

生活 滙訊

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Essence
Life

滙豐強積金 · HSBC MPF



HSBC  滙豐

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，您必須衡量個人可承受風險的程度及您的財政狀況。在選擇基金時，如您就某一項基金是否適合您（包括是否符合您的投資目標）而有任何疑問，請徵詢財務及／或專業人士的意見，並因應您的個人狀況而選擇最適合您的基金。
- 在投資「預設投資策略」前，您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）未必適合您，而預設投資策略基金的風險級數與您的風險取向或出現風險錯配的情況（組合的風險或高於您的風險取向）。在作出投資決定時，如您就「預設投資策略」是否適合您而有任何疑問，請徵詢財務及／或專業人士的意見，並因應您的個人狀況而選擇最適合的投資選擇。
- 您應注意「預設投資策略」的實施或對您的強積金投資及權益有影響。如您有任何疑問關於實施「預設投資策略」對您的影響，我們建議您可向信託人查詢。
- 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，您於保證基金的投資（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」。
- 您應該參閱有關「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'.

強積金獎項 MPF Awards

「經濟一週」的「中小企最佳營商夥伴」 大獎2017

滙豐強積金非常榮幸連續第11年獲得由「經濟一週」頒發的「中小企最佳營商夥伴」大獎。滙豐強積金多年來透過廣泛的服務平台、豐富的退休金管理經驗及優秀的人材，致力為客人提供一站式強積金營運方案。

近年滙豐強積金積極開發電子化平台，例如設有強積金計算功能的人力資源軟件和加密電郵渠道，讓客人可以隨時隨地提交供款，藉此減輕僱主在處理強積金時的行政負擔，並為僱主帶來更多靈活性。

滙豐強積金將繼續進步，透過提升客戶服務及員工培訓，期望為成員及僱主帶來更優質的強積金產品及服務。

滙豐香港退休金主管葉士奇先生(右)接受「經濟一週」的「中小企最佳營商夥伴」大獎2017。
Mr Alfred Yip (right), Head of Pensions, HSBC, received the award of 'Best SME Partners Award' 2017 - 'Economic Digest' on behalf of HSBC MPF.



'Best SME Partners Award' 2017 - 'Economic Digest'

HSBC MPF is proud to be awarded the 'Best SME Partners Award' by 'Economic Digest' for 11 consecutive years. HSBC MPF has been offering one-stop MPF solutions to our customers for many years through comprehensive servicing channels, extensive retirement management experience and professional expertise.

Recently, HSBC MPF has been actively expanding our digital channels. For instance, the usage of HR software with MPF calculator and encrypted e-mail account for employers to submit MPF remittance at ease. This lightens the burden of administrative work that employers have to do while handling MPF issues and bring flexibilities to employers.

HSBC MPF will continue to step up in enhancing customer services, reinforcing staff training to provide excellent MPF products and services to members and employers.



滙豐香港退休金主管葉士奇先生發表致謝辭，感謝各界對滙豐強積金的支持。
Mr Alfred Yip, Head of Pensions, HSBC, gives a Thank You speech, showing his gratitude for all the generous support to HSBC MPF.

HR Magazine 會議 HR Magazine Conference



Product and Customer Proposition Head, HSBC, 麥子麒先生代表滙豐強積金在會上致詞
Mr Jack Mak, Product and Customer Proposition Head, HSBC, speaking on behalf of HSBC MPF on the conference.

滙豐強積金很高興於2017年10月20日參與由HR Magazine舉辦的HR Magazine會議，當日會議反應熱烈，有超過160位來自不同界別的跨國企業和中小企公司的人力資源代表出席。滙豐強積金的代表有幸跟不同人力資源代表交流並了解他們在尋找強積金供應商時的要求和期望。

麥子麒先生代表滙豐強積金分享了退休計劃在整體薪福計劃的重要性，及分享一些實用而且容易獲取的資訊，令僱主可簡單地檢視自己強積金計劃的運作是否理想。您可以聯絡您的客戶服務主任或致電滙豐強積金僱主熱線2583 8033以獲取分享的內容。

HSBC MPF was delighted to participate in the HR Magazine Conference held by HR Magazine on 20 October 2017 and interacted with more than 160 HR delegates from multinational corporations to small and medium enterprises of different fields. We listened to the HR delegates and understood their needs and expectation when selecting MPF service provider.

Mr Jack Mak, Product and Customer Proposition Head, HSBC, represented HSBC MPF to speak on the event, highlighted the importance on retirement benefits in the total reward strategy and share some practical tips on how to do a quick health check on a company's MPF scheme. You may contact your account service manager or you may call HSBC MPF Employer Hotline on 2583 8033 for more details.



開設「積金教室」專頁 Launch of 'MPF Academy'

滙豐強積金明白成員希望了解更多有關強積金的知識和最新資訊，從而更輕鬆和有效地管理強積金賬戶，因此我們最近在滙豐強積金網頁上開設「積金教室」專頁，並已經上載多段教育短片，為各成員帶來簡單易明的強積金資訊。由於強積金成員權益報表已於八月和九月寄出，今期「積金教室」的主題是教導成員閱讀強積金成員權益報表及基金概覽的常見問題和如何有效管理強積金賬戶從而實現理想退休生活。

詳情請瀏覽「積金教室」專頁
www.hsbc.com.hk/mpf/academy

HSBC MPF understands members want to know more about MPF. Therefore, we have launched 'MPF Academy' on HSBC MPF website to provide members with some basics on how to manage their MPF accounts more effectively. In light of the delivery of MPF Member Benefit Statement (MBS) in August and September, we have prepared and uploaded short education videos on 'MPF Academy' with smart tips on the points to note while reading MBS and Fund Fact Sheet, and how to attain retirement goal by effective MPF account management.

For details, please visit www.hsbc.com.hk/mpf/academy

MPF Academy

Your MPF, manage it yourself!

Do you want to review and manage your MPF account more effectively? MPF Academy offers you series of MPF related supporting tools to enhance your MPF knowledge. Click the links below to watch the short videos for more information.

> MPF Member Benefit Statement

Introduction to MPF member benefit statement

Understand your accrued benefit, focus on your retirement goal

Understand your contribution summary, asset allocation and investment allocation to effectively manage your MPF



「積金教室」專頁載有多段短片，利用有趣的動畫為成員簡要地解釋強積金知識。

The videos on 'MPF Academy' make use of lively animation to showcase MPF knowledge to members.

積金教室

自己積金，自己管理！

積金教室為您提供一系列與強積金有關的支援工具，想更有效檢視和管理自己的強積金賬戶？請即觀看以下短片。

> 強積金成員權益報表

強積金成員權益報表知多少

釐算權益您變如 實現退休目標

了解供款與資產及投資分布
有效管理強積金賬戶



強積金表現 MPF Performance

根據 Gadbury 的報告*，以基金數目計算，截至今年六月底，滙豐強積金有超過八成的基金的三年表現優於市場上同類型基金的中位數，其中超過四成的基金的三年表現更是排行市場上同類型基金的最佳百分之二十五。

* 資料來源：Gadbury Group Limited 發表，截至2017年6月30日的「Gadbury Report Investment Performance vs Peers」報告

According to the Gadbury's Report*, as at end of June 2017, more than 80% of HSBC's MPF fund's 3 years performance was higher than the market median within the same fund category. Over 40% of the HSBC MPF fund's 3 years performance was in the best 25% when compared with similar funds.

* Source: 'Gadbury Report Investment Performance vs Peers' as at 30 June 2017 by Gadbury Group Limited

拆解強積金供款謬誤

Enrol employees in an MPF scheme on time

法例規定僱主必須準時為僱員作出強制性公積金（強積金）供款，否則會構成刑事罪行。在2016-17年度，有293宗因拖欠供款而被法庭定罪的案件。

強制性公積金計劃管理局（積金局）發現，部分僱主由於錯誤理解供款安排，因此觸犯法例。其中一個常見的情況，是他們以為只要在供款日或之前寄出支票予受託人，便不會遲交供款。事實上，受託人必須於供款日或之前收到供款支票及付款結算書，信封上的郵戳日期亦不會被視作供款的日期。故此僱主有責任預留足夠的郵遞時間，並支付足夠的郵資，確保支票及付款結算書於供款日或之前成功送達受託人。

另一個謬誤是，僱主以為安排了自動轉帳作出供款後，只要銀行帳戶內有足夠款項支付僱主及僱員部分的強積金供款，便會萬無一失。但僱主往往忽略將已填妥的付款結算書，於供款日或之前送達受託人。如欠交付款結算書，或結算書上的資料不準確，受託人將不會執行自動轉帳，僱主同樣會被視作欠交供款。

第三種情況是僱主以為必須使用受託人預製的付款結算書，以為未收到付款結算書，以致未有準時供款，是受託人的責任。其實預製的付款結算書只是受託人額外提供的服務，而非其法定責任。即使受託人沒有提供，僱主都必須自行填妥付款結算書。一般而言，受託人的預製付款結算書的式樣可於其網頁下載。

Under the law, employers must make Mandatory Provident Fund (MPF) contributions for employees on time. Failing to comply may constitute a criminal offence. In the 2016-17 financial year, there were 293 convicted cases for contributions in arrears.

The Mandatory Provident Fund Schemes Authority has found that some employers breach the law because they do not have a good understanding of the requirements when making MPF contributions. Some think that they are making their contributions on time if they post a cheque to their trustee on the contribution day. In fact, the trustees must receive the contributions and remittance statement by the contribution date. The postmark date on the envelope is not considered to be the date on which the employer made the contributions. Employers should therefore allow sufficient postal delivery time and affix sufficient postage to ensure the contributions and remittance statement successfully reach the trustee on or before the contribution day.

Another misconception is that employers think that as long as they have arranged for autopay and their bank account has enough money for the employer's and employee's part of contributions, their duty is complete. However, many forget to send the completed remittance statement to the trustee by the contribution day. If an employer does not submit a remittance statement or fills in inaccurate information, the trustee will be unable to process the payment by autopay. As a result, the employer will be considered to have defaulted on its contributions.

The third misconception is that some employers believe that they have to use a pre-printed remittance statement from the trustee and therefore that the trustee is responsible for the delay if the remittance statement is not received. In fact, pre-printed remittance statements are a service provided by some trustees, not their legal obligation. If a trustee does not provide one, the employer must fill in a remittance statement on its own. Normally, a template of the remittance statement can be downloaded from the trustee's website.

要做個精明僱主，記得留意以下提示：

- 利用受託人提供的網上系統或供款軟件，支付供款和提交付款結算書
- 無論以哪種方式支付供款，都須把供款連同已填妥的付款結算書，在供款日或之前送達受託人
- 向受託人支付供款後，應在七個工作天內向每名僱員提供該月的供款紀錄。

Be a smart employer and take note of the following:

- Use the online system or software provided by your trustee to make contributions and submit your remittance statement
- Regardless of the contribution method, your contributions and completed remittance statements should reach your trustee on or before the contribution day;
- After making MPF contributions, you must provide a pay-record to each employee within seven working days.



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 網頁 Website : www.mpfa.org.hk



行政小錦囊 Handy administrative tips

1 新版本的僱員申請表格 (IN61及INX1) Updated Employee Application Forms (IN61 and INX1)

僱員申請表已因應於2017年4月1日實施的「預設投資策略」而推出更新版本，而新版本的僱員申請表格可於 www.hsbc.com.hk/mpf 下載。請緊記使用最新版本的僱員申請表為新僱員登記，以免因行政管理人無法處理舊有版本表格而延誤新僱員登記。

The employee application forms have been updated to include the Default Investment Strategy ('DIS') information along with the implementation of DIS on 1 April 2017. The latest version can be downloaded from www.hsbc.com.hk/mpf. To avoid delay in enrolment due to unsuccessful processing of old version form by the administrator, please ensure to provide the latest version of employee application form to your new employees during enrolment.

2 準確匯報強積金供款 Report MPF contribution 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。受託人須匯報欠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。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。

承接在第五頁積金局提及的誤解，以下是其他常見誤解及正確的供款方法：

According to the MPF legislation, employers are required to submit MPF remittance statement and contribution 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 amounts 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, the employer may be liable to financial penalty or prosecution. You may refer to the MPFA's website at www.mpfa.org.hk for further details. All outstanding contribution 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.

Echo to the misconceptions mentioned by MPFA on page 5, below are other common misconceptions and some proper ways for handling contribution:

✗ 誤解 Misconceptions

✓ 正確供款方法 Proper ways for handling contribution

1 郵寄支票 Mailing cheque

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

- 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
The postmark date on the envelope will not be regarded as the contribution receipt date
- 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 contribution if trustee fails to present the cheque or fails to receive payment

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

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.

- 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 specialists 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上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>

X 誤解 Misconceptions

✓ 正確供款方法 Proper ways for handling contribution

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

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。

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

- 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 is no relevant income and contribution for the employee in a particular contribution period

4 僱員離職 Member termination

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 contribution for the employee during member termination.

- 僱主必須在僱員離職後申報僱員最後供款以及離職資料予受託人，僱主可於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

It is required to report last contribution as well as member termination details to trustee during member termination. You may report in the remittance statement or report with a separate form, Employee Termination Information (Form code: INZ3 or INVY)

- 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誤作欠交該僱員的供款

The employer may be regarded as default contribution for the terminated member in next contribution period if the employer failed to report termination details

5 提出反對 Filing an objection

每次繳交附加費前，我都會嘗試提出反對，看看積金局會否撤銷附加費。

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

- 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 is any late contribution or error in contribution details and settle the late contribution 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 contribution, either because of late submission or contribution discrepancy

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 contribution simple and flexible. In HSBC MPF, we offer several electronic methods in handling MPF contribution at your convenience. Please feel free to contact our MPF specialists in branch or by contacting HSBC MPF Employer Hotline on 2583 8033 for more details.

3 使用人力資源軟件遞交強積金付款結算書的截止時間 Cut-off time for submitting MPF remittance statement through HR software

因應愈來愈多僱主選擇使用網上途徑遞交強積金供款，滙豐強積金提醒各位僱主應留意在使用相關人力資源軟件遞交付款結算書的截止時間，以免因錯過截止時間而引致遲交供款及罰款。截止時間會顯示於登入後的版面，亦可參考以下例子：

With increasing number of employers opted for submitting MPF remittance statement online, HSBC MPF would like to remind employers to take note of the cut-off time for submitting contribution using HR software, so as to avoid delay in contribution and potential penalty. The cut-off time is shown on the webpage after login, below is an example:

Electronic gateway.

Cut-off Time

Autopay, payroll and MPF data files submitted before 5:00pm – the Cut-off Time – will be sent to your Bank on the same day, except Sunday and public holidays. Files submitted after the Cut-off Time, on Sunday and public holidays will be sent at the Cut-off Time of next business day. An acknowledgement files should be returned from your Bank the next business day, check your INBOX under the Administration function.

電子輸送渠道.

截止時間

於下午五時正（截止時間）前上載／提交的自動轉賬、支薪及強積金檔案於當日傳送到銀行（星期日及公眾假期除外）。若檔案於截止時間後、星期日及公眾假期上載／提交，該檔案將於下一個工作天的截止時間傳送到銀行。
請於檔案傳送到銀行後的下一個工作天，到「行政管理」內的「收件匣」查閱由銀行回覆的銀行確認報告。

於截止時間前，即公眾假期除外的星期一至五下午5時前，所遞交的文件將在同一天處理，而於滙豐強積金供款遞交紀錄亦會為同一天。如在截止時間後或在星期六、日及公眾假期所遞交的文件將會在下一個工作天處理，而滙豐強積金供款遞交紀錄亦會是下一個工作天。最後，在遞交強積金付款結算書後請保留足夠金額於銀行戶口內以備作為強積金供款扣款。

以下例子僅供參考：

The document will be processed on the same day and the receipt date will be regarded as the same day if the document is submitted before cut-off time, i.e. before 5 pm for Monday to Friday, except public holidays. The contribution will be processed in next business day if the document is submitted after cut-off time or on Saturdays, Sundays and public holidays and the receipt date will be regarded as next business day as well. Last but not least, please also retain adequate amount in the bank account for contribution payment after submission of MPF remittance statement.

Illustrating example below:

	僱主遞交付款結算書的時間及日期 MPF remittance statement submission date and time by employer	滙豐強積金供款遞交紀錄 Contribution receipt date in HSBC MPF record	備註 Notes
例子 1 Example 1	2017年10月10日(星期二)， 下午三時(截止時間前遞交) 3 pm, 10 October 2017 (Tuesday) (Before cut-off time)	2017年10月10日(星期二) 10 October 2017 (Tuesday)	您已經準時遞交付款結算書， 供款指示將於同一天處理。 Your remittance statement was submitted on time and would be processed on the same day.
例子 2 Example 2	2017年10月10日(星期二)， 晚上八時(截止時間後遞交) 8 pm, 10 October 2017 (Tuesday) (After cut-off time)	2017年10月11日(星期三) 11 October 2017 (Wednesday)	您的付款結算書於到期日後送達並會在下一個工作天處理。 The remittance statement was received after contribution due date and would be processed on the next business day. 此遞交供款有可能被徵收附加費。 Surcharge might be imposed on this late submission.

備註：2017年10月10日為供款到期日，於截止時間後，即當日下午5時後經人力資源軟件所遞交的付款結算書會被視為遞交供款。

Remarks: Since 10 October 2017 was contribution due date, the remittance statement submitted after cut-off time, i.e. 5 pm, through HR software on due date would be regarded as late submission.

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	年率 Annual rate
1-31/08/2017	0.007%
1-30/09/2017	0.007%
1-31/10/2017	0.007%

有關的強積金服務，包括但不限於網上服務、自動櫃員機、綜合銀行結單、分行網絡及部分熱線服務乃透過香港上海滙豐銀行有限公司提供。

The MPF associated services, including but not limited to the internet service, ATM, consolidated bank statement, branch network and part of the hotline service, are provided through The Hongkong and Shanghai Banking Corporation Limited.

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'.

客戶有權要求不得將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 滙豐人壽保險(國際)有限公司)，向HSBC Provident Fund Trustee (Hong Kong) Limited資料保護主任提出。

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 HSBC Life (International) Limited, PO Box 73770 Kowloon Central Post Office.

由香港上海滙豐銀行有限公司刊發

Issued by The Hongkong and Shanghai Banking Corporation Limited

供款日 Contribution Day

1

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

2

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3

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4

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5

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滙豐強積金網頁
HSBC MPF Website
www.hsbc.com.hk/mpf

電子提示服務
Electronic Notification Service

當滙豐強積金收到僱主的付款結算書後，將會向有關的僱主發送電子郵件確認通知。
An email acknowledgement will be sent to relevant employers after HSBC MPF receives a remittance statement from the employers.

2018

供款日 Contribution Day

7

S	M	T	W	T	F	S
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8

S	M	T	W	T	F	S
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30						

10

S	M	T	W	T	F	S
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11

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12

S	M	T	W	T	F	S
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23	24	25	26	27	28	29
30	31					

滙豐強積金僱主熱線
HSBC MPF Employer Hotline
2583 8033

**滙豐強積金寄存辦理箱
HSBC MPF Drop-In Box**

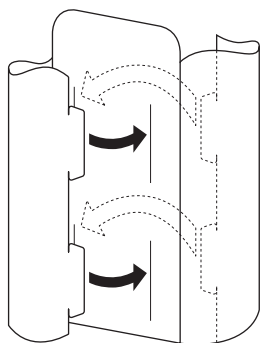
請以設於指定分行的滙豐強積金寄存辦理箱遞交強積金文件。

Please submit MPF documents through HSBC MPF Drop-In Box at designated branches.

**電子支票服務
e-cheque Service**

僱主可透過電子支票繳付滙豐強積金及職業退休計劃之供款及附加費。

Employers can use e-Cheque for contributions and surcharges for HSBC MPF and ORSO schemes.



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