

To: taxreform@fstb.gov.hk cc: Subject: 「稅制改革」

Dear Sir/Madam

I don't think this is good idea to have a tax for "Hospital" and "Education". Both fee is very high for general employee. For example, the university fee is total about HK\$900,000 for about 2.5 years. Do you think the general employee such as clerk can afford this payment? Even no addition tax now, some students need to borrow some some for the education from bank. Should we need to reduce some courses? Should we don't study too hard after work that we can save some money. Should we decrease the competitive advange? How the government encourage continuate study, but increase the tax for education? Will it affects the HK competitive advange in productivity?

Thanks & best regards Janet Tong