

積金快訊：僱員向強制性公積金計劃／ 認可職業退休計劃供款的扣稅安排

Pension Express: Tax deductibility of employee contributions to an Mandatory Provident Fund Scheme/ Recognized Occupational Retirement Scheme

2015.03



強制性公積金（「強積金」）計劃 Mandatory Provident Fund ("MPF") Scheme

繳納薪俸稅的僱員和繳納利得稅的自僱人士，在計算應課稅入息或利潤時可扣除強積金計劃的強制性供款，然而，有關人士所作的自願性供款則不可獲得扣除。圖一列出相關課稅年度的最高扣除金額。

Mandatory contributions to an MPF Scheme are deductible in computing the assessable income/profits of an employee or a self-employed person. However, any voluntary contributions made by the relevant person are not deductible for tax purposes. Table A shows the maximum deduction for each relevant year of assessment.

圖一 Table A

課稅年度 Year of assessment	最高可獲扣除金額（港元） Maximum deduction (HK\$)
2013/14 年度 Year 2013/14	15,000
2014/15 年度 Year 2014/15	17,500
2015/16 及其後 2015/16 onwards	18,000

資料來源：香港特別行政區政府稅務局，2014年4月。
Source: Inland Revenue Department, the Government of the HKSAR, April 2014.

認可職業退休計劃 MPF-exempted Recognized Occupational Retirement ("ROR") Scheme

僱員向認可職業退休計劃支付的供款可獲得扣稅。在一個課稅年度可扣除的最高款額為以下三項中最小的一項：

An employee's contributions to an MPF-exempted ROR Scheme are deductible under Salaries Tax. However, the maximum amount deductible in a year of assessment should be the least of the following 3 amounts:-

- 在課稅年度內該僱員向該計劃繳付的供款；
his contributions to the MPF-exempted ROR scheme in the year of assessment;
- 假設該僱員參加了「強積金計劃」，他作為僱員本須向強積金計劃繳付的強制性供款額；或
the amount of the mandatory contributions that he would have been required to pay if he had contributed as an employee to an MPF scheme; or
- 有關課稅年度的最高限額（請參閱圖一）。
the maximum deductible amount for the relevant year of assessment (refer to Table A).

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