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BEA (MPF) Industry Scheme

東亞(強積金)行業計劃

Member – Participation Agreement (Personal Account)

成員 – 參與協議 (個人賬戶)

Illustration



解說例子

Parties

訂約方

- (1) The person named in the Schedule to this Agreement (the **“Personal Account Applicant”**);
本協議附表所列人士(「個人賬戶申請人」);
- (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) Industry Scheme (the **“Industry Scheme”**) is a Registered Provident Fund Scheme established by a trust deed dated as of 12th April, 2000 (as amended, the **“Trust Deed”**).

東亞(強積金)行業計劃(「本行業計劃」)是一項於2000年4月12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。

Agreement of the parties

訂約方的協議

1. The Trustee and Sponsor agree that the Personal Account Applicant shall become a Member of the Industry Scheme with effect from the date specified in the Schedule to this Agreement.
受託人和保薦人同意, 個人賬戶申請人須由本協議附表所指定日期起成為本行業計劃所指的成員。
- 2.1 The Personal Account 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 by law to be done or paid by it for the purposes of the Industry Scheme insofar as attributable to the Personal Account Applicant.
個人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, 以及履行或支付法律規定其向本行業計劃所需作出的任何行為或所需支付的任何款項(以個人賬戶申請人所佔部分為限)。
- 2.2 The Personal Account Applicant gives the covenants as provided in Clause 10.2 of the Trust Deed and the covenants, warranties, undertakings and indemnities required by the provisions of the Trust Deed.
個人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。
3. The Personal Account Applicant agrees to pay all fees, expenses and other liabilities which are payable by the Personal Account Applicant in accordance with the Trust Deed or this Agreement.
個人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。
4. The Trustee gives the covenants as provided in Clause 13 of the Trust Deed to the Personal Account Applicant.
受託人向個人賬戶申請人提供信託契據第13條規定的契約。
5. Unless and until instructed otherwise, the signature of the Personal Account 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 Personal Account Applicant.
除非及直至另行指示, 否則個人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。
6. The Personal Account Applicant confirms that it has received, read and understood the MPF Scheme Brochure of the Industry Scheme before entering into this Agreement.
個人賬戶申請人確認在訂定協議前已詳閱、明白並接受行業計劃強積金計劃說明書所述之內容。
7. 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。
8. 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。
9. No person other than the Personal Account 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.
除個人賬戶申請人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)強制執行本協議的條款任何條文, 或享有本協議的條款任何條文下的利益。

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

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

Part I Details of Personal Account Applicant 第一部分 個人賬戶申請人資料			
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	Date of Birth (dd/mm/yyyy) 出生日期(日/月/年)
Identity Document Number 身份證明文件號碼 <input type="checkbox"/> HKID Card No. 香港身份證號碼 _____ <input type="checkbox"/> 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	Email Address (if any) 電郵地址(如有)	
Mobile Phone / Day Time Contact No. 手提電話/日間聯絡電話號碼 _____ - _____ Country Code 國際電話區號	Facsimile No. 傳真號碼	Date of Participation in the Industry Scheme (dd/mm/yyyy) 參與本行業計劃的日期(日/月/年) (This field must be completed) (此欄必須填寫)	
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。)			
_____		_____	
City 城市		Country / Region 國家/所屬地區	
^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。 [*] 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。			

Classification of Occupation 職業類別

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

Part II Scheme Information 第二部分 計劃資料

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。

Investment Choice (Please indicate your choice by "✓" the box of A or fill in your investment allocation percentage in B)
投資選擇(請於A項之方格內加上「✓」號,或於B項填寫你的投資分配百分比。)

A. 100% Invest in Default Investment Strategy ("DIS") 預設投資策略

DIS is a ready-made investment arrangement mainly designed for those members who are not interested or do not wish to make a fund choice, and is also available as an investment choice itself, for members who find it suitable for their own circumstances.

The DIS of the Industry Scheme is not a fund – it is a strategy that uses two constituent funds, i.e. the BEA (Industry Scheme) Core Accumulation Fund (the "Core Accumulation Fund") and BEA (Industry Scheme) Age 65 Plus Fund (the "Age 65 Plus Fund") to automatically reduce the risk exposure as the member approaches retirement age. Core Accumulation Fund will invest around 60% in higher risk assets (higher risk assets generally means equities or similar investments) whereas the Age 65 Plus Fund will invest around 20% in higher risk assets. Switching of the existing accrued benefits among Core Accumulation Fund and Age 65 Plus Fund will be automatically carried out each year on a member's birthday* and according to the allocation percentages as shown in the DIS de-risking table. For further details, including the product features, de-risking mechanism and table, fees and charges, investment rules and procedures, and the risk factors involved, please refer to the MPF Scheme Brochure of the Industry Scheme.

預設投資策略是一項主要為無意或不希望作出基金選擇的成員而設的現成投資安排。成員若認為預設投資策略適合自身情況,亦可把預設投資策略作為投資選擇。

本行業計劃的預設投資策略並非基金,而是一種透過使用2個成分基金,即東亞(行業計劃)核心累積基金(「核心累積基金」)及東亞(行業計劃)65歲後基金(「65歲後基金」),自動在成員逐步達到退休年齡的不同時候降低風險的策略。核心累積基金將其資產淨值中約60%投資於風險較高的投資產品(風險較高的投資產品一般指股票或類似的投資項目),而65歲後基金則將投資約20%於風險較高的投資產品。核心累積基金及65歲後基金之間的現有累算權益轉換將於成員每年生日當日*,根據預設投資策略風險降低表中載明之分配比率自動進行。有關詳情,包括產品特點、風險降低機制及列表、收費、投資規則與程序,及所涉及的風險因素,請參閱本行業計劃的強積金計劃說明書。

Part II Scheme Information (Cont.)
第二部分 計劃資料(續)

OR B. 100% Invest in Non-DIS (Other Constituent Funds) 非預設投資策略(其他成分基金)

或 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%。

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. 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	Allocation* 分配*
Example 例子	BEA (Industry Scheme) Growth Fund	東亞(行業計劃)增長基金	IGRF
	BEA (Industry Scheme) Balanced Fund	東亞(行業計劃)均衡基金	IBAF
			100 %
	BEA (Industry Scheme) Growth Fund	東亞(行業計劃)增長基金	IGRF
	BEA (Industry Scheme) Balanced Fund	東亞(行業計劃)均衡基金	IBAF
	BEA (Industry Scheme) Stable Fund	東亞(行業計劃)平穩基金	ISTF
	BEA (Industry Scheme) Asian Equity Fund	東亞(行業計劃)亞洲股票基金	IAGF
	BEA (Industry Scheme) Greater China Equity Fund	東亞(行業計劃)大中華股票基金	IGCF
	BEA (Industry Scheme) Hong Kong Equity Fund	東亞(行業計劃)香港股票基金	IHGF
	BEA China Tracker Fund	東亞中國追蹤指數基金	ICTF
	BEA Hong Kong Tracker Fund	東亞香港追蹤指數基金	IHTF
	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
	BEA (Industry Scheme) MPF Conservative Fund ^	東亞(行業計劃)強積金保守基金 ^	IMCF
	BEA (Industry Scheme) Core Accumulation Fund#	東亞(行業計劃)核心累積基金#	ICAF
	BEA (Industry Scheme) Age 65 Plus Fund#	東亞(行業計劃)65歲後基金#	IAPF
Total 總計			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 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.
 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。

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 8. 請到第8頁參閱有關的基金詳情。

Part III Tax Residency Self-Certification (This part must be completed)
第三部分 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 jurisdiction¹ 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¹，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 circumstances² 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²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通用部分。
 - 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 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) 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)
- ¹ 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.
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。
- ² 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。

Part III Tax Residency Self-Certification (This part must be completed) (Cont.)
第三部分 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 I will form part of this self-certification.

於第一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 (ii)**. 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 ^{Remarks 1} 稅務編號 ^{註1}	If no TIN available, please indicate Reason A, B or C below ^{Remarks 2} 若未能提供稅務編號，請於下方填上理由 A、B 或 C ^{註2}	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。

Part IV Personal Information Collection Statement
第四部分 個人資料收集聲明

The information the Personal Account Applicant 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 Personal Account Applicant and Personal Account 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 (Cap. 485); (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, including but not limited to reporting the information to local and foreign tax authorities as required under the laws and regulations for the implementation of automatic exchange of financial account information; (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.

個人賬戶申請人向東亞(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) 與個人賬戶申請人及個人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》(第485章)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，包括但不限於根據實施自動交換財務賬戶資料的法律及規例要求向本地和外國稅務機關報告相關資料；(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 Personal Account Applicant’s information provided in this application including the Personal Account 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個人賬戶申請人資料，包括個人賬戶申請人的姓名、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 Personal Account 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.

個人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 Personal Account Applicant (a) may, at any time and without charge, request the Trustee and/or the Sponsor for the personal data of the Personal Account 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:-

個人賬戶申請人可以書面方式(a)隨時要求受託人及/或保薦人不把個人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	東亞銀行(信託)有限公司	The Bank of East Asia, Limited	東亞銀行有限公司
The Individual Data Protection Officer	個人資料保障主任	The Group Data Protection Officer	集團資料保障主任
Bank of East Asia (Trustees) Limited	東亞銀行(信託)有限公司	The Bank of East Asia, Limited	東亞銀行有限公司
32 nd Floor, BEA Tower, Millennium City 5,	香港九龍觀塘道418號創紀之城五期	10 Des Voeux Road Central Hong Kong	香港德輔道中10號
418 Kwun Tong Road, Kowloon, Hong Kong	東亞銀行中心32樓		

In accordance with the terms of the Personal Data (Privacy) Ordinance (Cap. 486), 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》(第486章)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 Personal Account Applicant ceases to be a member of the Scheme, the Trustee and the Sponsor shall continue to hold data relating to such Personal Account Applicant for a period of 7 years or such other period as prescribed by applicable laws and regulations.

當個人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個人賬戶申請人的資料7年或按照有關法律和法規所規定的期限。

Part V Declaration and Signature
第五部分 聲明及簽署

- (i) I certify that I am the account holder of all the account(s) to which this form relates.
本人證明，就與本表格所有相關的賬戶，本人是賬戶持有人。
- (ii) I declare that the information given and statements made in this form are, to the best of my knowledge and belief, true, correct and complete.
本人聲明，就本人所知所信，本表格內所填報的所有資料和聲明均屬真實、正確和完備。
- (iii) I undertake to advise the Trustee/Sponsor of any change in circumstances which affects the tax residency status of the individual identified in this form or causes the information contained herein to become incorrect or incomplete, and to provide the Trustee/Sponsor with a suitably updated self-certification within 30 days of such change in circumstances.
本人承諾，如情況有所改變，以致影響本表格所述的個人的稅務居民身份，或引致本表格所載的資料不正確或不完整，本人會通知受託人/保薦人，並會在情況發生改變後30天內，向受託人/保薦人提交一份已適當更新的自我證明。
- (iv) I acknowledge and agree that (a) the information contained in the self-certification (comprising the contents herein described as forming parts of the self-certification) is collected and may be kept by the Trustee/Sponsor for the purpose of automatic exchange of financial information and (b) such information and information regarding the account holder and any reportable account(s) may be reported by the Trustee/Sponsor to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region and exchanged with the tax authorities of another jurisdiction or jurisdiction(s) in which the account holder may be resident for tax purposes, pursuant to the legal provisions for exchange of financial account information provided under the Inland Revenue Ordinance (Cap.112) and (c) I agree to the obligation that the account holder must comply with requests made by the Trustee/Sponsor to comply with the CRS (AEOI) requirements under the Inland Revenue Ordinance and/or applicable law and regulation, and such obligation forms the basis of the account to be opened.
本人確認及同意，受託人/保薦人可根據《稅務條例》(第112章)有關交換財務賬戶資料的法律條文，(a)收集自我證明(包括此處描述構成自我證明的一部分的內容)所載資料並可備存作自動交換財務賬戶資料用途及(b)把該等資料和關於賬戶持有人及任何須申報賬戶的資料向香港特別行政區政府稅務局申報；從而把資料轉交到賬戶持有人的居留司法管轄區的稅務當局及(c)本人同意賬戶持有人必須遵守受託人/保薦人的要求以便遵守《稅務條例》及/或適用法律及規例的CRS(AEOI)規定，並為日後開立賬戶之基礎。

Part V Declaration and Signature (Cont.)
第五部分 聲明及簽署 (續)

- (v) 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 MPF Scheme Brochure 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強積金計劃說明書，並承諾受其約束。
- (vi) 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。

Accepted and agreed by the Personal Account Applicant
 個人賬戶申請人接納及同意

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
--	--

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

Date 日期:

Authorised Signature(s) 授權簽署 Date 日期:	Authorised Signature(s) 授權簽署 Date 日期:
--	--

WARNING: Under section 43E of the Mandatory Provident Fund Schemes Ordinance, a person who, in any document given to the Mandatory Provident Fund Schemes Authority or an approved trustee, knowingly or recklessly makes a statement which is false or misleading in a material respect commits an offence and is liable to a maximum penalty of a \$100,000 fine and one year's imprisonment on the first conviction and a \$200,000 fine and two years' imprisonment on each subsequent conviction. A person who knowingly and wilfully makes a statutory declaration false in a material particular also commits an offence under section 36 of the Crimes Ordinance (Cap. 200) and is liable on conviction to imprisonment for two years and to a fine.

警告：根據《強制性公積金計劃條例》第43E條，任何人在給予強制性公積金計劃管理局或核准受託人的任何文件中，明知或罔顧後果地作出在要項上屬虛假或具誤導性的陳述，即屬犯罪。首次定罪者，最高可處罰款\$100,000及監禁一年；其後每次定罪，最高可處罰款\$200,000及監禁兩年。根據《刑事罪行條例》(第200章)第36條，任何人明知而故意在法定聲明中作出在要項上屬虛假的陳述，亦屬犯罪。一經定罪，可處監禁兩年及罰款。

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^{**}。

^{**} 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.
 核證香港身份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。

Checklist for documents to be enclosed 所需文件備忘

- 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)
- 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:

Classification Code 類別 Principal License / Skill Type 主要牌照 / 技術種類
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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)

Risk Class
(Note 2)

風險級別
(附註2)



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在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:

- 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。
- 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。
- 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 (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。
- 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 effect 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。