

Current holders of contributions accounts or personal accounts of MPF scheme; or current members of MPF Exempted ORSO scheme are eligible to open TVC account. 現行強積金計劃供款帳戶持有人或現行強積金計劃的個人帳戶持有人或獲強積金豁免職業退休計劃現行成員均合資格開立可扣稅自願性供款帳戶。

Please tick and complete the appropriate sections. 請於適當位置及部份加上✓號。

(1) Applicant's Information 申請人資料

HKID Card No.  or  Passport no.  
香港身份證號碼 ( ) 或 護照號碼  
(for non HKID holders 非身份證持有人適用)

Applicant's Name\* (same as HKID card or passport) 申請人姓名\* (必須與身份證或護照相同)  
Surname 姓 Given Name 名  
\*Title 稱謂:  Mr 先生  Mrs 太太  Ms 女士  Miss 小姐  
English 英文 Chinese 中文

Date of Birth\* 出生日期\*  D日  M月  Y年 Sex 性別  Male 男性  Female 女性

Place of Birth 出生地點  Nationality 國籍

Job Title 職銜

Nature of Business 業務性質  
 (01) Catering 飲食業  (02) Construction 建造業  (03) Manufacturing 製造業  
 (04) Financing/Banking Services 銀行及金融業  (05) Community/Social/Personal Services 社會服務業  (06) Wholesale/Retail/Import & Export 批發/零售/出入口  
 (07) Transport 運輸業  (08) Cleaning 清潔業  (09) Security Guard 保安業  
 (10) Hairdressing & Beauty 髮型及美容  (88) Others 其他  
(please specify 請說明)

Current Residence Address\* (P.O. Box Address is not accepted) 現時住址\* (不接納郵箱地址)  
Room/Flat 室 Floor 樓層 Block 座 Name of Building 大廈名稱  
Street No. 街/道號碼 Name of Street 街/道名稱 City 城市  
 Hong Kong 香港  Kowloon 九龍  N.T. 新界 Country 國家 Post Code/Zip Code 郵政編碼/郵遞區號碼

Please provide address proof within the past 3 months. 請提供最近 3 個月內之住址證明  
This address will automatically apply to ALL accounts maintained with Principal.  
此地址將自動適用於所有於信安登記之帳戶。

Mailing Address\* (If different from Current Residence Address) 通訊地址\* (如與現時住址不同)  
Room/Flat 室 Floor 樓層 Block 座 Name of Building 大廈名稱  
Street No. 街/道號碼 Name of Street 街/道名稱 City 城市  
 Hong Kong 香港  Kowloon 九龍  N.T. 新界 Country 國家 Post Code/Zip Code 郵政編碼/郵遞區號碼

Contact Details 聯絡資料 Mobile no. 手提號碼  Daytime contact no. 日間聯絡號碼   
 Subscribe SMS service 申請短訊服務:-  Chinese 中文  English 英文  
(If no indication will default to "Chinese" 如沒指示將預設為"中文")

E-mail Address 電子郵箱   
 Subscribe e-Communication service to the email address provided above  
使用以上電子郵箱申請電子通訊服務



SMS

**Principal e-Channel Service** is a service for receiving pension account balance via Principal Mobile SMS on a monthly basis. (Applicable to phone numbers starting with "5", "6" or "9" and with SMS support ONLY) 信安 e-Channel 服務以透過手機短訊每月收取個人退休帳戶的結餘資訊。(只適用以「5」、「6」或「9」字作為第一個號碼並可支援接收短訊服務的手機)



**E-Communication Service** covers all notices and documents in **electronic form** issued by Principal Trust Company (Asia) Limited from time to time which include member benefit statement, notices and fund fact sheets. To register for this service, you must provide your email address in the above. The E-Communication Service shall apply to all your MPF accounts under the MPF scheme you have given consent and will extend to the new MPF account(s) under the same scheme. After registration, we will send the e-notification to your email address for retrieving the notices and documents on our website. The retention period of member benefit statements and fund fact sheets on the website is for a minimum of 24 months while the notices is for a minimum of 12 months after the issuance of the e-notification. If we become aware that you could not receive the e-notification, hard copies of the notices and documents will be sent to your latest correspondence address at no extra cost. Your E-Communication Service remains valid until it is cancelled by following reasons: (i) you cancel the E-Communication Service, (ii) all your MPF accounts have been terminated, (iii) the e-notification cannot be received by you, and (iv) we have been notified the death or mental incapacitation of you. If you wish to subscribe/cancel the E-Communication Service or update your contact details, please inform us at least 14 days in advance by submitting the E-Communication Registration/Cancel Form or through our website. A confirmation notice will be sent to you after completion. 電子通訊服務包括信安信託(亞洲)有限公司不時以電子形式發出之所有通告及文件，包括成員權益報表、強積金通告及基金便覽。如要登記這項服務，閣下必須於上述提供您的電子郵箱。電子通訊服務適用於閣下已同意享用此服務的強積金計劃下之所有有效的強積金帳戶，並會延伸至同一計劃下的新強積金帳戶。登記完成後，本公司會發送「電郵提示通知」到閣下的電子郵箱，提醒閣下到本公司網站檢視通告及文件。在發出「電郵提示通知」後，成員權益報表及基金便覽在網站的保留期為至少 24 個月，而強積金通告的保留期則為至少 12 個月。如我們發現閣下未能收到「電郵提示通知」，我們會將文件列印並郵寄到閣下最新的通訊地址，並且不會收取任何額外費用。基於以下原因，電子通訊服務會被取消：(i)閣下取消電子通訊服務、(ii)閣下的強積金戶口已被終止、(iii)閣下未能收到「電郵提示通知」或(iv)我們收到閣下的身故/喪失精神行為能力通知。若閣下欲申請/取消電子通訊服務或更新聯絡資料，請不少於 14 天前透過申請/取消電子通訊表格或於我們的網站遞交申請。完成更新後，我們將發出確認通知予閣下。

Please read the "Important Notes" on page 8 before completes this part. 填寫此部份前請閱讀第 8 頁的「重要提示」。

**(2) Jurisdiction of Residence and Taxpayer Identification Number or its Functional Equivalent ("TIN")\***

居留司法管轄區及稅務編號或具有等同功能的識辨編號 (以下簡稱「稅務編號」)\*

(i) I hereby declare that, to the best of my knowledge and belief 以本人所知及所信，在此聲明：-

(Please put a "✓" in the following box as appropriate. (如適用，請在下面的方格上填上「✓」。))

My Tax Residence is 本人之稅務居住地為

- Hong Kong ONLY, with no tax residence in any other jurisdictions or countries (and my HKID number is my TIN)  
只有香港及沒有處於任何其他司法管轄區或國家的稅務居住地(而我的香港身份證號碼是我的稅務編號)  
(You may skip (ii). 您可略過(ii)部份。)

If the box above does not apply, please proceed to (ii) which must be filled in. 如果上面的方格不適用，請填寫 (ii) 部份。

(ii) Please indicate (a) the jurisdiction of residence (including Hong Kong) where the account holder is a **resident for tax purposes** and (b) the account holder's TIN for each jurisdiction indicated. Indicate **all** (not restricted to five) jurisdictions of residence. 請列明(a)帳戶持有人的居留司法管轄區，亦即帳戶持有人的稅務管轄區(香港包括在內)及(b)該居留司法管轄區發給帳戶持有人的稅務編號。列出所有(不限於 5 個)居留司法管轄區。

If the account holder is a tax resident of Hong Kong, the TIN is the Hong Kong Identity Card Number. 如帳戶持有人的香港稅務居民，稅務編號是其香港身份證號碼。

If a TIN is unavailable, provide the appropriate reason A, B or C: 如沒有提供稅務編號，必須填寫合適的理由：

**Reason 理由**

- A** – The jurisdiction where the account holder is a resident for tax purposes does not issue TINs to its residents.  
帳戶持有人的居留司法管轄區並沒有向其居民發出稅務編號。
- B** – The account holder is unable to obtain a TIN. Explain why the account holder is unable to obtain a TIN if you have selected this reason.  
帳戶持有人不能取得稅務編號。如選取這一理由，解釋帳戶持有人不能取得稅務編號的原因。
- C** – TIN is not required. Select this reason only if the authorities of the jurisdiction of residence do not require the TIN to be disclosed.  
帳戶持有人毋須提供稅務編號。居留司法管轄區的主管機關不需要帳戶持有人披露稅務編號。

Jurisdiction of Residence* 居留司法管轄區*	TIN* 稅務編號*	Enter Reason A, B or C if no TIN is available 如沒有提供稅務編號，填寫理由 A、B 或 C	Explain why the account holder is unable to obtain a TIN if you have selected Reason B 如選擇理由 B，解釋帳戶持有人不能取得稅務編號的原因
(1)			
(2)			
(3)			
(4)			
(5)			

(iii) If you are not a tax resident in the Jurisdiction of Current Residence Address or Mailing Address (i.e. \_\_\_\_\_), please select one of the following reasons as applicable. 如果您不是現時住址或通訊地址的稅務居民(即: \_\_\_\_\_), 請根據情況選擇以下一個原因。

- I am a student at an educational institution in the jurisdiction where I currently reside and hold the appropriate visa; or  
本人是一名學生，就讀於目前居留司法管轄區內的教育機構，並持有相關的有效簽證；或
- I am a teacher, a trainee, or intern at an educational institution or a participant in an educational or cultural exchange visitor program in the jurisdiction where I currently reside, and hold the appropriate visa; or 本人是一名在目前居留司法管轄區的教師、培訓人員、實習生、或教育或文化交流訪問計劃的參加者，並持有相關的有效簽證；或
- I am a foreign individual assigned to a diplomatic post or a position in a consulate or embassy in the jurisdiction where I currently reside; or  
本人是一名外國人，並被派駐目前居留司法管轄區之外交崗位或在目前居留司法管轄區的領事館或大使館擔任職位；或
- I am an employee working on a vessel, truck or train travelling between the jurisdiction where I currently reside and other jurisdictions.  
本人是一名來往目前居留司法管轄區及其他居留司法管轄區之間行駛途中的船隻、卡車或火車上的僱員。
- The aforementioned reasonable explanation is NOT applicable to me and I therefore provide the following reasonable explanation to support my jurisdiction of tax residence:  
上述合理解釋皆不適用，因此本人提供下列合理解釋以支持本人的稅務居住地區：  
  
\_\_\_\_\_  
  
\_\_\_\_\_

### (3) Regular / Lump Sum Contributions 定期/整筆供款

Please select your options as below:-

請選擇以下選項:

- Monthly Regular Contributions Amount 每月定期供款金額:-  
(subject to a minimum of HK\$300. 最低供款額為港幣\$300 元。) HK\$  
港幣 \_\_\_\_\_ 元

Payment must be made by autopay and the direct debit date will be on the 15th day of each month or if it is not a banking business day, the following banking business day. Principal will notify you of the date to effect the autopay. 上述供款必須透過直接付款方式繳付，供款的扣帳日為每月 15 號，倘若當天不是銀行工作天，則順延至下一個工作天扣帳。本公司會另函通知閣下直接付款生效日期。

- Lump Sum Contributions (subject to a minimum of HK\$3,000)  
整筆供款(最低供款額為港幣 3,000 元) HK\$  
港幣 \_\_\_\_\_ 元

Method of Payment 付款方法:

- By Autopay; or 以自動轉帳支付; 或
- By Cheque 支票

Bank Name 銀行名稱: \_\_\_\_\_

Cheque No. 支票號碼: \_\_\_\_\_

Contributions payment must be made by a crossed cheque payable to "PTC-MPF S800". 請付上劃線支票支付整筆供款，支票抬頭請填寫「信安強積金計劃 800 系列」。

#### (4) Investment Mandate 投資授權書

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. For unspecified part, the future contributions and accrued benefits transferred from another MPF scheme 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 member has chosen the CAF and 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。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。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信安 65 歲後基金為獨立之成分基金。

Name of Constituent Funds 成份基金名稱	Series 800 800 系列	
	Fund Code 基金代號	% Allocation 分配百分比
Default Investment Strategy (DIS) 預設投資策略	DIS	
Principal Age 65 Plus Fund 信安 65 歲後基金	A65F	
Principal Core Accumulation Fund 信安核心累積基金	CAF	
Principal Capital Guaranteed Fund 信安資本保證基金	CGF	
Principal Long Term Guaranteed Fund 信安長線保證基金	LTGF	
Principal MPF Conservative Fund 信安強積金保守基金	MCF	
Principal HK Dollar Savings Fund 信安港元儲蓄基金	HKDSF	
Principal Hong Kong Bond Fund 信安香港債券基金	HKBF	
Principal International Bond Fund 信安國際債券基金	IBF	
Principal Stable Yield Fund 信安平穩回報基金	SYF	
Principal Long Term Accumulation Fund 信安長線增值基金	LTAF	
Principal Global Growth Fund 信安環球增長基金	GGF	
Principal US Equity Fund 信安美國股票基金	USEF	
Principal Asian Equity Fund 信安亞洲股票基金	AEF	
Principal China Equity Fund 信安中國股票基金	CEF	
Principal Hang Seng Index Tracking Fund 信安恒指基金	HSITF	
Principal Hong Kong Equity Fund 信安香港股票基金	HKEF	
Principal International Equity Fund 信安國際股票基金	IEF	
	Total 合共	100%
Remarks 備註: 1. If this part is not completed or total Investment Allocation does not equal to 100%, the Trustee will invest all contributions in the <u>DIS</u> . 如無適當指示或投資分配總數不等於 100%，受託人會將所有供款投資於預設投資策略。 2. Percentages indicated must be an integer and add up to 100% in total. 所示之比例必須為整數，而總和必須為 100% 3. Any corrections make on this section must be initialed. 請在修改位置旁加簽。		

#### 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") (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 or Series 600 ("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. 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) 處理閣下參與信安強積金計劃 800 系列或 600 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。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 hereby acknowledged that I have read and fully understand the MPF Scheme Brochure and all relevant information in connection with this Application, and warrant that all the information and documents submitted with this Application are full, complete and true.

I accept the responsibility for the decisions I have made on this Application and acknowledge that the Company shall not be liable for any loss due to an inappropriate choice made by me.

I hereby agree to indemnify the Company against any action, proceeding, claim, loss, damage, cost or expense which may be brought against the Company or suffered or incurred by the Company arising either directly out of or in connection with the Company accepting facsimile instructions and acting thereon, whether or not the same are confirmed by me in writing, unless due to the wilful default or gross negligence of the Company. The Company has the right to determine which forms or other documents of instructions may or may not be accepted by facsimile.

I agree the Company to record all or any of my telephone conversation(s) with the Company.

I hereby acknowledge that I have read and fully understood the content of the Personal Information Collection Statement as attached hereto.

I understand that the Company intends to use my personal data (name, contact details and account records) for direct marketing of mandatory provident fund ("MPF") products, retirement schemes, MPF related services and products as stated in the Personal Information Collection Statement. I also understand that the Company cannot make such use of my personal data without my consent and will cease to use my personal data for direct marketing purpose upon my written or verbal request. I hereby express my consent to the use of my personal data (as provided/updated by me from time to time) by the Company (and their agents) for the aforesaid direct marketing purpose. 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.

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

## **I wish to establish a TVC account in the Principal MPF Scheme Series 800 (the "Scheme") so as to hold the accrued benefits in respect of my TVC.**

I understand that participation in the Scheme shall be governed by the trust deed of the Scheme as amended from time to time (the "Deed") and this Application Form.

I hereby covenant with the Trustee to comply with and be bound by the provisions of the Deed and this Application Form and all applicable laws and regulations.

Subject to the provisions of the Deed and this Application Form, I undertake and agree to hold the Trustee indemnified against any and all proceedings, costs, charges, liabilities and expenses occasioned by any and all actions, claims, demands or proceedings in connection with the Scheme either: (1) arising out of my breach of the warranty referred to in the 1<sup>st</sup> paragraph under the Declaration section; or (2) as a result of my failure or omission to duly and punctually perform or observe any obligations pursuant to the Deed and this Application Form **or otherwise so far as they relate to the Tax Deductible Voluntary Contributions.**

I undertake and agree to pay all fees and expenses which are payable by me under the terms of the Deed and this Application Form.

This Application Form shall be governed by the laws of Hong Kong.

I understand that in order to be eligible to open a TVC account under the Mandatory Provident Fund Schemes Ordinance (“MPFSO”), I must be a current holder of a contributions account, a personal account of an MPF scheme or a current member of an Occupational Retirement Scheme (ORSO scheme) who is exempted from the provisions of the MPFSO by virtue of section 5 of the MPFSO (i.e. a member of an MPF Exempted ORSO Scheme).

I confirm that I am a current member of:- (1) contributions account(s) of MPF scheme(s); and /or (2) personal account(s) of MPF scheme(s); and/or (3) MPF exempted ORSO scheme(s).

I declare that to the best of my knowledge and belief, the information given in this section for the purpose of opening a TVC account in the Scheme is correct and complete<sup>#</sup>.

I acknowledge and agree that (a) the information contained in this form is collected and may be kept by Principal Trust Company (Asia) Limited for the purpose of automatic exchange of financial account information, and (b) such information and information regarding the account holder and any reportable account(s) may be reported by Principal Trust Company (Asia) Limited to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region 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).

I certify that I am the account holder of all the account(s) to which this form relates.

I undertake to advise Principal Trust Company (Asia) Limited any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect, and to provide Principal Trust Company (Asia) Limited with a suitably updated self-certification form within 30 days of such change in circumstances.

**I declare that the information given and statements made in this form are, to the best of my knowledge and belief, true, correct and complete.**

本人謹此確認本人閱畢並完全明白強積金計劃說明書和所有與此申請相關資料的內容，及連同此申請所提供之所有資料及文件均正確無誤並無缺漏。

本人承擔本人在此申請所作出之決定之責任，並承諾貴公司不用承擔因本人不恰當之選擇所導致之損失。

本人同意並授權貴公司接受傳真指示及根據指示處理有關事宜。除因蓄意或大意疏忽，貴公司無須因此而直接或間接負上任何責任、賠償、損失或費用。貴公司有權決定接受何種傳真表格或指示。

本人謹此同意貴公司可記錄本人與貴公司之間進行的所有或任何電話談話。

本人特此確認本人已閱畢並完全明白所附的個人資料收集說明書。

本人明白貴公司擬使用本人的個人資料(姓名、聯絡資料及帳戶記錄)以作出個人資料收集說明書內所述的直接促銷強制性公積金(「強積金」)產品、退休計劃、強積金相關服務及產品。本人亦明白貴公司在未得本人的同意之前不能如此使用本人的個人資料，貴公司倘接獲本人之書面或口頭要求，將停止使用本人的個人資料作直接促銷用途。本人現在明確表示同意貴公司(及其代理)使用本人的個人資料(由本人不時提供/更新)作上述直接促銷用途。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。

本人反對本人個人資料被使用於擬作出的直接促銷。

**本人現欲在信安強積金計劃 800 系列(“本計劃”)內開立可扣稅自願性供款帳戶，以持有本人之可扣稅自願性供款的累算權益。**

本人明白參與本計劃將受本計劃不時修改的信託契據(“契據”)及計劃申請表格管限。

本人現與受託人立約承諾遵從並受制於契據及本計劃申請表的條款及適用的法律和規例。

本人除受制於契據及本計劃申請表格的限制條款外，亦同意承擔補償受託人任何及所有由於以下原因而引致與集成信託計劃成員參與本計劃的訴訟、索償或要求所帶來的訴訟費、費用、收費、責任及花費：(1) 本人違反第 1 段所承諾的保證；或 (2) 任何由於本人疏忽或遺忘依時履行或遵守契據及本計劃申請表格訂定的責任或其他與可扣稅自願性供款相關的責任。

本人同意承擔支付所有按契據及本計劃申請表格條款而需支付的費用及花費。

本計劃申請表格是受香港法律所管限。

本人明白根據強制性公積金計劃條例，本人必須是現行強積金計劃供款帳戶持有人、現行強積金計劃的個人帳戶持有人或根據“強制性公積金計劃條例”(第 485 章)第 5 條而獲豁免遵守規定的職業退休計劃現行成員(即：獲強積金豁免職業退休計劃成員)，才具備資格開立可扣稅自願性供款帳戶。

本人確認本人是：- (1) 強積金計劃的供款帳戶；和/或 (2) 強積金計劃的個人帳戶；和/或 (3) 獲強積金豁免職業退休計劃的現行成員。

本人聲明盡本人所知所信，在本部份為開立可扣稅自願性供款帳戶而提供的資料均屬正確無訛且無缺漏<sup>#</sup>。

本人知悉及同意，信安信託(亞洲)有限公司可根據《稅務條例》(第 112 章)有關交換財務帳戶資料的法律條文，(a) 收集本表格所載資料並可備存作自動交換財務帳戶資料用途及 (b) 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申報，從而把資料轉交到帳戶持有人的居留司法管轄區的稅務當局。

本人證明，就與本表格所有相關的帳戶，本人是帳戶持有人簽署本表格。

本人承諾，如情況有所改變，以致影響本表格第 1 部所述的個人的稅務居民身份，或引致本表格所載的資料不正確，本人會通知信安信託(亞洲)有限公司，並會在情況發生改變後 30 日內，向信安信託(亞洲)有限公司提交一份已適當更新的自我證明表格。

本人聲明就本人所知所信，本表格內所填報的所有資料和聲明均屬真實、正確和完備。

<sup>#</sup> Under section 43E of the Mandatory Provident Fund Schemes Ordinance, a person who, in any document given to the Mandatory Provident Fund Schemes Authority (“the Authority”) or an approved trustee, knowingly or recklessly makes a statement which is false or misleading in a material respect commits an offence and is liable to a maximum penalty of a HK\$100,000 fine and 1 year’s imprisonment on the first conviction and a HK\$200,000 fine and 2 year’s imprisonment on each subsequent conviction. The Authority may verify the eligibility of the TVC account holders. A person who knowingly and wilfully makes a statutory declaration false in a material particular also commits an offence under section 36 of the Crimes Ordinance (Cap. 200) and is liable on conviction to imprisonment for 2 years and to a fine. 根據強制性公積金計劃條例第43E條，任何人在給予強制性公積金計劃管理局(“管理局”)或核准受託人的任何文件中，明知或罔顧後果地作出在要項上屬虛假或具誤導性的陳述，即屬犯罪。首次定罪者，最高可處罰款\$100,000及監禁一年；其後每次定罪，最高可處罰款\$200,000及監禁兩年。管理局可核對可扣稅自願性供款帳戶持有人的資格。根據《刑事罪行條例》(第200章)第36條，任何人明知而故意在法定聲明中作出在要項上屬虛假的陳述，亦屬犯罪。一經定罪，可處監禁兩年及罰款。

**Signed by Scheme Participant 申請人簽署**Signature of Scheme Participant  
申請人簽署**X**Date (dd/mm/yyyy)  
日期 (日/月/年)

(This signature will be used to verify your future correspondence to us 此簽署式樣將用於核對閣下日後給予本公司之文件)

Full name of Scheme Participant 申請人全名  
(in BLOCK LETTERS 以正楷填寫)**The scheme participant shall provide his / her HKID / Passport copy, which shall be certified as true copy by a MPF Intermediary, an accounting professional, an estate agent, a legal professional or a Trust or Company Service Provider licensee.**

此計劃參與者須提供香港身份證/護照副本，而該文件須經由強積金中介人、會計專業人士、地產代理、法律專業人士或信託或公司服務持牌人核實為真實副本。

**To be completed by MPF Intermediary 由強積金中介人填寫****1** Agent 代理人Signature of Licensed MPF Intermediary  
強積金中介人簽署**X**MPF Intermediaries Reg. No.  
強積金中介人註冊號碼MPF Intermediary Name  
強積金中介人姓名Contact Tel. No.  
聯絡電話Name of Principal Intermediary  
主事中介人名稱Agent/Consultant Code (if any)  
營業員/顧問編號(如有)**2** Agent 代理人Signature of Licensed MPF Intermediary  
強積金中介人簽署**X**MPF Intermediaries Reg. No.  
強積金中介人註冊號碼MPF Intermediary Name  
強積金中介人姓名Contact Tel. No.  
聯絡電話Name of Principal Intermediary  
主事中介人名稱Agent/Consultant Code (if any)  
營業員/顧問編號(如有)

**WARNING: It is an offence under section 80(2E) of the Inland Revenue Ordinance if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. \$10,000). 警告: 根據《稅務條例》第 80(2E)條, 如任何人在作出自我證明時, 在明知一項陳述在要項上屬具誤導性、虛假或不正確, 或罔顧一項陳述是否在要項上屬具誤導性、虛假或不正確下, 作出該項陳述, 即屬犯罪。一經定罪, 可處第 3 級 (即\$10,000) 罰款。**

Trustee &amp; 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 &amp; 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

Customer Service Hotline 客戶服務熱線: (852) 2827 1233 Employer Hotline 僱主專線: (852) 2251 9322 Fax 傳真: (852) 2827 1707 Website 網址: www.principal.com.hk

**Important Notes 重要提示：**

To comply with the Organization for Economic Cooperation and Development (“OECD”) Common Reporting Standard (“CRS”) set out in the Inland Revenue (Amendment) (No. 3) Ordinance 2016 and Inland Revenue (Amendment) (No.2) Ordinance 2019 which are effective starting 30 June 2016 and 1 March 2019 respectively, this certificate is to be used by account holder (Individual) to declare the jurisdiction of tax residence and provide the related information.

為配合在 2016 年 6 月 30 日刊憲並生效的《2016 年稅務(修訂)(第 3 號)條例》及在 2019 年 3 月 1 日刊憲並生效的《2019 年稅務(修訂)(第 2 號)條例》中的經濟合作與發展組織 (“OECD”) 共同匯報標準 (“CRS”) 的實施要求，本聲明適用於帳戶持有人(個人)申報其稅務居民身份及提供若干所需資料。

This is a self-certification form provided by an account holder to Principal Trust Company (Asia) Limited for the purpose of automatic exchange of financial account information. The data collected may be transmitted by Principal Trust Company (Asia) Limited to the Inland Revenue Department (“IRD”) for transfer to the tax authority of another jurisdiction. An account holder should report all changes in its tax residency status to Principal Trust Company (Asia) Limited.

這是由帳戶持有人向信安信託(亞洲)有限公司提供的自我證明表格，以作自動交換財務帳戶資料用途。信安信託(亞洲)有限公司可把收集所得的資料交給稅務局，稅務局會將資料轉交到另一稅務管轄區的稅務當局。如帳戶持有人的稅務居民身份有所改變，應盡快將所有變更通知信安信託(亞洲)有限公司。

As a financial institution, Principal Trust Company (Asia) Limited is not allowed to give tax or legal advice. If you have any questions regarding your tax residency, please consult your tax adviser or visit the OECD and IRD’s Automatic Exchange of Financial Account Information (“AEOI”) website at <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/> and [http://www.ird.gov.hk/eng/tax/dta\\_aeoi.htm](http://www.ird.gov.hk/eng/tax/dta_aeoi.htm) respectively, or simply scan the QR code, for more CRS and related information.

作為財務機構，信安信託(亞洲)有限公司不獲允許提供稅務或法律意見。若您對您的稅務居民身份存有任何疑問，請詢問專業稅務顧問或瀏覽 OECD (<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>) 及稅務局 ([http://www.ird.gov.hk/eng/tax/dta\\_aeoi.htm](http://www.ird.gov.hk/eng/tax/dta_aeoi.htm)) 有關自動交換財務帳戶資料的網頁，或掃描此二維碼，以獲取更多共同匯報標準及相關資料。



(OECD 經濟合作與發展組織)



(IRD 稅務局)

All parts of the form must be completed (unless not applicable or otherwise specified). If space provided is insufficient, continue on additional sheet(s). Information in fields/parts marked with an asterisk (\*) are required to be reported by the reporting financial institution to the IRD.

除不適用或特別註明外，必須填寫這份表格所有部份。如這份表格上的空位不夠應用，可另紙填寫。在有星號 (\*) 的項目為申報財務機構須向稅務局申報的資料。



### 1. “Account Holder” 「帳戶持有人」

The “Account Holder” is the person listed or identified as the holder of a financial account by the financial institution that maintains the account. This is regardless of whether such person is a flow-through entity. Thus, for example, if a trust or an estate is listed as the holder or owner of a financial account, the trust or estate is the Account Holder, rather than the trustee or the trust’s owners or beneficiaries. Similarly, if a partnership is listed as the holder or owner of a financial account, the partnership is the Account Holder, rather than the partners in the partnership.

「帳戶持有人」指被維持該財務帳戶的財務機構列明為或識辨為帳戶的持有人的人士，不論該人士是否為過渡實體。所以，如果一個信託或遺產被列明為某財務帳戶的持有人或擁有人，則帳戶持有人是該信託或遺產，而非受託人、信託的擁有人或受益人。同樣地，如果一個合夥被列明為某財務帳戶的持有人或擁有人，則帳戶持有人是該合夥，而非合夥的合夥人。

A person, other than a financial institution, holding a financial account for the benefit or account of another person as agent, custodian, nominee, signatory, investment advisor, intermediary, or legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder.

除財務機構外，若有關人士以代理人、託管人、代名人、簽署人、投資顧問、中介人或合法監護人身份代其他人士持有財務帳戶，他不會被視為帳戶持有人。在這種情況下，帳戶持有人應為該其他人士。以一個家長與子女開立的帳戶為例，如帳戶以家長為子女的合法監護人名義開立，子女會被視為帳戶持有人。

With respect to a jointly held account, each joint holder is treated as an Account Holder.  
聯名帳戶內的每個持有人都被視為帳戶持有人。

### 2. “Financial Institution” 「財務機構」

The term “Financial Institution” means a “Custodial Institution”, a “Depository Institution”, an “Investment Entity”, or a “Specified Insurance Company”.

「財務機構」一詞指「託管機構」、「存款機構」、「投資實體」或「指明保險公司」。

### 3. “Resident for tax purposes” 「稅務居民」

In general, whether or not an individual is a tax resident of a jurisdiction is determined by having regard to the person’s physical presence or stay in a place (e.g. whether over 183 days within a tax year). For additional information on tax residence, please talk to your tax adviser or refer to the OECD Automatic Exchange Portal at the following link: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>

一般而言，要斷定某人是否屬一個稅務管轄區的稅務居民，會根據該人身處之地或逗留於該地的時間(例如一個課稅年度超過 183 天)。有關稅務居民身份的更多資訊，請聯絡閣下的稅務顧問或瀏覽經濟合作與發展組織的自動交換資料網站：<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>

### 4. “TIN” 「稅務編號」

The term “TIN” means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the OECD Automatic Exchange Portal at the following link: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>

「稅務編號」一詞指納稅人的識辨編號或具有等同功能的識辨編號(如無納稅人的識辨編號)。稅務編號是稅務管轄區向個人或實體分配獨有的字母與數字組合，用於識別個人或實體的身份，以便實施該稅務管轄區的稅務法律。有關可接受的稅務編號的更多詳細資訊刊載於經濟合作與發展組織的自動交換資料網站：<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include –

某些稅務管轄區不發出稅務編號。但是，這些稅務管轄區通常使用具有等同識辨功能的其他完整號碼(「具有等同功能的識辨號碼」)。此類號碼的例子包括：

(a) (for individuals) a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.  
就個人而言，社會安全號碼/保險號碼、公民/個人身份/服務代碼/號碼，以及居民登記號碼。

(b) (for Entities) a business/company registration code/number  
就實體而言，商業/公司登記代碼/號碼。

Opening of TVC account

1. TVC refers to contributions paid into a TVC account of a registered scheme under section 11A of the Mandatory Provident Fund Schemes Ordinance. It is a new type of contributions and is different from the voluntary contributions as defined in section 11 of the Mandatory Provident Fund Schemes Ordinance. Scheme member who wishes to make TVC should open a TVC account in a registered scheme and make TVC directly to the scheme without going through his / her employer.
2. There should be ONLY one TVC account for a member in an MPF scheme.
3. The following persons are eligible to open TVC account in an MPF scheme: (a) Current holders of contributions accounts or personal accounts of MPF schemes ; or (b) Current members of MPF Exempted ORSO Schemes.

Contributions of TVC

4. It should be noted that voluntary contributions by members that are made through their employers to their contributions accounts are not TVC and such voluntary contributions will not be eligible for claiming tax deduction.

Withdrawal of TVC

5. All existing preservation and withdrawal requirements applicable to MPF mandatory contributions will apply to benefits derived from TVC. In other words, scheme members can only withdraw their benefits derived from TVC in the following circumstances: (a) Retirement at age 65; (b) Early Retirement at age 60; (c) Permanent Departure from Hong Kong SAR; (d) Total Incapacity; (e) Terminal Illness; (f) Small Balance; (g) Death.
6. TVC will be fully vested in the member once it is paid into the scheme. TVC paid into the scheme cannot be refunded / withdrawn (e.g. cannot be refunded for TVC made in excess of the maximum amount of deduction allowable under the Inland Revenue Ordinance (Cap. 112)) subject to the withdrawal requirements mentioned above.
7. Same as other voluntary contributions, the right or entitlement of the scheme members to any benefits derived from TVC in an MPF scheme may not be excluded from the property of the scheme member for the purposes of the Bankruptcy Ordinance.

Claiming of Tax Deduction of TVC

8. It is the responsibility of TVC account holder to keep track of the total amount of TVC made in a year of assessment for completion and filing of tax return. It should be noted that the maximum amount of deductions allowable under salaries tax and tax under personal assessment in a year of assessment under the Inland Revenue Ordinance (Cap. 112) is an aggregate limit for both TVC and qualifying annuity premiums rather than for TVC only and any claim for tax deductions will be applied to TVC before qualifying annuity premiums.
9. Kindly note that subject to the maximum tax concession amount for TVC in each year of assessment as set out in the Inland Revenue Ordinance, only the amount of TVC made by or in respect of the member during the assessment year is tax deductible but not the amount of TVC transferred in from other TVC accounts.

Portability

10. TVC is portable and TVC members should note that: (a) TVC member may at any time choose to transfer the accrued benefits derived from TVC in one TVC account to another TVC account in another MPF scheme that offers TVC; (b) The transfer must be in a lump sum (full account balance but not part); (c) The TVC account in the original scheme from which the accrued benefits are transferred (resulting in zero balance) may be terminated upon such transfer; (d) For the avoidance of doubt, transfer of accrued benefits derived from a TVC account to another TVC account of the member in another MPF scheme cannot be claimed as deductions for taxation purpose; and (e) Transfer of TVC accrued benefits to another TVC account of the member in another MPF scheme will also be subject to the same preservation and withdrawal restrictions applicable to mandatory contributions in the MPF regulations.

Please refer to the MPF Scheme Brochure for details.

開立可扣稅自願性供款帳戶

1. 根據強制性公積金計劃條例第 11A 條，可扣稅自願性供款是指存入註冊計劃下可扣稅自願性供款帳戶的供款。這是一種新類別的供款與強制性公積金條例第 11 條所定義自願性供款不同。計劃成員如欲作出可扣稅自願性供款必須在註冊計劃開立可扣稅自願性供款帳戶及無需透過他/她的僱主直接作出供款。
2. 在每一強積金計劃下，成員只可開立一個可扣稅自願性供款帳戶。
3. 以下人士合資格在強積金計劃開立可扣稅自願性供款帳戶：- (a) 現行強積金計劃供款帳戶持有人或現行強積金計劃個人帳戶持有人；或 (b) 獲強積金豁免的職業退休計劃的現行成員

可扣稅自願性供款

4. 成員透過他們之僱主作出的自願性供款並不是可扣稅自願性供款及此自願性供款並不合乎稅收減免要求。

可扣稅自願性供款的提取

5. 於強積金強制性供款的所有現行保存及提取規定，均適用於可扣稅自願性供款所衍生的利益。換句話說，計劃成員只能在以下情況下提取可扣稅自願性供款獲得的利益：(a) 達到 65 歲退休年齡；(b) 達到 60 歲提早退休年齡；(c) 永久性地離開香港特別行政區；(d) 完全喪失行為能力；(e) 罹患末期疾病；(f) 小額結餘；(g) 死亡。
6. 當存入計劃後，可扣稅自願性供款將完全歸屬於該成員。除上述提取要求外，存入計劃的可扣稅自願性供款不可退還或提取(例如：超出稅務條例(第 112 章)所容許的最高扣稅額的可扣稅自願性供款)
7. 與其他自願性供款一樣，就破產條例而言，計劃成員在強積金計劃中從可扣稅自願性供款獲得的任何利益或權利，不得排除在計劃成員的財產之外。

要求可扣稅自願性供款稅收減免

8. 可扣稅自願性供款帳戶持有人有責任跟進在評估年度中作出的可扣稅自願性供款總額以完成及提交納稅申報表。請注意，根據第 112 章《稅務條例》，於計算課稅年度薪俸稅及個人入息課稅時最高可扣稅金額為可扣稅自願性供款及合資格年金保費的總限額，而非可扣稅自願性供款的單一限額；且可扣稅自願性供款將比合資格年金保費優先適用於任何稅項減免的申報。
9. 請注意，受限於《稅務條例》載有可扣稅自願性供款每個課稅年度的最高稅務優惠金額，在評估年度內，只有就成員作出的可扣稅自願性供款可以扣稅，但從其他可扣稅自願性供款帳戶轉入的金額則不可以。

可調動性

10. 可扣稅自願性供款可以轉移，可扣稅自願性供款成員應注意：(a) 可扣稅自願性供款成員可隨時選擇將可扣稅自願性供款所得累算權益，由一可扣稅自願性供款帳戶轉移至另一提供可扣稅自願性供款的強積金計劃之可扣稅自願性供款帳戶；(b) 轉移須以一筆過形式進行(全部帳戶結餘而非部份)；(c) 轉出累算權益的原計劃下的可扣稅自願性供款帳戶(而導致結餘為零)，於進行有關轉移後或會被終止；(d) 為免產生疑問，可扣稅自願性供款帳戶所得累算權益轉移至該成員於另一強積金計劃下的另一可扣稅自願性供款帳戶，不可申報稅項減免；及 (e) 可扣稅自願性供款帳戶所得累算權益轉移至該成員於另一強積金計劃下的另一可扣稅自願性供款帳戶，亦須受強積金規例下強制性供款適用的相同保存及提取限制規限。

有關詳情，請參考強積金計劃說明書。

**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 contributions. 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; (5) For member who has selected DIS and with incomplete date of birth record: (a) 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; (b) 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; (c) 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. contributions 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 of 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 contributions 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).

**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帳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:- (a) 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; (b) 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; (c) 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](http://www.principal.com.hk)查詢。