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## BEA (MPF) Master Trust Scheme / Value Scheme / Industry Scheme 東亞（強積金）集成信託計劃 / 享惠計劃 / 行業計劃

### Employee Choice Arrangement ("ECA") – Transfer Election Form (Form MPF(S) - P(P))

(for an employee to transfer MPF accrued benefits ("benefits") from a contribution account in an MPF registered scheme ("scheme") under current employment ("Original Scheme") to an account in a scheme elected by the employee ("New Scheme") during employment)



解說例子

### 「僱員自選安排」– 轉移選擇表格（第 MPF(S) - P(P) 號表格）

（適用於僱員在現職期間把現職的強積金註冊計劃（「原計劃」）供款賬戶內的強積金累算權益（「權益」）轉移至自選計劃（「新計劃」）的賬戶）

Sections 148A and 148B 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148A及148B條

- (i) This Form must be completed by Member. Please use BLOCK LETTERS for completion and "✓" where applicable.  
本表格必須由成員填寫。請以正楷填寫並在適當之方格內加上「✓」號。
- (ii) Please read the "Guide to Transfer of MPF accrued benefits ("benefits") under Employee Choice Arrangement ("ECA")" (the "Guide") before completing this Form.  
填寫本表格前，請先細閱《「僱員自選安排」強積金累算權益（「權益」）轉移指南》（《指南》）。
- (iii) 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"). You have the right to obtain access to and request correction of any personal information concerning yourself in the possession of the Trustee. Request for such access can be made in writing and addressed to Bank of East Asia (Trustees) Limited, 32<sup>nd</sup> Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong.  
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」）。閣下有權取得及要求更改閣下本身在受託人擁有的任何個人資料。取用資料的要求可以書面提出並提交至東亞銀行（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。
- (iv) Upon completion of this Form, you may give this Form to trustee of new scheme.  
填妥本表格後，閣下應將之交予新計劃的受託人。
- (v) If you choose BANK OF EAST ASIA (TRUSTEES) LIMITED as your Trustee in the above item iv, please complete this Form and return to BEA branch or mail to MPF Administration Centre, 32<sup>nd</sup> Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong.  
若於上述第iv選擇東亞銀行（信託）有限公司為閣下的受託人，請將填妥的表格交回東亞銀行分行，或寄回：香港九龍觀塘道418號創紀之城五期東亞銀行中心32樓，強制性公積金行政中心。

<b>Part I</b> 第一部分	<b>Details of Scheme Member</b> 計劃成員資料	
Name in English (same as HKID Card <sup>Note 1</sup> / Passport) 英文姓名（與香港身份證 <sup>註1</sup> /護照相同）	HKID Card No. 香港身份證號碼	Mobile Phone / Daytime Contact No. 手提電話 / 日間聯絡電話號碼
Name in Chinese 中文姓名	Passport No. (ONLY for member without HKID Card) 護照號碼（本欄僅供沒有香港身份證的成員填寫）	Email address (if any) 電郵地址（如有）
Correspondence Address 通訊地址		

<b>Part II</b> 第二部分	<b>Contribution Account Information in the Original Scheme</b> 原計劃的供款賬戶資料	
Name of the Original Scheme <sup>Note 2</sup> 原計劃名稱 <sup>註2</sup> : _____		
Scheme Member Account Number <sup>Note 2</sup> 計劃成員賬戶號碼 <sup>註2</sup> : _____		
Employer's Identification Number <sup>Note 2, 3</sup> 僱主識別號碼 <sup>註2, 3</sup> : _____		

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 : 2211 1777  
(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

**Part III** **Transfer Of Benefits** Note 4  
**第三部分** **轉移權益** 註4

Please indicate the part(s) of benefits in your contribution account of Original Scheme that you wish to transfer out to another MPF account.  
 Please select either option (a) **or** (b) and ✓ as appropriate:

請注明你擬把原計劃供款賬戶內哪部分的權益轉移至另一個強積金賬戶。  
 請選擇方案 (a) **或** (b)，並在適當方格內加上 ✓ 號：

(a) **Transfer ALL Benefits**  
**轉移全部權益**

I wish to transfer **ALL** the benefits comprising the following parts from my contribution account of Original Scheme as its governing rules permit:  
 本人擬在管限規則准許下轉移原計劃供款賬戶內以下**全部**權益：

- Employee mandatory contributions in current employment Note 5,6  
 現職期間的僱員強制性供款 註5、6
- Employee voluntary contributions in current employment Note 7,8  
 現職期間的僱員自願性供款 註7、8
- Mandatory contributions that have been transferred into the contribution account and are attributable to former employment(s) Note 9  
 以往工作所累積並已轉移至供款賬戶的強制性供款 註9
- Voluntary contributions that have been transferred into the contribution account and are attributable to former employment(s) Note 8,10  
 以往工作所累積並已轉移至供款賬戶的自願性供款 註8、10

Please transfer the benefits to the following personal account:  
 請把權益轉移至以下個人賬戶：

<b>Name of New Scheme</b> <small>Note 11</small> 新計劃名稱 <small>註11</small>	<input type="checkbox"/> BEA (MPF) Master Trust Scheme 東亞 (強積金) 集成信託計劃	<input type="checkbox"/> BEA (MPF) Value Scheme 東亞 (強積金) 享惠計劃	<input type="checkbox"/> BEA (MPF) Industry Scheme 東亞 (強積金) 行業計劃	<input type="checkbox"/> Others (please specify) 其他 (請註明)：
<b>Scheme Member Account No.</b> <small>Note 11</small> 計劃成員賬戶號碼 <small>註11</small>				

**OR**  
**或**

(b) **Transfer Part(s) of Benefits**  
**轉移部分權益**

I wish to transfer the following **part(s)** of the benefits from my contribution account of Original Scheme as its governing rules permit: (you may select one or more parts below and ✓ as appropriate)

本人擬在管限規則准許下轉移原計劃供款賬戶內以下**部分**權益：(你可選擇轉移以下其中一部分或多個部分，請在適當方格內加上 ✓ 號)

Benefits to be transferred from Original Scheme 由原計劃轉出的權益	Type of account receiving the benefits 接收權益的賬戶類別
<input type="checkbox"/> Employee mandatory contributions in <u>current</u> employment <small>Note 5,6</small> 現職期間的僱員強制性供款 <small>註5、6</small>	} Personal account only 只限個人賬戶
<input type="checkbox"/> Employee voluntary contributions in <u>current</u> employment <small>Note 7,8</small> 現職期間的僱員自願性供款 <small>註7、8</small>	
<input type="checkbox"/> Mandatory contributions that have been transferred into the contribution account and are attributable to <u>former</u> employment(s) <small>Note 9</small> 以往工作所累積並已轉移至供款賬戶的強制性供款 <small>註9</small>	} Personal account <b>or</b> contribution account 個人賬戶 <b>或</b> 供款賬戶
<input type="checkbox"/> Voluntary contributions that have been transferred into the contribution account and are attributable to <u>former</u> employment(s) <small>Note 8,10</small> 以往工作所累積並已轉移至供款賬戶的自願性供款 <small>註8、10</small>	

Please transfer the benefits selected above to the following account:  
 請把上述選擇的權益轉移至以下賬戶：

<b>Name of New Scheme</b> <small>Note 11</small> 新計劃名稱 <small>註11</small>	<input type="checkbox"/> BEA (MPF) Master Trust Scheme 東亞 (強積金) 集成信託計劃	<input type="checkbox"/> BEA (MPF) Value Scheme 東亞 (強積金) 享惠計劃	<input type="checkbox"/> BEA (MPF) Industry Scheme 東亞 (強積金) 行業計劃	<input type="checkbox"/> Others (please specify) 其他 (請註明)：
<b>Account Type</b> <small>Note 11</small> (Select one only* and ✓ as appropriate) 賬戶類別 <small>註11</small> (只可選一項*，請於適當方格內加上 ✓ 號)	<input type="checkbox"/> Personal account 個人賬戶 <b>or 或</b> <input type="checkbox"/> Contribution account (Employer's Identification No. <small>Note 3,11</small> ; 供款賬戶 (僱主識別號碼 <small>註3、11</small> : ) )			
<b>Scheme Member Account No.</b> <small>Note 11</small> 計劃成員賬戶號碼 <small>註11</small>				

\* If you wish to transfer different parts of benefits from your contribution account to different MPF accounts, please fill in a separate Form MPF(S)-P(P) for each MPF account that receives the benefits.

\* 如欲把供款賬戶內不同部分的權益轉移至不同的強積金賬戶，請就每個將會接收該等權益的強積金賬戶填寫一份第 MPF (S) -P (P) 號表格。

**Part IV**  
**第四部分**      **Authorisation And Declaration**  
**授權及聲明**

- (a) I hereby give consent to the trustee of 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。
- (b) I confirm and declare that:  
本人確認及聲明：
- I have read and understood the Explanatory Notes and the Guide, and have voluntarily elected to transfer my MPF benefits in accordance with this Form;  
本人已閱讀及明白註釋及《指南》的內容，並自願選擇按照本表格轉移強積金權益；
  - at the date of submitting this Form, I am employed by the employer in relation to the contribution account in Original Scheme; and  
在提交本表格當日，本人受僱於為本人開立原計劃供款賬戶的僱主；及
  - to the best of my knowledge and belief, the information given in this Form is correct and complete.  
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。



Signature <sup>Note 12</sup>  
簽署 <sup>註 12</sup>

Date (DD/MM/YYYY)  
日期 (日/月/年)

**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：

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：

**Explanatory Notes**

**註釋**

- (1) If you do NOT possess a HKID Card, please fill in your name as shown on your passport.  
如果你沒有香港身份證，請填上你在護照上的姓名。
- (2) The transfer election may not be processed if the Name of Original Scheme, Scheme Member Account Number or the Employer's Identification Number is not provided or is incorrect. This information can be found in your membership certificate, notice of acceptance, notice of participation or annual benefit statement. If you are in doubt, please contact your trustee of Original Scheme or your employer. Please refer to the MPFA website ([www.mpfa.org.hk](http://www.mpfa.org.hk)) for the name of schemes.  
如果你沒有提供原計劃名稱、計劃成員賬戶號碼或僱主識別號碼，或所提供的資料有誤，則此項轉移申請或不獲處理。你可於成員證明書、接納通知、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或僱主。有關強積金計劃的名稱，可參閱積金局網站 ([www.mpfa.org.hk](http://www.mpfa.org.hk)) 的資料。
- (3) The Employer's Identification Number is the number assigned by the trustee to the employer concerned. Trustees may use different names for this number (e.g. account number, company code, contract number, employer account number, employer code, employer ID, employer number, MPF client number, participating plan number, plan number, scheme number, scheme ID, sub-scheme number). The number can be found in the statements issued by the trustees or through the member enquiry facilities available from trustees. If you are in doubt, please contact your trustee or your employer.  
僱主識別號碼即受託人為有關僱主編配的號碼。受託人或會使用不同名稱來設定此號碼 (例如賬戶編號、僱主編號、合約編號、強積金客戶編號、參與計劃編號、計劃編號、附屬計劃編號)。你可查閱受託人發出的報表上或透過受託人為成員提供的查詢服務獲取該號碼。如有疑問，請聯絡你的受託人或僱主。
- (4) If any part of the benefits chosen under part III contains nil balance, that part will not be processed.  
如果你在第三部分選擇轉移的權益的任何部分是「零」結餘，則該部分權益的轉移申請將不獲處理。
- (5) (a) This means all benefits in the sub-account referred to in section 78(6)(b) of the Mandatory Provident Fund Schemes (General) Regulation ("the Regulation").  
這是指《強制性公積金計劃(一般)規例》(《規例》)第78(6)(b)條所提述的分賬戶內的全部權益。  
(b) For a casual employee in an industry scheme, this sub-account generally contains the benefits derived from all the employee mandatory contributions made to this sub-account whilst working as a casual employee with different employers.  
就行業計劃的臨時僱員而言，這個分賬戶一般包含在以臨時僱員身份受僱於不同僱主期間向這個分賬戶所作出的所有僱員強制性供款所產生的權益。
- (6) If you have already elected to transfer out the benefits derived from the employee mandatory contributions once (or, if the governing rules of Original Scheme allow more than once, but the transfer elections you have made have reached the maximum number of times allowed by the governing rules) in the same calendar year, transfer of that part of the benefits will not be processed. Please refer to paragraph (4) of the Guide for more information.  
如果你已於同一公曆年內要求把僱員強制性供款所產生的權益轉出一次 (或如原計劃的管限規則准許你作出多於一次的轉移，但你轉移的次數已達該上限)，則該部分權益的轉移申請將不獲處理。詳情請參閱《指南》的第(4)段。
- (7) (a) This means all benefits in the sub-account referred to in section 78(6)(e) of the Regulation.  
這是指《規例》第78(6)(e)條所提述的分賬戶內的全部權益。  
(b) For a casual employee in an industry scheme, this sub-account generally contains the benefits derived from all the employee voluntary contributions made to this sub-account whilst working as a casual employee with different employers.  
就行業計劃的臨時僱員而言，這個分賬戶一般包含在以臨時僱員身份受僱於不同僱主期間向這個分賬戶所作出的所有僱員自願性供款所產生的權益。
- (8) If you request to transfer out the benefits derived from the voluntary contributions but the governing rules of Original Scheme do not allow this, the option(s) will not be processed. Please refer to paragraph (3) of the Guide for more information.  
如果你要求把自願性供款所產生的權益轉出，但原計劃的管限規則並不准許轉移，則有關轉移選項將不獲處理。詳情請參閱《指南》的第(3)段。
- (9) This means all benefits in the sub-account referred to in section 78(6)(c) of the Regulation. This part generally contains benefits derived from the mandatory contributions that are attributable to your former employment(s) or former self-employment(s) and that have been transferred into the contribution account under current employment.  
這是指《規例》第78(6)(c)條所提述的分賬戶內的全部權益。這部分一般包含以往受僱或自僱工作所累積並已轉移至現職供款賬戶的強制性供款所產生的權益。
- (10) This means all benefits in the sub-account referred to in section 78(6)(f) of the Regulation. This part generally contains benefits derived from the voluntary contributions that are attributable to your former employment(s) or former self-employment(s) and that have been transferred into the contribution account under current employment.  
這是指《規例》第78(6)(f)條所提述的分賬戶內的全部權益。這部分一般包含以往受僱或自僱工作所累積並已轉移至現職供款賬戶的自願性供款所產生的權益。
- (11) The transfer election may not be processed if the Name of New Scheme, Account Type, Employer's Identification Number or your Scheme Member Account Number is not provided or is incorrect. This information can be found in your membership certificate, notice of acceptance, notice of participation or annual benefit statement. You may, however, leave the Employer's Identification Number and the Scheme Member Account Number blank if you have recently enrolled in the scheme and have not been notified of those numbers. If you are in doubt, please contact your trustee of New Scheme. Please refer to the MPFA website ([www.mpfa.org.hk](http://www.mpfa.org.hk)) for the name of schemes.  
如果你沒有提供新計劃名稱、賬戶類別、僱主識別號碼或計劃成員賬戶號碼，或所提供的資料有誤，則此項轉移申請或不獲處理。你可於成員證明書、接納通知、參與通知或周年權益報表獲取有關資料。不過，如果你最近才參加計劃，並未獲悉僱主識別號碼及計劃成員賬戶號碼，則可留空此項。如有疑問，請聯絡你新計劃的受託人。有關強積金計劃的名稱，可參閱積金局網站 ([www.mpfa.org.hk](http://www.mpfa.org.hk)) 的資料。
- (12) The signature must be the same as your specimen signature previously given to your trustee of Original Scheme. Please note that the transfer may not be processed if the signature provided in this Form does not match with the specimen signature previously given to your trustee of Original Scheme. If you are in doubt, please contact your trustee of 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。

# GUIDE TO TRANSFER OF MPF ACCRUED BENEFITS (“BENEFITS”) UNDER EMPLOYEE CHOICE ARRANGEMENT (“ECA”)

Sections 148A and 148B of the Mandatory Provident Fund Schemes (General) Regulation (Cap 485A)

## 「僱員自選安排」強積金累算權益（「權益」）轉移指南 《強制性公積金計劃（一般）規例》（第485A章）第148A及148B條

### Explanation of terms used in Form MPF(S)-P(P), the Explanatory Notes and this Guide:

第MPF(S)-P(P)號表格、註釋及本《指南》的用詞解釋：

- (a) “Contribution account” – has the same meaning as in section 2 of the Mandatory Provident Fund Schemes (General) Regulation (“the Regulation”). Generally, it is an account in an MPF registered scheme (“scheme”) which is mainly used to receive MPF contributions (both employer and employee portions) made by an employer for an employee and on behalf of the employee. Contribution account may also include an account of a self-employed person in New Scheme which is mainly used to receive MPF contributions made by himself while self-employed.  
「供款賬戶」— 與《強制性公積金計劃（一般）規例》（《規例》）第2條所載的供款賬戶具有相同含義。一般是指強積金註冊計劃（「計劃」）下主要用以接收僱主為僱員所作出以及代表僱員所作出的強積金供款（包括僱主及僱員部分）的賬戶。供款賬戶亦包括自僱人士在新計劃下主要用以接收其在自僱期間所作出的強積金供款的賬戶。
- (b) “Personal account” – has the same meaning as in section 2 of the Regulation. Generally, it is an account (other than a contribution account and Tax Deductible Voluntary Contribution account) in a scheme which is mainly used to receive the benefits transferred from other contribution or personal account(s).  
「個人賬戶」— 與《規例》第2條所載的個人賬戶具有相同含義。一般是指計劃下主要用以接收由其他供款或個人賬戶轉入的權益的賬戶（不包括供款賬戶及可扣稅自願性供款賬戶）。
- (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. If you elect to transfer your benefits to another account within the same scheme, the new scheme on this Form will be the same as the original scheme.  
「新計劃」— 指轉入你的權益的計劃。如你選擇把權益轉移至同一計劃內的另一個賬戶，則本表格所述的新計劃將與原計劃相同。
- (e) “Calendar year” – the one-year period from 1 January to 31 December.  
「公曆年」— 指由1月1日至12月31日的一年期間。

### Rights of employees under the ECA

僱員在「僱員自選安排」下可享的權利

- (1) Under the ECA, an employee can, **during employment**, make an election to transfer part of the benefits from a contribution account in Original Scheme to an account in New Scheme nominated by him.  
在「僱員自選安排」下，僱員可在**受僱期間**，選擇把原計劃供款賬戶內的部分權益轉移至其自選新計劃的賬戶。
- (2) The table below shows the parts of benefits derived from the mandatory contributions in a contribution account and the transferability of these parts of benefits in a contribution account under the ECA.  
下表載列供款賬戶內由強制性供款所產生的各部分權益，以及這些權益在「僱員自選安排」下可作轉移的情況：

Parts of benefits in a contribution account 供款賬戶內的部分權益		Under ECA 在「僱員自選安排」下權益可作轉移的情況
(a)	Employer mandatory contributions in current employment 現職期間的僱主強制性供款	Not transferable 不可轉移
(b)	Employee mandatory contributions in current employment 現職期間的僱員強制性供款	Transferable to an MPF personal account <b>once per calendar year</b> <sup>1</sup> 可 <b>每公曆年一次</b> <sup>1</sup> 轉出至強積金個人賬戶
(c)	Mandatory contributions that have been transferred into the contribution account and are attributable to former employment(s) 以往工作所累積並已轉移至供款賬戶的強制性供款	Transferable to an MPF personal account or contribution account anytime 可隨時轉出至強積金個人賬戶或供款賬戶

- (3) The transferability of benefits derived from voluntary contributions is subject to the governing rules of Original Scheme. Please check this information from the offering documents of Original Scheme, which can be found on the website of the trustee of Original Scheme. You may also consult your employer or contact the trustee of Original Scheme.  
至於自願性供款所產生的權益是否可作轉移，則視乎原計劃的管限規則而定。有關規則的詳情，請查閱原計劃的要約文件，該文件可於原計劃的受託人的網站下載，你也可向僱主或原計劃的受託人查詢詳情。
- (4) You can only elect to transfer out the benefits derived from your employee mandatory contributions once per calendar year (unless the governing rules of Original Scheme provide for more frequent transfer-out). **The date the trustee of New Scheme receives the completed election form is adopted for counting that quota.** You may check that date from the transfer statement issued by your trustee of Original Scheme, or consult your trustee of Original Scheme directly.  
你在每個公曆年內只可選擇轉出僱員強制性供款所產生的權益一次（如原計劃的管限規則訂明可多次轉出權益，則不在此限）。**新計劃的受託人收到已填妥的轉移選擇表格的日期將用作計算轉移次數有否超出限額。**你可於原計劃的受託人向你發出的轉移結算書上查閱該日期，或直接向原計劃的受託人查詢。
- (5) Please note that the benefits derived from your employee mandatory contributions in current employment and employee voluntary contributions in current employment (if any) can be transferred to a **personal account** only. They cannot be transferred to another contribution account (Note: if you are concurrently working for more than one employer, you would have other contribution accounts).  
請注意，你在現職期間所作出的僱員強制性供款及僱員自願性供款（如有）所產生的權益只可轉移至**個人賬戶**，不可轉移至其他供款賬戶（註：如你同時從事多於一份受僱工作，則會持有其他供款賬戶）。
- (6) After your benefits are transferred out from Original Scheme, future contributions made by your existing employer (both employer and employee portions) will continue to be made to your contribution account with the trustee of Original Scheme. If you want to transfer the benefits derived from the subsequent employee mandatory contributions to your account in New Scheme, you should make a separate transfer election in the next calendar year (or earlier if the governing rules of Original Scheme allow for more frequent transfer-out in a calendar year).  
從原計劃轉出你的權益後，現職僱主日後為你作出的供款（包括僱主及僱員部分），將繼續由受託人分配至你在原計劃的供款賬戶。如你日後想把該等僱員強制性供款所產生的權益轉移至你在新計劃的賬戶，便須在下一個公曆年另行作出轉移選擇（如原計劃的管限規則訂明可在同一公曆年內多次轉出權益，則可提前在同一公曆年內選擇轉出權益）。

<sup>1</sup> Unless the governing rules of Original Scheme provide for more frequent transfer-out.  
如原計劃的管限規則訂明可多次轉移權益，則不在此限。

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

- (7) Before you decide to transfer your benefits to another scheme, you should take into consideration the following factors:  
在你決定把權益轉移至另一計劃前，你應考慮以下因素：
- (a) services of the trustees (e.g. frequency of issuance of benefit statement to scheme member; number of free fund switching 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 MPFA);  
基金的收費（詳情請參閱積金局網站）；
  - (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 Original Scheme or consult the trustee of 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。
- (8) Before deciding to transfer benefits to New Scheme, you should try to understand as much as you can about New Scheme. Please check the information about New Scheme from the offering document of New Scheme, which can be found on the website of the trustee of New Scheme or contact the trustee of 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。該文件可於新計劃受託人的網站下載，你也可聯絡新計劃的受託人查詢詳情。
- (9) Please ensure that you have an MPF account in 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 New Scheme. Please consult your trustee of New Scheme for the procedures and required documents for setting up an account.  
請確保你在新計劃已開立強積金賬戶。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。有關開立賬戶的程序及所需文件，請向新計劃的受託人查詢。
- (10) 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 New scheme or (b) have given investment instructions for the account to invest benefits according to the DIS. Please approach the trustee of New Scheme to seek clarification, where necessary. If you wish to change or specify an investment instruction for the account in New Scheme, please also approach the trustee of 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。
- (11) 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 Mandatory Provident Fund Schemes 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《強制性公積金計劃條例》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。
- (12) 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 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。
- (13) The number of fund units shown in your current MPF 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 Original Scheme will redeem all the fund units from the part(s) of benefits in your MPF account that you elect to transfer out on the date of redemption and transfer out the redeemed benefits. The trustee of 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 a "sell low, buy high" scenario occurring.  
在你作出轉移選擇當日，你現有強積金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強積金賬戶轉出的各部分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。
- (14) Please refer to the MPFA's publication available from the MPFA website ([www.mpfa.org.hk](http://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](http://www.mpfa.org.hk)) 的相關宣傳刊物。

## Enquiries 查詢

- (15) Information about a scheme is set out in the offering document of that 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。
- (16) For general enquiries regarding the ECA, you may contact the relevant trustees or the MPFA (email: [mpfa@mpfa.org.hk](mailto:mpfa@mpfa.org.hk) or MPFA hotline: 2918 0102).  
有關「僱員自選安排」的一般查詢，請聯絡相關受託人或積金局（電郵地址：[mpfa@mpfa.org.hk](mailto:mpfa@mpfa.org.hk)或積金局熱線電話：2918 0102）。