

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](http://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2017年4月1日)**

**預設選擇**

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

**有效投資選擇**

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

**預設投資策略特色**

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

**終止降低投資風險**

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

**多項交易**

- (1) 若本公司收到另一指示，包括但不限於認購(例如供款或基金轉入)、贖回(例如基金轉出或提取權益)或轉換基金指示，降低投資風險將自動在會員/成員生日當天進行，而上述之指示則會在服務運轉時間內處理。
- (2) 若於週年降低投資風險日需要為有關會員/成員處理一個或更多特別指示，包括但不限於購入、贖回或轉換基金指示，每年降低風險的安排只會在此等指示辦妥後進行，則每年降低風險的安排將會於原來的降低風險日期辦妥。
- (3) 為確保轉換指示或更改投資授權指示能於降低風險之日或之前辦理，會員/成員在提交有效指示前，應參考強積金管理局網站中「受託人服務比較平台」載列之截止時間及所需時間完成(收受指示日期後起計)。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賬戶轉移累算權益至另一個賬戶，例如，轉移一個離職會員/成員賬戶內之累算權益至同一計劃下之個人賬戶，將會用基金單位轉移方式處理。有關未來供款和轉移自另一項強積金計劃的累算權益之投資分配，除非會員/成員在新個人賬戶提交投資指示，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、不同計劃下之個人賬戶整合、累算權益之部份或全數提取，因會員/成員離職或僱員在自選安排下而轉移累算權益、長期服務金/遣散費抵銷及僱主轉換計劃，全部或部份之會員/成員累算權益(包括預設投資策略)將被提取。在預設投資策略下之餘下累算權益仍會有降風險機制，直至預設投資策略下之賬戶結存為零。
- (3) 當賬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賬戶內提取給會員/成員或轉移至另一計劃而不會作出任何投資。

**聯絡詳情**

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



**EMPLOYEE CHOICE ARRANGEMENT (“ECA”) – TRANSFER ELECTION FORM 「僱員自選安排」 — 轉移選擇表格**  
(For an employee to transfer accrued benefits from a contribution account in a scheme under current employment (“Original Scheme”) to an account in a scheme elected by the employee (“New Scheme”) during employment)

(適用於僱員在現職期間把現職的計劃(「原計劃」)供款賬戶內的累算權益轉移至自選計劃(「新計劃」)的賬戶)

Sections 148A and 148B of the Mandatory Provident Fund Schemes (General) Regulation (“the Regulation”)

《強制性公積金計劃(一般)規例》(《規例》)第148A及148B條

- (a) 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](http://www.principal.com.hk). 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](http://www.principal.com.hk)下載。
- (b) Please read the Explanatory Notes and Guide to Transfer Benefits under Employee Choice Arrangement (“ECA”) (the “Guide”) carefully before completing this Form. 填寫本表格前，請先細閱註釋及「僱員自選安排」權益轉移指南(《指南》)。
- (c) Please use BLOCK LETTERS to complete this Form. 請用正楷填寫本表格。
- (d) 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」)。
- (e) Please submit another notice to the trustee of New/Original Scheme for any request(s) other than the purpose of this Form separately. 請就本表格以外之要求，分別向新/原計劃的核准受託人另行提交通知。

**Section I Scheme Member Details**

**第I部 計劃會員資料**

(1) Name<sup>Note 1</sup> (as shown on your Hong Kong Identity (HKID) Card) 姓名<sup>註1</sup> (與香港身份證上的姓名相同)

English 英文 \_\_\_\_\_ Chinese 中文 \_\_\_\_\_

Surname 姓氏 \_\_\_\_\_ Other Name 名字 \_\_\_\_\_ Surname 姓氏 \_\_\_\_\_ Other Name 名字 \_\_\_\_\_

(2) HKID Card No. 香港身份證號碼 \_\_\_\_\_ Passport No. <sup>++</sup> 護照號碼<sup>++</sup> \_\_\_\_\_

(3) Nationality 國籍 \_\_\_\_\_

(4) Contact Details<sup>#</sup> 聯絡資料<sup>#</sup>

Home No. 住宅電話 \_\_\_\_\_ Mobile/Pager No. 手提電話/傳呼機號碼 \_\_\_\_\_

Fax No. 傳真號碼 \_\_\_\_\_ Email Address (if any) 電郵地址(如有) \_\_\_\_\_

(5) Residential Address<sup>#</sup> 住宅地址<sup>#</sup>

\_\_\_\_\_

Flat / Room 室 \_\_\_\_\_ Floor 樓層 \_\_\_\_\_ Block 座 \_\_\_\_\_ Building 大廈 \_\_\_\_\_

\_\_\_\_\_

Estate 屋邨 \_\_\_\_\_ Street No. 街道號碼 \_\_\_\_\_ Street 街道 \_\_\_\_\_

\_\_\_\_\_

District / Country (if not Hong Kong) 地區 / 國家名稱 (如非香港地區) \_\_\_\_\_

<sup>++</sup> Passport No. is applicable ONLY for member without HKID Card 護照號碼 僅供沒有香港身份證的會員填寫

<sup>#</sup> If information provided is different from that under trustee's record, such information will be updated to the relevant record accordingly. 如提供之資料與受託人之紀錄不相同，此資料會被更新於有關紀錄內。

<sup>^</sup> Delete whichever is inappropriate 請刪去不適用者

**Section II Contribution Account Information in Original Scheme**

**第II部 原計劃的供款賬戶資料**

(5) (a) Name of Original Scheme<sup>Note 2</sup> 原計劃名稱<sup>註2</sup>

(Please choose ONE of the following by ticking the corresponding box) (請選擇下列其中一項並於相關的方格內加上「✓」號)

Principal MPF - Smart Plan 信安強積金 - 明智之選  Principal MPF - Simple Plan 信安強積金 - 易富之選

Others, please specify 其他，請註明 \_\_\_\_\_

(b) Scheme Member Account No.<sup>Note 2</sup> 計劃會員賬戶號碼<sup>註2</sup> \_\_\_\_\_

(c) Employer's Identification No.<sup>Note 2, 3</sup> 僱主識別號碼<sup>註2, 3</sup> \_\_\_\_\_

- (6) Please indicate the part(s) of accrued benefits in your contribution account of Original Scheme that you wish to transfer out to another MPF account. 請註明你擬把原計劃供款賬戶內哪部分的累算權益轉移至另一個強積金賬戶。

Please select either option (a) **or** (b) and ✓ as appropriate: 請選擇方案(a) **或** (b), 並在適當方格內加上✓號:

(a) **Transfer ALL Accrued Benefits 轉移全部累算權益**

I wish to transfer **ALL** the accrued benefits comprising the following parts from my contribution account of Original Scheme as its governing rules permit: 本人擬在管限規則准許下轉移原計劃供款賬戶內以下**全部**累算權益轉移:

- Employee mandatory contributions in current employment<sup>Note 5, 6</sup>  
現職期間的僱員強制性供款<sup>註 5、6</sup>
- Employee voluntary contributions in current employment<sup>Note 7, 8</sup>  
現職期間的僱員自願性供款<sup>註 7、8</sup>
- Mandatory contributions that have been transferred into the contribution account and are attributable to former employment(s)<sup>Note 9</sup>  
以往工作所累積並已轉移至供款賬戶的強制性供款<sup>註 9</sup>
- Voluntary contributions that have been transferred into the contribution account and are attributable to former employment(s)<sup>Note 8, 10</sup>  
以往工作所累積並已轉移至供款賬戶的自願性供款<sup>註 8、10</sup>

Please transfer the accrued benefits to the following personal account: 請把累算權益轉移至以下個人賬戶:

(i) **Name of New Scheme<sup>Note 11</sup> 新計劃名稱<sup>註 11</sup>**

(Please choose ONE of the following by ticking the corresponding box) (請選擇下列其中一項並於相關的方格內加上「✓」號)

- Principal MPF - Smart Plan 信安強積金 - 明智之選  Principal MPF - Simple Plan 信安強積金 - 易富之選
- Others, please specify 其他, 請註明

(ii) **Scheme Member Account No.<sup>Note 11</sup> 計劃成員賬戶號碼<sup>註 11</sup>**

**OR 或**

(b) **Transfer Part(s) of Accrued Benefits 轉移部分累算權益**

- (i) I wish to transfer the following **part(s)** of the accrued benefits from my contribution account of Original Scheme as its governing rules permit: 本人擬在管限規則准許下轉移原計劃供款賬戶內以下**部分**的累算權益:  
(You may select one or more parts below and ✓ as appropriate) (你可選擇轉移以下其中一部分或多個部分, 請在適當方格內加上✓號)

Accrued benefits to be transferred from Original Scheme 由原計劃轉出的累算權益	Type of account receiving the accrued benefits 接收累算權益的賬戶類別
<input type="checkbox"/> Employee mandatory contributions in <u>current</u> employment <sup>Note 5, 6</sup> 現職期間的僱員強制性供款 <sup>註 5、6</sup>	} Personal account only 只限個人賬戶
<input type="checkbox"/> Employee voluntary contributions in <u>current</u> employment <sup>Note 7, 8</sup> 現職期間的僱員自願性供款 <sup>註 7、8</sup>	
<input type="checkbox"/> Mandatory contributions that have been transferred into the contribution account and are attributable to <u>former</u> employment(s) <sup>Note 9</sup> 以往工作所累積並已轉移至供款賬戶的強制性供款 <sup>註 9</sup>	} Personal account <b>or</b> contribution account 個人賬戶 <b>或</b> 供款賬戶
<input type="checkbox"/> Voluntary contributions that have been transferred into the contribution account and are attributable to <u>former</u> employment(s) <sup>Note 8, 10</sup> 以往工作所累積並已轉移至供款賬戶的自願性供款 <sup>註 8、10</sup>	

Please transfer the accrued benefits selected above to the following account: 請把上述選擇的累算權益轉移至以下賬戶:

(ii) **Name of New Scheme<sup>Note 11</sup> 新計劃名稱<sup>註 11</sup>**

(Please choose ONE of the following by ticking the corresponding box) (請選擇下列其中一項並於相關的方格內加上「✓」號)

- Principal MPF - Smart Plan 信安強積金 - 明智之選  Principal MPF - Simple Plan 信安強積金 - 易富之選
- Others, please specify 其他, 請註明

(iii) **Account Type<sup>Note 11</sup> 賬戶類別<sup>註 11</sup>**

(Select one only \* and ✓ as appropriate)  
(只可選一項\*, 請於適當方格內加上✓號)

Personal account 個人賬戶

**or 或**

Contribution account 供款賬戶

(Employer's Identification No.<sup>Note 3, 11</sup>: 僱主識別號碼<sup>註 3、11</sup>: )

(iv) **Scheme Member Account No.<sup>Note 11</sup> 計劃成員賬戶號碼<sup>註 11</sup>**

\* If you wish to transfer different parts of accrued benefits from your contribution account to different MPF accounts, please fill in a separate Form MPF(S)-P(P) for each MPF account that receives the accrued benefits. 如欲把供款賬戶內不同部分的累算權益轉移至不同的強積金賬戶, 請分別就每個將會接收該等累算權益的強積金賬戶填寫一份第 MPF(S)-P(P) 號表格。



## Section IV Personal Informational Collection Statement

### 第 IV 部 個人資料收集說明書

The provision of information and other personal data by you is on a voluntary basis. However, failure to provide us with the information and other personal data as requested may result in your application/instruction not being able to be processed. The information and other personal data provided by you will only be accessed and handled by Principal Trust Company (Asia) Limited ("the Trustee and Administrator") 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) 2802 2812 / (852) 2885 8011與本公司聯絡。

## Section V Authorization and Declaration

### 第 V 部 授權及聲明

- (7) I hereby give consent to the approved trustee of New Scheme 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，新計劃的核准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。
- (8) I confirm and declare that: (a) I have read and understood the Explanatory Notes and the Guide, and have voluntarily elected to transfer my MPF accrued benefits in accordance with this Form; (b) at the date of submitting this Form, I am employed by the employer in relation to the contribution account in Original Scheme; and (c) to the best of my knowledge and belief, the information given in this Form is correct and complete; and (d) I understand that failure to provide any information requested herein may result in the Trustee's inability to process my request. 本人確認及聲明：(a) 本人已閱讀及明白註釋及《指南》的內容，並自願選擇按照本表格轉移強積金累算權益；(b) 在提交本表格當日，本人受僱於為本人開設原計劃供款賬戶的僱主；(c) 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；及(d) 本人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本人的要求。

I ACKNOWLEDGE AND CONFIRM THAT I have read and understood the Personal Information Collection Statement ("PICS"). I confirm that I have been advised to read carefully the PICS, and I have read it carefully its effect and impact in respect of my personal data collected or held by the Trustee (whether contained in this application or otherwise). Based on the foregoing, I hereby give my acknowledgement and agree to the use and transfer of my 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. 本人確認本人已閱讀並明白個人資料收集說明書《該說明書》。本人確認本人已被通知本人須詳細閱讀《該說明書》，而本人已詳細閱讀《該說明書》對受託人所收集或持有之本人的個人資料的影響(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》使用及轉移本人的個人資料。

Signature of the member <sup>Note 12</sup> 會員簽署註 12 :  
(It must be the same as your previous specimen submitted to the trustee of Original Scheme)  
(此簽署須與你之前遞交予原計劃的受託人的式樣相同)

Date 日期 :

For transferring of accrued benefits to your account with Principal MPF - Smart Plan / Principal MPF - Simple Plan, please forward this Form (excluding the DIS Disclosure and Business Rules, Explanatory Notes and the Guide) to Principal Trust Company (Asia) Limited, 30/F Millennium City 6, 392 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong. Otherwise, please forward this Form to the trustee of New Scheme as completed above. 如欲轉移累算權益至閣下於信安強積金 - 明智之選 / 信安強積金 - 易富之選之賬戶，請把此表格(預設投資策略披露及商業守則、註釋及《指南》除外)遞交予信安信託(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。否則，請把此表格交予以上填寫之新計劃受託人。

~Please send this Form to the trustee of New Scheme after completion~  
~填妥本表格後，請把本表格交予新計劃的受託人~

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 Employer Hotline 僱主專線 : (852) 2519 1188 Fax 傳真 : (852) 2827 1707 Website: 網址: www.principal.com.hk

- (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 election may not be processed if the Name of Original Scheme, Scheme Member Account Number or the Employer's Identification Number is not provided or is incorrect. This information can be found in your membership certificate, notice of acceptance, notice of participation or annual benefit statement. If you are in doubt, please contact your approved trustee of Original Scheme or your employer. Please refer to the MPFA website ([www.mpfa.org.hk](http://www.mpfa.org.hk)) for the name of schemes. 如你沒有提供原計劃名稱、計劃成員賬戶號碼或僱主識別號碼，或所提供的資料有誤，則此項轉移申請或不獲處理。你可於成員證明書、接納通知、參與通知或周年權益報表獲取有關資料。如有疑問，請聯絡你原計劃的核准受託人或僱主。有關強積金計劃的名稱，可參閱積金局網站 ([www.mpfa.org.hk](http://www.mpfa.org.hk)) 的資料。
- (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 trustees. 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 (例如賬戶編號、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) If any part of the accrued benefits chosen under section III contains nil balance, that part will not be processed. 如你在第 III 部選擇轉移的累算權益的任何部分是「零」結餘，則該部分權益的轉移申請將不獲處理。
- (5) (a) This means all accrued benefits in the sub-account referred to in section 78(6)(b) of the Regulation. 這是指《規例》第 78(6)(b)條所描述的分賬戶內的全部累算權益。  
(b) For a casual employee in an industry scheme, this sub-account generally contains the accrued benefits derived from all the employee mandatory contributions made to this sub-account whilst working as a casual employee with different employers 就行業計劃的臨時僱員而言，這個分賬戶一般包含在成員以臨時僱員身分受僱於不同僱主期間向這個分賬戶所作出的所有僱員強制性供款所產生的累算權益。
- (6) If you have already elected to transfer out the accrued benefits derived from the employee mandatory contributions once (or, if the governing rules of Original Scheme allow more than once, but the transfer elections you have made have reached the maximum number of times allowed by the governing rules) in the same calendar year, transfer of that part of the accrued benefits will not be processed. Please refer to paragraph (4) of the Guide for more information. 如你已於同一公曆年內要求把僱員強制性供款所產生的累算權益轉出一次 (或如原計劃的管限規則准許你作出多於一次的轉移，但你轉移的次數已達該上限)，則該部分累算權益的轉移申請將不獲處理。詳情請參閱《指南》第(4)段。
- (7) (a) This means all accrued benefits in the sub-account referred to in section 78(6)(e) of the Regulation. 這是指《規例》第 78(6)(e)條所描述的分賬戶內的全部累算權益。  
(b) For a casual employee in an industry scheme, this sub-account generally contains the accrued benefits derived from all the employee voluntary contributions made to this sub-account whilst working as a casual employee with different employers. 就行業計劃的臨時僱員而言，這個分賬戶一般包含在成員以臨時僱員身分受僱於不同僱主期間向這個分賬戶所作出的所有僱員自願性供款所產生的累算權益。
- (8) If you request to transfer out the accrued benefits derived from the voluntary contributions but the governing rules of Original Scheme do not allow this, the option(s) will not be processed. Please refer to paragraph (3) of the Guide for more information. 如你要求把自願性供款所產生的累算權益轉出，但原計劃的管限規則並不准許轉移，則有關轉移選項將不獲處理。詳情請參閱《指南》第(3)段。
- (9) This means all accrued benefits in the sub-account referred to in section 78(6)(c) of the Regulation. This part generally contains accrued benefits derived from the mandatory contributions that are attributable to your former employment(s) or former self-employment(s) and that have been transferred into the contribution account under current employment. 這是指《規例》第 78(6)(c)條所描述的分賬戶內的全部累算權益。這部分一般包含以往受僱或自僱工作所累積並已轉移至現職供款賬戶的強制性供款所產生的累算權益。
- (10) This means all accrued benefits in the sub-account referred to in section 78(6)(f) of the Regulation. This part generally contains accrued benefits derived from the voluntary contributions that are attributable to your former employment(s) or former self-employment(s) and that have been transferred into the contribution account under current employment. 這是指《規例》第 78(6)(f)條所描述的分賬戶內的全部累算權益。這部分一般包含以往受僱或自僱工作所累積並已轉移至現職供款賬戶的自願性供款所產生的累算權益。
- (11) The transfer election may not be processed if the Name of New Scheme, Account Type, Employer's Identification Number or your Scheme Member Account Number is not provided or is incorrect. The information can be found in your membership certificate, notice of acceptance, notice of participation or annual benefit statement. You may, however, leave the Employer's Identification Number and the Scheme Member Account Number blank if you have recently enrolled in the scheme and have not been notified of those numbers. If you are in doubt, please contact your approved trustee of New Scheme. Please refer to the MPFA website ([www.mpfa.org.hk](http://www.mpfa.org.hk)) for the name of schemes. 如你沒有提供新計劃名稱、賬戶類別、僱主識別號碼或計劃成員賬戶號碼，或所提供的資料有誤，則此項轉移申請或不獲處理。你可於成員證明書、接納通知、參與通知或周年權益報表獲取有關資料。不過，如你最近才參加計劃，並未獲悉僱主識別號碼及計劃成員賬戶號碼，則可留空此項。如有疑問，請聯絡你新計劃的核准受託人。有關強積金計劃的名稱，可參閱積金局網站 ([www.mpfa.org.hk](http://www.mpfa.org.hk)) 的資料。
- (12) The signature must be the same as your specimen signature previously given to your approved trustee of Original Scheme. Please note that the transfer may not be processed if the signature provided in this Form does not match the specimen signature previously given to your approved trustee of Original Scheme. If you are in doubt, please contact your approved trustee of Original Scheme. 你的簽署必須與你之前給予原計劃的核准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計劃的核准受託人的簽署式樣不符，有關轉移或不獲處理。如有疑問，請聯絡你原計劃的核准受託人。

## Guide to Transfer Benefits under Employee Choice Arrangement (“ECA”)

### 「僱員自選安排」權益轉移指南

Sections 148A and 148B of the Mandatory Provident Fund Schemes (General) Regulation (“the Regulation”)

《強制性公積金計劃（一般）規例》（《規例》）第148A及148B條

#### Explanation of terms used in Form MPF(S)-P(P), the Explanatory Notes and this Guide: 第 MPF(S)-P(P) 號表格、註釋及本《指南》的用詞解釋：

- (a) “Contribution account” – has the same meaning as in section 2 of the Regulation. Generally, it is 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. Contribution account may also include an account of a self-employed person in New Scheme which is mainly used to receive MPF contributions made by himself while self-employed. 「供款賬戶」— 與《規例》第2條所載的供款賬戶具有相同含義。一般是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）的賬戶。供款賬戶亦包括自僱人士在新計劃下主要用以接收其在自僱期間所作出的強積金供款的賬戶。
- (b) “Personal account” – has the same meaning as in section 2 of the Regulation. Generally, it is an account (other than a contribution account) in an MPF scheme which is mainly used to receive the accrued benefits transferred from other account(s). 「個人賬戶」— 與《規例》第2條所載的個人賬戶具有相同含義。一般是指強積金計劃下主要用以接收由另一個賬戶轉入的累算權益的賬戶（不包括供款賬戶）。
- (c) “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。
- (d) “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, New Scheme on this Form will be the same as 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賬戶，本表格所指的新計劃將與原計劃相同。
- (e) “Calendar year” – the one-year period from 1 January to 31 December. 「公曆年」— 指由1月1日至12月31日的一年期間。

#### Rights of employees under the ECA 僱員在「僱員自選安排」下可享的權利

- (1) Under the ECA, an employee can, **during employment**, make an election to transfer part of the accrued benefits from a contribution account in Original Scheme to an account in New Scheme nominated by him. 在「僱員自選安排」下，僱員可在**受僱期間**，選擇把原計劃供款賬戶內的部分累算權益轉移至其自選新計劃的賬戶。
- (2) The table below shows the parts of accrued benefits derived from the mandatory contributions in a contribution account and the transferability of these parts of accrued benefits in a contribution account under the ECA: 下表載列供款賬戶內由強制性供款所產生的各部分累算權益，以及這些累算權益在「僱員自選安排」下可作轉移的情況：

Parts of accrued benefits in a contribution account 供款賬戶內各部分累算權益		Under ECA 在「僱員自選安排」下 累算權益可作轉移的情況
(a)	Employer mandatory contributions in current employment 現職期間的僱主強制性供款	Not transferable 不可轉移
(b)	Employee mandatory contributions in current employment 現職期間的僱員強制性供款	Transferable to an MPF personal account <b>once per calendar year</b> <sup>1</sup> 可 <b>每公曆年一次</b> <sup>1</sup> 轉出至強積金個人賬戶
(c)	Mandatory contributions that have been transferred into the contribution account and are attributable to former employment(s) 以往工作所累積並已轉移至供款賬戶的強制性供款	Transferable to an MPF personal account or contribution account anytime 可隨時轉出至強積金個人賬戶或供款賬戶

- (3) The transferability of accrued benefits derived from voluntary contributions is subject to the governing rules of Original Scheme. Please check this information from the MPF Scheme Brochure of Original Scheme, which can be found on the website of the approved trustee of Original Scheme. You may also consult your employer or contact the approved trustee of Original Scheme. 至於自願性供款所產生的累算權益是否可作轉移，則視乎原計劃的管限規則而定。有關規則的詳情，請查閱原計劃的強積金計劃說明書，該文件可於原計劃的核准受託人的網站下載，你也可向僱主或原計劃的核准受託人查詢詳情。
- (4) You can only elect to transfer out the accrued benefits derived from your employee mandatory contributions once per calendar year (unless the governing rules of Original Scheme provide for more frequent transfer-out). **The date the approved trustee of New Scheme receives the completed election form is adopted for counting that quota.** You may check that date from the transfer statement issued by your approved trustee of Original Scheme, or consult your approved trustee of Original Scheme directly. 你在每個公曆年內只可選擇轉出僱員強制性供款所產生的累算權益一次（如原計劃的管限規則訂明可多次轉出權益，則不在此限）。**新計劃的核准受託人收到已填妥的轉移選擇表格的日期將用作計算轉移次數有否超出限額。** 你可於原計劃的核准受託人向你發出的轉移結算書上查閱該日期，或直接向原計劃的受託人查詢。
- (5) Please note that the accrued benefits derived from your employee mandatory contributions in current employment and employee voluntary contributions in current employment (if any) can be transferred to **a personal account** only. They cannot be transferred to another contribution account (Note: if you are concurrently working for more than one employer, you would have other contribution accounts). 請注意，你在現職期間所作出的僱員強制性供款及僱員自願性供款（如有）所產生的累算權益只可轉移至**個人賬戶**，不可轉移至其他供款賬戶（註：如你同時從事多於一份受僱工作，則會持有其他供款賬戶）。
- (6) After your accrued benefits are transferred out from Original Scheme, future contributions made by your existing employer (both employer and employee portions) will continue to be made to your contribution account with the approved trustee of Original Scheme. If you want to transfer the benefits derived from the subsequent employee mandatory contributions to your account in New Scheme, you should make a separate transfer election in the next calendar year (or earlier if the governing rules of Original Scheme allow for more frequent transfer-out in a calendar year). 從原計劃轉出你的累算權益後，現職僱主日後為你作出的供款（包括僱主及僱員部分），將繼續由核准受託人分配至你在原計劃的供款賬戶。如你日後想把該等僱員強制性供款所產生的累算權益轉移至你在新計劃的賬戶，便須在下一個公曆年另行作出轉移選擇（如原計劃的管限規則訂明可在同一公曆年內多次轉出權益，則可提前在同一公曆年內選擇轉出權益）。

<sup>1</sup> Unless the governing rules of Original Scheme provide for more frequent transfer-out. 如原計劃的管限規則訂明可多次轉移權益，則不在此限。



## Reminders before making an election to transfer 選擇作出轉移前的注意事項

- (7) Before you decide to transfer your accrued benefits to another scheme, you should take into consideration the following factors: 在你決定把累算權益轉移至另一個計劃前，你應考慮以下因素：
- (a) services of the approved trustees (e.g. frequency of issuance of benefit statement to scheme members; number of free fund switching per year); 核准受託人的服務（例如向計劃成員發出權益報表的頻密程度及每年可免費轉換基金的次數）；
  - (b) fees and charges of the funds (for detailed information, please refer to the Fee Comparative Platform on the website of the MPFA or the Summary of Fee Comparative Platform on MPF Funds which can be obtained from the offices of the MPFA free of charge 基金的收費（詳情請參閱積金局網站的收費比較平台，或可於積金局各辦事處免費索取《強積金基金收費比較平台摘要》）；
  - (c) the range of fund choices offered by the schemes and in particular whether there are funds available that match what you need; and 計劃所提供的基金選擇範圍，尤須注意計劃有否提供切合你需要的基金選擇；及
  - (d) 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 MPF Scheme Brochure of Original Scheme or consult the approved trustee of Original Scheme for details. 如你現時投資於強積金保證基金，則從該保證基金轉出累算權益可能導致你不符合部分或所有保證條件，從而影響你享有保證的資格。有關詳情請查閱原計劃的強積金計劃說明書，或向原計劃的核准受託人查詢。
- (8) Before deciding to transfer benefits to New Scheme, you should try to understand as much as you can about New Scheme. Please check the information about New Scheme from the MPF Scheme Brochure of New Scheme, which can be found on the website of the approved trustee of New Scheme or contact the approved trustee of New Scheme. 在決定把權益轉移至新計劃前，你應盡量瞭解新計劃的內容。有關新計劃的詳情，請查閱新計劃的強積金計劃說明書，該文件可於新計劃的核准受託人的網站下載，你也可向新計劃的核准受託人查詢詳情。
- (9) Please ensure that you have an MPF account in New Scheme. Otherwise, you have to submit a membership enrolment form before or at the same time you submit this Form to the approved trustee of New Scheme. Please consult your approved trustee of New Scheme for the procedures and required documents for setting up an account. 請確保你在新計劃已開立強積金賬戶。否則，你在提交本表格之時或在此之前，須先行向新計劃的核准受託人提交成員參加計劃表格。有關開立賬戶的程序及所需文件，請向新計劃的核准受託人查詢。
- (10) If you wish to transfer your accrued benefits from an 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 the approved trustee of New scheme or (b) have given investment instructions for the account to invest accrued benefits according to the DIS. Please approach the approved trustee of New Scheme to seek clarification, where necessary. If you wish to change or specify an investment instruction for the account in New Scheme, please also approach the approved trustee of New Scheme. 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，請留意轉入賬戶的權益將會如何投資。一般而言，如你(a)沒有或尚未就有關賬戶向新計劃的核准受託人給予任何投資指示；或(b)已就有關賬戶給予投資指示，要求把累算權益按照預設投資策略投資，則轉入該賬戶的權益將按照預設投資策略投資。如有需要，請向新計劃的核准受託人查詢詳情。如欲就新計劃的賬戶更改或給予投資指示，亦請聯絡新計劃的核准受託人。
- (11) 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。
- (12) In order to prevent a third party from filling in incorrect information, please **DO NOT sign on a blank form**. After the completed election form has been received by the approved trustee of New Scheme, 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**。在新計劃的核准受託人收到已填妥的選擇表格後，之前由核准受託人採取的行政步驟未必能夠撤銷。
- (13) The number of fund units shown in your current MPF account on the date you elect to transfer may be different from that as of the date on which the fund units are redeemed. The approved trustee of Original Scheme will redeem all the fund units from the part(s) of accrued benefits in your MPF account that you elect to transfer out on the date of redemption and transfer out the redeemed benefits. The approved trustee of New Scheme will subscribe fund units in accordance with your instructions. There will be a time-lag of about one to two weeks, during which your MPF benefits will not be invested in any fund. During this period, fund prices may change due to market fluctuations, and there is a risk of a “sell low, buy high” scenario occurring. 在你作出轉移選擇當日，你現有強積金賬戶顯示的基金單位數目，或會與贖回基金單位當日的數目有所不同。原計劃的核准受託人將在贖回日贖回你選擇從強積金賬戶轉出的各部分累算權益的所有基金單位，以及轉出贖回權益。新計劃的核准受託人會按照你的指示買入基金單位，過程中會出現一至兩個星期的「投資空檔」。在此期間，你的強積金權益不會投資於任何基金，假若這時基金價格因市場波動而出現變化，便有機會出現「低賣高買」的風險。
- (14) Please refer to the MPFA’s publication 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，請參閱積金局網站 ([www.mpfa.org.hk](http://www.mpfa.org.hk)) 的相關宣傳刊物。

## Enquiries 查詢

- (15) Information about an MPF scheme is set out in the MPF Scheme Brochure 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 trustees for enquiries about account details and information on specific MPF schemes or funds. 強積金計劃的強積金計劃說明書載有該計劃的資料，這些資料將有助你決定是否把累算權益轉移至該計劃。如欲查詢賬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。
- (16) For general enquiries regarding the ECA, you may contact the relevant approved trustees or the MPFA (email: [mpfa@mpfa.org.hk](mailto:mpfa@mpfa.org.hk) or MPFA hotline: 2918 0102). 有關「僱員自選安排」的一般查詢，可聯絡相關核准受託人或積金局（電郵地址：[mpfa@mpfa.org.hk](mailto:mpfa@mpfa.org.hk) 或積金局熱線電話：2918 0102）。

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