



Disclosure of information about the MPF intermediaries to the client

Hang Seng Bank Limited (the '**Bank**') whose registered address is at 83 Des Voeux Road Central, Hong Kong is the MPF Scheme Provider of the Hang Seng Mandatory Provident Fund - SuperTrust Plus ('MPF scheme'). This document explains the capacity of the Bank and its authorised MPF intermediaries, the affiliation of the Bank with the key parties connected with the operation or distribution of the MPF scheme, and the benefits receivable by the Bank or its authorised MPF intermediaries in respect of sales and marketing of the MPF scheme.

Information Disclosure	The Bank	Authorised MPF Intermediaries of the Bank
Nature of business	Major business activities comprise retail banking and wealth management, commercial banking, and global banking and markets. The Bank also offers a comprehensive range of renminbi services as well as a wide variety of insurance products and employee benefits services to meet the diverse needs of customers	Not Applicable
Capacity in distributing the MPF scheme	Acting as MPF Scheme Provider and Principal Intermediary of the MPF scheme	Acting as subsidiary intermediaries of the Bank. Please refer to the authorised MPF intermediary's business card
Affiliated key parties connected with the operations/distribution of the MPF scheme	<p>Guarantor of the Guaranteed Fund under Hang Seng Mandatory Provident Fund - SuperTrust Plus HSBC Life (International) Limited</p> <p>Trustee and Custodian HSBC Provident Fund Trustee (Hong Kong) Limited</p> <p>Investment Managers Hang Seng Investment Management Limited HSBC Investment Funds (Hong Kong) Limited HSBC Global Asset Management (Hong Kong) Limited</p> <p>Investment Adviser HSBC Global Asset Management (Hong Kong) Limited</p>	
The types of MPF Regulated Activities of the MPF Intermediaries being/to be conducted	Making invitation and/or inducement relating to a material decision (as defined in section 34F of the Mandatory Provident Fund Schemes Ordinance)	
Information about Monetary and Non-monetary Benefits of Intermediaries		
<p>You will not be charged any direct fees by the Bank or its authorised MPF intermediaries for providing the regulated activities described above. The Bank acting as the Principal Intermediary of the MPF scheme will receive distribution fees through the regulated activities performed by its authorised MPF intermediaries. In addition, the Bank acting as the MPF Scheme Provider will receive the member servicing fee as described in the MPF Scheme Brochure. This member servicing fee is included in the management fees. The distribution fees receivable by the Bank may vary based on which of the Constituent Funds within the MPF scheme you choose. The Bank's authorised MPF intermediaries receive salary and/or discretionary bonus for distributing the MPF scheme. However, such salary and/or discretionary bonus receivable by the Bank's authorised MPF intermediaries will not vary based on which of the Constituent Funds within the MPF scheme you choose.</p>		



向客戶披露關於強積金中介人的資料

恒生銀行有限公司(「本行」)，其註冊地址為香港德輔道中83號，為恒生強積金智選計劃(「強積金計劃」)的強積金計劃營辦人。本文件旨在介紹本行及其授權的強積金中介人，與其他主要聯繫機構在營辦或銷售強積金計劃時的身分，和披露關於本行或其授權的強積金中介人因透過銷售及推廣強積金計劃所帶來的收益。

資料披露	本行	由本行授權的強積金中介人
業務性質	主要業務包括零售銀行及財富管理、商業銀行，以及環球銀行及資本市場。本行亦為配合客戶不同需求提供全面的人民幣服務及廣泛的保險產品和僱員福利服務	不適用
分銷強積金計劃時的身分	強積金計劃營辦人及強積金計劃主事中介人	本行的附屬中介人，請參閱獲授權的強積金中介人的名片
營運／銷售強積金計劃的主要聯繫機構	<p>恒生強積金智選計劃保證基金的保證人 滙豐人壽保險(國際)有限公司</p> <p>信託人及託管人 HSBC Provident Fund Trustee (Hong Kong) Limited</p> <p>投資經理 恒生投資管理有限公司 滙豐投資基金(香港)有限公司 滙豐環球投資管理(香港)有限公司</p> <p>投資顧問 滙豐環球投資管理(香港)有限公司</p>	
強積金中介人進行強積金受規管活動的類型	邀請及／或勸誘他人作出關鍵決定 (有關定義請參閱強積金條例第34F條)	
中介人的金錢利益及非金錢利益的資料		
<p>客戶在由本行或其授權的強積金中介人提供上述受規管活動時將不會被收取任何直接費用。本行作為強積金計劃的主事中介人會透過其授權的強積金中介人所進行之受規管活動而獲取分銷費。此外，本行作為強積金計劃營辦人，亦會收取於強積金計劃說明書內所列載的成員服務費，而該費用已包括在基金管理費中。本行所收取的分銷費或會因你選擇此強積金計劃內不同的成分基金而有所改變。獲本行授權的強積金中介人會透過分銷強積金計劃而收取薪金及／或酌情花紅。但無論你選擇任何在此強積金計劃內的成分基金，獲本行授權的強積金中介人所收取的薪金及／或酌情花紅亦不會有所改變。</p>		