

8 Key preparations prior to return to Canada

準備回流 加拿大的 8 件事

起行之前 您要知道

For those who have visited or lived in Canada, cannot forget the beautiful scenery, fresh air and comfortable living environment of Canada? Lately, many Canadian Chinese who have returned back to Hong Kong for work or business opportunities in early years have once again raised "secondary flow back". They intend to return to Canada again. If you are going to live in Canada again, let us share the experience & preparation that might help.

曾經遊覽或在加拿大生活過的朋友們，有沒有偶爾想起加國美麗的風光，清新的空氣，舒適的生活環境？不少入了加籍「回流香港」的朋友們，都再度興起「二次回流」，早年由加國回到香港生活賺錢努力工作，最終都打算再度回歸加拿大的懷抱。如果閣下準備再次在加拿大生活，就讓我們一起分享一下經歷，希望可以幫得上忙。



1 Customs Clearance 清關

As long as you have left Canada for 1 year or more, you are required to clear the customs and declare the entry. The simple approach is to find a forwarding company that is associated with Canada and arrange forwarding for home items, including furniture, electrical appliances, toys, clothing, etc., and let them assist you in filling out all the forms for declaration. Normally, Immigration & Custom will confirm with you on your delivered personal belongings & goods upon entering into Canada. The related forwarding company will deliver your belongings & goods to the designated customs office (near airport) for a simple checking procedure. They will then deliver the goods to your home accordingly.

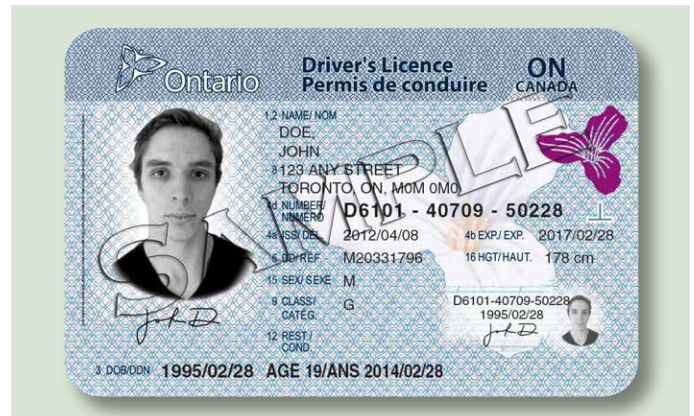
只要您是離開加拿大1年或以上（以出境計）和新移民一樣，都要做一次清關手續，將入境的東西申報。比較簡單的做法是找一家與加拿大有聯繫的搬運公司，安排將家中物品，包括傢俬、電器、玩具、衣飾等托運，由它們幫您申報和協助填表。進入加國境時入境職員會有一個程序和您確認，到貨物送到加拿大時，搬運公司會通知您們自己親自到海關的指定辦事處（在機場附近）辦理一個簡單的手續，完成後搬運公司就可以把貨品送到您家裡。

2 Non-Tax Resident resuming to Tax Resident 非稅務居民轉回稅務居民

We believe that majority of those who have left Canada for a longer period of time have declared as Non-Resident for tax purpose. As long as they do not receive any Canadian benefits during the period, such as child benefit & pensions etc., they do not have to pay taxes to the government. When

Canadian citizens return, they will automatically become a Resident without actually arranging any procedures. The Canadian philosophy is simple. You can enjoy Canada's benefits upon you return and start to pay taxes again. However, professional accountants usually remind you that it is always the best to transfer your current assets back to Canada within 1 year, which can easily be proven that the asset was acquired during the period of non-residents.

相信大部份打算離開加拿大一段較長時間都已申請成為非稅務居民（Non - Resident for tax purpose），只要在期間不領取加拿大的福利，如牛奶金、退休金等，就不用繳稅給政府。加國公民再度回來，其實不用處理什麼程序，就會自動變回居民（Resident）。加拿大的理念很簡單，您回來後工作重新納稅，就可以享有加拿大的福利。不過有專業會計師提醒，如果打算轉移現居地的資產最好在1年內完成，因可以證明財產是在非居民的期間獲得。



3 Driver's License 車牌

Most provinces in Canada use a progressive licensing system that slowly shifts drivers from the learning stage to independent driving.

The types of private car license include: a beginner's license (G1) through a written test, an internship driver's license through a basic road test (G2), and a full driver's license (G) through a highway test. It usually takes 2 years to complete all stages, and the person applying for a license must be 16 years of age or older.



Driver's license holders are normally required to renew their license every 5 years and needs to take a photo again. How about those with expired license? You can renew your license at any time within 12 months of expiration. If license expired for more than 1-3 years, a vision test is required. In the case of expiration of more than 3 to 10 years, in addition to the visual test, it is necessary to re-take the written test & road test again (right upon your application of renewal). If license expired for more than 10 years, you will be counted as a new applicant and must schedule all the appointments!

加國大部分省份採用漸進式的發牌制度，將駕駛人士由學習階段慢慢過渡到獨立駕駛。私家車車牌的種類包括：通過筆試的初學者執照 (G1)、通過基本路試的實習駕照 (G2)，以及通過高速公路路試的完整駕駛執照(G)。要完成所有階段一般需要2年時間，而申領牌照者必須年滿16歲或以上。

如果曾經領過車牌的朋友，每5年一次續牌及需要重新拍照，而貴人事忙的朋友，如果車牌過了期怎辦？在過期12個月內都可以隨時續牌，超過1-3年就要做一次視力測試。過期超過3年至10年的，除做視力測試之餘，還要重新考筆試及路試，只是無須排期，三個試可以接連重考。10年以上的朋友，就當您新人辦理，要全部排期喔！



4 Health Care Card 醫療保健卡

In Canada, most health care services are funded by the government. That means government pays all or part of your health care costs. Services include: seeing family doctors, specialists and most basic & emergency medical care services.

In Ontario, as long as you leave more than 212 days in a year, you will need to re-apply for OHIP (Health Card). You can apply for it immediately after you return, and you do not need to pay for the application, but it will be effective after 3 months. So, it is recommended to buy a 3-months travel medical insurance at your origin city prior to your return. If you are sick or injured, you can claim medical expenses accordingly.

You will need to apply in person at the nearest Service Ontario Centre. Application form can be retrieved from the Centre or downloaded online. Simply provide original documents to determine your identity & prove that you live in Ontario and meet immigration conditions. Please note that not every Service Ontario can apply for OHIP again. You need to search for Service Ontario with Full Suite of Health Card Services!

In BC, as long as you have been away for more than 7 months (212 days) in a year, you must re-join the Medical Services Plan (MSP) and apply for the BC Service Card. You need to apply at the ICBC Driver Licensing Office in person, and you do not need to pay for the application as well.

在加拿大，大部分醫療保健服務均由政府出資。這就意味著政府為您支付全部或部分的醫療保健費用。服務包括：看家庭醫生、專科及大部分基本和緊急醫療保健服務。

在安省，只要您是在1年內離開超過212日，就要重新申請 OHIP (Health Card)。申請無須付費的，也可以回來後就馬上辦理申請手續，但一般要等3個月才生效，所以很多朋友會在上機前在原居地購買3個月的旅遊保險，不幸生病或受傷就可以索回醫療費用。

您需要親身到距離您最近的 Service Ontario 中心申請，表格可以在中心領取或在線下載表格。提供正本文件以確定您的身份，證明您在安大略省居住並且滿足移民條件。請留意不是每間 Service Ontario 都可以辦理再度申請 OHIP 的手續，需要搜尋有提供 Full Suite of Health Card Services 的 Service Ontario 才可以！

而卑斯省，只要您是在1年內離開超過7個月，就要重新加入 Medical Services Plan (MSP) 並申請 BC Service Card，您需要親身到就近的 ICBC Driver Licensing Office 申請，申請也是無須付費的。



5 Finding a family doctor 找尋家庭醫生

Finding a family doctor is important! Despite providing medical consultation & treatments, family doctor will also hold a full set of records for your health, allergy and hidden illness etc. They will also refer you to professional specialist (when needed) with medical records. But don't get it wrong that your previous family doctor will still serve you after you come back. After your long absence from the province, you will be treated as a new patient. Many doctors are so busy & fully occupied with patients and do not accept any new patients at all. You might have to look for a Walk-in clinic when you are sick.

So how do you find a family doctor? For Ontario, simply visit *Health Care Connect*. You can find clinic accepting new patients through this website. For BC, visit *HealthLink BC*.

在加拿大生活過的朋友都知道家庭醫生的重要性，除了看病外，他/她會有您的整齊健康、敏感、隱疾等紀錄，當您需要尋求專科醫生協助，他/她可以準備好您的病歷與及轉介相關專科、也會為您安排定期身體檢查。不過千萬別以為在離開加拿大前看過的家庭醫生在您回來後仍然可以為您效勞，過了好幾年回來就要當新病人辦，而且現時很多醫生都收滿了病人，不接受新症，如果沒有準備就回來，不幸生病時只好看 Walk-in 的門診。

那麼怎樣找家庭醫生呢？安省的網頁很強大，只要瀏覽 *Health Care Connect* 的網站就可以找到家庭醫生。透過該網站可以找到有接收新病人的診所資料，可選擇自行聯繫或在上網註冊。而卑斯省，則瀏覽 *HealthLink BC*。





7 Banking Services 銀行服務

Banking service in Canada is quite different to Hong Kong, apart from interest rate, there are different servicing fee for different account types & levels. It is necessary to clearly understand your needs before deciding which type of "package" of account you really consumed. In addition, good credit history is very important in Canada. If you leave Canada for a while, you will find that your credit history is gone and you have to re-establish it. Therefore, it is smart to apply for a credit card as soon as possible after returning and rebuild your credit record again.

In addition, if you want to manage your bank accounts in both Canada & Hong Kong, it is best to find a global bank e.g. HSBC's Premier account can directly connect to local accounts through online banking and eliminating remittance cost & miscellaneous expenses etc.

另一個大部分朋友感覺處理上比較複雜的是加拿大的銀行服務，因為這個跟中港台相去甚遠，支票跟儲蓄賬戶的用途分別很大，除了利率外，而且不同賬戶級別有著很不同的收費項目，要清楚了解自己的需要才決定申請哪一類型和戶口的「套餐」。再者，加拿大對信貸紀錄看得很緊，像離開加拿大好一段時間，回來後發現信貸紀錄都沒有了，要重新建立，所以回來後最好盡早申請信用卡，重建信貸紀錄：有借有還上等人。

此外，如果需要在加港兩地處理往來賬戶的話，最好還是先在香港找一家兩地互通的銀行，如滙豐銀行的 Premier 戶口，可以透過網上理財直接連繫各地的賬戶，省卻匯款的煩惱、時間和費用！

6 Searching for school (Primary and secondary school) 為孩子找學校 (中小學)

Finding a primary or secondary school for your kids, simply contact District School Board or the Catholic District School Board in your designated city. Some education institutions will conduct an English and mathematics assessment test to determine whether your kids have the need to attend ESL (English as Second Language) and to arrange relevant syllabus. School Board will then inform the results and arrange the nearest primary or secondary schools accordingly. Hence, selecting a residence with good school zone will be a key factor to most parents.

為孩子們找中小學讀書不用考來考去殺戮戰場。回來後選定在哪一區居住後，不是直接跑到學校，而是到所屬區份的公立 (District School Board) 或 天主教地區教育局 (Catholic District School Board)。有部份的教育局會為學童作一個英文及數學評估測試，以斷定適齡的學童有否有就讀ESL的需要，與及安排科目之深淺程度。教育局會即日告知成績及所安排之中小學 (通常是最就近居住地址之學校)，所以如果對學校排名有要求的朋友，在選擇居所時，要一併將這個放入考慮之列。





8 Arranging residence prior to your move 回流前置業安排

Hong Kong people returning & settle down in Canada has gradually become a trend. A new chapter of life has started again. They might have to re-establish their careers or business and kids have to start new classes. Although income earned might not be as high as in Hong Kong, but, families have more precious time to share together, kids love studying than in Hong Kong & higher quality of life has proven that returning to Canada is such a convincing & correct choice.

Buying units of off-plan projects prior to return is a smart arrangement. First of all, find a reliable agent in Hong Kong, then select your preferred district, school zone and designated unit type. The advantage of buying an off-plan project is that you only need to pay 20% of deposit (under several phases) of the purchase price and wait for the completion (hopefully upon your return), by which unit has been completed and ready to live in. Having your own residence right upon arrival, you can avoid disturbing local friends and relatives. It is also very likely to enjoy the appreciation of property prices and exchange rate. Planning ahead always bring you a new life with peace of mind!

港人回流加國已漸成趨勢，這批回流人士正悄悄地陸續回到加國定居，也在當地重新建立事業，子女從新開始在當地學校上課。儘管賺的錢不會像在香港時那麼多，但家庭相聚時間多了，子女上學也較在香港時開心，令他們確信回流的抉擇是正確。在回流前預早買下未建成的樓花，也算是未雨綢繆的好安排。在港先找一個可信靠的中介，再選定心儀的區份、優質的校區及嚮往的戶型，預先購置一間與家人重展新生活的理想家園。購買樓花的優點是只需分階段繳付樓價的20%首期，待回流時，樓盤已落成、可準備入住，除了可馬上擁有自己的居庭，更免卻打擾當地的親朋戚友，並極有可能享受樓價升值、匯率飆升的成果。及早的安排，能為您及家人帶來安枕無憂的新生活！

