

重要事項

1. 東亞(強積金)享惠計劃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(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. 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. 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. 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。

什麼是可扣稅自願性供款?

可扣稅自願性供款是一項僅可存入強積金計劃的可扣稅自願性供款賬戶的供款類別。

- 在每個課稅年度,稅務扣除額高達港幣60,000元¹
- 屬自願性質,但須受強制性供款的相同歸屬,保存及提取限制所規限
- 可隨時將可扣稅自願性供款賬戶內的累積權益轉移至另一強積金計劃的可扣稅自願性供款帳戶

誰可參加可扣稅自願性供款?

- 強積金計劃供款賬戶或個人賬戶的現時持有人;或
- 獲強積金豁免的職業退休計劃的現時成員

「可扣稅自願性供款」的稅務扣減

每個課稅年度,最高稅務扣除額為港幣60,000元,此總額為可扣稅自願性供款和合資格延期年金保費之合計上限。

如你於同一課稅年度作出可自願性供款和繳付合資格延期年金保費,稅務減免將優先計算可扣稅自願性供款款項,餘額(如有)才會計算已繳付的合資格延期年金保費。

透過可扣稅自願性供款,你可照顧你的財富,邁向理想的退休生活!

可扣稅自願性供款賬戶詳情

供款費	無
權益提取費	無
最少供款年期	無
成分基金轉換及更改投資選擇	次數不限
最低每月供款金額	港幣100元
最低整筆供款金額	港幣500元
提取限制	· 達到65歲正常退休年齡 · 提早退休 (年滿60歲並永久停止受僱/自僱) · 死亡 · 小額結餘 · 永久性離開香港 · 完全喪失行為能力 · 罹患末期疾病

靈活供款安排

你可向「積金易」平台提交指示作出可扣稅自願性供款,並透過不同的繳交供款方式進行彈性金額²的供款,如使用支票³或電子支票³繳交供款、透過電匯或票據交換所自動轉賬系統供款、利用銀行賬戶的自動轉賬服務或跨行轉賬服務支付供款。

多種賬戶查詢渠道

你可隨時於「積金易」平台管理你的可扣稅自願性供款賬戶。此外,只要輕鬆登記東亞網上銀行服務,你便可透過東亞網上銀行或東亞手機銀行查閱你的可扣稅自願性供款賬戶。除「積金易」服務中心外,東亞銀行強制性公積金行政中心、東亞銀行分行、顯卓理財中心或i理財中心,均致力為你提供綜合強積金服務。

定時資訊

東亞強積金定期提供季度權益報表、周年權益報表、可扣稅自願性供款概要(由「積金易」平台發出)及季度基金概覽,助你輕鬆管理賬戶及提交納稅申報表。

有關權益報表及供款概要,你可隨時於「積金易」平台查閱。

如對「積金易」平台的運作有任何疑問,可致電「積金易」熱線183 2622或電郵至enquiry@support.empf.org.hk查詢。你也可以瀏覽他們的網站(www.empf.org.hk)以獲取更多資訊。

如需對該產品或強積金計劃作出查詢,歡迎致電東亞銀行(強積金)熱線+852 2211 1777(由東亞銀行(信託)有限公司運作)。

¹ 這是可扣稅自願性供款和合資格年金保費合計可享的扣除總額。

² 東亞(強積金)可扣稅自願性供款賬戶內的定期供款額為最低每月港幣100元,或一次性供款港幣500元。

³ 用作繳款之支票及電子支票必須為該賬戶持有人簽發。

⁴ 所有紙本支票繳交的供款,須郵寄至「積金易」平台或提交至任何一間「積金易」服務中心的投遞箱。

⁵ 請透過香港銀行同業結算有限公司所提供的存票服務存入電子支票,詳情請瀏覽www.echeque.hkicl.com.hk。有關計劃下的指定銀行賬號,請致電東亞(強積金)熱線+852 2211 1777(由東亞銀行(信託)有限公司運作)查詢。

⁶ 有關供款的文件,包括付款證明或付款結算書,應直接提交至「積金易」平台。

保薦人:東亞銀行有限公司

發行人:東亞銀行(信託)有限公司

你想的強積金,盡在東亞銀行

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IMPORTANT :

1. BEA (MPF) Value Scheme 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. 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 Core Accumulation Fund and the BEA Age 65 Plus Fund under BEA (MPF) Value 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.
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 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.

What is Tax Deductible Voluntary Contribution "TVC"?

TVC is a type of contribution which can only be paid into the TVC account of an MPF scheme.

- Tax deductible limit of up to HK\$60,000¹ for each year of assessment
- Voluntary in nature, but subject to the same vesting, preservation, and withdrawal restrictions that apply to mandatory contributions
- Accrued benefits in a TVC account can be transferred to another TVC account under a different MPF scheme at any time

Who can join TVC?

- Current holders of contribution accounts or personal accounts of MPF schemes; or
- Current members of MPF Exempted ORSO Schemes

Tax Deduction for TVC

The maximum tax-deductible amount for each assessment year is HK\$60,000, which is an aggregate limit for TVC and Qualifying Deferred Annuity Policies ("QDAP") premiums.

If you made TVC and paid QDAP premiums in the same year of assessment, tax deduction will be applied to TVC first. Any remaining amount will then be used for tax deduction on QDAP premiums.

With TVC, you can take care of your wealth and achieve a desirable retirement life!

TVC account details

Contribution charge	Nil
Withdrawal charge	Nil
Minimum contribution period	Nil
Constituent fund switching and change of investment choice	No limit
Minimum amount of regular monthly contribution	HK\$100
Minimum amount of each lump sum contribution	HK\$500
Withdrawal restrictions	<ul style="list-style-type: none">• Attainment of the normal retirement at age 65• Early retirement (having reached the age of 60 and have permanently ceased employment/self - employment)• Death• Small balances• Permanent departure from Hong Kong• Total incapacity• Terminal illness

Flexible payment options

You can make contributions in flexible amount² by submitting instructions to the eMPF Platform with different contribution payment methods: e.g. pay contribution by cheque^{3,4} or eCheque⁵, make payments via Telegraphic Transfer (TT) and Clearing House Automated Transfer System (CHATS), make direct debit instructions from your bank account, or make inter-bank transfers.

Multi-channel account enquiries

You can manage your TVC account anytime on the eMPF Platform. In addition, you can check your TVC account through BEA Online or BEA Mobile simply by registering for the BEA Online Services. Besides eMPF Service Centres, you can also visit the BEA MPF Administration Centre, any BEA branch, SupremeGold Centre, or i-Financial Centre for comprehensive MPF services.

Timely information

BEA MPF will provide you with a regular Quarterly Benefit Statement, Annual Benefit Statement, TVC summary (issued by eMPF Platform), and Quarterly Fund Fact Sheet to help you manage your account and file tax returns with ease.

You can view relevant benefit statements and contribution summary on the eMPF Platform. For enquiries about the operation of eMPF Platform, you can reach out to the eMPF Hotline on 183 2622 or send an email to enquiry@support.empf.org.hk. You can also visit their website (www.empf.org.hk) for more information.

Should you have any enquiries about the product or MPF scheme-specific information, please contact BEA (MPF) Hotline on +852 2211 1777 (Operated by Bank of East Asia (Trustees) Limited).

¹ This is an aggregate limit for both TVC and other qualifying annuity premiums.

² The contribution amount under the BEA (MPF) Tax Deductible Voluntary Contribution Account is subject to a minimum of HK\$100 per month for regular contributions, or HK\$500 for each lump sum contribution.

³ Payments by cheque and eCheque should be in the name of the account holder.

⁴ Payments by paper cheque should be submitted to the eMPF Platform office by post or through drop-in box at any of its eMPF services centres.

⁵ Please deposit an eCheque Order via eCheque Drop Box Service provided by Hong Kong Interbank Clearing Limited and visit www.echeque.hkicl.com.hk for more details. For information of the bank account no. of the Scheme, please contact BEA (MPF) Hotline +852 2211 1777 (Operated by Bank of East Asia (Trustees) Limited).

⁶ Contribution related documents including payment proof or Remittance Statement (if applicable) should be submitted to the eMPF Platform directly.

Sponsor: The Bank of East Asia, Limited
Issuer: Bank of East Asia (Trustees) Limited

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BEA (MPF) Value Scheme - Tax Deductible Voluntary Contribution Account



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