

This Application Form forms part of the Participation Agreement and shall only be used in conjunction with the MPF Scheme Brochure. The details specified in this form shall apply for the purposes of the Scheme. 本申請表將連同信安的強積金計劃說明書一併使用，並為參與協議書之一部份。申請表內的資料，將用於此計劃之事宜上。

## (1) Information of Self-Employed Person 自僱人士資料

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)

English 英文 Surname 姓 Given Name 名

Chinese 中文 \*Title 稱謂: ☐ Mr 先生 ☐ Mrs 太太 ☐ Ms 女士 ☐ Miss 小姐

HKID Card no. 香港身份證號碼

or Passport no. 或 護照號碼

(for non HKID holders 非身份證持有人適用)

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

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> (01) Catering 飲食業                      | <input type="checkbox"/> (02) Construction 建造業                         | <input type="checkbox"/> (03) Manufacturing 製造業                          |
| <input type="checkbox"/> (04) Financing/Banking Services 銀行及金融業 | <input type="checkbox"/> (05) Community/Social/Personal Services 社會服務業 | <input type="checkbox"/> (06) Wholesale/Retail/Import & Export 批發/零售/出入口 |
| <input type="checkbox"/> (07) Transport 運輸業                     | <input type="checkbox"/> (08) Cleaning 清潔業                             | <input type="checkbox"/> (09) Security Guard 保安業                         |
| <input type="checkbox"/> (10) Hairdressing & Beauty 髮型及美容       | <input type="checkbox"/> (88) Others 其他                                |  |

(please specify 請說明)

Business Registration no.(if applicable) 商業登記號碼(如適用)

Please provide a certified true copy of the registration document. 請附上註冊證明文件之認證副本。

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 District 區/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

Mailing Address\* (Complete if different from the current residence address) 通訊地址\* (如與現時住址不同 請填寫此欄)

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 District 區/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



Annual Income#  
每年入息#

HK 港幣\$  
(includes bonus, double pay, etc. 實際收入包括獎金、雙糧等。)

Family Status#  
家庭狀況#

☐ Single 單身

☐ Married 已婚

Education Level#  
教育程度#

☐ Primary School or below 小學或以下

☐ Secondary School 中學

☐ Post-Secondary 大專

☐ University or above 大學或以上

☐ Other 其他 \_\_\_\_\_

Communication language  
通訊語言

☐ Chinese 中文

☐ English 英文

("Chinese" is the default language if you do not indicate your preference. 如沒指示將預設為 "中文")



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Contact Details  
聯絡資料

SMS

Mobile no.  
手提號碼

Daytime contact no.  
日間聯絡號碼

Country Code	Area Code	Phone No.
國家號碼	地區號碼	電話號碼

If it is non-HK local phone number, please fill the phone number in the field "Daytime contact no." and provide the country code and area code.  
如非本港電話號碼，請於日間聯絡號碼一欄填寫電話號碼並提供國家號碼及地區號碼。

☐ Subscribe for Quarterly Account Balance SMS service. Display language will be same as your communication language preference in Part (1). Chinese is the default language if you do not indicate your preference.  
登記每季帳戶結餘短訊服務。顯示語言將與第(1)部份通訊語言選擇相同。如沒指示將預設為 "中文"。

E-mail Address  
電子郵箱



☐ Register for E-Notification Service.  
登記電子通訊服務

(To register for this service, you must provide you email address on page 2. For Terms of Prior Consent of the E-Notification Service, please refer to page 10. 如要登記這項服務，閣下必須於第 2 頁提供您的電子郵箱。有關事先同意電子通訊服務之條款和細則，請參閱第十頁。)

Fax no.  
傳真號碼

Remark 備註：#Optional information to be completed. 非必須填寫項目。

**Part 2 must be completed by member. Please read the "Important Notes" on page 10 before you complete this part.**

**第 2 部份必須由成員填寫。閣下填寫此部份前請閱讀第 10 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別編號（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. 如帳戶持有人是香港稅務居民，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稅務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。

<b>Jurisdiction of Residence*</b> 居留司法管轄區*	<b>TIN*</b> 稅務編號*	<b>Enter Reason A, B or C if no TIN is available</b> 如沒有提供稅務編號，填寫理由 A、B 或 C	<b>Explain why the account holder is unable to obtain a TIN if you have selected Reason B</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) Voluntary Contributions 自願性供款 (To be completed, if applicable 請填寫，如適用)

Please select one if you would like to make additional Voluntary Contribution 如欲額外作出自願性供款，請選擇以下其中一項：		Contribution % or Fixed Amount 供款百分比或指定金額
<input type="checkbox"/>	Fixed amount per contribution period 每供款期指定金額	
<input type="checkbox"/>	Relevant Income x Contribution % 有關入息 x 供款百分比	

(4) Particulars of MPF Plan 強積金計劃詳情

Scheme effective date

計劃生效日期 01 D 日 11 M 月 11 Y 年

(5) Contribution Arrangement 供款安排

- ☐ Monthly, on the last day of each month 每月一次，在每月的最後一日
- ☐ Yearly, on the last day of each Scheme Financial Year, 31<sup>st</sup> December 每年一次，在每個計劃財政年的最後一日

(6) Method of Payment 付款方法 (No indication will default to "Cheque". However, Direct Debit Authorization is enclosed but no indication will default to "Autopay" 如沒指示將預設為"支票"，然而附上直接付款授權書但沒指示則預設為"自動轉帳")

- ☐ Autopay 自動轉帳 (Please attach Direct Debit Authorization 請遞交直接付款授權書)
- ☐ Cheque 支票

(7) Declaration 申報聲明

- ☐ (a) I hereby declare that I have suffered a loss from my business(es) from \_\_\_\_\_ [date: dd/mm/yyyy] and no contribution will be made until my relevant income exceeds the minimum level of relevant income as specified in Section 3 of Schedule 2 to the Mandatory Provident Fund Schemes Ordinance. (Note: The net loss is calculated in accordance with Part 4 of Inland Revenue Ordinance (Cap. 112)).

本人就此聲明本人所經營的業務於 \_\_\_\_\_ 年 \_\_\_\_\_ 月 \_\_\_\_\_ 日起蒙受虧損，本人不會有任何供款直至有關入息超越強制性公積金計劃條例附表 2 第 3 條所指明的最低有關入息水平為止。(註：淨虧損是根據稅務條例(第 112 章)第 4 部份計算。)

- ☐ (b) Please put a "✓" in the box for your option.

請在你的選擇加上"✓"。

(\*Please delete where inappropriate.請刪去不適用者。)

- ☐ Contribute the maximum level according to the maximum Monthly / Annual<sup>+</sup> Relevant Income under the MPF regulation.  
根據強積金法例所釐定的最高有關入息水平，作出強制性供款部份之 每月/每年<sup>+</sup> 最高供款額。  
(This amount is prescribed by law which is subject to change from time to time 此金額將隨法例更改而不時變更。)

- ☐ Contribute based on my declared Monthly / Annual<sup>+</sup> Relevant Income  
按本人聲明的 每月/每年<sup>+</sup> 有關入息作出供款 = HK 港幣\$ \_\_\_\_\_

- ☐ Contribute based on the basic allowance of last financial year.  
按上一財政年度之個人入息免稅額作出供款。

## (8) 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. Members are allowed to choose separate fund choices on mandatory or voluntary contribution. For unspecified part, the future contributions and accrued benefits transferred from another MPF scheme will be set to DIS. 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。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。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	Fund Code 基金代號	MC	VC
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 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 Asian Bond Fund 信安亞洲債券基金	ABF	%	%
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 Aggressive Strategy Fund 信安進取策略基金	ASF	%	%
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%	100%

### Remarks 備註:

- MC = Mandatory Contribution / Minimum MPF Benefits 強制性供款 / 最低強積金利益; VC = Voluntary Contribution 自願性供款
- If this part is not completed or the investment option is inconsistent with the scheme series selected or total Investment Allocation does not equal to 100%, the Trustee will invest all contributions in DIS. 如無適當指示或所選擇之基金與所選擇之系列不符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。
- Percentages indicated must be an integer and add up to 100% in total under each column. 所示之比例必須為整數，而每欄總和必須為 100%
- 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 ("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 in the Provision 8 in the Participation Agreement.

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(「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](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，您應在參與協議書條款八的方格內加上(「✓」)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) 2827 1233與本公司聯絡。

## Declaration 聲明

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。

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。

## Signed by Self-Employed Person 自僱人士簽署

For and on behalf of the Scheme Participant  
代表計劃參與者

Self-Employed Person's signature  
自僱人士簽署

X

Date (dd/mm/yyyy)  
日期(日/月/年)

Self-Employed Person's full name 自僱人士全名  
(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. If the nationality reported does not match with the information shown on the copy of identity proof, client must also provide copy of nationality proof bearing photograph.**

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。如所申報之國籍與提交的身份證明文件上之資料不相符，客戶必須另外附上附有相片的國籍證明副本。

**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。**

## 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)

Trustee & Administrator: Principal Trust Company (Asia) Limited 受託人及管理人: 信安信託(亞洲)有限公司

Sponsor: Principal Insurance Company (Hong Kong) Limited 保薦人: 美國信安保險有限公司

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

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

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

## **PARTICIPATION AGREEMENT**

**THIS PARTICIPATION AGREEMENT** is made on the date on which the Application Form attached hereto is signed by the Self-Employed Person / Scheme Participant:

### **BETWEEN:**

- (1) **PRINCIPAL TRUST COMPANY (ASIA) LIMITED** whose registered office is at 30/F, Millennium City 6, 392 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong (the "Trustee"); and
- (2) The applicant, whose name and address are given in the Application Form attached hereto (the "**Scheme Participant**").

### **RECITALS:**

- (A) The Trustee is the Trustee of the Principal MPF Scheme selected in the Application Form (the "Master Trust Scheme").
- (B) The Scheme Participant wishes to join the Master Trust Scheme for the benefit of the Scheme Participant and/or his/her employees.
- (C) The participation of the Scheme Participant shall be governed by the trust deed of the Master Trust Scheme as amended from time to time (the "Deed") and this Participation Agreement.

### **PROVISIONS**

1. Unless otherwise stated, words and expressions used in this Participation Agreement shall have the meanings given to them in the Deed.
2. The Scheme Participant hereby participates in the Master Trust Scheme with effect from the Plan Effective Date as specified in Section 2 of the Application Form, the participation is to be governed by the terms of the Deed and this Participation Agreement.
3. The Scheme Participant hereby covenants with the Trustee to comply with and be bound by the provisions of the Deed and this Participation Agreement and all applicable laws and regulations.
4. The Scheme Participant warrants that he/she has read and fully understood the content of the MPF Scheme Brochure and the Application Form (including the Personal Information Collection Statement) and that the information contained in the Application Form and other information from time to time to be provided by the Scheme Participant in relation to contributions and as to the age, salary, length of service, benefits, Investment Elections, Switching Instruction Forms are correct in all respects.
5. The Scheme Participant accepts the responsibility for the decisions he/she has made on this Application and acknowledge that the Company shall not be liable for any loss due to an inappropriate choice made by him/her.
6. The Scheme Participant hereby agrees 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 him/her 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.
7. The Scheme Participant agrees the Company to record all or any of his/her telephone conversation(s) with the Company.
8. The Scheme Participant understands that Principal Trust Company (Asia) Limited ("the Trustee & Administrator"), Principal Insurance Company (Hong Kong) Limited ("the Sponsor") and Principal Investment & Retirement Services Limited ("the Promoter")(collectively, "the Company") intends to use his/her 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. The Scheme Participant also understands that the Company cannot make such use of his/her personal data without his/her consent and will cease to use his/her personal data for direct marketing purpose upon his/her written or verbal request. The Scheme Participant hereby expresses his/her consent to the use of his/her personal data (as provided/updated by him/her from time to time) by the Company (and their agents) for the aforesaid direct marketing purpose. The Scheme Participant further understands that should he/she find such use of his/her personal data not acceptable, he/she should indicate his/her objection by ticking ("✓") the box below.  
☐ The Scheme Participant objects to the proposed use of his/her personal data in direct marketing.
9. Subject to the provisions of the Deed and this Participation Agreement, the Scheme Participant undertakes and agrees 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 Master Trust Scheme and his/her participation either:
  - (a) arising out of the breach by the Scheme Participant of the warranty referred to in paragraph 4; or
  - (b) as a result of any failure or omission on the part of the Scheme Participant to duly and punctually perform or observe any obligations pursuant to the Deed and this Participation Agreement or otherwise so far as they relate to the Scheme Participant and his/her Employee Members (where applicable) (whether they relate to the Scheme Participant and such Employee Members alone or together with another Scheme Participant and the Employee Members).
10. The Scheme Participant undertakes and agrees to pay all fees and expenses which are payable by it under the terms of the Deed and this Participation Agreement.
11. This Participation Agreement shall be terminated in accordance with Rule 20 of the Deed.
12. This Participation Agreement shall be governed by the laws of Hong Kong.

IN WITNESS whereof this Participation Agreement has been entered into the day and year aforementioned.

**Signed by the Scheme Participant**

**For and on behalf of  
PRINCIPAL TRUST COMPANY (ASIA) LIMITED**

**X**  
\_\_\_\_\_  
**Signature**

Sd/-  
\_\_\_\_\_

\_\_\_\_\_  
Name & Title in print

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.



## 參與協議書

本參與協議書是於自僱人士/計劃參與者簽署隨附的申請表格當天由以下雙方所簽訂

- (一) 信安信託(亞洲)有限公司(“受託人”)，其註冊地址位於香港九龍觀塘觀塘道 392 號創紀之城 6 期 30 樓及
- (二) [申請人](“計劃參與者”)，其名稱/姓名及註冊地址填寫在計劃之申請表格內。

### 引述

- (甲) 受託人乃計劃參與者於申請表內所選擇的信安強積金計劃(“集成信託計劃”)的信託人。
- (乙) 計劃參與者現欲參與集成信託計劃，為計劃參與者或其僱員成立退休保障。
- (丙) 計劃參與者的參與是由集成信託計劃所不時修改的信託契據(統稱“契據”)及本參與協議書所管限。

### 條款

- 一. 除另有所指外，本參與協議書所用字詞的意思均以契據為準。
- 二. 計劃參與者現參與集成信託計劃，其生效日期(計劃生效日期)已填寫在計劃之申請表格的第二部份內，並由契據及本參與協議書的條款所管限。
- 三. 計劃參與者現與受託人立約承諾遵從並受制於契據及本參與協議書的條款及適用的法律和規例。
- 四. 計劃參與者已閱畢並完全明白強積金計劃說明書及申請表(包括個人資料收集說明書)之內容，並保證申請表所載的資料及所有由其提供的供款資料，包括年齡、薪酬、服務年資、福利、投資選擇、更改投資選擇通知書及其他相關資料均為確實毋誤。
- 五. 計劃參與者承擔他/她在此申請所作出之決定之責任，並承諾本公司不用承擔因他/她不恰當之選擇所導致之損失。
- 六. 計劃參與者同意並授權本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，本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。本公司有權決定接受何種傳真表格或指示。
- 七. 計劃參與者謹此同意本公司可記錄他/她與本公司之間進行的所有或任何電話談話。
- 八. 計劃參與者明白信安信託(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(「推銷人」)(統稱「公司」)擬使用他/她的個人資料(姓名、聯絡資料及戶口記錄)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。計劃參與者亦明白本公司在未得他/她的同意之前不能如此使用他/她的個人資料，本公司倘接獲他/她之書面或口頭要求，將停止使用他/她的個人資料作直接促銷用途。計劃參與者現在明確表示同意本公司(及其代理)使用他/她的個人資料(由他/她不時提供/更新)作上述直接促銷用途。計劃參與者進一步明白，如他/她不接受他/她的個人資料用作此用途，他/她應在以下方格內加上(「✓」)號，以表示反對。
- ☐ 計劃參與者反對他/她的個人資料被使用於擬作出的直接促銷。
- 九. 計劃參與者除受制於契據及本參與協議書的限制條款外，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或有關計劃參與者參與集成信託計劃的訴訟、索償或要求所帶來的訴訟費、費用、收費、責任及花費：
- 甲. 計劃參與者違反條款四所承諾的保證；或
- 乙. 任何由於計劃參與者疏忽或遺忘依時履行或遵守契據及本參與協議書訂定的責任或其他與計劃參與者及僱員成員相關的責任(不論單與計劃參與者及其僱員成員相關，或與其他計劃參與者及其僱員成員相關)。
- 十. 計劃參與者同意承擔支付所有按契據及本參與協議書條款而需其支付的費用及花費。
- 十一. 本參與協議書可按契據內第二十條條款而終止。
- 十二. 本參與協議書是受香港法律所管限。

計劃參與者簽署：

信安信託(亞洲)有限公司

**X**

簽署

已簽署

簽署人姓名及職銜

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。

**Prior Consent on terms and conditions of E-Notification Service 事先同意電子通訊服務之條款和細則**

E-Notification 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. The E-Notification 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-Notification Service remains valid until it is cancelled by following reasons: (i) you cancel the E-Notification Service, (ii) all your MPF accounts have been terminated, (iii) the E-Notification cannot be successfully given to you and no valid email address can be updated from you within a period of 60 days, and (iv) we have been notified the death or mental incapacitation of you. You may revoke your consent to the subscription for E-Notification Service at any time by contacting Principal. If you revoke such consent, you will be unsubscribed from E-Notification Service automatically. 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)未能成功發送「電郵提示通知」到閣下的電子郵箱，而閣下並未能於 60 天內向我們更新有效的電子郵箱，及(iv)我們收到閣下的身故/喪失精神行為能力通知。閣下可以隨時聯繫信安要求撤銷同意使用電子通訊服務。如果閣下同意撤銷使用該服務，閣下將自動取消訂閱電子通訊服務。完成更新後，我們將發出確認通知予閣下。

**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」一詞指納稅人的識別編號或具有等同功能的識別編號(如無納稅人的識別編號)。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別功能的其他完整號碼(「具有等同功能的識別號碼」)。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。

**Default Option:-** (1) Effective from 1 April 2017, the default investment arrangement of the scheme is DIS; (2) Members are allowed to choose separate fund choices on mandatory or voluntary contribution. For unspecified part, the future contributions and accrued benefits transferred from another MPF scheme will be set to DIS.

**Valid Investment Option:-** (1) Fund choice allocation must be an integer; (2) For new enrolment case, if the total fund choice allocation is less than or exceeded 100%, or the percentage has been amended but without member's signature, future contributions and accrued benefits transferred from another MPF scheme will be set to DIS; (3) For fund switching case, the percentage amount for switching should be an integer percentage and the switch-in total must be 100%. If the total fund choice allocation is less than or exceeded 100%, switching percentage not an integer or the percentage has been amended but without member's signature, the existing investment choice for future contributions and accrued benefits transferred from another MPF scheme and/or fund allocation of the accrued benefits (if any) will remain unchanged; (4) For switching out of partial accrued benefits to other constituent fund(s), the fund allocation for the rest of the accrued benefits in any or all of a member's sub-account(s) for which no specified instruction has been given will remain unchanged until the member submits another valid fund switching request.

**DIS Features:-** (1) Members are free to choose to invest in the DIS. Also, members can select a combination of DIS and other constituent funds including Principal Core Accumulation Fund ("CAF") and Principal Age 65 Plus Fund ("A65F"); (2) The automatic de-risking feature will only apply to members who have selected or defaulted to DIS. This feature does not apply if member has chosen the CAF and A65F as a standalone constituent fund choice; (3) The date of annual de-risking will be on member's birthday. In case the member's birthday is not a business day, the annual de-risking day will be the following business day. For member's birthday on 29 February, the de-risking will be on 1 March if there is no 29 February for the year; (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. 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 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 contribution will be withdrawn to the member or transferred out to another scheme from the terminated account without allocating to any of the investment fund.

**Contact Details:-** (1) For details of the default fund arrangement, de-risking mechanism and de-risking table, please contact our customer service hotline at 2827 1233 or visit our website at [www.principal.com.hk](http://www.principal.com.hk).

**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。