

滙豐強積金 HSBC MPF

成員資訊 Member Information

2017 年 8 月 August 2017



滙豐強積金成員熱線
HSBC MPF Member Hotline
3128 0128

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

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的「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況下的保證特點）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'.

滙豐強積金獎項 HSBC MPF awards

我們很高興能和您分享一些有關滙豐強積金的好消息。於2017年，滙豐強積金獲頒發多個不同的獎項，以表揚我們在管理、服務及基金投資有傑出的表現，當中包括：

JAN
1月

BENCHMARK Magazine 《指標》雜誌

BENCHMARK Fund of the Year Awards 2016 – Best-in-class (Hong Kong Equity (Index Tracking) category)
《指標》2016年度基金獎項—同級最佳（香港股票（指數追蹤）類別）

Hang Seng Index Tracking Fund of HSBC Mandatory Provident Fund - SuperTrust Plus
滙豐強積金智選計劃—恒指基金

BENCHMARK Fund of the Year Awards 2016 – Outstanding Achiever (Pacific Basin Ex Japan category)
《指標》2016年度基金獎項—傑出表現（太平洋盆地不包括日本股票類別）

Asia Pacific Equity Fund of HSBC Mandatory Provident Fund - SuperTrust Plus
滙豐強積金智選計劃—亞太股票基金

BENCHMARK Fund of the Year Awards 2016 – Outstanding Achiever (Global Bond category)
《指標》2016年度基金獎項—傑出表現（環球債券類別）

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

BENCHMARK Fund of the Year Awards 2016 – Best-in-class (United States Equity category)
《指標》2016年度基金獎項—同級最佳（美國股票類別）

North American Equity Fund of HSBC Mandatory Provident Fund - SuperTrust Plus
滙豐強積金智選計劃—北美股票基金

2017

FEB
2月

Metro Finance 新城財經台

Hong Kong Leaders' Choice Brand Awards 2017 -
Excellent Brand Award of MPF Management
香港企業領袖品牌 2017—卓越強積金管理品牌

Hong Kong Leaders' Choice Brand Awards 2017 -
Excellent Brand Award of MPF Service
香港企業領袖品牌 2017—卓越強積金服務品牌

MAR
3月

Hong Kong Institute of Marketing 香港市務學會

Market Leader Award 2016 - Market Leadership
in MPF Management
市場領袖大獎2016 - Market Leadership in MPF
Management

MAR
3月

MPF Ratings 積金評級

MPF Ratings' 2017 Gold Rated scheme
積金評級2017年度金級計劃

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

MPF Ratings' 2017 Silver Rated scheme
積金評級2017年度銀級計劃

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

MPF Ratings' 2017 Fast Mover award
積金評級2017年度最佳資產增長計劃

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

MPF Ratings' 2017 Best 1 Year Performance – Equity Fund (Asia)
積金評級2017年度最佳一年期回報表現—股票基金（亞洲）

HSBC Mandatory Provident Fund - SuperTrust Plus - Asia Pacific Equity Fund
滙豐強積金智選計劃 - 亞太股票基金

MPF Ratings' 2017 Best 1 Year Performance – Mixed Asset Fund 41-60
積金評級2017年度最佳一年期回報表現—混合資產基金（41至60）

HSBC Mandatory Provident Fund - ValueChoice - ValueChoice Stable Growth Fund
滙豐強積金自選計劃—自選平穩增長基金

MPF Ratings' 2017 Best 1 Year Performance – Mixed Asset Fund (Other)
積金評級2017年度最佳一年期回報表現—混合資產基金（其他）

HSBC Mandatory Provident Fund - SuperTrust Plus - Flexi-Managed Fund
滙豐強積金智選計劃—靈活管理基金

We are excited to share some good news about HSBC MPF being recognised by a series of awards in 2017 for the outstanding performance of investment funds, management and service provision, including:

MAY
5月

2017 Thomson Reuters Lipper Fund Awards Hong Kong 湯森路透理柏基金香港年獎2017

Best Mandatory Provident Fund over 3 and 5 years – Bond Global
最佳強積金三年獎及五年獎—環球債券

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

Best Mandatory Provident Fund over 3 and 5 years – Equity China
最佳強積金三年獎及五年獎—中國股票

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

Best Mandatory Provident Fund over 3 and 5 years – Equity Hong Kong
最佳強積金三年獎及五年獎—香港股票

HSBC Mandatory Provident Fund - SuperTrust Plus -
Hang Seng Index Tracking Fund
滙豐強積金智選計劃—恒指基金

Best Mandatory Provident Fund over 3 and 5 years – Equity Hong Kong
最佳強積金—三年獎及五年獎香港股票

HSBC Mandatory Provident Fund - ValueChoice -
Hang Seng Index Tracking Fund
滙豐強積金自選計劃—恒指基金

Best Mandatory Provident Fund over 3 years – Mixed Asset
HKD Conservative
最佳強積金三年獎—港元保守混合型

HSBC Mandatory Provident Fund - SuperTrust Plus -
Flexi-Managed Fund
滙豐強積金智選計劃—靈活管理基金

Best Mandatory Provident Fund over 3 and 5 years – Bond Global
最佳強積金三年獎及五年獎—環球債券

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

Best Mandatory Provident Fund over 3 and 5 years – Equity US
最佳強積金三年獎及五年獎—美國股票

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



APR
4月

Reader's Digest 讀者文摘

Reader's Digest Trusted Brands 2017 - Gold Award
of Provident Fund Category
讀者文摘信譽品牌金獎 2017 (公積金類別)



JUL
7月

Capital Weekly 資本壹週

Capital Weekly Service Awards 2017 (MPF Category)
資本壹週服務大獎 2017 (強積金組別)

憑藉傑出基金表現，滙豐強積金勇奪多個成分基金獎項，包括《指標》雜誌、積金評級及湯森路透理柏基金香港年獎2017。當中，滙豐強積金在湯森路透集團旗下理柏（Lipper）舉辦的「湯森路透理柏基金香港年獎2017」中，勇奪48個屬於強積金基金獎項中的13個獎項，這標誌著滙豐強積金旗下基金表現出眾，基金表現備受肯定。

We are proud to have won numerous constituent fund awards in recognition of our outstanding fund performance, including Benchmark Magazine, MPF Ratings and 2017 Thomas Reuters Lipper Fund Awards Hong Kong. Among them, HSBC MPF has won 13 out of 48 available MPF fund awards in '2017 Thomson Reuters Lipper Fund Awards Hong Kong', organised by Lipper, a subsidiary of the Thomson-Reuters Group. These awards were presented to HSBC MPF in recognition of the outstanding performance of its funds.

優化滙豐強積金服務

Enhanced HSBC MPF services

滙豐強積金不斷改善各種服務，以給予您一個更好的體驗。我們優化了以下的服務，帶給您更多的方便。

HSBC MPF strive for continuous improvements to offer you a better experience with HSBC MPF and enhanced the below services to bring you more convenience.



延長垂詢強積金服務及查詢的時間 Extension of opening hours for MPF services and enquiries

由2017年4月22號開始，除星期一至五外，您亦可在星期六到指定分行與滙豐強積金的強積金服務專員*垂詢有關強積金服務。請瀏覽滙豐強積金網頁www.hsbc.com.hk/mpf 並查閱指定分行地址。

*強積金服務專員是滙豐強積金計劃行政管理人，滙豐人壽保險(國際)有限公司，旗下的團隊

Apart from Monday to Friday, you can visit the HSBC MPF's MPF specialists* at designated branches on Saturday for MPF services and enquiries effective from 22 April 2017. For the list of designated branches, please visit HSBC MPF website www.hsbc.com.hk/mpf and read designated branches for details.

*MPF specialist is part of the Administrator, HSBC Life (International) Limited, of HSBC MPF



透過平板電腦處理成員遞交的服務申請 Use tablet to process the service request submitted by member

為了減少用紙，滙豐強積金會陸續使用平板電腦處理成員遞交的僱員自選安排、個人賬戶整合及靈活供款的服務申請，並會分階段擴充這項服務，為環保出一分力。

In order to use less paper, HSBC MPF will use tablet to process the application request of Employee Choice Arrangement (ECA), personal account consolidation and flexi-contribution and will extend this service to other requests in phases and help to save the environment.

保證利率

Guaranteed Interest Rate

於2017年7月1日至2018年6月30日的計劃財政期，滙豐強積金智選計劃內保證基金的保證利率為年率0.125%。在符合保證條件下，當支付或轉移累算權益時，計劃成員將獲得實際結存¹或保證結存²，以較高者為準。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」。

The guaranteed interest rate for the Guaranteed Fund offered under HSBC Mandatory Provident Fund – SuperTrust Plus is 0.125% per annum in the scheme financial period from 1 July 2017 to 30 June 2018. Provided the Guarantee Conditions are met, scheme members will receive the greater of the Actual Balance¹ or the Guaranteed Balance² when payment or transfer of accrued benefits is made. Please refer to the 'Principal Brochure' of the HSBC Mandatory Provident Fund – SuperTrust Plus for the details of the guarantee features and Guarantee Conditions, including the guarantee features in the context of payment of benefits in instalments.

請注意，有關保證將不適用於以下情況：

Please note that the guarantee will not apply to the following conditions:

1. 成分基金之間的轉換
2. 僱主因選擇另一服務提供機構而轉移款額
3. 保留成員並非根據「主要推銷刊物」所列的保證條件而將款額轉移至另一服務提供機構
4. 保證基金中的賬戶結餘將於成員年滿65歲那年的12月31日具體化下來

1. Monies switching between constituent fund(s)
2. Transfer of monies when the employer chooses another service provider
3. Transfer of monies to another service provider by a Deferred Member not upon the Guarantee Conditions listed in the 'Principal Brochure'
4. Account balance held in the Guaranteed Fund is crystallised on 31 December in the year in which the member reaches age 65

¹ 實際結存是成員或保留成員所持有的保證基金的單位價值。
² 保證結存並非實際結存。保證結存是在財政年度開始時的保證結存價值，加上成員或保留成員在年內至年結日用以認購單位的供款，以保證利率計算累積，並扣除在該財政年度內所贖回之保證基金相應之保證結存部分。

¹ The Actual Balance is the value of the units held in the Guaranteed Fund in respect of a Member or a Deferred Member.
² The Guaranteed Balance is a nominal balance. It is calculated by taking the value of the Guaranteed Balance as of the beginning of the financial year, adding contributions in respect of the Member or Deferred Member that have been applied to purchase units during the year up to that day, accumulated at the Guaranteed Interest Rate; and deducting a portion of the Guaranteed Balance corresponding to amounts withdrawn from the Guaranteed Fund during that financial year.

積金局個人賬戶電子查詢服務已推出

MPFA's e-Enquiry of Personal Account launched

強制性公積金（強積金）制度再向電子化邁進一步。為協助強積金成員更容易透過電子平台查詢其個人賬戶的資料，強制性公積金計劃管理局（積金局）已推出「個人賬戶電子查詢」平台及流動應用程式，讓計劃成員可以隨時隨地透過電腦、智能電話或平板電腦，查閱其強積金個人賬戶報表。

個人賬戶報表載列計劃成員的個人賬戶數目、所屬受託人名稱及電話。成員亦可以在該平台或流動應用程式找到所有強積金受託人的聯絡資料。

積金局亦會透過這個平台發放強積金的最新消息，而每當計劃成員的個人賬戶數目有所增加時，積金局亦會向他們發出通知，提醒他們考慮整合個人賬戶，以方便打理。該流動應用程式同時載有所有強積金基金收費及回報的資料。

凡持有香港身分證的人士，可於「個人賬戶電子查詢」網站或流動應用程式申請成為「個人賬戶電子查詢」服務的用戶。完成核實身分手續後，積金局會透過電郵向計劃成員提供用戶編號及密碼。

「個人賬戶電子查詢」平台的推出大大增加了計劃成員管理其個人賬戶的靈活性，方便大家整合個人賬戶，希望可令大家更關心自己的強積金賬戶和投資，使強積金制度更具營運效率。

The Mandatory Provident Fund (MPF) System is one step closer to going paperless. To assist MPF scheme members to get their personal account information more easily through electronic platforms, the Mandatory Provident Fund Schemes Authority (MPFA) has launched an e-Enquiry of Personal Account (ePA) platform and an ePA mobile application. Scheme members can now look up the report of their MPF personal accounts anytime, anywhere using their computer, smartphone or tablet computer.

The report provides information on the number of personal account(s) they hold, and the name and hotline of the trustee under which each account is held. In addition, a contact list of all the MPF trustees can also be found via the platform and the mobile application.

The MPFA will also disseminate MPF-related information through the platform. In addition, whenever scheme members have a new personal account, the MPFA will send them a notification urging them to consider consolidating their personal accounts. The mobile application also carries information about fees and returns of all MPF funds.

To apply for the ePA service, Hong Kong Identity Card holders can fill in an online application form on the ePA website or the mobile app. The MPFA will then send them a login ID and password once the verification has been completed.

The launch of the ePA platform gives scheme members more flexibility in managing their personal accounts, helps them take better care of their MPF accounts and investments, and encourages them to consolidate their personal accounts, which will enhance the efficiency of the MPF System in the long run.



以上資料由強制性公積金計劃管理局提供。

The above information is provided by Mandatory Provident Fund Schemes Authority.

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

預設投資策略問與答

Default Investment Strategy Q&A

預設投資策略（「預設投資」）已於2017年4月1日生效，並取代香港所有強積金計劃內於2017年4月1日前的預設投資安排，成為強積金計劃下的「預設投資方案」。我們收到不少有關「預設投資」的查詢，以下是一些我們最常見的問題讓大家參考。如想了解更多「預設投資」詳情，請瀏覽滙豐強積金有關「預設投資」的網頁（www.hsbc.com.hk/mpf/dis）或致電滙豐強積金成員熱線 3128 0128。

Default Investment Strategy (DIS) took effect on 1 April 2017, it replaces the default investment arrangement of MPF schemes in Hong Kong before 1 April 2017 and became the new default investment solution. HSBC MPF have received several queries about DIS and the below summarises some frequently-asked questions for reference. For more details about DIS, please visit HSBC's dedicated DIS website (www.hsbc.com.hk/mpf/dis) or call HSBC MPF Member Hotline on 3128 0128.



Q

甚麼是「預設投資」？ What is DIS?

A

- 一個現成的投資方案，以取代市場上強積金計劃內於2017年4月1日前的預設投資安排。
- 兩隻成分基金組成
 - ▶ 「核心累積基金」- 約60%資產會投資於風險較高的資產(如股票)，其餘將投資於風險較低的資產(如債券)。
 - ▶ 「65歲後基金」- 只有約20%資產會投資於風險較高的資產，其餘將投資於風險較低的資產。
- 三個特點
 - ▶ 隨成員接近退休年齡而自動降低投資風險
 - ▶ 收費設上限
 - ▶ 環球分散投資
- **One ready-made investment solution to replace the default investment arrangement of different MPF schemes in the market before 1 April 2017.**
- **Two constituent funds**
 - ▶ The Core Accumulation Fund ('CAF') – around 60% of assets of the fund is invested in higher risk assets such as equities and the rest in lower risk assets like bonds.
 - ▶ The Age 65 Plus Fund ('A65F') – only around 20% of assets of the fund is invested in higher risk assets and the rest in lower risk assets.
- **Three key features**
 - ▶ Automatic reduction of investment risk as members approach retirement age
 - ▶ Fee caps
 - ▶ Globally-diversified investment

Q

「預設投資」根據甚麼而設計？ How is the DIS developed?

A

「預設投資」是參考經濟合作及發展組織的專家，經研究不同國家退休金制度的預設安排，以及分析香港市場數據和不同的模型而設計的。

The DIS is developed with reference to the researches conducted by experts from the Organisation for Economic Co-operation and Development (OECD) on the default arrangements of pension systems in various countries, and the analysis of data related to the Hong Kong market and various models.

Q

如我選擇了根據「預設投資」進行投資，日後可否改變主意？ If I opt to invest according to DIS now, can I change my mind later?

A

當然可以。跟您投資於其他強積金基金一樣，您可隨時向滙豐強積金發出更改投資指示，將已累積的強積金及新存入的強積金轉移至其他基金，有關轉換手續跟一般轉換強積金基金一樣。

Of course. Similar to your investments in other MPF funds, you are free to switch your accrued and future MPF benefits to other funds by giving HSBC MPF a switching instruction at any time. The procedure is the same as normal fund switching.

Q

我可以獨立選擇投資核心累積基金及／或65歲後基金，成為我投資組合的一部分嗎？ Can I invest in the Core Accumulation Fund (CAF) and / or the Age 65 Plus Fund (A65F) individually and include them in my investment portfolio?

A

可以。您可以自訂投資組合，同時或獨立投資核心累積基金、65歲後基金及其他基金。不過，「預設投資」的隨年齡而自動降低投資風險的安排將不適用。

Yes. You can set your own investment portfolio by investing your benefits partially or wholly in CAF, A65F and other funds. However, the feature of automatic reduction of investment risk in DIS according to your age will not apply.

強積金成員權益報表小錦囊

Handy MPF Member Benefit Statement tips

當您收到強積金成員權益報表時，您可能不知道該從何入手。您應該考慮以下幾方面，以妥善地管理您的強積金戶口：

1

您的個人狀況有沒有轉變？

踏入不同的人生階段，您承受風險的能力或會不同。

When you receive your MPF member benefit statement, you probably have no idea on what to do. To manage your MPF account properly, you should consider the factors below:

Any change in your personal circumstances?

At different stages of life, the level of risk you can handle change.

2

您的強積金計劃表現怎樣？

在比較不同計劃的基金收費和表現時，應選取同類型的基金，並應看長期（3至5年）而非短期（1年或以下）的數據。

How is your MPF performing?

You should compare the fees and performance of the same type of funds under different MPF schemes and look at long-term data (3-5 years) rather than short-term (less than 1 year).

3

您有沒有整合個人賬戶的需要？

每次轉工時，如沒有指示怎樣處理上一份工作的累算權益，您便會多添一個強積金個人賬戶。整合個人賬戶的好處是方便管理，特別是如您有多個個人賬戶。

Should you consolidate your personal accounts?

Every time when you change job, if you have not instructed on how to handle the accrued benefits from your previous job, a new personal account will be created. Consolidating your personal accounts help you manage your MPF more easily, especially when you have several of them.

4

您想不想作額外供款？

如您認為有需要為退休作額外的儲蓄，其中一個可以考慮的方法是在強積金計劃下作出「自願性供款」。

Do you want to make extra contributions?

If you want to save more for retirement, then you may consider making 'voluntary contributions' to your MPF scheme.

除此之外，我們製作了一條網上短片，助您了解應如何閱讀強積金成員權益報表，詳情請瀏覽 www.hsbc.com.hk/mpf/academy

In addition, we have prepared an online video to help you learn more about how to read the MPF member benefit statement. For details, please visit www.hsbc.com.hk/mpf/academy

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.

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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 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.