



# Financial support for HK BNOs (including lifting NRPF Condition)

給予BNO港人的經濟援助（內容包括如何申請解除  
「不得領取公共經濟援助 (NRPF)」的限制）

CANWK December 2023

# WHAT CAN YOU ACCESS AS A HK BNO VISA HOLDER? BNO 港人可以享有的福利和服務

Before we look at NRPF we should consider what support you can already access (if you meet the requirements)  
在了解NRPF前，我們可以先考慮這些BNO港人可以享有的支援（如你符合條件）

## Financial Support 財政支援

- Maternity Allowance 產假補助金
- Statutory Maternity/Paternity Pay 法定產假/侍產假薪酬
  - Statutory Sick Pay 法定病假薪酬
- New style Employment and Support Allowance or New style Job seekers Allowance 新型就業和支援津貼或新型失業者津貼
- Bereavement Support Payment 喪親支援金
- Guardian's Allowance 監護人津貼
- Free school transportation where eligible and SEN support 提供予符合資格人士的學校交通津貼及特殊學習需要支援
- Free school meals 免費學校午餐
- Holiday Activity and Food (HAF) program 學校假期活動及午餐津貼計劃 (HAF)
- Healthy Start Scheme Free health care from the National Health Service (NHS). This includes GPS and hospital treatment.
- NHS 提供的免費醫療保健，包括全科醫生和醫院治療
- Universal free childcare 免費托兒服務
- Transport for schools 學校交通津貼
- Single person discount Council Tax 單身人士Council Tax減免
- Energy Bills Support Scheme 能源津貼
- Food bank vouchers 食物銀行券
- Concessionary bus pass 優待巴士通行證
- Maternity exemption certificate 孕期豁免證明
- Household support grant 家庭支援基金
  - <https://helpforhouseholds.campaign.gov.uk/>

## Advice 建議

- [Citizen's Advice](#)
- [Turn2Us](#)
- [Money Helper](#)

# WHAT DOES THE “NO RECOURSE TO PUBLIC FUNDS (NRPF)” MEAN? 什麼是不得領取公共經濟援助 (NRPF) 的限制？

- Meaning: A person with a Hong Kong British Overseas National (HK BNO) visa cannot usually claim welfare benefits. This is called No Recourse to Public Funds.  
意思：香港英國國民（海外）簽證持有人通常不得領取公共福利。簡稱NRPF。
- Is this permanent? This is not a permanent exclusion. People with HK BNO visas can apply to the Home Office to change the condition of the visa so that they can access benefits. We will list what benefits are available later.  
限制是永久的嗎？不是，BNO港人可以向英國內政部申請解除NRPF限制，獲得福利。我們稍後將列出可獲得的福利。
- What happens if you ask to change your visa? The Home Office will look at your finances in detail (see requirements below). If you meet the requirements your visa can simply be changed to give you access to welfare benefits. Nothing else changes in your visa.  
申請解除限制的後續？英國內政部將詳細審查您的財務狀況（請見下面的要求）。如果您符合要求，您的簽證會被更改為可領取公共經濟援助，除此之外不會有任何其他變化。

## WHAT DOES THE “NO RECOURSE TO PUBLIC FUNDS (NRPF)” MEAN?

### 什麼是不得領取公共經濟援助 (NRPF) 的限制？

- Does this delay your settlement in the UK? It does not. You can still apply for settlement after 5 years if you meet the conditions 這會延遲你入籍英國的程序嗎？不會，只要你於5年後符合入籍資格，你依然可以如常申請。

- Who can apply for this? Anyone with a HK BNO visa can apply. For example, if you lose your job or fall ill you can apply to the Home Office to lift NRPF conditions. Similarly victims of domestic abuse can apply for the same.

誰可以申請？任何持有香港BNO簽證的人都可以申請。例如，如果您失業或生病了，或是家庭暴力受害者，您可以向內政部申請解除NRPF限制。

# HOW YOU APPLY TO HAVE THE NRPF CONDITION LIFTED 如何申請解除NRPF限制？

- On line application: You can apply on line to the Home Office to change the conditions of your visa and lift the NRPF condition.  
網上申請：您可以在網上向英國內政部申請更改您的BNO簽證狀態和解除NRPF限制。
- Help and advice to apply: We recommend that you get advice from Citizens Advice or other appropriately qualified agency or person you apply  
申請幫助和建議：我們建議您在申請前徵詢Citizens Advice 公民諮詢局或其他合資格的機構或人員的建議。
- What information do I have to give to the Home Office to get NRPF lifted? You have to provide detailed evidence of your financial circumstances to the Home Office. This will include....  
我需要向英國內政部提供哪些資料才能解除NRPF限制呢？您需要向英國內政部提供詳細的財務狀況證明。這將包括...

# WHAT EVIDENCE WILL YOU NEED TO GIVE TO THE HOME OFFICE

## 解除NRPF限制所需要提供的資料包括：

- 6 months bank statements for all accounts held by all members of your household, even those belonging to children or ones that are rarely used. These should be fully annotated to explain significant/regular transactions. This should include accounts and funds you have in Hong Kong.

所有家庭成員持有的銀行帳戶六個月內的所有帳單，包括兒童帳戶或很少使用的帳戶。這些帳單需註有詳細註釋，以解釋重要/定期交易。另外，你亦需要提供香港擁有的帳戶和資金。

- recent pay slips accounting for the last 6 months and recent P45 / P60. Plus, a letter confirming duration of employment, the hours worked and salary (the person writing should state their position in the company and provide contact details)

近六個月的糧單和最近的 P45 / P60。此外，還需要提供一封確認僱傭期限、工作時間和薪水的信函（信函撰寫人應該在信中聲明他們在公司中的職位並提供聯繫方式）。

# WHAT EVIDENCE WILL YOU NEED TO GIVE TO THE HOME OFFICE

## 解除NRPF限制所需要提供的資料包括：

- breakdown of monthly income and expenditure  
每月收入及支出的詳情
- recent tenancy agreement or mortgage statement  
最近的租賃協議或按揭帳單
- recent utility and other relevant bills  
最近的水電費和其他相關帳單

# WHAT EVIDENCE WILL YOU NEED TO GIVE TO THE HOME OFFICE

## 解除NRPF限制所需要提供的資料包括：

- Continued from page on required evidence 延續上頁
- recent letter from Local Authority confirming that support is being provided  
最近由當地政府發出的信函， 確認他們正在提供支援
- recent letter from registered charity or other organisation providing support  
最近由註冊慈善機構或其他提供支援的組織發出的信函
- recent letters from family or friends who are providing support, giving full details regarding the extent of this and how often it is provided  
由提供支援的家人或朋友最近發出的信函， 詳細說明他們提供支援的範圍和頻率
- recent letter confirming that you or your spouse or partner is in receipt of public funds  
最近的信函， 確認您或您的配偶或伴侶正在領取資助



APPLYING  
FOR SUPPORT  
FROM YOUR  
LOCAL AUTHORITY  
(WHILST WAITING  
FOR THE CONDI  
TION TO BE  
LIFTED)

在等待解除NRPF  
限制的期間，可以向  
當地政府申請  
的支援。

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What does this entail? This can include financial and housing support. Local authorities have duties to families with children and if a person is destitute or at risk of destitution the local authority can help. 當您在等待解除NRPF限制期間，您可以向當地政府申請獲得財務和住屋方面的支援。如果申請獲得批准，當地政府可能會為您提供住屋和財務援助，以滿足您和您的家庭的基本需要。

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What kind of support do you get : Support levels vary – but they are always below mainstream benefits 獲得的支援類型因地區而異，但通常情況下，當地政府提供的支援會低於普遍的資助金額。

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Note for local authorities - for HK BNOs can claim back £2,720 for expenses covered, although currently it is taking 65 days or so for an application to be assessed. 地方政府人員注意事項：BNO港人可以申請獲得£2,720的資助，但需要大約65天左右才能完成申請審核。

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Notes for local authorities – cultural context when dealing with this cohort 地方政府人員注意事項 - 請留意BNO港人族群的文化背景

# WHAT HAPPENS NEXT?

## 後續程序？

- NRPF condition lifted: If the Home Office lift the NRPF condition, you can apply for Universal Credit (more on this later). Worth remembering that payments in Universal Credit can take up to 6 weeks and please seek advice if you are in difficulty.

申請解除NRPF成功：如果Home Office解除NRPF限制，您可以申請Universal Credit（稍後會有更多詳細信息）。要注意的是，Universal Credit的收款等待時間長達6周，如果您遇到困難，請尋求幫助和建議。

- We recommend that you get advice on pension contributions and National Insurance contributions that you have made.

我們建議您就已付的退休金和National Insurance尋求建議。

# WHAT HAPPENS NEXT?

## 後續程序？

- NRPF condition maintained – If the Home Office maintains the condition and refuses you access to benefits you can potentially challenge this. It is vital that you get legal advice on this as normally judicial review is the only means of challenge.  
申請解除NRPF失敗：如果Home Office決定維持你的NRPF限制並拒絕讓您獲得福利，您可以對此進行上訴。上訴過程通常要透過司法審查，因此我們建議你尋求法律建議。
- Apply again to the Home Office to lift NRPF: You can apply again to the Home Office to change the NRPF condition.  
再次向Home Office申請取消NRPF：您可以再次向Home Office申請解除NRPF限制。

# WHAT BENEFITS CAN YOU ACCESS WITH NRPF CONDITION LIFTED: UNIVERSAL CREDIT AND OTHER BENEFITS

解除NRPF限制後可獲得的福利：  
包括UNIVERSAL CREDIT及其他福利

- To claim Universal Credit (UC) you must: live in the UK; have recourse to the public funds; be aged 18; under State Pension age and have £16,000 or less in money, savings and investments.

要申請領取Universal Credit (UC)，你必須：居住在英國；有領取公共福利的權利；年滿18歲；未達到國家養老金領取年齡，並且擁有16,000英鎊或以下的現金、儲蓄和投資。

- UC is a means tested benefit paid monthly your and entitlement depends on your household situation.

UC是一項按家庭經濟情況發放的福利。

# WHAT BENEFITS CAN YOU ACCESS WITH NRPF CONDITION LIFTED: UNIVERSAL CREDIT AND OTHER BENEFITS

解除NRPF限制後可獲得的福利：  
包括UNIVERSAL CREDIT及其他福利

- UC is made up of a standard allowance and other additional elements depending on your circumstances, for example if you have partner, children, childcare cost, housing cost, disability or a health condition which prevents you from working or you are a carer for someone with disabilities.

UC由基礎津貼和其他額外元素組成，具體金額取決於你的個別情況，例如是否有配偶、子女、托兒費、住房費用、殘疾或健康狀況導致無法工作，或殘疾人士照顧者

- Your maximum UC entitlement is reduced by any earnings from work, “unearned income”, savings and capital. 你的UC最高金額會因為工作收入、“非工作收入”、儲蓄和資本而減少。
- UC is a complex benefit, so that we recommend to check your UC/benefit entitlement before you make an application to lift the NRPF condition on your visa. You can use the anonymous benefit calculators available on the gov.uk website: [Benefits calculators - GOV.UK \(www.gov.uk\)](https://www.gov.uk/benefits-calculators)

由於UC的申請程序複雜，因此我們建議在申請解除NRPF限制之前，可先檢查你是否符合資格領取UC /福利金。你可以使用gov.uk網站上的匿名福利計算器：[Benefits calculators - GOV.UK \(www.gov.uk\)](https://www.gov.uk/benefits-calculators)

# UNIVERSAL CREDIT AND OTHER BENEFITS

## UNIVERSAL CREDIT 及其他福利

- Alternatively, you can contact Citizens Advice Help to Claim free phone service on [0800 144 8 444](tel:08001448444) or access our chat and qualified advisers will help you checking your entitlement [Contact us about applying for Universal Credit - Citizens Advice](#)

你亦可以使用Citizens Advice Help to Claim 免費電話服務 - 撥打 0800 144 8 444 或使用我們的聊天服務，我們的合資格顧問將幫助您檢查您是否符合領取福利的資格。 [聯繫我們了解申請Universal Credit - Citizens Advice](#)

- If you are entitled for UC you can apply online here: [Universal Credit: How to claim - GOV.UK \(www.gov.uk\)](https://www.gov.uk/universal-credit/how-to-claim)

如果你符合領取Universal Credit的資格，可以在此處申請：[Universal Credit: How to claim - GOV.UK \(www.gov.uk\)](https://www.gov.uk/universal-credit/how-to-claim)

- Bear in mind that in order to receive UC you must agree certain work-related commitments/conditions and this they will be discussed with your work coach at your local Jobcentre.

請留意，為了獲得Universal Credit，您必須作出一些與工作有關的承諾，詳情將由當地職業中心的職業輔導員於你討論。

# UNIVERSAL CREDIT AND OTHER BENEFITS

## UNIVERSAL CREDIT 及其他福利

- If you are in Receipt of UC you may get assistance with your Council tax bill through Council Tax Reduction and you have to apply directly with your Local Authority: [Apply for Council Tax Reduction - GOV.UK \(www.gov.uk\)](#)  
如果您成功申請領取Universal Credit, 您可以通過 Council Tax Reduction 獲得協助支付您的Council Tax, 您需要直接向city council申請 : [Apply for Council Tax Reduction - GOV.UK \(www.gov.uk\)](#)
- There are also variety of other benefits, which may or may not be available to you. You can read more here [Benefits - GOV.UK \(www.gov.uk\)](#) or you can contact your local Citizens Advice by using your postcode here: [Contact us - Citizens Advice](#)  
關於其他各種適用於你或不適用的福利金, 可以在此處閱讀更多信息 : [Benefits - GOV.UK \(www.gov.uk\)](#) or 或者使用您的郵政編碼在此處聯繫當地 Citizens Advice : [Contact us - Citizens Advice](#)

# PITFALLS 注意事項

- Do not apply for welfare benefits if your visa says “No recourse to Public Funds”

如果你的簽證註明「不得領取公共經濟援助 (NRPF)」，請不要申請領取公共福利

- If you do, your future immigration applications could be negatively affected.

否則，你將來的入籍申請有機會被影響

- You could be prosecuted by the Department for Work and Pensions (DWP).

你亦有機會被就業及退休金部門檢控

- Information on this can be found in [Benefit fraud - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

詳細資料可以參考 [Benefit fraud - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

- Please seek advice on this before you proceed.

如有疑問，請先尋求建議再行動



- Download slides 下載簡報

<https://bit.ly/3ufXRZo>



- Webinar survey 講座問卷

<https://forms.office.com/e/HFpcPvww43>





**THANK YOU!**