

**(FOR NEW TRUSTEE'S USE ONLY)****(只供新受託人填寫)**

Form Received Date 收到表格日期：

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**To 致: HSBC Provident Fund Trustee (Hong Kong) Limited**  
 c/o The Hongkong and Shanghai Banking Corporation Limited 香港上海滙豐銀行有限公司  
 PO Box 73770 Kowloon Central Post Office 九龍中央郵政信箱73770號  
 or 或  
 Place into the MPF drop-in box at designated HSBC branches  
 投放於指定滙豐分行的強積金寄存辦理箱  
 HSBC MPF Employer Hotline 滙豐強積金僱主熱線：2583 8033  
 HSBC MPF Member Hotline 滙豐強積金成員熱線：3128 0128

**EMPLOYEE CHOICE ARRANGEMENT (ECA) – TRANSFER ELECTION FORM**  
**(for an employee to transfer MPF accrued benefits (benefits) from a contribution account**  
**in an MPF registered scheme (scheme) under current employment (Original Scheme)**  
**to an account in a scheme elected by the employee (New Scheme) during employment)**

**「僱員自選安排」– 轉移選擇表格**  
**(適用於僱員在現職期間把現職的強積金註冊計劃(原計劃)供款賬戶內的**  
**強積金累算權益(權益)轉移至自選計劃(新計劃)的賬戶)**

Sections 148A and 148B of the Mandatory Provident Fund Schemes (General) Regulation (Cap 485A)  
 《強制性公積金計劃(一般)規例》(第485A章)第148A及148B條

- (a) Please complete in CAPITAL and BLOCK LETTERS and tick ✓ the appropriate box(es). 請用大楷及正楷填寫，並於適當的方格內加上「✓」號。
- (b) Please read the **“Guide to Transfer of MPF Accrued Benefits (Benefits) under Employee Choice Arrangement (ECA)” (the Guide)** on pages 6 to 8 before you complete this Form. 填寫本表格前，請先閱讀第6至8頁的「僱員自選安排」強積金累算權益(權益)轉移指南(指南)。
- (c) The personal data to be supplied in support of this election of transfer are to be used for processing your election of transfer. The personal data you supply may, for such purpose, be transferred to the trustee(s) concerned, the relevant service provider(s), and the government or regulatory bodies including the Mandatory Provident Fund Schemes Authority (MPFA). 你就此項轉移申請提供的個人資料，將用作處理你的轉移申請。你提供的個人資料可能會為該目的而轉交相關受託人、相關服務提供者，以及政府或規管機構，包括強制性公積金計劃管理局(積金局)。
- (d) ‘Registered Scheme’ means a retirement benefits scheme registered under section 21 or 21A of the ‘MPF Ordinance’. 「註冊計劃」指已根據《強積金條例》第21條或第21A條註冊的退休福利計劃。
- (e) Please note that if any of your change of investment instruction is scheduled on any day that the transfer of benefits of the MPF account(s) as stated in this Form is to be processed, your change of investment instruction will be postponed. 請注意，如你的更改投資指示的執行日同為本表格所述強積金賬戶的權益轉移的執行日，你的更改投資指示將會順延。
- (f) If there is any new contribution or transfer in amount received under your HSBC MPF account, your request for transfer out (if applicable) will be postponed to the next business day after the day(s) that such contribution or transfer in amount has completed the subscription investment. 若你的滙豐強積金賬戶收到新的供款或轉移金額，你的轉出要求(如適用)將順延至有關供款或轉移金額完成認購投資的下一個營業日處理。
- (g) The information provided will be used in accordance with the relevant MPF Ordinance and/or its Regulations and the same manner as mentioned in the “Personal Information Collection Statement for HSBC Mandatory Provident Fund” (“PICS”). The PICS can be obtained through HSBC MPF website www.hsbc.com.hk/mpf or MPF hotline 2583 8033 (Employer) or 3128 0128 (Member). By signing this form, your present choice of receiving direct marketing information will remain unchanged. If you wish to update the use of your personal data for direct marketing purpose as stated in the PICS from the HSBC MPF scheme, you may exercise your right by notifying us. 所有已提供的資料將按照有關強積金條例及/或其規例及《滙豐強積金的收集個人資料聲明》(「聲明」)處理。該聲明可透過以下滙豐強積金網站www.hsbc.com.hk/mpf或強積金熱線2583 8033(僱主)或3128 0128(成員)索取。在簽署本表格後，你現時關於接收直接促銷資訊的選擇將維持不變。如你希望更新在滙豐強積金計劃聲明中使用你的個人資料作直接促銷的用途，你可通知我們行使你的選擇權。

**SECTION I – SCHEME MEMBER DETAILS****第 I 部 – 計劃成員資料**

- (1) **Full name** <sup>Note 1</sup> **全名** <sup>註1</sup> : \_\_\_\_\_  
 (same as that shown on your Hong Kong Identity Card (HKID) Card 與香港身分證上的姓名相同) Surname 姓氏 \_\_\_\_\_ Given name 名字 \_\_\_\_\_
- (2) **Identification 身分證明** : (a) HKID Card number 香港身分證號碼 \_\_\_\_\_  
 (b) Passport number 護照號碼 \_\_\_\_\_  
 (ONLY for scheme member without HKID Card 本欄僅供沒有香港身分證的計劃成員填寫)
- (3) **Contact details<sup>1</sup> 聯絡資料<sup>1</sup>** :
- |   | Country/Region code<br>國家/區域編號 | Area code<br>地區號碼 | Phone no.<br>電話號碼 |
|---|--------------------------------|-------------------|-------------------|
| (a) Daytime phone number <sup>2</sup> 日間聯絡電話號碼 <sup>2</sup> : | _____                          | _____             | _____             |
| (b) Mobile phone number <sup>2</sup> 流動電話號碼 <sup>2</sup> :    | _____                          | _____             | _____             |
| (c) Email address (if any) 電郵地址(如有) :                         | _____                          |                   |                   |
- (4) **Correspondence address<sup>1</sup> 通訊地址<sup>1</sup>** :
- | Room/Flat 室                  | Floor 樓 | Block 座 | Name of building 大廈名稱                    |
|------------------------------|---------|---------|--|
| _____                        | _____   | _____   | _____                                    |
| Name of estate 屋邨名稱          |         |         | Number and name of street/road 門牌號碼及街道名稱 |
| _____                        |         |         | _____                                    |
| District/Postal code 地區/郵政編號 |         |         | Country/Region 國家/地區                     |
| _____                        |         |         | _____                                    |

<sup>1</sup> After verifying the signature provided in this transfer form, the correspondence address and contact details will be updated accordingly for the scheme member's other relevant MPF scheme accounts under HSBC MPF for future correspondence. The transfer statement and cheque (if any) related to this transfer request will be sent to this correspondence address after completion of this transfer request. If you are also a user of the HSBC Online Banking and Mobile Banking services solely for your participation in the HSBC MPF scheme without having a bank account with HSBC ("MPF only"), please provide your correspondence address in English, mobile phone number, and email address in this form. Otherwise, your HSBC Online Banking and Mobile Banking services (MPF only) and request for regeneration of a Personal Identification Number (PIN) may be affected. 核實你在此轉移表格所提供的簽署後，此通訊地址及聯絡資料將被更新於滙豐強積金下計劃成員的其他有關強積金計劃賬戶作為日後通訊。當此表格之轉移完成處理後，有關轉移報表及支票(如有)將會寄往此通訊地址。如你同時參與滙豐強積金計劃而沒有滙豐銀行賬戶的滙豐網上理財及流動理財用戶，請在本表格提供你的英文通訊地址、流動電話號碼及電郵地址。否則你的滙豐網上理財及流動理財服務(僅限強積金)和重新發出密碼的要求可能會受到影響。

<sup>2</sup> If you are providing overseas contact details outside Hong Kong SAR, please also include the correct Country/Region Code and Area Code. However, for overseas mobile numbers, usually there is no need to add an Area Code and you may check with your telecommunications service provider for details. 如你所提供的是香港特別行政區以外的海外聯絡資料，請包括正確的國家/區域及地區編號；然而，海外手提電話號碼一般毋須加上地區編號，詳情請向你的電訊服務供應商查詢。

**SECTION II – CONTRIBUTION ACCOUNT INFORMATION IN THE ORIGINAL SCHEME****第 II 部 – 原計劃的供款賬戶資料**(5) **Name of original scheme** <sup>Note 2</sup> 原計劃名稱<sup>註2</sup> : HSBC MPF – SuperTrust Plus 滙豐強積金智選計劃 Others, please specify 其他，請註明：\_\_\_\_\_**Scheme member account number** <sup>Note 2</sup> 計劃成員賬戶號碼<sup>註2</sup> :

(MPF membership number 強積金成員編號) \_\_\_\_\_

**Employer's identification number** <sup>Note 2, 3</sup> 僱主識別號碼<sup>註2, 3</sup> :

(Scheme ID/Employer ID 計劃編號/僱主編號) \_\_\_\_\_

**SECTION III – TRANSFER OF BENEFITS** <sup>Note 4, 13</sup>**第 III 部 – 轉移權益** <sup>註4, 13</sup>

Please indicate the part(s) of benefits in your contribution account of Original Scheme that you wish to transfer out to another MPF account. 請註明你擬把原計劃供款賬戶內哪部分的權益轉移至另一個強積金賬戶。

Please select either option (a) **or** (b) and ✓ as appropriate 請選擇 (a) **或** (b)，並於適當的方格內填上[✓]號： **(a) Transfer ALL Benefits 轉移全部權益**I wish to transfer **ALL** the benefits comprising the following parts from my contribution account of Original Scheme as its governing rules permit 本人擬在管限規則准許下轉移原計劃供款賬戶內以下**全部**權益：– Employee mandatory contributions in **current** employment <sup>Note 5, 6</sup> 現職期間的僱員強制性供款<sup>註5, 6</sup>– Employee voluntary contributions in **current** employment <sup>Note 7, 8</sup> 現職期間的僱員自願性供款<sup>註7, 8</sup>– Mandatory contributions that have been transferred into the contribution account and are attributable to **former** employment(s) <sup>Note 9</sup> 以往工作所累積並已轉移至供款賬戶的強制性供款<sup>註9</sup>– Voluntary contributions that have been transferred into the contribution account and are attributable to **former** employment(s) <sup>Note 8, 10</sup> 以往工作所累積並已轉移至供款賬戶的自願性供款<sup>註8, 10</sup>

Please transfer the benefits to the following personal account 請把權益轉移至以下個人賬戶：

**Name of new scheme** <sup>Note 11</sup> 新計劃名稱<sup>註11</sup> : HSBC MPF – SuperTrust Plus 滙豐強積金智選計劃 Others, please specify 其他，請註明：\_\_\_\_\_**Scheme member account number** <sup>Note 11</sup> 計劃成員賬戶號碼<sup>註11</sup> :

(MPF membership number 強積金成員編號) \_\_\_\_\_

**OR 或** **(b) Transfer Part(s) of Benefits 轉移部分權益**I wish to transfer the following **part(s)** of the benefits from my contribution account of Original Scheme as its governing rules permit (you may select one or more parts below and ✓ as appropriate) 本人擬在管限規則准許下轉移原計劃供款賬戶內以下**部分**權益：(你可選擇轉移以下其中一部分或多個部分，請於適當的方格內填上[✓]號)

Benefits to be transferred from Original Scheme 由原計劃轉出的權益	Type of account receiving the benefits 接收權益的賬戶類別
<input type="checkbox"/> Employee mandatory contributions in <b>current</b> employment <sup>Note 5, 6</sup> 現職期間的僱員強制性供款 <sup>註5, 6</sup>	Personal account only 只限個人賬戶
<input type="checkbox"/> Employee voluntary contributions in <b>current</b> employment <sup>Note 7, 8</sup> 現職期間的僱員自願性供款 <sup>註7, 8</sup>	
<input type="checkbox"/> Mandatory contributions that have been transferred into the contribution account and are attributable to <b>former</b> employment(s) <sup>Note 9</sup> 以往工作所累積並已轉移至供款賬戶的強制性供款 <sup>註9</sup>	Personal account <b>or</b> contribution account 個人賬戶 <b>或</b> 供款賬戶
<input type="checkbox"/> Voluntary contributions that have been transferred into the contribution account and are attributable to <b>former</b> employment(s) <sup>Note 8, 10</sup> 以往工作所累積並已轉移至供款賬戶的自願性供款 <sup>註8, 10</sup>	

Please transfer the benefits selected above to the following account 請把上述選擇的權益轉移至以下賬戶：

**Name of new scheme** <sup>Note 11</sup> 新計劃名稱<sup>註11</sup> : HSBC MPF – SuperTrust Plus 滙豐強積金智選計劃 Others, please specify 其他，請註明：\_\_\_\_\_**Account Type** <sup>Note 11</sup> 賬戶類別<sup>註11</sup> (Select one only\* and ✓ as appropriate 只可選擇一項\*，請於適當的方格內填上[✓]號) : Personal account 個人賬戶 **or 或**  Contribution account 供款賬戶**Employer's identification number** <sup>Note 3, 11</sup> 僱主識別號碼<sup>註3, 11</sup> :

(Scheme ID/Employer ID 計劃編號/僱主編號) \_\_\_\_\_

**Scheme member account number** <sup>Note 11</sup> 計劃成員賬戶號碼<sup>註11</sup> :

(MPF membership number 強積金成員編號) \_\_\_\_\_

\* If you wish to transfer different parts of benefits from your contribution account to different MPF accounts, please fill in a separate Form MPF(S)-P(P) for each MPF account that receives the benefits. 如欲把供款賬戶內不同部分的權益轉移至不同的強積金賬戶，請就每個將會接收該等權益的強積金賬戶分別填寫一份第 MPF(S)-P(P) 號表格。

**SECTION IV – DECLARATION AND AUTHORISATION****第 IV 部 – 聲明及授權書**

(a) I hereby give consent to the MPFA, HSBC Provident Fund Trustee (Hong Kong) Limited and The Hongkong and Shanghai Banking Corporation Limited and the trustee of New Scheme to disclose information supplied by me in support of this election of transfer to the trustee(s) concerned and the relevant service provider(s), or to enable such party or parties to access or disclose relevant information for processing my election of transfer. 本人同意，積金局、HSBC Provident Fund Trustee (Hong Kong) Limited 及香港上海滙豐銀行有限公司及新計劃的受託人可為處理本人的轉移申請，向相關受託人及相關服務提供者披露本人就此項轉移申請提供的資料，或使該等機構／人士能夠取覽或披露該等資料。

(b) (Only applicable to fund transfer to HSBC MPF – SuperTrust Plus 只適用於資金轉移至滙豐強積金智選計劃)

I authorise HSBC Provident Fund Trustee (Hong Kong) Limited and The Hongkong and Shanghai Banking Corporation Limited to obtain the necessary information in respect of my MPF account(s) from the original trustee, to make any necessary amendment(s) to this Form and to pass the copy of my identification document to the original trustee if it is so required, solely for the purpose of processing this transfer. 本人授權 HSBC Provident Fund Trustee (Hong Kong) Limited 及香港上海滙豐銀行有限公司向原受託人索取有關本人之強積金賬戶的所須資料並就本表格作出任何必須的修正，以及於有需要的情況下將本人的身分證明文件副本轉交予原受託人，以達至處理是次轉移的目的。

(c) I confirm and declare that 本人確認及聲明：

- I have read and understood the Explanatory Notes and the Guide, and have voluntarily elected to transfer my MPF benefits in accordance with this Form; and 本人已閱讀及明白註釋及《指南》的內容，並自願選擇按照本表格轉移強積金權益；及
- at the date of submitting this Form, I am employed by the employer in relation to the contribution account in Original Scheme; and 在提交本表格當日，本人受僱於為本人開立原計劃供款賬戶的僱主；及
- to the best of my knowledge and belief, the information given in this Form is correct and complete; and 盡本人所知所信，本表格所提供的資料均屬正確無訛且無缺漏；及
- I have read and understood the full details of this form (including the Notes on this form) and agree to abide by the rules stated herein. 本人已細閱及明白此表格內的所有內容(包括此表格上的注意部分)，並同意遵守此述的規則。

**X**Signature of the employee <sup>Note 12</sup> 僱員簽署 <sup>註12</sup>

Full name 全名

Date 日期

## Explanatory Notes

### 註釋

- (1) If you do **NOT** possess a HKID Card, please fill in your name as shown on your passport. 如你**沒有**香港身分證，請填上你在護照上的姓名。
- (2) The transfer election may not be processed if the Name of Original Scheme, Scheme Member Account Number or the Employer's Identification Number is not provided or is incorrect. This information can be found in your membership certificate, notice of acceptance, notice of participation or annual benefit statement. If you are in doubt, please contact your trustee of Original Scheme or your employer. Please refer to the MPFA website ([www.mpfa.org.hk](http://www.mpfa.org.hk)) for the name of schemes. 如你沒有提供原計劃名稱、計劃成員賬戶號碼或僱主識別號碼，或所提供的資料有誤，則此項轉移申請或不獲處理。你可於成員證明書、接納通知、參與通知或周年權益報表獲取有關資料。如有疑問，請聯絡你原計劃的受託人或僱主。有關強積金計劃的名稱，可參閱積金局網站 ([www.mpfa.org.hk](http://www.mpfa.org.hk)) 的資料。
- (3) The Employer's Identification Number is the number assigned by the trustee to the employer concerned. Trustees may use different names for this number (e.g. account number, company code, contract number, employer account number, employer code, employer ID, employer number, MPF client number, participating plan number, plan number, scheme number, scheme ID, sub-scheme number). The number can be found in the statements issued by the trustees or through the member enquiry facilities available from trustees. If you are in doubt, please contact your trustee or your employer. 僱主識別號碼即受託人為有關僱主編配的號碼。受託人或會使用不同名稱來設定此號碼(例如賬戶編號、僱主編號、合約編號、強積金客戶編號、參與計劃編號、計劃編號、附屬計劃編號)。你可查閱受託人發出的報表或透過受託人提供的成員查詢服務獲取該號碼。如有疑問，請聯絡你的受託人或僱主。
- (4) If any part of the benefits chosen under section III contains nil balance, that part will not be processed. 如你在第III部選擇轉移的權益的任何部分是「零」結餘，則該部分權益的轉移申請將不獲處理。
- (5) (a) This means all benefits in the sub-account referred to in section 78(6)(b) of the Mandatory Provident Fund Schemes (General) Regulation (the Regulation). 這是指《強制性公積金計劃(一般)規例》(《規例》)第78(6)(b)條所提述的分賬戶內的全部權益。  
 (b) For a casual employee in an industry scheme, this sub-account generally contains the benefits derived from all the employee mandatory contributions made to this sub-account whilst working as a casual employee with different employers. 就行業計劃的臨時僱員而言，這個分賬戶一般包含在成員以臨時僱員身分受僱於不同僱主期間向這個分賬戶所作出的所有僱員強制性供款所產生的權益。
- (6) If you have already elected to transfer out the benefits derived from the employee mandatory contributions once (or, if the governing rules of Original Scheme allow more than once, but the transfer elections you have made have reached the maximum number of times allowed by the governing rules) in the same calendar year, transfer of that part of the benefits will not be processed. Please refer to paragraph (4) of the Guide for more information. 如你已於同一公曆年內要求把僱員強制性供款所產生的權益轉出一次(或如原計劃的管限規則准許你作出多於一次的轉移，但你轉移的次數已達該上限)，則該部分權益的轉移申請將不獲處理。詳情請參閱《指南》第(4)段。
- (7) (a) This means all benefits in the sub-account referred to in section 78(6)(e) of the Regulation. 這是指《規例》第78(6)(e)條所提述的分賬戶內的全部權益。  
 (b) For a casual employee in an industry scheme, this sub-account generally contains the benefits derived from all the employee voluntary contributions made to this sub-account whilst working as a casual employee with different employers. 就行業計劃的臨時僱員而言，這個分賬戶一般包含在成員以臨時僱員身分受僱於不同僱主期間向這個分賬戶所作出的所有僱員自願性供款所產生的權益。
- (8) If you request to transfer out the benefits derived from the voluntary contributions but the governing rules of Original Scheme do not allow this, the option(s) will not be processed. Please refer to paragraph (3) of the Guide for more information. 如你要求把自願性供款所產生的權益轉出，但原計劃的管限規則並不准許轉移，則有關轉移選項將不獲處理。詳情請參閱《指南》第(3)段。

- (9) This means all benefits in the sub-account referred to in section 78(6)(c) of the Regulation. This part generally contains benefits derived from the mandatory contributions that are attributable to your former employment(s) or former self-employment(s) and that have been transferred into the contribution account under current employment. 這是指《規例》第 78(6)(c) 條所提述的分賬戶內的全部權益。這部分一般包含以往受僱或自僱工作所累積並已轉移至現職供款賬戶的強制性供款所產生的權益。
- (10) This means all benefits in the sub-account referred to in section 78(6)(f) of the Regulation. This part generally contains benefits derived from the voluntary contributions that are attributable to your former employment(s) or former self-employment(s) and that have been transferred into the contribution account under current employment. 這是指《規例》第 78(6)(f) 條所提述的分賬戶內的全部權益。這部分一般包含以往受僱或自僱工作所累積並已轉移至現職供款賬戶的自願性供款所產生的權益。
- (11) The transfer election may not be processed if the Name of New Scheme, Account Type, Employer's Identification Number or your Scheme Member Account Number is not provided or is incorrect. The information can be found in your membership certificate, notice of acceptance, notice of participation or annual benefit statement. You may, however, leave the Employer's Identification Number and the Scheme Member Account Number blank if you have recently enrolled in the scheme and have not been notified of those numbers. If you are in doubt, please contact your trustee of New Scheme. Please refer to the MPFA website ([www.mpfa.org.hk](http://www.mpfa.org.hk)) for the name of schemes. 如果你沒有提供新計劃名稱、賬戶類別、僱主識別號碼或計劃成員賬戶號碼，或所提供的資料有誤，則此項轉移申請或不獲處理。你可於成員證明書、接納通知、參與通知或周年權益報表獲取有關資料。不過，如你最近才參加計劃，並未獲悉僱主識別號碼及計劃成員賬戶號碼，則可留空此項。如有疑問，請聯絡你新計劃的受託人。有關強積金計劃的名稱，可參閱積金局網站 ([www.mpfa.org.hk](http://www.mpfa.org.hk)) 的資料。
- (12) The signature must be the same as your specimen signature previously given to your trustee of Original Scheme. Please note that the transfer may not be processed if the signature provided in this Form does not match the specimen signature previously given to your trustee of Original Scheme. If you are in doubt, please contact your trustee of Original Scheme. 你的簽署必須與你之前給予原計劃的受託人的簽署式樣相同。請注意，若本表格上的簽署與你之前給予原計劃的受託人的簽署式樣不符，有關轉移或不獲處理。如有疑問，請聯絡你原計劃的受託人。
- (13) If you are electing a transfer of your benefits, from one account to another account or a personal account within the same HSBC MPF scheme, the transfer of benefits is effected by way of unit transfer without any redemption, regardless the investment allocation in new account. If you wish to change the investment allocation, please complete and submit to us the change of investment instruction form according to your investment objectives. Please refer to the Member Service Guide for the detailed information of change of investment allocation. You may download the relevant form from HSBC website [www.hsbc.com.hk/mpf](http://www.hsbc.com.hk/mpf) or contact our HSBC MPF Member Hotline 3128 0128 for assistance. For all other types of transfer, transfers will be effected by way of redemption of units, and the redemption proceeds will be reinvested according to the new investment allocation instruction. In such case, the transfer will be subject to 'out-of-market risk' as a result of the time gap between the redemption from the existing MPF account and investment in your designated account. 如果你選擇將權益，於同一個滙豐強積金計劃之內由一個賬戶轉移至另一個賬戶或個人賬戶，不論新賬戶所選擇的投資分布如何，權益的轉移是把基金單位轉移而毋須贖回。如你欲更改投資分配，請根據你的投資目標，填妥及遞交更改投資指示表格予我們。有關更改投資分配之詳情請參閱成員服務指南。你可於滙豐的網址 [www.hsbc.com.hk/mpf](http://www.hsbc.com.hk/mpf) 下載或致電我們的滙豐強積金成員熱線 3128 0128 索取有關表格。任何其他情況的轉移，基金單位將會被贖回及被贖回之款項將按照新的投資分布指示再作投資。在這情況下，由現有強積金賬戶被贖回之款項再投資於你指定賬戶的期間將可能出現「投資真空期風險」。

**Please send pages 1 to 3 of this Form to the trustee of  
New Scheme after completion**

**填妥本表格後，請把第 1 頁至第 3 頁交予新計劃的受託人**

## GUIDE TO TRANSFER OF MPF ACCRUED BENEFITS (BENEFITS) UNDER EMPLOYEE CHOICE ARRANGEMENT (ECA)

Sections 148A and 148B of the Mandatory Provident Fund Schemes (General) Regulation  
(Cap 485A)

### 「僱員自選安排」強積金累算權益(權益)轉移指南

《強制性公積金計劃(一般)規例》(第485A章)第148A及148B條

#### Explanation of terms used in Form MPF(S)-P(P), the Explanatory Notes and this Guide: 第MPF(S)-P(P)號表格、註釋及本《指南》的用詞解釋：

- (a) “Contribution account”  
「供款賬戶」
- has the same meaning as in section 2 of Mandatory Provident Fund Schemes (General) Regulation (the Regulation). Generally, it is an account in an MPF registered scheme (scheme) which is mainly used to receive MPF contributions (both employer and employee portions) made by an employer for an employee and on behalf of the employee. Contribution account may also include an account of a self-employed person in New Scheme which is mainly used to receive MPF contributions made by himself while self-employed. 與《強制性公積金計劃(一般)規例》(《規例》)第2條所載的供款賬戶具有相同含義。一般是指強積金註冊計劃(計劃)下主要用以接收僱主為僱員所作出以及代表僱員所作出的強積金供款(包括僱主及僱員部分)的賬戶。供款賬戶亦包括自僱人士在新計劃下主要用以接收其在自僱期間所作出的強積金供款的賬戶。
- (b) “Personal account”  
「個人賬戶」
- has the same meaning as in section 2 of the Regulation. Generally, it is an account (other than a contribution account and TVC account) in a scheme which is mainly used to receive the benefits transferred from other contribution or personal account(s). 與《規例》第2條所載的個人賬戶具有相同含義。一般是指計劃下主要用以接收由其他供款或個人賬戶轉入的權益的賬戶(不包括供款賬戶及可扣稅自願性供款賬戶)。
- (c) “Original Scheme”  
「原計劃」
- the scheme from which your benefits are to be transferred. 指轉出你的權益的計劃。
- (d) “New Scheme”  
「新計劃」
- the scheme to which your benefits are to be transferred. If you elect to transfer your benefits to another account within the same scheme, the new scheme on this Form will be the same as the original scheme. 指轉入你的權益的計劃。如你選擇把權益轉移至同一計劃的另一個賬戶，本表格所指的新計劃將與原計劃相同。
- (e) “Calendar year”  
「公曆年」
- the one-year period from 1 January to 31 December. 指由1月1日至12月31日的一年期間。

## Rights of employees under the ECA 僱員在「僱員自選安排」下可享的權利

- (1) Under the ECA, an employee can, **during employment**, make an election to transfer part of the benefits from a contribution account in Original Scheme to an account in New Scheme nominated by him. 在「僱員自選安排」下，僱員可在**受僱期間**，選擇把原計劃供款賬戶內的部分權益轉移至其自選新計劃的賬戶。
- (2) The table below shows the parts of benefits derived from the mandatory contributions in a contribution account and the transferability of these parts of benefits in a contribution account under the ECA. 下表載列供款賬戶內由強制性供款所產生的各部分權益，以及這些權益在「僱員自選安排」下可作轉移的情況：

Parts of benefits in a contribution account 供款賬戶內各部分權益		Under ECA 在「僱員自選安排」下權益可作轉移的情況
(a)	Employer mandatory contributions in current employment 現職期間的僱主強制性供款	Not transferable 不可轉移
(b)	Employee mandatory contributions in current employment 現職期間的僱員強制性供款	Transferable to an MPF personal account <b>once per calendar year<sup>1</sup></b> 可 <b>每公曆年一次<sup>1</sup></b> 轉出至強積金個人賬戶
(c)	Mandatory contributions that have been transferred into the contribution account and are attributable to former employment(s) 以往工作所累積並已轉移至供款賬戶的強制性供款	Transferable to an MPF personal account or contribution account anytime 可隨時轉出至強積金個人賬戶或供款賬戶

- (3) The transferability of benefits derived from voluntary contributions is subject to the governing rules of Original Scheme. Please check this information from the offering documents of Original Scheme, which can be found on the website of the trustee of Original Scheme. You may also consult your employer or contact the trustee of Original Scheme. 至於自願性供款所產生的權益是否可作轉移，則視乎原計劃的管限規則而定。有關規則的詳情，請查閱原計劃的要約文件，該文件可於原計劃的受託人的網站下載，你也可向僱主或原計劃的受託人查詢詳情。
- (4) You can only elect to transfer out the benefits derived from your employee mandatory contributions once per calendar year (unless the governing rules of Original Scheme provide for more frequent transfer-out). **The date the trustee of New Scheme receives the completed election form is adopted for counting that quota.** You may check that date from the transfer statement issued by your trustee of Original Scheme, or consult your trustee of Original Scheme directly. 你在每個公曆年內只可選擇轉出僱員強制性供款所產生的權益一次(如原計劃的管限規則訂明可多次轉出權益，則不在此限)。**新計劃的受託人收到已填妥的轉移選擇表格的日期將用作計算轉移次數有否超出限額。**你可於原計劃的受託人向你發出的轉移結算書上查閱該日期，或直接向原計劃的受託人查詢。
- (5) Please note that the benefits derived from your employee mandatory contributions in current employment and employee voluntary contributions in current employment (if any) can be transferred to **a personal account** only. They cannot be transferred to another contribution account (Note: if you are concurrently working for more than one employer, you would have other contribution accounts). 請注意，你在現職期間所作出的僱員強制性供款及僱員自願性供款(如有)所產生的權益只可轉移至**個人賬戶**，不可轉移至其他供款賬戶(註：如你同時從事多於一份受僱工作，則會持有其他供款賬戶)。
- (6) After your benefits are transferred out from Original Scheme, future contributions made by your existing employer (both employer and employee portions) will continue to be made to your contribution account with the trustee of Original Scheme. If you want to transfer the benefits derived from the subsequent employee mandatory contributions to your account in New Scheme, you should make a separate transfer election in the next calendar year (or earlier if the governing rules of Original Scheme allow for more frequent transfer-out in a calendar year). 從原計劃轉出你的權益後，現職僱主日後為你作出的供款(包括僱主及僱員部分)，將繼續由受託人分配至你在原計劃的供款賬戶。如你日後想把該等僱員強制性供款所產生的權益轉移至你在新計劃的賬戶，便須在下一個公曆年另行作出轉移選擇(如原計劃的管限規則訂明可在同一公曆年內多次轉出權益，則可提前在同一公曆年內選擇轉出權益)。

## Reminders before making an election to transfer 作出轉移選擇前的注意事項

- (7) Before you decide to transfer your benefits to another scheme, you should take into consideration the following factors 在你決定把權益轉移至另一個計劃前，你應考慮以下因素：
- (a) services of the trustees (e.g. frequency of issuance of benefit statement to scheme members; number of free fund switching per year) 受託人的服務(例如向計劃成員發出權益報表的頻密程度及每年可免費轉換基金的次數)；
- (b) fees and charges of the funds (for detailed information, please refer to the website of the MPFA 基金的收費(詳情請參閱積金局網站)；
- (c) the range of fund choices offered by the schemes and in particular whether there are funds available that match what you need; and 計劃所提供的基金選擇，尤須注意計劃有否提供切合你需要的基金；及

<sup>1</sup> Unless the governing rules of Original Scheme provide for more frequent transfer-out. 如原計劃的管限規則訂明可多次轉移權益，則不在此限。

- (d) if you are currently investing in an MPF guaranteed fund, a transfer of the benefits out of that guaranteed fund may result in some or all of the guarantee conditions not being satisfied; thus affecting your entitlement to the guarantee. Please check the offering document of the Original Scheme or consult the trustee of Original Scheme for details. 如你現時投資於強積金保證基金，則從該保證基金轉出權益可能導致你不符合部分或所有保證條件，從而影響你享有保證的資格。有關詳情請查閱原計劃的要約文件，或向原計劃的受託人查詢。
- (8) Before deciding to transfer benefits to New Scheme, you should try to understand as much as you can about New Scheme. Please check the information about New Scheme from the offering document of New Scheme, which can be found on the website of the trustee of New Scheme or contact the trustee of New Scheme. 在決定把權益轉移至新計劃前，你應盡量瞭解新計劃的內容。有關新計劃的詳情，請查閱新計劃的要約文件，該文件可於新計劃的受託人的網站下載，你也可向新計劃的受託人查詢詳情。
- (9) Please ensure that you have an MPF account in New Scheme. Otherwise, you have to submit a membership enrolment form before or at the same time you submit this Form to the trustee of New Scheme. Please consult your trustee of New Scheme for the procedures and required documents for setting up an account. 請確保你在新計劃已開立強積金賬戶。否則，你在提交本表格之時或在此之前，須向新計劃的受託人提交成員參加計劃表格。有關開立賬戶的程序及所需文件，請向新計劃的受託人查詢。
- (10) If you wish to transfer your benefits from a scheme to another, please be aware of how the transferred-in benefits will be invested. In general, the transferred-in benefits will be invested according to the default investment strategy (DIS) if you either (a) do not give or have not given any investment instructions for the account to the trustee of New scheme or (b) have given investment instructions for the account to invest benefits according to the DIS. Please approach the trustee of New Scheme to seek clarification, where necessary. If you wish to change or specify an investment instruction for the account in New Scheme, please also approach the trustee of New Scheme. 如欲把權益從一個計劃轉移至另一個計劃，請留意轉入賬戶的權益將會如何投資。一般而言，如你(a)沒有或尚未就有關賬戶向新計劃的受託人給予任何投資指示；或(b)已就有關賬戶給予投資指示，要求把權益按照預設投資策略投資，則轉入該賬戶的權益將按照預設投資策略投資。如有需要，請向新計劃的受託人查詢詳情。如欲就新計劃的賬戶更改或給予投資指示，亦請聯絡新計劃的受託人。
- (11) If you have reached, or are approaching, the age of 50 and your benefits are currently invested according to the DIS of the scheme, you should be aware that the de-risking mechanism of the DIS starts at the age of 50. If the annual de-risking of your investment in the DIS and your transfer request take place at around the same time, the trustee of the scheme shall sequence the de-risking and the transfer request in accordance with its procedures and in compliance with the Mandatory Provident Fund Schemes Ordinance. Please consult the relevant trustee(s) if you wish to know the details of how the trustee(s) will handle these transactions. 如你已年滿或快將年滿50歲，而現時你的權益是按照計劃的預設投資策略投資，請留意預設投資策略的降低投資風險機制，會由計劃成員年滿50歲開始運作。如計劃的受託人在預設投資策略下按年降低你的投資風險的時間，與接獲你的轉移權益申請的時間相當接近，該計劃的受託人將根據其運作程序及在符合《強制性公積金計劃條例》規定的情況下，訂定處理降低風險及轉移權益的次序。如欲瞭解受託人如何處理該等交易，請向相關受託人查詢詳情。
- (12) In order to prevent a third party from filling in incorrect information, please **DO NOT sign on a blank form**. After the completed election form has been received by the trustee of New Scheme, the administration procedures taken by the trustees may not be reversible. 為免被第三者填上不正確的資料，**請勿在空白的表格上簽署**。在新計劃的受託人收到已填妥的選擇表格後，之前由受託人採取的行政步驟未必能夠撤銷。
- (13) The number of fund units shown in your current MPF account on the date you elect to transfer may be different from that as of the date on which the fund units are redeemed. The trustee of Original Scheme will redeem all the fund units from the part(s) of benefits in your MPF account that you elect to transfer out on the date of redemption and transfer out the redeemed benefits. The trustee of New Scheme will subscribe fund units in accordance with your instructions. There will be a time-lag of about one to two weeks, during which your benefits will not be invested in any fund. During this period, fund prices may change due to market fluctuations, and there is a risk of a “sell low, buy high” scenario occurring. 在你作出轉移選擇當日，你現有強積金賬戶顯示的基金單位數目，或會與贖回基金單位當日的數目有所不同。原計劃的受託人將在贖回日贖回你選擇從強積金賬戶轉出的各部分權益的所有基金單位，以及轉出贖回權益。新計劃的受託人會按照你的指示買入基金單位，過程中會出現一至兩個星期的「投資空檔」。在此期間，你的權益不會投資於任何基金，假若這時基金價格因市場波動而出現變化，便有機會出現「低賣高買」的風險。
- (14) Please refer to the MPFA's publication available from the MPFA website ([www.mpfa.org.hk](http://www.mpfa.org.hk)) for the factors to consider when choosing a scheme and the potential risks involved in MPF investment. 有關選擇計劃時各項考慮因素及強積金投資的潛在風險，請參閱積金局網站 ([www.mpfa.org.hk](http://www.mpfa.org.hk)) 的相關宣傳刊物。

## Enquiries 查詢

- (15) Information about a scheme is set out in the offering document of that scheme. This information will assist you in making a decision about whether to make a transfer of benefits to that scheme. Please contact the relevant trustees for enquiries about account details and information on specific schemes or funds. 計劃的要約文件載有該計劃的資料，這些資料將有助你決定是否把權益轉移至該計劃。如欲查詢賬戶詳情及個別計劃或基金的資料，請聯絡相關受託人。
- (16) For general enquiries regarding the ECA, you may contact the relevant trustees or the MPFA (email: [mpfa@mpfa.org.hk](mailto:mpfa@mpfa.org.hk) or MPFA hotline: 2918 0102). 有關「僱員自選安排」的一般查詢，可聯絡相關受託人或積金局(電郵地址：[mpfa@mpfa.org.hk](mailto:mpfa@mpfa.org.hk) 或積金局熱線電話：2918 0102)。