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**Treasury Circular Memorandum No. 14/2015**

*From* Director of Accounting Services  
*Ref.* (24) in THP 174 VII  
*Tel. No.* 2829 5761  
*Fax. No.* 2586 1918  
*Date* 13 August 2015

*To* Directors of Bureaux  
Permanent Secretaries  
Heads of Departments

**Panel of Participating Lending Institutions  
Civil Service Housing Benefits Schemes**

*(Note : Distribution of this Circular Memorandum is **Scale B**.  
It should be read by Directors of Bureaux, Permanent Secretaries, Heads of Departments, Departmental Secretaries and officers who are eligible for the Home Purchase Scheme, Home Financing Scheme and Housing Loan Scheme.)*

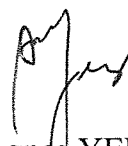
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This Treasury Circular Memorandum (TCM) sets out the arrangement for promulgating the list of approved lending institutions for the purpose of the Home Financing Scheme (HFS), the Home Purchase Scheme (HPS) and the Housing Loan Scheme (HLS). TCM No. 1/2002 is hereby cancelled.

2. Pursuant to Civil Service Regulation 1655 and CSB Circulars Nos. 22/93 and 8/93, an officer who wishes to apply for a loan under the HFS, the HPS or the HLS shall only obtain a mortgage loan from an approved lending institution. In this connection, a Panel of Participating Lending Institutions (the Panel) issued by the Treasury sets out the list of approved lending institutions. Officers should refer to the list in the Panel before making a loan application. The Panel, available at the Treasury Intranet (<http://tryportal.try.hksarg>) under the section "Payroll and Related G2E applications=>Housing benefits", will be updated from time to time. Officers may approach their Departmental Secretaries for assistance in case the information is not accessible by them.

3. It is an officer's responsibility to ascertain whether the lending institution providing the loan under the Civil Service Housing Benefits Schemes is an approved lending institution on the Panel. The Government shall not, in any case, accept any liability for any loss of an officer arising from his/her act to obtain a loan from a lending institution which is not on the Panel.

4. Enquiries regarding this TCM should be addressed to Departmental Secretaries, who in turn may contact Miss Nancy LAU, Accounting Officer I (Home Financing) of the Treasury Establishment Branch at 2829 5580.



(Ms Agnes YEUNG)  
for Director of Accounting Services

Encls.

c.c. Secretary for the Civil Service  
Judiciary Administrator  
The Ombudsman