

HSBC MPF



The MPF Scheme tailored for Hong Kong People

Personal Account Consolidation Offers



HSBC

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.

MPF personal account consolidation

Enjoy a bonus unit rebate of
up to **HKD20,888**

Investment involves risks. T&Cs apply.

Benefits of consolidating your MPF account(s)

You might have an additional new MPF account every time you move to a new employer. Managing them all separately can be a hassle. You could save time by bringing all accounts together in one place for easier management.

Holistic
retirement
planning in one
account

One instruction
to switch
constituent
funds

One-stop
solution to
manage both
MPF and bank
accounts

Bonus unit rebate of up to HKD20,888

Standard Personal Account Consolidation Offer

A bonus unit rebate of up to HKD15,000

From 1 June 2025 to 30 September 2025 ('promotion period'), you can enjoy a bonus unit rebate of up to HKD15,000 upon successful transfer(s) of MPF accrued benefits from other MPF providers to an HSBC MPF Personal Account¹.

Tier	Cumulative transfer-in MPF accrued benefits (HKD)	Cumulative bonus unit rebate (HKD)
1	50,000	150
2	100,000	350
3	200,000	700
4	500,000	1,800
5	1,000,000	5,000
6	1,500,000	12,000
7	2,000,000	15,000



Smart tips

1. Only the Minimum MPF Benefits or MPF accrued benefits transferred to the HSBC MPF Personal Account (not contribution account) are eligible for the June - September 2025 Personal Account Consolidation Offers
2. Minimum MPF Benefits cannot be transferred to HSBC MPF via the HSBC HK App.

¹Through consolidating MPF personal accounts, ECA or through transfer of Minimum MPF Benefits from other ORSO providers.

Mobile Personal Account Consolidation Offer

A bonus unit rebate of up to HKD5,888

What's more? You can also enjoy additional bonus unit rebate upon successful transfer(s) of MPF accrued benefits to an HSBC MPF Personal Account via the HSBC HK Mobile Banking app (HSBC HK App) with designated promo code 'TOP1' within the promotion period.

- Enjoy an **additional one-off bonus unit rebate of HKD500** upon making successful cumulative transfer(s) of HKD200,000 to HKD1,999,999;
- Enjoy an **additional one-off bonus unit rebate of HKD5,888** upon making successful cumulative transfer(s) of HKD2,000,000 or more.

Example:



Submit a Scheme Member's Request for Fund Transfer Form and successfully transfer HKD70,000 MPF accrued benefits



Successfully transfer HKD230,000 MPF accrued benefits via the HSBC HK App with designated promo code 'TOP1'



[Reached tier 1]
A bonus unit rebate of HKD150 will be credited to your HSBC MPF Personal Account by February 2026



[Reached tier 3]
A bonus unit rebate of HKD1,050 will be credited to your HSBC MPF Personal Account by April 2026

2025

JUN

AUG

2026

FEB

APR

- Your cumulative transfer-in MPF accrued benefits is HKD300,000, reaching the requirement of tier 3. Therefore, your **cumulative bonus unit rebate is HKD1,200**.

How to enrol



Download HSBC HK App



Visit www.hsbc.com.hk/mpf/pa



Call (852) 3128 0128



Speak to our MPF Specialist in designated HSBC branches

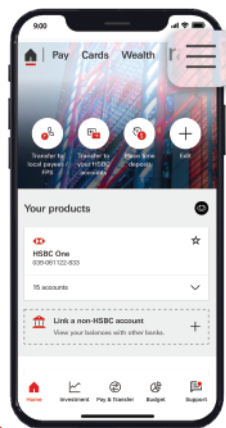
(Scan the QR code to make an appointment with our MPF Specialist for a face-to-face or phone meeting)



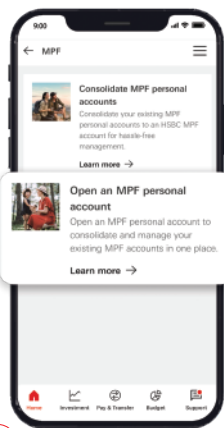
Consolidate your MPF personal account(s) via mobile in few simple steps

You can now open an HSBC MPF Personal Account and transfer your MPF accrued benefits from other MPF providers to HSBC MPF in few simple steps via the HSBC HK App.

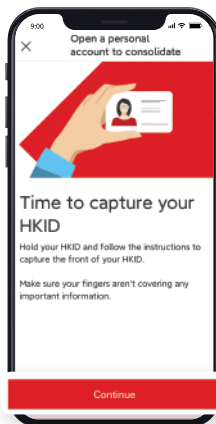
Existing HSBC banking customers



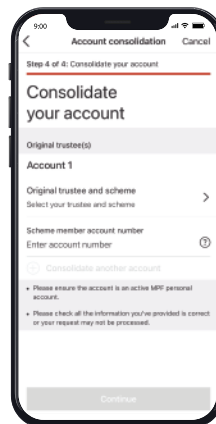
- 1 Logon to the HSBC HK App > tap the menu icon on the top right corner > select 'MPF' under 'Planning your future'



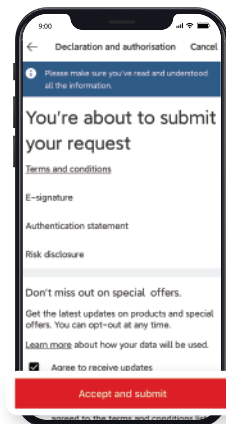
- 2 Select 'Open an MPF personal account'



- 3 Follow the instructions to verify your identity by capturing your HKID and taking a selfie

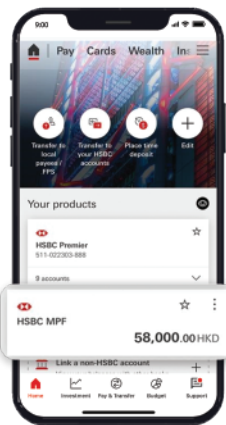


- 4 Select the trustee(s) and scheme(s) from which you would like to transfer your accrued benefits

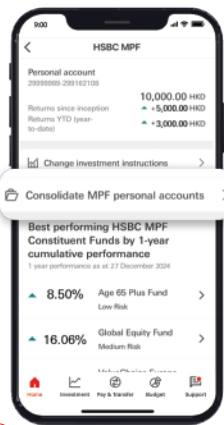


- 5 Verify the transfer information and accept the 'Declaration and authorisation'

Existing HSBC MPF members



- 1 Logon to the HSBC HK App > select 'HSBC MPF'



- 2 Select 'Consolidate MPF personal accounts'



Smart tip

Before you start, you can check the number of personal account(s) you hold, and the contact information of the trustee under which each account is held via the e-Enquiry of Personal Account (ePA) platform (epa.mpfa.org.hk) or the mobile app launched by the Mandatory Provident Fund Schemes Authority.

Please input the trustee name, scheme name and account number in step 4. You may wish to contact your current trustee(s) for this information, or you can get the information from the annual benefit statement(s) from your current trustee(s).

Terms and conditions for HSBC MPF June – September 2025 Personal Account Consolidation Offers

1. The HSBC MPF June – September 2025 Personal Account Consolidation Offers ('**Offers**') are provided by The Hongkong and Shanghai Banking Corporation Limited ('**HSBC**').
2. Both Offers are limited to MPF accrued benefits / Minimum MPF Benefits transferred from other MPF schemes ('**Eligible MPF Benefits**') to an HSBC MPF Personal Account ('**Eligible Account**').
3. The promotion period of the Offers is from 1 June 2025 to 30 September 2025 (both days inclusive) ('**Promotion Period**').
4. We will allocate bonus units to your Eligible Account according to the table accompanying these terms and conditions if:
 - you give us accurate and complete transfer-in instructions using the relevant form ('**Instructions**') within the Promotion Period to transfer Eligible MPF Benefits to your Eligible Account; and
 - those benefits are successfully transferred to your Eligible Account between 1 June 2025 and 30 November 2025; and
 - you do not transfer-out or withdraw those benefits from the Eligible Account before we allocate bonus units under the Offers; and
 - you satisfy the other requirements in these terms and conditions.
5. We will allocate bonus units:
 - within eight months after your last successful transfer of Eligible MPF Benefits under the Offers; and
 - according to (i) the investment choice(s) of the Eligible Account and (ii) the unit prices of the relevant constituent fund(s) as of the date of allocation.
6. We won't allocate bonus units to an Eligible Account to the extent that:
 - the bonus units to be allocated in respect of a constituent fund is less than 0.001 unit; or
 - the Eligible Account has been cancelled or terminated as of the date we would allocate the bonus units.
7. You can enjoy both Offers at the same time. You can only enjoy each Offer once.

Standard Personal Account Consolidation Offer

8. Eligible MPF Benefits, other than Minimum MPF Benefits, transferred from an HSBC or Hang Seng MPF scheme are excluded from this offer.
9. You must give us Instructions through an HSBC MPF Specialist for (a) Eligible MPF Benefits under Employee Choice Arrangement ('**ECA**') and (b) Eligible MPF Benefits that are Minimum MPF Benefits. You must give us Instructions for any other Eligible MPF Benefits through an HSBC MPF Specialist or the HSBC HK Mobile Banking app ('**HSBC HK App**').

Mobile Personal Account Consolidation Offer

10. You must enter promo code 'TOP1' into the HSBC HK App when submitting your Instructions.
11. Eligible MPF Benefits under ECA and Eligible MPF Benefits that are Minimum MPF Benefits are excluded from this offer. HSBC reserves the right to add to the types of MPF benefits which are eligible under the Mobile Personal Account Consolidation Offer at any time without prior notice to you.
12. Eligible MPF Benefits that are transferred from an HSBC or Hang Seng MPF scheme are excluded from this offer.
13. You must give us Instructions through the HSBC HK App.
14. We will only allocate bonus units under either Tier 3 to 6 or Tier 7 of this offer; please refer to the table accompanying these terms and conditions for further details of the tiers.

Other terms and conditions

15. You cannot transfer bonus units to other members or convert them into cash or cash equivalent, except where you submit a valid withdrawal request for accrued benefits under the Mandatory Provident Fund Schemes Ordinance, applicable regulatory requirements, and the scheme rules of HSBC MPF.
16. The bonus units from the Offers allocated to your Eligible Account are part of the account balance and shall be subject to the relevant fees and charges applicable to HSBC MPF. They will be reflected as 'Special Bonus' in the Mandatory Provident Fund Member Benefit Statement for the relevant scheme financial period. For details of the fees and charges, please refer to the MPF Scheme Brochure (including any supplements) and Key Scheme Information Document.
17. HSBC reserves the right to change these terms and conditions at any time. HSBC may also withdraw and/or terminate the Offers at its discretion without prior notice to you.
18. In the event of any disputes related to the Offers, HSBC's decision shall be final and conclusive.
19. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

20. No person other than you and HSBC will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
21. These terms and conditions are governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

Please refer to MPF Scheme Brochure which contains more detailed information about HSBC Mandatory Provident Fund — SuperTrust Plus including information on the fund structure, risks involved, fees table and our ability to alter these fees and charges in the future.

Customers have a right to request that their personal data are not to be used for direct marketing purposes. Requests can be made in writing to the Data Protection Officer, HSBC Provident Fund Trustee (Hong Kong) Limited, c/o The Hongkong and Shanghai Banking Corporation Limited, PO Box 73770, Kowloon Central Post Office.

Investment involves risks. Past performance is not indicative of future performance. For further details including the product features and risks involved, please refer to the MPF Scheme Brochure.

June 2025

