

Promotion Offer for Tax Deductible Voluntary Contribution Account 可扣稅自願性供款賬戶專享優惠

IMPORTANT 重要事項:

1. BEA (MPF) Master Trust Scheme, BEA (MPF) Value Scheme and BEA (MPF) Industry Scheme (collectively "BEA MPF") offer different constituent funds (i) investing in one or more approved pooled investment funds and/or approved index-tracking funds which invest in equities or bonds; or (ii) making direct investments. Each constituent fund has a different risk profile.

東亞(強積金)集成信託計劃、東亞(強積金)享惠計劃及東亞(強積金)行業計劃(統稱為「東亞強積金」)提供不同的成分基金:(i)投資於一個或以上的核准匯集投資基金及/或核准緊貼指數基金(投資於股票或債券);或(ii)直接投資。各成分基金有不同的風險承擔。
2. BEA (MPF) Conservative Fund under BEA (MPF) Master Trust Scheme, BEA (MPF) Conservative Fund under BEA (MPF) Value Scheme and BEA (Industry Scheme) MPF Conservative Fund under BEA (MPF) Industry Scheme do not provide any guarantee of the repayment of capital.

東亞(強積金)集成信託計劃的東亞(強積金)保守基金、東亞(強積金)享惠計劃的東亞強積金保守基金及東亞(強積金)行業計劃的東亞(行業計劃)強積金保守基金並不提供任何退還資本的保證。
3. You should consider your own risk tolerance level and financial circumstances before investing in the MPF default investment strategy ("DIS"). You should note that the BEA (MPF) Core Accumulation Fund and the BEA (MPF) Age 65 Plus Fund under BEA (MPF) Master Trust Scheme; the BEA Core Accumulation Fund and the BEA Age 65 Plus Fund under BEA (MPF) Value Scheme; and the BEA (Industry Scheme) Core Accumulation Fund and the BEA (Industry Scheme) Age 65 Plus Fund under BEA (MPF) Industry Scheme (collectively the "DIS Funds") may not be suitable for you, and there may be a risk mismatch between the DIS Funds and your risk profile (the resulting portfolio risk may be greater than your risk preference). You should seek financial and/or professional advice if you are in doubt as to whether the DIS is suitable for you, and make the investment decision most suitable for you taking into account your circumstances.

投資強積金預設投資策略前,你應衡量個人可承受風險的程度及財務狀況。你應注意東亞(強積金)集成信託計劃的東亞(強積金)核心累積基金及東亞(強積金)65歲後基金;東亞(強積金)享惠計劃的東亞核心累積基金及東亞65歲後基金;及東亞(強積金)行業計劃的東亞(行業計劃)核心累積基金及東亞(行業計劃)65歲後基金(統稱為「預設投資策略基金」)不一定適合你,且預設投資策略基金及你的風險取向之間或存在風險錯配(即投資組合之風險或會大於你的風險承受能力)。如你就預設投資策略是否適合你有任何疑問,你應徵詢財務及/或專業人士之意見,並因應你的個人情況而作出最適合你的投資決定。
4. You should note that the implementation of the DIS may have an impact on your MPF investments and accrued benefits. You should consult with the trustee if you have doubts on how you are being affected.

你應注意,實施預設投資策略後或會影響你的強積金投資及累積權益。如你就你或會受到之影響有任何疑問,你應向受託人查詢。
5. Investment involves risk. You should consider your own risk tolerance level and financial circumstances before making any investment choices. In your selection of constituent funds, if you are in doubt as to whether a certain constituent fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the constituent fund(s) most suitable for you taking into account your circumstances.

投資涉及風險。在作出投資選擇前,閣下必須衡量個人可承受風險的程度及財政狀況。在選擇成分基金時,如閣下對若干成分基金是否適合閣下(包括該成分基金是否符合閣下的投資目標)有任何疑問,閣下應諮詢財務及/或專業人士的意見,並因應閣下的個人狀況而選擇最適合閣下的成分基金。
6. You should not invest based on this marketing material alone. Investments inherently involve risk and the unit prices of the constituent funds may go down as well as up. Past performance of the constituent funds is not indicative of future performance. For further details including the product features, fees and charges, and the risk factors involved, please refer to the MPF Scheme Brochure of the relevant scheme.

閣下不應只根據此宣傳品作出投資。投資附帶風險,成分基金單位價格可跌可升。成分基金過往的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,請參閱有關計劃的強積金計劃說明書。
7. Important – If you are in doubt about the meaning or effect of the contents of the MPF Scheme Brochure and this marketing material, you should seek independent professional advice.

重要通知:若閣下對強積金計劃說明書及此宣傳品內容的涵義或意思有疑問,應諮詢獨立專業意見。

The BEA (MPF) Master Trust Scheme, BEA (MPF) Value Scheme and BEA (MPF) Industry Scheme (collectively "BEA MPF") are provident fund schemes launched by The Bank of East Asia, Limited ("BEA") in order to manage contributions made to provide retirement benefits to the Hong Kong workforce.

東亞(強積金)集成信託計劃、東亞(強積金)享惠計劃及東亞(強積金)行業計劃(統稱為「東亞強積金」)是東亞銀行有限公司(「東亞銀行」)誠意為管理香港在職人士退休儲備而設立的強積金計劃。

Tax Deductible Voluntary Contribution ("TVC") is a type of contribution which can only be paid into a TVC account of an MPF scheme. TVC is eligible for tax concessions starting from the year of assessment 2019/2020. The maximum tax deductible amount is HK\$60,000 per year – this is an aggregate limit for both TVC and other qualifying annuity premiums.

可扣稅自願性供款屬一項供款類別僅可存入強積金計劃的可扣稅自願性供款賬戶。從2019/2020課稅年度開始,可扣稅自願性供款可享受稅務優惠。每年的最高可扣稅金額為港幣60,000元。該金額為可扣稅自願性供款及其他合資格年金保費的總限額。

Make a contribution to a BEA MPF TVC account with Bank of East Asia (Trustees) Limited ("BEA Trustees") and get a chance to earn a constituent fund unit bonus ("Unit Bonus") of up to HK\$550!

在東亞銀行(信託)有限公司(「東亞信託」)的東亞強積金可扣稅自願性供款賬戶供款，有機會獲享高達港幣550元的成分基金單位獎賞(「單位獎賞」)！

From 1st October, 2024 until 31st March, 2025, a Unit Bonus ranging from HK\$150 up to a maximum of HK\$550 may be granted to eligible MPF customers whose TVC contributions fall into the specified ranges, subject to the terms and conditions below. For more information, please call the BEA (MPF) Hotline (Operated by Bank of East Asia (Trustees) Limited) on +852 2211 1777. Terms and conditions apply – see below for details. The Unit Bonus forms part of the account value and is subject to the relevant fees and charges under BEA MPF.

由2024年10月1日起至2025年3月31日，合資格客戶按照下列條款及細則在指定金額範圍內作可扣稅自願性供款的供款，即有機會獲享由港幣150元至550元的單位獎賞。

查詢詳情，請致電東亞(強積金)熱線(由東亞銀行(信託)有限公司運作)：+852 2211 1777。

單位獎賞須受以下條款及細則約束。單位獎賞乃賬戶結存的一部分，因此會被收取東亞強積金有關收費。

Unit Bonus Details 單位獎賞詳情	
Total amount of TVC made in the promotional period (including monthly contributions and lump-sum contributions) (HK\$) 於推廣期內作出的可扣稅自願性供款總額 (包括每月供款及整筆供款) (港幣)	Unit Bonus(HK\$) 單位獎賞(港幣)
10,000 to 至 < 20,000	150
20,000 to 至 < 30,000	250
30,000 to 至 < 45,000	350
45,000 to 至 < 60,000	450
≥ 60,000	550
Application Deadline: 31 st March, 2025 截止申請日期：2025年3月31日	

Terms and Conditions 條款及細則：

1. The promotion will run from 1st October, 2024 to 31st March, 2025, both days inclusive (the "Promotional Period"). 2. All customers are required to register through the BEA (MPF) Hotline (Operated by Bank of East Asia (Trustees) Limited) or a representative of BEA MPF Department/BEA Trustees within the Promotional Period in order to receive the Unit Bonus. 3. Customers are entitled to receive a Unit Bonus if they make TVC contributions to the BEA MPF TVC account in corresponding designated contribution period as stated in Table 1. 4. The Unit Bonus and accrued benefits held in a BEA MPF TVC account can only be withdrawn upon retirement age or other statutory grounds under the MPF legislation, including (i) early retirement (having reached the age of 60 and having permanently ceased employment/self-employment); (ii) death; (iii) small balances; (iv) permanent departure from Hong Kong; (v) total incapacity; (vi) terminal illness. 5. The minimum amount of monthly contribution is HK\$100; the minimum amount of lump-sum contribution is HK\$500. 6. The TVC contributions (excluding the TVC assets transferred from other MPF schemes) must be successfully made and allocated to the BEA MPF TVC account according to the TVC Contribution Period as stated in Table 1, and the aggregate amount of contributions in the BEA MPF TVC account will be treated as a designated contribution for the calculation of the Unit Bonus in this promotion. Customers should allow sufficient time for your TVC contributions to be made and allocated to BEA MPF TVC account within the designated contribution period, as stated in Table 1. Therefore, the Unit bonus will be credited to the customer's BEA MPF TVC account if they contribute within the designated period and retain the full amount of TVC assets in BEA MPF TVC account until 30th September, 2025. 7. If a customer (i) transfers or withdraws his / her accrued benefits in the BEA MPF TVC account or (ii) closes his / her BEA MPF TVC account on or before the TVC Contribution Holding Period as stated in Table 1, the Unit Bonus for that year and thereafter will not be credited to their BEA MPF TVC account. 8. Customers are required to retain their BEA MPF TVC account to receive the Unit Bonus. The Unit Bonus of will be credited to the customer's BEA MPF TVC account on the Unit Bonus Credit Period as stated in Table 1. The investment allocation of the Unit Bonus will be the same as the latest fund selection of the account to be credited. 9. The promotion offer can only be used in conjunction with the "BEA MPF Asset Consolidation Bonus" (if applicable). For details, please refer to the latest promotion of "BEA MPF Asset Consolidation Bonus" (<https://bit.ly/3PBjZgD>). 10. BEA and BEA Trustees reserve the sole right to vary or cancel this promotion and / or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA and BEA Trustees shall be final and conclusive.

1. 推廣期由2024年10月1日至2025年3月31日，包括首尾兩天(「推廣期」)。2. 所有客戶須於推廣期內透過東亞(強積金)熱線(由東亞銀行(信託)有限公司運作)或經東亞銀行強積金部門/東亞信託的代表登記以享單位獎賞。3. 客戶須於表1所列的相關指定供款期在其東亞強積金可扣稅自願性供款賬戶作出可扣稅自願性供款，以獲享單位獎賞。4. 東亞強積金可扣稅自願性供款賬戶所持有的單位獎賞及累積權益，僅可在退休後於年滿65歲或基於強積金法例下的其他法定理據，包括：(i) 提早退休(年滿60歲並永久停止受僱或自僱)；(ii) 死亡；(iii) 小額結餘；(iv) 永久性離開香港；(v) 完全喪失行為能力；(vi) 罹患末期疾病，方可提取。5. 每月供款最低金額為港幣100元；整筆供款最低金額為港幣500元。6. 可扣稅自願性供款的供款(從其他強積金計劃轉移的可扣稅自願性供款資產除外)必須按表1所列的可扣稅自願性供款的供款期內成功分配及存入至東亞強積金可扣稅自願性供款賬戶，該東亞強積金可扣稅自願性供款賬戶內的供款總額方可視為本推廣所計算單位獎賞的指定供款總額。客戶應預留足夠時間讓你的可扣稅自願性供款的供款於供款期內分配及存入至東亞強積金可扣稅自願性供款賬戶。客戶需要按表1所列的可扣稅自願性供款的供款期作出供款，並於指定的可扣稅自願性供款的供款持有期內保留其東亞強積金可扣稅自願性供款賬戶內的可供扣稅自願性供款資產總額，以獲享單位獎賞。因此，如果客戶在指定的供款期內作出供款並保留其東亞強積金可扣稅自願性供款賬戶內的可供扣稅自願性供款資產總額至2025年9月30日，則單位獎賞會存入至合資格客戶的東亞強積金可扣稅自願性供款賬戶。7. 如客戶於表1所列的可扣稅自願性供款的供款持有期或之前(i)轉移或提取其東亞強積金可扣稅自願性供款賬戶內之累積權益或(ii)取消東亞強積金可扣稅自願性供款賬戶，單位獎賞將不會存入至客戶的東亞強積金可扣稅自願性供款賬戶。8. 客戶必須保留其東亞強積金可扣稅自願性供款賬戶以得到單位獎賞。單位獎賞將於表1所列的單位獎賞存入期內，存入有關客戶的東亞強積金可扣稅自願性供款賬戶內。單位獎賞的投資分配將與獲派發獎賞的賬戶內之最後基金選擇相同。9. 本推廣優惠只可與「東亞整合強積金資產獎賞」同時使用(如適用)，詳情請參閱「東亞整合強積金資產獎賞」的最新推廣(<https://bit.ly/3QCTE7P>)。10. 東亞銀行及東亞信託保留隨時更改或取消此推廣及/或修改或修訂此等條款及細則之權利而無須事前通知。如有任何爭議，東亞銀行及東亞信託所作的決定為最終及不可推翻。

TVC Contribution Period (both days inclusive) 可扣稅自願性供款的供款期(包括首尾兩天)	TVC Contribution Holding Period (both days inclusive) 可扣稅自願性供款的供款持有期(包括首尾兩天)	Unit Bonus Credit Period 單位獎賞存入期
1 st October, 2024 to 31 st March 2025 2024年10月1日至2025年3月31日	1 st April, 2025 to 30 th September, 2025 2025年4月1日至2025年9月30日	Within 8 weeks from 1 st October, 2025 2025年10月1日起的8星期內

Sponsor: The Bank of East Asia, Limited 保薦人：東亞銀行有限公司 Issuer: Bank of East Asia (Trustees) Limited 發行人：東亞銀行(信託)有限公司

The information provided by participants to The Bank of East Asia, Limited will be transferred to Bank of East Asia (Trustees) Limited ("BEA Trustees") and will be used solely for registration for this promotion. The participants shall be entitled to request to access or correct data, or to request information regarding privacy policies and practices and categories of data held by BEA Trustees, by writing to: 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. In accordance with the terms of the Personal Data (Privacy) Ordinance, BEA Trustees has the right to charge a reasonable fee for the processing of any data access request.

參加者向東亞銀行有限公司所提供的資料將會轉交至東亞銀行(信託)有限公司(「東亞信託」)，及只供東亞信託用作登記參與本推廣。參加者可以書面方式查閱或更正資料，或查閱有關東亞信託的私隱政策及守則及所持有的資料種類。來函請至：香港九龍觀塘道418號紀之域五期東亞銀行中心32樓，東亞銀行(信託)有限公司，東亞銀行(信託)有限公司個人資料保障主任。根據《個人資料(私隱)條例》的條款，東亞信託有權就處理任何查閱資料的要求收取合理費用。

According to the Personal Data (Privacy) Ordinance, you may, at any time and without charge, request The Bank of East Asia to cease using your personal data for direct marketing purposes by writing to the Group Data Protection Officer by post at The Bank of East Asia Group, 10 Des Voeux Road Central, Hong Kong or by fax on 3608 6172.

根據《個人資料(私隱)條例》，你可隨時向東亞銀行要求停止使用你的個人資料於直接促銷用途而無須繳付任何費用。如欲提出此要求，請致函或傳真至東亞銀行集團集團資料保障主任(地址：香港中環德輔道中10號；傳真號碼：3608 6172)。

You may, at any time and without charge, request Bank of East Asia (Trustees) Limited ("BEA Trustees") to stop using your personal data for direct marketing purposes. To do so, please send an email to BEAMPF@hkbea.com, or send a written request to BEA Trustees' Individual Data Protection Officer by post to 32nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong. You may also request BEA Bank (Trustees) Limited ("BEA Bank") to stop using your personal data for direct marketing purposes, while you do not pay any fee. If you wish to make this request, please email to BEAMPF@hkbea.com, or request BEA Bank (Trustees) Limited to stop using your personal data for direct marketing purposes (address: 香港九龍觀塘道418號紀之域五期東亞銀行中心32樓)，東亞信託會隨即跟進你的要求。2

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

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