

生活滙訊

EssenceLife

滙豐強積金 2019年2月號

HSBC MPF February 2019 Edition



重要事項

- 滙豐強積金智選計劃及自選計劃為強制性公積金計劃。
- 在作出投資選擇前，你必須衡量個人可承受風險的程度及你的財政狀況。在選擇基金時，如你就某一項基金是否適合你(包括是否符合你的投資目標)而有任何疑問，請徵詢財務及/或專業人士的意見，並因應你的個人狀況而選擇最適合你的基金。
- 在投資「預設投資策略」前，你必須衡量個人可承受風險的程度及財政狀況。請注意預設投資策略基金(核心累積基金與65歲後基金)未必適合你，而預設投資策略基金的風險級數與你的風險取向或出現風險錯配的情況(組合的風險或高於你的風險取向)。在作出投資決定時，如你就「預設投資策略」是否適合你而有任何疑問，請徵詢財務及/或專業人士的意見，並因應你的個人狀況而選擇最適合的投資選擇。
- 你應注意「預設投資策略」的實施或對你的強積金投資及權益有影響。如你有任何疑問關於實施「預設投資策略」對你的影響，我們建議你可向信託人查詢。
- 滙豐強積金智選計劃內之保證基金只投資於由滙豐人壽保險(國際)有限公司提供以保單形式成立的核准匯集投資基金，而有關保證亦由滙豐人壽保險(國際)有限公司提供。因此，你於保證基金的投資(如有)將受滙豐人壽保險(國際)有限公司的信用風險所影響。有關信用風險的詳情，請參閱滙豐強積金智選計劃「主要推銷刊物」的第二部分-基金結構內「保證基金」下的「忠告」。
- 保證基金所提供的保證只適用於指定的條件。有關保證特點(包括分期支付權益情形下的保證特點)及保證條件的詳情，請參閱滙豐強積金智選計劃「主要推銷刊物」的第二部分-基金結構內「保證基金」下的「保證特點」。
- 在成員年滿65歲之日或者於其年滿60歲之日或之後提早退休時所應支付的強積金的權益和自願性供款的權益，可由成員選擇(採用信託人在不被《強積金條例》或一般規例禁止的範圍內訂定的形式，並且按照信託人在不被《強積金條例》或一般規例禁止的範圍內訂定的條款和條件)整筆支付或分期支付。詳情請參閱有關「主要推銷刊物」的第一部分-產品資料內「權益支付」下的「支付強積金的權益及自願性供款的權益」。
- 你應該參閱有關「主要推銷刊物」，而不應只根據這文件作出投資。
- 投資涉及風險。往績不能作為未來表現的指標。金融工具(尤其是股票及股份)之價值及任何來自此類金融工具之收入均可跌可升。有關詳情，包括產品特點及所涉及的風險，請參閱有關「主要推銷刊物」。

Important notes

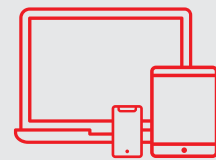
- The HSBC Mandatory Provident Fund – SuperTrust Plus and ValueChoice are mandatory provident fund schemes.
- You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of funds, you are in doubt as to whether a certain fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the fund(s) most suitable for you taking into account your circumstances.
- You should consider your own risk tolerance level and financial circumstances before investing in the MPF Default Investment Strategy. You should note that the DIS constituent funds, namely, the Core Accumulation Fund and the Age 65 Plus Fund, may not be suitable for you, and there may be a risk mismatch between the DIS constituent funds and your risk profile (the resulting portfolio risk may be greater than your risk preference). You should seek financial and/or professional advice if you are in doubt as to whether the DIS is suitable for you, and 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 benefits. We recommend that you consult with the Trustee if you have doubts on how you are being affected.
- The Guaranteed Fund under HSBC Mandatory Provident Fund – SuperTrust Plus invests solely in an approved pooled investment fund 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 the 'Warning' section under 'Guaranteed Fund' in Part II – Fund Structure of the 'Principal Brochure' of HSBC Mandatory Provident Fund – SuperTrust Plus for details of the credit risk.
- The guarantee in the Guaranteed Fund only applies under certain conditions. Please refer to the 'Guarantee features' section under 'Guaranteed Fund' in Part II – Fund Structure of the 'Principal Brochure' of HSBC Mandatory Provident Fund – SuperTrust Plus for full details of the guarantee features and Guarantee Conditions, including the guarantee features in the context of payment of benefits in instalments.
- MPF Benefits and AVC Benefits payable on a member's 65th birthday or early retirement on or after his/her reaching age 60 can be paid in one lump sum or in instalments, at the member's election (in such form and on such terms as the Trustee may, to the extent not prohibited by the 'MPF Ordinance' or General Regulation, prescribe). Please refer to the 'Payment of MPF Benefits and AVC Benefits' section under 'Payment of benefits' in Part I – Product Information of the relevant 'Principal Brochure' for full details.
- You should not invest based on this document alone and should read the relevant 'Principal 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 relevant 'Principal Brochure'.



滙豐強積金網頁 — 全新形象，優化體驗！

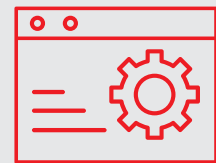
HSBC MPF Website - refreshed Look, enhanced experience!

滙豐強積金網頁以全新面貌登場，並在以下項目作出改善：
HSBC MPF brings you a new look with various enhancements:



適用於流動平台的
網頁設計
Responsive design

優化網頁設計，讓網頁在各種不同裝置和屏幕尺寸均能完美呈現，例如桌上型電腦、平板電腦和智能手機
Enhanced web pages render well on a variety of devices and screen sizes which work well with desktop computers, tablets and smartphones



綜合工具欄
Integrated toolbar

全新設計的重要資訊工具欄提供你所需的常用資訊，例如表格及文件下載、基金管理費用和基金表現等
Newly designed, always-on important information toolbar to provide all the handy information that you need, for example forms and documents, management fees, and fund performance



流暢的客戶體驗
Seamless customer journey

- 自僱人士和僱員均有專用頁面
Dedicated pages for self-employed and employees
- 「積金教室」專頁會列出所有與教育相關的資訊
'MPF Academy' is a hub of educational contents
- 提供快速鏈接以方便用戶瀏覽相關內容
Associated contents via quick links for intuitive browsing

我們希望全新的形象為你帶來更好的網頁瀏覽體驗，讓你隨時隨地掌握最新的強積金資訊。
We hope the new look will bring you a better web browsing experience and allow you to stay updated of MPF news anytime, anywhere.



精明小提示
Smart Tip

因應網頁更新，下載強積金表格及文件的位置亦已經變更。你可以點擊網頁底部的重要資訊工具欄中的「表格及文件」，然後選擇合適的類別，便可以找到有關的表格及文件。我們會定時更新各強積金表格及文件，因此如你希望遞交表格，為你的強積金計劃作出指示，請緊記使用最新版本的表格，以免因我們未能處理舊版本的表格而延長有關指示的處理時間。

We have moved the MPF forms and documents download area due to the revamp. You can go straight to the toolbar at the bottom of the website and click 'Forms and Documents', then select the suitable category, where you will find the relevant publications and forms. We will update various MPF forms and documents regularly. Please remember to use the latest version of forms if you wish to submit instruction(s) for your MPF account(s). This can avoid delays in processing the relevant instruction due to incorrect form version.

查詢無人申索的權益

Unclaimed benefits enquiries

一般而言，強制性公積金(強積金)計劃成員年滿65歲後便可提取其強積金。但現實上，有一些成員可能因為種種原因，例如一時忘記、或不幸身故等，而未有提取其強積金權益。若受託人透過不同途徑仍無法聯絡相關成員，有關權益便會被視作無人申索個案。

作為計劃成員或其家人，如不確定是否有未申索的強積金又可以怎麼辦？強制性公積金計劃管理局(積金局)備存了「無人申索的權益」紀錄冊，供市民免費查閱。紀錄冊亦會顯示保存該筆強積金的受託人名稱及聯絡電話。詳情可參閱以下網址：
https://www.mpfa.org.hk/tch/main/contact_us/enquiries/unclaimed_benefits/index.jsp

計劃成員年屆65歲，除了可選擇一次過或分期提取強積金，也可考慮把強積金保留在帳戶內繼續進行投資。請小心考慮你的個人需要、風險承受能力及財政狀況，設計最適合提取強積金的金額及時間。

Generally, Mandatory Provident Fund (MPF) scheme members can withdraw their MPF after reaching the age of 65. However, some members may not withdraw their benefits when they reach 65 for various reasons, such as death, incapacity or simple forgetfulness. If members remain unreachable despite repeated attempts by the trustee to contact them, their MPF benefits are classified as unclaimed benefits.

What should a member or his family do if they want to know whether he or his family member has any unclaimed benefits? Members of the public may check out the Unclaimed Benefits Register maintained by the Mandatory Provident Fund Schemes Authority (MPFA) for free. The information available includes whether a scheme member has any unclaimed benefits and, if so, the name and contact number of the trustee with which the benefits are placed. Please visit the following website for details:
https://www.mpfa.org.hk/eng/main/contact_us/enquiries/unclaimed_benefits/index.jsp

When scheme members reach the age of 65, they can consider whether to withdraw their MPF in a lump sum or by instalments, or to keep the benefits in the existing scheme for further investment. Before making any decision as regards the amount and timing of withdrawal of MPF benefits, scheme members should take into consideration their personal needs, risk tolerance level and financial circumstances.



積金局

以上資料由強制性公積金計劃管理局提供。
The above information is provided by the Mandatory Provident Fund Schemes Authority.

熱線 Hotline : 2918 0102 www.mpfa.org.hk

強積金獎項 MPF Awards

《指標》2018年度基金獎項 BENCHMARK Fund of the Year Awards 2018



同級最佳基金
(強積金環球固定收入類別)

Best-in-class
(Top MPF, Global Fixed
Income category)

強積金實力大獎
「同級最佳」可持續投資策略

Best-in-class
(MPF capability awards - Sustainable
Investment Strategies)

同級最佳基金
(強積金香港股票指數追蹤類別)

Best-in-class
(Top MPF, Hong Kong Equity (Index
Tracking) category)

傑出強積金投資管理
(環球固定收入類別)

Outstanding Investment
Manager Award
(Global Fixed Income category)

傑出表現基金
(強積金美國股票類別)

Outstanding achiever
(Top MPF, US Equity category)

傑出強積金投資管理
(大中華股票類別)

Outstanding Investment
Manager Award
(Greater China Equity category)

彭博商業周刊/中文版「領先基金大獎2018」(強積金)

Bloomberg Businessweek/Chinese Edition Top Fund Awards 2018 (MPF)

大中華區股票基金(1年)
「卓越大獎」

Best Performer in Equity -
Greater China (1 year)

歐洲 中東 非洲基金(1年)
「卓越大獎」

Best Performer in Equity -
EMEA (1 year)

大中華區股票基金(5年)
「卓越大獎」

Best Performer in Equity -
Greater China (5 year)

歐洲 中東 非洲股票基金(5年)
「卓越大獎」

Best Performer in Equity -
EMEA (5 year)

《資本壹週》智選品牌大獎2018 CAPITAL WEEKLY PROchoice Awards 2018



智選強積金品牌大獎(連續六年)

MPF category (for the 6th consecutive year)

麥子麒先生(左)代表滙豐強積金接受由資本壹週頒發的獎項。

Mr Jack Mak (left), Product and Customer Proposition Head, HSBC,
received the award from Capital Weekly on behalf of HSBC MPF.

香港客戶中心協會大獎2018 Hong Kong Call Centre Association Awards 2018



神秘顧客評審大獎*-金獎(連續六年)

Mystery Caller Assessment Award*-Gold
(for the 6th consecutive year)

最佳企業社會責任客戶中心*-銅獎

Best Contact Centre in Corporate Social Responsibility*-
Bronze

最佳質量保證客戶中心*-銅獎

Best Contact Centre in Quality Assurance*-Bronze

*自2018年11月1日起，香港上海滙豐銀行有限公司已取代滙豐人壽保險(國際)有限公司成為滙豐集成信託計劃的行政管理人。

*Effective from 1 November 2018, The Hongkong and Shanghai Banking Corporation Limited has replaced HSBC Life (International) Limited to act as the Administrator of HSBC Master Trusts.

強積金保守基金的 訂明儲蓄利率 Prescribed savings rates for MPF Conservative Fund

資料來源：強制性公積金計劃管理局(「積金局」)網頁 www.mpfa.org.hk 積金局會於每月第二個工作日在《南華早報》及《信報》刊登訂明儲蓄利率。

Source: The Mandatory Provident Fund Schemes Authority's ('MPFA') website at www.mpfa.org.hk

The MPFA publishes the prescribed savings rate in the South China Morning Post and Hong Kong Economic Journal on the second working day of each month.

日期 Date

1-30/11/2018

1-31/12/2018

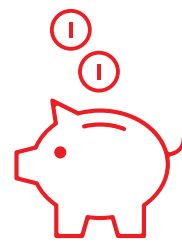
1-31/1/2019

年率 Annual rate

0.1250%

0.1250%

0.1250%



行政小錦囊 Handy administrative tips

多繳供款的處理

任何超出法定強制性供款的強積金供款會被視作多繳供款。我們不會把這些款額分配或投資到你僱員的強積金賬戶。這些多繳的供款金額將會保留於僱主強積金計劃賬戶等待進一步指示。僱主可填妥及交回「更改僱主資料表格」(表格編號：IN05)給我們，並選擇下列其中一個方法作為處理多繳供款的常行指示：

- 把多繳的款額累積保留於賬戶中。當遞交的支票款額少於有關付款結算書及/或差額賬單的總供款額，以及累積未被投資的多繳金額可以完全足夠繳付少付的供款時，有關累積未被投資的多繳款額將會用作抵銷將來的供款及/或供款附加費；或
- 當出現未被投資的多繳供款時直接退還

請留意若你沒有遞交IN05表格作為你的常行指示，有關未被投資的多繳供款將會保留及累積於僱主賬戶，直至收到你的書面通知。表格可於滙豐強積金的網頁下載。我們會根據收到的指示處理日後的多繳供款。

在處理供款後，如有出現多繳供款，我們會向你發出「多繳/超額匯報的強制性供款報告」，列出多繳供款的詳盡資料。當收到這份報告後，請務必小心查核及作出安排。

最後一項重要提示：如果多繳供款包含了多扣除的僱員薪金，請盡快把多繳供款退還給你的僱員！

Handling on contribution overpayment

Any MPF contributions made in excess of the statutory mandatory contributions will be regarded as overpayment automatically. The overpaid contributions will not be allocated to or invested in the MPF accounts of your employees. The overpayment will be kept in employer's MPF scheme account waiting for further instruction. Employers can submit a completed Change of Employer Details Form (Form code: IN05) and select from the standing instruction from below for handling the overpaid contributions:

- Keep and accumulate the uninvested overpaid amount in the employer's account. The accumulative uninvested overpaid amount will be used to offset future contribution and/or surcharge payment whenever the amount of cheque submitted is less than the total contributions amount of the related remittance statement and/or discrepancy bill, and the accumulative uninvested overpaid contribution is sufficient for fully settle the shortfall contributions; or
- Directly refund of uninvested overpaid contributions whenever it occurs

Please note that if you do not submit IN05 form to provide standing instruction, the uninvested overpaid contributions will be kept and accumulated in the employer's MPF account until receiving any written instruction. The form can be downloaded from the HSBC MPF website. We will handle all the future overpayment according to the instruction received.

We will send you an 'Overpaid/Overstated Mandatory Contribution Report' when there is overpayment after we have processed the contribution. The report contains full details of the overpayment. Please check the report carefully and make the necessary arrangement.

Finally and importantly, if the overpayment includes any amount you have over-deducted from your employees' salaries, please refund to your employees as soon as possible!

本刊物所載資料僅供參考，詳情以強制性公積金計劃條例、其他生效的法例/規例及強制性公積金計劃管理局發出的指引或公布為準。如對本刊物內容的涵義或效力有任何疑問，請徵詢獨立專業人士的意見。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. If you are in doubt about the meaning or the effect of the contents of this publication, you should seek independent professional advice.

投資涉及風險。往績不能作為未來表現的指標。金融工具(尤其是股票及股份)之價值及任何來自此類金融工具之收入均可跌可升。有關詳情，包括產品特點及所涉及的風險，請參閱有關「主要推銷刊物」。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 relevant 'Principal Brochure'.

客戶有權要求不得使用其個人資料作直接促銷用途。如有需要，可致函九龍中央郵政信箱73770號(c/o香港上海滙豐銀行有限公司)，向HSBC Provident Fund Trustee (Hong Kong) Limited資料保障主任提出。Customers have a right to request that personal data about them not 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 Hongkong and Shanghai Banking Corporation Limited, PO Box 73770, Kowloon Central Post Office.

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