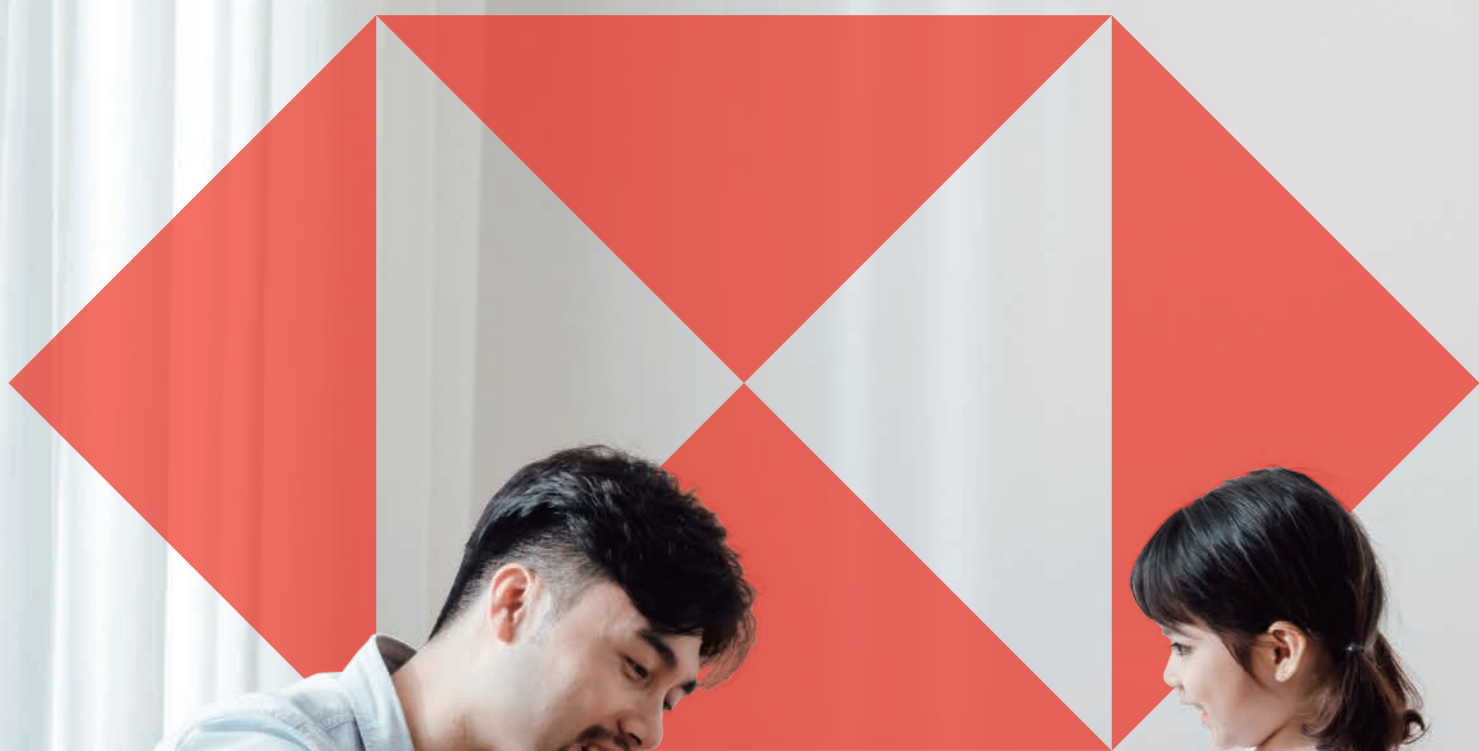


# HSBC MPF Member Service Guide



# Important notes

- ◆ The HSBC Mandatory Provident Fund – SuperTrust Plus is a mandatory provident fund scheme.
- ◆ You should consider your own risk tolerance level and financial circumstances before making any investment choices or investing in the MPF Default Investment Strategy (the 'DIS'). You should note that the DIS Constituent Funds, namely, the Core Accumulation Fund and the Age 65 Plus Fund, the DIS or a certain Constituent Fund may not be suitable for you. There may be a risk mismatch between the DIS Constituent Funds or a certain Constituent Fund and your risk profile (the resulting portfolio risk may be greater than your risk preference). When you are in doubt as to whether the DIS or a certain Constituent Fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice. You should make the investment decision most suitable for you taking into account your circumstances.
- ◆ You should note that the implementation of the DIS may have an impact on your MPF investments and accrued benefits. We recommend that you consult with the Trustee if you have doubts on how you are being affected.
- ◆ The Guaranteed Fund invests solely in an approved pooled investment fund ('APIF') in the form of an insurance policy provided by HSBC Life (International) Limited. The guarantee is also given by HSBC Life (International) Limited. Your investments in the Guaranteed Fund, if any, are therefore subject to the credit risks of HSBC Life (International) Limited. Please refer to section 4 'Risks' of the MPF Scheme Brochure for details of the credit risk.
- ◆ The guarantee in the Guaranteed Fund only applies under certain conditions. Please refer to subsection 3.4.3(f) 'Guarantee features' of the MPF Scheme Brochure for details of the guarantee features (including in the context of payment of accrued benefits in instalments) and the 'Guarantee Conditions'.
- ◆ MPF Benefits, AVC Benefits and TVC Benefits are payable on a Member's 65th birthday or on early retirement on or after reaching age 60. The accrued benefits can be paid in one lump sum or in instalments, at the Member's election. The accrued benefits can be paid in such form and on such terms and conditions as the Trustee may, to the extent not prohibited by the MPF Ordinance or General Regulation, prescribe. Please refer to subsection 6.7(c) 'Payment of MPF Benefits, AVC Benefits and TVC Benefits' of the MPF Scheme Brochure for details.
- ◆ You should not invest based on the information shown on this document alone and should read the MPF Scheme Brochure.
- ◆ Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income from such financial instruments, may go down as well as up. For further details including the product features and risks involved, please refer to the MPF Scheme Brochure.
- ◆ Important – if you are in doubt about the meaning or effect of the contents of the MPF Scheme Brochure, you should seek independent professional advice.

# What's inside

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# MPF quick facts

## Coverage

If you're an employee or a self-employed person (SEP) and aged 18 and under 65, you're required to join MPF scheme unless you're exempted.

**Employees** are those who are i) employed for 60 days or more under a continuous contract of employment, or ii) employed as a casual employee in construction or catering industries and employed on a day-to-day basis or for a short-term fixed period of less than 60 days.

**SEP** is a sole proprietor, a partner in a business, or work for oneself and not employed as an employee by another party.

**Personal accounts** are for you to keep your accrued benefits derived from former employment or self-employment. You can transfer your accrued benefits to a personal account of your choice when you cease employment or self-employment.

**Exempt persons** include:

- ◆ domestic employees,
- ◆ self-employed licensed hawkers,
- ◆ people covered by statutory pension or provident fund schemes such as civil servants and subsidised or grant school teachers,
- ◆ members of occupational retirement schemes which are granted exemption certificates,
- ◆ non-permanent residents from overseas who enter Hong Kong for employment for less than 13 months, or who are covered by overseas retirement schemes, and
- ◆ employees of the European Union Office of the European Commission in Hong Kong.

**Relevant income** refers to all monetary payments paid or payable by your employer to you as an employee, including wages, salary, leave pay, fees, commissions, bonuses, gratuities, perquisites or allowances, but excluding long service payments or severance payments under the Employment Ordinance.

## Mandatory contributions

If you're an employee, your employer must enrol you to an MPF scheme within first 60 days of the employment with you and contribute 5% of your relevant income per month subject to the maximum level of relevant income and you're required to match the portion unless your relevant income is below the minimum level of relevant income. Under the MPF legislation, the contribution day is on the 10th day of every month if you're a monthly-paid employee. Your employer will deduct your contributions from your payroll and pay with the employer's contributions on or before the contribution day.

For SEP, you're required to contribute 5% of your relevant income subject to the minimum and maximum level of relevant income, refer to page 17 for details.

## Voluntary contributions

In addition to mandatory contributions, you can consider to make Tax Deductible Voluntary Contributions (TVC) or Flexi-contributions to save for your retirement goal. If you're an employee, you can make voluntary contributions through your employer by deducting from your salary.



# 1. Welcome to HSBC MPF

Whether you're an employee, a self-employed person, a personal account or a TVC account holder, HSBC MPF can help you plan and save for a comfortable retirement.

We offer a wide range of constituent funds covering different risk levels, providing local and overseas investment opportunities that cater for different market situations and suit your investment needs. Our comprehensive services allow you to be always in control and have lots of ways to manage your MPF anytime, anywhere with ease, for example online, by phone or at an ATM.

## Your questions answered

You'll find answers to common questions in this guide, like how to manage your MPF account(s), make voluntary contributions, change investment instructions and withdraw your MPF balance. To learn more, you can contact us via different channels:

## Getting in touch with us



HSBC MPF Website  
[www.hsbc.com.hk/mpf](http://www.hsbc.com.hk/mpf)



HSBC HK Mobile Banking app

HSBC HK



HSBC MPF Member Hotline  
(852) 3128 0128



Search WeChat ID  
'HSBC MPF'

Virtual assistant 'Emma'  
to answer general  
enquiry



Talk to our MPF Specialists in  
designated HSBC branches

# 2. Planning for your ideal retirement

We all want a comfortable retirement and that means careful planning, saving and investing. When planning for retirement, it's not as simple as saving a pot of money and spending it when you retire. There're a few key things to think about such as:



## How much do you need in retirement?

Your spending pattern after retirement may be very different from how you spend today. You'll need to think about what kind of retirement lifestyle you'd like.



## Inflation

Your money might not go as far in the future as it does today. So you need to consider how to invest to beat inflation in long term.



## Longevity and medical bills

You may live longer than you expected, or have unforeseen medical bills.

## The HSBC Retirement Monitor helps you stay on track

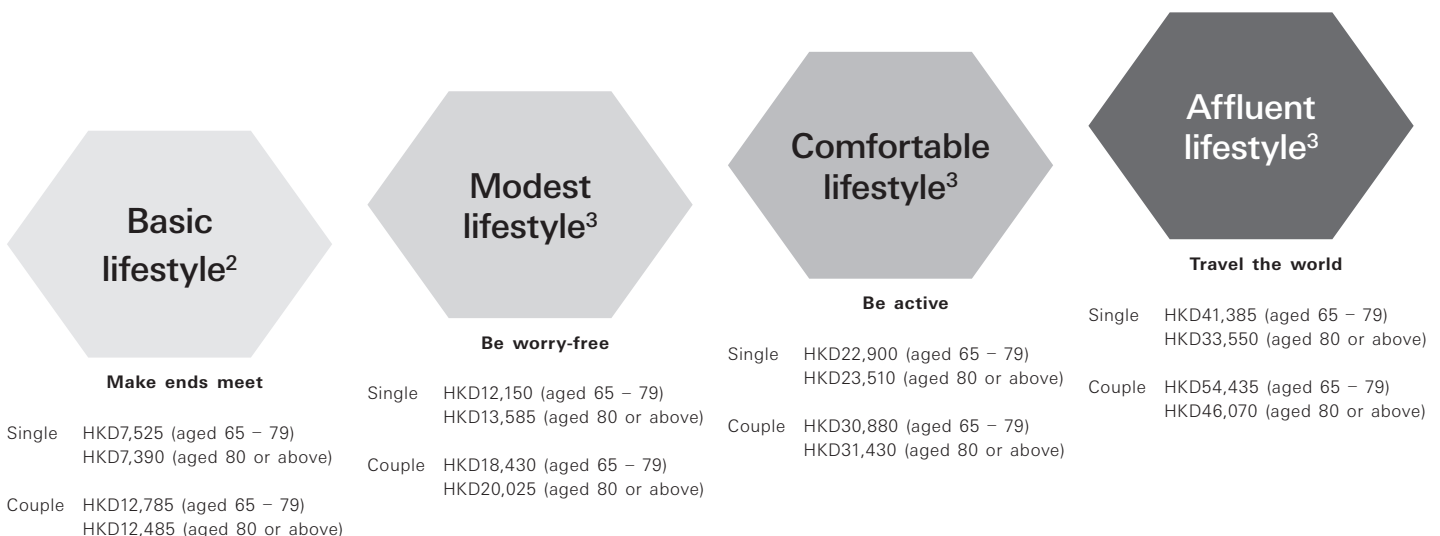
If you don't save enough, there's a chance you won't be able to lead the life you want. Even worse, you may need to postpone your retirement plan.



## What is your retirement expense going to look like?<sup>1</sup>

The HSBC Retirement Monitor provides an objective answer to this basic question and it gives you an idea of the monthly budget you'll likely need for your desire retirement lifestyle.

The figures are based on research and analysis of actual retirement spending of retirees in Hong Kong. It's updated quarterly to allow for inflation and any changes in the spending patterns of retirees in Hong Kong. You can visit our website for up-to-date figures.



<sup>1</sup> Data based on HSBC Retirement Monitor (December 2022)

<sup>2</sup> Assumption: living in public housing

<sup>3</sup> Assumption: living in a private flat with no mortgage



## The Retirement Planning Calculator helps you plan ahead

With your desired retirement lifestyle in mind, you need to work out how much you should save to fund your retirement. Our Retirement Planning Calculator estimates how much retirement savings you will need based on your retirement goals and dreams.

Complete six simple steps to find out how much you need to save for a hassle-free retirement.

- 1 Enter your gender, age, expected retirement age and life expectancy
- 2 Enter your existing retirement savings, your investment profile, and your expected sources of income during retirement (if any)
- 3 Select the lifestyle you expect to have in the earlier and later stages of retirement, and customise your expected living expenses
- 4 Supplement your any other retirement goals and dreams
- 5 Enter the level of certainty that you want your retirement savings to last throughout retirement
- 6 View your monthly savings targets

You can visit our website to try out the Retirement Planning Calculator and download a copy of your results for reference in future.



## HSBC MPF helps you build your retirement reserve

You may consider making extra voluntary contributions through the following three types of voluntary contribution arrangements to prepare for retirement.

	1. Employee Voluntary Contributions (EEVC)	2. Flexi-Contributions	3. Tax Deductible Voluntary Contributions (TVC)
Contribution method	Via employer payroll	Directly from you	Directly from you
Contribution frequency	Usually regularly	Flexible, either monthly regular contribution from HKD300 or lump sum contribution from HKD1,000	Flexible, either monthly regular contribution from HKD300 or lump sum contribution from HKD1,000
Tax-deductible	✘	✘	✔
Withdrawal condition	Usually at termination of employment	Anytime, subject to minimum HKD5,000 per withdrawal and up to 12 times per scheme financial period	Starting from 2019/2020 tax assessment year Same condition as MPF mandatory contributions, please refer to page 16 for the conditions



### How to open a voluntary contribution account?

For employees to make EEVC to the current employment contribution account, simply discuss with your employer for arrangement.

If you wish to open a Flexi-Contributions or a TVC account with us, you may simply:

1. come visit our MPF Specialists in designated HSBC branches; or
2. call the member hotline on (852) 3128 0128; or
3. download the relevant application form from our website, complete and send back to us.

Flexi-Contributions		TVC
Flexi-Contributions Application Form		Tax Deductible Voluntary Contributions Account Holder Application Form
<b>Employees</b> Form code: INPC	<b>Personal account holders</b> Form code: INPH	Form code: INTC

**Note:** Employee voluntary contributions, Flexi-Contributions and Tax Deductible Voluntary Contributions are accepted at the discretion of the Trustee. The Trustee reserves the absolute right not to accept any employee voluntary contributions, Flexi-Contributions and Tax Deductible Voluntary Contributions at any time.

# 3. Managing your account, your way














Your HSBC MPF balance is included as part of the Total Relationship Balance, allowing you to manage your wealth with HSBC all at once.

TIPS

## Managing MPF – at a glance

	HSBC Online Banking or MPF website	Member hotline (852) 3128 0128	HSBC HK Mobile Banking app	HSBC or Hang Seng Bank ATMs	Mail statements	MPF Specialists in designated HSBC branches
 <b>Account service (open or consolidate MPF account(s), make voluntary contributions etc.)</b>			✓ (Applicable to existing HSBC customers only)			✓
 <b>Check account and fund balance</b>	✓	✓	✓	✓ (Account balance only)	✓ (Account balance only)	✓
 <b>Check latest contributions and transactions</b>	✓	✓	✓	✓ (Latest contributions only)		✓
 <b>Change investment instructions</b>		✓ (For portfolio rebalance, asset switch, contribution redirection and switch into DIS only)	✓ (For portfolio rebalance and contribution redirection only)	✓ (For portfolio rebalance, asset switch, contribution redirection and switch into DIS only)		✓
 <b>Change Online Banking password, personal details or MPF phone PIN</b>	✓ (Change Online Banking password or personal details only)		✓ (Change MPF phone PIN only)			✓
 <b>View latest unit prices by fund</b>	✓	✓	✓			✓
 <b>View fund information and performance</b>	✓		✓			✓



## HSBC Online Banking

If you're already a registered HSBC Online Banking user, your MPF account(s) will be linked automatically using the document number provided during registration (for example HKID card or passport). Simply use the same login and password to access and manage both your MPF account(s) and bank account(s).

If you've not registered HSBC Online Banking, you can do so with your HSBC ATM PIN, phone banking PIN, credit card PIN or your MPF details and start managing your MPF online.

### What you'll find on HSBC Online Banking



<sup>4</sup> Only applicable to members who have registered for this service



# HSBC MPF Member Hotline

Call our 24-hour member hotline and let us assist you with the interactive voice responsive system. Or you can speak to our customer service representative between 8:30am-7:30pm on Mondays to Fridays, and 8:30am-1:00pm on Saturdays, except public holidays.

## Service options

Dial (852) 3128 0128

Choose your language, press

Cantonese

English

Putonghua

1

2

3

After choosing language

Enter your nine-digit MPF membership number  
and your six-digit MPF phone PIN to log in

OR

Waiting for your MPF phone PIN?

Lost or forgotten your MPF phone PIN? Press #

Once you've logged in, you can choose the services you need from the Main Menu or you can press \*0 to speak to our customer service representative during office hours.

## In Main Menu, press

**1** to check if we've received your latest contribution

**2** to check your MPF account and fund balances

After listening to your total account balance, you can check your account(s) in more detail:

Press **1** to check each fund

**2** to check each account

**3** to check personal account

**3** to check the current fund unit prices

Press **1** to listen to the current fund unit prices of HSBC Mandatory Provident Fund – SuperTrust Plus

**4** to change investment instructions

If you've got more than one MPF account, please listen carefully and choose the account you want to make changes.

Press **1** for current employment account or TVC account

**2** for personal account

\* **0** to speak to the customer service representative

**6** to change MPF phone PIN

\* to return to Help Menu at anytime during your call



## HSBC HK Mobile Banking app

If you are already a registered HSBC HK Mobile Banking app user, you can access and manage your MPF account(s) anytime, anywhere via the mobile app. You can view your account details such as balance, returns, fund performance, contribution and transaction history, and change investment instructions.

If you are an existing HSBC customer, you can open an HSBC MPF personal account and consolidate your personal account(s) from other trustee(s) to HSBC MPF in few simple steps via the mobile app.



## HSBC ATMs

If you have an ATM card or credit card with HSBC, you can check your MPF account balance and latest contribution at any HSBC or Hang Seng Bank ATM in Hong Kong.



## Mail statements

Consolidated bank statement: If you're an HSBC Jade, HSBC Premier, HSBC One or Personal Integrated Account customer, your MPF account balance is included in your monthly consolidated statement, unless your account is a joint account.

MPF Member Benefit Statement: We'll send you an annual MPF Member Benefit Statement with all your MPF account information. You can also register for the eMPF Member Benefit Statement through HSBC Online Banking to view and download your electronic MPF Member Benefit Statements online. You'll receive a notification email once a new electronic MPF Member Benefit Statement is ready.



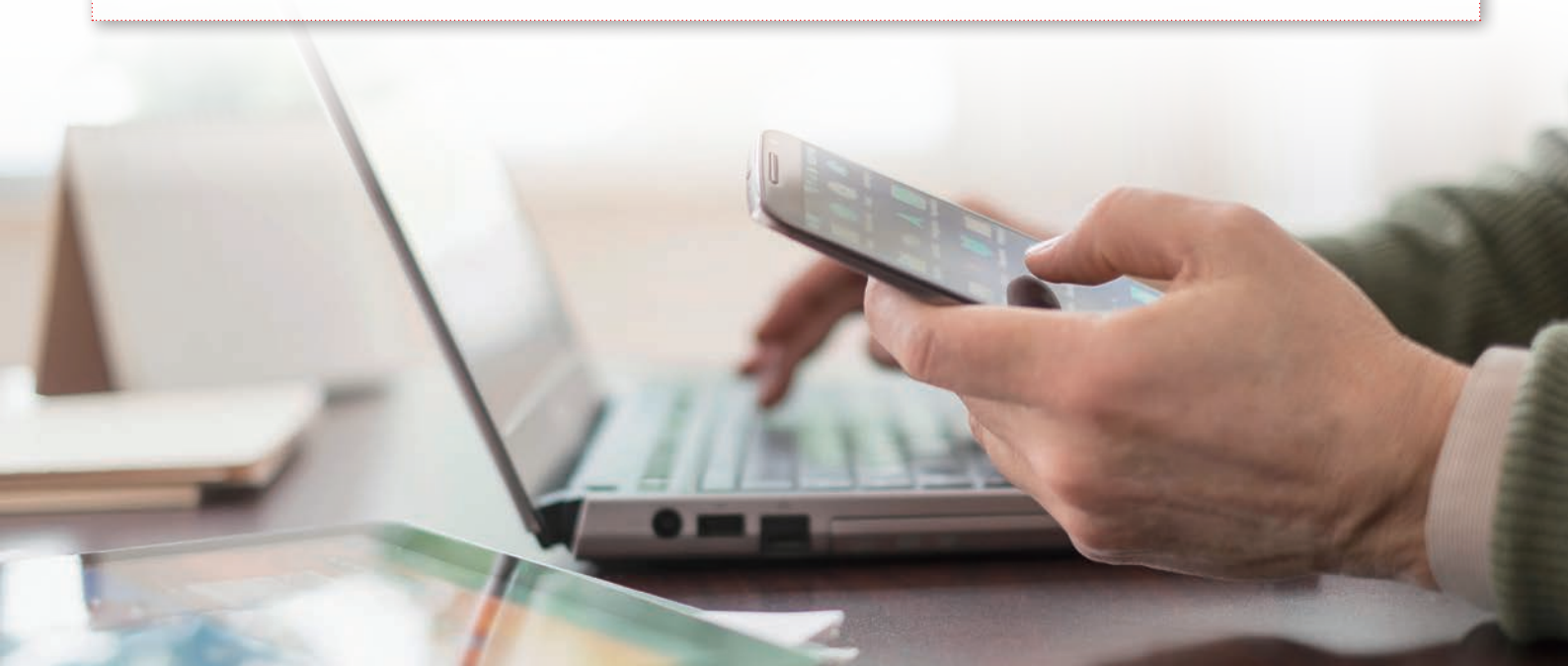
## Designated HSBC branches

Visit one of our designated branches to speak to an MPF Specialist in person. Find a branch with an MPF Specialist near you on our website or call the member hotline on (852) 3128 0128 for more details.



TIPS

Follow HSBC MPF WeChat Official Account to keep posted with the latest MPF updates, account management and retirement planning information. Virtual assistant 'Emma' will answer your general enquiry anytime, anywhere. Act now! Search our WeChat ID 'HSBCMPF' or scan the QR code on the right to follow us.





# 4. Choosing constituent funds

## Choosing your first investments

When you first join an HSBC MPF scheme, you need to make your first investment choice.

All the investment choices on the scheme can be found on the MPF Scheme Brochure of our MPF scheme, which you can download from our website. You'll need to tell us what percentage of contributions you want to invest in each constituent fund, in whole percentage, for example 50% not 50.5%. If the total doesn't add up to 100%, or if you leave this section blank, your contributions will be invested in the Default Investment Strategy (DIS) in accordance with the MPF regulations.

The DIS is a ready-made investment arrangement and consists of two constituent funds, namely the Core Accumulation Fund and the Age 65 Plus Fund, that reduces the investment in high risk assets as you get near to retirement age. It's mainly designed for those members who aren't interested or don't wish to make an investment choice. Or if you find it suitable for your circumstances, you can also invest in the DIS with the automatic de-risking feature or invest in these two constituent funds as individual investment choices without de-risking feature. You can find out more about the DIS on our website, or from the MPF Scheme Brochure by scanning the QR code below.















**MPF Scheme  
Brochure**

# Switching constituent funds

It's a good idea to review your investments from time to time to check they're still right for you, or if they're still alongside with your lifestyle, your goals or your circumstances.

There're four ways you can change your investments. But if you want to make changes to more than one account, you'll need to change each one separately.

## Ways to switch your constituent funds

<div style="border: 2px dashed red; border-radius: 50%; width: 100px; height: 100px; display: flex; align-items: center; justify-content: center; margin: 10px auto;"> <p style="text-align: center;"><b>Portfolio rebalance</b></p> </div>	<ul style="list-style-type: none"> <li>◆ Change the mix of investment allocation for your existing investments and new contributions<sup>5</sup>.</li> </ul>	<p style="text-align: center;"><b>changes by:</b></p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> Member hotline</div> <div style="text-align: center;"> Online Banking</div> <div style="text-align: center;"> Form</div> <div style="text-align: center;"> Mobile app</div> </div>
<div style="border: 2px dashed red; border-radius: 50%; width: 100px; height: 100px; display: flex; align-items: center; justify-content: center; margin: 10px auto;"> <p style="text-align: center;"><b>Asset switch</b></p> </div>	<ul style="list-style-type: none"> <li>◆ Change the mix of investment allocation for your existing investments without affecting the mix for new contributions<sup>5</sup>.</li> </ul>	<p style="text-align: center;"><b>changes by:</b></p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> Online Banking</div> <div style="text-align: center;"> Form</div> <div style="text-align: center;"> Mobile app</div> </div>
<div style="border: 2px dashed red; border-radius: 50%; width: 100px; height: 100px; display: flex; align-items: center; justify-content: center; margin: 10px auto;"> <p style="text-align: center;"><b>Contribution redirection</b></p> </div>	<ul style="list-style-type: none"> <li>◆ Change the mix of investment allocation for your new contributions<sup>5</sup>, without altering the mix for your existing investments.</li> </ul>	<p style="text-align: center;"><b>changes by:</b></p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> Member hotline</div> <div style="text-align: center;"> Online Banking</div> <div style="text-align: center;"> Form</div> <div style="text-align: center;"> Mobile app</div> </div>
<div style="border: 2px dashed red; border-radius: 50%; width: 100px; height: 100px; display: flex; align-items: center; justify-content: center; margin: 10px auto;"> <p style="text-align: center;"><b>Exit the DIS</b></p> </div>	<ul style="list-style-type: none"> <li>◆ After choosing to exit the DIS, all your existing investments and new contributions will remain as the mix immediate before you exit the DIS. There'll not be any subsequent de-risking performed according to the DIS.</li> </ul>	<p style="text-align: center;"><b>changes by:</b></p> <div style="text-align: center;">  Form         </div>

<sup>5</sup> New contributions include but not limited to new contributions and future transferred amounts

<sup>6</sup> Not applicable to personal account holders



It takes a few days to make the changes. We'll process your instruction within five business days after the date of receipt of your completed instruction by mail.

If you submit the instruction through Online Banking or member hotline (a 24-hour interactive voice response system), the unit prices at which your assets are sold and purchased will depend on the time you submit your instruction.

- ◆ **By 4pm, Mondays to Fridays on a business day:** use that day's unit prices
- ◆ **After 4pm or on a non-business day:** use the unit prices of the next business day

### Note:

The arrangement for changing the investment instructions under gale/storm signal and/or black rainstorm warning signal issued by the Hong Kong Observatory on a business day is as follows:

If No. 8 or above gale/storm signal and/or black rainstorm warning signal (Warning Signal) is hoisted before 9am and still in force at 12 noon on a business day, the processing of changing the investment instructions scheduled on that business day will be postponed to the next business day.

If the Warning Signal is hoisted after 9am or is cancelled at or before 12 noon, the processing of changing the investment instructions scheduled on that business day will continue according to normal procedures.

The above arrangement is provided for reference only and may be subject to change from time to time without notice.

# 5. Consolidating your accounts

## Why consolidate your MPF personal account(s)

You may get a new MPF account every time you move to a new employer. Managing them all separately can be a hassle, especially when you haven't checked the account(s) for a while, you may forget the account details. So you may want to bring them all together in one place for easier management.



**TIPS**

Call our member hotline or speak to our MPF Specialists in designated HSBC branches to get started. If you are an existing HSBC customer, you can open an HSBC MPF personal account and consolidate your personal account(s) from other trustee(s) to HSBC MPF in few simple steps via the HSBC HK Mobile Banking app.

## Employee Choice Arrangement (ECA)

You can transfer your accrued benefits attributable to your own employee mandatory contributions made under your current employment (so for employee mandatory contributions only) to a personal account with HSBC MPF or any MPF scheme of your choice once every calendar year, that is 1 January to 31 December.

Besides, you may transfer your accrued benefits derived from mandatory contributions from former employment(s) in your contribution account to a personal account or contribution account with HSBC MPF or any MPF scheme of your choice at any time.

**Note:** Even if you've exercised your transfer right under ECA, the new MPF contributions, including both employer and employee mandatory and voluntary contributions for subsequent contribution periods will continue to be made to the MPF scheme of your current employer's choice but not to the new scheme of your choice.

# 6. Changing your job

## Letting us know

Your employer will report your departure and make the last contribution to your MPF account. You can check whether they've done so by checking your account online, through member hotline or at an ATM.

## What to do with your MPF accrued benefits

Generally, you need to retain your accrued benefits derived from mandatory contributions in an MPF account when you change jobs.

You can choose from the options below to transfer your accrued benefits when you've ceased employment:

to an HSBC MPF Personal Account

OR

to the MPF scheme arranged by your new employer

OR

to another MPF scheme of your choice

If we do not receive your instruction within **three months** of notification that you've ceased employment, your accrued benefits will be **automatically transferred to a personal account in the existing HSBC MPF scheme** as prescribed under the MPF legislation.

## Refund on long service payment (LSP) or severance payment (SP)

By law, employers can offset LSP or SP made with the vested accrued benefits derived from the employer's mandatory and voluntary contributions (including ORSO transfers) under an MPF scheme, subject to a maximum offsetting amount of HKD390,000.

Employer can request for a refund of the relevant amount from your MPF account after they've made the payment to you and the refund will be made in the order on the right.

1. Employer voluntary contributions<sup>7</sup> (if any)

2. Employer's ORSO transfers<sup>7</sup> (if any)

3. Employer special contributions<sup>7</sup> (if any)

4. Employer mandatory contributions

<sup>7</sup> Only applicable for vested portion

# 7. Claiming your accrued benefits

You'd usually need to leave your mandatory contributions and TVC Benefits in the MPF account(s) until you're aged 65, but there're other times you can withdraw such benefits before then.

You or the claimant will need to fill out the relevant form below and provide relevant supporting documents to withdraw the MPF accrued benefits. You can download the forms on our website and the required supporting documents are listed on the forms.

Reason for withdrawing accrued benefits	
When you retire	Normal retirement at age 65
	Early retirement between age 60 and 64
Relevant form:	Claim Form for Payment of MPF Accrued Benefits (Benefits) on Grounds of Attaining the Retirement Age of 65 or Early Retirement
Form code:	INPR
Other reasons	Permanent departure from Hong Kong
	Total incapacity
	Terminal illness
	Small balance <sup>8</sup>
	Death
Relevant form:	Claim Form for Payment of MPF Accrued Benefits (Benefits) on Grounds of Permanent Departure from Hong Kong/Total Incapacity/Terminal Illness/Small Balance/Death
Form code:	INPO



You can withdraw your accrued benefits in one lump sum or in instalments if you claim with reason of normal retirement or early retirement.

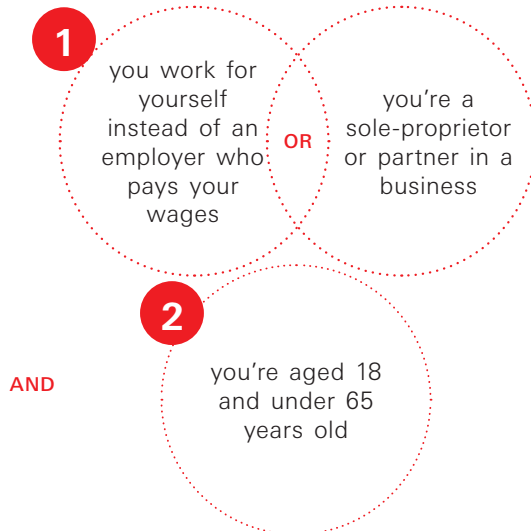
<sup>8</sup> If you wish to claim with reason of small balance, you need to satisfy all of the following conditions; i) your total account balance is less than HKD5,000; ii) as at the date of the claim application, at least 12 months have elapsed since the contribution day in respect of the latest contribution period for which a mandatory contribution is required to be made to any registered scheme; iii) you don't have any accrued benefits kept in other registered scheme; and iv) you don't intend to be employed or self-employed.



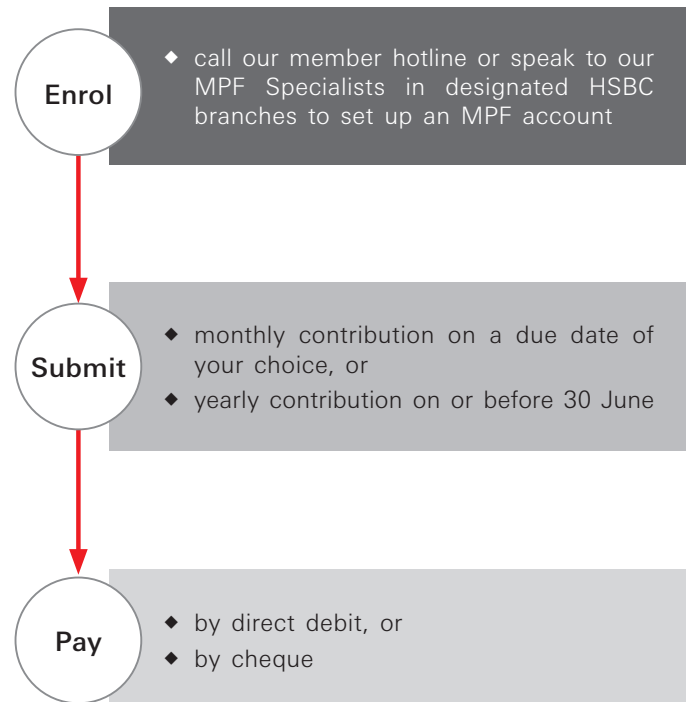
# 8. Signing up as a self-employed person

Under MPF legislation, self-employed person (SEP) is required to enrol in an MPF scheme and make contributions. The contribution is 5% of the relevant income subject to the maximum level of relevant income. If the relevant income is below minimum level of relevant income, no contribution is required but the SEP still need to be enrolled into an MPF scheme.

You're a SEP if:



There're three simple steps to register as a SEP:



The Mandatory Provident Fund Schemes Authority could impose fine and/or send you to prison if you fail to enrol in an MPF scheme, fail to pay mandatory contributions or fail to report cessation of self-employment.



**TIPS**

Let us know in writing before your next contribution if you're no longer a SEP.

# Notes

- ◆ It is important that you read this publication in conjunction with the accompanying MPF Scheme Brochure which contains more detailed information about HSBC Mandatory Provident Fund – SuperTrust Plus including information on the fund structure, risk involved, fee table and of our ability to alter these fees and charges in the future.
- ◆ The information contained in this publication is for reference only and the provisions of the Mandatory Provident Fund Schemes Ordinance, other applicable legislation/regulations and guidelines or announcements published by the Mandatory Provident Fund Schemes Authority shall prevail.
- ◆ Additional voluntary contributions, Flexi-Contributions and Tax Deductible Voluntary Contributions are accepted at the discretion of the Trustee. The Trustee reserves the absolute right not to accept any additional voluntary contributions, Flexi-Contributions and Tax Deductible Voluntary Contributions at any time.
- ◆ HSBC Provident Fund Trustee (Hong Kong) Limited accepts responsibility for the accuracy of the information contained in this publication only at the date of publication.

Issued by The Hongkong and Shanghai Banking Corporation Limited

