

# 生活滙訊

# EssenceLife

滙豐強積金 2019年5月號

HSBC MPF May 2019 Edition



HSBC  
滙豐

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與你 成就更多

## 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、自願性供款的權益及可扣稅自願性供款的權益，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、自願性供款的權益及可扣稅自願性供款的權益」。
- 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, AVC Benefits and TVC Benefits payable on a Member's 65<sup>th</sup> 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 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'.

## 強積金獎項 MPF Awards

### 新城財經台 Metro Finance



香港企業領袖品牌2019  
Hong Kong Leaders' Choice Brand Awards 2019

卓越強積金管理品牌  
Excellent Brand Award of MPF Management

卓越強積金服務品牌  
Excellent Brand Award of MPF Services

### 積金評級 MPF Ratings

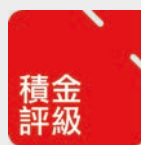
積金評級2019年度金級計劃  
MPF Ratings' 2019 Gold Rated Schemes

滙豐強積金智選計劃  
HSBC Mandatory Provident Fund - SuperTrust Plus

滙豐強積金自選計劃  
HSBC Mandatory Provident Fund - ValueChoice

積金評級2019年度最佳進步計劃  
MPF Ratings' 2019 Rising Star

滙豐強積金自選計劃  
HSBC Mandatory Provident Fund - ValueChoice



### 理柏基金香港年獎2019

#### 2019 Lipper Fund Awards from Refinitiv Hong Kong

「理柏香港基金年獎2019」最佳強積金 - 三年期環球債券  
Lipper Fund Awards 2019 (Hong Kong Pension Funds)  
Best Fund over 5 years - Bond Global

滙豐強積金智選計劃 -  
環球債券基金  
HSBC Mandatory  
Provident Fund  
SuperTrust Plus - Global Bond Fund

滙豐強積金自選計劃 -  
環球債券基金  
HSBC Mandatory  
Provident Fund  
ValueChoice - Global Bond Fund

「理柏香港基金年獎2019」最佳強積金 - 五年期環球債券  
Lipper Fund Awards 2019 (Hong Kong Pension Funds)  
Best Fund over 3 years - Bond Global

滙豐強積金智選計劃 -  
環球債券基金  
HSBC Mandatory  
Provident Fund  
SuperTrust Plus - Global Bond Fund

滙豐強積金自選計劃 -  
環球債券基金  
HSBC Mandatory  
Provident Fund  
ValueChoice - Global Bond Fund

「理柏香港基金年獎2019」最佳強積金 - 五年期中國股票  
Lipper Fund Awards 2019 (Hong Kong Pension Funds)  
Best Fund over 5 years - Equity China

滙豐強積金智選計劃 - 中國股票基金  
HSBC Mandatory - Provident Fund  
SuperTrust Plus - Chinese Equity Fund

「理柏香港基金年獎2019」最佳強積金 - 三年期歐洲股票  
Lipper Fund Awards 2019 (Hong Kong Pension Funds)  
Best Fund over 3 years - Equity Europe

滙豐強積金自選計劃 - 自選歐洲股票基金  
HSBC Mandatory - Provident Fund  
ValueChoice - ValueChoice European Equity Fund

「理柏香港基金年獎2019」最佳強積金 - 五年期歐洲股票  
Lipper Fund Awards 2019 (Hong Kong Pension Funds)  
Best Fund over 5 years - Equity Europe

滙豐強積金智選計劃 - 自選歐洲股票基金  
HSBC Mandatory - Provident Fund  
ValueChoice - ValueChoice European Equity Fund

「理柏香港基金年獎2019」最佳強積金 - 三年期美國股票  
Lipper Fund Awards 2019 (Hong Kong Pension Funds)  
Best Fund over 3 years - Equity US

滙豐強積金自選計劃 - 自選美國股票基金  
HSBC Mandatory - Provident Fund  
ValueChoice - ValueChoice US Equity Fund

「理柏香港基金年獎2019」最佳強積金 - 五年期美國股票  
Lipper Fund Awards 2019 (Hong Kong Pension Funds)  
Best Fund over 5 years - Equity US

滙豐強積金自選計劃 - 自選美國股票基金  
HSBC Mandatory - Provident Fund  
ValueChoice - ValueChoice US Equity Fund



**LIPPER FUND AWARDS  
FROM REFINITIV**

2019 WINNER  
HONG KONG



# 全新強積金刊物經已推出 Unveiling our new MPF publications

為了給予客戶更優質的體驗，滙豐強積金刊物已經全面更新。全新強積金刊物已於2019年4月1日推出，新版本以簡潔易明的文字讓客戶了解滙豐強積金所提供的產品及服務。此外，新版本亦包括最近推出有關可扣稅自願性供款的資料。

HSBC MPF strives to provide quality customer experience therefore we have revamped the MPF publications. The new publications were launched on 1 April 2019, using simple and easy-to-understand language to introduce HSBC MPF product and service offerings. What's more, the new publications also include information of the recently launched Tax Deductible Voluntary Contributions.

你可於指定滙豐分行或於滙豐強積金網頁查閱以下最新的強積金刊物。

You can check out our new publications below in designated HSBC branches or on HSBC MPF website.



僱主服務指南  
僱主的行政及服務小冊子

Employer Service Guide  
an administrative and service  
handbook for our employers



成員服務指南  
讓成員輕易掌握滙豐強積金  
提供的服務

Member Service Guide  
a handbook for our members to  
get the most from the services provided  
by HSBC MPF



強積金概覽  
強積金計劃簡介，適用於  
所有計劃參與者

MPF Overview  
an introduction on the MPF  
schemes to all participants



服務渠道指南  
提供不同成員服務渠道的  
使用步驟

Service Channel Guide  
a step-by-step guide to direct  
our members to engage  
different service channels

## 滙豐強積金官方微訊帳號 HSBC MPF official WeChat account

滙豐強積金於5月推出了全新的官方微訊帳號，為現有及潛在客戶提供一個全新的自助服務體驗。我們的官方微信帳號有以下幾項特點：

HSBC MPF has launched our official WeChat account in May! With WeChat, we can provide a brand new self-service experience to our customers and prospects. Some key features of our official WeChat account :

- 虛擬助理「Emma」，隨時隨地為你解答一般查詢  
Virtual Assistant 'Emma' to provide answers for general enquiry anytime, anywhere
- 輕鬆獲取滙豐強積金資訊及最新發展  
Easy access to HSBC MPF information and latest updates
- 強積金賬戶管理及退休計劃小貼士  
Tips on MPF account management and retirement planning



請即行動！搜尋我們的WeChat ID「HSBC MPF」，關注我們的官方微信帳號以獲得滙豐強積金的最新資訊！

Act now! Search our WeChat ID 'HSBC MPF' and follow us to receive updates from HSBC MPF!

# 2018-19年度「積金好僱主」嘉許計劃 現已接受申請

## Good MPF Employer Award 2018-19 is now open for applications

由強制性公積金計劃管理局(積金局)舉辦的2018-19年度「積金好僱主」嘉許計劃於2019年4月1日至6月30日接受報名及提名。計劃自2015年開始舉辦，旨在表揚為員工提供更佳退休福利的僱主，今年踏入五周年，至今已有近1,400間公司及機構獲頒這項殊榮，反應十分踴躍。

The 2018-19 Good MPF Employer Award, organized by the Mandatory Provident Fund Schemes Authority (MPFA), has been open for applications and nominations from 1 April to 30 June 2019. Marking its fifth anniversary this year, the annual Award aims to recognize employers who are committed to enhancing the retirement benefits of their employees. The response in the past few years has been encouraging. Nearly 1,400 companies and organizations have been honoured as 'Good MPF Employers' so far.

除已有的「電子供款獎」及「積金推廣獎」外，「積金好僱主」嘉許計劃今年將會新增兩個特別獎項，如符合以下條件的僱主將會自動獲頒以下殊榮：

- 「積金好僱主5年」

連續五年獲嘉許為「積金好僱主」的公司或機構：

- 「卓越積金好僱主」

In addition to the existing 'e-Contribution Award' and 'MPF Support Award', two new awards will be introduced this year. Employers who fulfil the relevant requirements will be presented with one or both of the following awards:

- Good MPF Employer 5 Years Award

Employers who have received a Good MPF Employer Award for five consecutive years

- MPF Excellent Employer

「積金好僱主5年」得獎公司或機構，在2018-19計劃年度內，同時提供多於一個強制性公積金(強積金)計劃及為所有僱員作出強積金自願性供款。

Of the employers eligible for the Good MPF Employer 5 Years Award, those who have offered more than one Mandatory Provident Fund (MPF) scheme and MPF voluntary contributions for all of their employees during the 2018-19 financial year.

今年計劃涵蓋2018年4月1日至2019年3月31日。有興趣成為「積金好僱主」的企業，可於「積金好僱主」專頁直接遞交申請，方便簡單；亦可透過電郵、傳真或郵遞提交申請。僱員如欲提名僱主亦可遞交提名表格。

The Award this year covers the period from 1 April 2018 to 31 March 2019. Employers wishing to apply for the Award can simply submit an application online on MPFA's Good MPF Employer Award website. Alternatively, employers can submit their applications by email, fax or post. Employees are also welcome to nominate their employers by submitting a nomination form.

積金局將於今年十月舉行「積金好僱主」嘉許禮，頒發證書予獲嘉許的僱主。各位好僱主亦有機會獲邀在不同渠道與大眾分享其關顧員工退休福利的心得！

The MPFA will hold an award presentation ceremony in October this year. Certificates would be presented to awardees. They may also be invited to share their experiences with the public through various promotion channels!

Don't wait, apply now and be the Good MPF Employer of 2018-19!

各位好老闆勿再猶豫，報名成為新一屆的「積金好僱主」！



強制性公積金計劃管理局  
Mandatory Provident Fund Schemes Authority

熱線 Hotline : 2918 0102

「積金好僱主」網頁 : <http://www.mpfa.org.hk/tch/goodMPFemployer>  
GMEA website: <http://www.mpfa.org.hk/tch/goodMPFemployer>

## 滙豐強積金計劃整合及管理費下調

### Merger of HSBC MPF schemes and reduction in management fees

由2019年7月1日起(申請正待有關監管機構的正式批准)，滙豐強積金自選計劃(「自選計劃」)將合併入滙豐強積金智選計劃(「智選計劃」)。合併後成員可於單一計劃即智選計劃下選擇多達20隻成分基金。

#### 有關合併的內容如下：

六隻自選計劃下的成分基金，包括自選均衡基金、環球股票基金、自選美國股票基金、自選歐洲股票基金、自選亞太股票基金及恒生中國企業指數基金將被複製並新增至智選計劃。因此，合併後的計劃保留了現有兩個計劃下的所有基金選擇，從而增加了強積金成員的成分基金選擇。

有關2019年7月1日起智選計劃下的成分基金，請參閱下列附表。

With effect from 1 July 2019 (subject to relevant regulatory approval), the HSBC Mandatory Provident Fund - ValueChoice (the 'ValueChoice') will merge into the HSBC Mandatory Provident Fund - SuperTrust Plus (the 'SuperTrust Plus'). Following the merger, members will be able to invest into a total number of 20 constituent funds under one single MPF scheme, that is the SuperTrust Plus.

#### Details of the merger are as follows:

Six constituent funds under ValueChoice, namely ValueChoice Balanced Fund, Global Equity Fund, ValueChoice US Equity Fund, ValueChoice European Equity Fund, ValueChoice Asia Pacific Equity Fund, Hang Seng China Enterprises Index Tracking Fund will be replicated and established under SuperTrust Plus. As a result, all the fund choices from both schemes will remain available after the merger, strengthening the fund choice for our members.

Please refer to the table below of the constituent funds under SuperTrust Plus with effect from 1 July 2019.

成分基金 Name of Constituent Fund	2019年7月1日整合前 Before merger on 1 July 2019		2019年7月1日整合後 After merger on 1 July 2019
	滙豐強積金自選 計劃下提供 Available under HSBC Mandatory Provident Fund - ValueChoice	滙豐強積金智選 計劃下提供 Available under HSBC Mandatory Provident Fund - SuperTrust Plus	滙豐強積金智選 計劃下提供 Available under HSBC Mandatory Provident Fund - SuperTrust Plus
強積金保守基金 MPF Conservative Fund	✓	✓	✓*
環球債券基金 Global Bond Fund	✓	✓	✓*
保證基金 Guaranteed Fund		✓	✓
65歲後基金 Age 65 Plus Fund	✓	✓	✓*
核心累積基金 Core Accumulation Fund	✓	✓	✓*
平穩基金 Stable Fund		✓	✓
均衡基金 Balanced Fund		✓	✓
增長基金 Growth Fund		✓	✓
自選均衡基金 ValueChoice Balanced Fund	✓		✓*
環球股票基金 Global Equity Fund	✓		✓*
北美股票基金 North American Equity Fund		✓	✓
歐洲股票基金 European Equity Fund		✓	✓
亞太股票基金 Asia Pacific Equity Fund		✓	✓
中港股票基金 Hong Kong and Chinese Equity Fund		✓	✓
中國股票基金 Chinese Equity Fund		✓	✓
自選美國股票基金 ValueChoice US Equity Fund	✓		✓*
自選歐洲股票基金 ValueChoice European Equity Fund	✓		✓*
自選亞太股票基金 ValueChoice Asia Pacific Equity Fund	✓		✓*
恒指基金 Hang Seng Index Tracking Fund	✓	✓	✓*
恒生中國企業指數基金 Hang Seng China Enterprises Index Tracking Fund	✓		✓*

\* 這11隻智選計劃下的成分基金之投資目標及政策、收費水平和費用及收費結構，將與整合前自選計劃下的相應成分基金相同。

\* These 11 constituent funds under the SuperTrust Plus will have the same investment objectives and policies, fee levels and fee and charge structure as those corresponding constituent funds in the ValueChoice prior to the merger.

滙豐強積金相信，合併後的計劃已全面包括了主動及較被動(例如指數基金)的管理模式的基金，以供成員選擇切合其需要及風險承受能力的產品。他們亦能受惠於我們更高效率的強積金運作，及其所帶來更具規模的經濟效益。

此外，滙豐強積金亦將於2019年7月1日下調智選計劃下兩隻成分基金，即歐洲股票基金及北美股票基金的基金管理費。它們的管理費將由每年資產淨值的1.35%下調至1.30%。

有關2019年7月1日起智選計劃下所有成分基金的管理費詳情，請參閱下列附表。

HSBC MPF believes that with the merger, all members will be able to invest in a comprehensive set of actively managed funds and more passively managed funds (such as index funds) on one single platform to meet their own preference and risk appetite. They will also enjoy higher efficiency in our MPF operation and the corresponding benefits from the larger economy of scale.

In addition, also effective from 1 July 2019, HSBC MPF will reduce the headline management fees for two of the constituent funds under SuperTrust Plus - the European Equity Fund and the North American Equity Fund. For both funds, the management fees will reduce from 1.35% to 1.30% per annum of net asset value ('NAV').

Details of management fees of all the constituent funds under SuperTrust Plus with effect from 1 July 2019 can be found in the table below.

滙豐強積金計劃下提供 (2019年7月1日前) <sup>1</sup> Available under (Before 1 July 2019) <sup>1</sup>	滙豐強積金計劃下提供 (2019年7月1日起) <sup>1</sup> Available under (From 1 July 2019) <sup>1</sup>	成分基金 Name of Constituent Fund	基金管理費 <sup>1,2,3</sup> (按每年資產淨值的百分比計算) Management Fees <sup>1,2,3</sup> (As a percentage of NAV per annum)	
			現行收費 (2019年7月1日前) Current Level (Before 1 July 2019)	新收費 (2019年7月1日起) New Level (From 1 July 2019)
滙豐強積金智選計劃及 滙豐強積金自選計劃 HSBC Mandatory Provident Fund - SuperTrust Plus and HSBC Mandatory Provident Fund - ValueChoice		強積金保守基金 <sup>4</sup> MPF Conservative Fund <sup>4</sup>	0.75%	0.75%
		環球債券基金 Global Bond Fund	0.79%	0.79%
		恒指基金 Hang Seng Index Tracking Fund	最高Up to 0.755%	最高Up to 0.755%
		核心累積基金 Core Accumulation Fund	0.75%	0.75%
		65歲後基金 Age 65 Plus Fund		
滙豐強積金智選計劃 HSBC Mandatory Provident Fund - SuperTrust Plus	滙豐強積金智選計劃 HSBC Mandatory Provident Fund - SuperTrust Plus	保證基金 <sup>5</sup> Guaranteed Fund <sup>5</sup>	1.275%	1.275%
		平穩基金 Stable Fund	1.25%	1.25%
		均衡基金 Balanced Fund	1.35%	1.35%
		增長基金 Growth Fund	1.45%	1.45%
		北美股票基金 North American Equity Fund	1.35%	1.30%
		歐洲股票基金 European Equity Fund	1.35%	1.30%
		亞太股票基金 Asia Pacific Equity Fund		
		中港股票基金 Hong Kong and Chinese Equity Fund	1.45%	1.45%
滙豐強積金自選計劃 HSBC Mandatory Provident Fund - ValueChoice		中國股票基金 Chinese Equity Fund		
		自選均衡基金* ValueChoice Balanced Fund*		
		環球股票基金* Global Equity Fund*		
		自選美國股票基金* ValueChoice US Equity Fund*	0.79%	0.79%
		自選歐洲股票基金* ValueChoice European Equity Fund*		
		自選亞太股票基金* ValueChoice Asia Pacific Equity Fund*		
		恒生中國企業指數基金* Hang Seng China Enterprises Index Tracking Fund*	最高Up to 0.79%	最高Up to 0.79%

<sup>1</sup> 請注意滙豐強積金自選計劃(「自選計劃」)預定從2019年7月1日起將合併入滙豐強積金智選計劃(「智選計劃」)，是次合併正待有關監管機構的正式批准。合併後的計劃將以智選計劃運作，而自選計劃將停止運作。有關合併詳情，請參閱於2019年3月底上載到我們網頁www.hsbc.com.hk/mpf的合併通告。

<sup>2</sup> 這六隻自選計劃下的成分基金，將於2019年7月1日被複製並新增至智選計劃。

<sup>3</sup> 所有成分基金的基金管理費會從基金資產中扣除。<sup>2</sup> 管理費優惠將按月存入。管理費折扣將每月以額外基金單位形式作為「特別派送單位」向成員賬戶退還，並存入到僱主的賬目(如適用)和成員的賬目(如適用)。「特別派送單位」為賬戶結餘的一部分，將會被收取適用於滙豐強積金智選計劃的有關費用和收費。如果成員在該月派送基金單位之前終止其賬戶或者將所有資產轉出，則該月將不會獲得任何「特別派送單位」的退還。信託人可向某些參與僱主及/或成員提供其他退還/獎勵安排。<sup>3</sup> 其他適用的費用、收費及開支包括但不限於計劃參加費、年費、供款費、賣出差價、買入差價、權益提取費及其他收費及開支。有關詳情，請參閱有關「主要推銷刊物」。<sup>4</sup> 強積金保守基金的收費及費用可(i)從基金資產中扣除或(ii)從成員賬戶中扣除基金單位。滙豐強積金計劃的強積金保守基金採用方法(i)，因此所匯報的單位價格、資產淨值及基金表現已反映收費及費用在內。<sup>5</sup> 該百分比不包括每年資產淨值的0.75%保證費。

<sup>4</sup> Please note that the HSBC Mandatory Provident Fund - ValueChoice (the "HSBC VC") is scheduled to be merged with the HSBC Mandatory Provident Fund - SuperTrust Plus (the "HSBC STP") with effect from 1 July 2019 that is subject to relevant regulatory approval. The combined scheme will operate under the HSBC STP, and the HSBC VC would cease to operate. For details of the scheme merger, please refer to the Merger Notice which has been uploaded to our website www.hsbc.com.hk/mpf in late March 2019.

<sup>5</sup> These 6 constituent funds under ValueChoice will be replicated and established under SuperTrust Plus with effect from 1 July 2019.

<sup>1</sup> Management fees of all constituent funds are deducted from the asset of the fund.<sup>2</sup> Preferential rate on the management fee is credited on monthly basis. Discount on the management fees are refunded as 'special bonus' in the form of fund units allocation to the members' accounts each month and are credited to employer's sub-accounts (if applicable) and member's sub-accounts (if applicable). 'Special bonus' forms part of the account balance and is subject to relevant fees and charges applicable to HSBC Mandatory Provident Fund - ValueChoice. If a member terminates his/her account or transfers all assets out before the units allocation of that month, no 'special bonus' unit rebate will be granted for that month. The Trustee may offer other rebate/incentive arrangement to certain participating employers and/or members.<sup>3</sup> Other applicable fees, charges and expenses include, but are not limited to, joining fee, annual fee, contribution charge, offer spread, bid spread, withdrawal charge and other expenses. For further details, please refer to the relevant 'Principal Brochure'.<sup>4</sup> Fees and charges of an MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. The MPF Conservative Fund of HSBC MPF schemes uses method (i) and, therefore, its unit prices, net asset value and fund performance quoted have reflected the impact of fees and charges.<sup>5</sup> The percentage does not include the guarantee charge of 0.75% pa of NAV.

如欲了解更多詳情，請致電滙豐強積金成員熱線3128 0128。

For further information, please contact HSBC MPF Member Hotline 3128 0128.



# 可扣稅自願性供款 Tax Deductible Voluntary Contributions (TVC)

## 紅利期望可達到， 扣稅希望必得到！

開設滙豐強積金「可扣稅自願性供款賬戶」  
及供款，並整合個人賬戶可

**節省高達港幣 10,200 元個人入息稅<sup>1</sup>**  
**獲享高達港幣 3,300 元紅利單位<sup>2</sup>**

了解更多  
熱線 3128 0128  
瀏覽 [hsbc.com.hk/mpf/tvc](http://hsbc.com.hk/mpf/tvc)



Together we thrive  
與你 成就更多

《稅務條例》的變更已於2019年4月1日生效。強積金成員現於可扣稅自願性供款賬戶內的強積金自願性供款可享受稅務優惠，有助達成長期儲蓄目標，提供更佳退休保障。於推廣期間於滙豐強積金作可扣稅自願性供款，將獲得高達港幣3,300元的紅利單位回贈。若你為2017-18或2018-19年度「積金好僱主」的獲嘉許僱主，你的僱員更可享額外紅利單位回贈。

鼓勵你的僱員及早計劃退休生活並享各種優惠，請參閱我們的網頁[hsbc.com.hk/mpf/tvc](http://hsbc.com.hk/mpf/tvc)以了解更多有關推廣詳情及如何開立可扣稅自願供款賬戶。

Changes to the Inland Revenue Ordinance have already taken effect on 1 April 2019. MPF members can enjoy tax concessions by making MPF voluntary contributions via a TVC account. This enables member to establish a long-term saving goal for a better retirement protection. Over the campaign period, HSBC MPF offers bonus unit rebate up to HKD3,300 to customers making TVC. Your employees will enjoy extra bonus unit rebate if you are one of The 2017-18 or 2018-19 Good MPF Employer awardees. You can encourage your employees to plan for their retirement early and enjoy various offers. Please refer to our website [hsbc.com.hk/mpf/tvc](http://hsbc.com.hk/mpf/tvc) for details on the offers and how to open a TVC account.

## 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 <http://www.mpfa.org.hk/tch/goodMPFemployer>  
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 <http://www.mpfa.org.hk/tch/goodMPFemployer> 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	年率 Annual rate
1-28/2/2019	0.1250%
1-31/3/2019	0.1250%
1-30/4/2019	0.1250%

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 The Hongkong and Shanghai Banking Corporation Limited, PO Box 73770, Kowloon Central Post Office.



## 準確匯報強積金供款 Report MPF contributions in a proper way

根據強積金法例，僱主有責任確保在相關供款日或之前為僱員提交強積金付款結算書並支付強積金供款。付款結算書中的供款詳情應包括有關的供款期、僱員的有關入息及供款金額。受託人須匯報遲交或拖欠供款的資料到強制性公積金計劃管理局（「積金局」），沒有準時全數繳付強制性供款，相關僱主有可能會被徵收附加費或被檢控。有關詳情，請參閱積金局網頁 [www.mpfa.org.hk](http://www.mpfa.org.hk)。即使未有收到積金局所發出的付款通知書，僱主仍須為所有拖欠或遲交的強積金供款支付相關的附加費。因此，請緊記於供款到期日或之前為所有僱員遞交完整的付款結算書及支付全數供款金額。

According to the MPF legislation, employers are required to submit MPF remittance statement and contributions for all employees on or before relevant contribution day. The remittance statement should include the contribution details such as the relevant contribution period, relevant income and contribution amount of each of your employees. Trustees are required to report late and default contribution details to Mandatory Provident Fund Schemes Authority ('MPFA'). Failure to pay mandatory contributions in full on time, the employer may be liable to surcharge or prosecution. You may refer to the MPFA's website at [www.mpfa.org.hk](http://www.mpfa.org.hk) for further details. All outstanding contributions and late payment will be subject to surcharge even without receiving payment notice from the MPFA. Please ensure to submit completed remittance statement and payment in full for all of your employees on or before the relevant contribution day to avoid any surcharge.

以下是一些常見誤解及正確的供款方法：

Below are some common misconceptions and proper ways for handling contributions:

### 1 郵寄支票 Mailing cheque

#### 誤解 Misconception

我已於供款日寄出支票給受託人，因此我並沒有遲交供款。

I have submitted the contributions on time because I have already sent out the cheque to trustee on the contribution day.

#### 正確供款方法 Proper way(s) for handling contributions

- 預留足夠郵遞時間及付有足夠郵資，確保供款支票及付款結算書於供款日或之前寄達受託人  
Allow sufficient time and postage for mailing to make sure trustee receives cheque and remittance statement on or before contribution day
- 信封上的郵戳日期並不會被視作支付供款的日期，受託人在收到供款支票及付款結算書後才會確認支付供款的日期  
The postmark date on the envelope will not be regarded as the contribution receipt date, trustee will only confirm the contribution receipt date after receiving the cheque and remittance statement
- 必須確保支票上的資料正確並確保銀行戶口有足夠款項供支票兌現或作自動轉賬，如支票不能成功兌現或未能成功轉賬，僱主會被視作欠交供款  
Make sure the information on the cheque is correct and retain sufficient amount in the bank account for cheque payment or for direct debit. It will be regarded as default contributions if the cheque fails to present or payment fails

### 2 經分行收集箱遞交 Submission by drop-in box in branch

#### 誤解 Misconception

我已於供款日把支票投進就近分行的收集箱。

I have put the cheque into the collection box in the branch nearby on the contribution day.

#### 正確供款方法 Proper way(s) for handling contributions

- 供款支票必須投進指定滙豐銀行分行的強積金寄存辦理箱內  
Contribution cheque must be put into MPF drop-in box in designated HSBC branches
- 請向我們的強積金專員或致電客戶服務熱線查詢設有強積金寄存辦理箱的指定分行  
Please check with our MPF specialist or contact customer service hotline for the designated branches with MPF drop-in box
- 你亦可於滙豐強積金網頁查閱設有強積金寄存辦理箱的分行名單  
<https://www.personal.hsbc.com.hk/1/2/mpf/branch>  
You can also find the list of branches with MPF drop-in box on HSBC MPF website  
<https://www.personal.hsbc.com.hk/1/2/mpf/branch>

### 3 僱員沒有有關入息 No relevant income for the employee

#### 誤解 Misconception

僱員於某一個供款期沒有有關入息及強積金供款，因此不用於付款結算書上填寫該僱員。

do not need to include the employee in the remittance statement because there are no relevant income and contributions in a particular contribution period for the employee.

#### 正確供款方法 Proper way(s) for handling contributions

- 如僱員於某一個供款期沒有有關入息及強積金供款，亦須於付款結算書上列出該僱員資料，並於有關入息一欄填報「0」

It is still required to include the employee and report '0' for relevant income in the remittance statement even if there are no relevant income and contributions for the employee in a particular contribution period

### 4 僱員離職 Member termination

#### 誤解 Misconception

僱員離職時，我只須為僱員作出最後一期供款便可。

I only need to report the last contributions for the employee during member termination.

#### 正確供款方法 Proper way(s) for handling contributions

- 必須向受託人申報僱員離職，僱主可於僱員離職該月份的付款結算書上作出申報，或利用離職僱員資料表格(表格代號：INZ3 / INVY)作出申報

An employer must notify the trustee that an employee has ceased to be employed by reporting it in the remittance statement in the month in which the employee ceases to be employed, or by using Employee Termination Information (Form code: INZ3 or INVY) for such purpose

- 如僱主沒有向受託人申報僱員的離職資料，僱主於下一個供款期可能會被當作欠交該僱員的供款
- The employer may be regarded as having default contributions for the terminated employee in the next contribution period if the employer fails to report termination details to the trustee

### 5 提出反對 Filing an objection

#### 誤解 Misconception

每次繳交附加費前，我都曾嘗試提出反對，看看積金局會否撤銷附加費。

I will try to file an objection before making payment for any surcharge to see if the MPFA will withdraw it.

#### 正確供款方法 Proper way(s) for handling contributions

- 一旦發現未有準時支付供款或供款資料錯誤，應盡快聯絡受託人，並一併支付欠款及相關附加費

You should contact your trustee immediately if there are any late contributions or errors in contribution details and settle the late contributions and relevant surcharge at the same time

- 法例規定，僱主拖欠供款，不論是遲交或供款金額不足，都必須繳交附加費

By law, employer is required to pay surcharge should there be any default contributions, either because of late submission or insufficient contribution payment

我們明白僱主希望在匯報強積金供款時可以化繁為簡，因此滙豐強積金提供多種電子方式積極配合僱主簡化供款程序，歡迎親臨分行向強積金專員查詢或致電滙豐強積金僱主熱線2583 8033以獲取更多資訊。

We understand employers would like to make MPF contributions in a simple and flexible way. In HSBC MPF, we offer several electronic methods in handling MPF contributions at your convenience. Please feel free to contact our MPF specialist in branch or HSBC MPF Employer Hotline on 2583 8033 for more details.