

This page contains the Default Investment Strategy (DIS) Disclosure and Business Rules which forms part of the form. Member should read the contents in detail before completing the form.

DIS Disclosure and Business Rules (Effective Date Is 1 April 2017)

Default Option

- (1) Effective from 1 April 2017, the default investment arrangement of the scheme is DIS.
- (2) Members are allowed to choose separate fund choices on employer or member contribution. For unspecified part, the future contributions and accrued benefits transferred from another MPF scheme will be set to DIS.

Valid Investment Option

- (1) Fund choice allocation must be an integer.
- (2) Fund choice allocation must be a minimum of 5%.
- (3) For new enrolment case, if the total fund choice allocation is less than or exceeded 100%, or the percentage has been amended but without member's signature, future contributions and accrued benefits transferred from another MPF scheme will be set to DIS.
- (4) For fund switching case, the percentage amount for switching should be an integer percentage and the switch-in total must be 100%. If the total fund choice allocation is less than or exceeded 100%, switching percentage not an integer or the percentage has been amended but without member's signature, the existing investment choice for future contributions and accrued benefits transferred from another MPF scheme and/or fund allocation of the accrued benefits (if any) will remain unchanged.
- (5) For switching out of partial accrued benefits to other constituent fund(s), the fund allocation for the rest of the accrued benefits in any or all of a member's sub-account(s) for which no specified instruction has been given will remain unchanged until the member submits another valid fund switching request.

DIS Features

- (1) Members are free to choose to invest in the DIS. Also, members can select a combination of DIS and other constituent funds including Principal Core Accumulation Fund ("CAF") and Principal Age 65 Plus Fund ("A65F").
- (2) The automatic de-risking feature will only apply to members who have selected or defaulted to DIS. This feature does not apply if member has chosen the CAF and A65F as a standalone constituent fund choice.
- (3) The date of annual de-risking will be on member's birthday. In case the member's birthday is not a business day, the annual de-risking day will be the following business day. For member's birthday on 29 February, the de-risking will be on 1 March if there is no 29 February for the year.
- (4) For member who has selected DIS and with incomplete date of birth record:
 - If only the year and month of birth is available, the annual de-risking will use the last calendar day of the birth month or the following business day if such day is not a business day.
 - If only the year of birth is available, the annual de-risking will use the last calendar day of the year or the following business day if such day is not a business day.
 - If the date of birth is unknown, member's accrued benefits will be fully invested in A65F without de-risking.
- (5) For change of date of birth or submission of date of birth after member enrolment, an ad hoc de-risking on the DIS may be processed within 10 business days after we have updated the member's record.

Discontinue of De-risking

- (1) The de-risking mechanism for future contributions and accrued benefits transferred from another MPF scheme under DIS will be discontinued if member has provided a valid investment instruction on future investment choice to us which does not involve any DIS selection.
- (2) The de-risking mechanism on the accrued benefits under DIS will be discontinued if member has provided a valid fund switching instruction to us to switch out all the existing fund balance under DIS.
- (3) For a deceased member, de-risking will be ceased once we have received proof of the death of the member. If de-risking has already been taken place between the death of the member and the time at which we received the satisfactory proof of such death, such de-risking will not be undone, although no further de-risking will take place in respect of the deceased member.

Multiple Transactions

- (1) If we have received another specified instruction, including but not limited to subscription (e.g. contribution or fund transfer-in), redemption (e.g. fund transfer-out or withdrawals) or switching instructions, the de-risking will be automatically processed on the member's birthday while the other instruction(s) will be processed within the service turnaround time.
- (2) When one or more of the specified instructions, including but not limited to subscription, redemption or switching instructions, are being processed on the annual de-risking date for a relevant member, while the annual de-risking will only take place after completion of these instructions, the annual de-risking will be completed on the original de-risking date.
- (3) In order to ensure that the switching instruction can be processed on or prior to the de-risking date, members should refer to the cut-off time and the required time to complete (after the date of receipt of completed instruction) as set out in the "Trustee Service Comparative Platform" in the MPFA's website before submitting a valid switching instruction or change of investment mandate instruction. Any valid switching instruction or change of investment mandate instruction received by the Trustee before the annual de-risking but not meeting the required timeframe may only be completed after the annual de-risking.

Transfer or Withdrawal of Accrued Benefits

- (1) For transfer of accrued benefits from one account to another account within the same scheme, for example, to transfer the account balance from a terminated member account to a personal account under the same scheme, it will be by way of unit transfer. Regarding future contributions and accrued benefits transferred from another MPF scheme, unless the member has provided investment instruction under the new personal account, the investment mandate will be set to DIS.
- (2) For any specified instructions involving unit redemption, including but not limited to consolidation of personal accounts among different schemes, partial or full withdrawal of accrued benefits, transfer out of accrued benefits due to member termination or under employee choice arrangement, long service payment / severance payment offset and employer switching plans, all or part of the member accrued benefits including DIS will be withdrawn. The de-risking mechanism on the remaining DIS accrued benefits will be continued until the DIS account balance is zero.
- (3) When an account is terminated and all the accrued benefit has been withdrawn or transferred out to another scheme, the subsequent contribution will be withdrawn to the member or transferred out to another scheme from the terminated account without allocating to any of the investment fund.

Contact Details

- (1) For details of the default fund arrangement, de-risking mechanism and de-risking table, please contact our customer service hotline at 2802 2812 / 2885 8011 or visit our website at www.principal.com.hk.

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預設投資策略披露及商業守則 (生效日期為2017年4月1日)

預設選擇

- (1) 由 2017 年 4 月 1 日生效日期起，預設投資策略將會成為本計劃的預設投資安排。
- (2) 會員/成員可就僱主或會員/成員供款選擇不同基金。若沒有指示，未來供款和轉移自另一項強積金計劃的累算權益將設定為預設投資策略。

有效投資選擇

- (1) 基金選擇分配必須為整數。
- (2) 基金選擇分配最低為5%。
- (3) 就新登記會員/成員而言，若基金選擇分配之總和少於或多於百分之一百，又或是分配率修改而沒有簽署作實，未來供款和轉移自另一項強積金計劃的累算權益將設定為預設投資策略。
- (4) 就基金轉換而言，轉換指示的百分比必須為整數百分比，及轉入總和必須是100%。若基金選擇分配之總和少於或多於100%，轉換率非整數或轉換率經修改而沒有簽署作實，現有未來供款和轉移自另一項強積金計劃的累算權益之投資分配及/或累算權益基金分配(如有)將繼續不變。
- (5) 就把部分累算權益轉出至其它成分基金的情況，會員/成員的任何或所有分賬戶內沒有給予明確指示的餘下累算權益，其基金分配將保持不變，直至該會員/成員遞交另一有效之基金轉換申請。

預設投資策略特色

- (1) 會員/成員可自由選擇按照預設投資策略下投資。同時，會員/成員亦可混合選擇預設投資策略及其他成分基金，包括信安核心累積基金及信安65歲後基金。
- (2) 自動降低投資風險之特性只適用於會員/成員因已選擇或基於預設投資安排於預設投資策略中。此特性並不適用於會員/成員選擇信安核心累積基金及信安65歲後基金為獨立之成分基金。
- (3) 週年降低投資風險之日期定於會員/成員之生日。倘若會員/成員之生日並非交易日，則會改為下一個交易日。假使會員/成員生日是2月29日而該年沒有2月29日，則降低投資風險會在3月1日進行。
- (4) 就選擇預設投資策略而沒有完整出生日期之會員/成員而言：
 - 若只能提供出生年份及月份，週年降低投資風險將會在出生月份之最後一個曆日進行，若該天不是交易日，則會延至下一個交易日。
 - 若只能提供出生年份，週年降低投資風險將會在每年之最後一個曆日進行，若該天不是交易日，則會延至下一個交易日。
 - 若未能提供出生日期，會員/成員之累算權益將全部投資於信安65歲後基金，亦不會進行降低投資風險。
- (5) 已登記之會員/成員之後更改出生日期或遞交出生日期，本公司會在更新會員/成員紀錄後之十個工作天內就預設投資策略進行一次降低投資風險。

終止降低投資風險

- (1) 若會員/成員就未來新供款之投資選擇向本公司提交有效之投資指示而該指示不涉及任何預設投資策略，則未來供款和轉移自另一項強積金計劃的累算權益之投資選擇在預設投資策略下之降低投資風險機制會終止。
- (2) 若會員/成員向本公司提交有效之基金轉換指示以轉出在預設投資策略下所有現有基金結餘，則累算權益在預設投資策略下之降低投資風險機制會終止。
- (3) 對於已故會員/成員，一旦本公司收到會員/成員之身故證明，降低風險機制會停止。倘若自會員/成員身故之日至本公司收到令其信納的該等身故證明期間，降低風險經已發生，則該等降低風險將不會被撤銷，但是，將不會發生與已故會員/成員有關的任何進一步之降低風險。

多項交易

- (1) 若本公司收到另一指示，包括但不限於認購（例如供款或基金轉入）、贖回（例如基金轉出或提取權益）或轉換基金指示，降低投資風險將自動在會員/成員生日當天進行，而上述之指示則會在服務運轉時間內處理。
- (2) 若於週年降低投資風險日需要為有關會員/成員處理一個或更多特別指示，包括但不限於購入、贖回或轉換基金指示，每年降低風險的安排只會在此等指示辦妥後進行，則每年降低風險的安排將會於原來的降低風險日期辦妥。
- (3) 為確保轉換指示或更改投資授權指示能於降低風險之日或之前辦理，會員/成員在提交有效指示前，應參考強積金管理局網站中「受託人服務比較平台」載列之截止時間及所需時間完成（收妥指示日期後起計）。受託人在每年降低風險之日前收到但不滿足所需時間規定之任何有效的轉換指示或更改投資授權指示，僅可於進行每年降低風險之後方可辦妥。

轉移或提取累算權益

- (1) 就同一計劃下由一個帳戶轉移累算權益至另一個帳戶，例如，轉移一個離職會員/成員帳戶內之累算權益至同一計劃下之個人帳戶，將會用基金單位轉移方式處理。有關未來供款和轉移自另一項強積金計劃的累算權益之投資分配，除非會員/成員在新個人帳戶提交投資指示，否則投資分配將設定為預設投資策略。
- (2) 就任何特定指示涉及基金單位贖回、不同計劃下之個人帳戶整合、累算權益之部份或全數提取，因會員/成員離職或僱員在自選安排下而轉移累算權益、長期服務金/遣散費抵銷及僱主轉換計劃，全部或部份之會員/成員累算權益(包括預設投資策略)將被提取。在預設投資策略下之餘下累算權益仍會有降低風險機制，直至預設投資策略下之帳戶結存為零。
- (3) 當帳戶已結束及所有累算權益已被提取或轉移至另一計劃，其後再收到之供款將會從已結束之帳戶內提取給會員/成員或轉移至另一計劃而不會作出任何投資。

聯絡詳情

- (1) 有關預設基金安排、降低投資風險機制及降低投資風險列表之詳情可向客戶服務部熱線 2802 2812 / 2885 8011或登入本公司網址www.principal.com.hk查詢。

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Section D Change of Member's Voluntary Contributions (not applicable to Personal Account Members)
丁部 更改會員/成員自願性供款 (不適用於個人賬戶會員/成員)

Starting from the contribution period which will commence from :.....: (DD/MM/YYYY) (1 month notice required), I wish to make Member's Voluntary Contributions as indicated below:

由供款期開始於 :.....: (日/月/年)起(請提供一個月通知期), 本人欲作出會員/成員自願性供款如下:

Please select one 請選擇以下其中一項:		Contribution % or Fixed Amount 供款百分比或指定金額
<input type="checkbox"/>	Fixed amount per contribution period 每供款期指定金額	
<input type="checkbox"/>	Relevant Income x Contribution % 有關入息 x 供款百分比	
<input type="checkbox"/>	Relevant Income x Contribution % – Mandatory Contribution 有關入息 x 供款百分比 – 強制性供款	
<input type="checkbox"/>	Relevant Income (subject to the maximum level of relevant income defined in MPF Ordinance) x Contribution % 有關入息(受強制性公積金條例所定的最高有關入息水平限制) x 供款百分比	
<input type="checkbox"/>	As specified by the Employer in the Schedule to Participation Agreement, as amended from time to time. 由僱主於參加同意書附表(及其不時作出的修訂)內指明	

Starting from contribution period which will commence from :.....: (DD/MM/YYYY) (1 month notice required), I do not wish to make any Member's Voluntary Contributions.

由供款期開始於 :.....: (日/月/年)起(請提供一個月通知期), 本人不欲作出任何會員/成員自願性供款。

Note: Member should give at least 1 month prior Notice to the Trustee for changes relating to Member's Voluntary Contributions.

注意: 會員/成員應最少於1個月前就更改會員/成員自願性供款事宜通知受託人。

Personal Information Collection Statement
個人資料收集說明書

The provision of information and other personal data by you is on a voluntary basis. However, failure to provide us with the information and other personal data as requested may result in your application/instruction not being able to be processed. The information and other personal data provided by you will only be accessed and handled by Principal Trust Company (Asia) Limited ("the Trustee and Administrator"), Principal Insurance Company (Hong Kong) Limited ("the Sponsor"), AXA China Region Insurance Company Limited and its Subsidiary Intermediary ("the Intermediary") (collectively, "the Entity").

The information and other personal data collected from you from time to time will be used for the purposes of:

- (1) processing your application for participation in our Principal MPF Scheme(s) ("the MPF Scheme");
- (2) administering and managing your contributions and accrued benefits under the MPF Scheme;
- (3) carrying out your instructions or responding to any enquiries given or purporting to be given by you or on your behalf;
- (4) direct marketing of mandatory provident fund ("MPF") products, retirement schemes, MPF related services and products of the Trustee and the member company(ies) (as defined below);
- (5) providing MPF related services;
- (6) maintaining statistical data and providing a database for product and market research;
- (7) compliance with applicable laws and regulations; and
- (8) any other purposes relating or incidental to the above.

Your personal data (name, contact details and account records) may be used for direct marketing of MPF products, retirement schemes, MPF related services and products of the Trustee and the member company(ies) only with your consent. If you do not wish your personal data being used for direct marketing as described herein, you should indicate your objection by ticking ("✓") the relevant box under Declaration.

Your personal information may be transferred/disclosed to the following parties (whether within or outside the Hong Kong Special Administrative Region) for any of the purposes stated above:

- (1) any agent, contractor, third party service provider, or any company(ies) within the same group of companies to which the Trustee belongs ("the member company(ies)") which provides administrative, telecommunications, computer, marketing, professional or other services to the Trustee in connection with their business operations;
- (2) any person to whom the Trustee is under an obligation to make disclosure under the requirements of any law binding on the Trustee or any of the member companies or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Trustee or the member companies are expected to comply; and
- (3) any actual or proposed assignee of the Trustee or participant or sub-participant or transferee of the rights of the Trustee in respect of the client.

Under the Personal Data (Privacy) Ordinance, you have a right to request access to and correction of any of your personal information held by the above Entity and not to use your personal data for direct marketing purpose as stated above. The aforesaid requests can be made in writing to:

Data Protection Officer
Principal Trust Company (Asia) Limited
30/F, Millennium City 6,
392 Kwun Tong Road,
Kwun Tong, Kowloon,,
Hong Kong

If you have any questions or wish to know more about our privacy policy, please send your enquiry to the above address or contact us at 2802 2812 / 2885 8011.

閣下提供的資料及其他個人資料純屬自願性質。然而, 如未能提供所需資料及其他個人資料, 可能導致閣下的申請 / 指示不獲處理。閣下提供的資料及其他個人資料僅供信安信託(亞洲)有限公司(「受託人」及「管理人」)、美國信安保險有限公司(「保薦人」)、安盛金融有限公司及其附屬中介人(「中介人」)(統稱「機構」)使用及處理。

向閣下所收集的資料及其他個人資料將會用作下列用途:

- (1) 處理閣下參與信安強積金計劃(「強積金計劃」)的申請;
- (2) 處理及管理閣下於強積金計劃的供款及累算權益;
- (3) 執行閣下的指示或答覆閣下或閣下代表的查詢;
- (4) 直接促銷受託人或成員公司(詳譯如下)的強制性公積金(「強積金」)產品、退休計劃、強積金相關服務及產品;
- (5) 提供強積金相關服務;
- (6) 維持統計數據及用作產品及市場研究資料庫;
- (7) 遵守有關法律及規則; 及
- (8) 用作與任何上述有關的用途。

只有在閣下的同意下, 閣下的個人資料(姓名, 聯絡資料和戶口記錄)或會用於直接促銷受託人或成員公司的強積金的產品, 退休計劃, 強積金相關的服務和產品。如閣下不欲閣下的個人資料被用於如本文所述之直接促銷, 您應在聲明部分有關的方格內加上(「✓」)號, 以表示不同意。

閣下的個人資料可能轉移/披露予以下的人士(不論在香港特別行政區內外)作為上述所載的任何用途:

- (1) 在業務上向受託人提供行政、電訊、電腦、市場推廣、專業或其他任何服務的代理、承包商、第三方服務供應商或受託人所屬公司集團旗下的任何公司(「成員公司」);
- (2) 就受託人或成員公司所需遵守的法律要求,或按監管機構或其他主管機構要求受託人或成員公司需遵守的指引,受託人因而有責任要向其披露的任何人士;及
- (3) 允許任何受託人的實際或建議承讓人或受託人所持客戶權益的分享者、再分享者、受讓人擁有有關客戶資料的權利。

根據個人資料(私隱)條例,閣下有權要求查閱及更正以上機構所持有閣下的個人資料及要求閣下的個人資料不被用作上述的直接促銷用途。上述要求可以書面形式通知

保障資料主任
信安信託(亞洲)有限公司
香港九龍觀塘觀塘道392號
創紀之城6期30樓

閣下如有任何疑問或欲進一步了解本公司的私隱政策,請致函到上述地址或致電2802 2812 / 2885 8011與本公司聯絡。

Declaration

聲明

- (1) I hereby acknowledge that I have read and fully understand the offering document and all relevant information in connection with this Application, and all the information and documents submitted with this Application are true, accurate and complete.
- (2) I accept the responsibility for the decisions I have made on this Application and acknowledge that the Entity shall not be liable for any loss due to an inappropriate choice made by me.
- (3) I hereby authorize the Trustee / Administrator to accept and act on facsimile instructions and agree to indemnify the Trustee / Administrator against any action, proceeding, claim, loss, damage, cost or expense which may be brought against the Trustee / Administrator or suffered or incurred by the Trustee / Administrator arising either directly or indirectly out of or in connection with the Trustee / Administrator accepting facsimile instructions and acting thereon, whether or not the same are confirmed by me in writing, unless due to the wilful default or gross negligence of the Trustee / Administrator. The Trustee / Administrator has the right to determine which forms or other documents of instructions may or may not be accepted by facsimile.
- (4) I agree the Entity to record all or any of my telephone conversation(s) with the Entity.
- (5) I hereby acknowledge that I have read and fully understood the content of the Personal Information Collection Statement as attached hereto.
- (6) I understand that the Trustee and the member company(ies) intends to use my personal data (name, contact details and account records) for direct marketing of mandatory provident fund ("MPF") products, retirement schemes, MPF related services and products as stated in the Personal Information Collection Statement. I also understand that the Trustee and the member company(ies) cannot make such use of my personal data without my consent and will cease to use my personal data for direct marketing purpose upon my written or verbal request. I hereby express my consent to the use of my personal data (as provided/updated by me from time to time) by the Trustee and the member company(ies) (and their agents) for the aforesaid direct marketing purpose. I further understand that should I find such use of my personal data not acceptable, I should indicate my objection by ticking ("✓") the box below.

I object to the proposed use of my personal data in direct marketing

- (1) 本人謹此確認本人閱畢並完全明白說明書和所有與此申請相關的資料,及確認就此申請所提供之所有資料及文件均為正確無誤及並無缺漏。
- (2) 本人承擔本人就此申請所作出之決定之責任,並承諾貴機構不用承擔因本人不恰當之選擇所導致之任何損失。
- (3) 本人同意並授權受託人/ 管理人接受傳真指示及根據指示處理有關事宜。除因受託人/ 管理人之蓄意失責或嚴重疏忽,本人同意賠償受託人/ 管理人因接受傳真指示及根據指示行事(不論本人有否書面確認該傳真指示)而直接或間接招致之任何訴訟、索償、損失、賠償責任、開支或費用。受託人/ 管理人有權決定接受何種傳真表格或指示。
- (4) 本人謹此同意貴機構可記錄本人與貴機構之間進行的所有或任何電話談話。
- (5) 本人特此確認本人已閱畢並完全明白所附的個人資料收集說明書。
- (6) 本人明白受託人或成員公司擬使用本人的個人資料(姓名,聯絡資料及戶口記錄)以作出個人資料收集說明書內所述的直接促銷強制性公積金(「強積金」)產品、退休計劃、強積金相關服務及產品。本人亦明白受託人或成員公司在未得本人的同意之前不能如此使用本人的個人資料,受託人或成員公司倘接獲本人之書面或口頭要求,將停止使用本人的個人資料作直接促銷用途。本人現在明確表示同意受託人或成員公司(及其代理)使用本人的個人資料(由本人不時提供/更新)作上述直接促銷用途。本人進一步明白,如本人不接受本人的個人資料用作此用途,本人應在以下方格內加上(「✓」)號,以表示反對。

本人反對本人的個人資料被使用於擬作出的直接促銷。

Signature of Member 會員/成員簽署

(It must be the same as the record kept by the administrator)
(此簽署必須與行政管理人之紀錄相同)

Signature of Employer's authorized officer 僱主授權代表簽署

(applicable to change in Section D only) (只適用於丁部之更改)

Date 日期

Date 日期

Terms defined in the trust deed of the Plan shall have the same meanings when used in this form. 在本計劃的信託契約中定義的詞語,如在本表格中使用應具相同涵義。

Trustee & Administrator: Principal Trust Company (Asia) Limited 受託人及管理人: 信安信託(亞洲)有限公司

Sponsor: Principal Insurance Company (Hong Kong) Limited 保薦人: 美國信安保險有限公司

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Customer Service Hotline 客戶服務熱線: (852) 2802 2812 or (852) 2885 8011 Employer Hotline 僱主專線: (852) 2539 1188 Fax 傳真: (852) 2827 1707 Website: 網址: www.principal.com.hk