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CSA: the Company Secretarial Software

公司秘書專業軟件

CSA Updated Version 6.7

CSA 更新版 6.7

The updated version of CSA has been released. If you have not updated yet, please follow the instructions you received earlier to download the necessary files and use your designated password to complete the update. The changes in this version include the following:

CSA 的更新版本已經發布。如果您還未進行更新，請按照之前發送給您的說明下載檔案，並使用您的專屬密碼更新您的系統。此版本的變更包括以下內容：

Expansion of e-Submission Function to Cover Form NN3

電子提交功能覆蓋至表格 NN3

Form NN3, the Annual Return of Non-Hong Kong companies can now be submitted directly to the CR's e-Services Portal via the TPSI mode from CSA. Please refer to the

revised Guideline attached to the relevant update notice for further information.

非香港公司周年申報表 (表格 NN3) ，現在可以從 CSA 直接透過 TPSI 模式提交至公司註冊處的電子服務網站。詳情請參閱隨有關更新通告附上的經修訂指南。

Re-include Forms IRBR3111A and IRBR3113 to Jobs for Changes of Non-Hong Kong Companies

重新納入表格 IRBR3111A 及 IRBR3113 到非香港公司之變更「工作」中

Under the “One-stop Notification of Change of Company Particulars” service, Forms IRBR3111A and IRBR3113 were previously not required to be filed with IRD. However, pursuant to IRD’s and CR’s latest instructions, these two forms should now be filed by Non-Hong Kong companies with the IRD in respect of relevant changes to the company.

在「一站式公司資料變更通知服務」下，表格 IRBR3111A 及 IRBR3113 先前毋須向 IRD 提交。然而，根據 IRD 及 CR 的最新指示，非香港公司現須就公司有關變更向 IRD 提交上述兩份表格。

SSIC Codes of Singapore Companies Added to Business Nature Codes

業務性質代碼加入新加坡標準產業分類代碼 (“SSIC”)

In response to the needs of some users, the Singapore Standard Industrial Classification Codes (“SSIC”) have been added to the “C/R Code” picklist under “Business Nature” for Singapore companies in the Client Master File.

因應部分用戶的需求，「新加坡標準產業分類代碼」已加入到客戶主資料檔案內「業務性質」的「C/R 代碼」選擇清單中。

Support Hotline Q&A Case Sharing:

支援熱線答問個案分享：

(a) Master File Instant Checklist: Client Leading vs Entity Leading

資料檔案即用清單：客戶引領 vs 實體引領

“Master File Instant Checklist” is a powerful multi-dimensional reporting tool that allows users to conveniently request organized data in MS-Excel format. Typically, most users rely on it to obtain Capacity information linked to a specific Client or Entity. Since different “entry points” may produce different results, the key step is to first select either “Client Leading” or “Entity Leading” as the base setting of the report. This choice ensures CSA retrieves the data you need accurately.

「資料檔案即用清單」是一個強大的多維度報表工具，用戶可方便地以 MS-Excel 格式取得整理好的資料。大多數用戶主要利用它來查詢特定客戶或實體的職務資訊。由於不同的“切入點”會產生不同的結果，最重要的步驟是先選擇以「客戶引領」或「實體引領」作為報表的基礎設定，以確保 CSA 能準確提取所需的資料。

Occasionally, the support hotline receives cases regarding the generation of Capacity reports for Clients or Entities. A common source of confusion is whether to select “Client Leading” or “Entity Leading”. The simple rule is:

支援熱線偶爾會收到有關生成客戶或實體的職務報表的查詢，其中最常見的疑惑是應該選擇「客戶引領」還是「實體引領」。簡單判斷規則為：

- Client Leading: Use this option if you want to view the Capacity within a specified company.
客戶引領：若要查看某指定公司內的職務，請選擇此項。
- Entity Leading: Use this option if you want to view the Capacity of a specified Entity across all companies.
實體引領：若要查看某指定實體在所有公司中的職務，請選擇此項。

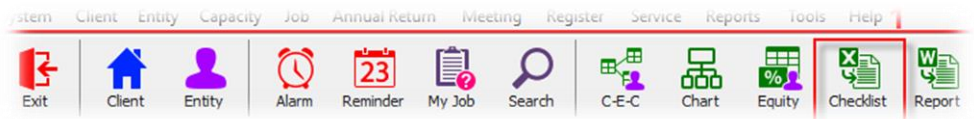
The following steps will guide you through generating a simple report.

以下步驟將指引您如何生成一個簡單的報表。

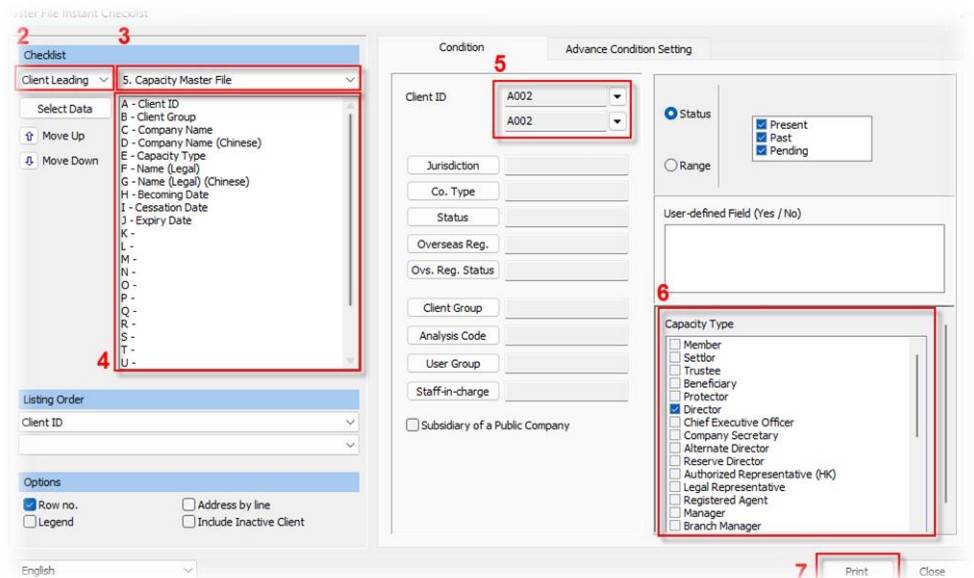
Generate the Capacity Report for Clients

產生客戶的職務報表

- (1) Under the Main Menu, click the [Checklist] speed button.
在主選單下，點擊 [清單] 快速按鈕。



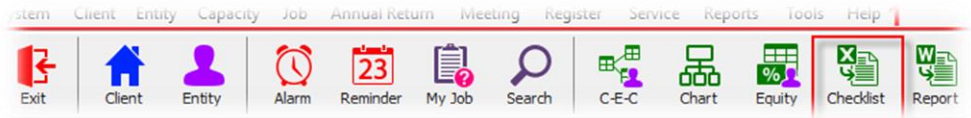
- (2) Select "Client Leading" as the entry point.
選擇「客戶引領」作為切入點。
- (3) Select "5. Capacity Master File" as the data source.
選擇「5、職務主資料檔案」作為資料來源。
- (4) If necessary, adjust the preset data columns (A–J) or add additional columns (K–Z) by double-clicking a row.
如有需要，可透過雙擊某列來調整預設的資料欄位 (A–J) 或新增額外欄位 (K–Z)。
- (5) Select the Client (or range of Clients) you want to review.
選擇您要檢視的客戶 (或客戶範圍)。
- (6) Check the boxes for the Capacities you want to include in the report. (Leave all boxes unchecked to include every Capacity.)
勾選您希望納入報表的職務選項。(若要包含所有職務，則無需勾選任何方框。)
- (7) Press [Print] to generate the report in MS-Excel format.
按下 [列印] 以 MS Excel 格式產生報表。



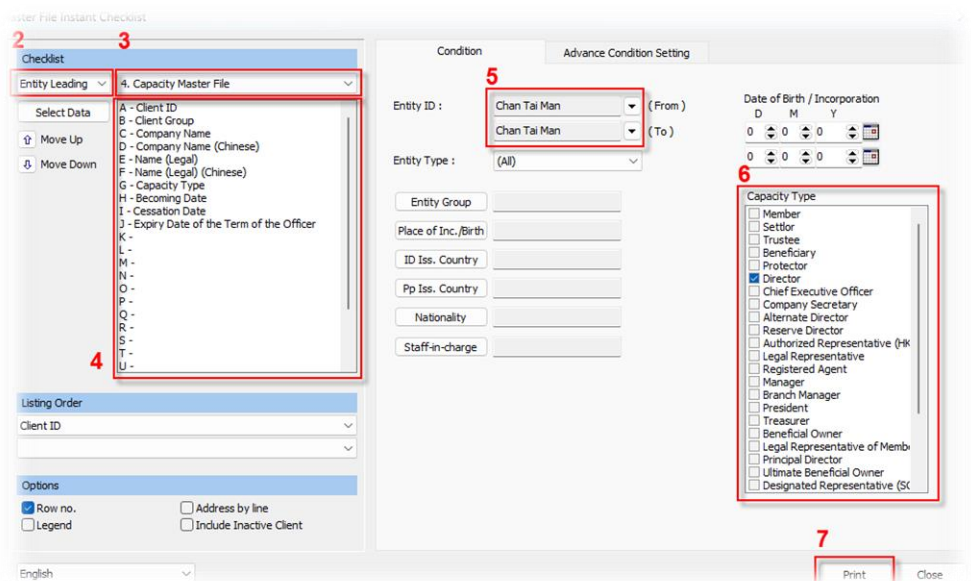
Generate the Capacity Report for Entities

產生實體的職務報表

- (1) Under the Main Menu, click the [Checklist] speed button.
在主選單下，點擊 [清單] 快速按鈕。



- (2) Select "Entity Leading" as the file category (the entry point).
選擇「實體引領」作為檔案類別 (切入點)。
- (3) Select "4. Capacity Master File" as the data source.
選擇「4、職務主資料檔案」作為資料來源。
- (4) If necessary, adjust the preset data columns (A–J) or add additional columns (K–Z) by double-clicking a row.
如有需要，可透過雙擊某列來調整預設的資料欄位 (A–J) 或新增額外欄位 (K–Z)。
- (5) Select the Entity (or range of Entities) you want to review.
選擇您要檢視的實體 (或實體範圍)。
- (6) Check the boxes for the Capacities you want to include in the report. (Leave all boxes unchecked to include every Capacity.)
勾選您希望納入報表的職務選項。(若要包含所有職務，則無需勾選任何方框。)
- (7) Press [Print] to generate the report in MS-Excel format.
按下 [列印] 以 MS Excel 格式產生報表。



(b) An Issue of e-form Submission

提交電子表格的問題

We have recently received reports of an issue with e-form submission in CSA (i.e., via the TPSI mode). The problem is that if the form signer does not have a separate surname, the e-form cannot be submitted through CSA due to CR's present submission rule for the TPSI mode.

近期我們收到一個有關以 CSA (即經由 TPSI 模式) 提交電子表格的問題回報。問題在於：若表格簽署人沒有獨立的姓氏，則因 CR 現行的 TPSI 模式申報規則，該電子表格無法透

過 CSA 提交。

Available Solutions:

可行解決方案：

- Assign a form signer whose name includes a surname for e-submission via CSA.
指派一位具備姓氏的簽署人，以便透過 CSA 進行電子提交。
- Submit the form manually through CR's e-Services Portal instead of CSA.
改為使用 CR 的電子服務網站手動提交表格，而非透過 CSA。

Note:

備註：

The issue has been reported to CR, where an appropriate revision of the submission rule is likely to be scheduled soon.

此問題已向 CR 匯報，相關提交規則的適當修訂預期會被儘快安排。



AML for CSA

(為遵從打擊洗錢及恐怖分子資金籌集的規定)

Adding Countries under FATF “Grey List” in AML for CSA

在 AML for CSA 中新增 FATF 「灰色名單」國家

Countries or jurisdictions placed under Increased Monitoring by the Financial Action Task Force (“FATF”) due to strategic deficiencies in their frameworks to counter money laundering, terrorist financing, and proliferation financing are referred to as the “grey list.”

凡是被金融行動工作組 (FATF) 列入「加強監管」的國家或司法管轄區，因其在防制洗錢、打擊恐怖主義融資及防止大規模毀滅性武器擴散融資方面存在戰略性缺陷，均被稱為「灰色名單」。

As of 13 February 2026, the following countries or jurisdictions are under Increased Monitoring by the FATF:

截至 2026 年 2 月 13 日，以下國家或司法管轄區被 FATF 列入灰色名單：

- Algeria 阿爾及利亞
- Angola 安哥拉
- Bolivia 玻利維亞
- Bulgaria 保加利亞
- Cameroon 喀麥隆
- Ivory Coast 象牙海岸
- Congo 剛果
- Kenya 肯尼亞
- Kuwait 科威特
- Lao 寮國

- Lebanon 黎巴嫩
- Monaco 摩納哥
- Namibia 納米比亞
- Nepal 尼泊爾
- Papua New Guinea 巴布亞紐幾內亞
- South Sudan 南蘇丹
- Venezuela 委內瑞拉
- Vietnam 越南
- British Virgin Islands 英屬維爾京群島
- Yemen 也門

Impact on AML for CSA:

AML for CSA 的對應：

- These countries will be added to the watch list.
以上國家將被納入監控名單。
- Any transaction involving these jurisdictions will require EDD (Enhanced Due Diligence) review instead of the standard CDD (Customer Due Diligence).
涉及這些司法管轄區的交易，將需進行 EDD (加強型盡職調查)，而非一般的 CDD (客戶盡職調查)。
- These changes will be implemented in next system updates.
這些內容將會在隨後的系統更新中反映。

Risk Settings Update:

風險設定更新：

- The current screen for Countries Risk Settings will be updated to include a new category: “Grey List.”
現有的國家風險設定的畫面將新增一個分類：「灰色名單」。
- Users can add or remove countries from the list as needed, especially when FATF issues new announcements.
用戶可依照 FATF 不時的公告，自行新增或刪除名單中的國家。
- In future releases, “Countries at Risk” and “Grey List” will be separated into two distinct categories for more granular risk analysis.
在未來的版本中，系統將把「高風險國家」與「灰色名單」分為兩個獨立類別，以便進行更精細的風險分析。

	Description	Active	Source
2	Mauritius	<input checked="" type="checkbox"/>	http://www.fatf-gafi.org/countries/#other-monitored-jurisdictions
3	Myanmar	<input type="checkbox"/>	http://www.fatf-gafi.org/countries/#other-monitored-jurisdictions
4	Nicaragua	<input type="checkbox"/>	http://www.fatf-gafi.org/countries/#other-monitored-jurisdictions
5	North Korea	<input type="checkbox"/>	
6	Pakistan	<input type="checkbox"/>	http://www.fatf-gafi.org/countries/#other-monitored-jurisdictions
7	Panama	<input type="checkbox"/>	http://www.fatf-gafi.org/countries/#other-monitored-jurisdictions
8	Somalia	<input type="checkbox"/>	https://www.ceb.gov.hk/citb/en/Policy_Responsibilities/united_nations_sanctions.htm
9	South Sudan	<input type="checkbox"/>	https://www.ceb.gov.hk/citb/en/Policy_Responsibilities/united_nations_sanctions.htm
10	Sudan	<input type="checkbox"/>	https://www.ceb.gov.hk/citb/en/Policy_Responsibilities/united_nations_sanctions.htm
11	Syria	<input type="checkbox"/>	http://www.fatf-gafi.org/countries/#other-monitored-jurisdictions
12	Uganda	<input type="checkbox"/>	http://www.fatf-gafi.org/countries/#other-monitored-jurisdictions
13	Yemen	<input type="checkbox"/>	https://www.ceb.gov.hk/citb/en/Policy_Responsibilities/united_nations_sanctions.htm
14	Zimbabwe	<input type="checkbox"/>	http://www.fatf-gafi.org/countries/#other-monitored-jurisdictions

Competing Successfully with CPAnywhere

讓 CPAnywhere 成為你的競爭優勢

(continued from the last issue)

(接上期)

Preface: Running a professional firm is challenging. However, you can stand out among the crowd and unlock new strategies to streamline your practice and boost profitability. In this issue, we will continue to share with you some powerful features of CPAnywhere that may inspire you to revolutionize your firm and redefine success.

前言：經營會計師或律師事務所充滿挑戰，但您可以脫穎而出，掌握創新策略，優化業務流程並提升盈利能力。我們將會在本期繼續與您分享 CPAnywhere 一些強大功能，助您激發靈感，革新業務，重新定義成功。

(10) Efficient Audit Job Scheduling

高效的審計工作排程

Matching the audit procedure needs and the availability of each staff member requires a constant monitoring effort. A staff should fill in as much as possible of his job commitment in a monthly schedule. The manager then combines all his team member's schedules and comes up with the empty slots that he can assign the time for his next audit. It is easier to say this on the paper. In reality, most staff would be out on the field and move around. It is not that easy to get that Availability Schedule up-to-date.

要同時符合審計程序需求與各員工的可用時間，需要持續的監控與協調。每位員工應盡可能在月度排程中填寫自己的工作承諾。經理再將所有團隊成員的排程整合，找出空檔，以便安排下一項審計工作的時間。在紙面上這似乎很容易，但在實際情況中，多數員工常常在外出差，因此要保持「可用時間表」的即時更新並不容易。

If you are not using any Scheduling software, then try out the Google Doc and set one master schedule for all your team members to fill in. That way, you can get a more accurate picture.

如果您沒有使用任何排程軟體，亦可以嘗試使用 Google 文件，建立一份總排程表，讓所有團隊成員共同填寫。如此一來，您就能掌握較為準確的全貌。

How CPAnywhere Can Help

CPAnywhere 如何助您一臂之力

Since all the assigned audit procedures are recorded in Job assignment with their start date, end date, and time required, the system can print out the accurate job schedule for each staff, each team, or the whole company's future commitments.

由於所有分派的審計程序都會在工作分派中記錄其開始日期、結束日期以及所需時間，系統即可為每位員工、每個團隊，甚至整個公司的未來工作承諾，列印出精準的排程。

Demo Software Company
Scheduling By Employee
For the Period From 22 Feb 2026 to 28 Feb 2026

Filter Criteria :003 - Tam Hong Ming.

Code	22 Sun	23 Mon	24 Tue	25 Wed	26 Thu	27 Fri	28 Sat	Total
[1200001-AUD-SA-20230331] ABC Company Limited - Statutory Audit 12/31	-	-	-	-	3.00	-	-	3.00
[1200001-AUD-SA-20251231] ABC Company Limited - Statutory Audit 12/31	-	-	2.00	-	-	-	-	2.00
[AUD-SA-01] AUD-Statutory audit-Pre-work	-	-	-	-	-	2.00	-	2.00
Total :	0.00	0.00	2.00	0.00	3.00	2.00	0.00	7.00

* Job Assignment Deadline[D]

End Of Report

Assigning Job to Staff
給員工分派工作

How would a staff know the jobs that he has been assigned to? Where can a staff keep track of his own outstanding jobs? These questions look very simple but very useful if they can be solved by a user-friendly means.

員工如何知道自己被分派的工作？員工在哪裡可以追蹤自己的未完成工作？這些問題看似簡單，但若能透過使用者友善的方式解決，將非常有幫助。

In CPAnywhere, each staff would have his own “workplace” to gather all the outstanding jobs. Once you assign the job to a staff, he will see the job assignment in his workplace folder in his mobile phone or My Job List in the Main Menu of the system. A staff can constantly check his outstanding work and the progress of it.

在 CPAnywhere 中，每位員工都有自己的「工作區」，用來集中管理所有未完成的工作。一旦主管將工作分派給某位員工，該員工即可在手機上的工作區資料夾或系統主選單中的 My Job List (我的工作清單) 看到任務。透過這個設計，員工能夠持續檢視自己尚未完成的工作，以及各項工作的進度。

Setting Up the Job Assignment
工作分派的設定

Almost all audit work is based on last year's work. So, we do spend a lot of time copying last year's audit working paper, audit program, internal control questionnaire, and financial presentation to this year's audit folder. One important thing is to find out the time required for each audit procedure and the manpower involved. If you are using an audit software that can do this for you automatically, then you are lucky. Simply opening the working paper and building up the beginning balances would be a blessing. Try to look for a good audit program that can do all these tasks.

幾乎所有的審計工作都是以去年的工作為基礎。因此，我們會花費大量時間將去年的審計工作底稿、審計計畫、內部控制問卷以及財務報表複製到今年的審計資料夾中。另一個重要的工作是找出每個審計程序所需的時間以及所涉及的人力。如果您正在使用能夠自動完成這些工作的審計軟體，那您就很幸運。只需打開工作底稿並建立期初餘額就足夠了。建議您尋找一套能夠完成這些任務的優秀審計程式。

But be warned, most junior auditors hate this kind of software because they are the first ones who would need to do all this inputting. The real benefit is for next year's audit, not this year. So, the resistance is very high. But as the owner of the firm, you should insist on it.

但要注意，大部分初級審計員並不喜歡這類軟體，因為他們通常是第一批需要輸入大量資料的人。今年的審計並不會立即受惠，真正的效益會在明年的審計才顯現出來。因此，

阻力往往很大。然而，作為事務所的負責人，您應該堅持推行。

In CPAnywhere, you can copy a job together with its audit procedures to next year's job. This is good for manpower planning and audit procedure setting.

在 CPAnywhere 中，您可以將某一項工作連同其審計程序一起複製到下一年度的工作中。這對於人力規劃以及審計程序設定都非常有幫助。

Job Assignment Maintenance (Ver.4)

Job Assignment - Add

required fields

Previous Job Assignment ID 1200001-AUD-SA-20251231

Job Assignment ID 1200001-AUD-SA-20261231

Customer ID * 1200001 Search Pick ABC Company Limited

Billing Code * AUD-SA Search Pick Statutory Audit

Company Defined Group * AUDTEAM - Audit Team

Designated Date * 31/12/2026

After copying the previous job assignment and setting up all the new details, you can then assign the job to different audit staff.

在複製前一年度的工作分派並設定所有新的細節後，您即可將該工作分派給不同的審計人員。

Job Assigned

Members of [AUDTEAM] - Audit Team

003 - Tam Hong Ming, 005 - CHAN Sui Fung, BU - Business Unit Manager, MASTER - System Administrator

Add Member Add Search

Work Assigned: Add Outstanding Budget Hour : 0.00 hr

Time Code	Emp ID	Budget Hour	Start Date (dd/mm/yyyy)	Promise Date (dd/mm/yyyy)	Complete Date (dd/mm/yyyy)
1	AUD-SA-00	003 - Tam Hong Ming	2	dd/mm/yyyy	dd/mm/yyyy
2	AUD-SA-02	005 - CHAN Sui Fung	4	dd/mm/yyyy	dd/mm/yyyy

Work Assigned: Add Outstanding Budget Hour : 0.00 hr

Save Cancel

This procedure will save time and plan better for job assignments.

此程序能夠節省時間，並讓工作分派的規劃更加完善。

This article is part of a serial publication and will continue in the next issue. Published articles can be found in past issues of the Newsletter.

本文屬系列連載，將在下期繼續。已刊登文章可在往期通訊中找到。

- (1) Maximize Visibility: Use Mass e-Mailing to Promote Your Expertise
放大您的聲音：善用群發電子郵件展現您的專業價值
- (2) Strategically Price Your Professional Services
策略性地為您的專業服務定價
- (3) "Marketing" your Professional Service through Community Service
透過社區服務提升專業形象
- (4) Being a Guest Speaker at Trade Organizations
擔任行業組織的演講嘉賓
- (5) Prospective Client Management
潛在客戶管理

- (6) Automating Your Audit Workflow
審計流程自動化
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審計人員的文件管理
- (8) Managing Your Tax Letters Well
妥善管理您的稅務信函
- (9) Keeping Track of All the Files Moving around the Office
管理並追蹤辦公室內文件的流動



General Interest

產品以外

FACTA vs FBAR: Key Differences Explained by the US Internal Revenue Service

I recently watched the Hollywood movie “The Accountant” on the plane.



(Image source: the spoilertown.com on the movie review)

It features FinCEN, Financial Crime Enforcement Network, under the U.S. Department of the Treasury, which played a role like the CIA. The FinCEN agents used satellite and technological equipment to investigate financial crimes. All field agents carry guns like the CIA agents. In the good old days, we filed bank reports to a small unit for clerical checking and filing. Now, the whole thing has changed. FinCEN is like the CIA working in financial crime and money laundering.



That's difficult to confirm with a rhyme.

(Image source: Screen capture from the movie)

If you are connected to the US tax reporting world, you need to know the main differences between the FACTA (Foreign Account Tax Compliance Act) and the FBAR (Foreign Bank Account Report) so that you are always in compliance with the regulations. Better yet, you should find time to watch “The Accountant”. It’s a pretty good and amusing movie where a CPA acts as an assassin, and the agency FinCEN is acting as the CIA. You will not be disappointed.

The Internal Revenue Service has published a comparison of the two different legal requirements between FACTA (Form 8938) and FBAR (Form 114) to clarify the common confusion.

	<u>FACTA: Form 8938, Statement of Specified Foreign Financial Assets</u>	<u>FBAR: Form 114, Report of Foreign Bank and Financial Accounts</u>
Who must file?	<p>Specified individuals and specified domestic entities that have an interest in specified foreign financial assets and meet the reporting threshold</p> <p>Specified individuals include U.S citizens, resident aliens, and certain non-resident aliens</p> <p>Specified domestic entities include certain domestic corporations, partnerships, and trusts</p>	<p>U.S. persons, which include U.S. citizens, resident aliens, trusts, estates, and domestic entities that have an interest in foreign financial accounts and meet the reporting threshold</p>
Does the United States include U.S. territories?	No	Yes, resident aliens of U.S territories and U.S. territory entities are subject to FBAR reporting
Reporting threshold (total value of assets)	<p>Specified individuals living in the US:</p> <p>Unmarried individual (or married filing separately): Total value of assets was more than \$50,000 on the last day of the tax year, or more than \$75,000 at any time during the year.</p> <p>Married individual filing jointly: Total value of assets was more than \$100,000 on the last day of the tax year, or more than \$150,000 at any time during the year.</p> <p>Specified individuals living outside the US:</p> <p>Unmarried individual (or married filing separately): Total value of assets was more than \$200,000 on the last day of the tax year, or more than \$300,000 at any time during the year.</p> <p>Married individual filing jointly: Total value of assets was more than \$400,000 on the last day of the tax year, or more than \$600,000 at any time during the year.</p> <p>Specified domestic entities:</p> <p>Total value of assets was more than \$50,000 on the last day of the tax year, or more than \$75,000 at any time during the tax year.</p>	<p>Aggregate value of financial accounts exceeds \$10,000 at any time during the calendar year. This is a cumulative balance, meaning if you have 2 accounts with a combined account balance greater than \$10,000 at any one time, both accounts would have to be reported.</p>

When do you have an interest in an account or asset?	If any income, gains, losses, deductions, credits, gross proceeds, or distributions from holding or disposing of the account or asset are or would be required to be reported, included, or otherwise reflected on your income tax return	Financial interest: you are the owner of record or holder of legal title; the owner of record or holder of legal title is your agent or representative; you have sufficient interest in the entity that is the owner of record or holder of legal title. Signature authority: you have authority to control the disposition of the assets in the account by direct communication with the financial institution maintaining the account.
What is reported?	Maximum value of specified foreign financial assets, which include financial accounts with foreign financial institutions and certain other foreign non-account investment assets	Maximum value of financial accounts maintained by a financial institution physically located in a foreign country
How are maximum account or asset values determined and reported?	Fair market value in U.S. dollars in accord with the Form 8938 instructions for each account and asset reported Convert to U.S. dollars using the end of the taxable year exchange rate and report in U.S. dollars.	Use periodic account statements to determine the maximum value in the currency of the account. Convert to U.S. dollars using the end of the calendar year exchange rate and report in U.S. dollars.
When due?	Form is attached to your annual return and due on the date of that return, including any applicable extensions	Received by April 15 (6-month automatic extension to Oct 15)
Where to file?	File with income tax return pursuant to instructions for filing the return.	File electronically through FinCEN's BSA E-Filing System. The FBAR is not filed with a federal tax return.
Penalties	Up to \$10,000 for failure to disclose and an additional \$10,000 for each 30 days of non-filing after IRS notice of a failure to disclose, for a potential maximum penalty of \$60,000; criminal penalties may also apply	Civil monetary penalties are adjusted annually for inflation. For civil penalty assessment prior to Aug 1, 2016, if non-willful, up to \$10,000; if willful, up to the greater of \$100,000 or 50 percent of account balances; criminal penalties may also apply

Types of foreign assets and whether they are reportable

	<u>FACTA: Form 8938, Statement of Specified Foreign Financial Assets</u>	<u>FBAR: Form 114, Report of Foreign Bank and Financial Accounts (FBAR)</u>
Financial (deposit and custodial) accounts held at foreign financial institutions	Yes	Yes
Financial account held at a foreign branch of a U.S. financial institution	No	Yes

Financial account held at a U.S. branch of a foreign financial institution	No	No
Foreign financial account for which you have signature authority	No, unless you have an interest in the account as described above	Yes, subject to exceptions
Foreign stock or securities held in a financial account at a foreign financial institution	The account itself is subject to reporting, but the contents of the account do not have to be separately reported	The account itself is subject to reporting, but the contents of the account do not have to be separately reported
Foreign stock or securities not held in a financial account	Yes	No
Foreign partnership interests	Yes	No
Indirect interests in foreign financial assets through an entity	No	Yes, if sufficient ownership or beneficial interest (i.e., a greater than 50 percent interest) in the entity. See instructions for further detail.
Foreign mutual funds	Yes	Yes
Domestic mutual fund investing in foreign stocks and securities	No	No
Foreign accounts and foreign non-account investment assets held by foreign or domestic grantor trust for which you are the grantor	Yes, as to both foreign accounts and foreign non-account investment assets	Yes, as to foreign accounts
Foreign-issued life insurance or annuity contract with a cash-value	Yes	Yes
Foreign hedge funds and foreign private equity funds	Yes	No

Foreign real estate held directly	No	No
Foreign real estate held through a foreign entity	No, but the foreign entity itself is a specified foreign financial asset, and its maximum value includes the value of the real estate	No
Foreign currency held directly	No	No
Precious Metals held directly	No	No
Personal property, held directly, such as art, antiques, jewelry, cars and other collectibles	No	No
'Social Security'- type program benefits provided by a foreign government	No	No

With my best wishes to your 2025 tax filing!

Harry Tsui | Co-founder | P & L Associates
 (This article does not have a Chinese version.
 本文並無中文版。)

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Career with P & L Associates 人才招募

We are looking to hire someone who possesses a passion for an IT job and enjoys working with people. If you think you are one of them, please send us your resume to career@plsoft.com telling us about yourself. Strictly confidential.

I.T. Support Specialist (IT 支援專員)

- Be problem-solving orientated
具備解決問題的意識
- Practical, hand-on experience trouble-shooting PC, LAN, and Internet issues
擁有 PC、區域網路和網際網路故障排除的實務經驗
- Solid knowledge of MS-SQL, Windows, Linus, AWS, firewalls, and routers
通曉 MS-SQL、Windows、Linux、AWS、防火牆和路由器
- Able to perform in-house hardware and software installation, configuration, and ongoing maintenance
能夠進行公司內部硬體和軟體的安裝、設定和日常維護

CSA Support Specialist (CSA 支援專員)

- Be problem-solving orientated
具備解決問題的意識
- Practical, hands-on experience using CSA Expert
擁有使用 CSA Expert 的實務經驗
- Provide hotline and online support to CSA users
為 CSA 用戶提供熱線和線上支援
- Deliver introductory training sessions for new CSA users
為 CSA 新用戶提供入門培訓
- In-house training will be offered to support successful performance in these responsibilities
本公司將提供內部培訓以支援您成功履行這些職責