



恒生銀行  
HANG SENG BANK

恒生  
強積金

MPF

4月 April  
2026

商務縱橫  
BUSINESS LINK



## 重要事項

### Important Notes

- 恒生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）有限公司的信貸風險所影響。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」。
- 你應該參閱強積金計劃說明書，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，請參閱強積金計劃說明書。
- 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。
- The Hang Seng 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, Additional Voluntary Contribution ('AVC') Benefits and Tax Deductible Voluntary Contributions ('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.
- You should not invest based on this document alone and should read the MPF Scheme 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 MPF Scheme Brochure.
- 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.

# 恒生強積金最新獎項

## Hang Seng MPF latest Awards

### 積金評級「2026強積金大獎」<sup>1</sup>

#### “The 2026 MPF Awards” by MPF Ratings<sup>1</sup>



#### ◆ 金級計劃 Gold Rated Scheme

#### ◆ 連續十年金級計劃 10 Year Consecutive Gold

#### ◆ 企業可持續友好 Sustainably Friendly

#### ◆ 十年期最佳表現基金 10 Year Best Performer

- 美國股票基金 – 智優逸北美股票追蹤指數基金（連續4年）  
US Equities - ValueChoice North America Equity Tracker Fund (4 consecutive years)
- 歐洲股票基金 – 智優逸歐洲股票追蹤指數基金  
European Equities - ValueChoice Europe Equity Tracker Fund

#### ◆ 五年期最佳表現基金 5 Year Best Performer

- 美國股票基金 – 智優逸北美股票追蹤指數基金（連續4年）  
US Equities - ValueChoice North America Equity Tracker Fund (4 consecutive years)
- 混合資產基金（61至80%股票） – 智優逸均衡基金  
Mixed Asset (61-80%) - ValueChoice Balanced Fund

### 《彭博商業周刊／中文版》領先基金大獎2025<sup>2</sup>

#### Bloomberg Businessweek/Chinese Edition Top Fund Awards 2025<sup>2</sup>



#### ◆ 卓越大獎 Best Performer

- 平衡基金（強積金1年） – 智優逸均衡基金（連續3年）  
Balanced Fund (MPFs 1 Year) - ValueChoice Balanced Fund (3 consecutive years)
- 美國股票（強積金1年） – 智優逸北美股票追蹤指數基金  
US Equity (MPFs 1 Year) - ValueChoice North America Equity Tracker Fund

- 平衡基金（強積金5年） – 智優逸均衡基金  
Balanced Fund (MPFs 5 Year) - ValueChoice Balanced Fund
- 環球股票（強積金5年） – 環球股票基金  
Global Equity (MPFs 5 Year) - Global Equity Fund
- 香港及中國股票（強積金10年） – 中港股票基金  
HK & China Equity (MPFs 10 Year) - Hong Kong and Chinese Equity Fund

#### ◆ 傑出大獎 Outstanding Performer

- 港幣貨幣市場（強積金1年） – 強積金保守基金  
HKD Money Market (MPFs 1 Year) - MPF Conservative Fund
- 歐洲股票（強積金1年） – 智優逸歐洲股票追蹤指數基金  
Europe Equity (MPFs 1 Year) - ValueChoice Europe Equity Tracker Fund
- 香港及中國股票（強積金1年） – 中港股票基金  
HK & China Equity (MPFs 1 Year) - Hong Kong and Chinese Equity Fund
- 平衡型基金（強積金5年） – 均衡基金  
Balanced Fund (MPFs 5 Year) - Balanced Fund
- 亞洲股票（日本除外）（強積金5年） – 智優逸亞太股票追蹤指數基金  
Asia-Pacific ex-Japan Equity (MPFs 5 Year) - ValueChoice Asia Pacific Equity Tracker Fund
- 香港股票（強積金5年） – 恒指基金  
Hong Kong Equity (MPFs 5 Year) - Hang Seng Index Tracking Fund

- 歐洲股票（強積金5年） – 智優逸歐洲股票追蹤指數基金  
Europe Equity (MPFs 5 Year) - ValueChoice Europe Equity Tracker Fund
- 65歲後基金（強積金5年） – 65歲後基金（連續2年）  
DIS - Age 65 Plus Fund (MPFs 5 Year) - Age 65 Plus Fund (2 consecutive years)
- 香港及中國股票（強積金5年） – 中港股票基金  
HK & China Equity (MPFs 5 Year) - Hong Kong and Chinese Equity Fund
- 美國股票（強積金5年） – 智優逸北美股票追蹤指數基金  
US Equity (MPFs 5 Year) - ValueChoice North America Equity Tracker Fund
- 美國股票（強積金10年） – 北美股票基金  
US Equity (MPFs 10 Year) - North America Equity Fund
- 環球債券（強積金10年） – 環球債券基金（連續2年）  
Global Bond (MPFs 10 Year) - Global Bond Fund (2 consecutive years)

### GUM強積金大獎2025<sup>3</sup>

#### GUM MPF Awards 2025<sup>3</sup>



#### ◆ 優異表現獎 – 綜合 Excellent Performance - Composite

#### ◆ 優異表現獎 – 混合資產 Excellent Performance - Mixed Assets

#### ◆ 傑出表現獎（5年） – 銅獎 Outstanding Performance (5 Years) - Bronze

備註Remarks:

<sup>1</sup> 積金評級獎項結果及評級乃根據該機構的評選標準而選出。有關得獎者名單、評級及獎項評審方法，請瀏覽 <http://mpfratings.com.hk/zh/ratings-and-awards/>

<sup>1</sup> MPF Ratings awards and ratings were based on the organizer's assessment criteria. For the awardees, ratings and awards methodology, please refer to <http://mpfratings.com.hk/ratings-and-awards/>.

<sup>2</sup> 《彭博商業周刊／中文版》獎項結果乃根據該機構的評選標準以及彭博數據分析系統裏過去一年、五年及十年的數據而選出。有關得獎者名單、評選準則／方法，請瀏覽 <http://www.bbwhvevent.com>。

<sup>2</sup> Bloomberg Businessweek/ Chinese Edition awards were based on the organizer's assessment criteria and the past 1-year, 5-year and 10-year data available on the Bloomberg Terminal. For the awardees, assessment criteria/methodology, please refer to <http://www.bbwhvevent.com>

<sup>3</sup> GUM獎項結果乃根據該機構的評審準則及方法而選出。有關得獎者名單、評審準則／方法，請瀏覽 <https://www.gumhk.com/en-HK/mpf-awards/all-awards>。

<sup>3</sup> GUM were based on organizer's assessment criteria and methodology. For the awardees, assessment criteria/methodology, please refer to <https://www.gumhk.com/zh-HK/mpf-awards/all-awards>。

## 恒生強積金已正式加入「積金易」平台！ Hang Seng MPF have officially joined the eMPF Platform!

恒生強積金已於今年1月29日轉移至「積金易」平台，現時所有與強積金相關的行政事務及行政指示將由「積金易」平台處理。你可以瀏覽恒生強積金網站上「積金易」平台部分，以了解更多「積金易」資訊或重溫「積金易」僱主簡介網上講座。恒生強積金以後會繼續提供多種強積金電子服務，幫助身為僱主的你輕鬆管理強積金行政所需，立即到恒生強積金網站或查閱恒生強積金「僱主服務指南」<sup>4</sup>了解更多。

Hang Seng MPF officially onboarded to the eMPF Platform on 29 January 2026, from now on all MPF-related administrative tasks and administrative instructions will be processed by the eMPF Platform. You may find more information on **Hang Seng MPF website** under “**The eMPF Platform**” section, or to rewatch the eMPF introductory webinar for Employers. Hang Seng MPF will continue to provide ways, such as digital tools, for you to stay on top of your employer MPF accounts, visit the Hang Seng MPF website or refer to the Hang Seng MPF “Employer Service Guide”<sup>4</sup> for more information.

### 「積金易」僱主註冊<sup>5</sup> eMPF Employer Registration<sup>5</sup>

如果你尚未註冊「積金易」，務必盡快註冊。註冊前記得準備好相關文件，包括：

If you have not registered for eMPF, please register as soon as possible. Before you start the registration, please make sure you have the required information ready, including:

- ✓ 你的香港手機號碼（以便透過短訊接收必要的一次性密碼及「積金易」通訊）  
Hong Kong Mobile No. (For receiving necessary one-time passcodes and communications via SMS)
- ✓ 已登記的「智方便」帳戶  
Registered “iAM Smart” Account
- ✓ 委任「公司獲授權人」表格（現有已登記參加計劃的僱主）／獲授權人的董事會決議  
“Company Authorised Person” Appointment Form (Existing Enrolled Employer)/ Board Resolution for Authorized Person
- ✓ 其他文件 Other documents:
  - ◆ 你的受託人列載於資訊包內的積金易啟動碼  
eMPF activation code provided in the communication pack by your trustee
  - ◆ 證明文件（商業登記證／公司註冊證明書／註冊「積金易」日期之前6個月內由受託人向你公司發出的文件，例如信函或電郵）  
Supporting documents (Business Registration Certificate (BR)/Certificate of Incorporation (CI)/documents issued by your trustee to your company within 6 months preceding the date of registration for the eMPF Platform, such as correspondences or emails
  - ◆ 委任「公司獲授權人」表格  
“Company Authorized Person” Appointment Form



當成功註冊後，你會收到啟動積金易的通知啟動你的「積金易」帳戶。有關註冊所需文件和收看教學短片，請細閱「積金易」網站。如果你之前已經註冊「積金易」則無需再次註冊。

You should receive a notification from the eMPF to activate your account after the registration process has been completed. For a full list of required items for registration and to watch the registration tutorial video, please visit the eMPF website. Already registered? No need to register again.

備註Remarks:

<sup>4</sup> 如需查閱恒生強積金「僱主服務指南」，請查看恒生強積金網站上「下載文件」部分。

<sup>5</sup> To access the Hang Seng MPF “Employer Service Guide”, please visit the Hang Seng MPF under the “Download Document” section.

<sup>6</sup> 請瀏覽「積金易」網站了解註冊詳情。「積金易」啟動碼已列載於受託人向你公司所發出的「積金易」通訊包內。

<sup>7</sup> Please visit the eMPF website at for the detail instruction for eMPF registration. The eMPF activation code is provided in the communication pack sent by Hang Seng MPF to your company.


**提示 Notice**

恒生強積金已經轉移至「積金易」平台，香港上海滙豐銀行有限公司（「滙豐」）不再是計劃行政管理人及我們不會處理任何行政指示。收取的文件將會轉交至「積金易」平台進行處理。請注意，將文件遞交至恒生強積金將會導致處理延誤，因為相關文件將會轉交至「積金易」平台處理。如客戶同意我們代你轉交文件至「積金易」平台，即表示你明白並同意，你需自行負責解決及糾正任何相關爭議或問題，並承擔因處理延誤而產生的任何相關費用或損失。我們強烈建議客戶直接透過「積金易」平台提交指示，以加快處理速度。

As Hang Seng MPF has onboarded to the eMPF Platform, the Hongkong and Shanghai Banking Corporation Limited ("HSBC") has ceased to be the Administrator of the scheme, and we no longer handle any administrative instructions. Documents received will be transferred to the eMPF Platform for processing. Please note that submitting documents to Hang Seng MPF will result in processing delays as the documents will simply be transferred to the eMPF Platform. In agreeing to our transferring of such documents on your behalf to the eMPF Platform, you acknowledge and agree that you retain full responsibility to resolve and rectify any related disputes or issues and bear any related costs or losses arising from any processing delays.

**恒生強積金：停用現有郵政信箱73770**
**Hang Seng MPF: Discontinuation of original PO Box 73770**

我們現設於九龍中央郵政局郵政信箱73770號之郵寄地址已於2026年3月28日起停用。此後，請將你的強積金指示直接郵寄至「積金易」平台：尖沙咀郵政局郵政信箱98929號。你亦可透過電郵forms@support.empf.org.hk、傳真：3197 2988、登入「積金易」網上平台，或使用「積金易」服務中心投遞箱向「積金易」平台遞交你的指示。

Our original postal address at PO Box 73770, Kowloon Central Post Office was discontinued on 28 March 2026. Thereafter, please submit your MPF instructions directly to the eMPF Platform at PO Box 98929, Tsim Sha Tsui Post Office. You may also submit your instruction to the eMPF Platform via email: forms@support.empf.org.hk, fax: 3197 2988, by logging on to the eMPF Portal, or by using drop-in box in the eMPF Service Centres.

## 恒生強積金基金表現

### Hang Seng MPF fund performance


**8項成分基金表現**  
**8 Constituent Funds' performance**

超越 **Outperformed** **80%** 其所屬類別之同類型基金  
**of similar funds of its respective category**

均衡基金、環球股票基金、增長基金、恒生中國企業指數基金、恒指基金、智優逸均衡基金、智優逸歐洲股票追蹤指數基金及智優逸北美股票追蹤指數基金於五年累積回報表現超越八成其所屬類別之同類型基金<sup>6</sup>

Balanced Fund, Global Equity Fund, Growth Fund, Hang Seng China Enterprises Index Tracking Fund, Hang Seng Index Tracking Fund, ValueChoice Balanced Fund, ValueChoice Europe Equity Tracker Fund and ValueChoice North America Equity Tracker Fund outperformed 80% of similar funds of its respective category based on 5-year cumulative return<sup>6</sup>


**6項成分基金**  
**6 Constituent Funds**

基金管理費為 **最低**  
**Lowest** management fee

20項恒生強積金成分基金當中，有6項的基金管理費為其組別最低<sup>7</sup>

6 out of 20 Hang Seng MPF Constituent Funds with lowest management fee in their respective fund categories<sup>7</sup>


**平均基金開支比率**  
**Average fund expense ratio**

**低於** 市場平均數  
**Lower** than market average

恒生強積金成分基金的平均基金開支比率為1.13%<sup>8</sup>，低於市場平均數1.36%<sup>8</sup>

The average fund expense ratio for Hang Seng MPF Constituent Funds is 1.13%<sup>8</sup>, lower than market average 1.36%<sup>8</sup>

**備註Remarks:**

<sup>6</sup> 資料來源：理柏，截至2026年2月28日。以五年累積回報計算，以上基金的表現超越八成其所屬類別之同類型基金。

<sup>6</sup> Source: Lipper, as at 28 February 2026. The above mentioned fund(s) ranked the first among similar funds of its respective category based on 5-year cumulative return.

<sup>7</sup> 資料來源：美世(Mercer)截至2025年12月31日的強積金基金收費表。

<sup>7</sup> Source: MPF Fees Charts as at 31 December 2025, published by Mercer.

<sup>8</sup> 資料來源：美世(Mercer)截至2025年12月31日的強積金基金開支比率表。

<sup>8</sup> Source: MPF Fund Expense Ratio Charts as at 31 December 2025, published by Mercer.

# 恒生強積金基金表現一覽

## Hang Seng MPF fund performance at a glance

綠色顯示的基金：五年期累積回報中表現排名前三位的恒生強積金基金

Funds highlighted in GREEN: Top three performing funds among Hang Seng MPF funds for 5-year cumulative return

恒生強積金基金表現 (截至2026年2月28日 <sup>9</sup> )		累積回報(%) <sup>12</sup>			曆年回報(%) <sup>12</sup>				
Overview of Hang Seng MPF fund performance (as of 28 February 2026 <sup>9</sup> )		Cumulative Return (%) <sup>12</sup>			Calendar Year Return (%) <sup>12</sup>				
成分基金名稱 <sup>10, 11</sup>	成立日期	年初至今	1年	5年	2021	2022	2023	2024	2025
Name of Constituent Funds <sup>10, 11</sup>	Launch Date	YTD	1-year	5-year	2021	2022	2023	2024	2025
智優逸北美股票追蹤指數基金 <sup>13, 14</sup> ValueChoice North America Equity Tracker Fund <sup>13, 14</sup>	01/07/2019	0.62	15.65	77.18 <sup>14</sup>	27.11 <sup>14</sup>	-19.81	24.33	22.40	16.57
北美股票基金 North American Equity Fund	01/12/2000	1.93	16.75	76.07	26.42	-19.04	23.42	21.31	14.95
環球股票基金 <sup>14</sup> Global Equity Fund <sup>14</sup>	01/07/2019	5.79	24.35	74.61 <sup>14</sup>	21.63 <sup>14</sup>	-17.28	22.11	13.97	20.64
智優逸歐洲股票追蹤指數基金 <sup>13, 14</sup> ValueChoice Europe Equity Tracker Fund <sup>13, 14</sup>	01/07/2019	7.81	26.40	70.27 <sup>14</sup>	17.44 <sup>14</sup>	-13.68	17.59	3.28	29.39
歐洲股票基金 European Equity Fund	01/12/2000	6.54	27.16	59.55	15.84	-14.76	17.89	-1.57	30.89
核心累積基金 Core Accumulation Fund	01/12/2000	3.91	15.84	38.02	11.28	-14.53	14.29	7.92	14.05
智優逸亞太股票追蹤指數基金 <sup>13, 14</sup> ValueChoice Asia Pacific Equity Tracker Fund <sup>13, 14</sup>	01/07/2019	14.83	46.19	36.15 <sup>14</sup>	-0.48 <sup>14</sup>	-16.54	5.80	10.50	28.58
增長基金 Growth Fund	01/12/2000	8.39	29.31	33.58	2.93	-14.92	5.54	9.69	24.97
智優逸均衡基金 <sup>13, 14</sup> ValueChoice Balanced Fund <sup>13, 14</sup>	01/07/2019	6.11	23.26	25.27 <sup>14</sup>	1.11 <sup>14</sup>	-15.16	6.89	8.32	21.13
均衡基金 Balanced Fund	01/12/2000	6.89	23.51	24.51	1.21	-14.08	5.51	7.16	20.43
強積金保守基金 MPF Conservative Fund	01/12/2000	0.34	2.21	11.04	0.00	0.39	3.64	3.89	2.38
65歲後基金 Age 65 Plus Fund	08/10/2009	2.57	7.07	6.83	1.39	-13.21	7.15	2.56	6.28
恒指基金 Hang Seng Index Tracking Fund	01/12/2000	3.79	18.77	4.67	-12.59	-13.10	-11.29	21.41	31.14
平穩基金 Stable Fund	08/10/2009	4.22	12.74	3.61	-2.60	-14.03	4.32	1.57	11.08
亞太股票基金 Asia Pacific Equity Fund	01/12/2000	12.66	38.51	2.68	-0.49	-25.41	-1.28	8.43	23.43
保證基金 <sup>15</sup> Guaranteed Fund <sup>15</sup>	01/12/2000	0.81	3.92	-0.50	-2.78	-6.77	2.15	2.61	4.30
中港股票基金 Hong Kong and Chinese Equity Fund	01/12/2000	5.14	23.69	-6.30	-14.49	-16.34	-14.46	15.11	33.20
環球債券基金 Global Bond Fund	08/10/2009	2.26	6.15	-9.89	-5.84	-15.49	4.49	-2.72	5.68
恒生中國企業指數基金 <sup>14</sup> Hang Seng China Enterprises Index Tracking Fund <sup>14</sup>	01/07/2019	-0.68	7.15	-11.36 <sup>14</sup>	-21.99 <sup>14</sup>	-16.47	-11.71	29.67	25.17
中國股票基金 Chinese Equity Fund	08/10/2009	3.11	19.66	-24.04	-18.24	-25.60	-18.15	15.75	30.43

請瀏覽以下網頁查閱恒生強積金基金表現：

Please visit the following Hang Seng webpages for Hang Seng MPF fund performance:



恒生強積金累積表現  
Hang Seng MPF Cumulative Performance



《恒生強積金基金概覽》及《每月基金表現摘要》  
"Hang Seng MPF Fund Fact Sheet" and "Monthly Fund Performance Summary"

資料來源 Source:

<sup>9</sup> 資料來源：香港上海滙豐銀行有限公司，2026年2月28日。

<sup>9</sup> Source: The Hongkong and Shanghai Banking Corporation Limited, as at 28 February 2026.

<sup>10</sup> 基金以港元結算。

<sup>10</sup> The funds are all denominated in Hong Kong dollars.

<sup>11</sup> 有關產品特點及所涉及的風險、成分基金詳情、費用及收費及將來可修訂費用及收費的條文，請參閱強積金計劃說明書。

<sup>11</sup> For more details on product features and risk involved the Constituent Funds, fees and charges and how these fees and charges may be altered in the future, please refer to the MPF Scheme Brochure.

<sup>12</sup> 資料來源：香港上海滙豐銀行有限公司，截至2026年2月28日。基金表現資料乃根據港元結算的資產淨值對資產淨值計算，股息再投資。

<sup>12</sup> Source: The Hongkong and Shanghai Banking Corporation Limited, as at 28 February 2026. Fund performance information is calculated in Hong Kong dollars on the basis of net asset value to net asset value ("NAV to NAV"), dividend reinvested.

<sup>13</sup> 由2021年11月12日起，智優逸亞太股票追蹤指數基金由自選亞太股票基金更改名稱而成。由2021年11月19日起，智優逸北美股票追蹤指數基金由自選美國股票基金更改名稱而成。由2021年11月26日起，智優逸歐洲股票追蹤指數基金由自選歐洲股票基金更改名稱而成。由2021年12月3日起，智優逸均衡基金由自選均衡基金更改名稱而成。上述成分基金的「投資目標」及「投資比重」已分別於以上日期起變更。詳情請參閱強積金計劃說明書。

<sup>13</sup> From 12 November 2021, the ValueChoice Asia Pacific Equity Tracker Fund was renamed from the ValueChoice Asia Pacific Equity Fund. From 19 November 2021, the ValueChoice North America Equity Tracker Fund was renamed from the ValueChoice US Equity Fund. From 26 November 2021, the ValueChoice Europe Equity Tracker Fund was renamed from the ValueChoice European Equity Fund. From 3 December 2021, the Chinese name of the ValueChoice Balanced Fund was changed while its English name remained the same. The "investment objectives" and "balances of investments" of the above Constituent Funds were changed effective from the respective aforesaid dates. For details, please refer to the MPF Scheme Brochure.

<sup>14</sup> 從2019年7月1日起，恒生強積金自選計劃（「自選計劃」）已合併入恒生強積金智選計劃（「合併」）。就合併而言，六項成分基金，即自選均衡基金（已更名為智優逸均衡基金）、環球股票基金、美國股票基金（已更名為智優逸北美股票追蹤指數基金）、自選歐洲股票基金（已更名為智優逸歐洲股票追蹤指數基金）、自選亞太股票基金（已更名為智優逸亞太股票追蹤指數基金）及恒生中國企業指數基金，已於恒生強積金智選計劃下成立。該等成分基金的基金回報為由自選計劃下成立起計算之累積表現，以作參考之用。

<sup>14</sup> From 1 July 2019, the Hang Seng Mandatory Provident Fund - ValueChoice ("ValueChoice") has been merged with the Hang Seng Mandatory Provident Fund - SuperTrust Plus (the "Merger"). For the purpose of the Merger, six Constituent Funds, namely, ValueChoice Balanced Fund (Chinese fund name was renamed English name remains the same), Global Equity Fund, ValueChoice US Equity Fund (renamed to ValueChoice North America Equity Tracker Fund), ValueChoice European Equity Fund (renamed to ValueChoice Europe Equity Tracker Fund), ValueChoice Asia Pacific Equity Fund (renamed to ValueChoice Asia Pacific Equity Tracker Fund) and Hang Seng China Enterprises Index Tracking Fund have been launched under Hang Seng Mandatory Provident Fund - SuperTrust Plus. The performance of these constituent funds is inclusive of the cumulative performance during their span under ValueChoice as a reference.

<sup>15</sup> 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）有限公司的信貸風險所影響。

<sup>15</sup> The Guaranteed Fund 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.

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# 兼職員工亦受MPF保障

## MPF covers part-time employees



不少僱主都會因應公司業務發展、人手安排的轉變，聘請兼職員工，甚至有些是特別為了節日旺季而聘請的臨時兼職。而僱主是否需要為這些兼職員工安排參加強積金計劃呢？

Many employers would hire part-time employees to meet their business development needs or to provide temporary support during busy festive seasons. Do employers need to enrol part-time employees in MPF schemes?

不論是全職員工，或是臨時聘請的兼職員工，只要屬於僱員身份，都受強積金制度保障。除了獲豁免人士外，凡年齡介乎18至64歲、連續受僱達60日或以上的員工，僱主都必須為其登記參加強積金計劃並作出供款。特別要留意，「60日」是指員工及僱主的僱傭關係維持的日數，而非實際的工作日數。

Both full-time and part-time employees are covered under the MPF System. Except for exempt persons, employees aged between 18 and 64 who have been employed for a continuous period of 60 days or more, their employers are required to enrol them into an MPF scheme and make contributions. It's important to note that "60 days" refers to the number of days the employment relationship remains in effect, not the actual number of working days.

供款額的計算方法與全職僱員一樣，是根據每月的有關入息計算。例如僱主由今年1月5日開始，聘請了一位兼職員工，在快閃店每週工作兩天。即使是兼職，只要受僱期達60日（即受聘至3月5日），僱主亦要為他供強積金。如果該兼職員工每月的有關入息水平低於\$7,100，他則無須作出僱員部分的強制性供款，但他的僱主仍然需要根據他的有關入息作5%供款。

The calculation of MPF contributions for part-time employee is the same as for that of full-time employees. It is based on the employee's monthly relevant income. For example, if an employer employs a part-time staff at a pop-up store starting from 5 January working for two days a week. His employer must make MPF contributions once the staff's employment period reaches 60 days (i.e. by 5 March). If the staff's monthly income is below the minimum relevant income level of \$7,100, he does not have to make employee mandatory contributions, but his employer must still contribute 5% of the staff's relevant income.

有些兼職員工未必是每月出糧，而是按日、按周或每半月出糧一次。僱主須先以每日最高\$1,000及最低\$280的有關入息水平來計算糧期的上、下限，以釐定供款額。

Some part-time employees may be paid daily, weekly or bi-weekly instead of monthly. In these cases, employers must calculate the minimum and maximum relevant income levels of the wage period based on the daily minimum and maximum relevant income levels of \$280 and \$1,000, respectively, so that they can determine the appropriate contribution amounts.

若員工連續受僱期未滿60日，僱主暫時無須供款；但一旦滿60日，僱主便須為他參加強積金計劃，並在員工受僱第60日所在月份的下一個月10日或之前完成首次供款。

If an employee's continuous employment period is less than 60 days, the employer is not required to make contributions. Once the 60th day is reached, however, the employer must enrol the employee in an MPF scheme and submit the first contribution on or before the 10th day of the month following the month in which the employee reached 60 days of employment.

我們繼續看看以上例子，如果該兼職僱員於1月5日入職，第60日為3月5日。由於3月屬供款期，僱主須在4月10日或之前，為他一次過繳交1月、2月及3月的供款。

To continue with the above example, if the employment starts on 5 January, his 60th day of employment will be 5 March. Since March is the contribution period, the employer must make a lump-sum payment covering contributions for January, February and March on or before 10 April.

各位僱主忙著實現自己生意大計時，都要記得履行僱主的責任，準時為員工供強積金。

While employers are busy pursuing their business goals, they should always remember to fulfil their responsibilities and make timely MPF contributions for their employees.



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Hang Seng MPF Employers can contact us via the following channels

 僱主 Employers  
2288 6822

 恒生強積金網頁  
Hang Seng MPF website

 於指定恒生銀行分行與強積金服務專員會面  
Talk to our MPF specialists in designated  
Hang Seng Bank branches

本通訊含有與貴公司僱員有關的強積金重要資料和最新訊息。我們促請僱主盡量將相關資料轉告有關僱員，以作參考。

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由恒生銀行有限公司刊發

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