included in the tenants' register or tenancy agreement of public housing estates, temporary housing area and cottage area of the Hong Kong Housing Authority, Hong Kong Housing Society, Hong Kong Settlers Housing Corporation Limited.

(ii) Persons included in the tenants' register (including ex-owners) of Hong Kong Housing Authority's Home Ownership Scheme, Private Sector Participation Scheme, middle income family housing estate Melody Garden, Home Purchase Loan Scheme, Hong Kong Housing Society's Flat-For-Sale Scheme, Sandwich Class Housing Loan Scheme and Sandwich Class Housing Scheme.
(iii) Persons who have already received or are receiving benefit under government home purchase assistance schemes.

APPLICATION PROCEDURES
1. All applications will be assigned with priority numbers at random by a specially designed computer balloting programme. Results of the ballot will be published on 27 January 1997 in the South China Morning Post and Sing Tao Daily and copies will be displayed in the Housing Society's offices for public inspection. In addition, applicants will be notified individually in writing of their balloted priority numbers.
2. Applicants will have to attend interviews in person at the Housing Society's office in accordance with priority numbers and family composition preferences until the quota of 500 for this phase is filled. All necessary documents to verify their eligibility under the scheme must be provided within a specified time frame. Failure to do so will result in disqualification.
3. The successful applicant and all the family members included in the application who are aged 18 or over will be required to make statutory declarations under the Oaths and Declarations Ordinance, Cap. 11, Laws of Hong Kong that all the information and documentation supporting the application are true, correct and accurate to the best of their knowledge.
4. If the applicant is successful in his/her application, the Housing Society will issue to him/her a “Certificate of Eligibility” confirming that he/she is eligible for a loan under the Scheme and setting out the criteria of the properties he/she may purchase under the Scheme. He/she must then enter into a binding agreement for the purchase of a unit within the three-month validity period of the Certificate of Eligibility. Applicants are reminded that they should not enter into any commitment to purchase a property for the Scheme until the Certificate of Eligibility is obtained.
5. Upon production of specified documents satisfying the Housing Society on the criteria of the property selected, the applicant will be issued a “Letter of Satisfaction”. He/she will then have to attend at the Housing Society's solicitor's office to execute a loan agreement setting out the terms for advancing the loan and to execute in escrow a second charge in favour of Hong Kong Housing Society for securing the loan. The loan amount will be sent through the Housing Society's solicitor to the solicitor representing the purchaser for the payment of purchase price or part thereof to enable the deal to be completed.
6. The successful applicant is required to execute a first charge in favour of a participating bank of the Scheme in such standard format as agreed between the Housing Society and the participating banks.
7. Interviewed applicants will be individually notified in writing of their application results.

RESTRICTIONS
1. The successful applicant must purchase the property selected either as sole owner or jointly with his/her family members listed in the application as joint tenant.
2. Every person included in the successful application will be required to live in the property acquired under the Sandwich Class Housing Loan Scheme and not to part with possession and/or sublet the said property until the loan has been repaid in full. (subject to clause 4 hereof)
3. All members included in a successful application will be excluded from further enjoyment of any form of housing benefits or subsidies offered now or in the future by the Government, the Hong Kong Housing Authority or Hong Kong Housing Society in the form of public rental housing, Home Purchase Loan Scheme, Home Ownership Scheme, Private Sector Participation Scheme, Urban Improvement Scheme, Flat-For-Sale Scheme, Sandwich Class Housing Scheme, Sandwich Class Housing Loan Scheme. Changes in marital status of family members, resulting in the need of separate applications for these housing benefits or subsidies will be considered on an individual basis by the Hong Kong Housing Society.
4. Written consent has to be obtained from Housing Society for resale and resale restrictions will apply to the property purchased under the Scheme.
   Years 1 to 3 - Resale will be permitted only upon repayment of the loan in full plus a charge equivalent to the gain in property value calculated as the difference between the resale price and the original purchase price, or the difference between the assessed value and the original purchase price, whichever is greater, without any deduction.
   Year 4 onwards - Resale will be permitted upon repayment of the loan in full or any outstanding portion of the loan for the time being plus a charge of HK$15,000.

Note: This Application Form is written in both Chinese and English version. In the event of any inconsistencies or conflict, the English version shall prevail.

A hotline enquiry service for this Scheme is available.
Telephone: 2882 1717

The Hong Kong Housing Society reserves the right to update any information contained herein as and when necessary.
申請資格

第1條

1. 每份申請書須包括最少兩名居住在香港的人士（連申請人在內），並須為直系親屬。

2. 申請人須為香港居民。在申請人及家庭成員須在香港居住滿一年以上。

3. 申請人須在申請前在香港居住滿七年或以上，並須持有香港居留權。

4. 申請人須是香港居民，並須持有香港居留權。

5. 申請人及家庭成員須在香港居住滿一年以上，並須持有香港居留權。

6. 申請人及家庭成員均不能擁有住宅單位的登記戶籍，或已／正享用政府提供之自置居所資助計劃。（注六）

注一：

(i) 家庭成員包括配偶、子女、父母及兄弟姊妹。

(ii) 若屬單親家庭，申請人及配偶須在申請前居住滿一年，並須持有香港居留權。

(iii) 屬於下列家庭組合，並無其他申請可申請者，申請人可申請之。

(iv) 申請人及家庭成員須在申請前居住滿一年，並須持有香港居留權。

(v) 申請人及家庭成員須在申請前居住滿一年，並須持有香港居留權。

表一：

<table>
<thead>
<tr>
<th>優先次序</th>
<th>家庭組合</th>
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<tbody>
<tr>
<td>第一優先</td>
<td>申請人＋配偶及子女</td>
</tr>
<tr>
<td>第二優先</td>
<td>申請人＋父母</td>
</tr>
<tr>
<td>第三優先</td>
<td>申請人＋兄弟姊妹</td>
</tr>
</tbody>
</table>

注二：

(i) 申請人及申請書內所有在職的家庭成員必須提交申請前六個月內發出之結婚證明書。

(ii) 申請人及所有在職的家庭成員必須提交申請前六個月內之入息稅報表及／或入息稅通知單或其他認可文件。

(iii) 以下項目將計入入息稅報表之入息稅收入內：

(a) 申請人之基本薪金；

(b) 按時發放的其他津貼，如津貼、津貼及津貼津貼津貼；

(c) 按時發放的其他津貼，如津貼、津貼及津貼津貼津貼。

注三：

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注六：

(i) 申請人或申請書內所有在職的家庭成員均須提交申請前六個月內之結婚證明書。

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註四：
居港年滿以申請人身份遞交所有資料或入境事務處的記錄為準。

註五：
申請人及申請書內所有家庭成員必須申報其香港或海外持有的總資產值，包括住宅及非住宅房地產物業（扣除有關之按揭貸款額）、土地（包括住宅用地、甲地及乙種地段權益地）、公司股份及股票、車輛（包括私家車、小型貨車及貨車）、可轉讓車輛牌照（包括的士及公共小型巴士牌照）、銀行存款、單位信託基金及自營生意資產等。此外，申請人及申請書內所有家庭成員亦必須申報以信託人或其他名義持有任何物業的所有詳情。

註六：
下列人士不適合申請資格：
(i) 香港房屋委員會、香港房屋協會及香港房屋委員會有限公司轄下公共屋邨、臨時房屋及及受限制居留或受限制的住戶。
(ii) 在香港現有業務之「居者有其屋計劃」、「用家機構設置居屋計劃」、「中華人民共和國－香港聯盟」、「負責居屋資助計劃」、「香港房屋委員會「住宅發展計劃」、「香港居屋發展計劃」、「中央基層發展計劃」、「中央機層發展計劃」及「香港居屋發展計劃」等之聲名及其中購買內的家

申請書選送程序：
1. 申請書將以電子存檔方式選送性質書面，故此申請書必須於九十九年一月二十七日在申請書呈交及星期日等休假期，並會張貼於各房協辦
2. 房協將根據選送書面及家庭組合屬性原則選送申請人，直至本期五百個名額完成。申請人必須於所指定之日期內提供所需文件以證明申請符合資格，否則申請將不予受理。
3. 所有合資格申請人及其十八歲以上的家庭成員須遵循香港法例辦理登記，並可隨時獲得有關資料。
4. 申請書審核後確定為合格的申請人，將獲通知發出一份「合格證明書」，列明申請人之資格及申請書內容。合格證明書的發放原則是
5. 在房協收到申請書及有關資料後，將在資料完成後五個工作日內發出一份「合格證明書」，並於申請書有效期內完成資料的審核程序。申請人應於申請書發出內
6. 選購樓宇後，申請人在選購樓宇後當日起二個月內，向房協提交選購樓宇申請書，並繳付樓宇定金及維修基金。

限制：
1. 所選購樓宇須由申請人選購樓宇及與申請書內任何家庭成員以「共同購買方式」購買樓宇。
2. 繳款申請書內的其他家庭成員必須於申請書內載明其購入樓宇的資產內，並必須持有該財產的全款及／或代表其分額，直至樓宇全部貸款為止。
3. 選購書內列明所有家庭成員，除申請人及其配偶外，亦可由政府、香港房屋委員會及香港房屋委員會有限公司提出的任何資助計劃或津貼，包括資助
4. 選購書內列明所有家庭成員，除申請人及其配偶外，亦可由政府、香港房屋委員會及香港房屋委員會有限公司提出的任何資助計劃或津貼，包括資助

註：本申請書以中文及英文寫成，如有歧義，以英文為準。

香港房屋協會保留權利就以上內容作出修正。
1. Computation of income

1.1 If the applicant is an employee, his/her monthly income will be calculated as follows:
   a) Applicant's current basic salary per month
   b) Applicant's irregular overtime allowance for the past 12 months
   c) Applicant's year-end double-pay and bonus for the past 12 months
      Applicant's total monthly income:

1.2 If an applicant is the owner of a business, his/her monthly income will be calculated as follows:

   ABC Company Limited
   Allocation of shares (Suppose Mr. W is the applicant)
   1. Mr. W (Applicant) 80%
   2. Mr. Y (Shareholder) 40%

Profit & Loss account for the previous financial year

1. Directors' remuneration for the past 12 months
   a) Mr. W
   b) Mr. Y

2. Net profit before taxation for the past 12 months
   Mr. W's monthly income:

   If Mr. W also draws salary from the business, the calculation method of his salary will be the same as that shown in 1.1 and this amount will be added to his total monthly income.

2. Calculation of assets as at the time of assessment

<table>
<thead>
<tr>
<th>Assets</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>I) Industrial premises</td>
<td>$1,680,000.00</td>
</tr>
<tr>
<td>(the current market value according to Valuation Report)</td>
<td></td>
</tr>
<tr>
<td>LESS: Outstanding mortgage loan</td>
<td></td>
</tr>
<tr>
<td>II) Vehicle</td>
<td>$1,100,000.00</td>
</tr>
<tr>
<td>LESS: Outstanding loan &amp; depreciation</td>
<td>$580,000.00</td>
</tr>
<tr>
<td>III) Shares &amp; stocks of listed companies</td>
<td>$220,000.00</td>
</tr>
<tr>
<td>IV) Assets in business</td>
<td></td>
</tr>
<tr>
<td>V) Bank deposits</td>
<td>$150,000.00</td>
</tr>
<tr>
<td>VI) Unit trust funds</td>
<td></td>
</tr>
<tr>
<td>Total Assets</td>
<td>$955,000.00</td>
</tr>
</tbody>
</table>

3. Information on Hong Kong Identity Card regarding year and type of residence in Hong Kong

<table>
<thead>
<tr>
<th>CHIM, Sin Ying</th>
<th>Photo</th>
</tr>
</thead>
<tbody>
<tr>
<td>8124 0241 1758</td>
<td></td>
</tr>
<tr>
<td>Date of Birth (出生日期)</td>
<td>Date of Issue (發行日期)</td>
</tr>
<tr>
<td>05-12-1961</td>
<td>07-09-1987</td>
</tr>
<tr>
<td>A</td>
<td>(J1281286)</td>
</tr>
</tbody>
</table>

Note: A - the holder has the right of abode in Hong Kong.
U - the holder's stay in Hong Kong is not limited by the Immigration Department at the time of his/her registration of the card.

3. 香港身分證正面所載有關居民及居港年期資料

Note: A - 持證人擁有香港居留權。
U - 持證人登記臨時在香港居留不受人民入境事務處的限制。