

Attached MPF(S) – W(R) Form is to be completed by any person who wishes to claim for payment of accrued benefits from a MPF scheme on ground of Attaining the Retirement Age of 65 or Early Retirement.

附表（第MPF(S)–W(R)號表格）是供基於已達到65歲退休年齡或提早退休的理由而擬向強積金計劃提出申索累算權益的人士填報。

Please send the completed forms together with this signed cover sheet and required documents:

請將填妥表格連同此簽署頁面及所需文件郵寄至：

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

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

Tel No. for Enquiry: (852) 2802-2812 / 2885 8011

查詢電話: (852) 2802-2812 / 2885 8011

NOTES 注意：

- A photocopy of your HKID Card / Passport for verification must be enclosed with this form. 香港身份證/護照副本須隨本表格附上，以作核實。
- For the last payment of withdrawing accrued benefits by installment, the actual amount paid out may be more or less than the specified withdrawal amount in the Form. The account with no account balance after completion of last withdrawal request shall be closed except we receive any subsequent contributions or transfer-in benefits to your account before the termination is completed. 在最後一期以分期方式提取之累算權益，實際支付權益可能多於或少於本表格上的註明提取金額。完成最後一次申索及沒有結餘的帳戶將被取消，於取消完成前有任何供款或權益轉移至帳戶內除外。

IMPORTANT NOTES on PRINCIPAL GUARANTEED FUND for PRINCIPAL MPF – SMART PLAN only

信安 - 明智之選 - 信安保證基金之重要事項：

- Members should note that 會員應注意

The Principal Guaranteed Fund (“Fund”) is a non-unitized constituent fund and invests solely in a single approved pooled investment fund in the form of an insurance policy issued by Principal Insurance Company (Hong Kong) Limited (“Sponsor”). The guarantee of the Principal Guaranteed Fund Policy, in which the Principal Guaranteed Fund of the Principal MPF – Smart Plan invests, is given by the Sponsor. Your investments in this constituent fund, if any, are therefore subject to the credit risks of the Sponsor. The guarantee applies in specified circumstances only. Please refer to Section 5.1(6) of the offering document of the Principal MPF – Smart Plan for details of the credit risk, guarantee features and guarantee conditions. Upon realization of units in this constituent fund other than under the guarantee conditions, the proceeds of realization are subject to a reduction by the Sponsor of a certain percentage of the member's account balance (or the relevant part of the account balance). The rate of reduction is determined by the Sponsor at its sole discretion and can be changed by the Sponsor at any time without prior notice. The current maximum rate of reduction is 5%. Subject to the approval of the Mandatory Provident Fund Schemes Authority (“Authority”), the maximum rate may be increased. For the latest declared crediting rate and rate of reduction, please call Customer Service Hotline at 2802 2812.

信安保證基金（「本基金」）乃非單位化的成分基金並只投資於由美國信安保險有限公司（「保薦人」）提供以保單形式成立的單一核准匯集投資基金。信安強積金—明智之選的信安保證基金所投資的信安保證基金保單之保證由保薦人提供。因此，您於此成分基金的投資（如有）會受保薦人的信用風險所影響。此項保證只適用於特定情況。有關信用風險、保證特點及保證條件的詳情，請參閱信安強積金—明智之選說明書的 5.1(6) 部份。在保證條件以外的情況變現此成分基金的單位時，變現該等單位的收益將會受制於保薦人的扣減。此扣減將相等於會員的賬戶結餘（或賬戶結餘之有關部份）之若干百分比。扣減比率由保薦人全權決定並可隨時更改而不會另行通知。現時扣減比率最高為 5%，而此最高比率經積金局批准可定為更高之百分比。有關最新公佈之年利率及扣減比率，請致電客戶服務熱線查詢 2802 2812。

Members should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. There is no guarantee that, given the time required to implement fund switching instructions, such instructions will achieve your desired results. Please carefully consider your own risk tolerance level and financial circumstances (as well as your own retirement plan) before making any investment choices. If in doubt, please contact your independent financial advisor for further details.

成員必須注意投資市場可能出現顯著的波動，基金單位價格可跌可升。由於處理有關基金轉換投資指示需要一定的時間，因此未必能夠保證達到您預期的結果。在作出投資選擇前，您必須小心衡量個人可承受風險的程度及財政狀況（包括您的退休計劃）。如有任何疑問，請諮詢您的獨立財務顧問了解更多詳情。

Personal Information 個人資料

Member's Name 成員姓名

Surname 姓

First Name 名

HKID Card/Passport No.

身份證/護照號碼

Nationality 國籍

Member's signature 成員簽署

日期

This section is only for Employer / Employee read only. 此部份只供僱主/僱員閱讀。

Please read this important note before you complete the Form MPF(S)-W(O), Form MPF(S)-W(R), Form MPF(S)-P(M) and Notice of Request Severance Payment/Long Service Payment:-

To process the withdrawals / transfer of MPF accrued benefits, the below documents should be submitted to the Trustee.

- Notice of Member Termination in order to ascertain whether Severance Payment (“SP”) / Long Service Payment (“LSP”) offsetting is involved (to be completed by employer). If outstanding document, the Trustee needs to follow up with employer or employee before releasing / transferring the accrued benefits.
- Request for SP / LSP offsetting (to be completed by employer and signed by both employer and terminated member, if applicable). If Employer indicates the need to offset SP/LSP but the relevant document is outstanding, the Trustee needs to follow up with employer or employee before releasing / transferring the accrued benefits. If Employer does not provide the relevant documents before the deadline which set by the Trustee, the trustee will proceed with the benefit paid out / transfer out of all the member’s accrued benefits from the terminated member’s account after the deadline.
- Fund Transfer Form / Claim Form – (to be completed by terminated member). If the Trustee does not receive the Fund Transfer Form / Claim Form within 3 months after the Trustee is notified of termination of employment, the MPF accrued benefits will be transferred to a personal account under Principal MPF Scheme. If SP / LSP offset is involved, it will be processed at the same time.

請於填寫表格 MPF(S)-W(O)、MPF(S)-W(R)、MPF(S)-P(M) 及要求遣散費及長期服務金通知前細閱此重要事項：

在處理提取/轉移強積金累算權益時,以下文件需遞交予受託人。

- 僱員離職通知書以確保是否涉及遣散費/長期服務金對沖(由僱主填寫)。如文件未齊全,受託人需與僱主或僱員作出跟進,才可提取/轉移有關累算權益。
- 要求對沖遣散費/長期服務金(如適用,由僱主填寫並由僱主及離職僱員簽署)。如僱主表示要對沖遣散費/長期服務金但有關文件未齊全,受託人需與僱主或僱員作出跟進,才可提取/轉移有關累算權益。若僱主在受託人設定的截止日期前未能提供相關文件,受託人將會於該截止日期後把會員/成員所有累算權益提取或轉出其終止會員/成員戶口。
- 計劃會員/成員資金轉移申請表 / 申索累算權益的表格(由離職僱員填寫)。如受託人於獲知終止受僱後三個月內,未收到計劃會員/成員資金轉移申請表/申索累算權益的表格,則強積金累算權益將轉移到信安強積金計劃內的個人帳戶。如要對沖遣散費/長期服務金,會在此同時處理。

Important Notes on Common Reporting Standard (“CRS”) for Member

If you have changed your telephone number, residence address or mailing address that involves in a change of jurisdiction or country, or you have changed your tax residence, please provide an updated Self-Certification Form-Individual to Principal within 30 days of such changes. The form can be downloaded from our website at www.principal.com.hk.

共同匯報標準 (“CRS”)會員/成員重要提示:

若閣下更改電話號碼、住址或通訊地址,而涉及改變司法管轄區或國家,又或是更改稅務居住地,請於更改生效後30天內向信安提交一份更新的「自我證明表格 – 個人」。表格可於本公司網頁www.principal.com.hk下載。

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

30/F, Millennium City 6, 392 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong 香港九龍觀塘觀塘道392號創紀之城6期30樓

Customer Service Hotline 客戶服務熱線: (852) 2802 2812 or (852) 2885 8011 Employer Hotline 僱主專線: (852) 2519 1188 Fax 傳真: (852) 2827 1707 Website: 網址: www.principal.com.hk

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.

FORM MPF(S) – W(R)

MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP 485)
(the Ordinance)

CLAIM FORM FOR PAYMENT OF MPF ACCRUED BENEFITS (BENEFITS) ON GROUNDS
OF
ATTAINING THE RETIREMENT AGE OF 65 OR EARLY RETIREMENT

Please read the following **important notes** before completing this Form.

Filling In This Form

- (a) This Form is to be completed by any person who wishes to claim for payment of benefits from an MPF registered scheme (scheme) on the grounds of attaining the retirement age of 65 or early retirement only. For a claim made on the grounds of early retirement, the scheme member must reach the age of 60 and have permanently ceased all employment and self-employment with no intention of becoming employed or self-employed again. For a claim for payment of benefits on other grounds, please use Form MPF(S) – W(O).
- (b) If the claimant/scheme member wishes to withdraw benefits from more than one scheme, please fill in a separate form for each scheme.
- (c) Please submit the completed form and the required supporting documents to the trustee of the scheme concerned for processing the claim. If any information provided is incorrect or incomplete, the relevant trustee may not be able to process your request.
- (d) Please read the explanatory notes carefully before completing this Form.
- (e) The personal data to be supplied in support of this claim for payment of benefits are to be used for processing your claim. The personal data you supply may, for such purpose, be transferred to the relevant service provider(s) and the government or regulatory bodies including the Mandatory Provident Fund Schemes Authority (the Authority).

Reminder Before Submitting a Claim

- (f) Withdrawal of benefits derived from voluntary contributions paid pursuant to section 11 of the Ordinance is subject to the governing rules of the scheme concerned. Please check the information from the offering document of the scheme concerned, which can be found on the website of the trustee of the scheme concerned. Please consult the relevant trustee for details.
- (g) Withdrawal of benefits derived from tax deductible voluntary contributions paid pursuant to section 11A of the Ordinance is subject to the same withdrawal requirements as for mandatory contributions (except that under section 11A(3), certain provisions relating to offsetting of severance or long service payments, and protection of benefits from creditors and others, do not apply).

Factors to Consider before Selecting Withdrawal Option

- (h) Benefits may be withdrawn on the grounds of attaining the retirement age of 65 or early retirement either in a lump sum or by instalments. Before making any decision as regards the amount and timing of withdrawal of benefits, please consider, among other things, your personal needs, risk tolerance level and financial circumstances carefully. The scheme member may be charged the

necessary transaction costs for each withdrawal, and additional fees or financial penalties may be charged to or imposed on the scheme member if more than four withdrawals by instalments (or the number of free withdrawals by instalments offered by the scheme) from the same MPF account are made in a calendar year. Please consult the relevant trustee for details.

Reminder

- Withdrawal of benefits out of a guaranteed fund may result in some or all of the guarantee conditions not being satisfied; thus affecting your entitlement to the guarantee. Please check the offering document of the scheme or consult the relevant trustee for details.
- The price of fund units may change due to market fluctuations and may go down as well as up. The price of fund units on the date when you submit a claim form to the trustee may be different from that on the date when the fund units are redeemed.
- If your benefits are currently invested according to the default investment strategy (DIS) of the scheme, you should be aware that the de-risking mechanism of the DIS starts at the age of 50. If the annual de-risking of your investments in the DIS and your claim for payment of benefits take place at around the same time, the trustee of the scheme shall sequence the de-risking and the claim in accordance with its procedures and in compliance with the Ordinance. Please consult the trustee of the scheme if you wish to know the details of how it will handle these transactions.
- If benefits are not withdrawn in full, the remaining benefits will continue to be invested. Investment involves risk and the price of fund units may go down as well as up. Past performance does not indicate future performance. In addition, where any benefits continue to be invested in a guaranteed fund, the guarantee may cease to apply to any such benefits. Please consult the relevant trustee for details. You should carefully consider factors such as your investment objectives, financial situation, risk tolerance level and key features (e.g. types and levels of risks, types and levels of fees and charges) of the scheme(s) and the constituent fund(s) concerned. Please refer to the Authority's publications available on the Authority's website (www.mpfa.org.hk).

Enquiries

- (i) Please contact the relevant trustee for enquiries about account details and information on specific schemes or funds.
- (j) For general enquiries regarding a claim for payment of benefits, please contact the relevant trustee or the Authority (email: mpfa@mpfa.org.hk or hotline: **2918 0102**).

Please use **BLOCK LETTERS** to complete this Form**FORM MPF(S) - W(R)**

**CLAIM FORM FOR PAYMENT OF MPF ACCRUED BENEFITS (BENEFITS)
ON GROUNDS OF
ATTAINING THE RETIREMENT AGE OF 65 OR EARLY RETIREMENT**

SECTION I – DETAILS OF THE CLAIMANT ^{Note 1} / SCHEME MEMBER

(1) CLAIMANT DETAILS				
Name ^{Note 2} <i>(as shown on your Hong Kong Identity (HKID) Card)</i>	Surname:			
	Other Name:			
Identification	HKID Card No.:			
	Passport No.: <i>(ONLY for person without HKID Card)</i>			
Contact Details	Daytime Phone No.:		Mobile Phone No.:	
	Email Address:			
Correspondence Address	Flat/Room	Floor	Block	Building
	Estate		Street No.	Street
	District / Country (if not Hong Kong)		Hong Kong / Kowloon / New Territories <i>(delete whichever is not applicable)</i>	

(2) SCHEME MEMBER DETAILS (IF DIFFERENT FROM THE CLAIMANT)				
Name ^{Note 2} <i>(as shown on your Hong Kong Identity (HKID) Card)</i>	Surname:			
	Other Name:			
Identification	HKID Card No.:			
	Passport No.: <i>(ONLY for scheme member without HKID Card)</i>			

SECTION II – DETAILS OF THE CLAIM

(1) ACCOUNT INFORMATION (please ✓ the appropriate box)	
Name of Scheme	
<input type="checkbox"/> All accounts under the Scheme	
<input type="checkbox"/> Selected account(s) under the Scheme (please specify the scheme member account no. ^{Note 3})	(1)
	(2)
	(3)

(2) GROUNDS FOR CLAIMING BENEFITS AND THE REQUIRED DOCUMENTS ^{Notes 4 & 5} (please ✓ the appropriate box)	
<input type="checkbox"/> I have previously withdrawn the benefits by instalments on the below grounds from all the accounts specified in Section II(1), therefore, I <u>DO NOT</u> provide the required documents for this claim again.	
Grounds	Required documents
<input type="checkbox"/> Attaining the retirement age of 65	<input type="checkbox"/> a copy of the scheme member's HKID card for verification of the name, date of birth and identity card number of the scheme member if the claimant does not wish to present the card in person for verification ^{Note 6}
<input type="checkbox"/> Early retirement	<input type="checkbox"/> a copy of the scheme member's HKID card for verification of the name, date of birth and identity card number of the scheme member if the claimant does not wish to present the card in person for verification ^{Note 6} ; and <input type="checkbox"/> the original statutory declaration form on early retirement (Form MPF(S) - W(SD1)) ^{Note 7}
For a scheme member whose HKID card does not contain the month and/or day of birth, evidence showing the scheme member's date of birth ^{Note 8} :	
<input type="checkbox"/> a copy of the scheme member's passport or other travel document showing the month and/or day of birth; or	
<input type="checkbox"/> a copy of the scheme member's HKID card with the day and month of the issue date of the HKID card circled or by other means to indicate that the scheme member wishes to use the day and month of the issue date of the HKID card as the day and month of birth; or	
<input type="checkbox"/> the original statutory declaration of the scheme member's date of birth ^{Note 7}	

(3) AMOUNT OF BENEFITS TO BE WITHDRAWN FROM EACH ACCOUNT SPECIFIED IN SECTION II(1) ^{Notes 9 & 10} (please ✓ the appropriate box)	
<input type="checkbox"/> A lump sum ^{Note 11}	OR <input type="checkbox"/> Specify withdrawal amount ^{Note 12} HK\$ _____ (please check with the relevant trustee for the requirements on minimum withdrawal amount)

(4) METHOD OF PAYMENT (please ✓ the appropriate box)	
<input type="checkbox"/>	by cheque
<input type="checkbox"/>	by depositing directly into a bank account <i>(This option is applicable only to trustees who provide such services and there may be bank charges involved)</i>
Name of bank account holder:	
Name of bank:	
Bank account number:	
<i>For overseas bank only:</i>	Address of bank:
	Swift code:
	Other settlement information (if any): (e.g. IBAN)
	Currency :

SECTION III – AUTHORIZATION & DECLARATION

(1) TERMINATION OF MPF ACCOUNT WITH NO RESIDUAL BALANCE (IF APPLICABLE)	
I/We* ^{Note 1} hereby authorize the trustee to terminate the relevant scheme member account(s) as referred to in Section II(1) upon	
(i) withdrawal of the full amount of benefits with no residual balance in the said account(s);	
(ii) (for employee contribution account only) termination of the employment in relation to the contribution account; and	
(iii) (for self-employed person contribution account only) cessation of the self-employment, with effect from _____ (DD/MM/YYYY).	
(2) DECLARATION	
I/We* ^{Note 1} declare that to the best of my/our* knowledge and belief, the information given in this Form and its attachments is correct and complete.*	
Signature of the claimant(s)	Date (DD/MM/YYYY)

* delete whichever is not applicable

★ **Warning:** Under section 43E of the Ordinance, a person who, in any document given to the Authority or an approved trustee, knowingly or recklessly makes a statement which is false or misleading in a material respect commits an offence and is liable to a maximum penalty of a \$100,000 fine and one year's imprisonment on the first conviction and a \$200,000 fine and two years' imprisonment on each subsequent conviction. A person who knowingly and wilfully makes a statutory declaration false in a material particular also commits an offence under section 36 of the Crimes Ordinance (Cap 200) and is liable on conviction to imprisonment for two years and to a fine.

***Explanatory Notes on
Claim Form for Payment of MPF Accrued Benefits (Benefits) on Grounds of
Attaining the Retirement Age of 65 or Early Retirement (Form MPF(S) – W(R))***

- (1) Either the scheme member or person(s) appointed as a committee of the estate of a mentally incapacitated person under the Mental Health Ordinance (Cap 136) (the committee of the estate) to act on behalf of the scheme member can be the claimant to lodge the claim for payment of benefits. If there is more than one person appointed by the court as the committee of the estate, those persons should apply and sign in the capacity as the committee of the estate in accordance with those terms of appointment and any other requirements contained in the relevant court order. Please use an additional blank sheet to provide details of the claimants under Section I. Under such circumstances, this Form needs to be signed by all of the persons appointed by the court as the committee of the estate, unless the Court authorizes otherwise.
- (2) If a claimant/scheme member does NOT possess a HKID Card, please fill in the name as shown on the passport.
- (3) Scheme member account number can be found:
 - (i) in the membership certificate, notice of acceptance, or notice of participation; or
 - (ii) in the annual benefit statement, or other statements provided by the trustee; or
 - (iii) through the member enquiry facilities available from the trustee.

If you are in doubt, please contact the trustee of the MPF registered scheme (scheme) concerned.
- (4) In processing a claim for payment, the trustee of the scheme concerned may request the claimant to produce the original documents for checking purpose, if necessary.
- (5) For a claim made by the committee of the estate on behalf of the scheme member, in addition to the required documents in respect of the scheme member, the following documents should be enclosed:
 - (i) a copy of the evidence of the status of the committee of the estate, i.e. the court order;
 - (ii) a copy of each claimant's HKID card for verification of the name and identity card number of the claimant if the claimant does not wish to present the card in person for verification ^{Note 6}; and
 - (iii) the original statutory declaration form made by the committee of the estate for a claim for payment of benefits (Form MPF(S) - W(SD4))^{Note 7} (if applicable). Where such a statutory declaration has been made and enclosed with the claim, the statutory declaration form (MPF(S)-W(SD1)) for a claim made on the grounds of early retirement shall not be required.
- (6) For a claimant/scheme member who does NOT possess a HKID card, a copy of the passport (only pages with personal particulars and passport number) should be provided to the trustee concerned for verification of the name and passport number of the claimant/scheme member if the claimant/scheme member does not wish to present the passport in person for verification.
- (7) The statutory declaration must be a valid statutory declaration in the place where the declaration is made (e.g. in Hong Kong, the statutory declaration should be made before and signed by a Commissioner for Oaths (e.g. at a Public Enquiry Service Centre of the Home Affairs Department) or a Notary Public or a Justice of the Peace). A statutory declaration made in a place other than Hong Kong is also acceptable provided that it is made before and signed by a Notary Public or a person authorized under the law of that place to administer an oath or take a statutory declaration.

- (8) A scheme member who does not have the month and/or day of birth printed on the HKID card may provide evidence as to the month and/or day by using one of the following methods:
- (i) using the birth date as shown on an official document (e.g. a travel document or a statutory declaration of the scheme member's date of birth); or
 - (ii) using the day and month of the issue date of the HKID card of the scheme member.

If the scheme member has not used any of the methods above to provide evidence as to the month and day, then in the absence of the above evidence, the trustee will:

- (i) where the HKID card shows only the year and month of birth (and not the day of birth), use the last day of the month as shown on the HKID card as the birth date of the scheme member; and
- (ii) where the HKID card shows only the year of birth (and neither the month nor day of birth), use the last day of the year as shown on the HKID card as the birth date of the scheme member.

Please note that mandatory contributions in respect of the scheme member (if any) will cease on the day when the scheme member reaches age 65 based on the evidence provided by the scheme member or defaulted above.

- (9) If a claimant wishes to select different withdrawal amounts for different accounts within a scheme, the claimant should fill in a separate form for each account.
- (10) No fees or financial penalties may be charged to or imposed on a scheme member or deducted from the scheme member account, other than necessary transaction costs incurred or reasonably likely to be incurred in selling or buying investments in order to give effect to the withdrawal and are payable to a party other than the trustee, for payment of the member's benefits in a lump sum or for the first four withdrawals by instalments (or the number of free withdrawals by instalments offered by the scheme) each calendar year. Payments in excess of four times (or the number of free withdrawals by instalments offered by the scheme) in a calendar year may be subject to fees or financial penalties. Please consult the trustee of the scheme concerned as on the arrangement and fees involved.
- (11) This option is applicable for withdrawing the benefits in a LUMP SUM from each scheme member account specified in Section II(1) (including benefits derived from voluntary contributions if the scheme member is entitled to withdraw them based on the governing rules of the scheme concerned and benefits derived from tax deductible voluntary contributions). Please consult the trustee of the scheme concerned for details.
- (12) This option is applicable for withdrawing the benefits by INSTALMENTS from each scheme member account specified in Section II(1) (including benefits derived from voluntary contributions if the scheme member is entitled to withdraw them based on the governing rules of the scheme concerned and benefits derived from tax deductible voluntary contributions). For each scheme member account, the specified withdrawal amount will be redeemed proportionally from each sub-account (if any) according to the fund allocation as of the day on which the trustee redeems the benefits (including benefits derived from voluntary contributions if the scheme member is entitled to withdraw them based on the governing rules of the scheme concerned). If the account balance is less than the withdrawal amount specified by the claimant, the entire account balance will be withdrawn. If the claimant subsequently wishes to withdraw the remaining benefits in the accounts, please submit another claim to the trustee of the scheme concerned.