

## **FAQs – Online Application**

### **1. What if I encounter the problem of system failure with message “Server error” or “Server busy, please try again later” displayed?**

If you encounter a system failure, for example, the message "Server error" or “Server busy, please try again later” appears on the screen, there might be a lot of applicants using the online application service at the same time; you can try again later or during off-peak hours (before 9 p.m. or after midnight). Please note that the closing time of online application is 7 p.m. on 20 May 2026.

If there are other equipment and operational problems, please consider using the online application service on other devices.

### **2. What if any validation message appears after filling in the information and cannot continue the application?**

The system will initially check the information filled by the applicant during the application process and display validation message if necessary. Applicants can follow the message to provide or correct the information in order to continue and submit the application.

### **3. Why would the application process be terminated with message “Idle timeout / Time limit for filling in the application form has exceeded” displayed?**

In order to allow more members of the public to use the e-submission service at the same time, applicants have a maximum of 45 minutes to complete an application form. Applicants can save the data during the process of application.

The system will also check if the applicant is still using the system at specific time when they start filling in the application form. If the application is idle for more than five minutes during checking, the system will show a message to ask if the applicant would continue the application form filling. The applicant shall reply the message within 10 minutes. Otherwise, the application process will be suspended. The applicant may fill in the online application form again if necessary. Besides, the system will show a message when there is only 15 minutes left. If time limit has passed, the application process will be suspended. The applicant may fill in the online application form again if necessary. For a smooth online application and payment process, applicants should get ready the required information prior to filling in the online application form. This information includes identity documents of the applicant and related family members (if any), total household monthly income and total net asset value of household and valid credit card.

#### **4. How can I save the data during the process of application?**

Applicants can save the data of the incomplete application in the online e-submission system during application period. If applicant cannot complete the application, he/she can press the “Save Application” button and assign a file name and password to save the completed part for future use. Applicants can input the file name and password to retrieve the saved application form and continue filling in the application form. However, applicants must pay attention that saving application does not imply submission of application; applicants are required to submit the application form and settle the application fee before the application closing date. On the other hand, please note that file name and password are customized. Applicants should keep their file name and password safe as the file name and password cannot be retrieved.

#### **5. How can I continue filling in the saved application?**

Applicants can press the “Agree and Retrieve Saved Application” button and input the file name and password to retrieve the saved but not yet successfully paid application to continue filling in the application form during application period.

#### **6. Why I cannot retrieve the saved application?**

If saved application cannot be retrieved, please confirm if it belongs to the following situations.

##### **[Applicable to applicants using account name and password]**

- i) Please check whether account name, password and one-time password received from email are correct.
- ii) If incorrect password is input consecutively for 5 times, the saved application will be locked and cannot be retrieved in 1 hour.
- iii) If incorrect one-time password is input consecutively for 5 times, the one-time password will become invalid. Please click “Resend One Time Password” to obtain a new password.
- iv) If no one-time password is received via your email, please click “Resend One Time Password”. If one-time password is not received after multiple attempts, please fill in a new application.

##### **[Applicable to applicants using “iAM Smart”]**

- i) Please check whether you use “iAM Smart” to enter online application system.
- ii) Maybe you have not clicked “Save application form”.
- iii) When you have successfully submitted your application and paid the application fee or payment in progress, the application form concerned cannot be retrieved.

**[Applicable to all applicants]**

- i) You have successfully submitted your application and paid the application fee or payment in progress.

**7. How can I pay for the online application fee?**

Applicants can use the credit cards: Visa / MasterCard / JCB / UnionPay or via Faster Payment System (FPS) to pay for the online application fee.

**8. Why I cannot pay for the online application fee with my UnionPay Savings Card/ Debit Card or Prepaid Card?**

This online service only supports payment by UnionPay credit card and does not support UnionPay Savings Card/ Debit Card or Prepaid Card.

Note: Some credit card issuers do not support online payment. In case your credit card is rejected by the payment service, please check with your credit card issuers to ascertain if the card supports online payment.

**9. How can I know if I have successfully submitted the application online?**

Applicants will receive two emails separately if their applications were submitted successfully with application fee paid. First payment acknowledgment email will be sent upon the completion of payment transaction within one day and the second acknowledgment email with application number will be issued upon confirmation of payment of application fee by the applicant.

**10. Why I cannot receive the payment acknowledgement email?**

If the system does not show a successful payment screen after completing the online payment process, the applicant can first check with the credit card issuer whether the payment transaction has been successfully made. If the credit card issuer fails to confirm the payment, the applicant can call the HA Sales and WSM Hotline on 2712 8000 (handled by 1823) after 30 minutes and enter the Hong Kong Identity Card number as required to check the payment record. If the payment record is not found, the application will be considered invalid and the applicant should apply again. If the credit card issuer has confirmed the payment, but the system does not have a record, please contact the HA Sales and WSM Hotline at 2712 8000 (handled by 1823) to follow up.

The payment acknowledgement email would normally be sent within 1 day after successful payment, you can check again later and also please check your Spam or Bulk E-Mail folder.

**11. Why I cannot receive the acknowledgement email with application number?**

The acknowledgement email with application number would normally be sent within 2 days after the application is submitted successfully with application fee paid, you can check again later and also please check your Spam or Bulk E-Mail folder. If you cannot receive the email after 2 days, please contact the HA Sales and WSM Hotline at 2712 8000 (handled by 1823) to follow up.