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BEA (MPF) Value Scheme
東亞（強積金）享惠計劃
Member – Participation Agreement (Personal Account)
成員 – 參與協議（個人賬戶）

Parties

訂約方

- (1) The person named in the Schedule to this Agreement (the **“Personal Account Applicant”**);
本協議附表所列人士（「個人賬戶申請人」）；
- (2) **Bank of East Asia (Trustees) Limited** of 32nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong (the **“Trustee”**);
東亞銀行（信託）有限公司，地址為香港九龍觀塘道418號創紀之城五期東亞銀行中心32樓（「受託人」）；
- (3) **The Bank of East Asia, Limited** of 10 Des Voeux Road Central, Hong Kong (the **“Sponsor”**);
東亞銀行有限公司，地址為香港德輔道中10號（「保薦人」）。

Background

背景資料

BEA (MPF) Value Scheme (the **“Master Trust”**) is a Registered Provident Fund Scheme established by a trust deed dated as of 17th August, 2012 (as amended, the **“Trust Deed”**).

東亞（強積金）享惠計劃（「本集成信託」）是一項於二零一二年八月十七日訂立的信託契據（經修訂「信託契據」）所成立的註冊公積金計劃。

Agreement of the parties

訂約方的協議

1. The Trustee and Sponsor agree that the Personal Account Applicant shall become a Member of the Master Trust with effect from the date specified in the Schedule to this Agreement.
受託人和保薦人同意，個人賬戶申請人須由本協議附表所指定日期起成為本集成信託所指的成員。
- 2.1 The Personal Account Applicant agrees to be bound by and covenants to comply with the provisions of the Trust Deed as from time to time in force and to perform any act or pay any sum required by law to be done or paid by it for the purposes of the Master Trust insofar as attributable to the Personal Account Applicant.
個人賬戶申請人同意契諾遵守及受制於不時生效的信託契據條文，以及履行或支付法律規定其向本集成信託所需作出的任何行為或所需支付的任何款項（以個人賬戶申請人所佔部分為限）。
- 2.2 The Personal Account Applicant gives the covenants as provided in Clause 10.2 of the Trust Deed and the covenants, warranties, undertakings and indemnities required by the provisions of the Trust Deed.
個人賬戶申請人提供信託契據第10.2條所規定的契約及信託契據條文所需的契約、保證、承諾及賠償保證。
3. The Personal Account Applicant agrees to pay all fees, expenses and other liabilities which are payable by the Personal Account Applicant in accordance with the Trust Deed or this Agreement.
個人賬戶申請人同意支付其根據信託契據或本協議應付的所有費用、開支及其他負債。
4. The Trustee gives the covenants as provided in Clause 13 of the Trust Deed to the Personal Account Applicant.
受託人向個人賬戶申請人提供信託契據第13條規定的契約。
5. Unless and until instructed otherwise, the signature of the Personal Account Applicant on this Agreement shall be treated as a specimen signature for the purpose of future verification of written instructions to the Trustee and / or the Sponsor by the Personal Account Applicant.
除非及直至另行指示，否則個人賬戶申請人於本協議的簽名，將被用作日後核實其給予受託人及/或保薦人之書面指示的簽名式樣。
6. The Personal Account Applicant confirms that it has received, read and understood the Explanatory Memorandum of the Master Trust before entering into this Agreement.
個人賬戶申請人確認在訂定協議前已詳閱、明白並接受本集成信託說明書所述之內容。
7. Unless the context otherwise requires, words and expressions defined in the Trust Deed have the same meanings in this Agreement.
除非文義另有規定，信託契據所界定的用字及詞語與本協議所用者具有相同涵義。
8. This Agreement shall be governed by and construed in accordance with the laws of Hong Kong.
本協議須受香港法例管轄及按此以詮釋。

Please ✓ where applicable
請於適當方格內劃上「✓」。

Part I Details of Personal Account Applicant 第一部分 個人賬戶申請人資料		
Name in English (same as HKID Card / Passport) 英文姓名 (與香港身份證 / 護照相同)	Name in Chinese 中文姓名	Sex 性別
HKID Card No. 香港身份證號碼	Passport No. (ONLY for member without HKID Card) 護照號碼 (本欄僅供沒有香港身份證的成員填寫)	
Date of Birth (dd/mm/yyyy) 出生日期 (日 / 月 / 年)	Mobile Phone / Day Time Contact No. 手提電話 / 日間聯絡電話號碼	
Email address (if any) 電郵地址 (如有)	Facsimile No. 傳真號碼	
Address 地址		
Date of Participation in the Master Trust (dd/mm/yyyy) 參與本集成信託的日期 (日 / 月 / 年) (This field must be completed) (此欄必須填寫)	Will you transfer the Accrued Benefits from other Schemes to our Master Trust? 你會否將其他計劃之累算權益轉入本集成信託？ <input type="checkbox"/> Yes. 會。 If you elect to transfer accrued benefits from contribution account in an original scheme, please fill in the "Employee Choice Arrangement ("ECA") - Transfer Election Form (Form MPF(S)-P(P))"(TR186). If you have ceased employment, please fill in the "Member - Election Form for Accrued Benefits (Form MPF(S) - P(M))" (TR185). You can call the BEA (MPF) Hotline on 2211 1777 for enquiry. 若你選擇在現職期間轉移原計劃供款賬戶內的累算權益，請填寫「僱員自選安排-轉移選擇表格 (第MPF(S)-P(P)號表格)」(TR186)。如你經已終止受僱，請填寫「成員-累算權益轉移表格 (第MPF(S)-P(M)號表格)」(TR185)，你可致電東亞(強積金)熱線 2211 1777查詢。 <input type="checkbox"/> No. 不會。	

Part II Scheme Information 第二部分 計劃資料		
Investment Choice 投資選擇		
The allocation in any fund must be in a multiple of 10%. 在任何基金中投資額所佔的百分比必須為 10% 或其倍數。		
Name of Fund 基金名稱	Fund Code 基金代號	Allocation* 分配*
BEA Growth Fund 東亞增長基金	VGRF	%
BEA Balanced Fund 東亞均衡基金	VBAF	%
BEA Stable Fund 東亞平穩基金	VSTF	%
BEA Global Equity Fund 東亞環球股票基金	VGEF	%
BEA Asian Equity Fund 東亞亞洲股票基金	VAEF	%
BEA Greater China Equity Fund 東亞大中華股票基金	VGCF	%
BEA Greater China Tracker Fund 東亞大中華追蹤指數基金	VGTF	%
BEA Hong Kong Tracker Fund 東亞香港追蹤指數基金	VHTF	%
BEA Global Bond Fund 東亞環球債券基金	VGBF	%
BEA MPF Conservative Fund [^] 東亞強積金保守基金 ^	VMCF	%
Total 總計		100 %
* Including Mandatory Contribution, Voluntary Contribution and Accrued Benefits transferred from other schemes. 包括強制性供款、自願性供款及由其他計劃轉移的累算權益。 If a Personal Account Applicant fails to make a choice, contribution will be invested in the BEA Stable Fund . 如個人賬戶申請人未有作出選擇，供款將投資於 東亞平穩基金 。 [^] Fees and charges of MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. BEA MPF Conservative Fund uses method (ii) and, therefore, unit prices, net asset value and fund performance quoted (except for the fund performance figures quoted in a fund fact sheet) do not reflect the impact of fees and charges. 強積金保守基金的收費可 (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。東亞強積金保守基金採用方式 (二) 收費，故所列之基金單位價格、資產淨值及基金表現 (基金概覽所列的基金表現數字除外) 並未反映收費的影響。 For fund details, please refer to Page 4. 請到第4頁參閱有關的基金詳情。		

Classification of Occupation 職業類別

<input type="checkbox"/> Dentist (01) 牙醫	<input type="checkbox"/> Accountant (08) 會計師	<input type="checkbox"/> Supervisor / Foreman (15) 監督 / 領班	<input type="checkbox"/> Civil Servant (22) 公務員
<input type="checkbox"/> Doctor (02) 醫生	<input type="checkbox"/> Writer / Artist (09) 作家 / 藝術家	<input type="checkbox"/> Worker (16) 工人	<input type="checkbox"/> Retired / Housewife (23) 退休 / 家庭主婦
<input type="checkbox"/> Architect (03) 建築師	<input type="checkbox"/> Social Worker (10) 社工	<input type="checkbox"/> Executive (17) 行政人員	<input type="checkbox"/> Student (24) 學生
<input type="checkbox"/> Engineer / Surveyor (04) 工程師 / 測量師	<input type="checkbox"/> Nurse / Para-Medical Worker (11) 護理員	<input type="checkbox"/> Clerical (18) 文員	<input type="checkbox"/> Unemployed (25) 無業
<input type="checkbox"/> Teacher (05) 教師	<input type="checkbox"/> Technician (12) 技術員	<input type="checkbox"/> Sales (19) 銷售員	
<input type="checkbox"/> System Analyst / Computer Programmer (06) 系統分析員 / 電腦程式員	<input type="checkbox"/> Banking (13) 銀行	<input type="checkbox"/> Merchant (20) 商人	
<input type="checkbox"/> Lawyer (07) 律師	<input type="checkbox"/> Agricultural Worker / Fisherfolk (14) 漁農從業員	<input type="checkbox"/> Hawker (21) 小販	

If the above choices are not applicable, you can choose not to fill in and it will be classified as "Others".
如以上類別均不適用，你可以不選擇，而歸類為「其他」類別。

Cyberbanking
電子網絡銀行服務

- ☐ When you become a member of the Master Trust, we will open an exclusive Cyberbanking Account for you to manage your MPF account. It is a secure and convenient way for you to check and manage your BEA MPF account via the Internet, anytime, anywhere. Please tick the box if you do not wish to open it.
- 成為本集成信託之成員後，我們會自動為你開立一個專為管理強積金賬戶的電子網絡銀行服務賬戶，讓你透過互聯網，以最安全及簡易的方式，隨時隨地查閱及管理你的強積金賬戶。如你不欲開立此賬戶，請在方格內劃上剔號。

Personal Information Collection Statement
個人資料收集聲明

The information the Personal Account Applicant provides to the Bank of East Asia (Trustees) Limited ("Trustee") as the trustee of the BEA (MPF) Value Scheme ("Scheme") and The Bank of East Asia, Limited ("Sponsor") as the sponsor of the Scheme is to enable the Trustee and the Sponsor to carry on their respective retirement and MPF related business and may be used for the purposes of (i) communication with the Personal Account Applicant and Personal Account Applicant's personal representative(s) including the provision of information in relation to the Scheme; (ii) transferring to any other trustee carrying on retirement business or any association or government authority that exists or is formed from time to time or service providers / agents / contractors (which provide services including but not limited to administrative, telecommunications, data processing and storage in connection with the operation of the Trustee's and Sponsor's retirement business) whether local or overseas but, only in so far as the transfer of such information is necessary for such other person to exercise or perform functions under or for the purposes of the Mandatory Provident Fund Schemes Ordinance; (iii) disclosing to such other persons to whom disclosure may be required by an order of a court, applicable laws or requirements made under a law; (iv) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the Trustee and the Sponsor and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities and (v) conducting direct marketing activities on MPF related products, benefits or services of the Trustee or the Sponsor.

個人賬戶申請人向東亞（強積金）享惠計劃（「本計劃」）的受託人東亞銀行（信託）有限公司（「受託人」）及本計劃的保薦人東亞銀行有限公司（「保薦人」）提供的資料是讓受託人及保薦人得以經營各自的退休及強積金相關業務，並可用於下列用途：(i) 與個人賬戶申請人及個人賬戶申請人的遺產代理人通訊，包括提供有關本計劃的資料；(ii) 將資料轉移予任何經營退休業務的其他受託人或不時存在或成立的任何協會或政府機關或服務供應商／代理／承辦商（其提供的服務包括但不限於就受託人及保薦人的退休業務運作提供行政、電訊、數據處理及儲貯服務）（不論本地或海外），但只限於轉移該等資料乃使該等其他人士根據或就《強制性公積金計劃條例》行使或履行職責所必要的情況；(iii) 根據法院命令、適用法律或根據某項法律作出的規定而需要向其披露相關資料的其他人士；(iv) 遵守受託人及保薦人集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於受託人及保薦人集團內共用資料及資訊及／或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；及(v) 進行受託人或保薦人的強積金相關產品、利益或服務的直接促銷活動。

The Personal Account Applicant's information provided in this application including the Personal Account Applicant's name, address, telephone numbers, e-mail address and other contact details and information will be used for the purposes of (v) above.

在此項申請中提供的個人賬戶申請人資料，包括個人賬戶申請人的姓名、地址、電話號碼、電郵地址及其他聯絡詳情及資料，將用於上文(v)的用途。

The information the Personal Account Applicant provides to the Trustee and the Sponsor is provided on a voluntary basis. However, failure to supply information may result in the Trustee and the Sponsor being unable to accept and process this application or provide MPF related services.

個人賬戶申請人向受託人及保薦人提供資料乃屬自願性質。然而，如未能提供資料，則可能令受託人及保薦人無法接納及辦理此項申請或提供強積金相關服務。

The Personal Account Applicant (a) may, at any time and without charge, request the Trustee and/or the Sponsor for the personal data of the Personal Account Applicant not be used for direct marketing purpose; (b) shall be entitled to access to data or correction of data; or request for information regarding privacy policies and practices and kinds of data held by the Trustee and/or the Sponsor, by writing to:-

個人賬戶申請人可以書面方式 (a) 隨時要求受託人及／或保薦人不把個人賬戶申請人的個人資料用於直接促銷用途，而無須支付任何費用；(b) 有權查閱或更正資料；或查閱有關受託人及／或保薦人的私隱政策及守則及所持有的資料種類：

Bank of East Asia (Trustees) Limited
The Individual Data Protection Officer
Bank of East Asia (Trustees) Limited
32nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong
東亞銀行（信託）有限公司
個人資料保障主任
東亞銀行（信託）有限公司
香港九龍觀塘道418號創紀之城五期東亞銀行中心32樓

The Bank of East Asia, Limited
The Group Data Protection Officer
The Bank of East Asia, Limited
10 Des Voeux Road Central, Hong Kong
東亞銀行有限公司
集團資料保障主任
東亞銀行有限公司
香港德輔道中10號

In accordance with the terms of the Personal Data (Privacy) Ordinance, each of the Trustee and the Sponsor has the right to charge a reasonable fee for the processing of any data access request.

根據《個人資料（私隱）條例》的條款，受託人及保薦人各自有權就處理任何查閱資料的要求收取合理費用。

☐ You should check ("✓") in the box on the left side of this item if you do not wish the Trustee itself to use your personal data in direct marketing.

如閣下不希望受託人本身使用閣下的個人資料於直接促銷中，請在此項左邊的方格內加上剔號（「✓」）。

The above represents your present choice whether or not to receive direct marketing contact or information on MPF related products, benefits or services. This replaces any choice communicated by you to the Trustee prior to this application.

以上代表閣下目前就是否希望收到強積金相關產品、利益或服務的直接促銷聯繫或資訊的選擇，並取代閣下於本申請前向受託人傳達的任何選擇。

☐ You should check ("✓") in the box on the left side of this item if you do not wish the Sponsor itself to use your personal data in direct marketing.

如閣下不希望保薦人本身使用閣下的個人資料於直接促銷中，請在此項左邊的方格內加上剔號（「✓」）。

The above represents your present choice whether or not to receive direct marketing contact or information on MPF related products, benefits or services. This replaces any choice communicated by you to the Sponsor prior to this application.

以上代表閣下目前就是否希望收到強積金相關產品、利益或服務的直接促銷聯繫或資訊的選擇，並取代閣下於本申請前向保薦人傳達的任何選擇。

After a Personal Account Applicant ceases to be a member of the Scheme, the Trustee and the Sponsor shall continue to hold data relating to such Personal Account Applicant for a period of 7 years or such other period as prescribed by applicable laws and regulations.

當個人賬戶申請人不再是本計劃的成員後，受託人及保薦人會繼續持有有關該名個人賬戶申請人的資料7年或按照有關法律和法規所規定的期限。

I hereby apply to join the BEA (MPF) Value Scheme and confirm that I have received, read and understood the above personal information collection statement and the Explanatory Memorandum of the BEA (MPF) Value Scheme and undertake to be bound by them.

本人茲申請加入東亞（強積金）享惠計劃，並確認本人已接獲、細閱及了解上述東亞（強積金）享惠計劃的個人資料收集聲明及說明書，並承諾受其約束。

I accept the responsibility for the investment choice which I have given on this form. I hereby declare that the investment decision indicated in this form has been reached as a result of my own independent judgement and opinion and no investment advice has been given by the Sponsor and the Trustee. In addition, I acknowledge that the Sponsor and the Trustee should not be liable for any loss resulting from the investment choice given.

本人同意承擔本人在表格所作的投資選擇。本人特此聲明於表格上之投資決定，乃出於本人之獨立判斷及意見，而保薦人及受託人並無提供投資建議。本人並確認保薦人及受託人無須對本人所作出的投資選擇而引致的任何損失承擔責任。

Accepted and agreed by
the Personal Account Applicant
個人賬戶申請人接納及同意

For Internal Use Only 內部專用

Accepted and agreed by the Trustee
For and on behalf of
Bank of East Asia (Trustees) Limited
受託人接納及同意
代表東亞銀行（信託）有限公司

Accepted and agreed by the Sponsor
For and on behalf of
The Bank of East Asia, Limited
保薦人接納及同意
代表東亞銀行有限公司

Signature
簽署 (This signature will be used to verify your future correspondence to us. 此簽署式樣將用於核對你日後給予我們的文件。)

Date 日期：

Authorised Signature(s) 授權簽署

Date 日期：

Authorised Signature(s) 授權簽署

Date 日期：

Checklist for documents to be enclosed 所需文件備忘

- ☐ Copy of HKID / Passport 香港身份證 / 護照副本

Attended By
中介人姓名：
MPF Intermediary Registration No.
強積金中介人註冊編號：

Checklist for documents to be enclosed
給予客戶文件備忘
☐ Explanatory Memorandum 說明書
☐ Illustrative Fee Example 費用解說例子
☐ On-Going Cost Illustrations 持續成本列表

Representing (Name of Corporate Intermediary)
所代表之中介人公司名稱：
Authorised Signature(s) of the Corporate
Intermediary (with Company Chop)
中介人公司授權簽署及公司印章：

Name of Branch / Broker:
分行或經紀人姓名：
Branch / Broker Code:
分行或經紀人編號：

Seller I.D.
銷售號碼：
Industry Code
行業編號：

BEA (MPF) Value Scheme

東亞（強積金）享惠計劃

Investment Choices (Note 1)

投資選擇 (附註1)

Constituent Fund 成分基金	Investment Risk 風險程度 <small>(Note 附註 2)</small>	Investment Policy 投資政策
BEA Growth Fund 東亞增長基金	***	Equities : 60% to 90% Cash, Debt Securities and / or Money Market Instruments : 10% to 40% 股票：60% 至 90% 現金、債券及/或貨幣市場投資工具：10% 至 40%
BEA Balanced Fund 東亞均衡基金	**	Equities : 40% to 60% Cash, Debt Securities and / or Money Market Instruments : 40% to 60% 股票：40% 至 60% 現金、債券及/或貨幣市場投資工具：40% 至 60%
BEA Stable Fund 東亞平穩基金	**	Equities : 10% to 40% Cash, Debt Securities and / or Money Market Instruments : 60% to 90% 股票：10% 至 40% 現金、債券及/或貨幣市場投資工具：60% 至 90%
BEA Global Equity Fund 東亞環球股票基金	***	Equities : Invest not less than 70% in equities Money Market Instruments, cash or cash equivalents : Any remaining assets 股票：投資不少於 70% 於股票 貨幣市場工具、現金或現金等值物：任何剩餘資產
BEA Asian Equity Fund <small>(Note 3 & 4)</small> 東亞亞洲股票基金 <small>(附註 3 及 4)</small>	****	Equities : Invest 70% to 100% in equities of companies listed in the Asian equity markets (including but not limited to Singapore, Malaysia, Korea, Taiwan, Thailand, Indonesia, the Philippines, India, China and Hong Kong but excluding Japan) Cash, Debt Securities and / or Money Market Instruments for cash management purpose : 0% to 30% 股票：投資 70% 至 100% 於亞洲股票市場（包括但不限於新加坡、馬來西亞、韓國、台灣、泰國、印尼、菲律賓、印度、中國及香港，但日本除外）上市之公司的股票 現金、債券及/或貨幣市場投資工具（作現金管理用途）：0% 至 30%
BEA Greater China Equity Fund <small>(Note 4)</small> 東亞大中華股票基金 <small>(附註 4)</small>	****	Equities : Invest not less than 70% directly in equities Other Securities (as permitted under Schedule 1 to the General Regulation), including other collective investment schemes, China A-shares and China B-shares : Up to 10% Cash or cash equivalents : Any remaining assets 股票：直接投資不少於 70% 於股票 其他證券（按一般規例附表 1 所准許），包括其他集體投資計劃、中國 A 股及中國 B 股：高達 10% 現金或現金等值物：任何剩餘資產
BEA Greater China Tracker Fund <small>(Note 4)</small> 東亞大中華追蹤指數基金 <small>(附註 4)</small>	****	Invest directly in a single Approved Index-Tracking Fund, namely the SPDR® FTSE® Greater China ETF which aims to provide investment returns, before fees and expenses, that closely correspond to the performance of the FTSE® Greater China HKD Index 直接投資於單一核准緊貼指數基金 - SPDR® 富時® 大中華 ETF，該核准緊貼指數基金旨在達到與富時® 大中華港元指數的表現密切對應的投資回報（扣除費用及開支前）
BEA Hong Kong Tracker Fund 東亞香港追蹤指數基金	****	Invest directly in a single Approved Index-Tracking Fund, namely the Tracker Fund of Hong Kong which aims to provide investment results that closely correspond to the performance of the Hang Seng Index 直接投資於單一核准緊貼指數基金——盈富基金，該核准緊貼指數基金旨在提供緊貼恒生指數表現之投資回報
BEA Global Bond Fund 東亞環球債券基金	**	Short to long term government bonds : 20% to 100% Short to long term corporate bonds : 0% to 80% The Approved Pooled Investment Fund will invest in a diversified range of global bonds denominated in various major currencies (including but not limited to US dollars, Euro, Pounds Sterling, Japanese Yen and Hong Kong dollars) 短至長期政府債券：20% 至 100% 短至長期公司債券：0% 至 80% 該核准匯集投資基金將投資於以各種主要貨幣（包括但不限於美元、歐元、英鎊、日圓及港幣）計算之多元化環球債券
BEA MPF Conservative Fund <small>(Note 5)</small> 東亞強積金保守基金 <small>(附註 5)</small>	*	Short-Term Deposits and Debt Securities : 100% 短期存款及債券：100%

Note 附註：

- Investments inherently involve risks and the prices of units may go down as well as up. The above figures are for indication only while past performance is not necessarily a guide to future performance. For further details including the product features and risks involved, please refer to the Explanatory Memorandum of the relevant Scheme.
投資附帶風險，基金價格可跌可升。以上數據僅供參考，而過去的基金表現不一定作為日後的指標。有關詳情，包括產品特點及所涉及的風險，請參閱有關的說明書。
- The more the number of *, the higher the level of investment risk of the Constituent Fund.
* 愈多表示該成分基金之投資風險愈高。
- Various countries in which this constituent fund 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.
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。
- 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.
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。
- BEA MPF Conservative Fund does not provide any guarantee of the repayment of capital. Fees and charges of MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. BEA MPF Conservative Fund uses method (ii) and, therefore, unit prices, net asset value and fund performance quoted (except for the fund performance figures quoted in a fund fact sheet) do not reflect the impact of fees and charges.
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。東亞強積金保守基金採用方式（二）收費，故所列之基金單位價格、資產淨值及基金表現（基金概覽所列的基金表現數字除外）並未反映收費的影響。