

BEA (MPF) Industry Scheme  
東亞（強積金）行業計劃  
Guide to Fill in "Member – Membership Application Form"  
「成員 – 申請表格」填寫指引

Received by (Branch):  
on (dd/mm/yy)

Received by (MPF Adm Ctr):  
on (dd/mm/yy)



BEA (MPF) Industry Scheme  
東亞（強積金）行業計劃  
Member – Membership Application Form  
成員 – 申請表格



解說例子

- (i) Please read the MPF Scheme Brochure of the BEA (MPF) Industry Scheme (the “Scheme”) carefully before completing this form.  
填寫此表格前，請先細閱東亞（強積金）行業計劃（「本計劃」）強積金計劃說明書。

(ii) This form must be completed by member with employer’s signature. Please use BLOCK LETTERS for completion and “✓” where applicable.  
本表格必須由成員填寫及僱主簽署。請以正楷填寫並在適當之方格內加上「✓」號。

(iii) Upon completion of this form, please 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.  
填妥本表格後，請交回東亞銀行分行，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。

(iv) No person other than the member 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.  
除成員及受託人及保薦人以外，並無其他人士有權按《合約（第三者權利）條例》（香港法例第623章）強制執行本條款的任何條文，或享有本條款的任何條文下的利益。

Part I  
第一部分

Scheme Information (To be completed by employer)  
計劃資料（須由僱主填寫）

Name of Employer  
僱主名稱

ABC COMPANY / 甲乙丙公司

BEA (MPF) Industry Scheme No. 東亞（強積金）行業計劃編號

E A I 1 2 3 4 5 6 7 8 9 0 0 - 0 0 0

Date of Employment (dd/mm/yyyy)  
受僱日期（日/月/年）

01/04/2022

Date Joined Scheme (dd/mm/yyyy)<sup>▲</sup>  
參與計劃日期（日/月/年）<sup>▲</sup>

01/04/2022

Effective Date of Employment Visa (For Expatriate Employee only) (dd/mm/yyyy)<sup>+</sup>  
工作簽證生效日期（只適用於海外僱員）（日/月/年）<sup>+</sup>

Voluntary Contribution Plan No. (if any)  
自願性供款計劃號碼（如有）

▲ If the Date Joined Scheme is left blank, it will be considered the same as the Date of Employment. 如沒有填寫參與計劃日期，該日期將視作與受僱日期相同。

+ Please provide the copy of Employment Visa. 請提供工作簽證副本。

To be completed by employer  
由僱主填寫

Part II  
第二部分

Details of Employee (To be completed by employee)  
僱員資料（須由僱員填寫）

Name in English (same as HKID Card / passport)  
英文姓名（與香港身份證 / 護照相同）

LEE CHEK KAM

Name in Chinese  
中文姓名

李積金

Sex  
性別

M / 男

Date of Birth (dd/mm/yyyy)  
出生日期（日/月/年）

01/02/1973

Identity Document Number 身份證明文件號碼

✓ HKID Card No.  
香港身份證號碼

X123456(X)

□ 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）

Document Nationality / Region  
證件國籍或所屬地區

Hong Kong, China / 中國香港

Mobile Phone / Day Time Contact No.  
手提電話 / 日間聯絡電話號碼

852 9876 5432

Email Address (if any)  
電郵地址（如有）

ABC@XYZ.COM

Residential Address<sup>♦</sup> (P.O. Box address will not be accepted. All correspondence will be sent to the following address.)  
住址<sup>♦</sup>（郵政信箱恕不接受。所有通訊將寄往以下地址。）

FLAT 88, 18/F, BLOCK 8, SEA VIEW GARDEN, HK / 香港海景花園第8座18字樓88室

Hong Kong / 香港

China / 中國

City城市

Country / Region 國家 / 所屬地區

♦ 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。

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。

To be completed by employee  
由僱員填寫

Please fill in your residential address.  
P.O. Box address will not be accepted  
請填寫你的住址，郵政信箱恕不接受

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  
網址：www.hkbea.com

Email  
電郵：BEAMPF@hkbea.com

BEA (MPF) Hotline  
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.  
傳真號碼：3608 6003

Investment Choice  
投資選擇

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.

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



Tax Residency Self-Certification  
稅務居民身份自我證明

This part must be completed. Please make self-certification for your **tax residency**. The personal information, including **name**, **identity document number**, **date of birth** and **residential address**, provided in Part II will form part of the self-certification.  
此部分必須填寫。請就你的**稅務居民身份**作出自我證明。於第二部分提供的個人資料，包括**姓名**、**身份證明文件號碼**、**出生日期**及**住址**，亦將成為自我證明的一部分。

Please read carefully  
請仔細閱讀

Part III  
第三部分

Tax Residency Self-Certification (This part must be completed)  
稅務居民身份自我證明（此部分必須填寫）

Important Notes 重要提示

- This is a self-certification provided by you to Trustee for the purpose of Automatic Exchange of Financial Account Information (“AEOI”) in compliance with tax law and regulations (including but not limited to the Inland Revenue Ordinance (Cap.112) and regulations based on the Organisation for Economic Co-operation and Development (“OECD”) Common Reporting Standard (“CRS”) for automatic exchange of information). The data collected may be transmitted by Trustee to the Inland Revenue Department for transfer to the tax authority of another jurisdiction.  
這是閣下向受託人提供的自我證明，以作自動交換財務賬戶資料用途以遵守稅務法律及規例（包括但不限於《稅務條例》（第112章）和根據自動交換資料有關的經濟合作與發展組織（「OECD」）《共同匯報標準》（「CRS」）的規則）。受託人可把收集所得的資料交給稅務局以將資料交到另一稅務管轄區的稅務當局。
- Each jurisdiction has its own rules for defining tax residence, and various jurisdictions provide information on how to determine if you are resident in that particular jurisdiction for tax purposes. In general, you will find that your jurisdiction of tax residence is the country / jurisdiction in which you live. Special circumstances may cause you to be resident elsewhere or resident in more than one country / jurisdiction at the same time (dual residency) for tax purposes. For more information on jurisdiction of tax residence, please consult your tax adviser or the information at the OECD automatic exchange of information portal (<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>).  
每個稅務管轄區會按照其稅務法律訂定稅務居民的定義，並提供相關資料讓閣下判定是否屬某一稅務管轄區的稅務居民。一般而言，閣下的稅務居留司法管轄區會根據閣下的居住地點而定，因此，如閣下有多於一處居所（雙重居住地），閣下可能會同時成為多個稅務管轄區的稅務居民。有關稅務居民身分的更多資訊，請諮詢閣下的稅務顧問或瀏覽經合組織的自動交換資料網站（<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/>）。
- If you are tax resident in a reportable jurisdiction<sup>1</sup> of Hong Kong, you will be classified as a reportable person for AEOI, the Trustee will be legally obliged to pass on the information provided in this self-certification and other financial information with respect to your accounts to the Hong Kong Inland Revenue Department (“IRD”), and they will transmit this information to the tax authorities of which you are tax resident.  
如閣下的稅務居民所在地屬香港申報稅務管轄區<sup>1</sup>，閣下將會被界定為自動交換資料下的申報對象，受託人在法律上有義務將閣下於此自我證明申報的資料及閣下財務賬戶有關的某些財務資料轉交予香港稅務局，而相關資料或會與閣下作為稅務居民所屬的稅務機關交換。
- This self-certification will remain valid unless there is a change in circumstances<sup>2</sup> relating to information that makes this self-certification incorrect or incomplete. In that case, you must notify the Trustee and provide an updated self-certification and/or documentary evidence within 30 days of such change in circumstances.  
除非情況有所改變<sup>2</sup>而引致已提交的自我證明上的資料不正確或不完整，否則該已提交的自我證明仍具十足效力。如情況有所改變，閣下務必通知受託人，並需要在發生改變後30天內向受託人提供一份已更新的自我證明及／或相關證明文件。
- Trustee **MUST** obtain the complete and valid tax residency self-certification for the setting up of member record. To avoid any delay in the setting up of member record and contribution settlement (if any), please read and complete all the appropriate parts below.  
受託人在開立成員賬戶前，**必須**取得完整及有效的稅務居民身份自我證明。為避免成員賬戶開立及供款處理（如有）有任何延誤，請細閱並完成以下所有適用部分。
- All relevant identification/verification documentation will be provided to Trustee upon request. Failure to provide us with the information and other personal data as requested may result in your application/instruction not being able to be processed.  
受託人有權要求閣下提供所有相關的身份證明／驗證文件。如未能提供所需資料及其他個人資料，可能導致閣下的申請／指示不獲處理。
- Kindly note that the Trustee is unable to offer any tax or legal advice to you. For tax-related questions, please consult your tax adviser or visit the OECD and IRD's AEOI website at <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/> and [http://www.ird.gov.hk/eng/tax/dta\\_aeoi.htm](http://www.ird.gov.hk/eng/tax/dta_aeoi.htm) respectively, or simply scan the QR code, for more CRS and related information.  
請注意受託人不能向閣下提供稅務或法律意見。任何稅務相關的疑問，請詢問專業稅務顧問或瀏覽OECD（<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>）及稅務局（[http://www.ird.gov.hk/chi/tax/dta\\_aeoi.htm](http://www.ird.gov.hk/chi/tax/dta_aeoi.htm)）有關自動交換財務賬戶資料的網頁，或掃描此二維碼，以獲取更多CRS及相關資料。

  
(OECD)

  
(IRD 稅務局)

<sup>1</sup> For the list of reportable jurisdiction of Hong Kong, please refer the IRD's website at [https://www.ird.gov.hk/eng/tax/aeoi/rpt\\_jur.htm](https://www.ird.gov.hk/eng/tax/aeoi/rpt_jur.htm).  
有關香港申報稅務管轄區名單，請參考稅務局的網頁：[https://www.ird.gov.hk/chi/tax/aeoi/rpt\\_jur.htm](https://www.ird.gov.hk/chi/tax/aeoi/rpt_jur.htm)。

<sup>2</sup> The phrase “change in circumstances” means a situation when the CRS status of the person has been changed. A change in circumstances includes any changes that result in the addition or removal of information relevant to a person's claim of tax residence status or otherwise conflict with that person's claim of tax residence, which results in the Trustee knowing or having reason to know that the original documentary evidence or other documentation previously obtained is incorrect or unreliable.  
「情況有所改變」指有關人士於CRS下的身份產生變化，當中包括任何變動引致有關人士所申報之稅務居民身份的相關資料有所增加或刪除，或與有關人士所申報之稅務居民身份相抵觸，導致受託人知悉或有理由知悉，先前獲取的自我證明表格或文件證據屬不正確或不可靠。



If your tax residence is **Hong Kong only** with no tax residence in any other jurisdictions or countries, please ✓ this box and you may skip (ii)  
如你的稅務居住地**只有香港**及沒有處於任何其他司法管轄區或國家的稅務居住地，請✓此方格及略過（ii）部分

**OR 或** If your tax residence is **Hong Kong** and **also some other jurisdictions or countries**, please ✓ this box and fill out the Taxpayer Identification Number for **ALL** other jurisdictions or countries, other than Hong Kong, in the table of (ii)  
如你的稅務居住地是**香港及其他司法管轄區或國家**，請✓此方格及於（ii）部分列出所有香港以外其他司法管轄區或國家的稅務編號

**OR 或** If your tax residence is **NOT Hong Kong, but instead some other jurisdictions or countries**, please ✓ this box and fill out (ii) table  
如你的稅務居住地**不是香港而是其他司法管轄區或國家的稅務居民**，請✓此方格及填寫（ii）之列表

Part III  
第三部分

Tax Residency Self-Certification (This part must be completed) (Cont.)  
稅務居民身份自我證明（此部分必須填寫）（續）

The personal information, including name, identity document number\*, date of birth and residential address, provided in Part II will form part of this self-certification.  
於第二部分提供的個人資料，包括姓名、身份證明文件號碼\*、出生日期及住址，將成為此自我證明的一部分。  
\* Your HKID card no. is your Taxpayer Identification Number (“TIN”) as Hong Kong tax resident.  
閣下的香港身份證號碼即閣下作為香港稅務居民的稅務編號。

(i) I hereby declare that, to the best of my knowledge and belief以本人所知及所信，在此聲明：  
(Please “✓” **ONE** of the appropriate boxes. 請在**其中一個**適當的方格上填上「✓」。)

My Tax Residence is本人之稅務居住地為

☐

**Hong Kong ONLY, with no tax residence in any other jurisdictions or countries (and my HKID number is my TIN)**  
只有香港，及沒有處於任何其他司法管轄區或國家的稅務居住地（而我的香港身份證號碼是我的稅務編號）  
➡ you may **skip (iii)**. 閣下可**略過 (ii) 部分**。  
(If the box above does not apply, please proceed to (ii) which must be filled in for tax residence of either (a) Hong Kong and also some other jurisdictions or countries or (b) not Hong Kong, but instead some other jurisdictions or countries. 如果上面的方格不適用，請填寫（ii）部分。該部份為稅務居住地是 (a) 香港及其他司法管轄區或國家或 (b) 不是香港而是其他司法管轄區或國家的稅務居民必須填寫的部份。)

☐

**Hong Kong (and the TIN is my HKID No.) and also some other jurisdictions or countries**  
是香港（及稅務編號為本人之香港身份證號碼）及其他司法管轄區或國家  
(Please fill out the TIN for all other jurisdictions or countries, other than HK, in the table of (ii). 請於（ii）部分列出所有香港以外其他司法管轄區或國家的稅務編號。)

☐

**NOT Hong Kong, but instead some other jurisdictions or countries**  
不是香港而是其他司法管轄區或國家的稅務居民  
(Please fill out (ii) table. 請填寫（ii）之列表。)

(ii) Please list (I) **ALL** countries/jurisdiction(s) (other than Hong Kong) where you are a resident for tax purposes and (II) your Taxpayer Identification Number or its Functional Equivalent (“TIN”) for each country/jurisdiction. If the space provided is insufficient, please provide it in the below format on additional sheet(s).  
請在以下列明閣下（I）作為稅務居民的**所有**國家／司法管轄區（不包括香港在內），及（II）閣下的稅務編號或具有等同功能的識辨編號（「稅務編號」）。如下列位置不敷應用，請按以下格式另加新頁。

	Country / Jurisdiction of Tax Residence 稅務居民所在國家／司法管轄區	TIN <sup>Remarks 1</sup> 稅務編號 <sup>註1</sup>	If no TIN available, please indicate Reason A, B or C below <sup>Remarks 2</sup> 若未能提供稅務編號，請於下方填上理由A、B或C <sup>註2</sup>	Please explain why you are unable to obtain a TIN if you selected Reason B. 若閣下選擇理由B，請在下方解釋無法取得稅務編號的原因。
1				
2				
3				

Remarks 註：

1. If you are People's Republic of China (“PRC”) Resident Identity Card holder, the TIN is the PRC Resident Identity Card number.  
若閣下是中華人民共和國居民身份證持有人，稅務編號為閣下中華人民共和國居民身份證號碼。

2. Reason A: The country/jurisdiction where the account holder is a resident for tax purposes does not issue TINs to its residents.  
理由A — 賬戶持有人所屬的稅務居民的國家／司法管轄區沒有向其居民發出稅務編號。  
Reason B: The account holder is unable to obtain a TIN. (Please explain why you are unable to obtain TIN in the above table if you have selected this reason.)  
理由B — 賬戶持有人無法獲得稅務編號。（若閣下選擇這理由，請在上表解釋閣下無法獲得稅務編號的原因。）  
Reason C: No TIN is required. (Note: Only select this reason if the authorities of the relevant jurisdiction of residence does not require the TIN to be disclosed.)  
理由C — 無需稅務編號。（註：只有在相關司法管轄區的國內法律不需要披露該司法管轄區發出的稅務編號方可選擇這理由。）

**WARNING: It is an offence under section 80(2E) of the Inland Revenue Ordinance if any person, in making a self-certification (comprising the contents herein described as forming parts of the self-certification), makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. HK\$10,000).**  
警告：根據《稅務條例》第80（2E）條，如任何人在作出自我證明時（包括此處描述構成自我證明的一部分的內容），在明知一項陳述在要項上屬具誤導性、虛假或不正確，或罔顧一項陳述是否在要項上屬具誤導性、虛假或不正確下，作出該項陳述，即屬犯罪。一經定罪，可處第3級（即HK\$10,000）罰款。

Please list **ALL** countries/ jurisdiction(s) (other than Hong Kong) where you are a resident for tax purposes and your Taxpayer Identification Number or its Functional Equivalent (“TIN”) for each country/jurisdiction. 請在以下列明你作為稅務居民的**所有**國家／司法管轄區（不包括香港在內），及你的稅務編號或具有等同功能的識辨編號（「稅務編號」）

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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 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 (Note 3 & 4) 東亞（行業計劃）亞洲股票基金 (附註3及4)	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 (Note 4) 東亞（行業計劃）大中華股票基金 (附註4) (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 (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 8) 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8)。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 (Industry Scheme) RMB & HKD Money Market Fund (Note 5) 東亞（行業計劃）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 (Industry Scheme) MPF Conservative Fund (Note 6) 東亞（行業計劃）強積金保守基金 (附註6)	Short-Term Deposits and Debt Securities: 100% 短期存款及債券：100%
BEA (Industry Scheme) Core Accumulation Fund (Note 7) 東亞（行業計劃）核心累積基金 (附註7)	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 (Note 7) 東亞（行業計劃）65歲後基金 (附註7)	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：

1.

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, fee and charges and risk factors involved, please refer to the MPF Scheme Brochure 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、收費及所涉及的風險因素，請參閱東亞（強積金）行業計劃的強積金計劃說明書。
2.

For the information about the latest risk class of each constituent fund under the BEA (MPF) Industry Scheme, please refer to the latest fund fact sheet of the scheme or visit the website: <https://www.hkbea.com/html/en/bea-mpf-industry-scheme-investment-choice.html>, or simply scan the above QR code. The above risk class are for reference only while the risk class of the fund may change from time to time. For further details including the product features, fee and charges and risk factors involved, please refer to the MPF Scheme Brochure of the scheme.  
關於東亞（強積金）行業計劃之下各成分基金的最新風險級別資料，請參閱本計劃之最新版基金概覽，或透過以下網址：<https://www.hkbea.com/html/tc/bea-mpf-industry-scheme-investment-choice.html>，或掃描上方二維碼，以獲取有關資料。由於成分基金的風險級別或會不時變動，上述只供參考。有關詳情，包括產品特點、收費及所涉及的風險因素，請參閱本計劃的強積金計劃說明書。
3.

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。
4.

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。
5.

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 debts 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。
6.

BEA (Industry Scheme) MPF Conservative Fund does not provide any guarantee of the repayment of capital. Fees and charges of an MPF conservative fund can be deducted from either (i) the assets of such fund or (ii) Member's account by way of unit deduction. BEA (Industry Scheme) MPF Conservative Fund uses method (i) and, therefore, its unit prices, net asset value and fund performance quoted have reflected 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。強積金保守基金的費用及收費可（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（一）收費，故所列之基金單位價格、資產淨值及基金表現已反映費用及收費的影響。
7.

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。
8.

With effective from 5<sup>th</sup> 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。