

立法會 *Legislative Council*

立法會 CB(3)272/08-09 號文件

2009 年 1 月 9 日內務委員會會議文件

定於 2009 年 1 月 14 日立法會會議上提出的質詢

提問者：

- | | | | |
|------|-----------------------|--------|--------|
| (1) | 劉慧卿議員
(取代其原先提出的質詢) | (口頭答覆) | (新的質詢) |
| (2) | 林大輝議員 | (口頭答覆) | |
| (3) | 謝偉俊議員 | (口頭答覆) | |
| (4) | 梁家傑議員 | (口頭答覆) | |
| (5) | 黃成智議員 | (口頭答覆) | |
| (6) | 李國麟議員 | (口頭答覆) | |
| (7) | 何俊仁議員 | (書面答覆) | |
| (8) | 梁耀忠議員 | (書面答覆) | |
| (9) | 梁美芬議員
(取代其原先提出的質詢) | (書面答覆) | (新的質詢) |
| (10) | 劉健儀議員 | (書面答覆) | |
| (11) | 何鍾泰議員 | (書面答覆) | |
| (12) | 李鳳英議員 | (書面答覆) | |
| (13) | 陳偉業議員 | (書面答覆) | |
| (14) | 甘乃威議員 | (書面答覆) | |
| (15) | 張國柱議員 | (書面答覆) | |
| (16) | 李國寶議員 | (書面答覆) | |
| (17) | 鄭家富議員 | (書面答覆) | |
| (18) | 李慧琼議員 | (書面答覆) | |
| (19) | 張文光議員 | (書面答覆) | |
| (20) | 陳克勤議員 | (書面答覆) | |

註 :

NOTE :

議員將採用這種語言提出質詢

Member will ask the question in this language

有利於政黨發展的措施

#(1) 劉慧卿議員 (口頭答覆)

據悉，有一些外地政府給予在議會佔有議席的政黨財政和其他協助，以確保政黨有足夠經費，以及不會因過分依賴私人捐款而被人或財團操縱。另一方面，本地政黨卻需自行籌募經費。雖然當局有向立法會議員發還工作開支，但有關款項只限用於與立法會事務有關的開支上，而當局向立法會選舉候選人發放每票 11 元的資助，亦只是向候選人而非政黨提供。就此，行政機關可否告知本會，會不會在參考外地的經驗後，考慮採取下列措施：

- (一) 向政黨作出的政治捐款在評定薪俸稅和利得稅時可獲扣除、以公司形式成立的政黨獲免繳利得稅、為政黨提供免費郵遞服務，以及成立政策研究基金並透過基金資助政黨進行公共政策研究；
- (二) 協助政黨在選舉期間進行廣播（例如規定廣播機構在選舉期間向政黨免費或以折扣價提供廣播時間，以及為政黨設立公眾頻道），以增加宣傳其政治理念的渠道；及
- (三) 免費為政黨提供辦公室，以及推行其他有利於政黨發展的措施？

Measures conducive to the development of political parties

(1) Hon Emily LAU Wai-hing (Oral Reply)

It is learnt that some governments of other places provide financial and other assistance to political parties which have seats in their assemblies to ensure that the political parties have adequate funding and will not be controlled by individuals or consortia as a result of over-reliance on private donations. On the contrary, the political parties in Hong Kong have to raise their own funds. Although the authorities reimburse Legislative Council ("LegCo") Members their operating expenses, the money is restricted to meeting expenses related to LegCo affairs, and the subsidy for candidates of a LegCo election at a rate of \$11 per vote is provided to candidates only, and not political parties. In this connection, will the Executive Authorities inform this Council whether they will, having regard to the experience of other places, consider adopting the following measures:

- (a) allowing political donations to political parties to be deductible in salaries tax and profits tax assessments, waiving the profits tax for political parties established in the form of companies, providing free postal services to political parties, and setting up a policy research fund through which political parties are sponsored to conduct public policy research;
- (b) assisting political parties in broadcasting during elections, such as requiring broadcasters to provide free or discounted airtime to political parties during elections and setting up public channels for political parties, so as to increase the avenues for promoting their political ideologies; and
- (c) providing free offices to political parties, as well as implementing other measures conducive to the development of political parties?

銀行拒絕批出物業按揭貸款

#(9) 梁美芬議員 (書面答覆)

本人近日接獲多位地產代理業人士的投訴，指自去年下半年以來，在金融海嘯沖擊下經濟前景轉差，加上物業價格急跌，銀行因而收緊了物業按揭貸款申請的審批準則，並以不同的方式拒絕批出貸款（例如刻意低估樓宇的價值）。就此，政府可否告知本會：

- (一) 是否知悉，過去半年，銀行拒絕向一手或二手住宅物業的準買家批出按揭貸款的個案宗數，以及拒絕批出貸款的原因；
- (二) 是否知悉，過去半年，住宅物業買家在簽署正式買賣合約後曾被個別銀行拒絕批出按揭貸款、該等買家因未取得按揭貸款而需把完成交易日期押後，以及他們最終因未能取得按揭貸款而遭沒收訂金的個案分別有多少宗；
- (三) 金融管理局現時有否機制，處理市民就銀行刻意拒絕批出物業按揭貸款而作出的投訴；若有，有關的詳情為何；若否，原因為何；及
- (四) 有否研究銀行收緊物業按揭貸款的審批準則對地產代理行業所造成的影響；若有，政府有否措施協助地產代理業人士；若否，原因為何？

Refusal to offer property mortgage loans by banks

(9) Dr Hon Priscilla LEUNG Mei-fun (Written Reply)

I have recently received complaints from quite a number of real estate agents who pointed out that since the latter half of last year, due to the deteriorating economic outlook amid the financial tsunami and the plunge in property prices, banks have tightened the criteria for vetting and approving applications for property mortgage loans and refused in different ways to offer loans (such as deliberately underestimating the property value). In this connection, will the Government inform this Council whether:

- (a) it knows the number of cases in the past six months of banks refusing to offer mortgage loans to prospective buyers of first-hand or second-hand residential properties, as well as their reasons for refusing to offer loans;
- (b) it knows the respective numbers of cases in the past six months of residential property buyers being refused, after signing the Official Agreements for Sale and Purchase, to be offered mortgage loans by individual banks, such buyers having to defer the date for completing the transaction as they had yet to secure a mortgage loan, as well as buyers having their deposits ultimately forfeited due to failure to secure a mortgage loan;
- (c) the Hong Kong Monetary Authority presently has any mechanism in place to handle complaints lodged by the public about banks deliberately refusing to offer property mortgage loans; if so, of the details; if not, the reasons for that; and
- (d) it has assessed the impact of the banks tightening the criteria for vetting and approving property mortgage applications on the estate agency trade; if so, whether it has measures in place to assist real estate agents; if not, the reasons for that?