



滙豐

HSBC

Dear MPF members,

HSBC MPF cordially invites you to join our investment seminar specially arranged for MPF members of The Hong Kong SAR Government MPF Scheme. This seminar is completely free of charge and will be conducted in Cantonese. Seats are limited and will be allocated on a first-come-first-served basis. Details are as follows:

Session	In person or Webinar	Date	Time	Language	Enrolment deadline
1	In person	Friday, 8 December 2023	6.30pm – 7.30pm	Cantonese	Friday, 1 December 2023
2	Webinar no. 202403	Friday, 8 March 2024	6.00pm – 7.00pm	Cantonese	Friday, 1 March 2024
3	Webinar no. 202406	Friday, 7 June 2024	6.00pm – 7.00pm	Cantonese	Friday, 31 May 2024
4	Webinar no. 202409	Friday, 6 September 2024	6.00pm – 7.00pm	Cantonese	Friday, 30 August 2024

Topic: Review on HSBC MPF funds and services

Venue (In person): 15/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon

To enroll, please complete the following reply slip and fax it to us on 2269 3085.

To: HSBC MPF, Pensions

Fax: 2269 3085

Reply Slip

HSBC MPF Member Seminar (Exclusively for MPF members of The Hong Kong SAR Government MPF scheme)

Personal particulars:

MPF membership ID*

2									
---	--	--	--	--	--	--	--	--	--

(i.e. the MPF membership ID shown on your HSBC MPF Member Benefits Statement)

Name*

Daytime contact number*

Email address*

Session (please choose) Session 1 (In person) Session 2 (Webinar no. 202403)
 Session 3 (Webinar no. 202406) Session 4 (Webinar no. 202409)

Registration will be on first-come-first-served basis. In general, confirmation will be sent via email within 7 working days after the receipt of your reply slip. A reminder will be sent via email or by phone at least 3 working days prior to the seminar. If you do not receive confirmation by the said date is advised to contact the member service hotline on 3128 0033. Our customer service representatives will be pleased to assist you.

Personal Information Collection Statement:

Any personal data collected through this Reply Slip will be used by The Hongkong and Shanghai Banking Corporation Limited solely for administering the investment seminar and matters in connection therewith. Please note that it is necessary for you to provide some personal data marked with asterisks (*) on the Reply Slip. Failure to provide your information may result in us being unable to perform the registration for you. Personal data held by us relating to a Participating Member will be kept confidential but such information may be provided by us or any of our service providers to the following parties for the purpose set out above:- (i) any service provider, agent or contractor who provides administrative, telecommunications, computer, payment, data processing, matching, storage, customer research or survey or other services in connection with the operation of our MPF business; (ii) relevant Participating Employer; (iii) entities of the HSBC Group. Such information may be transferred to a place outside Hong Kong Special Administrative Region. You have the right to request access to and correction of your personal data held by us. Request should be addressed 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. Nothing in this Statement shall limit the rights of data subjects under the Personal Data (Privacy) Ordinance.

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, Kowloon, Hong Kong

九龍中央郵政信箱73770號



親愛的強積金成員：

滙豐強積金誠意邀請你參加我們特別為香港特別行政區政府強積金計劃成員所舉辦的投資講座。講座費用全免，將以粵語講解，名額有限，先到先得。講座詳情如下：

場次	親臨講座或 網上講座	日期	時間	語言	截止報名日期
1	親臨講座	2023年12月8日(星期五)	下午6時半至7時半	廣東話	2023年12月1日(星期五)
2	網上講座 編號202403	2024年3月8日(星期五)	下午6時至7時	廣東話	2024年3月1日(星期五)
3	網上講座 編號202406	2024年6月7日(星期五)	下午6時至7時	廣東話	2024年5月31日(星期五)
4	網上講座 編號202409	2024年9月6日(星期五)	下午6時至7時	廣東話	2024年8月30日(星期五)

主題：滙豐強積金 基金及服務回顧

地點(親臨會議)：九龍深旺道1號滙豐中心1座15樓

報名登記，請填妥以下回條並傳真至 2269 3085。

致： 滙豐強積金退休金

傳真：2269 3085

回覆函

滙豐強積金成員講座(香港特別行政區政府強積金計劃成員尊享)

個人資料：

強積金成員編號*

2									
---	--	--	--	--	--	--	--	--	--

(即滙豐強積金成員權益報表上的強積金成員編號)

姓名*

日間聯絡電話*

電郵地址*

場次(請選擇)

(網上講座登入連結將於網上講座舉行日期前兩個工作天或之前電郵予閣下)

- 第一節(親臨會議) 第二節(網上講座 編號202403)
 第三節(網上講座 編號202406) 第四節(網上講座 編號202409)

名額有限，報名將以先到先得為準。我們一般會在收到回覆函七個工作天內以電郵與閣下確認登記之事宜。另於講座前三個工作天或之前，以電郵或致電閣下予以提示。倘若閣下在所述時間仍未收到滙豐強積金的確認通知，請致電3128 0033與成員服務熱線的職員聯絡。我們的客戶服務代表樂意為你提供協助。

收集個人資料聲明：

回覆函上所收集之任何個人資料，香港上海滙豐銀行有限公司僅用於登記是次講座及其相關的事宜。請你在回覆函上標有(*)的欄目，提供所需的個人資料。如你未能提供，我們可能無法為你處理是次講座的登記。由我們持有參與成員的個人資料將予保密，但我們或任何我們的服務供應商可能會將該等資料提供給以下各方作上述的用途：(i)任何提供與營運我們的強積金業務有關的行政、電訊、電腦、付賬、數據處理、核對、儲存、客戶研究或調查或其他服務的任何服務供應商、代理人或承包商；(ii)相關的參與僱主；(iii)滙豐集團成員。該等資料可能轉移至香港特別行政區以外的地方。你有權要求查閱及更改由我們持有你的個人資料。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資料保障主任提出要求。本聲明中的任何條文均無限制資料當事人在個人資料(私隱)條例下所享有的權利。

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, Kowloon, Hong Kong
九龍中央郵政信箱73770號



Dear members of the HKSAR Government MPF scheme,

**Member Satisfaction Survey
for Financial Year 2022 – 2023**

The first 800 respondents will receive a supermarket cash coupon of HKD100

To better understand the needs and views of members, you are cordially invited to give comment on our MPF service through the enclosed Member Satisfaction Questionnaire. Your valuable feedback will help us improve service quality and understand the continuing needs of scheme members. Kindly please take a few minutes to complete the questionnaire. Any information you provided will be used for generic analysis only. If you have any particular issue requiring our follow up action, please write on the questionnaire and we will contact you as soon as possible.

The first 800 respondents who return to us completed Questionnaire on or before 31 October 2023 will get a HKD100 supermarket cash coupon from HSBC MPF. In case of any disputes arising from this event, the decision of HSBC MPF shall be final.

Normally, supermarket cash coupon will be delivered to your correspondence address as recorded on our system between 15 December 2023 and 31 December 2023. For any enquiries, please call our member service hotline on 3128 0033. Our customer service representatives will be happy to assist you.

Yours faithfully,
HSBC MPF

This is a computer-generated letter; signature is not required.



親愛的香港特別行政區政府強積金計劃成員：

**2022 - 2023 財政年度
成員滿意程度調查**

首800位回覆者可獲超級市場現金券價值港幣100元

為更了解成員的需要及其看法，現誠邀閣下對我們的強積金服務提出你的意見。你的寶貴意見將有助我們持續了解計劃成員的需要及優化有關服務。問卷調查需時約數分鐘，你所提供的資料將會用作綜合分析。閣下亦可於問卷上提出個別需要處理的事宜，我們於收悉後會盡快聯絡閣下並作出跟進。

於2023年10月31日或之前首800位交回問卷的回覆者，可獲得滙豐強積金送出的超級市場現金券港幣100元(如有任何關於禮券安排的異議，滙豐強積金保留最終決定權)。

一般而言，超級市場現金券將於2023年12月15日至2023年12月31日期間寄往得獎人在本公司所登記之通訊地址。如有任何疑問，請致電3128 0033與成員服務熱線的職員聯絡。我們的客戶服務代表樂意為你提供協助。

滙豐強積金
謹啟

電腦編印函件不需簽署。



滙豐

HSBC

Only for existing members of the HKSAR Government MPF scheme

只適用於香港特別行政區政府強積金計劃的現有成員

Member Satisfaction Survey – HSBC Mandatory Provident Fund – SuperTrust Plus – Financial Year:

1 July 2022 – 30 June 2023

成員滿意程度調查 – 滙豐強積金智選計劃 – 財政年度: 2022年7月1日至2023年6月30日

Get a chance to win "HKD100 supermarket cash coupon" by completing the online survey* OR this questionnaire (first 800 respondents) 完成網上問卷 或 本問卷即有機會贏取「港幣100元超級市場現金券」(首800名回覆者)

PLEASE RETURN THE COMPLETED QUESTIONNAIRE THROUGH ANY OF THE FOLLOWING CHANNELS ON/ BEFORE 31 OCTOBER 2023

請將完成的問卷於二零二三年十月三十一日或之前經以下任何一個渠道交回

- 1) Website (for Online Survey*) 網頁連結(網上問卷調查*) >> www.hsbc.com.hk/mpf/gov-survey or 或
2) BY FAX: 2269 3085 傳真至: 2269 3085 or 或
3) PERSONNEL REGISTRY OF YOUR BUREAU/DEPARTMENT 所屬部門的人事部 or 或
4) MAIL TO THE ADDRESS PRINTED AT THE BACK OF THIS QUESTIONNAIRE 郵寄到問卷背頁之地址

Table with 4 columns: Name*, Tel. No.*, MPF membership number**, and a grid for the membership number (with '2' in the first cell).

* REQUIRED 必須填寫

As shown on your benefit statement. If the MPF membership number incorrect or not provided, this questionnaire will not be processed. 與權益報表所顯示的強積金編號相同。如該成員編號不正確或沒有提供，此問卷將不獲處理

Please rate HSBC MPF in the provision of the following service (Please put a "✓" in the appropriate box): 請對下列滙豐強積金所提供的服務作出評分(請於所選擇的方格內加[✓]號):

Table with 7 rows and 7 columns for rating services. Columns: Items for Satisfaction Survey, N/A, Excellent, More than Satisfactory, Satisfactory, Less than Satisfactory, Unacceptable.

8	Which HSBC channels do you use to view your MPF account? 閣下曾使用那些途徑查閱名下的滙豐強積金賬戶? (You can choose multiple channels 可選擇多項)	Online banking 滙豐個人網上理財	Mobile banking app 「香港滙豐流動理財」應用程式	ATMs 滙豐自動櫃員機	Member Hotline 滙豐強積金成員熱線	Paper statements 郵寄結單	Designated HSBC branches 指定滙豐分行
9	How often have you viewed your MPF account in the 2022/2023 financial year? 在2022/2023財政年度，有否或曾多少次查閱閣下的強積金賬戶?	Nil 沒有	1 – 6 times次	7 – 12 times次	13 – 24 times次	over 超過 24 times次	

Please give details if you're unhappy with any MPF services (optional)

如果你對滙豐強積金所提供的服務感到不滿意，請在下列位置提供有關資料予我們跟進及改善(選填)。

How can we improve our services? (Optional)

如你對滙豐強積金在提升服務方面有任何建議，請闡明。

Personal Information Collection Statement:

Any personal data collected through the Questionnaire will be used by The Hongkong and Shanghai Banking Corporation Limited solely for administering the member satisfaction survey and matters in connection therewith. Please note that it is necessary for you to provide some personal data marked with asterisks (*) on the survey form. Failure to provide your information may result in us being unable to perform the services you request, or handle the delivery of cash coupon (if any).

Personal data held by us relating to a Participating Member will be kept confidential but such information may be provided by us or any of our service providers to the following parties for the purpose set out above:- (i) any regulators or government authorities in any jurisdiction; (ii) any service provider, agent or contractor who provides administrative, telecommunications, computer, payment, data processing, matching, storage, customer research or survey or other services in connection with the operation of our MPF business; (iii) relevant Participating Employer; (iv) entities of the HSBC Group. Such information may be transferred to a place outside Hong Kong Special Administrative Region. You have the right to request access to and correction of your personal data held by us. Request should be addressed 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. Nothing in this Statement shall limit the rights of data subjects under the Personal Data (Privacy) Ordinance.

Cash coupon (if any) is offered as a token of appreciation for member's response to our Member Satisfaction Survey and should not be construed as a recommendation, invitation, marketing or promotion of the goods and services concerned.

收集個人資料聲明：

是次問卷所收集之任何個人資料，香港上海滙豐銀行有限公司僅用於處理計劃成員滿意度調查及其相關的事宜。請你在調查表格上標有(*)的欄目，提供所需的個人資料。如你未能提供資料將可能導致我們無法提供你所要求的服務或處理現金券的派送(如適用)。由我們持有參與成員的個人資料將予保密，但我們或任何我們的服務供應商可能會將該等資料提供給以下各方作上述的用途：(i)任何司法管轄區的監管機構或政府機關；(ii)任何提供與營運我們的強積金業務有關的行政、電訊、電腦、付賬、數據處理、核對、儲存、客戶研究或調查或其他服務的任何服務供應商、代理人或承包商；(iii)相關的參與僱主；(iv)滙豐集團成員。該等資料可能轉移至香港特別行政區以外的地方。你有權要求查閱及更改由我們持有你的個人資料。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資料保障主任提出要求。本聲明中的任何條文均無限制資料當事人在個人資料(私隱)條例下所享有的權利。現金購物券只應被視作答謝參與是次滿意程度調查之成員，並不應被視為建議或邀約或營銷或推廣該有關的商品和服務。

NO POSTAGE
STAMP
NECESSARY IF
POSTED IN
HONG KONG
如在本港投寄
毋須貼上郵票

Mr. Jan S W Lai
Pensions
The Hongkong and Shanghai Banking Corporation Limited
Freepost No. 57
P.O. Box 73770
Kowloon Central Post Office
Kowloon
(To be opened by the addressee only)

Put ✂ into

請在此摺疊及封口 Please fold and seal here

請在此摺疊及封口 Please fold and seal here



4 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)受滙豐人壽保險(國際)有限公司的信貨風險所影響。保證基金所提供的保證只適用於指定的條件。請參閱強積金計劃說明書的第3.4.3 (f)部分「保證特點」中關於保證特點(包括在分期支付累算權益的情況下)及「保證條件」的內容。

The Guaranteed Fund invests solely in APIF 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.

The guarantee in the Guaranteed Fund only applies under certain conditions. Please refer to subsection 3.4.3(f) 'Guarantee features' of the MPF Scheme Brochure for details of the guarantee features (including in the context of payment of accrued benefits in instalments) and the 'Guarantee Conditions'.

保證條件： Guarantee Conditions:

- ◆ 在終止受僱時，將成員的結存從保證基金轉移至接收結存的計劃 (包括現有計劃)⁵；或
- ◆ the transfer of balances in respect of a Member from the Guaranteed Fund to a recipient scheme (including the existing scheme) on termination of employment⁶ or

- ◆ 在下列其中一項情況下，成員從滙豐強積金智選計劃下的保證基金提取結存：
- ◆ withdrawals of balances by a Member from the Guaranteed Fund arising as a result of a payment made under the HSBC MPF – SuperTrust Plus with respect to one of the following:

- 終止受僱⁵;
- 到達退休年齡或正常退休日期;
- 身故;
- 到達提早退休日期;
- 完全喪失行為能力;
- 罹患末期疾病;
- 永久離開香港;
- 根據強制性公積金計劃(一般)規例第162(1)(c)條提取小額結存。
- termination of employment⁶;
- reaching retirement age or normal retirement date;
- death;
- reaching early retirement date;
- total incapacity;
- terminal illness;
- permanent departure from Hong Kong;
- making a claim on small balance under section 162(1)(c) of the Mandatory Provident Fund Schemes (General) Regulation.

5 此項條件並不適用於投資於保證基金的個人賬戶或可扣稅自願性供款賬戶的結存。然而，其他「保證條件」仍適用於該個人賬戶或可扣稅自願性供款賬戶持有的累算權益。

This condition does not apply to balances in a personal account or a TVC account invested in the Guaranteed Fund. However, the other Guarantee Conditions will still be applicable to the accrued benefits held in the personal account or TVC account.

6 成員的保證基金賬戶結存將於其年滿65歲該年的12月31日具體化(「已具體化款額」)。「已具體化款額」將等同於成員在該年的12月31日以前到達退休年齡或正常退休日為由，從保證基金中提取累算權益的情況下，按照強積金計劃說明書的規定計算其可獲得的「實際結存」和「保證結存」中的較高者(「12月31日款額」)。但是，如果「12月31日款額」低於按照強積金計劃說明書的規定計算的成員於65歲生日時的累算權益金額(「65歲生日款額」)，則「65歲生日款額」將被視為「已具體化款額」。如果成員在其65歲生日與同年12月31日之間轉出或提取其在保證基金中的部分投資，則「已具體化款額」將為「12月31日款額」和按下列方式按比例計算的「65歲生日款額」中的較高者：

The account balance of a Member in the Guaranteed Fund will be crystallised (the 'Crystallised Amount') on 31 December in the year in which the Member reaches age 65. The Crystallised Amount will be the greater of the Actual Balance and the Guaranteed Balance to which the Member would be entitled had the Member withdrawn the accrued benefits from the Guaranteed Fund on 31 December in that year on the ground of reaching retirement age or normal retirement date. This is calculated in accordance with the MPF Scheme Brochure (the '31 December Amount'). However, where the 31 December Amount is less than the amount of accrued benefits as at the Member's 65th birthday calculated in accordance with the MPF Scheme Brochure (the '65th Birthday Amount'), the 65th Birthday Amount will be deemed to be the Crystallised Amount. Where the Member switches or withdraws part of the investment out of the Guaranteed Fund between the Member's 65th birthday and 31 December in that year, the Crystallised Amount will be the higher of the 31 December Amount and the pro-rated 65th Birthday Amount calculated in the following manner:

(X/Y) 乘以 Z (X/Y) times Z

其中： where:

X: 該成員於相關年度12月31日時所持有保證基金的單位(「保證基金的單位」)數量 X: the number of units held in the Guaranteed Fund in respect of the Member ('GF Units') as at 31 December in the relevant year

Y: 成員於65歲生日時保證基金的單位數量 Y: the number of GF Units as at 65th birthday of the Member

Z: 成員於65歲生日時「保證結存」和「實際結存」中的較高者 Z: the greater of the Guaranteed Balance and the Actual Balance as at 65th birthday of the Member

自下個年度的1月1日起，「已具體化款額」將變成「實際結存」。屆時，不會再有任何「保證」適用於「已具體化款額」以及其後投資於保證基金的任何新的供款或轉移資產(「相關款額」)。不過，儘管包括保證費在內的所有費用和收費將繼續適用於「相關款額」，適用於「相關款額」的保證費將隨每月完結後退還給成員(以該月的每日資產淨值計算)。有關詳情，請參閱強積金計劃說明書的第3.4.3 (f)部分「保證特點」。

The Crystallised Amount will then become the Actual Balance from 1 January in the following year. No further Guarantee will apply to the Crystallised Amount and any new contributions or transfer-in assets that are to invest in the Guaranteed Fund thereafter (the 'Relevant Amount'). However, while all fees and charges including the Guarantee charge will continue to apply to the Relevant Amount, the Guarantee will be rebated to the Member on a monthly basis in arrears, calculated by using the daily NAV in that month. Please refer to charge subsection 3.4.3(f) 'Guarantee features' of the MPF Scheme Brochure for details.

7 該百分比包括每年資產淨值的0.75%保證費。
The percentage includes the guarantee charge of 0.75% pa of NAV.

HSBC MPF 滙豐強積金

滙豐強積金智選計劃 收費概覽(政府僱員專用)

HSBC Mandatory Provident Fund – SuperTrust Plus Fees and Charges Summary (Government Employees Only)

重要事項

- ◆ 重要—如你對強積金計劃說明書所載內容的含意或所引致的影響有任何疑問，請徵詢獨立專業人士的意見。
- ◆ 滙豐強積金智選計劃為強制性公積金計劃。
- ◆ 在作出投資選擇或投資「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「預設投資策略成分基金」(核心累積基金與65歲後基金)、「預設投資策略」或某一項成分基金未必適合你，而「預設投資策略成分基金」或某一項成分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)。如你就「預設投資策略」或某一項成分基金是否適合你(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作出最適合你的投資決定。
- ◆ 你應注意「預設投資策略」的實施或對你的強積金投資及累算權益有影響。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。
- ◆ 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)受滙豐人壽保險(國際)有限公司的信貨風險所影響。有關詳情，請參閱強積金計劃說明書的第4部分「風險」中關於信貸風險的內容。
- ◆ 保證基金所提供的保證只適用於指定的條件。請參閱強積金計劃說明書的第3.4.3(f)部分「保證特點」中關於保證特點(包括在分期支付累算權益的情況下)及「保證條件」的內容。
- ◆ 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支付。成員可選擇(在信託人不被《強積金條例》或一般規例禁止的範圍內所訂定的形式、條款和條件)整筆支付或分期支付。有關詳情，請參閱強積金計劃說明書的第6.7(c)部分「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」。
- ◆ 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。

Important notes

- ◆ Important – if you are in doubt about the meaning or effect of the contents of the MPF Scheme Brochure, you should seek independent professional advice.
- ◆ The HSBC Mandatory Provident Fund – SuperTrust Plus is a mandatory provident fund scheme.
- ◆ You should consider your own risk tolerance level and financial circumstances before making any investment choices or investing in the MPF Default Investment Strategy (the 'DIS'). You should note that the DIS Constituent Funds, namely, the Core Accumulation Fund and the Age 65 Plus Fund, the DIS or a certain Constituent Fund may not be suitable for you. There may be a risk mismatch between the DIS Constituent Funds or a certain Constituent Fund and your risk profile (the resulting portfolio risk may be greater than your risk preference). When you are in doubt as to whether the DIS or a certain Constituent Fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice. You should 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 accrued benefits. We recommend that you consult with the Trustee if you have doubts on how you are being affected.

- ◆ The Guaranteed Fund invests solely in an approved pooled investment fund ('APIF') 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 section 4 'Risks' of the MPF Scheme Brochure for details of the credit risk.
- ◆ The guarantee in the Guaranteed Fund only applies under certain conditions. Please refer to subsection 3.4.3(f) 'Guarantee features' of the MPF Scheme Brochure for details of the guarantee features (including in the context of payment of accrued benefits in instalments) and the 'Guarantee Conditions'.
- ◆ MPF Benefits, AVC Benefits and TVC Benefits are payable on a Member's 65th birthday or on early retirement on or after reaching age 60. The accrued benefits can be paid in one lump sum or in instalments, at the Member's election. The accrued benefits can be paid in such form and on such terms and conditions as the Trustee may, to the extent not prohibited by the MPF Ordinance or General Regulation, prescribe. Please refer to subsection 6.7(c) 'Payment of MPF Benefits, AVC Benefits and TVC Benefits' of the MPF Scheme Brochure for details.
- ◆ 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.

- * 滙豐強積金智選計劃提供 20 項成分基金涵蓋審慎至進取的投資。
- * HSBC Mandatory Provident Fund – SuperTrust Plus provides 20 Constituent Funds ranging from conservative to aggressive investments.

香港特別行政區政府僱員熱線：3128 0033

The HKSAR Government Employee Hotline: 3128 0033

成分基金名稱 Name of Constituent Funds	政府僱員專用 ¹ Government Employees Only ¹ 優惠基金管理費 ² Preferential rate of the management fees ² (按每年資產淨值的百分比計算 As a percentage of NAV per annum)	
強積金保守基金 ³	MPF Conservative Fund ³	0.75%
保證基金 ^{4, 6, 7}	Guaranteed Fund ^{4, 6, 7}	1.50%
均衡基金	Balanced Fund	0.75%
增長基金	Growth Fund	0.75%
恒指基金	Hang Seng Index Tracking Fund	最高Up to 0.73%
65歲後基金	Age 65 Plus Fund	0.75%
環球債券基金	Global Bond Fund	0.75%
核心累積基金	Core Accumulation Fund	0.75%
平穩基金	Stable Fund	0.75%
北美股票基金	North American Equity Fund	0.75%
歐洲股票基金	European Equity Fund	0.75%
亞太股票基金	Asia Pacific Equity Fund	0.75%
中港股票基金	Hong Kong and Chinese Equity Fund	0.75%
中國股票基金	Chinese Equity Fund	0.75%
智優逸均衡基金	ValueChoice Balanced Fund	0.75%
環球股票基金	Global Equity Fund	0.75%
智優逸北美股票追蹤指數基金	ValueChoice North America Equity Tracker Fund	0.75%
智優逸歐洲股票追蹤指數基金	ValueChoice Europe Equity Tracker Fund	0.75%
智優逸亞太股票追蹤指數基金	ValueChoice Asia Pacific Equity Tracker Fund	0.75%
恒生中國企業指數基金	Hang Seng China Enterprises Index Tracking Fund	0.75%

本冊子須連同強積金計劃說明書一併閱讀。該刊物載有滙豐強積金智選計劃的詳細資料，包括基金結構、所涉及的風險、收費表及將來可修訂費用及收費的條文。

It is important that you read this publication in conjunction with the accompanying MPF Scheme Brochure which contains more detailed information about HSBC Mandatory Provident Fund – SuperTrust Plus including information on the fund structure, risk involved, fee table and of our ability to alter these fees and charges in the future.

- 1 管理費優惠可能適用於某些成員。該等優惠將以「特別派送單位」的形式按月存入成員的僱主及／或成員供款有關的子賬戶。「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「特別派送單位」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。
Preferential rate on the management fee may be applied to certain Members. Such preferential rate will be effected by way of 'special bonus units' credited to the Member's employer and/or member's contribution related sub-accounts on a monthly basis. The 'special bonus units' form part of the account balance and are subject to relevant fees and charges applicable to the HSBC Mandatory Provident Fund – SuperTrust Plus. If a Member terminates the Member's account or transfers all assets out before the 'special bonus units' are being credited for a particular month, no 'special bonus units' will be granted for that month. The Trustee may offer other rebate/incentive arrangement to certain Participating Employers and/or Members.
- 2 「基金管理費」指信託人、託管人、行政管理人、投資經理、投資代理人及營辦人就所提供的成分基金管理服務所收取的費用。投資經理所收取的基金管理費，包括按基金表現所收取的費用(如收取)。金額一般按成分基金淨資產值的某一百分比計。就著核心累積基金及65歲後基金各自而言，基金管理費只可向以上提及的各方(託管人除外)及各方任何獲授權代表支付，及只可(除《強積金條例》中列明的某些情況)收取成分基金資產淨值年率的某一百分比。基金管理費受法例每日收費率上限所限，即成分基金各自的資產淨值年率0.75%，這收費包括成分基金及其相關核准匯集投資基金以及緊貼指數集體投資計劃。
所有成分基金的基金管理費會從基金資產中扣除。
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，請參閱強積金計劃說明書。
'Management fees' include fees paid to the Trustee, Custodian, Administrator, Investment Manager (including fees based on fund performance, if any), Investment Agent and Sponsor for providing their services to the relevant Constituent Fund. They are usually charged as a percentage of the NAV of the relevant Constituent Fund.
In the case of each of the Core Accumulation Fund and the Age 65 Plus Fund, management fees payable to the parties named above (excluding the Custodian), or their delegates, can only (subject to certain exceptions in the MPF Ordinance) be charged as a percentage of the NAV of the Constituent Fund. These management fees are also subject to a statutory daily limit equivalent to 0.75 per cent per annum of the NAV of the Constituent Fund which applies across both the Constituent Fund and underlying APIF(s) and ITCIS(s).
The management fees of all Constituent Funds are deducted from the asset of the fund.
Other applicable fees, charges and expenses include but 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 MPF Scheme Brochure.
- 3 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。滙豐強積金智選計劃下的強積金保守基金採用方法(i)，因此，其單位價格、資產淨值及基金表現已反映收費及費用在內。
根據強制性公積金計劃(一般)規例第37條，強積金保守基金的費用及收費僅可在下列情況下扣除：
(a) 如在某月份來自強積金保守基金的資金投資所產生的收益款額，超過假若將該等資金按訂明儲蓄利率存於港元儲蓄賬戶(刊登於強制性公積金計劃管理局網頁www.mpf.org.hk)作存款時會賺得的利息款額，則可就該月份從強積金保守基金中扣除一筆不多於該超過之數的款額；或
(b) 如在某月份沒有根據第(a)項扣除任何款額，或扣除的款額低於該月份的實際費用及收費，則差額可從其後12個月的任何一個月，在扣除適用於該其後月份的費用及收費後的餘額中扣除。
Fees and charges of a 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. The MPF Conservative Fund under the HSBC MPF – SuperTrust Plus uses method (i) and therefore, its unit prices, NAV and fund performance quoted have reflected the impact of fees and charges. Under section 37 of the Mandatory Provident Fund Schemes (General) Regulation, fees and charges of an MPF Conservative Fund may only be deducted in the following circumstances:
(a) if the amount of income derived from the investment of funds of an MPF Conservative Fund in a particular month exceeds the amount of interest that would be earned if those funds had been placed on deposit in a Hong Kong dollar savings account at the prescribed savings rate (as published on the MPFA's website www.mpf.org.hk), an amount not exceeding the excess may be deducted from an MPF Conservative Fund for that month; or
(b) if for a particular month no amount is deducted under (a) or the amount that is deducted is less than the actual fees and charges for the month, the deficiency may be deducted from the amount of any excess that may remain in any of the following 12 months after deducting the fees and charges applicable to that following month.