

Personal Information Collection Statement

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 & Administrator"), Principal Insurance Company (Hong Kong) Limited ("the Sponsor") and Principal Investment & Retirement Services Limited ("the Promoter")(collectively, "the Company").

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 Principal MPF Scheme Series 600 or 800 ("the Scheme");
- (2) administering and managing your contributions and accrued benefits under the 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 Company;
- (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 mandatory provident fund ("MPF") products, retirement schemes, MPF related services and products of the Company only with your consent.

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 companies group to which the Company belongs ("the member company(ies)") which provides administrative, telecommunications, computer, marketing, professional or other services to the Company in connection with their business operations;
- (2) any person to whom the Company is under an obligation to make disclosure under the requirements of any law binding on the Company or any of the member companies or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Company or the member companies are expected to comply; and
- (3) any actual or proposed assignee of the Company or participant or sub-participant or transferee of the rights of the Company 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 Company and to request 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 2827-1233.

個人資料收集說明書

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」)，及信安投資及退休金服務有限公司(「推銷人」)(統稱「公司」)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600或800系列(「本計劃」)的申請；
- (2) 處理及管理閣下於本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) 直接促銷本公司的強制性公積金(「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)或會用於直接促銷本公司的強制性公積金(「強積金」)的產品，退休計劃，強積金相關的服務和產品。

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) 在業務上向本公司提供行政、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本公司所屬公司集團旗下的任何公司(「成員公司」)；
- (2) 就本公司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本公司或成員公司需遵守的指引，本公司因而有責任要向其披露的任何人士；及
- (3) 允許任何本公司的實際或建議承讓人或本公司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本公司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2827-1233與本公司聯絡。

Continued on next page (請轉到下頁)



P16_CHG_v.1.Oct17

DEFKBC-CHGMBR OBJTCHGMBREXT*

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 mandatory or voluntary 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) 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.
- (3) 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.
- (4) 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 2827 1233 or visit our website at www.principal.com.hk.

Continued on next page (請轉移到下頁)

預設投資策略披露及商業守則 (生效日期為1/4/2017)

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) 成員可就強制性或自願性供款選擇不同基金。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) 就新登記成員而言，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。
- (3) 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。
- (4) 就把部分累算權益轉出至其它成分基金的情況，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，直至該成員遞交另一有效之基金轉換申請。

預設投資策略特色

- (1) 成員可自由選擇按照預設投資策略下投資。同時，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成員之生日。倘若成員之生日並非交易日，則會改為下一個交易日。假使成員生日是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，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) 已登記之成員之後更改出生日期或遞交出出生日期，本公司會在更新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) 對於已故成員，一旦本公司收到成員之身故證明，降低風險機制便會停止。倘若自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，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之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 2827 1233或登入本公司網址www.principal.com.hk查詢。

Continued on next page (請轉移到下頁)

NOTE 注意: Please fill in the form with **BLOCK LETTERS** 請以正楷填寫本表格。

PART I – PERSONAL PARTICULARS 第一部份 - 個人資料:

Contract No. 合約編號	Member No. 成員編號
Member's Name 成員姓名 (English 英文) Surname 姓	(Chinese 中文)
First Name 名	HKID Card / Passport No. * 香港身份證 / 護照號碼 *

PART II – DETAILS OF CHANGES REQUIRED 第二部份 - 更改資料:

Please tick the appropriate box and fill in only those changes that are required. 請於適當位置加上✓號並只需填寫資料更改的部份。

Change of Contact Details 更改聯繫資料	
NOTE 注意: Change of mobile no. and email address will also apply to your registered E-Statement and E-Channel services. 更改之手提號碼及電子郵箱亦適用於閣下已登記之電子報表及 E-Channel 服務	
<input type="checkbox"/> Correspondence Address 通訊地址 (The address will automatically apply to ALL accounts maintained with Principal 此(等)地址將自動適用於所有於信安登記之賬戶。)	
Flat/Room 室	Floor 樓
Building/Estate Name 大廈/屋苑	Block 座
Number & Name of Street 街道及名稱	
District/Country 地區/國家	<input type="checkbox"/> H.K. 香港 <input type="checkbox"/> KLN. 九龍 <input type="checkbox"/> N.T. 新界 <input type="checkbox"/> Others 其他
<input type="checkbox"/> Home Tel. No. 住宅電話	<input type="checkbox"/> Mobile/Pager No. 手提/傳呼號碼
<input type="checkbox"/> Fax No. 傳真號碼	<input type="checkbox"/> E-mail Address 電子郵箱
Change of Personal Details 更改個人資料	
For changes of "Member's Name", "HKID Card/Passport No." and / or "Date of Birth", please provide a copy of the supporting document. 更改“姓名”; “香港身份證/護照 號碼”及/或“出生日期”, 請提供有關證明文件。	
<input type="checkbox"/> Name 姓名 (English 英文) Surname 姓	(Chinese 中文)
First Name 名	
<input type="checkbox"/> HKID Card/Passport* No. 香港身份證/護照*號碼 (*Please delete the inappropriate 請刪去不適用者)	<input type="checkbox"/> Date of Birth 出生日期 (DD/MM/YYYY 日/月/年) (If you have invested in Default Investment Strategy, it may trigger an ad hoc de-risking after the Date of Birth is updated. 若閣下投資於預設投資策略中,當更改出生日期後,可能會進行一次降低投資風險。)

PART III– REQUEST NEW PERSONAL IDENTIFICATION NUMBER (PIN) 第三部份 – 索取私人密碼:

<input type="checkbox"/> Please send a new PIN to my correspondence address for access to Principal Retirement Service Centre and Principal Teletouch®. 請將新的私人密碼寄往本人的通訊地址,以便使用「信安退休服務中心」及「信安電話理財通®」。

Continued on next page (請轉到下頁)

PART IV: REGISTER PRINCIPAL E-CHANNEL SERVICE 第四部份 – 登記信安 E-Channel 服務:

I wish to register **Principal e-Channel Service** to receive pension account balance via Principal Mobile SMS on a monthly basis in the following language. (Applicable to phone numbers starting with "5", "6" or "9" and with SMS support ONLY) 本人欲登記**信安 e-Channel** 服務以透過手機短訊, 以下列語言每月收取個人退休帳戶的結餘資訊。(只適用以「5」、「6」或「9」字作為第一個號碼並可支援接收短訊服務的手機)

Language for SMS messages 接收短訊服務資訊之語言: Chinese 中文 English 英文

PART V & PART VI: 第五部份及第六部份 APPLICABLE for SELF-EMPLOYED PERSON USE ONLY 只供自僱人士填寫

PART V – CHANGE OF VOLUNTARY CONTRIBUTION DETAILS 第五部份 - 更改自願性供款詳情:

EFFECTIVE DATE 生效日期: _____
dd/mm/yyyy 日/月/年

1. I understand that this contribution is in addition to the mandatory contribution as required by the Mandatory Provident Fund Scheme Ordinance. 本人明白此乃額外供款, 並不包括強制性公積金計劃條例下之強制性供款。

equal to _____ % of my relevant income; or
相當於本人有關入息之 _____ %; 或

be a flat amount of HK\$ _____
固定金額為港幣 _____

2. Cessation of future voluntary contribution
取消未來自願性供款

PART VI – CHANGE OF MANDATORY CONTRIBUTION DETAILS 第六部份 – 更改強制性供款詳情:

OPTION 1 - SUSPENSION OF CONTRIBUTIONS 選項 1 - 暫停供款

I hereby declare that I have suffered a loss from my business(es) from _____ [date: dd/mm/yyyy] and would like to suspense all my contributions until my relevant income exceeds the minimum level of relevant income as specified in Section 3 of Schedule 2 to the Mandatory Provident Fund Schemes Ordinance. **A copy of the relevant income statement showing the amount of the loss and how it is calculated is attached for reference.** I understand that once the mandatory contributions are resumed, I should make up for the deferred mandatory contributions.

本人就此聲明本人所經營的業務於 _____ 年 _____ 月 _____ 日起蒙受虧損, 本人欲暫停支付所有供款直至有關入息超越強制性公積金計劃條例附表 2 第 3 條所指明的最低有關入息水平為止。**現隨函付上有關虧損詳情及計算方法以供參考。** 本人明白一旦回復支付強制性供款, 本人將補繳暫停期間應支付的強制性供款。

OPTION 2 - RESUMPTION OF CONTRIBUTIONS 選項 2 - 恢復供款

I would like to resume all my contributions effective from _____ [date: dd/mm/yyyy] and I will be / am making up for the deferred mandatory contributions. **A copy of the statement showing the assessable profits of the last financial period is attached for reference.**

本人欲於 _____ 年 _____ 月 _____ 日起恢復所有供款, 並明白本人需就暫停期間補繳應支付的強制性供款。**現隨函付上最近一期的財政年度應評稅利潤結算表以供參考。**

PART VII – DECLARATION 第七部份 – 聲明

- I confirm that the information provided by me to the Trustee in this form is true and correct, and hereby instruct the Trustee to amend the records accordingly. I agree to indemnify and keep the Trustee indemnified against any and all losses, costs, expenses, actions, proceedings suffered by the Trustee as a result of any inaccuracy of the information provided. 本人確認, 本人在此表格上提供予受託人之資料正確無誤, 並謹此要求受託人在記錄中作出相應之修改。倘若本人所填寫之資料錯誤, 而導致受託人蒙受任何損失、支出、或須要進行任何行動或訴訟, 本人同意作出有關賠償予受託人。
- I hereby declared, understood and agreed that all information supplied on this form together with any alterations can be used or transferred by the Trustee in the same manner as those being supplied under the previous Member Enrolment Form or any other data collection forms. 本人聲明、明白及同意受託人可以遵照以往之成員參加表格所列明的處理方式, 使用或轉移本表格內提供之所有資料及任何更改過的資料。

Date dd/mm/yyyy
日期(日/月/年)

Signature of Member
成員簽署
Contact Number 聯繫電話 _____