恒生銀行 HANG SENG BANK

HANG SENG | MPF

Hang Seng MPF Personal Account Consolidation Offer

Enjoy **up to HKD24,000** bonus unit rebate

Investment involves risks. Terms and conditions apply.

Hang Seng Bank, with deep roots in Hong Kong and local insights into customer needs, is in a unique position of outstanding expertise to serve you with tailor-made MPF services. As a trusted MPF provider, we are fully committed to delivering comprehensive assistance and professional support to you.

Reward for consolidating your MPF accounts

Apart from using the comprehensive platform in Hang Seng MPF to manage your MPF accounts, you can now enjoy bonus unit rebates by consolidating your MPF account(s) to Hang Seng MPF.

You may enjoy **up to HKD24,000** bonus unit rebates upon successful transfer of MPF accrued benefits from MPF personal accounts with other MPF providers, Employee Choice Arrangement (ECA) or through transfer of Minimum MPF Benefits from an ORSO scheme, to a Hang Seng MPF personal account. Different levels of cumulative transfer-in amount within the promotion period (From now until 31 March 2026) will qualify you for different levels of rebates.

The levels of rebates will be calculated based on the cumulative transfer-in amount as per the table below:

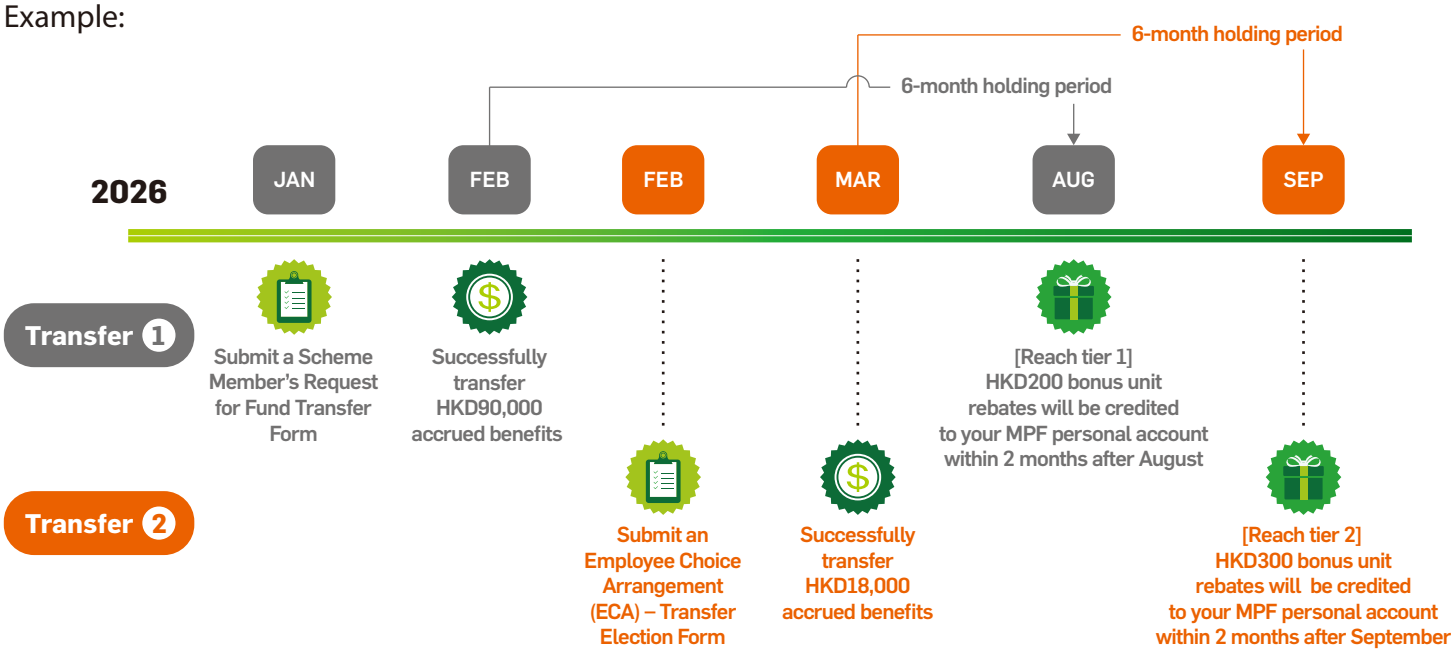
Tier	Cumulative transfer-in MPF accrued benefits (HKD)	Cumulative bonus unit rebates (HKD)
1	50,000	200
2	100,000	500
3	200,000	1,000
4	500,000	2,500
5	1,000,000	6,000
6	1,500,000	12,000
7	3,000,000	24,000

Please refer to the terms and conditions listed on this promotional leaflet for details.

Important Notes

- 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, 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.
- You should not invest based on the information shown 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.

Example:



Your cumulative transfer-in MPF accrued benefits is **HKD108,000**, **reaching the requirement of tier 2**. Therefore your **cumulative bonus unit rebates is HKD500***.

* Upon allocation of the bonus units to the MPF personal account, a confirmation shall be sent to the account holder.

Benefits of consolidating your MPF accounts

You may get a new MPF account every time you move to a new employer. Managing them all separately can be a hassle, especially when you haven't checked the account(s) for a while, you may forget the account details. It's time saving for you to bring all MPF accounts together in one place for easier management.

Holistic retirement planning in one account

One instruction to switch Constituent Funds

Comprehensive support from our MPF Specialists

Strengths of Hang Seng MPF

Professional support for MPF account consolidation

Hang Seng MPF Specialists can help you consolidate your MPF accounts with total professionalism

Diversified fund choices

Hang Seng MPF offers a total of 20 Constituent Funds which include actively managed, passively managed and index-tracking Constituent Funds to suit your retirement needs

Comprehensive services

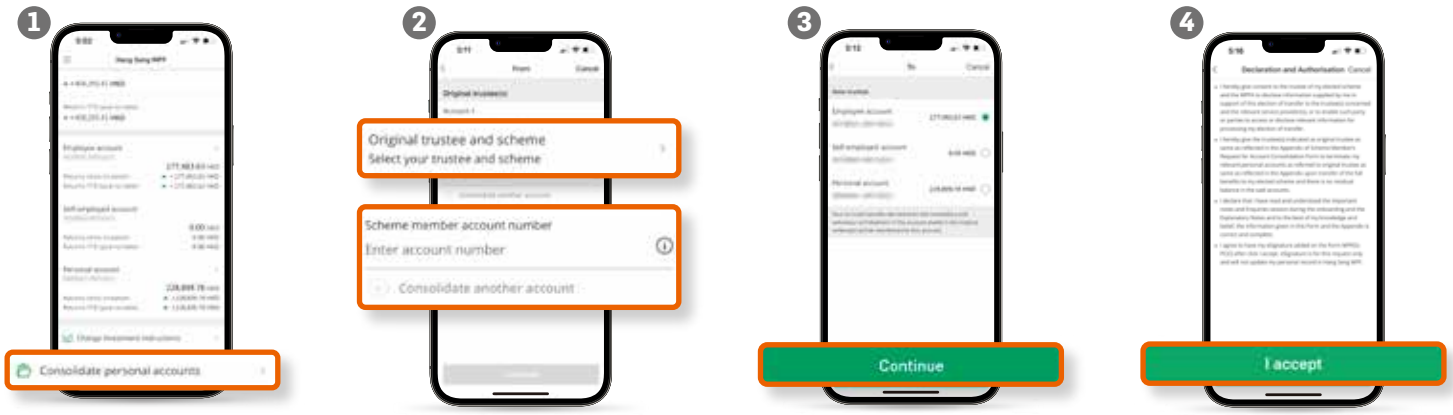
Hang Seng MPF provides a wide range of MPF service tools, including Hang Seng Personal e-Banking, Hang Seng Mobile App, hotline and consolidated statements etc.

This promotional leaflet should read in conjunction with the MPF Scheme Brochure (including any supplements) and Key Scheme Information Document which contain detailed information about Hang Seng Mandatory Provident Fund – SuperTrust Plus including information on the fund structure, risks involved, fee table and our ability to alter the fees and charges in the future. Please read the Important Notes in the relevant form before completing the form for transferring MPF accrued benefits.

To register for the bonus unit offer, please call our Hang Seng MPF Direct on 2997 2838 or contact our Hang Seng MPF Specialists.

Consolidation of MPF personal account(s) through Hang Seng Mobile App

Existing Hang Seng MPF members only need a few easy steps to apply the consolidation of MPF personal account(s)# through Hang Seng Mobile App*. The entire process is convenient and speedy.



Log on to the personal account consolidation onboarding page and read Important Note

Provide the required Trustee and scheme information^ for the transfer of accrued benefits and input our contact information

Verify the transfer information and accept the Declaration and Authorization

* Minimum MPF benefits from an ORSO scheme and MPF accrued benefits under Employee Choice Arrangement (ECA) cannot be transferred to Hang Seng MPF through Hang Seng Mobile App.

\# The instruction will be sent to the eMPF Platform for their processing. The processing timeline shall be counted from the date the eMPF Platform having received the instruction form(s).

^ You can check the number of personal account(s) you hold, and the contact information of the trustee under which each account is held through the e-Enquiry of Personal Account (ePA) platform or the mobile app launched by the Mandatory Provident Fund Schemes Authority and then contact current trustee(s) for enquiries. Besides, you can check the relevant information by referring to the annual benefit statement(s) from your current trustee(s).

Terms and conditions:

1. The Hang Seng MPF Personal Account Consolidation Offer ('Offer') is provided by Hang Seng Bank Limited ('Bank').
2. All members are required to register through a Hang Seng MPF Specialist or Hang Seng Mobile App.
3. The promotion period of the Offer is from 1 January 2026 to 31 March 2026 (both days inclusive) ('Promotion Period').
4. The following terms and conditions are applicable to the Offer:
   - The Offer is available for MPF accrued benefits/ Minimum MPF Benefits transferred from other MPF schemes ('Eligible MPF Benefits') to a Hang Seng MPF personal account ('Eligible Account').
   - A member will receive bonus units according to the aggregate transfer-in amount received in corresponding tier in their Eligible Account if all the following requirements are met:
     i. Bonus Unit
        – The Eligible MPF Benefits have to be transferred successfully to the Eligible Account within the period from 1 January 2026 to 31 May 2026 (the 'Transfer-in Transaction Period') after the submission of the completed relevant form through a Hang Seng MPF Specialist within the Promotion Period; or
        – The MPF accrued benefits have to be transferred successfully to the Eligible Account within the Transfer-in Transaction Period after the submission of the accurate and complete transfer-in instructions through the Hang Seng Mobile App within the Promotion Period.
     ii. The Eligible MPF Benefits must be held in the Eligible Account for at least 6 months from the date the relevant benefits have been successfully transferred to the Eligible Account (the 'Transfer-in Holding Period').
     iii. The member does not transfer-out or withdraw those benefits from the Eligible Account before the bonus units are allocated.
     iv. Eligible MPF Benefits, other than Minimum MPF Benefits, transferred from a Hang Seng or HSBC MPF scheme are excluded from this Offer.
     v. Minimum MPF Benefits from an ORSO scheme and MPF accrued benefits under Employee Choice Arrangement (ECA) cannot be transferred to the Eligible Account via the Hang Seng Mobile App to take advantage of the Offer.
     vi. The bonus unit payout is based on the transfer-in amount of the Eligible MPF Benefits within the Transfer-in Transaction Period.
   - The bonus units will be allocated to the Eligible Account within the next 2 months after the Transfer-in Holding Period, according to (i) the investment choice(s) of the Eligible Account and (ii) the unit prices of the relevant constituent fund(s) as of the date of allocation.
   - Each member is entitled to the bonus units under the Offer ONE time only.
5. The member shall not receive any bonus units if their Eligible Account has been cancelled or terminated before the bonus units are allocated, or if the bonus unit rebates are less than 0.001 unit for a respective Constituent Fund.
6. The bonus units allocated to the member's Eligible Account are part of the account balance and shall be subject to the relevant fees and charges applicable to the Hang Seng MPF scheme. For details of the fees and charges, please refer to the MPF Scheme Brochure (including any supplements) and Key Scheme Information Document.
7. You cannot transfer bonus units to other members or convert them into cash or cash equivalent, except where you submit a valid withdrawal request for accrued benefits under the Mandatory Provident Fund Schemes Ordinance, applicable regulatory requirements, and the scheme rules of Hang Seng MPF.
8. In the event of any disputes related to the Offer, the Bank's decision shall be final and conclusive.
9. The Bank reserves the right to change these terms and conditions at any time and the Offer may be withdrawn and/or terminated by the Bank at its discretion without prior notice to members.
10. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.
11. No person other than you and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
12. These terms and conditions are governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

Customers have a right to request that their personal data are not to 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 The Hongkong and Shanghai Banking Corporation Limited, PO Box 73770, Kowloon Central Post Office. After the Hang Seng Mandatory Provident Fund - SuperTrust Plus is onboarded to the eMPF Platform, customers have to submit a request to the eMPF Platform to cease to use their personal data in direct marketing.

Investment involves risks. Past performance is not indicative of future performance. For further details including the product features and risks involved, please refer to the MPF Scheme Brochure (including any supplements) and Key Scheme Information Document.

Issued by Hang Seng Bank Limited
January 2026

Member HSBC Group

CB645 01/26 (PD)