



BEA 東亞銀行

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BEA MPF Services - BEA (MPF) Value Scheme
東亞強積金服務 - 東亞 (強積金) 享惠計劃



IMPORTANT:

1. BEA (MPF) Value Scheme (collectively "BEA MPF") offers 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.
2. The BEA (MPF) Conservative Fund under BEA (MPF) Value Scheme does not provide any guarantee of the repayment of capital.
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; and the BEA (Industry Scheme) Core Accumulation Fund and the BEA (Industry Scheme) Age 65 Plus Fund under BEA (MPF) Industry Scheme 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.
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.
5. Investment involves risks. 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.
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.
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.

重要事項：

1. 東亞（強積金）集成信託計劃及東亞（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. 東亞（強積金）享惠計劃的東亞強積金保守基金並不提供任何退還資本的保證。
3. 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）享惠計劃的東亞核心累積基金及東亞65歲後基金不一定適合你，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问，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. 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问，你應向受託人查詢。
5. 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）有任何疑问，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. 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. 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。

Company Background 公司背景

Sponsor

The Bank of East Asia, Limited ("BEA")

Incorporated in Hong Kong in 1918, BEA is dedicated to providing comprehensive wholesale banking, personal banking, wealth management, and investment services to its customers in Hong Kong, Chinese Mainland, and other major markets around the world. BEA is the largest independent local bank in Hong Kong.

Trustee and Custodian

Bank of East Asia (Trustees) Limited ("BEA Trustees")

BEA Trustees is a wholly owned subsidiary of BEA. BEA Trustees has been providing trustee services to large retirement schemes for over 40 years and acts as a trustee/custodian/administrator to Hong Kong authorised unit trusts.

Investment Manager

BEA Union Investment Management Limited ("BEA Union Investment")

Incorporated in 1988 and previously known as East Asia Asset Management Company Limited, BEA Union Investment is jointly owned by BEA and Union Asset Management Holding AG. BEA Union Investment provides a comprehensive range of investment and financial management services to corporate and personal customers.

保薦人

東亞銀行有限公司（「東亞銀行」）

東亞銀行於1918年在香港成立，一直致力為香港、中國內地，以及世界其他主要市場的客戶，提供全面的批發銀行、個人銀行、財富管理和投資服務。現為香港最大的獨立本地銀行。

受託人及保管人

東亞銀行（信託）有限公司（「東亞信託」）

東亞信託是東亞銀行的全資附屬公司，提供退休計劃之信託服務逾40年，包括為香港已核准的單位信託基金擔任受託人/保管人/管理人。

投資經理

東亞聯豐投資管理有限公司（「東亞聯豐投資」）

東亞聯豐投資於1988年成立，前稱東亞資產管理有限公司。東亞聯豐投資是由東亞銀行及Union Asset Management Holding AG共同擁有，為企業及個人客戶提供多元化的投資及理財服務。

Why Choose BEA MPF Schemes? 為何選擇東亞強積金計劃？

Prudent and Professional Management

Since its establishment in 1918, BEA has succeeded in maintaining stable growth through professional management and strict adherence to prudent banking policies.

Strong Experience and Rich Expertise

With more than 40 years' experience in retirement scheme management, plus a wealth of resources, we are well positioned to offer you comprehensive, high-quality MPF services.

Convenient One-stop Services

Drawing on the extensive resources and expertise of the BEA Group, we can provide you with a convenient, one-stop MPF service as well as a comprehensive range of banking services.

Extensive Branch Network

BEA operates one of the largest networks of any bank in Hong Kong, with conveniently located branches in every district. Head to your nearest branch with whatever banking and MPF requirements you may have, and our staff will be pleased to help.

審慎經營 管理完善

東亞銀行於1918年創立以來，一直恪守穩健及審慎的經營方針，在專業管理下業務穩步增長。

豐富經驗 專業人才

憑藉逾40年管理退休金計劃的經驗，以及本行投入的資源，定能為你提供全面優質的強積金服務。

一站式服務 簡單方便

本行擁有豐富資源及專業人才，全力為你提供一站式強積金和多元化銀行服務，方便直接。

分行網絡 遍布全港

東亞銀行網絡為全港最大之一，業務據點遍布各主要地區。無論你有任何強積金服務的需要，只要到就近分行，我們都非常樂意協助你作出妥善安排。

Scheme Details 計劃詳情

BEA (MPF) Value Scheme

東亞(強積金)享惠計劃

Scheme Type 計劃種類

- Master Trust Scheme
集成信託計劃

Scheme Feature 計劃特點

- Offers competitive constituent fund management fees ^{note 1}
(0.60% to 0.90% per annum of the net asset value of the constituent funds)
提供特惠成分基金管理費^{註1}
(每年成分基金資產淨值的0.60%至0.90%)

Who Can Participate? 誰可參加 ?

Contribution Account (for Employees of a Participating Employer and Self-employed Persons) **供款賬戶** (適用於參與僱主所僱用的僱員及自僱人士)

- Regular employees (employed for 60 calendar days or more) and self-employed persons aged 18 to below 65
年滿18歲至未滿65歲的一般僱員 (須受僱滿60日或以上) 及自僱人士

Personal Account (for Employees and Members) **個人賬戶** (適用於僱員及成員)

- Employees and members who intend to transfer MPF accrued benefits from other MPF schemes to the BEA (MPF) Value Scheme
有意把強積金累算權益由其他強積金計劃轉移至東亞(強積金)享惠計劃的僱員及成員

Special Voluntary Contribution Account (for Employees, Self-employed Persons, Members or Former Members)

特別自願性供款賬戶 (適用於僱員、自僱人士、成員及前成員)

- Employees, self-employed persons, and members or former members of registered schemes (as defined in the Mandatory Provident Fund Schemes Ordinance), ORSO exempted schemes, or ORSO registered schemes (each as defined in the Mandatory Provident Fund Schemes (General) Regulation)
僱員、自僱人士及註冊計劃 (定義見《強制性公積金計劃條例》) 或職業退休豁免計劃或職業退休註冊計劃 (各定義見《強制性公積金計劃(一般)規例》) 的成員及前成員

Tax Deductible Voluntary Contribution Account

(for Employees, Self-employed Persons, Personal Account Holder and Member of an Occupational Retirement Scheme)

可扣稅自願性供款賬戶 (適用於僱員、自僱人士、個人賬戶持有人及職業退休計劃的成員)

- An employee member of an MPF scheme, a self-employed person member of an MPF scheme, a personal account holder of an MPF scheme and a member of an occupational retirement scheme in respect of which an exemption has been granted under section 5 of the Mandatory Provident Fund Schemes Ordinance
強制性公積金計劃下的僱員成員、強制性公積金計劃下的自僱人士成員、強制性公積金計劃下的個人賬戶持有人及根據《強制性公積金計劃條例》第5條獲豁免職業退休計劃的成員。

Investment Structures 投資結構

- Portfolio management fund
(investing in a range of APIFs managed by BEA Union Investment)
投資組合管理基金
(投資於一系列由東亞聯豐投資管理的核准匯集投資基金)
- Feeder fund
(investing in a single APIF / ITCIS)
聯接基金
(投資於單一核准匯集投資基金或核准緊貼指數基金)
- Direct investment fund
(directly investing in a portfolio of deposits and debt instruments)
直接投資基金
(直接投資於以存款及債務投資工具組成的投資組合)

Fund Switching and Change of Investment Choice 基金轉換及更改投資選擇

- No limit
次數不限

Scheme Details 計劃詳情

BEA (MPF) Value Scheme 東亞(強積金)享惠計劃

Investment Choices 投資選擇

Members can choose to invest in (A) default investment strategy ("DIS") or (B) non-DIS (other constituent funds)

計劃成員可選擇投資於 (A) 預設投資策略或 (B) 非預設投資策略 (其他成分基金)

(A) Default Investment Strategy ("DIS")

DIS is a ready-made investment arrangement:

- » Mainly designed for those members who are not interested or do not wish to make an investment choice, their contributions and accrued benefits transferred from another scheme will be invested in accordance with the DIS. Members who do not wish to choose an investment option do not have to do so;
- » As an investment choice itself for members who find it suitable for their own circumstances;
- » Consists of two constituent funds, namely Core Accumulation Fund ("CAF") and Age 65 Plus Fund ("A65F")
 - CAF: invest around 60% in higher risk assets (higher risk assets generally mean equities or similar investments) and 40% in lower risk assets (lower risk assets generally mean bonds or similar investments) of its net asset value ("NAV")
 - A65F: invest around 20% in higher risk assets and 80% in lower risk assets

Three Features:

1. Subject to fee caps:

Management fee: 0.75% p.a. of NAV ; Out-of-pocket expenses: 0.20% p.a. of NAV

2. De-risking based on members' age:

Switching of the existing accrued benefits among CAF and A65F will be automatically carried out each year on a member's birthday ^{note 2} and according to the allocation percentages as shown in the DIS de-risking table

3. Globally diversified investment principle

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 relevant Scheme and our website.

(A) 預設投資策略

預設投資策略是一項現成投資安排：

- » 主要為無意或不希望作出投資選擇的成員而設的，其供款及從其他計劃轉移之累算權益將根據預設投資策略用於投資。成員如不想作出投資選擇，可無須這樣做；
- » 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；
- » 由兩個成分基金組成，即核心累積基金和65歲後基金
 - 核心累積基金：會將其資產淨值中約60%及40%分別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投資項目）及風險較低的投資產品（風險較低的投資產品一般指債券或類似投資項目）
 - 65歲後基金：會將投資約20%於風險較高的投資產品及80%於風險較低的投資產品

三個特點：

1. 收費設上限：

管理費：0.75%（按基金每年淨資產值）；經常性實付開支：0.20%（按基金每年淨資產值）

2. 隨成員年齡自動降低風險

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^{註2}，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

3. 環球分散投資原則

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，請參閱有關計劃的強積金計劃說明書和我們的網站。

- BEA Core Accumulation Fund
東亞核心累積基金
- BEA Age 65 Plus Fund
東亞65歲後基金

(B) Non-DIS (Other Constituent Funds) 非預設投資策略 (其他成分基金)

- BEA Growth Fund
東亞增長基金
- BEA Balanced Fund
東亞均衡基金
- BEA Stable Fund
東亞平穩基金
- BEA Global Equity Fund
東亞環球股票基金
- BEA Asian Equity Fund ^{note 3,4}
東亞亞洲股票基金 ^{註3,4}
- BEA Greater China Equity Fund ^{note 4}
東亞大中華股票基金 ^{註4}
- BEA Hong Kong Tracker Fund
東亞香港追蹤指數基金
- BEA Global Bond Fund
東亞環球債券基金
- BEA MPF Conservative Fund ^{note 6}
東亞強積金保守基金 ^{註6}
- BEA Core Accumulation Fund ^{note 7}
東亞核心累積基金 ^{註7}
- BEA Age 65 Plus Fund ^{note 7}
東亞65歲後基金 ^{註7}

Service Channels on Various Platforms 不同平台的服務渠道

BEA MPF provides with the following service channels free of charge. They can check their MPF balance and view the latest promotions anytime, anywhere.

東亞強積金可讓客戶透過東亞之服務渠道隨時隨地查看強積金賬戶結餘及最新的推廣活動，費用全免。

BEA Service Channel	東亞服務渠道	Employer 僱主	Employee/Member 僱員/成員
BEA (MPF) Hotline ^{note 9}	東亞 (強積金) 熱線 ^{註9}	✓	✓
BEA Branch Network	東亞銀行分行	✓	✓
BEA Customer Service Hotline	東亞銀行客戶服務熱線	✓	✓
BEA Mobile	東亞手機銀行	✓	✓
BEA MPF Administration Centre	東亞強積金行政中心	✓	✓
BEA MPF Webpage	東亞強積金網頁	✓	✓
Corporate Cyberbanking	企業電子網絡銀行服務	✓ ^{note 8 註8}	—
BEA Online Services	東亞網上銀行服務	—	✓

eMPF Service Channel	積金易服務渠道	Employer 僱主	Employee/Member 僱員/成員
eMPF Webpage	積金易網頁	✓	✓
eMPF Web Portal	積金易網上平台	✓	✓
eMPF Mobile App	積金易流動應用程式	✓	✓

Note 1 : The constituent fund management fee is also known as the Sponsor's fee as stated in the MPF Scheme Brochure of the relevant scheme. The above management fee reflects the constituent fund level only, and is given a percentage per annum of the net asset value of the constituent fund under BEA (MPF) Value Scheme. For further details of the management fee, please refer to the MPF Scheme Brochure of the relevant scheme.

Note 2 : 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.

Note 3 : Various countries in which these constituent funds 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.

Note 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.

Note 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.

Note 6 : BEA MPF Conservative Fund under BEA (MPF) Value Scheme 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. MCF use method (i) and, therefore, their unit prices, net asset value and fund performance quoted have reflected the impact of fees and charges.

Note 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.

Note 8 : Please open a Corporate Cyberbanking account at any BEA branch to use this service.

Note 9 : BEA (MPF) Hotline is operated by Bank of East Asia (Trustees) Limited.

註 1 : 成分基金管理費，亦即為在有關計劃的強積金計劃說明書中所指之保薦人費用。上述東亞 (強積金) 享惠計劃的基金管理費收費率只反映於成分基金層面，其百分比以每年成分基金資產淨值計算。有關基金管理費詳情，請參閱有關計劃的強積金計劃說明書。

註 2 : 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，成員之累積權益將全數投資於65歲後基金，而降低風險機制將不會運作。

註 3 : 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。

註 4 : 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。

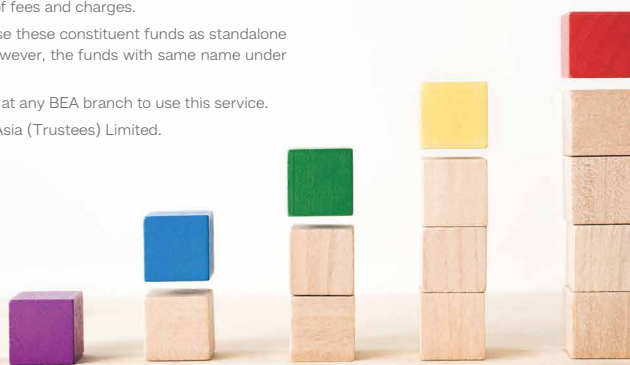
註 5 : 此成分基金只以港幣及非以人民幣計值，其於人民幣存款及人民幣債務投資工具的投資，將須承受額外的貨幣風險。尤其是，人民幣目前並非自由可兌換的貨幣，須受制於中國政府所施加的外匯管制及資金調回限制。另外，其於離岸人民幣債務證券的投資將須承受額外市場/流動性風險。目前，由於離岸人民幣債務證券並無活躍的二級市場，此成分基金可能需要持有投資直至到期日。此外，儘管離岸人民幣債務證券的發行近年來已大幅增加，惟離岸人民幣債務證券的供應仍落後於需求。因此，新發行的離岸人民幣債務證券一般出現超額認購，而相比同等的非離岸人民幣債務證券，新發行的離岸人民幣債務證券訂價可能較高及/或以較低收益率買賣。目前，市場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。

註 6 : 東亞 (強積金) 享惠計劃下的東亞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。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。

註 7 : 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。

註 8 : 僱主須到東亞銀行任何分行開立企業電子網絡銀行賬戶，方可使用此服務。

註 9 : 東亞 (強積金) 熱線是由東亞銀行 (信託) 有限公司運作。



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可致電「積金易」熱線183 2622或電郵至 enquiry@support.empf.org.hk查詢。你也可瀏覽他們的網站 (www.empf.org.hk) 以獲取更多資訊。

Enquiries about the product or MPF scheme-specific information

BEA (MPF) Hotline: +852 2211 1777
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32/F, BEA Tower, Millennium City 5,
418 Kwun Tong Road, Kowloon, Hong Kong
Service Hours: Monday to Friday 9:00 am to 5:45 pm
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如需對該產品或強積金計劃作出查詢

東亞(強積金)熱線: +852 2211 1777
(由東亞銀行(信託)有限公司運作)
電郵: BEAMPF@hkbea.com
東亞強積金行政中心地址:
香港九龍觀塘道418號創紀之城五期東亞銀行中心32樓
服務時間: 星期一至星期五 -
由上午9時至下午5時45分(公眾假期除外)

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