



BEA 東亞銀行

同心 創精彩

PLAN FOR TOMORROW

策劃明天

December 12月 • 2019

IMPORTANT :

1. BEA (MPF) Master Trust Scheme and BEA (MPF) Industry Scheme 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) Value Scheme offers different constituent funds (i) investing in one or more approved pooled investment funds or approved index-tracking funds which invest in equities or bonds; or (ii) making direct investments, each with different risk profile.
3. 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 MPF Scheme Brochure of the BEA (MPF) Master Trust Scheme for details of the credit risk, guarantee features and guarantee conditions of this constituent fund.
4. 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.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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 MPF Scheme Brochure of the relevant scheme.

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）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或核准緊貼指數基金（投資於股票或債券）；或（ii）作出直接投資。各成分基金有不同的風險承擔。
3. 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）集成信託計劃的強積金計劃說明書附件1。
4. 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。
5. 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。
6. 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。
7. 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。
8. 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。
9. 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，請參閱有關計劃的強積金計劃說明書。

Market Outlook 市場展望

We expect market sentiment will continue to be dented by geopolitical events such as the U.S.-China trade tensions and Hong Kong unrest, yet the valuations and liquidity still favours continued exposure to selected players in both equity and fixed income markets.

We believe the strength in equity markets largely hinges on the resilience of the U.S. business cycle and the continued accommodative stance by global central banks. Despite the latest weak macro data, markets have exhibited support largely due to an excess liquidity in the system. The consensus asset allocation remains conservative, providing upside possibility to markets.

The U.S.-China trade tension has been adding pressure to the Chinese economy, which has been moderating following years of high growth, and is projected to see 6.2% in 2019. The consensus forecast for economic growth in Hong Kong is around 0 - 1%. The current trend even points to a recession due to business disruptions and a slowdown in China.

In terms of fixed income, we are positive on Chinese high yield property bonds. The sector will likely be benefit from multiple drivers, including more moderated policy risk, stronger-than-expected property sales and a lower supply of offshore bonds. The cooling down of the land market reduces the likelihood of further tightening measures in the near term. Actually several cities have started to relax property market measures since September 2019.

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This article was updated on 31st October, 2019.

我們預期中美貿易緊張和香港社會動盪等地緣政治因素將繼續影響市場氣氛，但目前的市場估值和流動性仍然有利於參與個別股票及債券的投資。

我們認為股票市場的強勢主要取決於美國經濟周期的韌性，以及環球央行的持續寬鬆立場。儘管近期宏觀經濟數據疲弱，但充裕的流動性繼續是市場的重要支持。投資者現在普遍採取較保守的資產配置，反映市場仍有上升空間。

中美貿易持續緊張對中國經濟構成壓力。在經歷了多年的高增長之後，中國經濟出現放緩，預計2019年的經濟增長或回落至6.2%。市場普遍預測香港的經濟增長約為0 - 1%，鑒於商業運作中斷和中國經濟放緩，當前的趨勢甚至顯示經濟可能衰退。

債券市場方面，我們看好中國高收益房地產債券，原因是行業將受惠於多項有利因素，包括政策風險緩和、房地產銷售優於預期，以及離岸債券供應減少。土地市場降溫令短期內出現進一步政策收緊的可能性降低。事實上，自今年9月以來，好幾個城市已開始放寬房地產市場措施。

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MPF Update 強積金動向



Articles from the MPFA 積金局文章

» Enjoy tax deductions and increase retirement savings through TVC

The year-end bonus season is approaching! To reward yourself for your hard work in the past year, have you ever considered putting aside part of your bonus for retirement savings as a gift for your future self?

Launched in April this year, the Tax Deductible Voluntary Contributions ("TVC") is a tax incentive, for the first time, to encourage MPF scheme members to make voluntary contributions. It is definitely an ideal choice for scheme members to increase retirement protection while enjoying a tax deduction.

TVC aims to strengthen the retirement protection function of the MPF System through providing a structured, disciplined, long-term retirement savings solution for scheme members. TVCs have three major features: convenience, flexibility and simplicity.

1. **"Convenient"**: MPF scheme members can open a TVC account in an MPF scheme which offers TVC of their own choice and make contributions directly with their trustees.
2. **"Flexible"**: Scheme members can increase, decrease, stop or resume contributions anytime according to their individual needs or financial situation.

» 可扣稅自願性供款 — 送份禮物給「未來的自己」

轉眼間又到了年尾「出花紅」的季節。辛勞一年過後當然想放縱一下購物消費，即時獎勵一下自己，但有沒有想過送一份禮物給「未來的自己」，即是把部分花紅儲起，留作未來退休之用？

今年4月實施的強積金「可扣稅自願性供款」(Tax Deductible Voluntary Contributions, 簡稱TVC)，是首次以稅務誘因鼓勵強積金計劃成員作自願性供款，十分值得計劃成員認真考慮，因為TVC既可即時慳稅，又可加強退休保障，一舉兩得，確實是一個非常理想的選擇。

坊間有很多討論關於那一項扣稅措施較「着數」，讀者不妨看看TVC的3大特點，包括「方便」、「靈活」和「簡單」：

1. **「方便」**：在強積金計劃中持有供款賬戶或個人賬戶，或是獲強積金豁免的職業退休計劃的成員，可自行選擇心儀的強積金計劃，開設「TVC賬戶」，並直接作出供款，無須經由僱主轉交供款予強積金受託人。
2. **「靈活」**：成員可按照個人的需要及財政能力，自行決定定期或不定期供款，亦可隨時增加、減少或停止供款。例如今年財政狀況較充裕便供TVC，明年因為任何因素暫停供TVC亦可以，不會因暫停而要付罰款。



3. "Simple": Benefits held in a TVC account in one MPF scheme can be transferred in a lump sum to a TVC account in another scheme at any time.

Tax incentives will be provided for TVC made by MPF scheme members before 31st March 2020 for the 2019/2020 assessment year. The tax deduction cap is HK\$60,000 per year, which is an aggregate limit for both TVCs and premiums paid for qualifying deferred annuity policies ("QDAP"). The withdrawal of TVC, including the contributions exceeding the tax deductible limit, will be subject to the same withdrawal restrictions on mandatory contributions, which require scheme members to preserve their TVC until they have reached the age of 65 (except as specified in the legislation).

The TVC scheme has been well received by the market since its launch. As at the end of September 2019, there were nearly 19,000 newly opened TVC accounts with total contributions amounting to about HK\$400 million.

There is only less than half a year before the end of the 2019/2020 assessment year. Let's seize this chance to open TVC contribution account.

3. 「簡單」：管理「TVC賬戶」非常簡單，成員可隨時將整筆 TVC轉移至其他強積金計劃的「TVC賬戶」。

打工仔若果想在2019/2020課稅年度的薪俸稅或個人入息課稅享受稅務扣減優惠，便需要在2020年3月底之前作TVC供款，稅務扣減的優惠上限為港幣60,000元（有關金額與合資格延期年金保費共同計算）。提取安排則與現時強積金強制性供款一樣，相關供款（包括超出扣稅額的供款）須保存至65歲（除符合法例訂明的特定情況外）才可提取。

TVC自推出至今，市場反應踴躍，截至2019年9月底，新開立的TVC賬戶已近19,000個，總供款額超過港幣4億元。

現在距離課稅年度結束尚有不足半年，打工仔應好好把握機會，開設TVC供款賬戶！

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

Stay tuned for more MPF updates on the MPFA's Corporate Facebook fan page:

如欲瞭解強積金的最新資訊，請即「點讚」積金局官方Facebook專頁：



Member News 成員專訊

N E W S

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

To meet customer needs, BEA MPF has added new functions to its online enrolment platform. The enhanced platform allows customers to apply for MPF accounts more simply and straightforwardly, including:

- Applying online for a Tax Deductible Voluntary Contribution ("TVC") Account
- Completing their e-Application with an e-Signature using a computer or mobile device

Please visit our website (www.hkbea.com/mpfform) or scan the QR code below to access the online enrolment platform now.

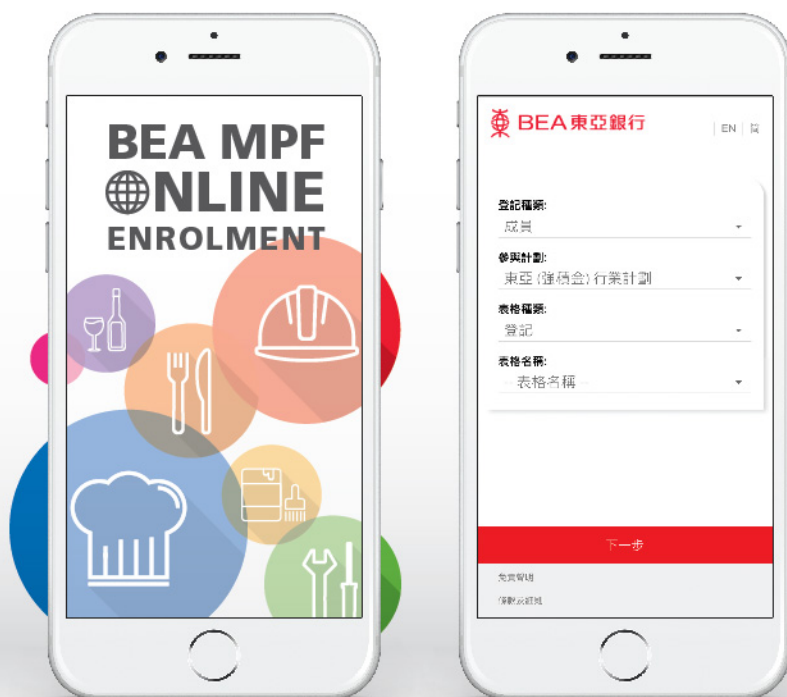
Should you have any questions, please call our BEA (MPF) Hotline on 2211 1777 (Operated by Bank of East Asia (Trustees) Limited).

為滿足客戶的需要，東亞強積金於網上登記平台增添了新的功能。優化後的平台讓客戶更容易及直接地登記開立強積金賬戶，包括：

- 增設網上登記開立可扣稅自願性供款賬戶的功能
- 透過電腦或行動裝置以電子簽署完成網上登記

請瀏覽我們的網站 (www.hkbea.com/mpfform) 或掃描下面的二維碼 ("QR Code") 以立即登入網上登記平台。

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）。



Join now
立即登記



Fund Performance Chart

基金表現走勢圖

Fund Performance Chart provides you with a helpful and easily accessible snapshot of your funds. This chart enables you to:

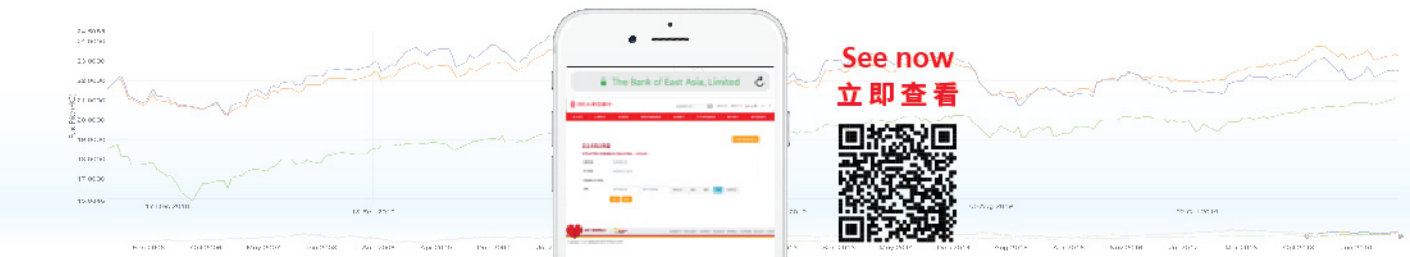
- Compare up to three constituent funds from the BEA MPF Schemes
- See fund performance over customised time periods
- View and download earlier fund prices

Visit our website (<https://www.hkbea.com/jsp/hk/bea-mpf-fund-information2.jsp?language=en>) or scan the QR code below to see the chart now!

基金表現走勢圖讓你更方便有效地獲取基金表現的概覽。基金表現走勢圖讓你可以：

- 比較東亞強積金計劃內最多3隻成分基金
- 查看自選時段內的基金表現
- 查看和下載過往基金價格

請即瀏覽我們的網站 (<https://www.hkbea.com/jsp/hk/bea-mpf-fund-information2.jsp?language=tc>) 或掃描下面的二維碼 (“QR Code”) 以立即查看走勢圖。



Employers' Responsibility – Making MPF Contributions On Time

僱主的責任：準時支付強積金供款



Good employers, who follow the law and care about retirement protection of their employees, should make accurate contributions for them and submit a duly completed Remittance Statement¹ on or before the contribution day².

作為一個守法及關顧僱員退休保障的好僱主，應謹記準時在供款日²或之前，為僱員作出準確的供款，及提交填妥的「付款結算書」¹。

Type of employees 僱員類別	Contribution day ² 供款日 ²
Monthly-paid regular employees 按月支薪的一般僱員	The 10 th day of each month 每月10號
Casual employees in industry schemes 行業計劃的臨時僱員	(i) The next working day following the relevant pay-day; or (ii) Within 10 days after the payroll period (i) 緊隨有關發薪日之後的下一個工作日；或 (ii) 假期後10日內

Employers must remit the **contribution payment with a duly completed Remittance Statement** to us on or before the contribution day² through one of the following submission channels:

僱主須於供款日²或之前經下列任何一種渠道，將有關**供款及已填妥之付款結算書**交予我們：

Payment channels 付款渠道	Deadline (on the contribution day ²) 遞交限期 (於供款日 ²)	Payment methods 供款方法
Branches of The Bank of East Asia, Limited 東亞銀行分行	Before 5:00 p.m. 下午5時前	Cheque / Cash / Direct Debit ⁵ 支票 / 現金 / 轉賬過戶 ⁵
MPF Administration Centre 強積金行政中心	Before 5:45 p.m. 下午5時45分前	Cheque / Direct Debit ⁵ 支票 / 轉賬過戶 ⁵
Corporate Cyberbanking 企業電子網絡銀行服務	Before midnight 深夜12時前	Direct Debit ⁵ 轉賬過戶 ⁵
By mail ³ 郵寄 ³	At least 5 working days before the contribution day ² (Please make sure that you allow sufficient postal delivery time for the contribution and the remittance statement to be received by the BEA MPF Administration Centre on or before the contribution day ² .) 供款日 ² 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 ² 或之前寄達東亞強積金行政中心。)	Cheque 支票
By email ⁴ 電郵 ⁴	Before midnight 深夜12時前	e-Cheque 電子支票

Note: Employers can also submit the duly completed Remittance Statement to us on or before the midnight of the contribution day by fax.
註：僱主亦可於供款日深夜12時或之前將有關已填妥之付款結算書以傳真方式交予我們。

If you would like to make MPF contributions by cheque at a BEA branch, apart from pay through branch counter, you may instead choose to drop the cheque along with the relevant remittance statement into a "Cheque Deposit Box". However, no receipt will be issued for transactions made via these boxes. Cheques dropped into this box on non-clearing days will be processed on the next clearing date.

Please use BEA Corporate Cyberbanking or MPF contribution software namely "MPF, Autopay and Payroll System" to handle your MPF contribution in order to enhance the administrative efficiency. For application of the software, please call the BEA (MPF) Hotline on 2211 1777 (Operated by Bank of East Asia (Trustees) Limited).

For other points-to-note on making contributions, please visit the MPFA Employer's webpage (<http://www.mpfa.org.hk/eng/main/employer/index.jsp>). If you have any other enquiries, please call our BEA (MPF) Hotline on 2211 1777 (operated by Bank of East Asia (Trustees) Limited).

1. According to the MPF legislation, employers are required to pay mandatory contributions for their employees in full by the contribution day. Please submit your contribution payment and a duly completed remittance statement of the relevant contribution on or before the contribution day. If the remittance statement and full contribution payment have 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 and we will be required to report the relevant case to the MPFA. A contribution surcharge may be imposed and you may be liable to a financial penalty and prosecution.
2. 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).
3. Please send to the BEA MPF Administration Centre, 32nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong.
4. 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.
5. For employers who use MPF contribution software "MPF, Autopay and Payroll System" and "Industry Scheme Software" to make contribution payments. The employer needs to prepare a letter of authorisation to authorise BEA to transfer the requested contribution amount from the designated BEA account to the trustee account.

如你選擇透過東亞銀行分行以支票作出強積金供款，除了通過分行的櫃檯付款外，你亦可選擇將支票連同有關付款結算書投放於分行內的「支票存款箱」，但經此箱辦理之交易，將不另發收據。在非結算日投入的支票，將順延至下一個結算日處理。

請使用東亞銀行「企業電子網絡銀行服務」或強積金供款軟件「綜合支賬系統」處理強積金供款，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（由東亞銀行（信託）有限公司運作）。

更多僱主安排供款時須注意的事項，請瀏覽積金局僱主專頁 (<http://www.mpfa.org.hk/tch/main/employer/index.jsp>)。如有任何其他查詢，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）。

1. 根據強積金法例，僱主須於供款日或之前為僱員全數支付強制性供款。請於供款日或之前，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」及全數供款，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，而且我們必須向積金局匯報有關個案。僱主會因此而被徵收附加費及有可能會被罰款或遭檢控。
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。
4. 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）。
5. 適用於使用強積金供款軟件「綜合支賬系統」及「行業計劃供款軟件」繳交供款之僱主。僱主須填妥授權書以授權東亞銀行將指定供款額從指定東亞銀行賬戶轉至受託人賬戶。

Automatic Exchange of Financial Account Information in Tax Matters related to MPF/ORSO Registered Schemes 強積金/職業退休註冊計劃有關的「就稅務事宜自動交換財務賬戶資料」

The Inland Revenue (Amendment) (No.2) Ordinance 2019 ("Amendment Ordinance") was gazetted on 1st March, 2019, under which the amendment of the taxation arrangement for the Automatic Exchange of Financial Account Information in Tax Matters ("AEOI")¹ relating to MPF schemes and ORSO registered schemes will take effect on 1st January 2020. The objective of implementing the AEOI is to comply with the Organisation for Economic Co-operation and Development ("OECD")'s Common Reporting Standard ("CRS") in fulfilling Hong Kong's obligations and responsibilities as an international financial centre, including enhancing tax transparency and combating cross-border tax evasion.

Under the Amendment Ordinance, MPF schemes and ORSO registered schemes are required to collect the tax residence information of scheme members and report to the Inland Revenue Department ("IRD") the account information of those members who are tax residents outside Hong Kong, so that the IRD can transmit the information to the relevant tax authorities in AEOI partner jurisdictions. Hence, self-certification² will be required from account holders for all new MPF and ORSO accounts opened on or after 1st January, 2020 for submitting to MPF trustees or ORSO employers/administrators to verify scheme members' tax residency. Otherwise, the account opening process will be adversely affected and could not be completed.

Employers and employees should pay attention to the new arrangement:

Employers

- Take all practical steps to request newly joined employees to complete the enrolment form (including the newly added tax residence self-certification²) on time and provide employees with all possible assistance when enrolling them into the schemes on or after the effective date of the Amendment Ordinance.
- Remind employees to provide the relevant information accurately to avoid delay in contributions caused by a failure to open an account.

Employees

- On or after the effective date of the Amendment Ordinance, newly joined employees should carefully read and complete the enrolment form which includes the self-certification² for reporting tax residence information of scheme members
- Return the completed form to your employers/MPF trustees/ORSO administrators as soon as possible to avoid delay in contributions caused by a failure to open an account.

根據於2019年3月1日刊憲的《2019年稅務（修訂）（第2號）條例》（「《修訂條例》」），當中與強積金計劃及職業退休註冊計劃有關的「就稅務事宜自動交換財務賬戶資料」（「自動交換資料」）¹的稅務事宜安排的修訂部分將於2020年1月1日生效。這是配合經濟合作與發展組織的「共同匯報標準」，以履行香港作為國際金融中心相關的義務和責任，包括提高稅務透明度及打擊跨境逃稅活動。

《修訂條例》生效後，強積金計劃及職業退休註冊計劃須按條例要求遵守自動交換資料框架下要求的盡職審查及申報責任，收集計劃成員的稅務居民身分資料，以便稅務局可與自動交換資料夥伴的稅務管轄區交換資料。因此，所有於2020年1月1日當天或之後的強積金及職業退休註冊計劃賬戶的新開戶申請，申請人必須向強積金受託人或職業退休計劃僱主/管理人提交自我證明²以申報其稅務居民身分，否則，強積金/職業退休註冊計劃賬戶開戶程序將無法完成。

僱主及僱員應注意有關新安排：

僱主

- 登記於《修訂條例》生效當日或之後的新入職僱員參加有關計劃時，須盡職確保新僱員填妥開立強積金賬戶所需資料（包括新增的稅務居民身分自我證明²）及提供適當的協助
- 提醒僱員須正確地提供有關資料，避免因賬戶未能如期開立而致供款有所延誤

僱員

- 於《修訂條例》生效當日或之後的新入職僱員須在開立強積金賬戶時，仔細查閱及填妥成員登記表格內的有關資料，包括提供的自我證明²，以申報其稅務居民身分
- 應盡快將填妥的表格交回僱主、有關強積金受託人或職業退休計劃管理人，避免因賬戶未能如期開立而致供款有所延誤

For details about AEOL, please go to our website (<https://www.hkbea.com/html/en/bea-mpf-aeol.html>). You may also visit the IRD website (https://www.ird.gov.hk/eng/tax/dta_aeol.htm) for more information.

- ¹ AEOL involves the transmission of financial account information from Hong Kong to an overseas tax jurisdiction with which Hong Kong has entered into an AEOL arrangement (known as an "AEOL partner"). The information relates only to the tax residents of the jurisdiction of the AEOL partner.
- ² Self-certification is a formal declaration that the account holder make in connection with their tax residence under the AEOL regime.

有關「就稅務事宜自動交換財務賬戶資料」的詳情，請參閱我們的網站 (<https://www.hkbea.com/html/tc/bea-mpf-aeol.html>)。你亦可瀏覽稅務局的網站 (https://www.ird.gov.hk/chi/tax/dta_aeol.htm) 了解有關資訊。

- ¹ 自動交換資料涉及把財務賬戶資料由香港傳送至與香港有自動交換資料協議的海外稅務管轄區（或稱為「自動交換資料夥伴」）。有關資料只涉及屬於自動交換資料夥伴的稅務管轄區的稅務居民。
- ² 自我證明是賬戶持有人在自動交換資料的框架下就其稅務居民身分作出的一份正式聲明。

Dedicated AEOL webpage
就稅務事宜自動交換財務賬戶資料專頁

IRD website
稅務局網站

English



中文



English



中文



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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.

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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