

MPF Member Benefit Statement
強積金成員權益報表

強積金成員權益報表所列的賬戶結餘包括所有於2024年6月30日或之前已完成處理的交易，但不包括於此日期仍在處理中的供款及/或指示。如欲查詢最新的賬戶結餘及供款紀錄，請登入滙豐網上理財網頁 hbsc.com.hk、香港滙豐流動理財應用程式或致電滙豐強積金成員熱線 **3128 0128**。The MPF member benefit statement shows your account balances, including all transactions completely processed on or before 30 June 2024 but excluding any contributions and/or instructions still being processed by this date. If you wish to check your latest account balances and contribution history, please log on to the HSBC Internet Banking at hbsc.com.hk, HSBC HK Mobile Banking app or call our HSBC MPF Member Hotline on **3128 0128**.

詞彙 Glossary

本詞彙旨在助你更容易明白強積金成員權益報表

The glossary is designed to help you better understand your MPF member benefit statement

(1) 期內賬戶盈/虧
Account(s) gain/(loss) during the period
計劃成員的賬戶在計劃財政期內整體投資回報的價值(如適用,已計算特別派派單位、紅利單位回贈及保證費退還)。此數字反映賬戶結餘(已扣除期內成分基金交易如供款、權益轉移及權益提取)在計劃財政期內的價值變動。正數表示收益,而數字後有負號則表示虧損。The dollar value of overall investment return of a scheme member's account(s) (including special bonus, bonus unit rebate and guarantee charge rebate, if applicable) during the scheme financial period. The figure represents the change in value of the account balance during the scheme financial period after netting off Constituent Fund transactions like contributions, benefit transfers and withdrawal during the period. A positive figure indicates gains and a figure followed by a negative sign means losses.

(2) 由開立賬戶起計的盈/虧
Account gain/(loss) since inception
計劃成員的賬戶自開立該成員賬戶起計的整體投資回報的價值(如適用,已計算特別派派單位、紅利單位回贈、保證費退還及支付強積金保守基金之成分基金開支的單位扣減)。此數字反映賬戶結餘(已扣除自開立賬戶起計之成分基金交易如供款、權益轉移及權益提取)自開立該成員賬戶起計的價值變動。正數表示收益,而數字後有負號則表示虧損。The dollar value of overall investment return of a scheme member's account (including special bonus, bonus unit rebate, guarantee charge rebate and unit deduction (for expenses of Constituent Fund of the MPF Conservative Fund), if applicable) since the inception of that member account. The figure represents the change in value of the account balance since the inception of that member account after netting off Constituent Fund transactions like contributions, benefit transfers and withdrawal since inception. A positive figure indicates gains and a figure followed by a negative sign means losses.

(3) 已調整期末結餘
Adjusted closing balance
如你投資於保證基金,在符合任何一項保證條件時,你將可獲得實際結存或保證結餘,以較高者為準。因此,已調整期末結餘以實際結存或保證結餘計算,以較高者為準。但是,如保證基金賬戶結存於12月31日已具體化,保證基金下的已調整期末結餘將會相等於此基金期末結餘。有關保證特點(包括分期付款支付權益情形下的保證特點)及保證條件的詳情,請參閱「強積金計劃說明書」。其他成分基金的已調整期末結餘則等於期末結餘。If you have invested in the Guaranteed Fund, you will be entitled to either the actual balance or guaranteed balance, whichever is higher, when any one of the Guarantee Conditions is met. Therefore, the adjusted closing balance takes the higher amount of the actual balance or the guaranteed balance of the Guaranteed Fund. However, if the account balance in the Guaranteed Fund is crystallised on 31 December, the adjusted closing balance of Guaranteed Fund will be equal to the closing balance of this fund. Please refer to the 'MPF Scheme Brochure' for full details of guarantee features and Guarantee Conditions, including the guarantee features in the context of payment of benefits in instalments. For all other Constituent Funds, the adjusted closing balance will be equal to the closing balance.

(4) 級別號碼
Class no.
供行政用途的僱員識別號碼。An identification number for employees for administration purposes only.

(5) 期末結餘
Closing balance
你的強積金賬戶於2024年6月30日的賬值。期末結餘 = 持有單位數量 x 2024年6月份最後一個工作日(即2024年6月28日)的單位價格。The dollar value of your MPF account as at 30 June 2024. 'Closing balance' = 'No. of units held' x 'Unit price' as at the last business day of June 2024 (ie 28 June 2024)

(6) 期末歸屬結餘
Closing vested benefit
根據計劃的管限規則,你的強積金賬戶於2024年6月30日歸屬所得結餘的價值(假設你在正常情況下離職)。期末歸屬結餘 = 已調整期末結餘 x 歸屬百分比。According to the governing rules of the scheme, the dollar value of your MPF account balances vested to you as at 30 June 2024 (assuming you leave employment under normal conditions). 'Closing vested benefit' = 'Adjusted closing balance' x 'Vesting percentage'

(7) 以往工作的供款
Contributions of former employment
以往工作期間向計劃支付的供款(適用於供款賬戶)。Contributions paid to a scheme from former employment (for contribution account).

(8) 現時工作的供款
Contributions of current employment
現時工作期間向計劃支付的供款。Contributions paid to a scheme under the current term of employment.

(9) 尚欠供款/附加費的供款期
Contribution period with contribution/surcharge outstanding
於2024年6月30日或以前到期但仍未收到的供款/附加費之供款期。Contribution periods where contributions/surcharges were due on or before 30 June 2024, but not yet received.

(10) 僱員自選安排
Employee Choice Arrangement (ECA)
於2012年11月1日實施的「僱員自選安排」,僱員可以轉移:
• 在現職的強積金供款賬戶內,由僱員強制性供款部分所產生的累積權益(即累積的供款及投資回報);以及
• 在現職的強積金供款賬戶內,由過往受僱或自僱時所產生的累積權益(即累積的供款及投資回報)。
ECA came into effect on 1 November 2012, employees are allowed to being transfer:
• The accrued benefits (ie the accumulated contributions and investment returns) derived from employee mandatory contributions in their contribution account under current employment; and
• The accrued benefits (ie the accumulated contributions and investment returns) derived from the mandatory contributions relating to former employment or self-employment which have been transferred to their contribution account under current employment.

(11) 僱員自選安排轉入金額
ECA transferred-in amount
在僱員自選安排下轉移至計劃的累積權益金額。Accrued benefits amount transferred into a scheme under ECA.

(12) 僱員自選安排轉出金額
ECA transferred-out amount
在僱員自選安排下由計劃轉移至其他自選的強積金註冊計劃的累積權益金額。Accrued benefits amount transferred out of a scheme to another registered MPF scheme of your own choice under ECA.

(13) 僱主編號/計劃編號
Employer ID/Scheme ID
識別你所參與的計劃的獨特編號。A unique number that identifies the scheme you are participating in.

(14) 靈活供款
Flexi-contributions
計劃成員個別作出的額外供款,與僱傭合約無關。Additional contributions made by the scheme member personally and not associated with employment.

(15) 非僱員自選安排轉入金額
Non ECA transferred-in amount
除僱員自選安排轉入金額以外轉入之累積權益金額。Transferred-in accrued benefits amount other than ECA transferred-in amount.

(16) 非僱員自選安排轉出金額
Non ECA transferred-out amount
除僱員自選安排轉出金額及從計劃中提取的金額以外轉出之累積權益金額。Transferred-out accrued benefits amount other than ECA transferred-out amount and withdrawal amount from scheme.

(17) 期初結餘
Opening balance
你的強積金賬戶於2023年7月1日的賬值,亦相等於上年度報表的期末結餘。期初結餘 = 2023年6月份最後一個工作日(即2023年6月30日)的持有單位數量 x 2023年6月份最後一個工作日(即2023年6月30日)的單位價格。如你的賬戶於2023年7月1日或以後開立,期初結餘的數額將顯示為零。The dollar value of your MPF account as at 1 July 2023, which is equal to the closing balance of last year's statement. 'Opening balance' = 'No. of units held' as at the last business day of June 2023 (ie 30 June 2023) x 'Unit price' as at the last business day of June 2023 (ie 30 June 2023). If your account was set up on or after 1 July 2023, the opening balance will be shown as zero.

(18) 現時工作的轉移自職業退休計劃的供款
ORSO transfer of current employment
現時工作期間從「職業退休計劃條例」下註冊的計劃轉移至強積金計劃的結餘。Balances transferred from a scheme registered under the Occupational Retirement Schemes Ordinance (ORSO) to an MPF scheme under the current term of employment.

(19) 付款中心編號
Pay centre ID
只供行政用途,以識別你所屬的付款中心的編號。An identification number that indicates which pay centre you belong to, for administration purposes only.

(20) 個人賬戶
Personal account
用以保存計劃成員以往受僱或自僱時所累積的強積金累積權益,包括供款和投資回報的賬戶。保留賬戶一般不會接受新的供款,但賬戶會繼續根據計劃成員的指示為累積權益作出投資,因此仍會涉及收費。有關適用於你所參與的強積金計劃的費用及收費詳情,請參閱「強積金計劃說明書」。An account holding a scheme member's MPF accrued benefits, including contributions and investment returns, in respect of former employment or self-employment. New contributions to this account are generally not accepted, though the accrued benefits will continue to be invested according to the scheme member's instructions, and thus fees and charges may still be incurred. Please refer to the 'MPF Scheme Brochure' for details of the applicable fees and charges to the MPF scheme you are participating in.

(21) 調整
Reconciliation entries
於處理過程中因對賬或調整而進行的交易賬項。Transactions made due to reconciliation or adjustments during processing.

(22) 可扣稅自願性供款
Tax deductible voluntary contributions (TVC)
於2019年4月1日實施的可扣稅自願性供款是一項自願性供款及只可向強積金計劃下的可扣稅自願性供款賬戶作出供款。可扣稅自願性供款可享有稅務優惠及受強制性供款適用的相同歸屬、保存及提取限制所規限。詳情請參閱「強積金計劃說明書」。TVC came into effect on 1 April 2019 is a type of voluntary contribution that can only be paid into a TVC account of MPF scheme. TVC may enjoy tax concessions and it is subject to the same vesting, preservation and withdrawal restrictions applicable to mandatory contributions. For details, please refer to the 'MPF Scheme Brochure'.

(23) 交易費
Transaction fees
你的強積金賬戶內沒有扣除交易費。交易費包括供款費、賣出差價、買入差價及權益提取費。有關適用於你所參與的強積金計劃的費用及收費詳情,請參閱「強積金計劃說明書」。No transaction fees are deducted from your MPF account. Transaction fees include contribution charge, offer spread, bid spread and withdrawal charge. Please refer to the 'MPF Scheme Brochure' for details of the applicable fees and charges to the MPF scheme you are participating in.

(24) 轉入計劃總額
Total amount transferred into scheme(s)
在計劃財政期內轉入計劃並投資於成分基金的總額款額。Total monetary amount transferred into a scheme and invested into Constituent Funds during the scheme financial period.

(25) 轉出計劃或從計劃提取的總額
Total amount transferred out of or withdrawn from scheme(s)
在計劃財政期內從一個計劃轉出至另一註冊計劃或從計劃提取的總額款額。Total monetary amount transferred out of a scheme to another registered scheme or withdrawn from scheme during the scheme financial period.

(26) 已投資供款總額
Total contribution invested
在計劃財政期內向計劃支付並投資於成分基金的供款總額。Total contributions paid to a scheme and invested into Constituent Funds during the scheme financial period.

(27) 可扣稅自願性供款轉入金額
TVC transferred-in amount
由另一可扣稅自願性供款賬戶轉移至計劃的累積權益金額。Accrued benefits amount transferred into a scheme from another TVC account.

(28) 單位扣減(用以支付成分基金開支)
Unit deduction (for expenses of Constituent Fund)
強積金保守基金¹¹¹的收費及費用乃直接從成員的賬戶中扣除基金單位。The fees and charges of the MPF Conservative Fund¹¹¹ (CPF) are deducted directly from member's account by way of unit deduction.

¹¹¹ 強積金保守基金的收費及費用可(i)從強積金保守基金資產中扣除或(ii)從成員賬戶中扣除基金單位。由2015年7月1日起,滙豐強積金計劃之強積金保守基金的收費及費用扣除方法已由方法(ii)更改為方法(i),因此,強積金保守基金由2015年7月1日起所應報的單位價格、資產淨值及基金表現已反映收費及費用在內。於2015年7月1日之前,強積金保守基金所應報的單位價格、資產淨值及基金表現並未反映收費及費用在內。
¹¹¹ Fees and charges of an MPF Conservative Fund can be deducted from either: (i) the assets of the MPF Conservative Fund; or (ii) Members' account by way of unit deduction. From 1 July 2015, the fees and charges deduction method of the MPF Conservative Fund of HSBC MPF schemes has changed from method (ii) to method (i). Therefore, the unit prices, net asset value (NAV) and fund performance of MPF Conservative Fund quoted have reflected the impact of fees and charges for the period starting from 1 July 2015. Before 1 July 2015, the unit prices, NAVs and the fund performance quoted for MPF Conservative Fund have not reflected the impact of fees and charges.

(29) 歸屬百分比
Vesting percentage
你於2024年6月30日有權享有的權益百分比(假設你在正常情況下離職)。The percentage of benefits you are entitled to as at 30 June 2024 (assuming you leave employment under normal conditions).

(30) 現時工作的自願性供款
Voluntary contributions of current employment
於現時受僱或自僱期間作出的非強制性供款,包括18歲前或65歲後的供款,以及在特定期限內的供款,但不包括靈活供款(見「靈活供款」一項)。Contributions that are not mandatory and made in association with current employment or self-employment, including contributions made before age 18 or after age 65 and those made within the permitted period, but excluding Flexi-contributions (see 'Flexi-contributions').

(31) 從計劃中提取的金額
Withdrawal amount from scheme
計劃財政期內提取的累積權益金額。Accrued benefits amount withdrawn from scheme during the scheme financial period.