



\*DEFKBC-NBER\* \*OBJTNBAPPFORM\*



## SCHEDULE TO PARTICIPATION AGREEMENT

## 參加同意書附表

To: Principal Trust Company (Asia) Limited ("Trustee"), Trustee of the Principal MPF – Smart Plan ("the Plan") / Principal MPF – Simple Plan ("the Plan")  
 致: 信安信託(亞洲)有限公司 (「受託人」) · 信安強積金 - 明智之選 (「本計劃」) 的受託人 / 信安強積金 - 易富之選 (「本計劃」) 的受託人

## Employer Voluntary Contributions

## 僱主自願性供款

This schedule is required to be completed only if the Employer has elected to make Employer's Voluntary Contributions, or transfer benefits derived from Employer's Voluntary Contributions from another scheme, in respect of such of its employees who become Members of the Plan.

如僱主選擇為其成為本計劃會員/成員的僱員作出僱主自願性供款或將其成為本計劃會員/成員的僱員在其他計劃的僱主自願性供款權益轉入本計劃，有關僱主必須填寫本附表。

Contract no. (For office use only)

合約編號 (公司專用)

## Section A Employer Information

甲部 僱主資料

Employer Name

僱主名稱

English 英文 : \_\_\_\_\_

Chinese 中文 : \_\_\_\_\_

## Section B Membership Category

乙部 會員/成員類別

Effective date of instruction

指示生效日期

\_\_\_\_\_ D日 \_\_\_\_\_ M月 \_\_\_\_\_ Y年

Category 類別

Description 說明

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

## Section C Voluntary Contributions information

丙部 自願性供款資料

I/We agree to make Employer's and/or Employee's Voluntary Contributions in respect of such of my/our employees who become Members of the Plan in accordance with the followings 本人/吾等同意根據以下條款，為本人/吾等成為本計劃會員/成員的僱員作出僱主及/或僱員自願性供款：

Category 會員/成員 類別	Method of calculation 供款機制	Subject to the maximum level of relevant income define in MPF Ordinance 受強積金條例所定的 最高有關入息水平限制	Contribution % or Fixed Amount 供款百分比或指定金額	
			Employer 僱主	Employee 僱員
	Relevant Income X Contribution % - Mandatory Contribution 有關入息 x 供款百分比 - 強制性供款	N/A		
	Relevant Income X Contribution % 有關入息 x 供款百分比	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否		
	Monthly Income X Contribution % - Mandatory Contribution 每月入息 x 供款百分比 - 強制性供款	N/A		
	Monthly Income X Contribution % 每月入息 x 供款百分比	N/A		
	Fixed amount - Mandatory Contribution 指定金額 - 強制性供款	N/A		
	Fixed amount 指定金額	N/A		
	Special Lump Sum Contribution 一筆過特別供款	N/A		
	Completed Years of Service 完成的服務年期 Calculated from 計算自 <input type="checkbox"/> Date of employment 入職日期 <input type="checkbox"/> Date joined scheme 參加計劃日期  少於Less than _____ completed years 年 滿 _____ but less than年但少於 _____ completed years 年 滿 _____ but less than年但少於 _____ completed years 年 滿 _____ but less than年但少於 _____ completed years 年 滿 _____ but less than年但少於 _____ completed years 年 _____ completed years and above 年或以上		(1) Below Contribution % 以下供款百分比 x <input type="checkbox"/> Monthly Income 每月入息/ <input type="checkbox"/> Relevant Income 有關入息 (2) <input type="checkbox"/> including 包括 / <input type="checkbox"/> not including 不包括 5% Mandatory Contributions 5%強制性供款 <div>Employer 僱主 Employee 僱員</div> <div>_____ % _____ %</div> <div>_____ % _____ %</div> <div>_____ % _____ %</div> <div>_____ % _____ %</div> <div>_____ % _____ %</div> <div>_____ % _____ %</div>	
	No Employer's or Employee's Voluntary Contributions 沒有僱主或僱員自願性供款	N/A	N/A	

Payment of Voluntary Contributions shall commence from the Employer's first contribution period for which payment of Mandatory Contributions are required by the MPF Ordinance.

自願性供款將於強制性公積金條例規定僱主需繳付強制性供款的首個供款期開始支付。

**Section D Vesting Information**

丁部 歸屬資料

On retirement, early retirement, death or total incapacity in respect of which Accrued Benefits are payable under the MPF Ordinance, 100% of Employer's Voluntary Contributions Balance and Employer's Voluntary Transfer Balance (if any) are vested in Member or his/her personal representatives on the date of such event. Please submit in separate writing if Employer adopt different vesting scale.

在退休、提前退休、死亡或完全喪失行為能力，並根據強制性公積金條例可獲得支付累算權益的情況下，僱主自願性供款結餘及僱主自願性轉移結餘(如有)，於有關情況發生日期，將全數100%歸屬會員/成員或其遺產代理人。若僱主採用其他歸屬比例，請以書面另行通知。

On other situations

其他情況

Membership Category

會員/成員類別 1

Membership Category

會員/成員類別 2

Membership Category

會員/成員類別 3

Vesting scale (see table below)

歸屬比例 (詳見以下列表)

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.....

Vesting period (see table below)

歸屬期間 (詳見以下列表)

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.....

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**Section E Table**

戊部 列表

Vesting scale (vesting % of Employer's Voluntary Contributions Balance and Employer's Voluntary Transfer Balance (if any))

歸屬比例 (僱主自願性供款結餘及僱主自願性轉移結餘 (如有) 的歸屬百分比)

Completed Year 年數滿		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
Scale 比例																	
A	%	0	0	0	30	40	50	60	70	80	90	100	Maximum vesting 最高歸屬比例 = 100%				
B	%																
C	%																
D	%																

Vesting period based on

計算歸屬期間基準如下：

1 Period of Service with Employer

為僱主服務期間

2 Period of Membership of Principal MPF – Smart Plan / Principal MPF – Simple Plan

信安強積金 - 明智之選 / 信安強積金 - 易富之選的會員/成員期間

3 Period of Membership of Principal MPF – Smart Plan / Principal MPF – Simple Plan as specified by the Employer

信安強積金 - 明智之選 / 信安強積金 - 易富之選及僱主指明的其他計劃之會員/成員期間

whereas 當中

"Period of Service with Employer" means

「為僱主服務期間」指

(i) period of actual employment with the Employer; and

實際受僱於僱主的期間；及

(ii) such portion of period of actual employment, as specified by the Employer, with any employer other than the Employer; and

僱主指明僱員受僱於任何其他僱主的部份期間；及

(iii) any period of absence from employment which the Employer decides shall be so included.

由僱主決定列入的任何無薪休假期間。

"Period of Membership" means the period whilst a Member of Principal MPF – Smart Plan / Principal MPF – Simple Plan and if specified by the Employer the period whilst a member of another scheme.

「會員/成員期間」指作為信安強積金 - 明智之選 / 信安強積金 - 易富之選會員/成員的期間及如僱主指明時作為其他計劃會員/成員的期間。

**Section F Unvested Benefit Selection**

己部 未歸屬累算權益選擇

☐ Refund the unvested benefits to the Employer by cheque, and refund the existing balance in the forfeiture account (reserve account) (if any).  
以支票形式退回僱主，並退回現存於非歸屬利益賬戶 (儲備賬戶) 內的結餘 (如有)。

☐ Settle future contributions/charges.  
用作抵銷未來之供款/收費。

☐ Retain in the forfeiture account (reserve account).  
保留在非歸屬利益賬戶 (儲備賬戶) 內。

## Supplement

補充

## Dismissal Clause - Vesting information

解僱條款 - 歸屬資料

If a Member is dismissed from the service of the Employer on any of the following grounds:

倘會員/成員若因下列原因被解僱：

1. wilfully disobeying a lawful and reasonable order; 蓄意不服從合法和合理的命令；
2. misconducting himself, such conduct being inconsistent with the due and faithful discharge of his duties; 瀆職，而令其不能適當地及忠誠地執行職務；
3. being guilty of fraud or dishonesty; 觸犯欺詐或不誠實之行為；
4. being habitually neglectful in his duties; or 慣常地疏忽職守；或
5. upon any other ground on which the Employer would be entitled to terminate the contract of employment without notice at common law and the Trustee is satisfied that the dismissal was duly made on one of such grounds then the vesting percentage in respect of the Employer's Voluntary Contributions Balance of the Member and that part of the Employer's Voluntary Transfer Balance of the Member that is derived from Contributions made by Associates of the Employer shall be reduced to zero and accordingly the Member will not be entitled to any amount of the Employer's Voluntary Contributions Balance of the Member or that part of the Employer's Voluntary Transfer Balance of the Member that is derived from Contributions made by Associates of the Employer. 在僱主可按普通法毋須作出通知便解除僱員合約之情況下而受託人信納該會員/成員被解僱是由於以上之其一原因時，該會員/成員賬戶內的所有僱主(或其他聯繫公司)的自願性供款結餘及所有僱主(或其他聯繫公司)的自願性轉移結餘將會被完全扣減，會員/成員將無權收取會員/成員賬戶內所有有關僱主自願性供款的權益。

### Note 注意

Any changes relating to Mandatory Contributions or Voluntary Contributions that will alter to a member's detriment his/her vested benefits or accrued rights under a registered scheme would require approval from the Mandatory Provident Fund Schemes Authority before the change can take effect.

任何與強制性供款或自願性供款有關之修改，若會損害會員/成員在註冊計劃下的既有利益或累算權益，則該項修改須在獲得強制性公積金計劃管理局的批准後方可生效。

## Personal Information Collection Statement

收集個人資料的說明書

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") and its affiliate(s), Principal Insurance Company (Hong Kong) Limited ("the Sponsor"), AXA China Region Insurance Company Limited and its subsidiary intermediary ("the Intermediary") and the relevant persons stated herein below.

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 under Principal MPF - Smart Plan / Simple Plan ("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"), retirement schemes, MPF and retirement schemes related services and products of Principal Trust Company (Asia) Limited and its member company(ies); (5) providing MPF and retirement schemes related services; (6) maintaining statistical data and providing a database for product and market research; (7) compliance with applicable laws, regulations, guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region ("Hong Kong"), including but not limited to the Foreign Account Tax Compliance Act and the Common Reporting Standard; and (8) any other purposes relating or incidental to the above.

Furthermore, for the purpose of automatic exchange of financial account information, such information and information regarding the account holder and any reportable account(s) may be reported by the Trustee and its member company(ies) to the Inland Revenue Department of the Government of Hong Kong ("IRD") and exchanged with the tax authorities of another jurisdiction or jurisdictions in which the account holder may be resident for tax purposes, pursuant to the legal provisions for exchange of financial account information provided under the Inland Revenue Ordinance (Cap.112 of the Laws of Hong Kong). You shall advise us of any change in circumstances which affects the tax residency status of the account holder, and to provide us with a suitably updated self-certification form within 30 days of such change in circumstances.

You may visit the IRD website that sets out information relating to the implementation of automatic exchange of financial account information in Hong Kong: [http://www.ird.gov.hk/eng/tax/dta\\_aeoi.htm](http://www.ird.gov.hk/eng/tax/dta_aeoi.htm).

Your personal data (name, contact details and account records) may be used for direct marketing of MPF products, retirement schemes, MPF and retirement schemes related services and products of the Trustee and its member company(ies) only with your consent.

Your personal data may be transferred/disclosed to the following parties (whether within or outside Hong Kong) 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 which provides administrative, telecommunications, computer, data processing or storage, 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 laws and regulations binding on the Trustee or any of its member company(ies) or under and for the purposes of any guidelines issued by regulatory, tax or other authorities with which the Trustee or its 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 you.

Under the Personal Data (Privacy) Ordinance (Cap.486 of the Laws of Hong Kong), you have a right to request access to and correction of any of your personal information held by the Companies 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 (852) 2802 2812 / (852) 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。信安信託(亞洲)有限公司(「受託人及管理人」)及其相關聯公司、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」)及以下所指的相關人士/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-明智之選/易富之選(「該計劃」)的申請；(2)處理及管理閣下於該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)直接促銷信安信託(亞洲)有限公司及其成員公司的強制性公積金(「強積金」)產品、退休計劃、強積金及退休計劃的相關服務及產品；(5)提供強積金及退休計劃的相關服務；(6)維持統計數據及用作產品及市場研究資料庫；(7)遵守有關不論於香港特別行政區境內或境外的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何適用的法律、規則、指引或指導，包括但不限於《外國帳戶稅務合規法案》及共同匯報標準；及(8)用作與任何上述有關的用途。

除上述以外，受託人及其成員公司可根據《稅務條例》(香港法例第112章)有關交換財務帳戶資料的法律條文，及作自動交換財務帳戶資料用途，把該等資料和關於帳戶持有人及任何須申報帳戶的資料向香港特別行政區政府稅務局(「稅務局」)申報，從而把資料轉交到帳戶持有人的稅務管轄區的稅務當局。如情況有所改變，以致影響帳戶持有人的稅務居民身分，閣下會通知本公司，並會在情況發生改變後30日內，向本公司提交一份已適當更新的自我證明表格。

閣下可參閱稅務局網站 [http://www.ird.gov.hk/chi/tax/dta\\_aeoi.htm](http://www.ird.gov.hk/chi/tax/dta_aeoi.htm) 以了解香港實施自動交換財務帳戶資料的詳情。

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及其成員公司的強制性公積金的產品、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)在業務上向受託人提供行政、電訊、電腦、數據處理或儲存、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；(2)就受託人或其成員公司所需遵守的法律及規則要求，或按監管機構、稅務或其他主管機構要求受託人或其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(香港法例第486章)，閣下有權要求查閱及更正該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(852) 28022812/(852) 2885 8011與本公司聯絡。

## Declaration

### 聲明

The Employer HEREBY DECLARES AND REPRESENTS that:

- (1) all information provided by the Employer in this document together with any subsequent updated information to be provided is true, accurate and complete;
- (2) the Employer understand that failure to provide any information requested herein may result in the Trustee's inability to process their request;
- (3) the Trustee is entitled to rely on and act upon any instructions from the authorized officers as indicated by the Employer in this document and the Employer hereby authorizes and directs the Trustee, its service providers or delegates to honour and comply with all requests, instructions or directions ( the "Instructions"), oral, written or other electronic means which the Trustee reasonably believes in good faith to be genuine and the Trustee shall be fully protected in acting upon such Instructions. Any revocation or amendment or modification hereto shall only be effective upon the Trustee's actual receipt thereof in writing duly signed by the Employer.

僱主特此聲明及表示：

- (1) 僱主在本文件提供的所有資料連同任何隨後提供的更新資料均為真確、確實及完全；
- (2) 僱主明白若未能提供此處所要求的任何資料，可導致受託人不能處理他們的要求；
- (3) 受託人有權依賴本文件上僱主指明的授權代表所作之指示而作出行動，僱主亦謹此授權及指示受託人，其服務供應商或委託公司實踐並遵守所有以口頭、書面或其他電子方式作出並令受託人合理及真誠地相信為真實的要求、指令或指示（“指令”），而受託人在作出該等指令時必須受到絕對的保護。任何關於本文件的撤回或修正或修改只會受託人確實收到由僱主簽署的正式書面通知才可生效。

I/WE ACKNOWLEDGE AND CONFIRM THAT I/We have read and understood the Personal Information Collection Statement ("PICS"). I/We confirm that I/We have been advised to read carefully the PICS, and I/We have read it carefully its effect and impact in respect of my/our personal data collected or held by the Trustee (whether contained in this application or otherwise). Based on the foregoing, I/We hereby give my/our acknowledgement and agree to the use and transfer (for Principal Trust Company (Asia) Limited only) of my/our personal data by Principal Trust Company (Asia) Limited, Principal Insurance Company (Hong Kong) Limited, AXA China Region Insurance Company Limited and its Subsidiary Intermediary in accordance with the PICS.

本人 / 吾等確認本人 / 吾等已閱讀並明白收集個人資料的說明書《該說明書》。本人 / 吾等確認本人 / 吾等已被通知本人 / 吾等須詳細閱讀《該說明書》，而本人 / 吾等已詳細閱讀《該說明書》對受託人所收集或持有之本人 / 吾等的個人資料的影響(不論是否此表格所載或從其他途徑所取得)。根據以上所述，本人 / 吾等特此確認並同意信安信託(亞洲)有限公司、美國信安保險有限公司、安盛金融有限公司及其附屬中介人根據《該說明書》使用及轉移（僅限於信安信託（亞洲）有限公司）本人 / 吾等的個人資料。

Signed by Employer

僱主簽署

Full Name (in BLOCK LETTERS)  
姓名 (以正楷填寫)

Employer's Signature (with company stamp)  
僱主簽署(蓋上公司印鑑)

Date  
日期

Title  
職銜

Nationality  
國籍

**This Application Form/Participation Agreement must be signed by: (a) if the Employer is a Corporation, a director, the company secretary or such other duly authorized person of such Corporation; (b) if the Employer is a Sole Proprietorship, the Sole Proprietor; or (c) if the Employer is a Partnership, any one of its partners. The signer/authorized officer shall provide his/her HKID/Passport copy, which shall be certified as true copy by a MPF Intermediary, an accounting professional, an estate agent, a legal professional or a Trust or Company Service Provider licensee. If the nationality reported does not match with the information shown on the copy of identity proof, client must also provide copy of nationality proof bearing photograph.**

此申請表格或同意書必須由以下人士簽署：(甲)倘僱主為法團公司，該公司董事、公司秘書或經公司正式授權人士；(乙)倘僱主為獨資經營，該獨資經營者；或(丙)倘僱主為合夥，任何一位合夥人。簽署人/授權代表須提供香港身份證/護照副本，而該文件須經由強積金中介人、會計專業人士、地產代理、法律專業人士或信託或公司服務持牌人核實為真實副本。如所申報之國籍與提交的身份證明文件上之資料不相符，客戶必須另外附上附有相片的國籍證明副本。

This Participation Agreement is issued and shall be read in conjunction with the MPF Scheme Brochure. 本參加同意書與說明書一併發出，並應與強積金計劃說明書一併細閱。  
Terms defined in the trust deed of the Plan shall have the same meanings when used in this Participation Agreement. 在本計劃的信託契約中定義的詞語，如在本參加同意書中使用應具相同涵義。

(For office use only 公司專用)

SIGNED FOR AND ON BEHALF OF PRINCIPAL TRUST COMPANY (ASIA) LIMITED 代表信安信託(亞洲)有限公司簽署

Sd/- 已簽署

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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