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BEA (MPF) Master Trust Scheme 東亞(強積金)集成信託計劃

Member – Participation Agreement (Special Voluntary Contribution Account “SVC”) 成員 – 參與協議 (特別自願性供款賬戶)

Parties

訂約方

- (1) The person named in the Schedule to this Agreement (the “SVC Applicant”);
本協議附表所列人士 (「特別自願性供款賬戶申請人」);
- (2) **Bank of East Asia (Trustees) Limited** of 32nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong (the “Trustee”);
東亞銀行(信託)有限公司, 地址為香港九龍觀塘道418號創紀之城五期東亞銀行中心32樓 (「受託人」);
- (3) **The Bank of East Asia, Limited** of 10 Des Voeux Road Central, Hong Kong (the “Sponsor”).
東亞銀行有限公司, 地址為香港德輔道中10號 (「保薦人」)。

Background

背景資料

BEA (MPF) Master Trust Scheme (the “Master Trust”) is a Registered Provident Fund Scheme established by a trust deed dated as of 31st January, 2000 (as amended, the “Trust Deed”). The SVC Applicant has elected to participate as a Special Voluntary Contribution Account Member of the Master Trust and has agreed to contribute to the Master Trust on the terms of this Agreement.

東亞(強積金)集成信託計劃(「本集成信託」)是一項於2000年1月31日訂立的信託契據(經修訂「信託契據」)所成立的註冊公積金計劃。特別自願性供款賬戶申請人已選擇以特別自願性供款賬戶成員身份參與本集成信託,並同意依據本集成信託之條文向本集成信託作出供款。

Agreement of the parties

訂約方的協議

1. The Trustee and Sponsor agree that the SVC Applicant shall become a Member of the Master Trust with effect from the date specified in the Schedule to this Agreement.
受託人和保薦人同意,特別自願性供款賬戶申請人須由本協議附表所指定日期起成為本集成信託所指的成員。
- 2.1 The SVC Applicant agrees to be bound by and covenants to comply with the provisions of the Trust Deed as from time to time in force and to perform any act or pay any sum required for the purposes of the Master Trust insofar as attributable to the SVC Applicant.
特別自願性供款賬戶申請人同意契諾遵守及受制於不時生效的信託契據條文,以及履行或支付其向本集成信託所需作出的任何行為或所需支付的任何款項(以特別自願性供款賬戶申請人所佔部分為限)。
- 2.2 The SVC Applicant gives the covenants as provided in Clause 10.2 of the Trust Deed and the covenants, warranties, undertakings and indemnities required by the provision of the Trust Deed. In addition, the SVC Applicant represents that he or she falls under any one of the following categories: (i) an employee, (ii) a self-employed person¹, or (iii) a member or a former member of an MPF scheme², an ORSO exempted scheme³ or a registered ORSO scheme.
特別自願性供款賬戶申請人提供信託契據第10.2條所規定的契約及信託契據條文所需的契約、保證、承諾及賠償保證。此外,特別自願性供款賬戶申請人表示該申請人屬於以下任何其中一個類別:(i)僱員、(ii)自僱人士¹或(iii)強積金計劃²、職業退休豁免計劃³或註冊職業退休金計劃的成員或前成員。
- 3.1 The Trustee and the SVC Applicant agree that the SVC Applicant shall at any time be entitled on request to the Trustee in the form specified by the Trustee to payment of all or part only of the amounts as agreed by the Trustee from time to time attributable to the SVC Applicant's voluntary contributions.
受託人及特別自願性供款賬戶申請人同意,特別自願性供款賬戶申請人可隨時以受託人指明的格式,要求受託人支付全部或由受託人不時作出同意的部分歸屬於該特別自願性供款賬戶申請人的自願性供款的款額。
- 3.2 Unless the Trustee otherwise agrees, all payments of contributions by the SVC Applicant to the Master Trust shall be paid to the Trustee in Hong Kong dollars by direct debit authorisation or cheque from an account with a bank in Hong Kong as described in the Schedule. Contributions in cash is not allowed unless otherwise agreed by the Trustee.
除非受託人另行同意,否則特別自願性供款賬戶申請人向本集成信託作出之一切供款,須依據附表所述,透過直接付款授權或香港的銀行賬戶開出的支票向受託人支付港元款項。除非受託人同意,現金供款概不接受。
4. The SVC Applicant agrees to pay all fees, expenses and other liabilities which are payable by the SVC Applicant in accordance with the Trust Deed or this Agreement.
特別自願性供款賬戶申請人同意支付其根據信託契據或本協議應付的所有費用、開支及其他負債。
5. The Trustee gives the covenants as provided in Clause 13 of the Trust Deed to the SVC Applicant.
受託人向特別自願性供款賬戶申請人提供信託契據第13條規定的契約。
6. Unless and until instructed otherwise, the signature of the SVC Applicant on this Agreement shall be treated as a specimen signature for the purpose of future verification of written instructions to the Trustee and / or the Sponsor by the SVC Applicant.
除非及直至另行指示,否則特別自願性供款賬戶申請人於本協議的簽名,將被用作日後核實其給予受託人及/或保薦人之書面指示的簽名式樣。
7. Unless the Trustee otherwise agrees, any request by the SVC Applicant to withdraw only part of the amount attributable to the SVC Applicant's voluntary contributions shall be for a minimum of HK\$5,000.
除非受託人另行同意,否則特別自願性供款賬戶申請人如欲索取部分而非全部歸屬於特別自願性供款賬戶申請人的自願性供款的款額,其索取金額必須為港幣5,000元或以上。
8. Unless the Trustee otherwise agrees, the total amount invested in BEA (MPF) Long Term Guaranteed Fund in any financial year of the Master Trust (the period from 1st April in a year to 31st March in the following year) shall be subject to a maximum amount of HK\$400,000. The Trustee will review this amount from time to time and has the discretion to make changes on this.
除非受託人另行同意,否則特別自願性供款賬戶申請人於本集成信託任何一個財政年度內(自每年四月一日起至翌年三月三十一日的期間)投資於東亞(強積金)保證基金之總供款額不得多於港幣400,000元。受託人將不時檢討此上限,並有權對此作出更改。
9. The SVC Applicant confirms that it has received, read and understood the Explanatory Memorandum of the Master Trust before entering into this Agreement.
特別自願性供款賬戶申請人確認在訂定協議前已詳閱、明白並接受本集成信託說明書所述之內容。
10. The SVC Applicant confirms that the information, covenants, warranties, undertakings and representations provided by the SVC Applicant in this Agreement (including the Schedule) are true and accurate as of the date hereof and shall promptly notify the Trustee of any change thereof. The SVC Applicant acknowledges that the Trustee relies on the information, covenants, warranties, undertakings and representations of the SVC Applicant in entering into this Agreement and agrees to indemnify and hold harmless the Trustee for any losses, liabilities, costs or expenses that the Trustee may suffer or incur by reason of, or in connection with, any breach by the SVC Applicant of any covenant, warranty, undertaking or representation made herein or any misrepresentation made by the SVC Applicant or any inaccuracy of the information provided by the SVC Applicant.
特別自願性供款賬戶申請人確認特別自願性供款賬戶申請人在本協議(包括附表)提供的資料、契約、保證、承諾及陳述在截至本協議日期為真實及準確,並應就任何變更即時通知受託人。特別自願性供款賬戶申請人知悉受託人在簽訂本協議時依賴特別自願性供款賬戶申請人的資料、契約、保證、承諾及陳述,並同意彌償受託人因特別自願性供款賬戶申請人違反其於本協議作出的任何契約、保證、承諾或陳述,或特別自願性供款賬戶申請人作出任何失實陳述,或特別自願性供款賬戶申請人所提供的資料有任何偏差而可能蒙受或招致的任何損失、責任、成本或支出,並使其免受損害。
11. Unless the context otherwise requires, words and expressions defined in the Trust Deed have the same meanings in this Agreement.
除非文義另有規定,信託契據所界定的用字及詞語與本協議所用者具有相同涵義。
12. This Agreement shall be governed by and construed in accordance with the laws of Hong Kong.
本協議須受香港法例管轄及按此以詮釋。
13. No person other than the SVC Applicant or the Trustee or the Sponsor will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of the terms of the Agreement.
除特別自願性供款賬戶申請人及受託人及保薦人以外,並無其他人具有權按《合約(第三者權利)條例》(香港法例第623章)強制執行本協議的條款之任何條文,或享有本協議的條款之任何條文下的利益。
1. A person whose relevant income (otherwise in the capacity of as an employee) derives from his production (in whole or in part) of goods or services in Hong Kong, or his trade in goods or services in or from Hong Kong.
非以僱員身分收取有關入息的人,而該等有關入息是源自該人在香港(全部或部分)生產貨品或提供服務,或源自在香港從事向香港以外地方提供貨品或服務的營業。
2. A provident fund scheme registered as an employer sponsored scheme, a master trust scheme or an industry scheme.
註冊為僱主營辦計劃、集成信託計劃或行業計劃的公積金計劃。
3. An exempted scheme within the meaning of section 2 of the Occupational Retirement Schemes Ordinance (Cap. 426) or an occupational retirement scheme where the employer of the scheme is the government of a place outside Hong Kong or an agency or undertaking of or by such a government which is not operated for the purpose of gain.
《職業退休計劃條例》(第426章)第2條所指的獲豁免計劃,或僱主是香港以外地方的政府或是該政府的或由該政府指定的並非以牟利為營運目的或代理機構或經營機構的職業退休計劃。

Sponsor: The Bank of East Asia, Limited
保薦人: 東亞銀行有限公司

Trustee, Custodian and Administrator: Bank of East Asia (Trustees) Limited
受託人、保管人及管理人: 東亞銀行(信託)有限公司

Website : www.hkbea.com
網址

Email : BEAMPF@hkbea.com
電郵

BEA (MPF) Hotline : 2211 1777
東亞(強積金)熱線
(Operated by Bank of East Asia (Trustees) Limited)
(由東亞銀行(信託)有限公司運作)

Fax no. : 3608 6003
傳真號碼

Schedule 附表

Please ✓ where appropriate 請於適當方格內劃上「✓」

Part I Details of SVC Applicant 第一部分 個人資料			
Choose ONE of the following to confirm that as a SVC applicant, you fall under the selected category: 請選擇下列其中一項，以確定你作為特別自願性供款賬戶的申請人屬於哪個類別：			
<input type="checkbox"/> an employee 僱員 <input type="checkbox"/> a self employed person 自僱人士 <input type="checkbox"/> a member or a former member of an MPF scheme, an ORSO exempted scheme or a registered ORSO scheme 強積金計劃、職業退休豁免計劃或註冊職業退休金計劃的成員或前成員			
Name in English (Same as HKID Card / passport) 英文姓名 (與香港身份證 / 護照相同)		Name in Chinese 中文姓名	Sex 性別
HKID Card No. 香港身份證號碼		Passport No. (NOT applicable to Hong Kong permanent resident) ^Δ 護照號碼 (不適用於香港永久性居民) ^Δ	Document Nationality / Region 證件國籍或所屬地區
Mobile Phone / Day Time Contact No. 手提電話 / 日間聯絡電話號碼	Email Address (if any) 電郵地址 (如有)	Date of Birth (dd/mm/yyyy) 出生日期 (日/月/年)	
Residential Address* (P.O. Box address will not be accepted. All correspondence will be sent to the following address.) 住址* (郵政信箱恕不接受。所有通訊將寄往以下地址。)			Date of Participation in the Master Trust (dd/mm/yyyy) 參與本集成信託的日期 (日/月/年)
♦ Under Section 91(2) of the Mandatory Provident Fund Schemes (General) Regulation, the Trustee must maintain a record of each member's residential address. 按強制性公積金計劃 (一般) 規例第 91 (2) 條，受託人必須記錄每位成員的住址資料。 Δ For non-permanent resident of Hong Kong and non-resident of Hong Kong, please provide the certified copy of passport or documentary proof of nationality for identity verification purpose. 如非香港永久性居民及非香港居民，請提供護照核證副本或其他與國籍相關的證明文件，以用於核對身份用途。			

Classification of Occupation

職業類別

<input type="checkbox"/> Dentist (01) 牙醫 <input type="checkbox"/> Doctor (02) 醫生 <input type="checkbox"/> Architect (03) 建築師 <input type="checkbox"/> Engineer / Surveyor (04) 工程師 / 測量師 <input type="checkbox"/> Teacher (05) 教師 <input type="checkbox"/> System Analyst / Computer Programmer (06) 系統分析員 / 電腦程式員 <input type="checkbox"/> Lawyer (07) 律師	<input type="checkbox"/> Accountant (08) 會計師 <input type="checkbox"/> Writer / Artist (09) 作家 / 藝術家 <input type="checkbox"/> Social Worker (10) 社工 <input type="checkbox"/> Nurse / Para-Medical Worker (11) 護理員 <input type="checkbox"/> Technician (12) 技術員 <input type="checkbox"/> Banking (13) 銀行 <input type="checkbox"/> Agricultural Worker / Fisherfolk (14) 漁農從業員	<input type="checkbox"/> Supervisor / Foreman (15) 監督 / 領班 <input type="checkbox"/> Worker (16) 工人 <input type="checkbox"/> Executive (17) 行政人員 <input type="checkbox"/> Clerical (18) 文員 <input type="checkbox"/> Sales (19) 銷售員 <input type="checkbox"/> Merchant (20) 商人 <input type="checkbox"/> Hawker (21) 小販	<input type="checkbox"/> Civil Servant (22) 公務員 <input type="checkbox"/> Retired / Housewife (23) 退休 / 家庭主婦 <input type="checkbox"/> Student (24) 學生 <input type="checkbox"/> Unemployed (25) 無業 <input type="checkbox"/> Others (Please specify): 其他 (請列明): _____
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Part II Scheme Information

第二部分 計劃資料

Contribution Period 供款期 Monthly (1 st day - month end) 每月 (1號 - 月尾)	
Payment Type 付款方法	<input type="checkbox"/> Regular Contribution by Autopay 以自動轉賬定期供款 Contribution Amount 供款額：港幣 _____ 元 (minimum HK\$100 each time) (最低每次為港幣 100 元) Monthly Contribution Day _____ (e.g. 15 th / month end) 每月供款日 _____ (例：15 號 / 月尾) Please complete the "Member - Application / Cancel Direct Debit Authorisation For Contributions" 請填寫 "成員 - 申請 / 取消供款直接付款授權書"
	<input type="checkbox"/> Irregular Contribution by Cheque 不定期供款 (遞交支票) Contribution Amount 供款額：港幣 _____ 元 (minimum HK\$500 each time) (最低每次為港幣 500 元) Cheque No. _____ 支票號碼：_____ (made payable to "BEA (MPF) Master Trust Scheme") (抬頭請填寫 "東亞 (強積金) 集成信託計劃")
Please note: if you do not wish to choose an investment option, you do not have to complete the "Investment Choice" below, and your future contributions and accrued benefits transferred from another scheme will be invested in accordance with the Default Investment Strategy ("DIS") by default. 請注意：如你不想作出投資選擇，你可無須填寫以下「投資選擇」，而你的未來供款及從其他計劃轉移之累算權益將預設為根據預設投資策略投資。	

Personal Information Collection Statement
個人資料收集聲明

The information the SVC Applicant provides to the Bank of East Asia (Trustees) Limited (“Trustee”) as the trustee of the BEA (MPF) Master Trust Scheme (“Scheme”) and The Bank of East Asia, Limited (“Sponsor”) as the sponsor of the Scheme is to enable the Trustee and the Sponsor to carry on their respective retirement and MPF related business and may be used for the purposes of (i) communication with the SVC Applicant and SVC Applicant’s personal representative(s) including the provision of information in relation to the Scheme; (ii) transferring to any other trustee carrying on retirement business or any association or government authority that exists or is formed from time to time or service providers / agents / contractors (which provide services including but not limited to administrative, telecommunications, data processing and storage in connection with the operation of the Trustee’s and Sponsor’s retirement business) whether local or overseas but, only in so far as the transfer of such information is necessary for such other person to exercise or perform functions under or for the purposes of the Mandatory Provident Fund Schemes Ordinance; (iii) disclosing to such other persons to whom disclosure may be required by an order of a court, applicable laws or requirements made under a law; (iv) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the Trustee and the Sponsor and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities and (v) conducting direct marketing activities on MPF related products, benefits or services of the Trustee or the Sponsor.

特別自願性供款賬戶申請人向東亞(強積金)集成信託計劃(「本計劃」)的受託人東亞銀行(信託)有限公司(「受託人」)及本計劃的保薦人東亞銀行有限公司(「保薦人」)提供的資料是讓受託人及保薦人得以經營各自的退休及強積金相關業務，並可用於下列用途：(i) 與特別自願性供款賬戶申請人及特別自願性供款賬戶申請人的遺產代理人通訊，包括提供有關本計劃的資料；(ii) 將資料轉移予任何經營退休業務的其他受託人或不時存在或成立的任何協會或政府機關或服務供應商/代理/承辦商(其提供的服務包括但不限於就受託人及保薦人的退休業務運作提供行政、電訊、數據處理及儲貯服務)(不論本地或海外)，但只限於轉移該等資料乃使該等其他人士根據或就《強制性公積金計劃條例》行使或履行職責所必要的情況；(iii) 根據法院命令、適用法律或根據某項法律作出的規定而需要向其披露相關資料的其他人士；(iv) 遵守受託人及保薦人集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於受託人及保薦人集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；及(v) 進行受託人或保薦人的強積金相關產品、利益或服務的直接促銷活動。

The Trustee and the Sponsor intend to use the SVC Applicant’s information provided in this application including the SVC Applicant’s name, address, telephone numbers, email address and other contact details and information for the purposes of (v) above. The Trustee and the Sponsor may not so use the data unless they have received your consent.

受託人及保薦人擬使用在此項申請中提供的特別自願性供款賬戶申請人資料，包括特別自願性供款賬戶申請人的姓名、地址、電話號碼、電郵地址及其他聯絡詳情及資料於上文(v)的用途。除非他們已取得你的同意，否則他們並不可以如此使用你的個人資料。

The information the SVC Applicant provides to the Trustee and the Sponsor is provided on a voluntary basis. However, failure to supply information may result in the Trustee and the Sponsor being unable to accept and process this application or provide MPF related services.

特別自願性供款賬戶申請人向受託人及保薦人提供資料乃屬自願性質。然而，如未能提供資料，則可能令受託人及保薦人無法接納及辦理此項申請或提供強積金相關服務。

The SVC Applicant (a) may, at any time and without charge, request the Trustee and/or the Sponsor for the personal data of the SVC Applicant not be used for direct marketing purpose; (b) shall be entitled to access to data or correction of data; or request for information regarding privacy policies and practices and kinds of data held by the Trustee and/or the Sponsor, by writing to:-
 特別自願性供款賬戶申請人可以書面方式 (a) 隨時要求受託人及/或保薦人不把特別自願性供款賬戶申請人的個人資料用於直接促銷用途，而無須支付任何費用；(b) 有權查閱或更正資料；或查閱有關受託人及/或保薦人的私隱政策及守則及所持有的資料種類：-

Bank of East Asia (Trustees) Limited
 The Individual Data Protection Officer
 Bank of East Asia (Trustees) Limited
 32nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong
 東亞銀行(信託)有限公司
 個人資料保障主任
 東亞銀行(信託)有限公司
 香港九龍觀塘道418號創紀之城五期東亞銀行中心32樓

The Bank of East Asia, Limited
 The Group Data Protection Officer
 The Bank of East Asia, Limited
 10 Des Voeux Road Central, Hong Kong
 東亞銀行有限公司
 集團資料保障主任
 東亞銀行有限公司
 香港德輔道中10號

In accordance with the terms of the Personal Data (Privacy) Ordinance, each of the Trustee and the Sponsor has the right to charge a reasonable fee for the processing of any data access request.
 根據《個人資料(私隱)條例》的條款，受託人及保薦人各自有權就處理任何查閱資料的要求收取合理費用。

You should check (“✓”) in the box on the left side of this item if you do not wish the Trustee itself to use your personal data in direct marketing.
 如閣下不希望受託人本身使用閣下的個人資料於直接促銷中，請在此項左邊的方格內加上剔號(「✓」)。

The above represents your present choice whether or not to receive direct marketing contact or information on MPF related products, benefits or services from the Trustee. This replaces any choice communicated by you to the Trustee prior to this application.
 以上代表閣下目前是否希望收到受託人的強積金相關產品、利益或服務的直接促銷聯繫或資訊的選擇，並取代閣下於本申請前向受託人傳達的任何選擇。

You should check (“✓”) in the box on the left side of this item if you do not wish the Sponsor itself to use your personal data in direct marketing.
 如閣下不希望保薦人本身使用閣下的個人資料於直接促銷中，請在此項左邊的方格內加上剔號(「✓」)。

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 以上代表閣下目前是否希望收到保薦人的強積金相關產品、利益或服務的直接促銷聯繫或資訊的選擇，並取代閣下於本申請前向保薦人傳達的任何選擇。

After a SVC Applicant ceases to be a member of the Scheme, the Trustee and the Sponsor shall continue to hold data relating to such SVC Applicant for a period of 7 years or such other period as prescribed by applicable laws and regulations.
 當特別自願性供款賬戶申請人不再是本計劃的成員後，受託人及保薦人會繼續持有有關該名特別自願性供款賬戶申請人的資料7年或按照有關法律和法規所規定的期限。

I hereby apply to join the BEA (MPF) Master Trust Scheme and confirm that I have received, read and understood the above personal information collection statement and the Explanatory Memorandum of the BEA (MPF) Master Trust Scheme and undertake to be bound by them.
 本人茲申請加入東亞(強積金)集成信託計劃，並確認本人已接獲、細閱及了解上述東亞(強積金)集成信託計劃的個人資料收集聲明及說明書，並承諾受其約束。

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I accept the responsibility for the investment choice which I have given on this form. I hereby declare that the investment decision indicated in this form has been reached as a result of my own independent judgement and opinion and no investment advice has been given by the Sponsor and the Trustee. In addition, I acknowledge that the Sponsor and the Trustee should not be liable for any loss resulting from the investment choice given.
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For Internal Use Only 內部專用	
Accepted and agreed by the Trustee For and on behalf of Bank of East Asia (Trustees) Limited 受託人接納及同意 代表東亞銀行(信託)有限公司	Accepted and agreed by the Sponsor For and on behalf of The Bank of East Asia, Limited 保薦人接納及同意 代表東亞銀行有限公司
Authorised Signature(s) 授權簽署	Authorised Signature(s) 授權簽署
Date 日期:	Date 日期:

Please attach the certified copy* of HKID Card / passport / documentary proof of nationality.
 請貼上香港身份證 / 護照 / 其他與國籍相關的證明文件核證副本*。

Checklist for documents to be enclosed 所需文件備忘	
<input type="checkbox"/> Certified copy of HKID Card (applicable to person with HKID Card) 香港身份證核證副本(適用於持有香港身份證人士)	
<input type="checkbox"/> Certified copy of passport or documentary proof of nationality (applicable to non-permanent resident of Hong Kong and non-resident of Hong Kong) 護照或其他與國籍相關的證明文件核證副本(適用於非香港永久性居民及非香港居民)	
For Internal Use Only 內部專用	
Name and Authorised Signature(s) of Principal Intermediary Engaged by Sponsor with Company Chop 由保薦人聘用的主事中介人名稱、授權簽署及公司印章:	Industry Code 行業編號:
	Name of Branch / Department 分行或部門名稱:
	Branch / Department / Broker Code 分行或部門或經紀人編號:

* Certified copy of HKID Card / passport / documentary proof of nationality should be completed by Staff of The Bank of East Asia Limited or a certified public accountant / lawyer / notary public / member of Hong Kong Institute of Chartered Secretaries acceptable to entities of Bank of East Asia (Trustees) Limited.
 核證香港身分證或護照或其他與國籍相關的證明文件副本程序可由任何東亞銀行職員及由東亞銀行(信託)有限公司認可的執業會計師/律師/公證人或香港特許秘書公會會員辦理。

BEA (MPF) Master Trust Scheme

東亞(強積金)集成信託計劃

Non-DIS (Other Constituent Funds) - Investment Choices ^(Note 1)

非預設投資策略(其他成分基金) - 投資選擇 ^(附註1)

Constituent Fund 成分基金	Investment Risk 風險程度 (Note 附註 2)	Investment Policy 投資政策
BEA (MPF) Growth Fund 東亞(強積金)增長基金	***	Equities: 60% to 90% 股票: 60%至90% Cash, Debt Securities and / or Money Market Instruments: 10% to 40% 現金、債券及/或貨幣市場投資工具: 10%至40%
BEA (MPF) Balanced Fund 東亞(強積金)均衡基金	**	Equities: 40% to 60% 股票: 40%至60% Cash, Debt Securities and / or Money Market Instruments: 40% to 60% 現金、債券及/或貨幣市場投資工具: 40%至60%
BEA (MPF) Stable Fund 東亞(強積金)平穩基金	**	Equities: 10% to 40% 股票: 10%至40% Cash, Debt Securities and / or Money Market Instruments: 60% to 90% 現金、債券及/或貨幣市場投資工具: 60%至90%
BEA (MPF) Global Equity Fund 東亞(強積金)環球股票基金	***	Equities: invest 70% to 100% in equity markets (including but not limited to the United States of America, United Kingdom, Japan, Canada, Germany, Switzerland, Australia and Spain) 股票: 投資70%至100%於股票市場(包括但不限於美國、英國、日本、加拿大、德國、瑞士、澳洲及西班牙) Cash, Debt Securities and / or Money Market Instruments for cash management purpose: up to 30% 現金、債券及/或貨幣市場投資工具(作現金管理用途): 最多30%
BEA (MPF) European Equity Fund 東亞(強積金)歐洲股票基金	****	Equities: invest 70% to 100% in equity markets (including but not limited to United Kingdom, France, Germany, Switzerland, Spain, Italy, Netherlands, Sweden and Finland) 股票: 投資70%至100%於股票市場(包括但不限於英國、法國、德國、瑞士、西班牙、意大利、荷蘭、瑞典及芬蘭) Cash, Debt Securities and / or Money Market Instruments for cash management purpose: up to 30% 現金、債券及/或貨幣市場投資工具(作現金管理用途): 最多30%
BEA (MPF) North American Equity Fund 東亞(強積金)北美股票基金	****	Equities: invest 70% to 100% in equities of companies that are listed in, or derive or are expected to derive a significant portion of their revenues from North America (including but not limited to United States and Canada) 股票: 投資70%至100%於在北美(包括但不限於美國及加拿大)上市或其大部分收入乃源自或預期源自北美的公司之股票 Cash, Debt Securities and / or Money Market Instruments for cash management purpose: up to 30% 現金、債券及/或貨幣市場投資工具(作現金管理用途): 最多30%
BEA (MPF) Asian Equity Fund ^(Note 3 & 4) 東亞(強積金)亞洲股票基金 ^(附註3及4) (formerly known as BEA (MPF) Asian Growth Fund) (前名為東亞(強積金)亞洲增長基金)	****	Equities: invest at least 70% of its underlying assets in equities of companies listed in the Asian equity markets (including but not limited to Singapore, Malaysia, Korea, Taiwan, Thailand, Indonesia, the Philippines, India, China and Hong Kong but excluding Japan) 股票: 投資最少70%於亞洲股票市場(包括但不限於新加坡、馬來西亞、韓國、台灣、泰國、印尼、菲律賓、印度、中國及香港, 但日本除外)上市之公司的股票 Cash, Debt Securities and / or Money Market Instruments for cash management purpose: up to 30% 現金、債券及/或貨幣市場投資工具(作現金管理用途): 最多30%
BEA (MPF) Greater China Equity Fund ^(Note 4) 東亞(強積金)大中華股票基金 ^(附註4) (formerly known as BEA (MPF) Greater China Growth Fund) (前名為東亞(強積金)大中華增長基金)	****	Equities: invest 70% to 100% of its underlying assets in Greater China Securities 股票: 投資70%至100%於大中華區證券 Cash, Debt Securities and / or Money Market Instruments for cash management purpose: up to 30% 現金、債券及/或貨幣市場投資工具(作現金管理用途): 最多30%
BEA (MPF) Japan Equity Fund 東亞(強積金)日本股票基金 (formerly known as BEA (MPF) Japan Growth Fund) (前名為東亞(強積金)日本增長基金)	****	Equities: invest at least 70% of its underlying assets in equities of companies listed in the Japanese equity market 股票: 投資最少70%於日本股票市場上市之公司的股票 Cash, Debt Securities and / or Money Market Instruments for cash management purpose: up to 30% 現金、債券及/或貨幣市場投資工具(作現金管理用途): 最多30%
BEA (MPF) Hong Kong Equity Fund 東亞(強積金)香港股票基金 (formerly known as BEA (MPF) Hong Kong Growth Fund) (前名為東亞(強積金)香港增長基金)	****	Equities: invest 70% to 100% of its underlying assets in equities of companies that are listed in, or derive or are expected to derive a significant portion of their revenues from Hong Kong 股票: 投資70%至100%於在香港上市或其大部分收入乃源自或預期源自香港的公司之股票 Cash, Debt Securities and / or Money Market Instruments for cash management purpose: up to 30% 現金、債券及/或貨幣市場投資工具(作現金管理用途): 最多30%
BEA China Tracker Fund ^(Note 4) 東亞中國追蹤指數基金 ^(附註4)	****	Invest directly in a single Approved Index-Tracking Fund, namely the Hang Seng China Enterprises Index ETF ^(Note 9) which aims to provide investment returns that match the performance of the Hang Seng China Enterprises Index as closely as practicable 直接投資於單一核准緊貼指數基金-恒生中國企業指數上市基金 ^(附註9) , 該核准緊貼指數基金旨在可行的情況下提供盡實際可能緊貼恒生中國企業指數表現的投資回報
BEA Hong Kong Tracker Fund 東亞香港追蹤指數基金	****	Invest directly in a single Approved Index-Tracking Fund, namely the Tracker Fund of Hong Kong which aims to provide investment results that closely correspond to the performance of the Hang Seng Index 直接投資於單一核准緊貼指數基金-盈富基金, 該核准緊貼指數基金旨在提供緊貼恒生指數表現之投資回報
BEA (MPF) Global Bond Fund 東亞(強積金)環球債券基金	**	Bonds: invest at least 70% of its underlying assets in a diversified range of global bonds denominated in various major currencies (including but not limited to US dollars, Euro, Pounds Sterling, Japanese Yen and Hong Kong dollars) 債券: 投資最少70%於以各種主要貨幣(包括但不限於美元、歐元、英鎊、日圓及港元)結算之各類環球債券 Cash and / or Money Market Instruments: 0% to 30% 現金及/或貨幣市場投資工具: 0%至30%
BEA (MPF) RMB & HKD Money Market Fund ^(Note 5) 東亞(強積金)人民幣及港幣貨幣市場基金 ^(附註5)	**	Short-term deposits (such as certificates of deposits and term deposits) placed with authorised financial institutions in Hong Kong: 90% to 100% 香港認可財務機構的短期存款(例如存款證及定期存款): 90%至100% Debt securities including bonds, fixed and floating rate securities, convertible bonds and notes with a remaining maturity period of 2 years or less, issued or distributed outside mainland China by banks, corporations and governments: 0% to 10% 由銀行、企業及政府在中國大陸境外發行或分銷的餘下年期為2年或以下的債務證券(包括債券、定息及浮息證券、可轉換債券及票據): 0%至10%
BEA (MPF) Long Term Guaranteed Fund ^(Note 6) 東亞(強積金)保證基金 ^(附註6)	**	Equity Securities: 10% to 55% 股票證券: 10%至55% Debt Securities: 25% to 90% 債務證券: 25%至90% Cash & Short Term Investments: 0% to 20% 現金及短期投資項目: 0%至20%
BEA (MPF) Conservative Fund ^(Note 7) 東亞(強積金)保守基金 ^(附註7)	*	Short-Term Deposits and Debt Securities: 100% 短期存款及債券: 100%
BEA (MPF) Core Accumulation Fund ^(Note 8) 東亞(強積金)核心累積基金 ^(附註8)	***	Higher Risk Assets (such as global equities): 55% to 65% 較高風險資產(如環球股票): 55%至65%
BEA (MPF) Age 65 Plus Fund ^(Note 8) 東亞(強積金)65歲後基金 ^(附註8)	**	Higher Risk Assets (such as global equities): 15% to 25% 較高風險資產(如環球股票): 15%至25%

Note 附註：

- Investments inherently involve risks and the unit prices of the constituent funds may go down as well as up. The above figures are for indication only while past performance is not indicative of future performance. For further details including the product features and risk factors involved, please refer to the Explanatory Memorandum of the BEA (MPF) Master Trust Scheme.
投資附帶風險，成分基金單位價格可跌可升。以上數據僅供參考，而過往的基金表現不能作為日後表現的指標。有關詳情，包括產品特點及所涉及的風險因素，請參閱東亞（強積金）集成信託計劃的說明書。
- The more the number of *, the higher the level of investment risk of the constituent fund.
*愈多表示該成分基金之投資風險愈高。
- Various countries in which this constituent fund will invest are considered as emerging markets. As emerging markets tend to be more volatile than developed markets, any holdings in emerging markets are exposed to higher levels of market risk.
此成分基金將投資的多個國家乃被視為新興市場。由於新興市場較已發展市場更為波動，因此於新興市場持有的任何投資會涉及較高水平的市場風險。
- These constituent funds may invest in securities of companies that are domiciled or conduct a significant portion of their business activities in, or derive or are expected to derive a significant portion of their revenues from, China. To the extent that these constituent funds have exposure to such companies, the value of the assets of these constituent funds may be affected by political, legal, economic, and fiscal uncertainties within China. Existing laws and regulations may not be consistently applied.
此成分基金或會投資於在中國註冊或在中國進行大部分業務活動，或其大部分收入乃源自或預期源自中國的公司之證券。倘若此成分基金投資於該等公司，此成分基金的資產價值，可能受到中國國內在政治、法律、經濟及財政各方面的不明朗因素影響。現行的法律及法規未必可貫徹應用。
- This constituent fund is denominated in HKD only and not in RMB. Its investment in RMB deposits and RMB debt instruments will be subject to additional currency risks. In particular, RMB is currently not a freely convertible currency and is subject to foreign exchange controls and repatriation restrictions imposed by the Chinese government. Also, its investment in offshore RMB debt securities will be subject to additional market / liquidity risks. There is currently no active secondary market for offshore RMB debt securities and therefore, this constituent fund may need to hold investments until maturity date of such offshore RMB debt securities. In addition, although the issuance of offshore RMB debt securities has increased substantially in recent years, supply still lags the demand for offshore RMB debt securities. As a result, new issues of offshore RMB debt securities are usually oversubscribed and may be priced higher than and / or trade with a lower yield than equivalent onshore RMB debt securities. Currently, most of the offshore RMB debt securities available in the market may not meet the requirements under Schedule 1 to the Mandatory Provident Fund Schemes (General) Regulation and therefore, the offshore RMB debt securities available for investment by this constituent fund may be limited which may result in concentration of credit risk.
此成分基金只以港幣及非以人民幣計值，其於人民幣存款及人民幣債務投資工具的投資，將須承受額外的貨幣風險。尤其是，人民幣目前並非自由可兌換的貨幣，須受制於中國政府所施加的外匯管制及資金調回限制。另外，其於離岸人民幣債務證券的投資將須承受額外市場/流動性風險。目前，由於離岸人民幣債務證券並無活躍的二級市場，此成分基金可能需要持有投資直至到期日。此外，儘管離岸人民幣債務證券的發行近年來已大幅增加，惟離岸人民幣債務證券的供應仍落後於需求。因此，新發行的離岸人民幣債務證券一般出現超額認購，而相比同等的非離岸人民幣債務證券，新發行的離岸人民幣債務證券訂價可能較高及/或以較低收益率買賣。目前，市場上可提供的離岸人民幣債務證券大多數可能不符合《強制性公積金計劃（一般）規例》附表1所載的規定，因此，此成分基金可投資的離岸人民幣債務證券可能有限，或會導致信貸風險集中。
- BEA (MPF) Long Term Guaranteed Fund invests solely in an approved pooled investment fund (the "Underlying Fund") in a form of insurance policy provided by Principal Insurance Company (Hong Kong) Limited (the "Guarantor"). The Guarantor offers the guarantee of capital and guaranteed rate of return for the Underlying Fund. The guaranteed rate of return for contributions made to the Underlying Fund after 30th September 2004 was revised. The revised guarantee rate would be the "new applicable rate", which is currently set at 1% p.a. The guaranteed rate of return for contributions made to the Underlying Fund on or before 30th September 2004 remains unchanged (5% p.a.).
The guarantee of capital and the prescribed guarantee rate of return will only be offered if the contributions invested in the Underlying Fund (through the BEA (MPF) Long Term Guaranteed Fund) are withdrawn upon the occurrence of a "qualifying event", which is the receipt by the Guarantor of a valid claim of the accrued benefits of the member upon satisfying any of the following conditions: (a) Attainment of the normal retirement age or retirement at or after the early retirement age but before the normal retirement age (b) Total incapacity (c) Death (d) Permanent departure from Hong Kong (e) Claim of "small balance" (f) Termination of the member's employment and the continuous period for which the member has been investing in the Underlying Fund (through the BEA (MPF) Long Term Guaranteed Fund) up to and including the last date of his employment ("qualifying period") is at least 36 complete months. (This only applies if the member is employed in a company participating in the Master Trust). Such qualifying period is determined at the scheme account level. The qualifying period may also be reset to zero if the member (or his personal representative) effects a redemption, switching out or withdrawal of investments from the BEA (MPF) Long Term Guaranteed Fund other than upon the occurrence of a qualifying event. For the avoidance of doubt, condition (f) does not apply to self-employed persons, personal account holders, Special Voluntary Contribution Account Members or Tax Deductible Voluntary Contribution Account holders (g) Terminal illness. The conditions (a) to (e), and (g) apply to employee members, self-employed persons, personal account holders, Special Voluntary Contribution Account Members and Tax Deductible Voluntary Contribution Account holders.
If a redemption, switching out or withdrawal of the units of the fund is effected other than the occurrence of a qualifying event as stated above, the guarantee will be affected. Special terms and conditions apply regarding how the guarantee operates. Please refer to the Appendix 1 of the Explanatory Memorandum for details of the credit risk, guarantee features and guarantee conditions of this constituent fund.
東亞（強積金）保證基金完全投資於由美國信安保險有限公司（「保證人」）以保險單形式提供保證的核准匯集投資基金（「基礎基金」）。保證人提供基礎基金的資本及回報率保證的擔保。在2004年9月30日之後，投資於基礎基金的供款所獲得的保證回報率已作出修訂。經修訂的保證率為「新適用率」，新適用率目前定為每年1%。於2004年9月30日或該日之前投入基礎基金的供款額所獲得的保證回報率維持不變（即每年5%）。
本金和訂明的回報率保證只有在發生「符合規定事項」後，如提取（透過東亞（強積金）保證基金）投資於基礎基金的供款時才會提供。發生符合規定事項，是指在符合下述任何條件的情況下，保證人收到由成員就其在本集成信託中的累算權益提出的有效申索：(a) 達到正常退休年齡，或在提早退休年齡退休，或在提早退休年齡後但在正常退休年齡前退休 (b) 完全喪失行為能力 (c) 死亡 (d) 永久性離開香港 (e) 申索「小額結餘」(f) 成員終止受僱，而且成員持續（透過東亞（強積金）保證基金）投資於基礎基金的期間（直至並包括其受僱的最後1日）（「符合規定期間」）須至少為36個整月。（此要求只適用於經由參與本集成信託公司所僱用的成員。）該符合規定期間是按計劃賬戶的層面釐定。若成員（或其遺產代理人）在並非發生符合規定事項的情況下對東亞（強積金）保證基金進行贖回、轉換或提取基金單位，則該成員的符合規定期間也可能被重訂為零。為免疑問，條件(f)並不適用於自僱人士、個人賬戶持有人、特別自願性供款賬戶成員或可扣稅自願性供款賬戶持有人。(g) 罹患末期疾病。(a)至(e)、及(g)項條件適用於僱員成員、自僱人士、個人賬戶持有人、特別自願性供款賬戶成員及可扣稅自願性供款賬戶持有人。
倘若在並非發生上述符合規定事項的情況下贖回、轉換或提取基金單位，保證將受影響。特定的條款及情況適用於保證運作。有關此項成分基金的信貸風險、保證特點及保證條件，請參閱說明書附件1。
- BEA (MPF) Conservative Fund does not provide any guarantee of the repayment of capital. Fees and charges of MPF conservative fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. BEA (MPF) Conservative Fund uses method (ii) and, therefore, unit prices, net asset value and fund performance quoted (except for the fund performance figures quoted in a fund fact sheet) do not reflect the impact of fees and charges.
東亞（強積金）保守基金並不提供任何退還資本的保證。強積金保守基金的收費可（一）透過扣除資產淨值收取；或（二）透過扣除成員賬戶中的單位收取。東亞（強積金）保守基金採用方式（二）收費，故所列之基金單位價格、資產淨值及基金表現（基金概覽所列的基金表現數字除外）並未反映收費的影響。
- De-risking mechanism will not apply if you choose these constituent funds as standalone investments (rather than as part of the DIS). However, the funds with same name under DIS and non-DIS have the same unit prices.
如你選擇此等成分基金作為獨立投資（而非預設投資策略的一部分），風險降低機制並不適用。然而，預設投資策略與非預設投資策略的同名基金，其單位價格相同。
- With effective from 5th March, 2018, the name of the Approved Index-Tracking Fund would be changed from Hang Seng H-Share Index ETF to Hang Seng China Enterprises Index ETF.
自2018年3月5日起，該核准緊貼指數基金的名稱由恒生H股指數上市基金變更為恒生中國企業指數上市基金。