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Panel on Welfare Services

Subcommittee on Issues Relating to the Silver Age Card

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for the meeting on 31 May 2021**

**Introduction of a smart card for older persons
to enjoy various public services and concessions**

The Senior Citizen Card Scheme

At present, all Hong Kong residents aged 65 or above are eligible to apply for a Senior Citizen Card to enjoy the concessions, discounts and priority services offered by government departments, public organizations and private companies under the Senior Citizen Card Scheme ("the Scheme").¹ The Scheme was launched by the Social Welfare Department ("SWD") in 1994 with an objective to promote care and respect for the elderly. At present, there are about 1.35 million holders of the Senior Citizen Card, covering about 90% of overall eligible elderly persons.

2. Organizations and private companies which are interested in participating in the Scheme can make application to SWD. All participating government departments, organizations and companies are provided with copies of the adhesive logo of the Scheme for identification purpose. To facilitate cardholders to get access to the up-to-date concessions information of the Scheme, SWD launched a mobile application in September 2011. The Senior Citizen Card App is available on both the iPhone and Android platforms. It is available in Traditional Chinese, Simplified Chinese and English versions and has a text-to-speech function including Cantonese, Putonghua and English to enable users to listen to the names, telephone numbers, addresses and details of

¹ Applicants can submit the completed application form and required documents to the Senior Citizen Card Office by mail, in person or through online application. There is no validity period for the Senior Citizen Card and the card is not necessary to be renewed every year. Issue of the first card is free.

the concessions of the participating organizations and companies. As at 28 February 2021, there were a total of 120 000 downloads. According to the Senior Citizen Card App, over 2 700 organizations and companies are participating in the Scheme. These include 12 government departments,² 17 transport operators,³ and other organizations and companies which are classified into the following 13 categories: (a) public utilities; (b) banking; (c) continuing education; (d) clinic; (e) Chinese medicine; (f) dental clinic; (g) entertainment; (h) rehabilitative equipments; (i) restaurant; (h) shopping; (i) supermarket; (j) tourism; and (k) others.

3. The current design of the Senior Citizen Card has been in use since July 2000. It was introduced in tandem with the brand repositioning of the Scheme in that year with reference to a consultancy study which had indicated a need to cultivate perception change towards the Scheme from a welfare tool to a scheme of recognition of senior citizens' contribution to the community.⁴ Carrying the new logo of the Scheme, the card resembled a credit card with a view to developing a symbol of prestigious status of the cardholders. In January 2020, the Chief Executive announced the lowering of the eligible age of the Government Public Transport Fare Concession Scheme for the Elderly and Eligible Persons with Disabilities ("the Transport Fare Concession Scheme") from 65 to 60 and the studying of the possibility of issuing a Personalized Octopus Card ("P-Card") to all silver-age or elderly persons who were eligible for the Transport Fare Concession Scheme, which would also serve as the Senior Citizen Card.

Proposal to introduce a smart card for older persons

4. The Administration announced in January 2021 that the implementation of the lowering of the eligible age of the Transport Fare Concession Scheme would

² The participating government departments include the Immigration Department; the Water Supplies Department; the Home Affairs Department; the Lands Department; SWD; the Food and Environmental Hygiene Department; the Housing Department; Hongkong Post; the Leisure & Cultural Services Department ("LCSD"); the Inland Revenue Department; the Transport Department; and the Agricultural, Fisheries and Conservation Department. Apart from LCSD which offers discounts or free admission for specified facilities and programmes, all the other government departments offer priority service arrangement for holders of the Senior Citizen Card.

³ The participating transport operators include those transport operators covered under the Government Public Transport Fare Concession Scheme for the Elderly and Eligible Persons with Disabilities and others.

⁴ SWD organized a series of publicity and marketing promotional activities between August and October 2000, including the "New Wave for Senior Citizen Card Scheme – Referral Competition" and the "Senior Citizen Card Scheme – Voting for the Best Merchants", to encourage elders and companies to join the Scheme.

be on the strict condition that persons aged 60 to 64 had to apply for and use tailor-made P-Cards with photo and age eligibility as a prerequisite for benefitting from the concessionary fare. The mandatory requirement of using P-Cards would be extended to all existing beneficiaries aged 65 and above in the following two years upon completion of the issue of P-Cards to new beneficiaries.⁵

5. Members noted that the Senior Citizen Card currently provided a generally recognized proof of age and did not carry any benefits in itself. It was suggested in the final report by the consultant to review the Transport Fare Concession Scheme⁶ that thought should be given to developing P-Card into a multi-functional card by merging the functions of P-Card with the Senior Citizen Card. This would not only serve the dual purpose as a payment card and an identification for various benefits and concessions (including those under the Transport Fare Concession Scheme), but also facilitate cardholders to enjoy other benefits (such as cash subsidies and shopping vouchers) offered under different initiatives in the future. Members considered that the Administration should ride on the opportunity of the issuance of P-Cards to substitute a smart Silver Age Card with multi-application capacity for the Senior Citizen Card and lowering the eligible age to 60 to facilitate the older persons to access to various public services and concessions. It was agreed at the meeting on 13 April 2021 that the Administration should brief the Subcommittee on the application of technology to facilitate older persons to integrate into the community and age in place, which would cover, among others, the feasibility of introducing a smart card for older persons.

Council Business Division 2
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⁵ According to the Administration's reply to the Examination of Estimates of Expenditure 2021-2022, the lowering of the eligible age of the Transport Fare Concession Scheme and other enhancement measures may be progressively implemented from the first quarter of 2022, and the mandatory requirement of using P-Cards may be extended to all beneficiaries in 2024.

⁶ See [LC Paper No. CB\(2\)651/20-21\(01\)](#).