

Part II Details of Employee (To be completed by employee) (Cont.)
第二部分 僱員資料 (須由僱員填寫) (續)

OR 或 B. 100% Invest in Non-DIS (Other Constituent Funds) 非預設投資策略 (其他成分基金)
 The allocation in any fund must be in a **multiple of 10% and the total allocation percentage must be 100%**.
 在任何基金中投資額所佔的百分比必須為 **10% 或其倍數及投資百分比總計必須為 100%**。
 The following should be applied to each of the employer's or employee's contribution, if you DO NOT make a choice of investment funds, or the total investment allocation exceeds 100%, or the investment allocation is not in a multiple of 10%, or not legible and we are unable to process, then the entire contributions will be invested into DIS; or if the total investment allocation percentage is less than 100%, the remaining percentage will be invested into DIS. 以下適用於僱主或僱員各自的供款：如你未有作出投資選擇，或投資額總計多於 100%，或投資分配百分比並非 10% 或其倍數，或未能清晰顯示而不能處理，所有供款將投資於預設投資策略；或如投資額總計少於 100%，剩餘的百分比將投資於預設投資策略。

Name of Fund 基金名稱		Fund Code 基金代號	Employer's Contribution* 僱主供款*	Employee's Contribution* 僱員供款*
Example 例子	BEA (Industry Scheme) Growth Fund 東亞 (行業計劃) 增長基金	IGRF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 1 0 %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 1 0 0 %
	BEA (Industry Scheme) Balanced Fund 東亞 (行業計劃) 均衡基金	IBAF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 9 0 %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
	BEA (Industry Scheme) Growth Fund 東亞 (行業計劃) 增長基金	IGRF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
	BEA (Industry Scheme) Balanced Fund 東亞 (行業計劃) 均衡基金	IBAF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
	BEA (Industry Scheme) Stable Fund 東亞 (行業計劃) 平穩基金	ISTF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
	BEA (Industry Scheme) Asian Equity Fund 東亞 (行業計劃) 亞洲股票基金	IAGF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
	BEA (Industry Scheme) Greater China Equity Fund 東亞 (行業計劃) 大中華股票基金	IGCF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
	BEA (Industry Scheme) Hong Kong Equity Fund 東亞 (行業計劃) 香港股票基金	IHGF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
	BEA China Tracker Fund 東亞中國追蹤指數基金	ICTF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
	BEA Hong Kong Tracker Fund 東亞香港追蹤指數基金	IHTF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
	BEA (Industry Scheme) RMB & HKD Money Market Fund 東亞 (行業計劃) 人民幣及港幣貨幣市場基金	IRHF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
	BEA (Industry Scheme) MPF Conservative Fund [^] 東亞 (行業計劃) 強積金保守基金 [^]	IMCF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
	BEA (Industry Scheme) Core Accumulation Fund [#] 東亞 (行業計劃) 核心累積基金 [#]	ICAF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
	BEA (Industry Scheme) Age 65 Plus Fund [#] 東亞 (行業計劃) 65歲後基金 [#]	IAPF	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 0 %
Total 總計			100 %	100 %

◆ If the member's birthday on HKID card / passport is not complete, annual de-risking will use the last calendar day of the relevant birth month (if only the year and month of birth is available) or year (if only the year of birth is available) as shown, or if it is not a business day, the next available business day. If no information at all on the date of birth, member's accrued benefits will be fully invested in Age 65 Plus Fund with no de-risking applied.

若成員香港身份證 / 護照載有的生日日期不完整，年度風險降低將於有關生日月份 (若僅有生日年月) 或年份 (若僅有生日年份) 的最後一個日曆日進行。若當日並非營業日，則於下一可行營業日進行。若無任何生日日期資料，成員之累算權益將全數投資於 65 歲後基金，而降低風險機制將不會運作。

* Including mandatory contribution, voluntary contribution, surcharge and accrued benefits transferred from other schemes.
 包括強制性供款、自願性供款、附加費及由其他計劃轉移的累算權益。

[^] 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 (Industry Scheme) 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.

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 (行業計劃) 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。

For fund details, please refer to Page 4. 請到第 4 頁參閱有關的基金詳情。

For identity verification purpose, you may either attach the copy of HKID Card / passport to the box on the right or present your HKID Card / passport in person (e.g. attend the MPF Administration Centre, the address of which is provided in point (iii) on page 1 of this form). Please call the BEA (MPF) Hotline on 2211 1777 (Operated by Bank of East Asia (Trustees) Limited) for further enquiry.

The collection of HKID Card / passport copy by the Trustee and the Sponsor is on a voluntary basis.

Failure to provide your HKID Card / passport copy or present your HKID Card / passport in person may result in the Trustee and the Sponsor being unable to perform subsequent MPF related services.

你可於右邊的方格內附上香港身份證 / 護照副本，或親身出示你的香港身份證 / 護照（如前往強積金行政中心，地址載於本表格第 1 頁第 (iii) 項），以用於核對身份的用途。如有查詢，請致電東亞（強積金）熱線：2211 1777（由東亞銀行（信託）有限公司運作）。

你向受託人及保薦人提供香港身份證 / 護照副本乃屬自願性質。然而，如你未能提供香港身份證 / 護照副本，或親身出示你的香港身份證 / 護照，可能令受託人及保薦人無法提供隨後的強積金相關服務。

Personal Information Collection Statement 個人資料收集聲明

The information the member provides to the Bank of East Asia (Trustees) Limited ("Trustee") as the trustee of the BEA (MPF) Industry 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 member, employer and member'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.

成員向東亞（強積金）行業計劃（「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) 與成員、僱主及成員的遺產代理人通訊，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根據或就《強制性公積金計劃條例》行使或履行職責所必需的情況；(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 member's information provided in this application including the member'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成員資料，包括成員的姓名、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 member 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.

成員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 member (a) may, at any time and without charge, request the Trustee and/or the Sponsor for the personal data of the Member 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:-

成員可以書面方式 (a) 隨時要求受託人及 / 或保薦人不把成員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.

以上代表閣下目前就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（「✓」）。

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 Sponsor. This replaces any choice communicated by you to the Sponsor prior to this application.

以上代表閣下目前就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 member ceases to be a member of the Scheme, the Trustee and the Sponsor shall continue to hold data relating to such member for a period of 7 years or such other period as prescribed by applicable laws and regulations.

當成員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成員的資料 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) Industry Scheme and confirm that I have received, read and understood the above personal information collection statement and the Explanatory Memorandum of the BEA (MPF) Industry Scheme and undertake to be bound by them.

本人茲申請加入東亞（強積金）行業計劃，並確認本人已接獲、細閱及了解上述東亞（強積金）行業計劃的個人資料收集聲明及說明書，並承諾受其約束。

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.

本人同意承擔本人在表格所作的投資選擇。本人特此聲明於表格上之投資決定，乃出於本人之獨立判斷及意見，而保薦人及受託人並無提供投資建議。本人並確認保薦人及受託人無須對本人所作出的投資選擇而引致的任何損失承擔責任。

Signature by Applicant (This signature will be used to verify your future correspondence to us.
申請人簽署 此簽署式樣將用於核對你日後給予我們的文件。)

Employer's Authorised Signature(s) with Company Chop
僱主的授權簽名及公司印章

Date (dd/mm/yyyy) 日期 (日 / 月 / 年)

Date (dd/mm/yyyy) 日期 (日 / 月 / 年)

For MPF Department / Bank of East Asia (Trustees) Limited Use Only 強積金部門 / 東亞銀行（信託）有限公司專用

(applicable for member who presents the HKID Card / passport in person) (適用於成員親身出示香港身份證 / 護照)

The following information as provided on this form has been verified against the member's original HKID Card / passport.
成員於本表格提供的以下資料已經本人檢視具香港身份證 / 護照正本後核實。

- Name in English / Chinese 中 / 英文姓名
- HKID Card / Passport no. 香港身份證 / 護照號碼
- Date of Birth 出生日期

Name of Staff 職員姓名

Signed by Staff 職員簽署

Date 日期

BEA (MPF) Industry Scheme 東亞 (強積金) 行業計劃

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 <small>(Note 附註 2)</small>	Investment Policy 投資政策
BEA (Industry Scheme) Growth Fund 東亞 (行業計劃) 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 (Industry Scheme) Balanced Fund 東亞 (行業計劃) 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 (Industry Scheme) Stable Fund 東亞 (行業計劃) 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 (Industry Scheme) Asian Equity Fund <small>(Note 3 & 4)</small> 東亞 (行業計劃) 亞洲股票基金 <small>(附註 3 及 4)</small>	****	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% 於在亞洲股票市場 (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 (Industry Scheme) Greater China Equity Fund <small>(Note 4)</small> 東亞 (行業計劃) 大中華股票基金 <small>(附註 4)</small> (formerly known as BEA (Industry Scheme) Greater China Growth Fund) (前名為東亞 (行業計劃) 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 (Industry Scheme) Hong Kong Equity Fund 東亞 (行業計劃) 香港股票基金 (formerly known as BEA (Industry Scheme) Hong Kong Growth Fund) (前名為東亞 (行業計劃) 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 <small>(Note 4)</small> 東亞中國追蹤指數基金 <small>(附註 4)</small>	****	Invest directly in a single Approved Index-Tracking Fund, namely the Hang Seng China Enterprises Index ETF <small>(Note 8)</small> 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 <small>(附註 8)</small> 。該核准緊貼指數基金旨在可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 (Industry Scheme) RMB & HKD Money Market Fund <small>(Note 5)</small> 東亞 (行業計劃) 人民幣及港幣貨幣市場基金 <small>(附註 5)</small>	**	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 (Industry Scheme) MPF Conservative Fund <small>(Note 6)</small> 東亞 (行業計劃) 強積金保守基金 <small>(附註 6)</small>	*	Short-Term Deposits and Debt Securities: 100% 短期存款及債券: 100%
BEA (Industry Scheme) Core Accumulation Fund <small>(Note 7)</small> 東亞 (行業計劃) 核心累積基金 <small>(附註 7)</small>	***	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 (Industry Scheme) Age 65 Plus Fund <small>(Note 7)</small> 東亞 (行業計劃) 65 歲後基金 <small>(附註 7)</small>	**	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) Industry 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) 行業計劃的說明書。
- 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级市场, 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, 而相等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 (Industry Scheme) 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 (Industry Scheme) 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 (行業計劃) 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 (行業計劃) 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。