



兒童信託基金 (Child Trust Fund - CTF) 是一個專為兒童而設的長期儲蓄和投資戶口。在這戶口內的存款是屬於你的孩子，並且在孩子 18 歲前是不可動用的，所以這些款項有很長的時間可以增長。當孩子年滿 18 歲時，他們可以選擇繼續儲蓄，或用這些款項作其他用途，例如學習駕駛、電腦用品或培訓課程等。

每一名在 2002 年 9 月 1 日當天或之後出生的孩子，如果是在英國居住，有人為他們申領兒童福利 (Child Benefit) 及不受移民法例限制，都符合開設 CTF 戶口的資格。

The Child Trust Fund (CTF) is a long-term savings and investment account created especially for children. The money in it belongs to your child and is locked away until they are 18, so it has a long time to grow. At 18 they can choose to carry on saving or use the money for other things, such as driving lessons, computer equipment or training courses.

Every child born on or after 1st September 2002 is eligible for a CTF account if they live in the UK, Child Benefit is being received for them and they are not subject to immigration restrictions.

我的孩子會獲得多少款項？

當你為孩子申請和開始領取兒童福利時，你會自動收到一張 £250 的 CTF 代用券。來自較低收入家庭的兒童（在 2006-7 年度是 £14,155 或以下）會得到額外 £250，直接存入他們的戶口。

當孩子滿 7 歲時，會自動收到另一筆 £250 的款項，而較低收入家庭的孩子又再會得到額外 £250。

如果你未收到或遺失了代用券，請致電 CTF 輔助熱線，電話 0845 302 1470。

How much will my child receive?

You will automatically receive a £250 CTF voucher when you claim and start receiving Child Benefit for your child. Children from lower income households (£14,155 or less in 2006-7) will receive an extra £250, paid directly into their account.

There will be a further automatic payment of £250 when your child turns seven and children in lower income households will again get an extra £250.

If you haven't received a voucher or have lost it, call the CTF Helpline on 0845 302 1470.



我應怎樣處理代用券？

代用券只可以用來開設一個 CTF 戶口。戶口共有三類，你選擇哪一類會視乎你願意承受多少風險以便這金額能有更大的增值機會。

What should I do with the voucher?

The voucher can only be used to open a CTF account. There are three types of account, which one you choose depends on how you feel about taking a risk in order to give the money a better chance to grow.

託管人戶口 你孩子的金錢會投資於公司股票，因此如果這些股票表現理想，這款項便會隨之增值。這些戶口訂有一些措施以減低投資於股票所涉及的風險。

股票戶口（非託管人） 你孩子的金錢會投資於公司股票，因此如果這些股票表現理想，這款項便會隨之增值。與託管人戶口的分別是，這類戶口並沒有任何規則去減低投資於股票的風險。

儲蓄戶口（非託管人） 這類戶口並不投資於股票。這是現金儲蓄和收取利息。

如果你到代用券失效時仍未開戶，我們會安排由一個 CTF 提供者替你的孩子開設一個託管人戶口。但是這樣你孩子的



金錢便會失去整整一年的增長機會。

在你孩子 CTF 戶口中的存款是不會影響你領取的任何福利或稅務補助 (tax credits)，而且你或孩子都無需為 CTF

戶口所賺取的金錢繳稅。請記著，儲蓄戶口的增值機會可能不及投資於股票的戶口，但股票的價格可升亦可跌。

誰人可以開設一個兒童信託基金戶口？

雖然 CTF 戶口是屬於你的孩子的，但只有父母親（若年滿 16 歲或以上），或對該孩子負有父母親責任（這是一個法律名詞，指有父母親權利和義務的人士）的其他人士，才可以用 CTF 代用券開戶。開戶者會負責管理這個戶口，直至孩子的 16 歲生日為止，而到時會由該孩子自行管理。

如果你是一名未滿 16 歲的父母親，根據法律你不能管理一個 CTF 戶口，但可以從 CTF 輔助熱線尋求協助和指導，電話 0845 302 1470。

Stakeholder Account Your child's money is invested in companies' shares, so it grows if those shares do well. There are some measures in place to reduce the risks associated with investing in shares.

Shares Account (Non-stakeholder) Your child's money is invested in companies' shares, so it grows if those shares do well. Unlike a stakeholder account, there are no rules in place to reduce the risk of investing in shares.

Savings Account (Non-stakeholder) This type of account does not invest in shares. It is the cash option and pays interest.

If you don't open an account by the expiry date on the voucher, we will arrange for a CTF provider to open a stakeholder account for your child. But your child's money will have missed out on the chance of a whole year's growth.

Money in your child's CTF account will not affect any benefits or tax credits you receive, and neither you nor your child will pay tax on money earned in a CTF account.

Remember, a savings account may not increase as much as an account with shares in it, but the value of shares may go down as well as up.

Who can open a Child Trust Fund account?

Although the CTF account will belong to your child, only a parent (if 16 or over), or someone else with parental responsibility for the child (a legal term meaning someone with the rights and duties of a parent), can use the CTF voucher to open an account. The person who opens the account will manage it until the child's 16th birthday, when the child will take control.

If you are a parent under 16, you cannot by law manage a CTF account but help and advice are available from the CTF Helpline on 0845 302 1470.

我可以在何處開戶？

由銀行及房屋按揭社以至互助會 (friendly societies) 和超級市場 - 你可以找到很多兒童信託基金戶口的提供者。所有提供者都提供託管人戶口，而有些亦提供其他種類的戶口，包括有道德標準和附合伊斯蘭教條 (Shari'ah) 的戶口。請記著要向提供者查問任何戶口管理費。

你將收到的資料冊會包括一份戶口提供者名單，你亦可以在網址 www.childtrustfund.gov.uk 找到最新的名單。或者，你可以致電 CTF 輔助熱線 0845 302 1470。

我怎樣開戶？

首先，請向你選擇的提供者索取一份申請表格。然後，你只需填寫表格，並連同你孩子的代用券，將它交回或寄回你選擇的 CTF 提供者。有些提供者亦可以讓你用電話或在網上開戶。

我為孩子開了 CTF 戶口後應怎樣做？

- 你無需另外存錢到這個戶口，但是即使是很小的數目，亦可能會在孩子滿 18 歲時增長至可觀的數目。
- 讓家人和朋友知道你開了戶口，因為他們也許亦想存款到這戶口。每年可存入這戶口的總額是 £1,200 (不包括政府存入的款項在內)。
- 如果你喜歡，你可以隨時轉換戶口或提供者。

我可以從何處查詢更多資料？

欲獲得選擇戶口的協助：

- 請瀏覽網址 www.childtrustfund.gov.uk
- 你亦可致電 CTF 輔助熱線，電話 0845 302 1470，每週 7 天由上午 8 時至晚上 8 時服務
- 如果你想用另一種語言與人商談，請致電 CTF 輔助熱線，電話 0845 302 1470，他們會於適合你的時間覆電話給你

Where can I open an account?

From banks and building societies to friendly societies and supermarkets - there are lots of places where you can find a Child Trust Fund account provider. All providers offer a stakeholder and some also offer other types of account, including ethical and Shari'a ones. Be sure to ask providers about any fees charged for running the account.

The information pack you will receive contains a list of providers and you can always find the most up-to-date list at www.childtrustfund.gov.uk. Alternatively, call the CTF Helpline on 0845 302 1470.

How do I open an account?

First, ask your chosen provider for an application form. Then simply fill in the form and take or post it with your child's voucher to your chosen CTF provider. You can also open an account by phone or online with some providers.

What should I do after I've opened my child's CTF account?

- You don't have to add to the account, but even small amounts could grow into something worthwhile for your child when they reach 18
- Let family and friends know you've opened the account as they may want to put money in as well. The total amount that can be put in each year is £1,200 (excluding Government payments)
- You can change the account or provider at any time if you want to

Where can I find out more?

For help in choosing an account:

- Visit www.childtrustfund.gov.uk
- Call the CTF Helpline on 0845 302 1470, open 8am to 8pm 7 days a week
- To speak to someone in another language, please phone the CTF Helpline on 0845 302 1470 and you will be called back at a time that suits you

