

To 致: HSBC Provident Fund Trustee (Hong Kong) Limited

c/o 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 九龍中央郵政信箱73770號

or 或

Place into the MPF drop-in box at designated Hang Seng Bank branches

投放於指定恒生銀行分行的強積金寄存辦理箱

Hang Seng MPF Employer Direct 恒生強積金僱主專線: 2288 6822

Hang Seng MPF Service Hotline 恒生強積金服務熱線: 2213 2213



HAPT

**SCHEME MEMBER'S REQUEST FOR TRANSFER OF
TAX DEDUCTIBLE VOLUNTARY CONTRIBUTIONS (TVC)**

(for a TVC account holder to transfer benefits from the TVC account in a scheme

(Original Scheme) to the TVC account in another scheme (New Scheme) elected by the member)

計劃成員可扣稅自願性供款轉移申請表

**(適用於可扣稅自願性供款賬戶持有人把一個計劃(原計劃)的可扣稅自願性供款賬戶內的權益
轉移至自選的另一個計劃(新計劃)的可扣稅自願性供款賬戶)**

Sections 149A and 149B of the Mandatory Provident Fund Schemes (General) Regulation (Cap 485A)
《強制性公積金計劃(一般)規例》(第485A章)第149A及149B條

Note 注意:

- Please complete in CAPITAL and BLOCK LETTERS and tick ✓ the appropriate box(es). 請用大楷及正楷填寫，並於適當的方格內加上[✓]號。
- Please read the "Notes to Transfer of MPF Accrued Benefits (Benefits) of Tax Deductible Voluntary Contributions" before you complete this Form. 填寫本表格前，請先閱讀《轉移可扣稅自願性供款的強積金累算權益(權益)須知》。
- The personal data to be supplied in support of this election of transfer are to be used for processing your election of transfer. The personal data you supply may, for such purpose, be transferred to the trustee(s) concerned, the relevant service provider(s), and the government or regulatory bodies including the Mandatory Provident Fund Schemes Authority (MPFA). 你就此項轉移申請提供的個人資料，將用作處理你的轉移申請。你提供的個人資料可能會為該目的而轉交相關受託人、相關服務提供者，以及政府或規管機構，包括強制性公積金計劃管理局(積金局)。
- Please provide a certified true copy of your HKID card, if this was not previously provided or if there has been any change of information contained in your HKID card. If you are NOT a holder of a HKID card, please provide a certified true copy of your passport. (Applicable for electing to transfer-out the benefits from Hang Seng MPF scheme) 若以往未曾提供或資料已變更，請提供你的香港身分證之認證副本。如你非持有有效的香港身分證，請提供你的護照之認證副本。(適用於選擇把恒生強積金計劃內的權益轉出)
- Certified true copies should be certified by any of the following personnel 提交認證副本可經由下列人士核證：
 - A certified public accountant/lawyer/banker/notary public acceptable to entities of HSBC Group; or 任何滙豐集團成員認可的執業會計師/律師/往來銀行/公證人；或
 - A member of Hong Kong Institute of Chartered Secretaries (HKICS), 任何香港特許秘書公會會員。
- 'Registered Scheme' means a retirement benefits scheme registered under section 21 or 21A of the 'MPF Ordinance'. 「註冊計劃」指已根據《強積金條例》第21條或第21A條註冊的退休福利計劃。
- Please note that if any of your change of investment instruction is scheduled on any day that the transfer of benefits of the TVC account as stated in this Form is to be processed, your change of investment instruction will not be processed if your TVC account will be terminated after the transfer of benefits is completed. In addition, the information of your terminated TVC account will not be shown in Hang Seng MPF website hangseng.com/empf. 請注意，如你的更改投資指示的執行日同為本表格所述可扣稅自願性供款賬戶的權益轉移的執行日，而你的可扣稅自願性供款賬戶於完成轉移權益後終止，你的更改投資指示將不獲處理。此外，已終止的可扣稅自願性供款賬戶資料將不會顯示在恒生強積金的網址hangseng.com/empf。
- If there is any new contribution or transfer in amount received under your Hang Seng MPF account, your request for fund transfer out (if applicable) would be processed after such new contribution or transfer in has completed the subscription investment. 若你的恒生強積金賬戶收到新的供款或轉移金額，你的轉出要求(如適用)將會在有關供款或轉移金額完成認購投資後才獲處理。
- (Applicable to Member who opts-in for MPF e-Statement / e-Advice 適用於強積金電子結單/電子通知書的成員)
Please be reminded to save/print all previously issued MPF e-Statement / e-Advice, where applicable, of your to-be-closed MPF account for record purpose. The MPF e-Statement / e-Advice will not be available via Hang Seng Personal e-Banking after the relevant MPF account is closed. 請在你的強積金賬戶終止前列印或儲存該賬戶的強積金電子結單/電子通知書(如適用)作往後的參考或備用。相關強積金賬戶一經終止，有關的強積金電子結單/電子通知書將無法透過恒生個人e-Banking使用。
- The information provided will be used in accordance with the relevant MPF Ordinance and/or its Regulations and the same manner as mentioned in the "Personal Information Collection Statement for Hang Seng Mandatory Provident Fund" ("PICS"). The PICS can be obtained through Hang Seng MPF website hangseng.com/empf or MPF hotline 2288 6822 (Employer) or 2213 2213 (Member). By signing this form, your present choice of receiving direct marketing information will remain unchanged. If you wish to update the use of your personal data for direct marketing purpose as stated in the PICS from the Hang Seng MPF scheme, you may exercise your right by notifying us. 所有已提供的資料將按照有關強積金條例及/或其規例及《恒生強積金的收集個人資料聲明》(「聲明」)處理。該聲明可透過以下恒生強積金網站hangseng.com/empf或強積金熱線2288 6822(僱主)或2213 2213(成員)索取。在簽署本表格後，你現時關於接收直接促銷資訊的選擇將維持不變。如你希望更新在恒生強積金計劃聲明中使用你的個人資料作直接促銷的用途，你可通知我們行使你的選擇權。

SECTION I – SCHEME MEMBER DETAILS 第I部 – 計劃成員資料

(1) Full name^{Note 1} 全名^{註1} (same as that shown on your HKID card 與你的香港身分證上的姓名相同)

Surname姓氏 _____ Given name 名字 _____

(2) Identification 身分證明
 HKID Card number 香港身分證號碼 _____ Passport number 護照號碼 _____
(ONLY for scheme member without HKID Card 本欄僅供沒有香港身分證的計劃成員填寫)

(3) Correspondence address¹ 通訊地址¹

Room/Flat 室	Floor 樓	Block 座	Name of building 大廈名稱
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Name of estate 屋邨名稱	Number and name of street/road 門牌號碼及街道名稱
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District/Postal code 地區/郵政編號	<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界 <input type="checkbox"/> Others 其他	City 城市	Country/Region 國家/地區
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SECTION I – SCHEME MEMBER DETAILS (CONT'D) 第I部 – 計劃成員資料(續)

(4) Contact details ¹ 聯絡資料 ¹	Country/Region code 國家／區域編號	Area code 地區號碼	Phone no. 電話號碼
Day time phone no. ² 日間聯絡電話 ²	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mobile phone no. ² 流動電話號碼 ²	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address (if any) 電郵地址(如有)	<input type="text"/>		

¹ After verifying the signature provided in this transfer form, the correspondence address and contact details will be updated accordingly for the scheme member's other relevant MPF scheme accounts under Hang Seng MPF for future correspondence. The transfer statement and cheque (if any) related to this transfer request will be sent to this correspondence address after completion of this transfer request. If you are also a user of the Hang Seng Personal e-banking and Personal Banking Mobile services solely for your participation in the Hang Seng MPF scheme without having a bank account with Hang Seng Bank ("MPF only"), please provide your correspondence address in English, mobile phone number, and email address in this form. Otherwise, your Hang Seng Personal e-banking and Personal Banking Mobile services (MPF only) and request for regeneration of a Personal Identification Number (PIN) may be affected. 核實你在此轉移表格所提供的簽署後，此通訊地址及聯絡資料將被更新於恒生強積金下計劃成員的其他有關強積金計劃賬戶作為日後通訊。當此表格之轉移完成處理後，有關轉移報表及支票(如有)將會寄往此通訊地址。如你同時是僅參與恒生強積金計劃而沒有恒生銀行賬戶的恒生個人e-banking及個人流動理財用戶，請在本表格提供你的英文通訊地址、流動電話號碼及電郵地址。否則你的恒生個人e-banking及個人流動理財服務(僅限強積金)和重新發出密碼的要求可能會受到影響。

² If you are providing overseas contact details outside Hong Kong SAR, please also include the correct Country/Region Code and Area Code. However, for overseas mobile numbers, usually there is no need to add an Area Code and you may check with your telecommunications service provider for details. 如你所提供的是香港特別行政區以外的海外聯絡資料，請包括正確的國家／區域及地區編號；然而，海外手提電話號碼一般毋須加上地區編號，詳情請向你的電訊服務供應商查詢。

SECTION II – ORIGINAL SCHEME INFORMATION OF THE TVC ACCOUNT 第II部 – 可扣稅自願性供款賬戶所屬原計劃的資料

(5) Name of the Original Scheme^{Note 2} of the TVC Account 可扣稅自願性供款賬戶所屬原計劃的名稱^{註2}

SECTION III – NEW SCHEME INFORMATION OF THE TVC ACCOUNT 第III部 – 可扣稅自願性供款賬戶所屬新計劃的資料

I elect to transfer all benefits in the TVC account in the Original Scheme to the following scheme 本人選擇把原計劃的可扣稅自願性供款賬戶內的權益全部轉移至以下計劃：

(6) Name of the New Scheme^{Note 3} of the TVC Account 可扣稅自願性供款賬戶所屬新計劃的名稱^{註3}

SECTION IV – DECLARATION AND AUTHORISATION 第IV部 – 聲明及授權書

(7) I hereby give consent to the trustee of the New Scheme and the MPFA to disclose information supplied by me in support of this election of transfer to the trustee(s) concerned and the relevant service provider(s), or to enable such party or parties to access or disclose relevant information for processing my election of transfer. 本人同意，新計劃的受託人及積金局可為處理本人的轉移申請，向相關受託人及相關服務提供者披露本人就此項轉移申請提供的資料，或使該等機構／人士能夠取覽或披露該等資料。

(8) I hereby give the trustee of the Original Scheme an instruction to terminate my TVC account in the Original Scheme as referred to in Section II upon transfer of all benefits to the New Scheme and there is no residual balance in the said account. 本人謹此指示原計劃的受託人，在把本人於第II部所述的原計劃的可扣稅自願性供款賬戶內的權益全部轉移至新計劃後，以及在該賬戶內並無剩餘款項的情況下，終止該可扣稅自願性供款賬戶。

(9) I confirm and declare that 本人確認及聲明：

- I have read and understood the Notes to Transfer of MPF Accrued Benefits (Benefits) of Tax Deductible Voluntary Contributions and the Explanatory Notes, and have voluntarily elected to transfer my benefits in accordance with this Form; and 本人已閱讀及明白《轉移可扣稅自願性供款的強積金累算權益(權益)須知》及註釋的內容，並自願選擇按照本表格轉移權益；及
- to the best of my knowledge and belief, the information given in this Form is correct and complete; and 盡本人所知所信，本表格所提供的資料均屬正確無訛且無缺漏；及
- I have read and understood the full details of this form (including the Notes on this form) and agree to abide by the rules stated herein. 本人已細閱及明白此表格內的所有內容(包括此表格上的注意部分)，並同意遵守此處的規則。

Signature^{Note 4} 簽署^{註4}

Date 日期

To 致 : HSBC Provident Fund Trustee (Hong Kong) Limited

c/o 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 九龍中央郵政信箱 73770 號

Hang Seng MPF Employer Direct 恒生強積金僱主專線 : 2288 6822

Hang Seng MPF Service Hotline 恒生強積金服務熱線 : 2213 2213

Hang Seng MPF Customer Declaration Form 恒生強積金客戶聲明書

Note 注意 :

- This declaration form is applicable for conducting regulated activities under MPFA Guidelines. 本聲明書適用於根據積金局指引訂明之受規管活動。
- Please complete in BLOCK LETTERS and tick ✓ the appropriate box(es). 請用正楷填寫，並於適當的方格內加上[✓]號。
- The completed declaration form must be returned with relevant registered scheme application forms, accrued benefit transfer forms, any forms about Flexi-Contributions or Tax Deductible Voluntary Contributions to the Administrator – The Hongkong and Shanghai Banking Corporation Limited. 請把填妥的聲明書連同有關參加註冊計劃申請表格、累算權益轉移表格、任何關於靈活供款表格或可扣稅自願性供款表格一併寄交行政管理人 — 香港上海滙豐銀行有限公司。

A. Customer information 客戶資料			
1. Customer name 客戶名稱			
2. HKID no./Passport no. 身分證號碼/護照號碼	3. BR or CI no. 商業登記證或公司註冊號碼 (if applicable 如適用)	4. MPF membership number 強積金成員編號 (if applicable 如適用)	
5. Industry Type 行業類別	6. Education Level 教育程度 <input type="checkbox"/> Secondary or above 中學或以上 <input type="checkbox"/> Primary or below 小學或以下		

B. Clients with special needs 需要特別照顧客戶
<p>According to the Guidelines on Conduct Requirements for Registered Intermediaries, issued under section 6H of the Mandatory Provident Fund Schemes Ordinance (Cap. 485), a MPF registered intermediary should provide extra care of, and support for, clients with special needs ('vulnerable clients') during the sales and marketing process relating to the making of a key decision. A vulnerable client for this purpose is a person who is not, or may not be, able to fully understand the type of information to be provided and discussed or who is not, or may not be, able to make that key decision. Such clients may include those who are illiterate, with low level of education i.e. primary level or below, visually or otherwise impaired in a manner that affects their ability to make the relevant key decision independently. A key decision for this purpose refers to one of the following decisions:</p> <p>(a) choosing a particular Constituent Fund; (b) making a transfer that would involve a transfer out of a guaranteed fund; (c) making an early withdrawal of accrued benefits from the MPF System; or (d) making how much voluntary contributions into a particular registered scheme or a particular Constituent Fund.</p> <p>根據《強制性公積金計劃條例》(第485章)第6H條發出的《註冊中介人操守要求指引》，註冊中介人進行受規管活動時，如遇到需要特別照顧的客戶，在進行與作出重要決定有關的銷售及推銷程序時，須給予額外的照顧和支援。需要特別照顧的客戶是指不能完全明白或也許不能完全明白所提供及討論的資料的人士，或是指不能作出該重要決定或也許不能作出該重要決定的人士。這些需要特別照顧的客戶可包括文盲人士、教育水平在小學或以下程度的人士，以及因視障或有其他障礙而令其獨立作出有關重要決定的能力受到影響的人士。重要決定是指以下其中一項決定：</p> <p>(a) 選擇某一特定的成分基金； (b) 因轉移而涉及轉出保證基金； (c) 從強積金制度提早提取累算權益；或 (d) 向某一特定註冊計劃或某一特定成分基金作出多少自願性供款。</p> <p><input type="checkbox"/> Not applicable. The above content does not apply to my circumstances. 不適用。以上內容並不適用於本人之情況。 <input type="checkbox"/> The above content applied to my circumstances. 以上內容適用於本人之情況。</p>

C. Witness arrangement and Reflection period (only applicable to Vulnerable Clients) 見證安排及考慮期(只適用於「需要特別照顧的客戶」)								
<p>(Please tick (i) or (ii) below and either one box or both boxes under (i) can be ticked 請選擇以下(i)或(ii)而(i)項下可選一項或二項)</p> <p>(i) <input type="checkbox"/> I have a friend / relative who does not fall into the above categories as companion to witness this sales process. 本人有一位非以上類別的朋友/親友作為本人同伴參與見證此銷售過程。</p> <table border="0"><tr><td>Full name of witness 見證人姓名</td><td>HKID/Passport no. of witness 見證人身分證/護照號碼</td><td>Signature of witness 見證人簽署</td><td>Date signed 簽署日期</td></tr></table> <p>and/or 及/或</p> <p><input type="checkbox"/> I agree the MPF Intermediary to invite an additional Hang Seng Bank staff to witness this sales process. 本人同意強積金中介人邀請一位額外恒生銀行職員參與見證此銷售過程。</p> <table border="0"><tr><td>Full name of staff 職員姓名</td><td>Staff number 職員號碼</td><td>Signature of staff 職員簽署</td><td>Date signed 簽署日期</td></tr></table> <p>or 或</p> <p>(ii) <input type="checkbox"/> I declare that I do not need companion or additional Hang Seng Bank staff to witness the sale process as I am able to make decision independently and do not want to disclose my personal information to other parties and confirm this choice by signing below. 本人聲明本人並不需要同伴或一位額外恒生銀行職員參與見證銷售過程，因本人能作出獨立決定及不願將個人資料向第三者披露，本人現於以下簽署確認。</p> <p>Customer's signature 客戶簽署</p> <p>Reflection Period 考慮期 I have been advised on _____ (DD/MM/YYYY) to take at least one business day to reflect before applying the product(s) discussed. 貴行曾於 _____ (日/月/年)建議本人在申請已討論的產品前可用不少於一個營業日的時間去考慮。</p> <p><input type="checkbox"/> I decided to take at least one business day to reflect before filling the form. 本人決定在填寫表格前用不少於一個營業日的時間去考慮。 <input type="checkbox"/> I decided that I do not need a reflection period before filling the form. 本人決定在填寫表格前不需要考慮期。</p> <p>Customer's signature 客戶簽署</p>	Full name of witness 見證人姓名	HKID/Passport no. of witness 見證人身分證/護照號碼	Signature of witness 見證人簽署	Date signed 簽署日期	Full name of staff 職員姓名	Staff number 職員號碼	Signature of staff 職員簽署	Date signed 簽署日期
Full name of witness 見證人姓名	HKID/Passport no. of witness 見證人身分證/護照號碼	Signature of witness 見證人簽署	Date signed 簽署日期					
Full name of staff 職員姓名	Staff number 職員號碼	Signature of staff 職員簽署	Date signed 簽署日期					

D. Transferring out of Guaranteed Funds 轉出保證基金

- I understand that if the transfer of the accrued benefits would result in a transfer out of a guaranteed fund, it may cause some or all of the guarantee conditions not being satisfied, thus resulting in the loss of the guarantee. I understand that I am being advised to check the offering document of the original scheme or consult the approved trustee for details before transferring out of the guaranteed fund. 本人明白若此轉移會導致本人從保證基金轉出累算權益，可能會因未能符合部分或全部的保證條件而導致喪失保證。本人明白強積金中介人的建議，應先行查閱原有計劃的要約文件，或向核准受託人查詢詳情後，才從保證基金轉出累算權益。
- Not applicable, this application is not relating to any transferring out of Guaranteed Funds. 不適用，本申請與任何從保證基金轉出累算權益無關。

E. Declaration and signature 聲明及簽署

I agree and confirm that during the sales process, the MPF Intermediary has NOT 本人同意及確認在銷售過程中，強積金中介人沒有：

- (a) extended an invitation or inducement to me that involves the choice of a particular Constituent Fund within the Hang Seng MPF scheme (HSMPPF) 邀請或誘使本人作出關乎在恒生強積金計劃內某成分基金的選擇；
- (b) given any regulated advice/opinion to me that involves the choice of joining the HSMPPF, choosing a particular Constituent Fund, making contribution to HSMPPF, or transfer of MPF accrued benefits; or 向本人提供作出關乎加入恒生強積金計劃、選擇某成分基金、向恒生強積金計劃作出供款或轉移強積金累算權益的受規管建議／意見；或
- (c) given detailed advice to me in relation to my decision (if any) 向本人提供詳細意見而當中涉及以下決定(如有)：
- (i) on early withdrawal of accrued benefits from the MPF System; or 有關從強積金制度提早提取累算權益的決定；或
- (ii) as to the amount of any voluntary contributions to be paid into the MPF System. 有關向強積金制度作出自願性供款的款額的決定。

By signing this form, I declare that 在簽署本表格時，本人謹此聲明：

- The information given in this form/and its attachment is/are correct and complete. 本表格／及隨附文件所提供的資料均屬正確無訛且並無缺漏。
- I have received the 'Disclosure of information about the MPF intermediaries to the client' sheet ('Disclosure Sheet'), information about the MPF Intermediaries such as name of the MPF Intermediary and the MPF Intermediary Registration Number, a copy of latest version of the MPF Scheme Brochure and Key Scheme Information Document of the HSMPPF and/or the 'Guide to Transfer Benefits Under Employee Choice Arrangement' (only applicable to relevant transfers under employee choice arrangement), and accept the Terms and Conditions therein when submitting the relevant application(s). 本人已收受「向客戶披露關於強積金中介人的資料」單張(「披露聲明」)、強積金中介人資料如強積金中介人姓名及強積金中介人註冊編號、最新版本之恒生強積金計劃說明書及主要計劃資料文件及／或「僱員自選安排權益轉移指南」(只適用於根據僱員自選安排而作出之轉移)，在作出有關申請時表示本人接受該些刊物之條款及細則。
- I understand and provide consent to Hang Seng Bank Limited, as the Principal Intermediary of HSMPPF and its MPF Intermediaries, for receiving monetary and non-monetary benefits attributable to carrying on the regulated activities as set out in the Disclosure Sheet. 本人明白及同意恒生銀行有限公司作為恒生強積金計劃的主事中介人及其強積金中介人在進行就其於披露聲明上所列載的受規管活動而獲得金錢利益及非金錢利益。
- I confirm that the MPF Intermediary has informed me of my right to request specific disclosure of information in relation to the monetary benefits receivable by Hang Seng Bank Limited, being the Principal Intermediary of HSMPPF, if such monetary benefits are receivable from a party including a sponsor, promoter or approved trustee and are directly attributable to carrying on the regulated activities as set out in the Disclosure Sheet. 本人確認強積金中介人已告知倘若恒生銀行有限公司作為恒生強積金計劃的主事中介人在進行就其於披露聲明上所列載的受規管活動而獲得的金錢利益是來自保薦人、推銷商或核准受託人等的任何一方，本人則有權要求有關主事中介人具體披露所得到的金錢利益的資料。
- I confirm that the MPF Intermediary has provided the relevant information of the HSMPPF and its Constituent Funds, including risk disclosure, fees and charges to me. 本人確認強積金中介人已向本人提供有關恒生強積金計劃及其成分基金之資料，包括其中的風險披露及費用詳情。
- I understand that I was advised to read carefully the relevant offering documents and understand the information contained therein prior to making the transfer of MPF accrued benefits and any other 'Key Decisions' mentioned in page 1. 本人明白在作出強積金累算權益轉移及在第一頁所提及的任何其他「重要決定」前，應仔細閱讀及充分理解有關銷售文件內所刊載的資訊。
- I acknowledge that the MPF Intermediary has explained the timeframe involved in the transfer process of MPF accrued benefits (if applicable) and there will be a time lag during which the accrued benefits will not be invested as the accrued benefits are generally first cashed out by the trustee of my original MPF scheme and then transferred to the trustee of the new MPF scheme for re-investment. In any case, I have the right to seek professional financial advice when in doubt. (Only applicable for transfer of MPF accrued benefit). 本人確認強積金中介人已解釋強積金累算權益轉移過程(如適用)需時處理。其間將令累算權益出現投資真空期，此乃由於本人原有強積金計劃之受託人通常會首先把累算權益兌現然後轉移至新強積金計劃受託人作再投資。在任何情況下，本人有權就有關投資方面的疑問尋求專業投資意見。(只適用於強積金累算權益轉移)。

X

Signature of customer 客戶簽署

Date signed 簽署日期

F. Return postal address 回郵地址

(Note: This part must be completed ONLY if your application is made through the sales and marketing activities conducting by the MPF intermediary. 註：只適用於當你的申請是透過強積金中介人的銷售及推銷活動所進行，此部分必須填寫。)

Please fill in your name and return postal address, and check to ensure their correctness. The information of this part is used for posting the copy of this form to you only. 請填寫你的姓名及回郵地址並確保填寫正確無誤。此部分的資料僅供用作寄回本表格的副本予你。

(Please complete in BLOCK letters 請用正楷填寫)

Name : _____ 姓名
Address : _____ 地址

For office use only 公司專用	<input type="checkbox"/> CDD Pre-checked	Staff name 1	SID	BCC	Programme code	Reference code
	<input type="checkbox"/> ETB	Staff name 2 - referrer	RID	BCC		

NOTES TO TRANSFER OF MPF ACCRUED BENEFITS (BENEFITS) OF TAX DEDUCTIBLE VOLUNTARY CONTRIBUTIONS 轉移可扣稅自願性供款的強積金累算權益(權益)須知 Sections 149A and 149B of the Mandatory Provident Fund Schemes (General) Regulation (Cap 485A) 《強制性公積金計劃(一般)規例》(第485A章)第149A及149B條

Please read the following **important notes** before completing HAPT Form. 填寫HAPT表格前，請先閱讀下列**重要資料**：

(1) Definition of terms 用詞定義：

- (a) “Tax Deductible Voluntary Contributions” (TVC) – refer to contributions that are paid into a TVC account under section 11A of the Mandatory Provident Fund Schemes Ordinance (the Ordinance). 「可扣稅自願性供款」指根據《強制性公積金計劃條例》(《條例》)第11A條，存入可扣稅自願性供款賬戶的供款。
- (b) “TVC account” – an account in an MPF registered scheme (scheme) opened by a person under section 11A of the Ordinance and into which TVC are paid and in which the member’s benefits derived from those TVC and the TVC transferred to the account from another TVC account are held. 「可扣稅自願性供款賬戶」指任何人士根據《條例》第11A條在強積金註冊計劃(計劃)中開立，用作存入可扣稅自願性供款，以及持有成員由該等可扣稅自願性供款產生的權益及持有從另一可扣稅自願性供款賬戶轉移至該賬戶的權益的賬戶。
- (c) “Original Scheme” – the scheme from which your benefits are to be transferred. 「原計劃」指轉出你的權益的計劃。
- (d) “New Scheme” – the scheme to which your benefits are to be transferred. 「新計劃」指轉入你的權益的計劃。

(2) A TVC account holder may make an election to transfer ALL (and not part of) benefits in the TVC account in the Original Scheme to the TVC account in the New Scheme. Benefits held in a TVC account cannot be transferred to a contribution account or personal account. 可扣稅自願性供款賬戶持有人可選擇把原計劃的可扣稅自願性供款賬戶內全部(而不是部分)權益轉移至新計劃的可扣稅自願性供款賬戶。在可扣稅自願性供款賬戶持有的權益不可轉移至供款賬戶或個人賬戶。

(3) If you wish to transfer benefits from more than one TVC account, you should submit a separate HAPT Form for each of those accounts. 如欲從多於一個可扣稅自願性供款賬戶轉出權益，請就每個賬戶分別提交一份HAPT表格。

(4) After your benefits held in the TVC account are transferred from the Original Scheme, your TVC account in the Original Scheme will be terminated. 當你在原計劃的可扣稅自願性供款賬戶持有的權益被轉出後，你在原計劃的可扣稅自願性供款賬戶便會終止。

Reminders before making an election to transfer 作出轉移選擇前的注意事項

(5) Before you decide to transfer your benefits to another scheme, you should take into consideration all relevant factors, including your personal needs and the following factors 在你決定把權益轉移至另一個計劃前，你應考慮所有相關因素，包括你的個人需要及以下因素：

- (a) services of the trustees (e.g. frequency of issuance of benefit statement to scheme members; number of free fund switchings per year) 受託人的服務(例如向計劃成員發出權益報表的頻密程度及每年可免費轉換基金的次數)；
- (b) fees and charges of the funds (for detailed information, please refer to the website of the Mandatory Provident Fund Schemes Authority (MPFA)) 基金的收費(詳情請參閱強制性公積金計劃管理局(積金局)網站)；
- (c) the range of fund choices offered by the schemes and in particular whether there are funds available that match what you need; and 計劃所提供的基金選擇，尤須注意計劃有否提供切合你需要的基金；及
- (d) if you are currently investing in an MPF guaranteed fund, a transfer of the benefits out of that guaranteed fund may result in some or all of the guarantee conditions not being satisfied; thus affecting your entitlement to the guarantee. Please check the offering document of the Original Scheme or consult the trustee of the Original Scheme for details. 如你現時投資於強積金保證基金，則從該保證基金轉出權益可能導致你不符合部分或所有保證條件，從而影響你享有保證的資格。有關詳情請查閱原計劃的要約文件，或向原計劃的受託人查詢。

(6) Before deciding to transfer benefits to the New Scheme, you should try to understand as much as you can about the New Scheme. Please read the offering document of the New Scheme, which can be found on the website of the MPFA, website of the trustee of the New Scheme or contact the trustee of the New Scheme. 在決定把權益轉移至新計劃前，你應盡量瞭解新計劃的內容。有關新計劃的詳情，請查閱新計劃的要約文件，該文件可於積金局網站及新計劃的受託人的網站下載，你也可向新計劃的受託人查詢詳情。

- (7) Please ensure that you have a TVC account in the New Scheme. Otherwise, you have to submit a membership enrolment form before or at the same time you submit this Form to the trustee of the New Scheme. Please consult your trustee of the New Scheme for the procedures and required documents for setting up a TVC account. 請確保你在新計劃已開立可扣稅自願性供款賬戶。否則，你在提交本表格之時或在此之前，須向新計劃的受託人提交成員參加計劃表格。有關開立可扣稅自願性供款賬戶的程序及所需文件，請向新計劃的受託人查詢。
- (8) If you wish to transfer your benefits from a scheme to another, please be aware of how the transferred-in benefits will be invested. In general, the transferred-in benefits will be invested according to the default investment strategy (DIS) if you either (a) do not give or have not given any investment instructions for the account to the trustee of the New Scheme or (b) have given investment instructions for the account to invest benefits according to the DIS. Please approach the trustee of the New Scheme to seek clarification, where necessary. If you wish to change or specify an investment instruction for the account in the New Scheme, please also approach the trustee of the New Scheme. 如欲把權益從一個計劃轉移至另一個計劃，請留意轉入賬戶的權益將會如何投資。一般而言，如你(a)沒有或尚未就有關賬戶向新計劃的受託人給予任何投資指示；或(b)已就有關賬戶給予投資指示，要求把權益按照預設投資策略投資，則轉入該賬戶的權益將按照預設投資策略投資。如有需要，請向新計劃的受託人查詢詳情。如欲就新計劃的賬戶更改或給予投資指示，亦請聯絡新計劃的受託人。
- (9) If you have reached, or are approaching, the age of 50 and your benefits are currently invested according to the DIS of the scheme, you should be aware that the de-risking mechanism of the DIS starts at the age of 50. If the annual de-risking of your investment in the DIS and your transfer request take place at around the same time, the trustee of the scheme shall sequence the de-risking and the transfer request in accordance with its procedures and in compliance with the Ordinance. Please consult the relevant trustee(s) if you wish to know the details of how the trustee(s) will handle these transactions. 如你已年滿或快將年滿50歲，而現時你的權益是按照計劃的預設投資策略投資，請留意預設投資策略的降低投資風險機制，會由計劃成員年滿50歲開始運作。如計劃的受託人在預設投資策略下按年降低你的投資風險的時間，與接獲你的轉移權益申請的時間相當接近，該計劃的受託人將根據其運作程序及在符合《條例》規定的情況下，訂定處理降低風險及轉移權益的次序。如欲瞭解受託人如何處理該等交易，請向相關受託人查詢詳情。
- (10) In order to prevent a third party from filling in incorrect information, please **DO NOT sign on a blank form**. After the completed election form has been received by the trustee of the New Scheme, the administration procedures taken by the trustees may not be reversible. 為免被第三者填上不正確的資料，**請勿在空白的表格上簽署**。在新計劃的受託人收到已填妥的選擇表格後，之前由受託人採取的行政步驟未必能夠撤銷。
- (11) The number of fund units shown in your current TVC account on the date you elect to transfer may be different from that as of the date on which the fund units are redeemed. The trustee of the Original Scheme will redeem all the fund units from your TVC account that you elect to transfer out on the date of redemption and transfer out the redeemed benefits. The trustee of the New Scheme will subscribe fund units in accordance with your instructions. There will be a time-lag of about one to two weeks, during which your benefits will not be invested in any fund. During this period, fund prices may change due to market fluctuations, and there is a risk of "selling low, buying high". 在你作出轉移選擇當日，你現有可扣稅自願性供款賬戶顯示的基金單位數目，或會與贖回基金單位當日的數目有所不同。原計劃的受託人將在贖回日贖回你選擇從可扣稅自願性供款賬戶轉出的權益的所有基金單位，以及轉出贖回權益。新計劃的受託人會按照你的指示買入基金單位，過程中會出現一至兩個星期的「投資空檔」。在此期間，你的權益不會投資於任何基金，假若這時基金價格因市場波動而出現變化，便有機會出現「低賣高買」的風險。
- (12) Please refer to the MPFA's website (www.mpfa.org.hk) for the factors to consider when choosing a scheme and the potential risks involved in MPF investment. 有關選擇計劃時各項考慮因素及強積金投資的潛在風險，請參閱積金局網站(www.mpfa.org.hk)的資料。

Enquiries 查詢

- (13) Information about a scheme is set out in the offering document of the scheme. This information will assist you in making a decision about whether to make a transfer of benefits to that scheme. Please contact the relevant trustees for enquiries about account details and information on specific schemes or funds. 計劃的要約文件載有該計劃的資料，這些資料將有助你決定是否把權益轉移至該計劃。如欲查詢賬戶詳情及個別計劃或基金的資料，請聯絡相關受託人。
- (14) For general enquiries regarding the TVC, you may contact the relevant trustees or the MPFA (email: mpfa@mpfa.org.hk or MPFA hotline: 2918 0102). 有關可扣稅自願性供款的一般查詢，可聯絡相關受託人或積金局(電郵地址：mpfa@mpfa.org.hk或積金局熱線電話：2918 0102)。

**Please complete HAPT Form at page 1 to page 4 and submit it
to the trustee of the new Scheme after completion.
請填妥載於第 1 頁至第 4 頁的 HAPT 表格，
並提交該表格予新計劃的受託人。**

Explanatory Notes

註釋

- (1) If you do NOT possess a HKID Card, please fill in your name as shown on your passport. 如你沒有香港身分證，請填上你在護照上的姓名。
- (2) The transfer election may not be processed if the Name of the Original Scheme is not provided or is incorrect. This information can be found in your notice of participation or annual benefit statement. If you are in doubt, please contact your trustee of the Original Scheme. Please refer to the MPFA's website (www.mpfa.org.hk) for the name of schemes. 如你沒有提供原計劃名稱，或所提供的資料有誤，則此項轉移申請或不獲處理。你可於參與通知或周年權益報表獲取有關資料。如有疑問，請聯絡你原計劃的受託人。有關強積金計劃的名稱，可參閱積金局網站(www.mpfa.org.hk)的資料。
- (3) The transfer election may not be processed if the Name of the New Scheme is not provided or is incorrect. If you are in doubt, please contact your trustee of the New Scheme. Please refer to the MPFA's website (www.mpfa.org.hk) for the name of schemes. 如你沒有提供新計劃名稱，或所提供的資料有誤，則此項轉移申請或不獲處理。如有疑問，請聯絡你新計劃的受託人。有關計劃的名稱，可參閱積金局網站(www.mpfa.org.hk)的資料。
- (4) The signature must be the same as your specimen signature previously given to your trustee of the Original Scheme. Please note that the transfer may not be processed if the signature provided in this Form does not match the specimen signature previously given to your trustee of the Original Scheme. If you are in doubt, please contact your trustee of the Original Scheme. 你的簽署必須與你之前給予原計劃的受託人的簽署式樣相同。請注意，若本表格上的簽署與你之前給予原計劃的受託人的簽署式樣不符，有關轉移或不獲處理。如有疑問，請聯絡你原計劃的受託人。