

[Hong Kong's Comprehensive Avoidance of Double Taxation Agreements with Bangladesh and Croatia come into force](#)

Hong Kong signed Comprehensive Avoidance of Double Taxation Agreements (CDTAs) with Bangladesh and Croatia in August last year and January this year respectively. All signatories have completed the relevant ratification procedures, and the two CDTAs come into force today (December 20). They will be applicable to Hong Kong tax for any year of assessment beginning on or after April 1, 2025.

"Under the two CDTAs, residents of Hong Kong and the relevant tax jurisdictions will not have to pay tax twice on a single source of income. This will allow them to have greater certainty on tax liabilities and save tax when they engage in cross-border business activities, thus helping to promote bilateral trade and investment. To date, Hong Kong has signed CDTAs with 51 jurisdictions," a Government spokesman said.

The two CDTAs are available on the Hong Kong e-Legislation website: the CDTA between Hong Kong and Bangladesh:

www.elegislation.gov.hk/hk/cap112DV!en-zh-Hant-HK?INDEX_CS=N; the CDTA between Hong Kong and Croatia:

www.elegislation.gov.hk/hk/cap112DW!en-zh-Hant-HK?INDEX_CS=N.

[Office of Licensing Authority of Home Affairs Department steps up enforcement actions against unlicensed hotels/guesthouses and illegal club-house operations before festive season holidays \(with photos\)](#)

Before the festive season holidays, the Office of the Licensing Authority (OLA) of the Home Affairs Department conducted an operation codenamed "Solar Flare" against unlicensed hotels and guesthouses and illegal club-houses at Yau Tsim Mong District for three consecutive days from 17 to 19 December to ensure the safety of lodgers as well as the general public.

A spokesman for the OLA said, "During the operation, the OLA carried out surprise inspections on 16 premises. Eight premises were suspected of operating unlicensed hotels or guesthouses, and one licensed club-house was suspected of being in breach of licensing conditions. The OLA will initiate prosecution on cases with sufficient evidence after completion of the investigation."

The spokesman stressed, "Operating unlicensed hotels or guesthouses is a criminal offence, and such an offence leads to a criminal record upon conviction. According to the Hotel and Guesthouse Accommodation Ordinance, an offender is liable to three years' imprisonment and a maximum fine of \$500,000. A fine of \$20,000 for each day can also be imposed during which the offence continues. A six-month closure order may also be issued for a hotel or guesthouse involved in a repeated offence. Moreover, according to the Clubs (Safety of Premises) Ordinance, an offender who contravenes any condition of a certificate of compliance (e.g. failure to produce fire certificate on demand and carrying out alteration and addition works without seeking the OLA's prior approval) is liable to two years' imprisonment and a maximum fine of \$100,000. A fine of \$10,000 for each day can also be imposed during which the offence continues."

Apart from conducting special operations during festive seasons, the OLA also steps up efforts to combat unlicensed guesthouses via online platforms. The OLA has strengthened its intelligence collection by forming a dedicated team to browse webpages, mobile applications, social media, discussion forums, etc, to search for information and intelligence on suspected unlicensed guesthouses. The OLA's law enforcement officers will initiate follow-up investigations when information on unlicensed guesthouses advertised via online platforms is found. The OLA also conducts publicity work on Internet search engines outside Hong Kong to enable tourists' access to the information provided by the OLA in the course of planning their trips to Hong Kong.

Tourists and members of the public can make use of the search functions on the OLA's website to check whether the hotel or guesthouse concerned is licensed or not. Any suspected unlicensed hotel or guesthouse should be reported to the OLA by the hotline (Tel: 2881 7498), by email (hadlaenq@had.gov.hk), by fax (2504 5805), or through the mobile application "Hong Kong Licensed Hotels and Guesthouses".



[Appeal for information on missing girl in Mong Kok \(with photo\)](#)

Police today (December 20) appealed to the public for information on a girl who went missing in Mong Kok.

Pun Ruth Elizabeth Guillergan, aged 15, went missing after she was last seen on Tung Choi Street on December 16 night. Her family made a report to Police in Lantau North yesterday (December 19).

She is about 1.5 metres tall and of fat build. She has a round face with yellow complexion and long black hair. She was last seen wearing a black long-sleeved shirt, green trousers and carrying a black handbag.

Anyone who knows the whereabouts of the missing girl or may have seen her is urged to contact the Regional Missing Persons Unit of New Territories South on 3661 1173 or 9450 2374, or email to rmpu-nts-2@police.gov.hk, or contact any police station.



[Nine landlords of subdivided units under regulated tenancies convicted of contravening relevant statutory requirements](#)

Nine landlords of subdivided units (SDUs), who contravened Part IVA of the Landlord and Tenant (Consolidation) Ordinance (Cap. 7) (the Ordinance), pleaded guilty and were fined a total of \$48,000 today (December 20) at the Eastern Magistrates' Courts. Since the Ordinance came into force, the Rating and Valuation Department (RVD) has successfully prosecuted 486 cases involving a total of 420 SDU landlords, with fines ranging from \$400 to \$34,800, amounting to a total of \$1,098,610 .

The offences of these landlords include (1) failing to submit a Notice of Tenancy (Form AR2) to the Commissioner of Rating and Valuation within 60 days after the term of the regulated tenancy commenced; and (2) requesting the tenant to pay money other than the types permitted under the Ordinance (i.e. requiring the tenant to pay an amount of rent for the second-term tenancy exceeding the maximum amount of rent permitted under the Ordinance). One of the landlords committed 21 offences under (1) and was fined \$16,800.

The RVD earlier discovered that the landlords failed to comply with the relevant requirements under the Ordinance. Upon an in-depth investigation and evidence collection, the RVD prosecuted against the landlords.

A spokesman for the RVD reiterated that SDU landlords must comply with

the relevant requirements under the Ordinance, including prohibiting landlords from doing any act calculated to interfere with the peace or comfort of members of the tenant's household, with the intention of causing the tenant to give up occupation of the SDU; or requiring the tenant to pay an amount of rent for the second-term tenancy exceeding the maximum amount of rent permitted under the Ordinance, and also reminded SDU tenants of their rights under the Ordinance, including a four-year (i.e. two years plus two years) security of tenure. He also stressed that the RVD will continue to take resolute enforcement action against any contraventions of the Ordinance. Apart from following up on reported cases, the RVD has been adopting a multipronged approach to proactively identify, investigate and follow up on cases concerning landlords who are suspected of contravening the Ordinance. In particular, the RVD has been requiring landlords of regulated tenancies to provide information and reference documents of their tenancies for checking whether the landlords concerned have complied with the requirements of the Ordinance. If a landlord, without reasonable excuse, refuses to provide the relevant information or neglects the RVD's request, the landlord commits an offence and is liable to a maximum fine at level 3 (\$10,000) and to imprisonment for three months. Depending on the actual circumstances, and having regard to the information and evidence collected, the RVD will take appropriate actions on individual cases, including instigating prosecution against suspected contraventions of the Ordinance.

To help curb illegal acts as soon as possible, members of the public should report to the RVD promptly any suspected cases of contravening the relevant requirements. Reporting can be made through the telephone hotline (2150 8303), by email (enquiries@rvd.gov.hk), by fax (2116 4920), by post (15/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon), or in person (visiting the Tenancy Services Section office of the RVD at Room 3816-22, 38/F, Immigration Tower, 7 Gloucester Road, Wan Chai, Hong Kong, and please call 2150 8303 to make an appointment). Furthermore, the RVD has provided a form (Form AR4) (www.rvd.gov.hk/doc/en/forms/ar4.pdf) on its website to facilitate SDU tenants' reporting to the RVD.

The RVD reminds that pursuant to the Ordinance, a regulated cycle of regulated tenancies is to comprise two consecutive regulated tenancies (i.e. the first-term tenancy and second-term tenancy) for an SDU, and the term of each regulated tenancy is two years. A tenant of a first-term tenancy for an SDU is entitled to be granted a second-term tenancy of the regulated cycle, thus enjoying a total of four years of security of tenure. Since the first batch of regulated tenancies has already approached their second-term tenancies, the RVD has started a new round of publicity and education work in order to assist SDU landlords and tenants to understand the important matters pertaining to the second-term tenancy, and procedures that need to be followed about two months prior to the commencement of the purported second-term tenancy. In addition, the RVD has started issuing letters enclosing relevant information to the landlords and tenants concerned of regulated tenancies in batches, according to the expiry time of their first-term tenancies, to remind them about their respective obligations and rights under the Ordinance. These landlords and tenants may also visit the dedicated page for the second-term tenancy on the RVD's website

(www.rvd.gov.hk/en/tenancy_matters/second_term_tenancy.html) for the relevant information, including a concise guide, brochures, tutorial videos and frequently asked questions. SDU landlords and tenants are also advised to familiarise themselves with the relevant statutory requirements and maintain close communication regarding the second-term tenancy for handling the matters properly and in a timely manner according to the Ordinance.

For enquiries related to regulated tenancies, please call the telephone hotline (2150 8303) or visit the RVD's webpage (www.rvd.gov.hk/en/our_services/part_iva.html) for the relevant information.

Statistics of payment cards issued in Hong Kong for third quarter 2024

The following is issued on behalf of the Hong Kong Monetary Authority:

The Hong Kong Monetary Authority (HKMA) published today (December 20) statistics of payment cards issued in Hong Kong for the third quarter of 2024.

The payment card statistics (see Annex) include quarterly data on credit and debit cards issued in Hong Kong under the credit and/or debit card schemes of the eight payment card scheme operators (Note 1). The HKMA began to publish the payment card statistics on a quarterly basis in June 2010 to enhance transparency of the payment card industry in Hong Kong, in line with international practice.

According to the quarterly statistics, the total number of credit cards in circulation (Note 2) was 20.30 million by the end of Q3/2024. The figure represents a 2.0 per cent increase from the previous quarter and a 3.9 per cent increase from the previous year. The number and value of credit card transactions (including retail sales and cash advances) (Note 3) are susceptible to seasonal factors and the general economic environment, making the trends more prone to fluctuation. The total number of credit card transactions was 329.10 million for Q3/2024, representing a 2.2 per cent increase from the previous quarter and a 19.6 per cent increase from the same period in 2023. The total value of credit card transactions was HK\$248.8 billion for Q3/2024, representing a 4.0 per cent increase from the previous quarter and a 9.8 per cent increase from the same period in 2023. Of the total transaction value, HK\$164.0 billion (65.9 per cent) was related to retail spending in Hong Kong, HK\$75.9 billion (30.5 per cent) in retail spending overseas and HK\$9.0 billion (3.6 per cent) in cash advances.

The total number of debit cards in circulation is not available due to overlapping of debit card brands in a single card. Like the number and value of credit card transactions, the number and value of debit card transactions

in relation to retail sales and bills payments (Note 4) are also affected by seasonal factors. On a quarterly basis, the total number of debit card transactions in relation to retail sales and bills payments increased by 4.3 per cent to 54.02 million while the total value increased by 2.5 per cent to HK\$68.4 billion in Q3/2024. When compared to the same period in 2023, the total number increased by 18.2 per cent and the total value rose by 0.3 per cent in Q3/2024.

Note 1: The payment card statistics are compiled from data on credit and debit cards issued in Hong Kong by both authorized institutions (AIs) and non-authorized institutions (non-AIs) under the credit and/or debit card schemes of the eight payment card scheme operators ("the card operators"). The card operators, in alphabetical order, are American Express International, Inc., Discover Financial Services (Hong Kong) Limited, EPS Company (Hong Kong) Limited (EPSCO), JCB International (Asia) Ltd, Joint Electronic Teller Services Ltd. (JETCO), MasterCard Asia/Pacific Pte. Ltd., UnionPay International Co. Ltd and Visa Worldwide Pte. Limited.

Note 2: A credit card issued in Hong Kong only carries one credit card brand. The total number of credit cards in circulation refers to the total number of credit cards (i.e. cards with a credit function) issued in Hong Kong under the credit card schemes of card operators (but excluding EPSCO and JETCO, which do not operate a credit card scheme). Some of these credit cards carry debit card functions, i.e. the credit card can be used for making purchases/payments or cash withdrawal at ATMs through directly debiting cardholders' bank accounts.

Note 3: The total number/value of credit card transactions refer to the total number/value of transactions made via credit card accounts of credit cards issued in Hong Kong under the credit card schemes of card operators (excluding EPSCO and JETCO). Starting from March 2015, a Hong Kong/overseas spending breakdown of credit card retail sales transactions is provided.

Note 4: The total number/value of debit card transactions in relation to retail sales/bill payments refers to the total number/value of those transactions made via debiting cardholders' bank accounts. Some of the eight card operators do not operate a debit card scheme. Care should be exercised in combining the credit card retail sales figures and the debit card retail sales/bills payment figures because of the possibility of double counting.