



NOTES TO TRANSFER OF BENEFITS BY SCHEME MEMBER  
for PRINCIPAL MPF SCHEME SERIES 800 of  
PRINCIPAL TRUST COMPANY (ASIA) LIMITED

信安信託(亞洲)有限公司  
信安強積金計劃 800 系列  
計劃成員轉移權益須知

(for self-employed person, personal account holder or employee ceasing employment)  
(適用於自僱人士、個人帳戶持有人或終止受僱的僱員)

Please read the following important notes before completing this Form.

填寫本表格前，請先閱讀下列重要資料：

(1) Definition of terms: 用詞定義：

- (a) "Contribution account" - an account in an MPF scheme which is mainly used to receive MPF contributions (both employer and employee portions) made by an employer for an employee and on behalf of the employee or by a self-employed person.  
「供款帳戶」— 指強積金計劃下主要用以接收僱主為僱員所作出以及代表僱員所作出的強積金供款（包括僱主及僱員部分）或自僱人士所作出的強積金供款的帳戶。
- (b) "Personal account" - an account in an MPF scheme which is mainly used to receive the accrued benefits transferred from another account(s).  
「個人帳戶」— 指強積金計劃下主要用以接收由另一帳戶轉入的累算權益的帳戶。
- (c) "Original trustee" (also known as "transferor trustee" in the Mandatory Provident Fund Schemes (General) Regulation ("the Regulation")) - the approved trustee of an MPF scheme from which your accrued benefits are to be transferred.  
「原受託人」（在《強制性公積金計劃（一般）規例》（《規例》）中亦稱「轉移受託人」）— 指轉出你的累算權益的強積金計劃的核准受託人。
- (d) "New trustee" (also known as "transferee trustee" in the Regulation) - the approved trustee of an MPF scheme to which your accrued benefits are to be transferred. If you elect to transfer your accrued benefits to another account within the same MPF scheme or to another MPF scheme under the same trustee, the new trustee on Form MPF(S)-P(M) will be the same as the original trustee.  
「新受託人」（在《規例》中亦稱「承轉受託人」）— 指轉入你的累算權益的強積金計劃的核准受託人。如你選擇把累算權益轉移至同一強積金計劃的另一個帳戶或轉移至同一受託人的另一個強積金計劃，第 MPF(S)-P(M) 號表格所指的新受託人將與原受託人相同。
- (e) "Original scheme" - the MPF scheme from which your accrued benefits are to be transferred.  
「原計劃」— 指轉出你的累算權益的強積金計劃。
- (f) "New scheme" - the MPF scheme to which your accrued benefits are to be transferred. If you elect to transfer your accrued benefits to another account within the same MPF scheme, the new scheme on Form MPF(S)-P(M) will be the same as the original scheme.  
「新計劃」— 指轉入你的累算權益的強積金計劃。如你選擇把累算權益轉移至同一強積金計劃的另一個帳戶，第 MPF(S)-P(M) 號表格所指的新計劃將與原計劃相同。

(2) If you are currently investing in an MPF guaranteed fund, a transfer of the accrued benefits out of that 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 original scheme or consult your original trustee for details.

如你現時投資於強積金保證基金，從該保證基金轉出累算權益，可能會導致你不符合部分或所有保證條件，以致影響你享有保證的資格。詳情請查閱原計劃的要約文件，或向原受託人查詢。

(3) If you wish to transfer your accrued benefits from one MPF scheme to another, please be aware of how the transferred-in benefits will be invested. In general, the transferred-in benefits will be invested according to the default investment strategy ("DIS") if you either (a) do not give or have not given any investment instructions for the account to your new trustee or (b) have given investment instructions for the account to invest accrued benefits according to the DIS. Please approach your new trustee to seek clarification, where necessary. If you wish to change or specify an investment instruction for the account in the new scheme, please also approach the new trustee.

如欲把累算權益從一個強積金計劃轉移至另一個強積金計劃，請留意轉入帳戶的權益將會如何投資。一般而言，如你(a)沒有或尚未就有關帳戶向你的新受託人給予任何投資指示；或(b)已就有關帳戶給予投資指示，要求把累算權益按照預設投資策略投資，則轉入該帳戶的權益將按照預設投資策略投資。如有需要，請向新受託人查詢詳情。如欲就新計劃的帳戶更改或給予投資指示，亦請聯絡新受託人。

(4) If you have reached, or are approaching, the age of 50 and your accrued benefits are currently invested according to the 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 investment in the DIS and your transfer request take place at around the same time, the approved trustee of the scheme shall sequence the de-risking and the transfer request in accordance with its procedures and in compliance with the Mandatory Provident Fund Schemes Ordinance. Please consult the relevant approved trustee(s) if you wish to know the details of how the approved trustee(s) will handle these transactions.

如你已年滿或快將年滿50歲，而現時你的累算權益是按照計劃的預設投資策略投資，請留意預設投資策略的降低投資風險機制，會由計劃成員年滿50歲開始運作。如計劃的核准受託人在預設投資策略下按年降低你的投資風險的時間，與接獲你的轉移權益申請的時間相當接近，該計劃的核准受託人將根據其運作程序及在符合《強制性公積金計劃條例》規定的情況下，訂定處理降低風險及轉移權益的次序。如欲瞭解核准受託人如何處理該等交易，請向相關核准受託人查詢詳情。

(5) Please ensure that you have a personal account or a contribution account in the new scheme. Otherwise, you have to enrol in that scheme before you submit Form MPF(S)-P(M) to the new trustee.

請確保你在新計劃已開立個人帳戶或供款帳戶。否則，你須先行登記參加該計劃，然後才向新受託人提交第MPF(S)-P(M)號表格。

(6) If you wish to transfer-out the accrued benefits from more than one accounts, you should submit a separate Form MPF(S)-P(M) for each of those accounts.

如欲從多於一個帳戶轉出累算權益，請就每個帳戶分別提交一份第MPF(S)-P(M)號表格。

(7) If you wish to transfer-out the accrued benefits from your contribution account during employment, you should complete Form MPF(S)-P(P).

如欲在現職期間從你的供款帳戶轉出累算權益，請填寫第MPF(S)-P(P)號表格。

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- (8) For each account, a scheme member should transfer the entirety of his accrued benefits therein in a lump sum except the part of the accrued benefits derived from voluntary contributions which the scheme member may elect to withdraw in accordance with the governing rules of the original scheme.  
就每一個帳戶，除了由自願性供款所產生的累算權益或可根據原計劃管限規則選擇提取外，計劃成員應把帳戶內的所有累算權益整筆轉移。
- (9) In order to prevent a third party from filling in incorrect information, **please DO NOT sign on a blank form**. After the completed Form MPF(S)-P(M) has been received by the new trustee, the administration procedures taken by the approved trustees may not be reversible.  
為免被第三者填上不正確的資料，**請勿在空白的表格上簽署**。在新受託人收到已填妥的第MPF(S)-P(M)號表格後，之前由核准受託人採取的行政步驟未必能夠撤銷。
- (10) If any information provided on Form MPF(S)-P(M) (including the signature) is incorrect or incomplete, the approved trustees may not be able to process your benefit transfer request.  
若你在第MPF(S)-P(M)號表格上提供的任何資料（包括簽署）不正確或不完整，核准受託人可能無法處理你的權益轉移要求。
- (11) Please refer to the publication of the Mandatory Provident Fund Schemes Authority (“MPFA”) available from the MPFA website ([www.mpfa.org.hk](http://www.mpfa.org.hk)) for the factors to consider when choosing a scheme and the potential risks involved in MPF investment.  
有關選擇計劃時各項考慮因素及強積金投資的潛在風險，請參閱強制性公積金計劃管理局（「積金局」）網站（[www.mpfa.org.hk](http://www.mpfa.org.hk)）的相關宣傳刊物。
- (12) Information about the new scheme is set out in the offering document of that scheme. This information will assist you in making a decision about whether to make a transfer of accrued benefits to that scheme. Please contact the relevant approved trustee for enquiries about account details and information on specific MPF schemes or funds.  
新計劃的要約文件載有該計劃的資料，這些資料將有助你決定是否把累算權益轉移至該計劃。如欲查詢帳戶詳情及個別強積金計劃或基金的資料，請聯絡相關核准受託人。
- (13) If you wish to make enquiries or seek assistance in relation to your election to transfer benefit, please contact your original trustee or new trustee. For general enquiries regarding benefit transfer, you may contact the MPFA via e-mail: [mpfa@mpfa.org.hk](mailto:mpfa@mpfa.org.hk) or hotline: 2918 0102.  
如欲就你的權益轉移申請作出查詢或尋求協助，請聯絡你的原受託人或新受託人。有關權益轉移的一般查詢，可聯絡積金局(電郵地址：[mpfa@mpfa.org.hk](mailto:mpfa@mpfa.org.hk)或熱線電話：2918 0102)。

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- (1) If you do NOT possess a HKID Card, please fill in your name as shown on your passport.  
如你沒有香港身份證，請填上你在護照上的姓名。
- (2) The transfer request may not be processed if the name of the original trustee, the name of the original scheme, your scheme member's account number in the original scheme, type of MPF account, the name of your former employer or the employer's identification number is not provided or is incorrect. This information can be found:  
如你沒有提供原受託人名稱、原計劃名稱、原計劃成員帳戶號碼、強積金帳戶類別、前任僱主名稱或僱主識別號碼，或所提供的資料有誤，則此項轉移要求或不獲處理。你可透過以下途徑獲取有關資料：
- (a) in your membership certificate, notice of acceptance, or notice of participation; or  
查閱成員證明書、接納通知或參與通知；或
  - (b) in your annual benefit statement, or other statements provided by the approved trustee; or  
查閱周年權益報表或核准受託人提供的其他報表；或
  - (c) through the member enquiry facilities available from the approved trustee.  
核准受託人提供的成員查詢服務。

If you are in doubt, please contact your original trustee or your employer.

如有疑問，請聯絡你的原受託人或僱主。

- (3) The employer's identification number is the number assigned by the approved trustee to the employer concerned. Approved trustees may use different names for this number (e.g. account number, company code, contract number, employer account number, employer code, employer ID, employer number, MPF client number, participating plan number, plan number, scheme number, scheme ID, sub-scheme number). The number can be found in the statements issued by the approved trustees or through the member enquiry facilities available from the approved trustee. If you are in doubt, please contact your approved trustee or your employer.  
僱主識別號碼即核准受託人為有關僱主編配的號碼。核准受託人或會使用不同名稱來設定此號碼（例如帳戶編號、僱主編號、合約編號、強積金客戶編號、參與計劃編號、計劃編號、附屬計劃編號）。你可查閱核准受託人發出的報表或透過核准受託人提供的成員查詢服務獲取該號碼。如有疑問，請聯絡你的核准受託人或僱主。

- (4) The transfer request may not be processed if the name of the new trustee, the name of the new scheme or your scheme member's account number in the new scheme is not provided or is incorrect. The information can be found:  
如你沒有提供新受託人名稱、新計劃名稱或新計劃成員帳戶號碼，或所提供的資料有誤，則此項轉移申請或不獲處理。你可透過以下途徑獲取有關資料：

- (a) in your membership certificate, notice of acceptance, or notice of participation; or  
查閱成員證明書、接納通知或參與通知；或
- (b) in your annual benefit statement, or other statements provided by the approved trustee; or  
查閱周年權益報表或核准受託人提供的其他報表；或
- (c) through the member enquiry facilities available from the approved trustee.  
核准受託人提供的成員查詢服務。

You may, however, leave the scheme member's account number blank if you have recently enrolled in the scheme and have not been notified of the new account number. If you are in doubt, please contact your new trustee.

不過，如你最近才參加計劃，並未獲悉新的成員帳戶編號，則可留空此項。如有疑問，請聯絡你的新受託人。

- (5) A scheme member can check whether his existing MPF account contains any accrued benefits derived from voluntary contributions from his annual benefit statement issued by the original trustee to the scheme member. The scheme member can also check this information through the member enquiry facilities available from the approved trustee. If you are in doubt, please contact your original trustee.

計劃成員可在原受託人向計劃成員發出的周年權益報表上，獲知其現有強積金帳戶內是否有由自願性供款所產生的累算權益。計劃成員亦可透過核准受託人提供的成員查詢服務查核這項資料。如有疑問，請聯絡你的原受託人。

- (6) The signature must be the same as your specimen signature previously given to your original trustee. Please note that the transfer may not be processed if the signature provided in this Form does not match your specimen signature previously given to your original trustee. If you are in doubt, please contact your original trustee.

你的簽署必須與你之前給予原受託人的簽署式樣相同。請注意，若本表格上的簽署與你之前給予原受託人的簽署式樣不符，有關轉移或不獲處理。如有疑問，請聯絡你的原受託人。

**Please complete Form MPF(S)-P(M) and submit it (excluding the Explanatory Notes) to the new trustee after completion.  
請填妥第 MPF(S)-P(M) 號表格，並提交該表格〔「填報須知」無須提交〕予新受託人。**

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### 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 and Administrator") and its affiliate(s), Principal Insurance Company (Hong Kong) Limited ("the sponsor"), Principal Investment & Retirement Services Limited ("the promoter") (collectively, "the Companies") 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 Scheme Series 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"), 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) 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(「推銷商」)(統稱「公司」)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計劃800系列(「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)有關交換財務賬戶資料的法律條文，及作自動交換財務賬戶資料用途，把該等資料和關於賬戶持有人及任何須申報賬戶的資料向香港特別行政區政府稅務局(「稅務局」)申報，從而把資料轉交到賬戶持有人的稅務管轄區的稅務當局。如情況有所改變，以致影響賬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賬戶資料的詳情。

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) 2827 1233與本公司聯絡。

Continued on next page (請轉到下頁)

**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](http://www.principal.com.hk).

**Continued on next page (請轉移到下頁)**

本頁所載預設投資策略披露及商業守則為本表格之一部份。成員在填寫此表格前必須細閱其內容。

#### 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生日日期，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，降低風險已經發生，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。

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SCHEME MEMBER'S REQUEST FOR FUND TRANSFER FORM  
for PRINCIPAL MPF SCHEME SERIES 800 of  
PRINCIPAL TRUST COMPANY (ASIA) LIMITED  
信安信託(亞洲)有限公司  
信安強積金計劃 800 系列  
計劃成員資金轉移申請表

(For self-employed person, personal account holder or employee ceasing employment) (適用於自僱人士、個人帳戶持有人或終止受僱的僱員)  
Sections 145, 146, 147, 148 and 149 of the Mandatory Provident Fund Schemes (General) Regulation ("the Regulation")  
《強制性公積金計劃(一般)規例》(簡稱《規例》)第145、146、147、148及149條

**Important Notice 重要事項:**

- The personal data to be supplied in support of this election of transfer are to be used for processing your election of transfer. The personal data you supply may, for such purpose, be transferred to the approved trustee(s) concerned, the relevant service provider(s), and the government or regulatory bodies including the Mandatory Provident Fund Schemes Authority ("MPFA"). 你就此項轉移申請提供的個人資料，將用作處理你的轉移申請。你提供的個人資料可能會為該目的而轉交相關核准受託人、相關服務提供者，以及政府或規管機構，包括強制性公積金計劃管理局(「積金局」)。
- During the transfer of accrued benefits between different MPF accounts of Principal MPF Scheme Series 800, change of units between Class D and Class I may occur. For details, please refer to the MPF Scheme Brochure of the Scheme. 在信安強積金計劃800系列下之不同強積金賬戶於累算權益轉移時，可能涉及I類別單位及D類別單位的相互轉變，詳情請參閱計劃的強積金計劃說明書。
- If you would like to request a copy of the MPF Scheme Brochure of your selected scheme, please contact our Customer Service Department at 2827-1233 for a copy. 如欲索取信安強積金計劃的強積金計劃說明書，歡迎致電本公司客戶服務部 2827-1233。

Please use **BLOCK LETTERS** to complete this Form. 請以正楷填寫本表格

**SECTION I** SCHEME MEMBER'S DETAILS  
**第一部份** 計劃成員資料

- Name 姓名  
(same as that shown on HKID Card<sup>Note 1</sup>) (與香港身份證上的姓名相同<sup>註1</sup>)  
Surname 姓氏 \_\_\_\_\_ Other Name 名字 \_\_\_\_\_
- HKID Card Number 香港身份證號碼: \_\_\_\_\_ \*Passport Number 護照號碼: \_\_\_\_\_  
(\*Only for member without HKID Card 本欄僅供沒有香港身份證的成員填寫)
- Nationality 國籍: \_\_\_\_\_
- Telephone Number 電話號碼 \_\_\_\_\_ (4) Mobile Number 手提電話號碼 \_\_\_\_\_
- Fax Number 傳真號碼 \_\_\_\_\_ (6) E-mail Address 電郵地址 \_\_\_\_\_
- Residential Address 住宅地址 (There is no need to complete below unless you need to update your record 如非更新紀錄，可無須填寫下欄):  
(Note: All correspondences will be sent to the following address 備註：所有通訊將寄往以下地址)

**SECTION II** TRANSFER INFORMATION MPF Account Information in the Original Scheme:  
**第二部份** 轉移資料 原計劃的強積金帳戶資料:

- Name of Original Trustee<sup>Note 2</sup> 原受託人名稱<sup>註2</sup> \_\_\_\_\_
- Name of Original Scheme<sup>Note 2</sup> 原計劃名稱<sup>註2</sup> \_\_\_\_\_
- Type of MPF Account 強積金帳戶類別 (Please ✓ appropriate box 請在適當方格內加✓)  Personal Account 個人帳戶  Contribution Account 供款帳戶
- Scheme Member's Account Number<sup>Note 2</sup> 計劃成員帳戶號碼<sup>註2</sup> \_\_\_\_\_
- Details of former employment (applicable for employee who wishes to transfer-out the accrued benefits from a contribution account after cessation of employment) 以往受僱詳情 (適用於僱員在終止受僱後欲把供款帳戶內的累算權益轉出。)  
Employer's Identification Number<sup>Note 3</sup> 僱主識別號碼<sup>註3</sup> \_\_\_\_\_  
Name of Former Employer 前僱主名稱: \_\_\_\_\_
- Details of self-employed status (applicable for self-employed person only. Please indicate your reason of transfer and ✓ as appropriate.) 自僱人士身分詳情 (只適用於自僱人士，請於適當方格內填上✓號，表明申請轉移的原因) :  
 Cessation of self-employment with effect from 終止自僱，生效日期是: \_\_\_\_\_  
 I will remain in self-employment and my accrued benefits will be transferred to another MPF scheme stated in section III. Contributions to the original scheme should be paid up to 本人將會維持自僱，並把本人的累算權益轉移至第三部份所述的另一個強積金計劃。本人向原計劃供款至最後日期是: \_\_\_\_\_  
(DD/MM/YYYY 日/月/年)

**SECTION III** TRANSFER OPTIONS MPF Account Information in the New Scheme:  
**第三部份** 轉移選擇 新計劃的強積金帳戶資料:

I elect to transfer the accrued benefits derived from the mandatory contributions in my account stated in section II to the following account (Please select and ✓ option (1), (2) or (3))  
本人選擇把在第二部份所述帳戶內由強制性供款所產生的累算權益轉移至以下選擇帳戶 (請選擇並 ✓ 選擇(1)，(2)或(3)):

**Option 選擇 1 -**

Retained in the **ORIGINAL** scheme as Personal Account (where applicable) 以個人帳戶形式保留在原計劃 (如適用)。

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\*DEFKBC-TRFOUTMBR\*

\*OBJTTRFOUTEXT\*



**Option 選擇 2 –**

To my designated account in the new scheme 轉移至本人新計劃內的指定帳戶:

(1) Name of New Trustee<sup>Note4</sup> 新受託人名稱<sup>註4</sup>

(2) Name of New Scheme<sup>Note4</sup> 新計劃名稱<sup>註4</sup>

(3) Scheme Member's Account Number<sup>Note4</sup> 計劃成員帳戶號碼<sup>註4</sup>

**Option 選擇 3 –**

To my contribution account with my new employer as follows 轉移到本人新僱主就本人開立的供款帳戶:

(1) Name of New Employer 新僱主名稱

(2) Employer's Identification Number<sup>Note3</sup> 僱主識別號碼<sup>註3</sup>

(3) Name of New Trustee<sup>Note4</sup> 新受託人名稱<sup>註4</sup>

(4) Name of New Scheme<sup>Note4</sup> 新計劃名稱<sup>註4</sup>

(5) Scheme Member's Account Number<sup>Note4</sup> 計劃成員帳戶號碼<sup>註4</sup>

**SECTION IV ARRANGEMENT OF VOLUNTARY CONTRIBUTIONS<sup>Note5</sup> (IF ANY) IN MY ACCOUNT STATED IN SECTION II**  
**第四部份 有關本人在第二部份所述帳戶內的自願性供款<sup>註5</sup> (如有) 的安排**

Please select option (a) or (b) and ✓ as appropriate 請選擇(a)或(b), 並於適當方格內填上✓號:

Remarks 備註: If you do not select any options but there are accrued benefits derived from voluntary contributions, those benefits will be handled in the same way as those stated in section III. If there are no such benefits in your account and you have made an election under section IV, the selected option will not be processed. 如果你沒有作出任何選擇, 而帳戶內有由自願性供款產生的累算權益, 則該等權益將以處理第三部的權益的同樣方式處理。如你已在第三部份作出選擇, 而帳戶內並沒有該等權益, 則有關選擇將不會獲處理。

(a) Transferred together with the accrued benefits derived from the mandatory contributions as in section III 與在第三部份所述由強制性供款所產生的累算權益一併轉移。

(b) Withdrawn in accordance with the governing rules of the original scheme and such payment 按照原計劃之管限規則以下列方式提取權益:

by cheque and mail to the residential address as shown above. 支票付款及郵寄到上述之住宅地址。

by depositing directly in a bank account under the name of scheme member only (a bank account under the name of a third party is not applicable). (This option is applicable only to approved trustees who provide such services and there may be bank charges involved. Please check with the original trustee for details.) 直接存入只以計劃成員名義開立的銀行帳戶 (不適用於以第三者名義開立的銀行帳戶)。(這項選擇只適用於有提供此項服務的核准受託人, 而銀行可能會因此而收取費用。詳情請向原受託人查詢。):

(1) Bank No. 銀行編號  (2) Branch No. 分行編號  (3) Account No. 帳戶號碼

(4) Name of Bank Account 銀行戶口姓名   
(cannot be a joint name account of the scheme member 必須為計劃成員之非聯名戶口)

(5) Name of Bank 銀行名稱

**SECTION V TERMINATION OF MPF ACCOUNT WITH NO RESIDUAL BALANCE (IF APPLICABLE)**  
**第五部份 終止沒有剩餘款項的強積金帳戶 (如適用)**

I hereby give the original trustee an instruction to terminate my relevant MPF member account as referred to in section II upon transfer of the full accrued benefits to the new trustee and there is no residual balance in the said account. 本人謹此指示原受託人在把本人於第二部份所述的強積金成員帳戶內的所有累算權益轉移至新受託人後, 以及在該帳戶內並無剩餘款項的情況下, 終止該強積金成員帳戶。

**SECTION VI AUTHORIZATION AND DECLARATION**  
**第六部份 授權及聲明**

(1) I hereby give consent to the new trustee and the MPFA to disclose information supplied by me in support of this election of transfer to the approved trustee(s) concerned and the relevant service provider(s), or to enable such party or parties to access or disclose relevant information for processing my election of transfer. 本人同意, 新受託人及積金局可為處理本人的轉移申請, 向相關核准受託人及相關服務提供者披露本人就此項轉移申請提供的資料, 或使該等機構/人士能夠取覽或披露該等資料。

(2) I declare that 本人聲明:

(a) I have read and understood the Notes to Transfer Benefits by Scheme Member and the Explanatory Notes; and 本人已閱讀及明白《計劃成員轉移權益須知》及註釋的內容; 及

(b) to the best of my knowledge and belief, the information given in this Form is correct and complete. 盡本人所知所信, 本表格所提供的資料均屬正確無訛且無缺漏。

**SECTION VII IMPORTANT NOTE**  
**第七部份 重要備註**

For electing Principal MPF Scheme only 只適合選擇信安強積金計劃之成員:

I acknowledge that I have read and fully understood the content of the MPF Scheme Brochure and the Summary of Constituent Funds and Fees & Charges of the selected Scheme and I agree to the Terms and Conditions pertaining to it. 本人承認已閱讀及了解強積金計劃說明書之內容及本人同意有關計劃之條款。

To avoid processing delay, please 為使閣下之申請能盡快辦理, 請

- enclose a photocopy of your HKID Card / Passport for verification in lieu of presenting your HKID Card / Passport in person and, 附上香港身份證/護照副本以作核實, 因此閣下無須為受託人的核對工作親身出示身份證/護照, 及
- send this form to your new trustee. However, if you select Option 3, you may either provide this form to your new employer or to the new trustee. 遞交此表格予新受託人。倘若選定選擇 3, 閣下可遞交此表格予新僱主或新受託人。

Date (dd/mm/yyyy) 日期 (日/月/年)

Signature of Personal Account Member / Scheme Member<sup>Note6</sup>  
個人帳戶成員或計劃成員簽署<sup>註6</sup>

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

Promoter: Principal Investment & Retirement Services Limited 推銷商: 信安投資及退休金服務有限公司

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

Tel No. 電話號碼: (852) 2827-1233 Fax No. 傳真號碼: (852) 2827-1707 Website 網址: www.principal.com.hk