



IMPORTANT:

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 money market investments, each with different risk profile.
2. BEA (MPF) Long Term Guaranteed Fund under BEA (MPF) Master Trust Scheme invests solely in an approved pooled investment fund in a form of insurance policy provided by Principal Insurance Company (Hong Kong) Limited. A guarantee is also given by Principal Insurance Company (Hong Kong) Limited. Your investment in this constituent fund, if any, is therefore subject to the credit risk of Principal Insurance Company (Hong Kong) Limited. Please refer to the Appendix 1 of the Explanatory Memorandum of the BEA (MPF) Master Trust Scheme for details of the credit risk, guarantee features and guarantee conditions of this constituent fund.
3. If you are currently investing in BEA (MPF) Long Term Guaranteed Fund under BEA (MPF) Master Trust Scheme, a withdrawal of the accrued benefits on ground of terminal illness may affect your entitlement to the guarantee and you may lose your guarantee. For details, please check the scheme offering document or consult your trustee before making any such withdrawal.
4. 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.
5. 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.
6. You should note that the implementation of the DIS may have an impact on your MPF investments and benefits. You should consult with your trustee if you have doubts on how you are being affected.
7. You should consider your own risk tolerance level and financial circumstances before making investment choices. When, in your selection of constituent funds, 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.
8. 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 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 Explanatory Memorandum of the relevant scheme.

重要事項：

1. 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) 直接投資於貨幣市場。各成分基金有不同的風險承擔。
2. 東亞（強積金）集成信託計劃的東亞（強積金）保證基金只投資於以美國信安保險有限公司提供以保單形式成立的核准匯集投資基金，而有關保證亦由美國信安保險有限公司提供。因此，閣下於此項成分基金的投資（如有），將受美國信安保險有限公司的信貸風險所影響。有關此項成分基金的信貸風險、保證特點及保證條件，請參閱東亞（強積金）集成信託計劃的說明書附件1。
3. 如你現時投資於東亞（強積金）集成信託計劃的東亞（強積金）保證基金，當以罹患末期疾病的理由行使從該保證基金提取累算權益的權利可能影響你享有保證的資格及失去保證回報。有關詳情請查閱計劃的銷售刊物或於作出任何有關累算權益的提取前向你的受託人查詢。
4. 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。
5. 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。
6. 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權益。如你就你或會受到之影響有任何疑問，你應向你的受託人查詢。
7. 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。
8. 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。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，請參閱有關計劃的說明書。

Market Outlook 市場展望

We believe the fundamental conditions supporting asset prices, namely 1) favourable liquidity conditions, 2) upward revisions of corporate earnings and 3) reasonable valuations, have largely remained intact. We therefore continue to hold a positive stance on the equity and bond markets.

Historically low global interest rates and low inflation expectations are fuelling abundant market liquidity. We expect that interest rates will not rise sharply due to the lack of broad-based growth in the real economy. At the same time, corporate earnings have been revised upward in the U.S., Europe, and Asia. This has helped spur a wider market re-rating, and we believe that corporate earnings momentum is strong enough to support current equity prices.

This environment is also favourable for corporate bonds, especially Asian corporate bonds – which carry higher yields. Meanwhile, corporate cash flow is improving along with strong earnings, and excessive expansion seems unlikely in these benign conditions.

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This article was updated on 28th September, 2017

目前支持市場的基本因素並沒有重大轉變，這些因素包括 1) 充裕的流動資金、2) 企業盈利向好、及3) 估值合理；因此我們繼續看好環球股票及債券市場。

環球利率仍處於歷史偏低水平，以及低通脹預期令流動性維持充裕。鑒於實體經濟仍未全面復甦，我們預期利率不會大幅上調。另一方面，歐、美及亞洲的企業盈利持續改善，令企業盈利與估值同時被上調，我們相信企業盈利的增長動力足以支持股票價格。

這些條件同樣對企業債券有利，尤其是擁有較高孳息率的亞洲企業債券。亞洲企業盈利強勁令現金流持續改善，於目前溫和的經濟環境下，企業出現過度擴充的機會較微。

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Consolidating Personal Accounts 整合個人賬戶

Under the MPF system, there are two types of accounts: contribution accounts and personal accounts. The former is job-based, and is used to receive mandatory and voluntary contributions paid in respect of a scheme member's current employment or self-employment, and to hold these contributions for investment. A personal account is used mainly to receive MPF benefits transferred from the member's other MPF accounts for investment.

Under the following circumstances, your MPF benefits will be put in a personal account:

- If you do not manage your accumulated MPF benefits when you change jobs or cease employment; and
- If you exercise your transfer right under the Employment Choice Arrangement (“ECA”).

When changing jobs, many employees tend to focus on their new employment and often forget about their MPF account under their previous employment. As a result, a new personal account is created every time they change jobs, and hence they may hold multiple personal accounts. They may even lose track of how many accounts they have and which schemes the various accounts belong to, making it difficult to effectively manage their MPFs. Therefore, one of the best ways to achieve easier account management is to consolidate multiple MPF accounts.

強積金制度下有兩類賬戶：供款賬戶及個人賬戶。前者以現職工作為基礎，用作接收計劃成員現時受僱或自僱所作出的強積金供款（包括強制性及自願性供款），以作投資；個人賬戶主要用作接收轉移自成員其他強積金賬戶的強積金，以作投資。

在以下情況下，你的強積金累積權益將會存放在個人賬戶內：

- 當你轉工或離職後沒有處理以往工作所累積的強積金；及
- 當你行使「僱員自選安排」的轉移權。

不少僱員在轉工時都會將注意力投放在新工作上，往往沒有即時處理上一份工作的強積金，以致每轉一份工便會多添一個個人賬戶，亦因而持有多個個人賬戶。賬戶太多、難於管理，久而久之甚至會忘記賬戶所在。因此，如你持有多於一個個人賬戶，應作出整合，以便更有效地管理你的強積金。

» Three Steps to Consolidate Personal Accounts

Step 1: Choose trustee and scheme

In order to select an appropriate MPF trustee and scheme, you should first consider various factors, including products (scheme and fund), services, fees and charges, as well as your personal needs.

Step 2: Submit the completed form to your chosen trustee

You only need to fill in one form, which is specially designed for account consolidation. You should fill in the relevant transfer form according to your transfer method (shown in the table below) and submit it to your chosen trustee based on your personal needs.

	Transfer Method	Relevant Form
1.	Transfer the MPF benefits to your contribution account opened under your new employment	"Scheme Member's Request for Fund Transfer Form"
2.	Transfer the MPF benefits to a single personal account	"Scheme Member's Request for Account Consolidation Form"

Reminders:

- The forms can be downloaded from the "Forms" section of the Mandatory Provident Fund Schemes Authority ("MPFA") website or obtained from trustees.
- You are required to fill in the correct scheme member account numbers when consolidating your personal account. You can obtain them by checking your benefit statement or enquiring with your trustees.
- You can check with the MPFA to find out the number of personal accounts you hold, as well as the name and hotline of the trustee under which each account is held.
- You can also register yourself on the e-Enquiry of Personal Account ("ePA") platform established by the MPFA, where you can check your personal account at any time.

Step 3: Check relevant documents

Once your consolidation is completed, you will receive a "Transfer Statement" from your original trustee and a "Transfer Confirmation" from your new trustee. To ensure the account details and the transferred amount are correct, you should check these documents carefully.

» Take Action Now

If you choose to consolidate and transfer your MPF to BEA MPF, please send the completed form to our email BEAMPF@hkbea.com or by mail to the MPF Administration Centre, 32nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong.

» 整合個人賬戶的三個步驟

步驟1：選定受託人及計劃

在選擇受託人及計劃時，你應考慮不同因素，包括產品（計劃及基金）、服務、基金收費及個人需要，從而選擇合適的強積金計劃。

步驟2：填妥表格交予選定的受託人

你只須填妥一份專為整合賬戶而設的表格。你應根據你的個人需要及所選的整合方法填寫下列有關的轉移表格並交回選定的受託人。

	整合方法	相關轉移表格
1.	把強積金轉移至新僱主為你開立的供款賬戶	「計劃成員資金轉移申請表」
2.	把強積金整合至一個個人賬戶	「計劃成員整合個人賬戶申請表」

提醒你：

- 表格可在強制性公積金計劃管理局（「積金局」）網頁內「表格」一欄下載或向受託人索取。
- 當你整合個人賬戶時，你須要填寫正確的計劃成員賬戶號碼。你可查閱權益報表或向受託人查詢該號碼。
- 你可向積金局查詢你所持有的個人賬戶數目、賬戶所屬的受託人名稱及熱線電話。
- 你亦可登記由積金局設立的個人賬戶電子查詢，隨時查詢你的強積金個人賬戶所在。

步驟3：核對有關文件

當整合賬戶完成後，你會分別收到原受託人及新受託人寄給你的「轉移結算書」和「轉移確認書」。請小心核對文件，以確保所整合的賬戶資料及轉移金額正確無誤。

» 坐言起行

如你選擇整合及轉移你的強積金至東亞強積金，請將填妥的表格電郵至BEAMPF@hkbea.com，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樓強積金行政中心。

MPF Update 強積金動向



Articles from the MPFA 積金局文章

» Guaranteed Funds – Do They Guarantee No Losses for Investors?

It is often said that the investment market is unpredictable and there are no guarantees when it comes to investment. However, there is a type of fund in the MPF market that offers a guarantee for the capital invested or the rate of return. Currently, nearly 90% of guaranteed funds are subject to guarantee conditions. Scheme members can only enjoy the guaranteed return if they fulfil the conditions. It is important that scheme members clearly understand the conditions before investing, and assess whether they can meet those conditions.

» 保證基金「一定唔蝕」？

常言道世上沒有「唔蝕」的投資。非也！強積金市場中有一種基金，提供本金或回報率保證。現時接近九成的保證基金均設有保證條款。計劃成員必須符合條件後，才可獲得保證回報。因此，考慮投資於保證基金的計劃成員應該先瞭解有關的保證條款，在衡量自己能否符合這些條款後，再決定是否投資於保證基金。



More About Guaranteed Funds

There are a total of 23 guaranteed funds in the MPF market. As of 30th June, 2017, these funds had over \$57 billion of assets. They have the following features:

- Relatively low level of risk, suitable for scheme members who do not like to take risks, or those who are close to retirement.
- The guarantee conditions are clearly stated in the offering documents of the relevant schemes.
- The guaranteed rate of return may be before or after fees and charges. If the guaranteed rate of return is before fees and charges, this will be stated in the offering documents of the relevant scheme.
- Trustees can change the guarantee conditions as long as they give prior notice to the scheme members.
- All except three guaranteed funds require scheme members to meet specific guarantee conditions before they can obtain the guaranteed return. In other words, if scheme members redeem their units in the guaranteed funds without fulfilling the guarantee conditions (including changing scheme by employer), the units will be redeemed at the prevailing market price and the members will not get the guaranteed return. There is a chance that the investment will suffer a loss.
- In addition to the basic fees and charges, the guarantor usually charges a guarantee fee or reserve charge.
- Common guarantee conditions include reaching the age of 65, meeting the legal requirements for early withdrawal of MPF benefits, and holding the fund for a minimum period (e.g. 3 years or above), etc.

認識保證基金

目前強積金市場上有23個保證基金，以2017年6月30日計，它們的總資產值逾\$570億。計劃成員可以留意以下特點：

- 風險水平較低，比較適合不愛冒險，或快將退休的人士。
- 保證基金的保證條款清楚列明於相關強積金計劃之銷售文件內。
- 保證回報率不一定扣除收費和開支的淨回報。如保證回報率未扣除費用，強積金計劃之銷售文件須清楚說明。
- 受託人只要預先通知計劃成員，就可以更改保證條款。
- 除三個保證基金外，其餘保證基金均設有保證條款。計劃成員必須符合相關條款，才可獲得該基金的保證回報。若在不符合有關保證條款的情況下贖回基金（包括當其僱主轉換強積金計劃），計劃成員便不會獲得保證回報，其基金單位會按市價結算，而計劃成員的投資有機會招致損失。
- 保證基金除收取基本收費外，還會收取額外的保證費或儲備費。
- 常見的保證條款包括年屆65歲；符合提早取回強積金的法定要求，或持有該基金達指定年期（例如3年或以上）等。

Mandatory Provident Fund Schemes Authority 強制性公積金計劃管理局

Hotline 熱線：2918 0102 Website 網站：www.mpfa.org.hk

Member News 成員專訊

NEWS

Employers' Responsibility – Enrolling Employees and Making MPF Contributions On Time

1. Enrolling Employees

Employers must fulfil their legal obligation to enrol their new employees aged between 18 and below 65¹ into their MPF scheme. Employers should enrol their new employees into their MPF scheme before the enrolment deadline², depending on the type of employees. Failing to do so is a criminal offence and will make the employer liable to a financial penalty and even imprisonment.

Employers should provide an enrolment form for the MPF scheme to their employees as early as possible, to allow sufficient time for their employees to study the funds available in the chosen MPF scheme in order to decide their own investment portfolio. Employers should return the enrolment form (whether it is completed or not) to their trustee before the enrolment deadline to fulfil their obligation.

Type of Employees	Type of Membership	Enrolment Deadline ²
Regular employees	✓ Employed for 60 days or more under employment contract ✓ Full-time or part-time ✓ Aged between 18 and 65	The 60 th day after employment commences
Casual employees	✓ Employed on a daily basis or for a fixed period of less than 60 days by an employer in the construction or catering industries ✓ Full-time or part-time ✓ Aged between 18 and 65	(1) First contribution day if the employer chooses to make contributions on the next working day following pay-day ³ or (2) The 10 th day after employment commences if the employer chooses to make contributions within 10 days after the payroll period

¹ This requirement does not apply to certain exempt persons. Please visit the MPFA website for further details.

² If the enrolment deadline falls on a Saturday, public holiday, gale warning day, or black rainstorm warning day, then the enrolment deadline is extended to the end of the next working day (which is not a Saturday, public holiday, gale warning day, or black rainstorm warning day).

³ For non-daily paid casual employees whose payroll periods are not less than 10 days (e.g. they are paid twice a month), even if their employers choose to make contributions on the next working day following the pay-day, the employers are required to enrol their employees in an MPF scheme within 10 days after employment commences.

僱主的責任：安排僱員登記參加強積金計劃及準時支付強積金供款

1. 安排僱員登記參加強積金計劃

僱主必須履行他們的法律責任，安排年滿18歲但未滿65歲的新僱員¹登記參加他們的強積金計劃。僱主應根據僱員類別，於登記參加計劃限期²前為新僱員登記參加強積金計劃。如未能遵從此項規定，即屬觸犯刑事罪行，僱主有可能會被判罰款或監禁。

僱主應盡早向僱員提供強積金計劃的登記表格，讓僱員有足夠時間瞭解僱主所選擇的強積金計劃下所提供的基金，才決定他們自己的投資組合。不論僱員填妥表格與否，僱主亦必須在登記限期前把表格交予受託人，以履行僱主責任。

僱員類別	成員類別	登記參加計劃限期 ²
一般僱員	✓ 在僱傭合約下受僱滿60天 ✓ 全職或兼職 ✓ 年齡介乎18至65歲	開始受僱後的第60日
臨時僱員	✓ 日薪或受僱期少於60天的建造業或飲食業僱員 ✓ 全職或兼職 ✓ 年齡介乎18至65歲	(1) 首個供款日 如僱主選擇發薪日的下一個工作天供款 ³ 或 (2) 開始受僱的第10日 如僱主選擇僱期後10日內供款

¹ 上述要求並不適用於獲豁免人士。有關詳情，請參閱積金局網頁。

² 如登記參加計劃限期是星期六、公眾假日、烈風警告日或黑色暴雨警告日，則登記限期延長至該日之後的下一個工作日（即並非星期六、公眾假日、烈風警告日或黑色暴雨警告日的日子）。

³ 非每日支薪的臨時僱員，如僱期不少於10日（例如每半月支薪一次），即使僱主於發薪日的下一個工作日作出供款，僱主仍須於僱員開始受僱的10日內為僱員參加計劃。

2. Making MPF Contributions On Time

Under MPF regulations, it is the responsibility of employers to make accurate contributions for and on behalf of their employees on or before the contribution day¹. The MPFA may issue a surcharge notice to employers to recover outstanding contributions and surcharges for employees if there is any discrepancy in contributions.

Type of Employees	Contribution Day ¹
Regular employees with monthly salary	The 10 th day of each month
Casual employees in Industry Schemes	(i) the next working day following the relevant pay-day; or (ii) within 10 days after the relevant contribution period

Employers must remit **the contribution payment with a duly completed Remittance Statement** to us on or before the contribution day¹ through one of the following submission channels:

Payment Channel	Deadline (on the contribution day ¹)
Branches of The Bank of East Asia, Limited	Before 5:00 p.m.
MPF Administration Centre	Before 5:45 p.m.
Corporate Cyberbanking	Before midnight
By mail ²	At least 5 working days before the contribution day ¹ (Please make sure that there is sufficient time for postage, and that the contribution and remittance statement can be <u>received</u> by the BEA MPF Administration Centre on or before the contribution day)
By email ³	Before midnight
By fax ⁴	Before midnight

¹ If a contribution day falls on a Saturday, public holiday, gale warning day, or black rainstorm warning day, then the contribution day refers to the next working day (which is not a Saturday, public holiday, gale warning day, or black rainstorm warning day).

² Please send to: BEA MPF Administration Centre, 32nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong.

³ Only for submitting e-Cheques and relevant contribution documents (such as remittance statements, letters of authorisation, uploaded files, etc.). Please send to our designated email address: BEAMPFePayment@hkbea.com.

⁴ Only for submitting remittance statements.

2. 準時支付強積金供款

根據強積金規例，僱主須於供款日¹或之前，為僱員作出準確的供款。如供款有任何差異，積金局或會向僱主發出附加費通知書，為僱員追討拖欠的供款及附加費。

僱員類別	供款日 ¹
按月支薪的一般僱員	每月10號
行業計劃的臨時僱員	(i) 緊隨有關發薪日之後的 下一工作日；或 (ii) 有關供款期完結後的10日內

僱主須於供款日¹或之前經下列任何一種渠道，遞交有關供款及已填妥之付款結算書：

付款渠道	遞交限期（於供款日 ¹ ）
東亞銀行分行	下午5時前
強積金行政中心	下午5時45分前
企業電子網絡銀行服務	深夜12時前
郵寄 ²	供款日 ¹ 前最少5個工作天 (必須預留足夠郵遞時間，確保供款和結算書在供款日或之前寄達東亞強積金行政中心)
電郵 ³	深夜12時前
傳真 ⁴	深夜12時前

¹ 如供款日是星期六、公眾假日、烈風警告日或黑色暴雨警告日，則供款日指緊隨該日之後的下一工作日（即並非星期六、公眾假日、烈風警告日或黑色暴雨警告日的日子）。

² 郵寄至：香港九龍觀塘道418號，創紀之城五期東亞銀行中心32樓，東亞強積金行政中心。

³ 只適用於經指定電郵地址（BEAMPFePayment@hkbea.com）遞交電子支票及相關供款文件（例如：付款結算書、授權書、供款檔案等）。

⁴ 只適用於遞交付款結算書。

New e-Channel Services Available 電子渠道推出新服務

Open a Cyberbanking (MPF) account by simply calling our BEA (MPF) Hotline on 2211 1777 to access a range of convenient online MPF features, including the following two new services:

1. Register for the e-Statement Service: It's Convenient and Free!

From now on, you can manage your MPF statements with ease by registering for our free MPF e-statement service in Cyberbanking. You can register for your MPF e-statement service in just a few simple steps. Please visit www.hkbea.com for our MPF e-statement Service Demonstration.

2. Fund Switching History Enquiry Function: Now Available in Cyberbanking and Mobile Banking

As of 16th January, 2017, the BEA MPF Fund Switching History Enquiry function is available in Cyberbanking and Mobile Banking, enabling MPF members to check their fund switching history¹ over the past 3 years.

¹ Members should be aware that transactions will only be shown in the fund switching record after they have been completed.

你可透過致電東亞（強積金）熱線2211 1777，開立電子網絡銀行（強積金）賬戶，於網上享用靈活方便的強積金服務，包括以下兩項最新推出的服務：

1. 登記電子結單服務：免費、方便！

由即日起只需於電子網絡銀行登記免費的強積金電子結單服務，你便可輕鬆方便地管理你的強積金結單。登記使用電子結單服務只需數個簡單步驟，詳情請參閱載於東亞銀行網頁www.hkbea.com之強積金電子結單服務之示範。

2. 電子網絡銀行及流動理財服務新增查閱基金轉換紀錄的功能

由2017年1月16日起，東亞強積金查閱基金轉換紀錄的功能已於電子網絡銀行及流動理財投入服務。透過電子網絡銀行及流動理財服務，強積金成員可查閱過去3年基金轉換紀錄¹。

¹ 成員應注意，有關基金轉換紀錄只會於交易完成後才會顯示。

New Arrangements Regarding Overdue Contributions¹

逾期供款之最新安排¹



From December 2017 onwards, if our MPF Administration Centre has not received contribution payments and/or remittance statements² from an employer by the contribution day³, we will send an "Outstanding Contributions and Surcharges Reminder" to the employer at the end of the month stating the amount of outstanding contributions and surcharges. If you are an employer and receive this reminder, please pay the overdue contribution(s) and/or contribution surcharges as soon as possible. Otherwise, the MPFA may send you a "Payment Notice for Outstanding Mandatory Provident Fund Contribution and Contribution Surcharge" regarding the imposition of a contribution surcharge. It is important to note that employers can settle both outstanding contributions and any surcharge in one go, without waiting for the payment notice from the MPFA.

Please use Corporate Cyberbanking, or the MPF contribution software "MPF, Autopay and Payroll System" and "Industry Scheme System", to handle your MPF contribution data in order to enhance the administrative efficiency. To apply for this software, please call the BEA (MPF) Hotline on 2211 1777.

¹ These arrangements do not apply to self-employed persons.

² Please submit your contribution payment and a duly completed remittance statement of the relevant contribution on or before the contribution day (i.e. the 10th day after the end of the related contribution period). If the remittance statement has not been received by us on the contribution day, or the information on the remittance statement is inaccurate/incomplete, we will not be able to process your contribution payment.

³ If a contribution day falls on a Saturday, public holiday, gale warning day, or black rainstorm warning day, then the contribution day refers to the next working day (which is not a Saturday, public holiday, gale warning day, or black rainstorm warning day).

由2017年12月起，東亞強積金行政中心如未能於供款日²或之前收到僱主的強積金供款及/或「付款結算書」³，將會在月底向有關僱主發出「未繳交付供款及附加費通知書」，並列出未繳付之強制性供款及附加費金額。如僱主收到上述通知書，請盡快繳付有關逾期供款及/或供款附加費。否則積金局或會對其發出「要求支付強積金供款及供款附加費通知書」，要求為該未繳付之供款支付附加費金額。請注意，僱主可一併繳付未繳付之供款及相關的附加費，不須等待積金局發出的通知書。

請使用東亞企業電子網絡銀行服務，或強積金供款軟件「綜合支賬系統」及「行業計劃供款軟件」處理強積金供款資料，以提高行政效率。如需申請有關供款軟件，請致電東亞（強積金）熱線2211 1777。

¹ 上述安排並不適用於自僱人士。

² 如供款日是星期六、公眾假日、烈風警告日或黑色暴雨警告日，則供款日指緊隨該日之後的下一個工作日（即並非星期六、公眾假日、烈風警告日或黑色暴雨警告日的日子）。

³ 請於供款日（即有關供款期終結日之後的第10日）或之前，將有關供款期的供款及已填妥之「付款結算書」一併交予本行政中心。如本行政中心於供款日仍未收到客戶的「付款結算書」，或發現資料錯誤/不齊全，我們將無法處理客戶已繳交之供款。

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

保薦人：東亞銀行有限公司
發行人：東亞銀行（信託）有限公司

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.

你可隨時要求東亞銀行（信託）有限公司（「東亞信託」）停止使用你的個人資料於直接促銷用途，而無須支付任何費用。如你欲提出此要求，請電郵至BEAMPF@hkbea.com，或致函東亞信託個人資料保障主任（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），東亞信託會隨即跟進你的要求。

BEA · Fulfilling all your MPF needs
你想的強積金 · 盡在東亞銀行

BEA (MPF) Hotline
東亞（強積金）熱線 **2211 1777**
www.hkbea.com

