



Notice to Participating Employers and Members of the HSBC Mandatory Provident Fund – SuperTrust Plus

The Hongkong and Shanghai Banking Corporation Limited and HSBC Provident Fund Trustee (Hong Kong) Limited have prepared and accepted responsibility of this notice. The contents in this notice are accurate as of the date of its issuance.

March 2020

Important: If you are in any doubt about the contents of this notice, you should seek independent professional advice.

HSBC Mandatory Provident Fund – SuperTrust Plus

Various changes have been made to the HSBC Mandatory Provident Fund – SuperTrust Plus (the ‘**HSBC SuperTrust Plus**’) and are outlined in the box below.

To ensure alignment with the Code on Disclosure for MPF Investment Funds (the ‘**Code**’) issued by the MPFA, with effect from 31 March 2020, the ‘Principal Brochure’ of the HSBC SuperTrust Plus has been amended to reflect the latest requirements in Part G of the Code. In particular, the ‘Principal Brochure’ has been renamed as the ‘MPF Scheme Brochure’. Each reference to ‘MPF Scheme Brochure’ in this notice means the ‘Principal Brochure’.

Terms not defined in this notice have the same meanings as in the MPF Scheme Brochure of the HSBC SuperTrust Plus.

This box summarises the key changes (the ‘Changes’) to the HSBC SuperTrust Plus, which are elaborated in the main body of this notice.

Changes

With effect from 31 March 2020, the MPF Scheme Brochure has been amended to reflect the following Changes:

- (a) change the notice period for any material changes to an investment objective or any other particulars (the ‘CF Changes’) from three months to one month or, if the MPFA and/or the SFC may require a notice period of up to three months, such notice period;**
- (b) certain miscellaneous changes as more particularly described in section 2 below; and**
- (c) the latest requirements of the Code.**

If you have any questions in relation to the Changes set out in this notice, please contact the HSBC MPF Employer Hotline +852 2583 8033 or HSBC MPF Member Hotline +852 3128 0128.

1. Change of notice period for the CF Changes

The notice period for the CF Changes has been changed from the original three months’ notice period to one month’s notice period or, if the MPFA and/or the SFC may require a notice period of up to three months, such notice period. This change would allow timely response to investment opportunities and changes to any investment arrangements, taking into account the market outlook. Also, the flexibility of extending the notice period to three months (where necessary) would help ensure that members’ interests will not be compromised. The Trustee therefore is of the view that this change is in members’ interests and their interests will be adequately protected and will not be prejudiced by this change.

2. Miscellaneous changes

The MPF Scheme Brochure has been updated to:

- (a) remove the disclosure about the Hang Seng Index and the Hang Seng China Enterprises Index (collectively, the '**Indices**'); and
- (b) remove the disclosure about the underlying investment arrangement of the underlying ITCISs (collectively, the '**Underlying ITCISs**') in which the Hang Seng Index Tracking Fund and the Hang Seng China Enterprises Index Tracking Fund respectively invest.

The relevant information about the Indices can be found in www.hsi.com.hk, and the information on the underlying investment arrangement of the Underlying ITCISs is set out in the offering documents of the Underlying ITCISs, which can be found in www.hangsenginvestment.com/en-hk/hsvm/products/etf/. The MPF Scheme Brochure also contains references to these websites, where you will be able to find the updated information about the Indices and/or the Underlying ITCISs.

The Trustee believes not only would this change help streamline the disclosure in the MPF Scheme Brochure, but also help ensure the integrity of the information of the Indices and the Underlying ITCISs, especially taking into account that the Trustee has no control over the Indices nor the Underlying ITCISs.

In addition, certain editorial changes have been made to the MPF Scheme Brochure to enhance clarity and ensure that it is up-to-date.

3. Updates due to the Code

As mentioned at the beginning of this notice, the MPF Scheme Brochure has been updated to reflect the latest requirements in Part G of the Code. The contents of the MPF Scheme Brochure have been updated in an easy-to-understand and concise manner to enhance readability and clarity. Rest assured that the update to the MPF Scheme Brochure per the Code will not in itself result in changes to the operation and features of the HSBC SuperTrust Plus.

If you have any questions in relation to the Changes set out in this notice, please contact the HSBC MPF Employer Hotline +852 2583 8033 or HSBC MPF Member Hotline +852 3128 0128.

The updated MPF Scheme Brochure is available on the HSBC MPF website www.hsbc.com.hk/mpf or you may request copies of it by contacting the HSBC MPF Employer Hotline +852 2583 8033 or HSBC MPF Member Hotline +852 3128 0128.

For further information, please feel free to contact the above HSBC MPF Employer Hotline or HSBC MPF Member Hotline.

Issued by The Hongkong and Shanghai Banking Corporation Limited and HSBC Provident Fund Trustee (Hong Kong) Limited

Note: 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 MPF Scheme Brochure.



滙豐

致滙豐強積金智選計劃的參與僱主及成員之通告

本通告由香港上海滙豐銀行有限公司及HSBC Provident Fund Trustee (Hong Kong) Limited擬備並對本通告承擔責任。截至本通告刊發日，本通告內容準確無誤。

2020年3月

重要提示：如你對本通告內容有任何疑問，請諮詢獨立專業人士的意見。

滙豐強積金智選計劃

滙豐強積金智選計劃(「**智選計劃**」)已作出數項變更，並在下表概述。

積金局已刊發強積金投資基金披露守則(「**守則**」)並於2020年3月31日生效，為確保智選計劃的「主要推銷刊物」跟守則的一致性，「主要推銷刊物」經已更新以反映守則G部分的最新要求。尤其，「主要推銷刊物」已更名為「強積金計劃說明書」。本通告中提及「強積金計劃說明書」相等於「主要推銷刊物」。

本通告中未定義的詞語應與智選計劃的強積金計劃說明書中規定的含義相同。

本表撮要智選計劃的主要變更(「**變更**」)，而變更的內容於本通告的正文詳述。

變更

由2020年3月31日起，強積金計劃說明書已作出變更以反映以下變更：

- (a) 更改投資目標或任何其他資料如有重大改變(「**成分基金更改**」)時的通知期，由三個月轉為一個月或積金局及／或證監會可能要求最長三個月的通知期，則該其他通知期；
- (b) 數項於以下第二部分詳細描述的其他變更；及
- (c) 守則的最新要求。

如你有任何關於本通告所載的變更的查詢，請致電滙豐強積金僱主熱線+852 2583 8033或滙豐強積金成員熱線+852 3128 0128。

1. 變更成分基金更改的通知期

成分基金更改的通知期經已由原來的三個月轉為一個月或積金局及／或證監會可能要求最長三個月的通知期，則該其他通知期。考慮到市場觀點，此項變更有助及時地對投資機遇及投資安排的任何改變作出回應。再者，延長通知期至三個月(如需要)的彈性安排，確保成員的利益不會被妥協。所以，信託人相信此項變更符合成員的利益及利益得到充分保障而不會造成任何不利的影響。

2. 其他變更

強積金計劃說明書經已更新：

- (a) 移除有關恒生指數及恒生中國企業指數(合稱「**指數**」)的披露；
- (b) 移除有關恒指基金及恒生中國企業指數基金各自所持有的緊貼指數集體投資計劃(合稱「**緊貼指數集體投資計劃**」)的披露。

有關指數的相關資料，請參閱www.hsi.com.hk，而有關緊貼指數集體投資計劃的投資安排的資料已列載於緊貼指數集體投資計劃的銷售文件，請參閱www.hangsenginvestment.com/zh-hk/hsvm/products/etf/。強積金計劃說明書亦已列明以上網站，以方便閣下找到有關指數及／或緊貼指數集體投資計劃的最新資料。

信託人相信此項變更不但能夠簡化強積金計劃說明書的披露，亦有利於指數及緊貼指數集體投資計劃資料的完整性。尤其，考慮到信託人就指數及緊貼指數集體投資計劃並沒有控制權。

除此以外，為使強積金計劃說明書的內容更清晰及反映最新資料，強積金計劃說明書已作出數項與編輯有關的修訂。

3. 遵從守則而作出的變更

如本通告開始時所述，強積金計劃說明書經已更新以反映守則G部分的最新要求。為使強積金計劃說明書更容易閱讀及更清晰，強積金計劃說明書的內容亦從容易明白及準確描述的角度出發而作出更新。請放心，為遵從守則而作出的變更，不會影響智選計劃的運作及特點。

如你有任何關於本通告所載的變更的查詢，請致電滙豐強積金僱主熱線+852 2583 8033或滙豐強積金成員熱線+852 3128 0128。

已更新的強積金計劃說明書經已上載至滙豐強積金網站www.hsbc.com.hk/mpf，你亦可致電滙豐強積金僱主熱線+852 2583 8033或滙豐強積金成員熱線+852 3128 0128索取。

如欲了解更多詳情，請致電上述滙豐強積金僱主熱線或滙豐強積金成員熱線。

由香港上海滙豐銀行有限公司及HSBC Provident Fund Trustee (Hong Kong) Limited刊發

注意：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，請參閱強積金計劃說明書。