

CHANGE IN INVESTMENT FORM BY MEMBER
成員投資更改表格

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SECTION A SCHEME AND MEMBER INFORMATION
甲部 計劃及成員資料

Contract no. 合約編號	<input type="text"/>	Membership no. 成員編號	<input type="text"/>
Employer name (if any) 僱主名稱 (如適用)	<input type="text"/>	Member name 成員姓名	<input type="text"/>
HKID card no. 香港身份証號碼	<input type="text"/>	Nationality 國籍	<input type="text"/>
Contact phone no. 聯絡電話號碼	<input type="text"/>	E-mail address 電子郵件	<input type="text"/>

Key Features and Special Note to DIS 預設投資策略的主要特點及特別說明:

- DIS is not a fund, it is a strategy that uses two constituent funds, namely the CAF and A65F to automatically reduce the risk exposure as the member approaches retirement age.
- Members are allowed to choose separate fund choices on mandatory or voluntary contribution. Future contributions and accrued benefits transferred from another MPF scheme with no specific investment instructions will be set to DIS.
- Members are free to choose to invest in the DIS. Also, members can select a combination of DIS and other constituent funds including CAF and A65F.
- The automatic de-risking feature will only apply to members who have selected or defaulted to DIS. This feature does not apply if a member has chosen the CAF and/or A65F as a standalone constituent fund choice.
- 預設投資策略並非一項基金，而是一項運用兩項成分基金，即信安核心累積基金與信安65歲後基金的策略，而該策略隨著成員步向退休年齡而自動降低成員的風險。
- 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積權益將設定為預設投資策略。
- 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。
- 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/或信安65歲後基金為獨立之成分基金。

SECTION B CHANGE OF PERCENTAGE ALLOCATION TO CONSTITUENT FUNDS ON FUTURE CONTRIBUTION
乙部 更改新供款之投資基金分配比例

Constituent Funds 成份基金	Fund Code 基金代號	Percentage Allocation of Types of Contribution 供款類別之投資基金分配比例	
		% of Mandatory Contribution 強制性供款之百分比	% of Voluntary Contribution 自願性供款之百分比
Default Investment Strategy (DIS) 預設投資策略	DIS-800		
Principal Age 65 Plus Fund 信安 65 歲後基金	A65F-800		
Principal Core Accumulation Fund 信安核心累積基金	CAF-800		
Principal Capital Guaranteed Fund 信安資本保證基金	CGF-800		
Principal Long Term Guaranteed Fund* 信安長線保證基金*	LTGF-800		
Principal MPF Conservative Fund 信安強積金保守基金	MCF-800		
Principal HK Dollar Savings Fund 信安港元儲蓄基金	HKDSF-800		
Principal Hong Kong Bond Fund 信安香港債券基金	HKBF-800		
Principal International Bond Fund 信安國際債券基金	IBF-800		
Principal Stable Yield Fund 信安平穩回報基金	SYF-800		
Principal Long Term Accumulation Fund 信安長線增值基金	LTAf-800		
Principal Global Growth Fund 信安環球增長基金	GGF-800		
Principal US Equity Fund 信安美國股票基金	USEF-800		
Principal Asian Equity Fund 信安亞洲股票基金	AEF-800		
Principal China Equity Fund 信安中國股票基金	CEF-800		
Principal Hang Seng Index Tracking Fund 信安恒指基金	HSITF-800		
Principal HK Equity Fund 信安香港股票基金	HKEF-800		
Principal International Equity Fund 信安國際股票基金	IEF-800		
Total Percentage allocated 分配百分比總和		100%	100%

Remarks 備註:

- Value of investment may go down as well as up.
- The specified percentage should be in whole number. The total percentage must add up to 100% for Mandatory Contribution and Voluntary Contribution respectively. In the event of invalid, unclear, incomplete instructions or amendments which are not properly initiated in respect of all or any percentage of the Mandatory and/or Voluntary Contribution, the instruction will not be effected.
- 基金價格可升可跌
- 所填寫之百分比必須為整數。強制性及自願性供款分配率之總和分別必須等於百分之一百。如在強制性及自願性供款部份沒有註明供款分配率，指示不清晰、不符合規定或於刪改處沒有簽署作實，此項指示將不能生效。



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SECTION C TRANSFER OF FUND ACCUMULATIONS
丙部 轉換累積基金分配比例

I hereby elect to switch the Investment Allocation. (Please ✓ the appropriate box)

本人現就已選擇的供款戶口作出如下基金轉換 (請於適當位置加上✓號)

- Mandatory Contribution** Account 強制性供款戶口
 Voluntary Contribution Account 自願性供款戶口
 Mandatory and Voluntary Contribution Accounts 強制性及自願性供款戶口

Percentage to be redeemed 兌現的百分比		Allocation percentage of redeemed amount 所兌現的資金之投資百分比																		
Constituent Fund(s) 成份基金	From	To 至																		
	% 百分比	DIS 800	A65F 800	CAF 800	CGF 800	LTGF 800	MCF 800	HKDSF 800	HKBF 800	IBF 800	SYF 800	LTAF 800	GGF 800	USEF 800	AEF 800	CEF 800	HSITF 800	HKEF 800	IEF 800	Total 合計 %
e.g. 舉例 Principal HK Equity Fund 信安香港股票基金(HKEF-800)	50%			20%							80%							N/A 不適用		100
Default Investment Strategy 預設投資策略 (DIS-800)		N/A 不適用																		100
Principal Age 65 Plus Fund 信安 65 歲後基金 (A65F-800)			N/A 不適用																	100
Principal Core Accumulation Fund 信安核心累積基金 (CAF-800)				N/A 不適用																100
Principal Capital Guaranteed Fund 信安資本保證基金 (CGF-800)					N/A 不適用															100
Principal Long Term Guaranteed Fund* 信安長線保證基金*(LTGF-800)						N/A 不適用														100
Principal MPF Conservative Fund 信安強積金保守基金(MCF-800)							N/A 不適用													100
Principal HK Dollar Savings Fund 信安港元儲蓄基金(HKDSF-800)								N/A 不適用												100
Principal Hong Kong Bond Fund 信安香港債券基金(HKBF-800)									N/A 不適用											100
Principal International Bond Fund 信安國際債券基金 (IBF-800)										N/A 不適用										100
Principal Stable Yield Fund 信安平穩回報基金 (SYF-800)											N/A 不適用									100
Principal Long Term Accumulation Fund 信安長線增值基金 (LTAF-800)												N/A 不適用								100
Principal Global Growth Fund 信安環球增長基金 (GGF-800)													N/A 不適用							100
Principal US Equity Fund 信安美國股票基金(USEF-800)														N/A 不適用						100
Principal Asian Equity Fund 信安亞洲股票基金 (AEF-800)															N/A 不適用					100
Principal China Equity Fund 信安中國股票基金 (CEF-800)																N/A 不適用				100
Principal Hang Seng Index Tracking Fund 信安恒指基金 (HSITF-800)																	N/A 不適用			100
Principal HK Equity Fund 信安香港股票基金(HKEF-800)																		N/A 不適用		100
Principal International Equity Fund 信安國際股票基金 (IEF-800)																			N/A 不適用	100

- All percentages should be in whole numbers and the "Allocation Percentage of Redeemed Amount" should all add up to 100% in total.
- This page can be photocopied for further entries if necessary.

- 所有百分比必須為整數，而「所兌現的資金之投資百分比」的總和必須為100%。
- 如有需要，可影印本頁以填報其他轉移詳情。

*Note for Principal Long Term Guaranteed Fund

- Transfer of fund accumulations is not a qualifying event and no guaranteed return for Principal Long Term Guaranteed Fund will be paid.
- Members should note that any redemption, switching out or withdrawal of units of the Principal Long Term Guaranteed Fund from any of the member's scheme accounts other than the occurrence of a "qualifying event" will adversely affect the guarantee offered to the member as follows:
 - The "qualifying balance" of the member in respect of all his scheme accounts (including those accounts from which no redemption, switching out or withdrawal has been made) will be adjusted downward to reflect the effect of the redemption, switching out or withdrawal.
 - The "qualifying balance" may also become negative if the amount redeemed, switched out or withdrawn is greater than the qualifying balance, and such negative balance will be taken into account in calculating the guarantee entitlement of any amount the member subsequently invests in the fund.
 - The "qualifying period" of the member will be reset to zero and will recommence from the date of such redemption, switching out or withdrawal; but if there is no longer any contribution remained in the fund, the qualifying period will only recommence from the date on which new contribution is made to the fund.
- For details, please refer to the MPF Scheme Brochure of the Scheme.
- Members may check their "qualifying balances" by accessing Principal's website at <http://www.principal.com.hk>, Principal TeleTouch® system or call center at 2827-1233.

*信安長線保證基金註釋

- 轉換累積基金分配並不屬於「合乎規定事項」，故不能獲得信安長線保證基金的保證回報。
- 成員應注意，倘若在並非發生「合乎規定事項」的情況下從成員的計劃帳戶中贖回、轉出或提取信安長線保證基金的單位，成員所獲得的保證將受以下不利影響：
 - 成員就其所有計劃帳戶的「合乎規定結餘」（包括那些沒有被贖回、轉出或提取的帳戶）將向下調整以反映贖回、轉出或提取的影響。
 - 倘若所贖回、轉出或提取的數額大於「合乎規定結餘」，則「合乎規定結餘」可能成為負數。此負數結餘將會被計算在成員日後在基金內的投資。
 - 成員的「合乎規定期間」將重訂為零，並自贖回、轉出或提取之日重新開始。但是，倘若於該時基金中不再有任何供款，則「合乎規定期間」將只從基金有新供款之日起重新開始。
- 詳情請參閱有關計劃的強積金計劃說明書。
- 成員可透過信安網站 <http://www.principal.com.hk>，信安退休理財通或客戶服務熱線 2827-1233 查詢其合乎規定結餘。

REMARKS

1. Percentage Allocation of Types of Contribution applies to both Employer and Employee Contribution.
2. The date of annual de-risking of DIS will be on member's birthday when the member is at the age from 50 to 64. In case the member's birthday is not a business day, the annual de-risking day will be the following business day.
3. 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.
4. 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 of DIS will be automatically processed on the member's birthday while the other instruction(s) will be processed within the service turnaround time.
5. 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 of DIS 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.
6. In order to ensure that the switching instruction can be processed on or prior to the de-risking date of DIS, 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.
7. 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.
8. If a black rainstorm or typhoon no.8 signal or above is hoisted on that day and hence business is closed on the whole of that day, the valuation day will be changed to the next following business day.
9. For details of the DIS arrangement, de-risking mechanism and de-risking table, member may contact our customer service hotline at 2827-1233, visit our website at www.principal.com.hk or refer to the latest MPF Scheme Brochure of the scheme.

備註：

1. 供款類別之投資基金分配比例適用於僱主供款及僱員供款。
2. 預設投資策略週年降低投資風險之日期定於成員在50至64歲間之生日。倘若成員之生日並非交易日，則會改為下一個交易日。
3. 就把部分累積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積權益，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。
4. 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，預設投資策略之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作時間內處理。
5. 若於預設投資策略之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。
6. 為確保轉換指示或更改投資授權指示能於預設投資策略之降低風險日或之前辦理，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（收受指示日期後起計）。受託人在每年降低風險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。
7. 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。
8. 若黑色暴雨、八號颱風或以上的訊號在當天懸掛，導致業務全日停頓，估價日將順延至下一個工作天。
9. 有關預設投資策略之安排、降低投資風險機制及降低投資風險列表之詳情，成員可致電客戶服務部熱線 2827-1233，登入本公司網址 www.principal.com.hk 查詢或參閱計劃的最新強積金計劃說明書。

PERSONAL INFORMATION COLLECTION STATEMENT 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"), Principal Investment & Retirement Services Limited ("the promoter") of the schemes (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 the Schemes; (2) administering and managing your contributions and accrued benefits under the Schemes; (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.

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. If you do not wish your personal data being used for direct marketing as described herein, you should indicate your objection by ticking ("✓") the box under Declaration.

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.

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) 處理閣下就該計劃的申請；(2) 處理及管理閣下於該計劃的供款及累積權益；(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 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。如閣下不欲閣下的個人資料被用於如本文所述之直接促銷，您應在聲明部份的方格內加上(「✓」)號，以表示不同意。

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。

DECLARATION

聲明

I declare and confirm that: (1) I have read the offering document; (2) I accept responsibility for the Investment Mandate/Switching Instruction I have given on this Form and acknowledge that the Trustee shall not be liable for any loss resulting from any Investment Mandate/Switching Instruction given by me; (3) all information provided by me in this document together with any subsequent updated information to be provided is true, accurate and complete; (4) I understand that failure to provide any information requested herein may result in the Trustee's inability to process my request; and (5) in respect of my transfer of fund accumulation under Section C of this Form, after switching out of the part of accrued benefits as specified by me to other constituent fund(s), the fund allocation for the rest of the accrued benefits in any or all of my sub-account(s) for which no specified instruction has been given shall remain unchanged.

I ACKNOWLEDGE AND CONFIRM THAT I have read the Personal Information Collection Statement ("PICS") and understood the purposes of collection of my personal data, the 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 of and agree to the use and transfer of my personal data in accordance with the PICS.

I hereby express my consent to the use of my personal data (as provided/updated by me from time to time) for direct marketing purpose as specified in the PICS. I further understand that should I find such use of my personal data not acceptable, I should indicate my objection by ticking ("✓") the box below.

本人聲明及確認：(1) 本人已細閱說明書；(2) 本人同意承擔本人在本表格所作的投資授權書/轉換指示之責任，並確認受託人毋須對本人所作的任何投資授權書/轉換指示而引致的任何損失承擔責任；(3) 本人在本文件提供的所有資料連同任何隨後提供的更新資料均為真實、確實及完全；(4) 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；及(5) 關於本人在此表格內部的轉換累積基金分配比例，就把本人指定的累積權益部分轉出至其它成分基金後，本人任何或所有分帳戶內沒有給予明確指示的餘下累積權益，其基金分配應維持不變。

本人確認本人已閱讀個人資料收集說明書(「該說明書」)並明白對收集本人的個人資料的用途，對所收集的本人的個人資料的影響(不論是否此表格所載或包含於其他方式的文檔內)。根據以上所述，本人特此確認並同意根據《該說明書》使用及轉移本人的個人資料。

本人現在明確表示同意根據《該說明書》使用本人的個人資料直接促銷用途。本人進一步明白，如本人不接受本人的個人資料用作此用途，本人應在以下方格內加上(「✓」)號，以表示反對。

I object to the proposed use of my personal data in direct marketing.

本人反對本人的個人資料被使用於擬作出的直接促銷。

Signature of Member 成員簽署

Date 日期

(It must be the same as the record kept by the administrator)
(此簽署必須與行政管理人之紀錄相同)

Please submit this Form via any of the following

請將本表格經由任何以下方式遞交

Postal Address: 30/F, Millennium City 6, 392 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong

郵寄地址：香港九龍觀塘觀塘道392號創紀之城6期30樓

Fax 傳真：(852) 2827 -1707

Email 電郵：principalmpf@principal.com



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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