

Service Updates

E-Alert Service

Land Registry

News 🥎





Property owners and mortgagee Authorised Institutions under the Banking Ordinance (Cap. 155) (i.e. licensed banks, restricted licence banks and deposit-taking companies) (Als) can now enjoy the benefits of our e-Alert Service for Als. The case of Mr Chan below will tell you more about the Service.



Mr Chan has just bought a property. When he made an application for a mortgage loan with a bank, he was invited to sign a consent form for the bank to subscribe to the e-Alert Service for Als. He is puzzled why he was requested to give such consent.



Useful Information

The Hong Kong Monetary Authority (HKMA) notices that there have been cases where mortgage borrowers have further mortgaged their properties without seeking prior consent from the original mortgagee AIs. Starting from 1 February 2017, the HKMA expects AIs engaging in mortgage lending business to subscribe to an e-Alert Service provided by the Land Registry for all new mortgage loan applications (including top-up mortgage loans) to enhance credit risk management.

Als will receive electronic notifications from the Land Registry when *further charge/mortgage documents* in respect of the properties mortgaged to the Als concerned are lodged for registration with the Land Registry. To subscribe to the e-Alert Service for Als, Als must obtain written consent from the property owner(s) concerned in compliance with the Personal Data (Privacy) Ordinance (Cap. 486). That is why Mr Chan was asked to sign a consent form for his mortgagee bank to subscribe to the e-Alert Service for Als an application for a mortgage loan.

Mr Chan also wants to be notified of any charge/mortgage documents submitted for registration against his property. He wonders if he can receive electronic notifications relating to his property from the Land Registry as well if his mortgagee bank has subscribed to the e-Alert Service for Als.





Useful Information

As the property owner, if Mr Chan gives his consent by signing the consent form and provides his email address in the consent form, he may opt to receive same electronic notifications relating to his property issued to his mortgagee bank by the Land Registry under the e-Alert Service for Als. He will receive an email alert when a charge/mortgage document is delivered to the Land Registry for registration against his property, normally on the day following the date on which the document is delivered to the Land Registry. He will get relevant particulars of the document, including the date, memorial number, nature of the document and date of delivery for registration, from the email notification. By using the memorial number provided in the email notification, he may order (with the payment of the prescribed fee i.e. HK\$100) a copy of the charge/mortgage document for reference upon completion of registration.



Mr Chan has decided to give consent to his mortgagee bank for subscribing to the e-Alert Service for Als and opt to receive electronic notifications about the lodgement of charge/mortgage documents for registration against his property. He would like to know if he needs to pay for the electronic notifications issued to him by the Land Registry.



Useful Information

The Land Registry will only charge Mr Chan's mortgagee bank for its subscription to the e-Alert Service for AIs and will not charge him any fee for such a notification arrangement. The Service will cover the whole term of the mortgage as long as Mr Chan does not withdraw the consent given.



Mr Chan has a mortgage-free property. He finds the electronic notifications useful in alerting him to any unexpected charge/mortgage documents submitted for registration against his property. He would like to know if he cansubscribe to the e-Alert Service for Als on his own.



Useful Information

The e-Alert Service for Als is not available for subscription by property owners. However, Mr Chan may subscribe to the *e-Alert Service for property owners* provided by the Land Registry whereby he will receive an email alert of the delivery of *any instrument* for registration against his property. The e-Alert Service for property owners saves Mr Chan's time and costs as well as provides an easy and convenient means to keep track of instruments delivered for registration against his property. It also facilitates Mr Chan to take appropriate and prompt action if unexpected instruments were submitted for registration against his property, in particular if his property is subjected to or may be affected by potential or actual disputes (e.g. registration of bankruptcy order against the co-owner's share, repair notices or orders issued by the Building Authority, etc.).

The subscription fee for the e-Alert Service for property owners is HK\$225 for one year or HK\$250 for two years. Mr Chan may obtain further information on the Service <u>here</u> or call our Customer Service Hotline at 3105 0000.

Sale of Street Index (49th edition) and New Territories Lot / Address Cross Reference Table (18th edition)

If you wish to correlate property addresses, building names or lot numbers for conducting land searches, the new Street Index (SI) and the New Territories Lot/Address Cross Reference Table (CRT) are here to help.

In the new SI, over 470 amendments with 7 new streets and 54 new lots/sections/subsections have been added. For the new CRT, 2,300 amendments have been made and 14 new streets and 1,334 new lots/sections/subsections have been updated.

The cost of the new editions of the SI and CRT compact discs is HK\$370 each. The respective license fees are HK\$2,960 for a computer network linked to less than 50 terminals and HK\$5,920 if linked to 50 terminals or more. The order forms can be downloaded <u>here</u>.

There are also free services of the SI and CRT. Online versions of the new editions of the SI and CRT for *free browsing* are available <u>here</u>. These versions are also available through a <u>hyperlink</u> on the IRIS website.



Performance Pledges 2017/2018

We are committed to providing quality and efficient customer and telephone enquiry services to our customers. In this regard, we have enhanced the following service standards for 2017/2018 :

Service	Enhanced Service Standard	Target Performance (% meeting target standard)		
1. Supply of certified copies of land records over the counter				
 Land registers 	 Enhanced from 40 minutes to 35 minutes 	97		
 Imaged copies without oversized plans 	Enhanced from 40 minutes to 35 minutes	97		

2. Telephone enquiry	a service	
 Voice mail left during office hours 	 Time to return calls enhanced from within 60 minutes to within 40 minutes after receiving the voice mail 	94

The Performance Pledges for 2017/2018 have come into effect from 1 April 2017. You can view <u>here</u> or obtain the information leaflets at the <u>offices of the Land Registry</u>.

Annual Validation of Customer Records

As an annual exercise for updating the information in our customer management system to facilitate effective communication with our customers, invitations were sent out in November 2016 to all subscribers of the Integrated Registration Information System (IRIS) Online Services and customers using the deeds lodgement services for providing up-to-date customer data by completing a Customer Data Form. A total of 462 completed Forms had been received through the exercise.



Customers may also download the <u>Change of Account Particulars Form</u> to update their records whenever necessary.

IRIS Enhancements

With improving customer experience and user-friendliness in mind, we launched the following enhancements to the IRIS Online Services in December 2016 and March 2017 respectively:

- add Portable Document Format (PDF) for delivery methods including "By Download", "View by Browser" and "By Email" in addition to the existing Hyper Text Markup Language (HTML) file format as an alternative for search orders of land register and unposted memorial information as well as statements for subscribers;
- validate email addresses inputted by customers and prompt an alert message when possible invalid email address domain is detected;
- support bilingual input for Street Name and Development Name (see screen shot below); and
- provide date picker feature for date input fields.



Title Registration

A Land Titles Ordinance (LTO) Steering Committee meeting was held in December 2016 at which the latest consolidated proposals including the revised rectification and indemnity provisions as well as the different options for converting existing land to title registration system were discussed. Members generally had no adverse view on the revised rectification and indemnity provisions. As regards the conversion options, the majority of members indicated that title registration might be implemented on new land first. While continuing the exchange of views with members on the outstanding issues concerning conversion and exploring the new land first option, we will conduct a study of the latest developments regarding title registration legislation and good practices being adopted in several overseas common law jurisdictions in order to enhance our proposals as necessary. In parallel, we will continue with the review of the LTO and work on the proposed amendments to the LTO.

Events and Activities

Registrars of Title Conference 2016



The Registrars of Title Conference 2016 hosted by Landgate of Western Australia was held in Perth, Australia from 18 to 21 October 2016. A total of 26 delegates from Australia, Canada, England and Wales, Hong Kong, Ireland, New Zealand, Scotland and Singapore attended the Conference to share experiences and exchange information on their improvements, good practices, innovations and key initiatives. Hong Kong Land Registry was represented by Ms Doris CHEUNG, Land Registrar, and Mr Francis WAN, Deputy Registry Manager.

Apart from presentations and discussions on a wide range of topics including electronic conveyancing, automated registration process, identity security strategy, fraud prevention measures, customer engagement strategy and organisational changes, a tour had been arranged for the delegates to understand the operation of Landgate's New Land Registry System.

The Conference has provided a useful opportunity for the jurisdictions to review the latest development of practices and legislation relating to land registration, and to strengthen the network of counterparts abroad. The Conference has also provided valuable insights for enhancing service delivery to our customers. "Meet the Clients Sessions" on "Common Reasons for Withholding Instruments from Registration"



Five "Meet the Clients Sessions", with a total of 99 participants from solicitors firms and government departments, were held in November and December 2016 to facilitate customers to better understand the common reasons for withholding instruments from registration. The sessions highlighted the key points for avoiding simple errors in preparing instruments and memorials for registration. A briefing on how to use the e-memorial form and an introduction of the e-Alert Service were also included. The sessions were well received and provided an effective platform for exchanging of views and sharing of experiences with our customers.

Briefing on e-Alert Service for Authorised Institutions



At the request of the Hong Kong Monetary Authority to facilitate its implementation of a supervisory requirement on Authorised Institutions (i.e. licensed banks, restricted licence banks and deposit-taking companies) (Als) to manage credit risks in mortgage lending, the Land Registry has launched an e-Alert Service for Als on 1 February 2017. To provide Als with a better understanding of the service arrangements and application procedures, four briefing sessions were held in mid-January 2017. A total of 125 representatives from 67 Als had attended the briefing sessions with overwhelming responses.

Visits by Tertiary and Secondary Students

As part of our public education activities, the Land Registry has continued its efforts to introduce its services and the land registration system in Hong Kong to the school community by delivering presentations and conducting guided tours to the Customer Centre for tertiary and secondary students. A visit was arranged for the Legal Studies students of the HKU SPACE Po Leung Kuk Stanley Ho Community College on 7 March 2017. Another visit was arranged for the students of Law Ting Pong Secondary School on 21 March 2017 under the School Promotion Programme – "Know More about Government Service", which is jointly organised by the Civil Service Bureau and the Education Bureau for the school year of 2016/2017. In addition, a visit was arranged for the students of Tung Wah Group of Hospitals Chen Zao Men College on 20 April 2017 under the CLAP for Youth @ JC of "Career Explorer – Government Departments" Programme, which is funded by The Hong Kong Jockey Club Charities Trust.

Positive comments and feedback had been received from the students. They all gained a better understanding of the services provided by the Land Registry and the land registration system in Hong Kong.



A guided tour to self-service search terminal of the Land Registry Customer Centre



Visit by Law Ting Pong Secondary School



Visit by Tung Wah Group of Hospitals Chen Zao Men College

Visit by the Ministry of Land and Resources of the People's Republic of China

A delegation from the Ministry of Land and Resources of the People's Republic of China visited us on 26 April 2017. We briefed them on the roles and functions of the Land Registry and had a useful discussion with them on land registration matters, ending with a guided tour for them to our Customer Centre.



Corporate Citizenship

Home Visits under "Celebrations for All" Project



The Land Registrar and volunteers of the Land Registry visited elderly households and families in need in Kowloon City District and Kwai Tsing District under the "Celebrations for All" project on 21 & 22 May 2017 respectively. Gift packs were distributed to share 20th appivorsary of the establishment of the Hong Kong Special Administrative Region

the joy of the 20th anniversary of the establishment of the Hong Kong Special Administrative Region and to promote the important messages of unity, inclusiveness and care, thereby building a caring and inclusive society. The home visits also provided an opportunity to learn more about the living conditions and needs of each family for follow-up assistance.

The "Celebrations for All" project is one of the major events to celebrate the 20th anniversary of the establishment of the Hong Kong Special Administrative Region. The project is co-ordinated by the Home Affairs Department and implemented by non-governmental organisations in the 18 districts.



The Land Registrar and volunteers of the Land Registry visited elderly households and families in need in Kowloon City District and Kwai Tsing District respectively and distributed gift packs.



At the launch ceremony, the Land Registrar, Ms Doris CHEUNG (middle row, third right) joined a group photo with the Secretary for Development, Mr Eric MA (middle row, seventh left), senior government officials and volunteers participating in the home visits in Kwai Tsing District.

Standard Chartered Hong Kong Marathon 2017

The Standard Chartered Hong Kong Marathon is a renowned international sports event as well as a reputable charity function that helps raise funds for "Seeing is Believing" - Orbis, the Hong Kong Paralympic Committee & Sports Association for the Physically Disabled and the Hong Kong Anti-Cancer Society. As a caring organisation, the Land Registry has been participating in the event since 2002. This year, we had eight colleagues joining the Half Marathon or 10 km Race on 12 February 2017 and raised an encouraging sum for charity.





Green Bottle Charter

According to the Green Earth, the total weight (132 tonnes) of plastic bottles disposed per day is equivalent to 5.28 million pieces of 430ml containers. If linked together, the total number of plastic bottles disposed each year can circle the Earth eight times. To support the reduction of plastic waste, the Land Registry has committed not to provide plastic bottled water when we hold events/activities/meetings in our offices by participating in the "Green Bottle Workplace" programme under the Green Bottle Charter organised by the Green Earth.



Achievements

Award of 10 Years Plus Caring Organisation Logo

The Land Registry has participated in the Caring Company Scheme organised by the Hong Kong Council of Social Service (HKCSS) for 11 consecutive years. To recognise our continuous efforts and contributions in promoting a caring community over the past years, the HKCSS awarded us the "10 Years Plus Caring Organisation Logo" again on 10 March 2017. Launched by HKCSS in 2002, the Caring Company Scheme aims at cultivating good corporate citizenship.



Hong Kong Smoke-free Leading Company Awards 2016

The Hong Kong Smoke-free Leading Company Awards 2016 organised by the Hong Kong Council on Smoking and Health aims to encourage businesses and government departments to promote smoke-free messages to their stakeholders including employees, customers and the general public on a continuous basis. In recognition of our efforts to promote a smoke-free lifestyle among our staff members, the Land Registry was awarded the Silver Award for 2016 on 27 February 2017.



Award for Breastfeeding Support under the 2015/16 Family-Friendly Employers Award Scheme

Family-Friendly Employers Award Scheme is a biennial award scheme to recognise employers who attach importance to the family-friendly spirit. In recognition of our dedication to providing relevant facilities in the workplace to support female staff members who are breastfeeding, the Land Registry was granted the Award for Breastfeeding Support under the 2015/16 Family-Friendly Employers Award Scheme on 25 October 2016.



Land Registry Best Staff of the Year Scheme

(From left to right) Congratulations to Mr CHEUNG Tak-chung (Search & Departmental Services Division), Mr LING Chun-yat (General Support Services Division) and Ms HO Lai-king, Queenie (Central Imaging Centre) for winning the Land Registry Best Staff of the Year Award in 2016. This annual award scheme aims to motivate staff, promote work commitment and give recognition to deserving staff for their remarkable contributions to the Department.



Land Registry Best Frontline Staff Award

The objective of the Best Frontline Staff Award is to recognise the exemplary performance of our frontline staff. Individual staff members and teams receiving the highest number of commendations from our customers in each half-year period are awarded. The Team Award for the second half year of 2016 has been awarded to the Search Services Section.

