



PLAN FOR TOMORROW 策劃明天

December 12月 • 2018

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

Global markets appear to be increasingly acclimatised to uncertainty and are instead starting to refocus on fundamentals. Although the macro-economic picture is healthy, there continues to be a significant disparity between the U.S. and the rest of the world. While the U.S. economy is showing increasing signs of overheating, leading indicators for China and the eurozone have improved.

The U.S. Federal Reserve (Fed) is expected to continue its normalisation of monetary policy, but appears poised to give up on streamlining its balance sheet. Interest rates in the interbank market are rising significantly faster than the U.S. key interest rate. This will probably mean that the total assets on the central bank's balance sheet will not return to what had been a normal level in the past. If the Fed were to announce such a shift in its balance sheet policy, the current escalation of yields on U.S. Treasuries would likely be stopped in its tracks.

The situation for emerging markets seems to be settling down. Chinese authorities have got to grips with the trade-weighted depreciation of the Renminbi, the Turkish central bank has raised interest rates sharply to curb inflation, and an expansion of the IMF programme in Argentina looks increasing likely.

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環球市場對不明朗因素已習以為常，市場焦點重回基本層面。儘管宏觀經濟良好，但美國的情況與世界其他地方仍有顯著分別，美國經濟過熱的跡象愈來愈明顯，而中國及歐元區的經濟領先指標出現改善。

美國聯儲局預期將繼續貨幣政策正常化，但有可能放棄縮減資產負債表的行動。銀行同業利率持續上升，升幅並超越美國指標利率，意味聯儲局的總資產規模將不會重返過去的正常水平。若聯儲局宣布縮表計劃有變，目前美國國債孳息率的升勢可能終止。

新興市場似乎得到平息，中國對人民幣的貿易加權貶值已有所掌握；土耳其央行透過大幅加息成功遏止通脹攀升；而國際貨幣基金組織很大機會加碼援助阿根廷。

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MPF Update

強積金動向



Articles from the MPFA

積金局文章

Number of MPF Accounts with More Than \$1 Million up by 67%

There were 50,000 Mandatory Provident Fund ("MPF") accounts with more than \$1 million at the end of 2017, according to a recent report released by the Mandatory Provident Fund Schemes Authority. The figure represented a significant rise of 67% compared with 30,000 accounts at the end of 2016. The number of accounts with more than \$200,000 was up by 40% to 1.21 million.

On average, each member had accumulated \$197,000 in their MPF accounts, an increase of 28% from 2016. The data reflects how the MPF helps scheme members save bit by bit, providing them with basic retirement protection in the long run.

The report also revealed for the first time the investment preferences of different age groups. Scheme members generally showed a stronger preference for comparatively higher-risk fund types: equity funds and mixed assets funds. As at 31st December 2017, members in the age group of 60-64 had invested 35% of their total accrued benefits in equity funds and 40% in mixed assets funds. A relatively surprising detail was that scheme members aged 24 or below had 13% of their MPF invested in conservative funds, the highest proportion among all age groups.

MPF is a long-term investment spanning decades, and scheme members should take a proactive approach to managing their accounts, while reviewing their investment performance regularly. More importantly, they should formulate an appropriate investment strategy according to their risk tolerance level at different stages of life. Younger members may consider choosing higher-risk funds, while those closer to retirement should gradually reduce the risk level in their fund selection.

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

累積過百萬元強積金賬戶按年增加67%

根據強制性公積金計劃管理局最新的統計報告，2017年年底，累積逾\$100萬強積金（「強積金」）的賬戶有5萬個，較2016年底的3萬個大幅增加67%。累積超過\$20萬的賬戶，在2017年底更達121萬個，較2016年增加四成！

而每名計劃成員平均累積了\$19.7萬強積金，較2016年增長約28%。由此可見，強積金有助計劃成員積少成多，長遠而言可為他們提供基本的退休保障。

報告亦首次分析不同年齡層的基金選擇，顯示較高風險的股票基金及混合資產基金較受成員歡迎。在2017年12月底，這兩類基金合共佔強積金總資產達八成。年齡介乎60至64歲的打工仔，更有35%的強積金資產投資於股票基金，40%投資於混合資產基金。不過，較令人意外的是，24歲或以下的打工仔有13%的強積金投資於保守基金，比例屬各年齡層之冠。

強積金的投資期長達數十年，計劃成員應積極管理自己的強積金賬戶，定期檢視其投資表現，並因應不同人生階段的需要及風險承受能力，適時調整投資策略。較年輕的打工仔其實可考慮較高風險的基金，相反臨近退休人士則應逐步減持較高風險的資產。

Join "Friends of MPF" to get the latest MPF info :
如欲掌握更多強積金的最新資訊，歡迎成為「積金之友」：



BEA MPF Online Enrolment Platform* 東亞強積金網上登記平台*



BEA MPF has launched a brand new online enrolment platform which allows casual employees to enrol for the BEA (MPF) Industry scheme anytime, anywhere in just a few steps.

The online enrolment platform is accessible on computer, tablet and mobile phone with responsive design to ensure the best possible user experience. Casual employees can even use e-signature to complete the enrolment instantly when accessing the form by mobile phone or tablet, which is quick and simple.

Please visit our website (www.hkbea.com/mpfform), download the BEA App (MPF → Apply), or scan the QR code below to access the online enrolment platform. For details, please refer to the enrolment steps listed below.

Should you have any questions, please call our BEA (MPF) Hotline on 2211 1777 (Operated by Bank of East Asia (Trustees) Limited).

* The online enrolment platform is only applicable to casual employees to enrol for BEA (MPF) Industry Scheme.

東亞強積金推出嶄新的網上登記平台，臨時僱員可隨時隨地、透過簡單步驟於網上進行東亞（強積金）行業計劃的登記。

跨介面兼容的網上登記平台可於電腦、平板電腦和手機上瀏覽，為客戶提供最佳體驗。如臨時僱員以手機或平板電腦登入網上登記平台，更可進行電子簽署，即時完成登記，省時方便！

請瀏覽我們的網站 (www.hkbea.com/mpfform)，下載東亞銀行手機程式（強積金→申請）或掃描下面的二維碼（“QR Code”）以登入網上登記平台。有關詳情，請參閱下面列出的登記步驟。

如有任何查詢，請致電東亞（強積金）熱線2211 1777（由東亞銀行（信託）有限公司運作）。

* 網上登記平台只適用於臨時僱員登記東亞（強積金）行業計劃。



Enrolment Steps: 登記步驟：

- Step 1 步驟 1** Select Your Enrolment Type And Relevant Details
選擇你的登記種類及有關資料
- Step 2 步驟 2** Complete Your Personal Details
填寫你的個人資料
- Step 3 步驟 3** Choose Your Investment Choice
選擇你的投資選擇

- Step 4 步驟 4** Read The Personal Information Collection Statement And Agree To The Declaration
閱讀個人資料收集聲明並同意聲明
- Step 5 步驟 5** Confirm The Information Entered and Submit Your Application
確認已輸入的資料及遞交你的申請

Join now
立即登記



Have You Enrolled in the BEA (MPF) Industry Scheme?

A new BEA MPF form – “Casual Employee MPF Account Record Enquiry Form” – is available for those who wish to make enquiries about their casual employee MPF account record under the BEA (MPF) Industry Scheme.

The form can be downloaded in the “Download Area” of the BEA MPF website or scan the QR code below. You can submit the completed form through one of the following channels, and the enquiry result will be sent to you by mail to your correspondence address provided.

By post	BEA MPF Administration Centre: 32 nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong
By hand	1. BEA MPF Administration Centre: 32 nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong 2. Any BEA branch
By email	BEAMPF@hkbea.com
By fax	3608 6003

Please note that detailed information of individual casual employee MPF accounts, such as the account number, funds invested, and account balance will not be disclosed in search results. To check these kinds of details of your casual employee MPF account, please call the BEA (MPF) Hotline on 2211 1777 (Operated by Bank of East Asia (Trustees) Limited).

你登記左行業計劃未?

東亞強積金推出全新「臨時僱員強積金賬戶紀錄查詢表格」，以供擬查詢關於東亞（強積金）行業計劃內的臨時僱員強積金賬戶紀錄的人士填寫。

有關表格可透過東亞強積金網站的「下載區域」或掃描下面的二維碼（“QR Code”）下載。你只需透過以下其中一個途徑交回已填妥的表格，有關查詢將以信函回覆，寄往閣下提供的通訊地址。

郵寄	東亞強積金行政中心： 香港九龍觀塘道418號創紀之城五期 東亞銀行中心32樓
親身遞交	1. 東亞強積金行政中心： 香港九龍觀塘道418號創紀之城五期 東亞銀行中心32樓 2. 任何東亞銀行行政有限公司分行
電郵	BEAMPF@hkbea.com
傳真	3608 6003

請注意，有關回覆並不包括臨時僱員強積金賬戶的詳細資料，如賬戶號碼、所選擇之基金組合或戶口結餘等。如欲查詢臨時僱員強積金賬戶的詳細資料，請致電東亞（強積金）熱線2211 1777（由東亞銀行（信託）有限公司運作）。

Download
下載



e-Services e-服務

1. Employee/Personal Account Holder/Self-employed Person

As a BEA MPF scheme member, you can use Cyberbanking (MPF/ORSO) or Mobile Banking to manage your MPF account wherever you are, whenever you want.

You can use the following functions through Cyberbanking (MPF/ORSO) and Mobile Banking:

Features 功能	Cyberbanking (MPF/ORSO) 電子網絡銀行服務 (強積金/職業退休計劃)	Mobile Banking 流動理財
Account balance enquiry 查詢賬戶結餘	✓	✓
Contribution history enquiry 查詢供款紀錄	✓	✓
Withdrawal history enquiry 查詢提取紀錄	✓	✓
Fund switching history enquiry 查閱基金轉換紀錄	✓	✓
Current investment enquiry 查詢現有投資選擇	✓	✓
Change of investment choice 更改投資選擇	✓	✓
Fund price enquiry 查詢基金價格	✓	✓
Fund information 基金資訊	✓	✓
Contribution for casual employee 臨時僱員供款	✓	
Contribution for self-employed person 自僱人士供款	✓	
Download forms 下載表格	✓	
General information 概覽	✓	✓

To open a Cyberbanking (MPF/ORSO) account, simply call the BEA (MPF) Hotline on 2211 1777 (Operated by the Bank of East Asia (Trustees) Limited). After opening an account, you can activate Mobile Banking right away.

2. Employer

BEA MPF has free electronic tools that can help employers to handle administrative work, reduce hassle, and enhance efficiency.

i. MPF, Autopay & Payroll System ("MAS") / Industry Scheme System ("ISS")

- **Secure**
 - Transaction details encrypted to protect data files against unauthorised access or alteration.
- **Flexible And Convenient**
 - Templates created for payroll and MPF transactions based on previous records. Saves the effort of inputting data repeatedly.
 - Preparation of pay slips, salary records, and tax reports made easy, with smooth storage of remittance statement records and templates.

MAS is specially designed for relevant employees under our 3 schemes, while ISS helps employers easily manage payroll and MPF contributions for casual employees under the BEA (MPF) Industry Scheme. Simply call the BEA (MPF) Hotline on 2211 1777 (Operated by the Bank of East Asia (Trustees) Limited) to apply.

1. 僱員/個人賬戶人士/自僱人士

東亞強積金計劃成員可透過電子網絡銀行服務 (強積金/職業退休計劃) 或流動理財, 隨時隨地於網上管理強積金賬戶。

你可透過電子網絡銀行服務 (強積金/職業退休計劃) 及流動理財使用以下之功能:

透過致電東亞 (強積金) 熱線2211 1777 (由東亞銀行 (信託) 有限公司運作), 開立電子網絡銀行服務 (強積金/職業退休計劃)。開立有關賬戶後, 你即可啟動流動理財。

2. 僱主

東亞強積金提供免費電子工具, 協助僱主輕鬆有效地處理日常強積金行政工作。

i. 綜合支賬系統 ("MAS") / 行業計劃供款軟件 ("ISS")

- **安全**
 - 提供保密功能, 避免供款資料在未經授權下被擅用或更改。
- **靈活方便**
 - 可根據過往供款紀錄設定範本, 無須每次重複輸入資料。
 - 簡易編製僱員供款收據、薪酬和報稅紀錄及儲存付款結算書範本。

綜合支賬系統專為東亞強積金3個計劃下的一般僱員而設, 行業計劃供款軟件則可處理東亞 (強積金) 行業計劃下臨時僱員的支薪及強積金供款事宜。歡迎致電東亞 (強積金) 熱線: 2211 1777 (由東亞銀行 (信託) 有限公司運作) 申請。

ii. Corporate Cyberbanking

- **Convenient**
 - Allows you to submit MPF remittance statements for MPF contributions anytime, anywhere and upload MAS/ISS files.
- **Secure**
 - Supports SMS-based one-time passwords and digital certificates for enhanced security. To prevent unauthorised access, a user session will expire after being idle for 10 minutes.
- **Simple And Effective**
 - Lets you schedule instructions for MPF contribution submissions and save remittance statement templates.
- **Environmentally Friendly**
 - Transmits data in electronic form, saving paper.

Employers can visit any BEA branch to open a Corporate Cyberbanking account.

ii. 企業電子網絡銀行服務

- **方便**
 - 隨時隨地遞交付款結算書及上載MAS/ISS檔案。
- **安全**
 - 支援經手機短訊收取一次性密碼及電子證書以加強保安。系統閒置10分鐘後會自動登出，避免未經授權使用。
- **簡便快捷**
 - 預設強積金付款指示及存檔付款結算書。
- **環保**
 - 電子數據傳送，減少用紙。

僱主可親臨東亞銀行有限公司分行開立企業電子網絡銀行賬戶。

Withdraw Accrued Benefits in a Lump Sum or By Instalments 一筆過或分期的方式提取累算權益

You can withdraw your accrued benefits in a lump sum or by instalments when you have reached the age of 65 or permanently ceasing employment or self-employment after reaching the age of 60. You may, of course, keep your benefits in the existing scheme. Before making any decision about when and how much of your accrued benefits to withdraw, you should carefully consider your personal needs, risk tolerance level, and financial circumstances.

In respect of withdrawal by instalments, the first 12 instalments (or such further number of instalments as determined by the Trustee) in any calendar year (the period from 1st January to 31st December in a year) will be paid free of charge (other than any necessary transaction costs permitted under the General Regulation). Thereafter, each additional withdrawal by instalment in the same calendar year is subject to a fee of HK\$100, which shall be paid to a bank account designated by the Trustee as specified in the claim form. Please note that bank charges may apply to your banking accounts if you choose to be paid the withdrawal amount directly to your bank account.

Sponsor: The Bank of East Asia, Limited
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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.

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.

你可在年滿65歲或於年滿60歲後永久終止受僱或自僱，可選擇以整筆款項或分期的方式提取累算權益。當然，你可選擇把累算權益保留在賬戶內。在選擇提取你的累算權益的金額及時間時，請細心考慮你的個人需要、風險承受能力及財政狀況，然後才作決定。

就以分期方式提取權益而言，任何曆年（由1月1日至該年的12月31日期間）內的首十二期分期提取（或受託人釐定的額外分期提取次數）將獲免費支付（惟不包括一般規例所准許的任何必需交易費用）。其後，在同一曆年內以分期方式作出的每一次額外提取均須支付100港元的費用至受託人指定的銀行賬戶（在申索表格中註明）。謹請注意，如你選擇所提取金額直接支付至你的銀行賬戶，則可能會對你的銀行賬戶收取銀行費用。

保薦人：東亞銀行有限公司
發行人：東亞銀行（信託）有限公司

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）。

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**

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