



# 恒生強積金概覽

## Hang Seng MPF Overview

今日精明選擇 成就明日豐碩成果

A Smart Choice Today A Prosperous Future

### 經驗豐富 值得信賴

#### Trusted partner with vast experience

恒生強積金的營辦人 - 恒生銀行有限公司，植根香港，真正瞭解本地客戶的需要並與滙豐集團內經驗豐富的行政管理人、信託人及投資經理，攜手為你提供全面的強積金服務。

Hang Seng Bank Limited, as the Sponsor of Hang Seng MPF, with deep roots and local insights into customer needs, works together with our experienced administrator, trustee, custodian and investment managers within the HSBC Group, providing you with comprehensive MPF services.

#### 專業的僱主支援

##### Professional employer support



#### 全方位電子化服務

##### Comprehensive e-Services

- ◆ 電子供款 e-Submission of contributions
- ◆ 電子提示 e-Notification
- ◆ 恒生商業e-Banking 強積金及支薪服務 Hang Seng Business e-Banking MPF and Payroll Services

#### 全面的成員支援

##### Comprehensive member support

#### 一站式理財服務

##### One-stop wealth management service

- ◆ 以**單一用戶名稱**登入恒生個人 e-Banking **Single logon** to Hang Seng Personal e-Banking
- ◆ 恒生強積金結餘均獲計算在「**全面理財總值**」內，讓你更輕易晉身成為恒生優越理財或優進理財客戶  
Hang Seng MPF balance is included in **'Total Relationship Balance'** and this would help you get closer to Hang Seng Prestige Banking or Hang Seng Preferred Banking account



#### 專業團隊助你管理你的強積金賬戶

##### Professional customer service team helps to manage your MPF account(s)

- ◆ 恒生強積金僱主專線的客戶服務代表  
Customer service representatives of the Hang Seng MPF Employer Direct **2288 6822**
- ◆ 指定恒生銀行分行內的強積金專員  
Hang Seng MPF specialists in our designated Hang Seng Bank branches

#### 多元化渠道助你管理強積金賬戶

##### Diversified channels assist you with managing your MPF account(s)

- ◆ 恒生個人e-Banking Hang Seng Personal e-Banking
- ◆ 恒生強積金服務熱線  
Hang Seng MPF Service Hotline **2213 2213**
- ◆ 恒生銀行及滙豐的自動櫃員機 Hang Seng Bank and HSBC ATMs
- ◆ 戶口結單 Account statements
- ◆ 指定恒生銀行分行 Designated Hang Seng Bank branches



#### 僱主行政指南助你輕易解決強積金行政疑難

##### Employer Administration Guide helps you in solving MPF administration problems

#### 恒生強積金積金教室為你帶來一系列的強積金輔助工具，加強你的相關知識

##### Hang Seng MPF Academy offers you a series of MPF supporting tools to enrich your MPF knowledge



#### 僱主講座及強積金刊物讓你輕鬆得到最新資訊

##### Employer seminars and MPF publications keep you updated

#### 成員講座、簡介會及強積金刊物讓你輕鬆得到最新資訊

##### Member seminars, briefings and MPF publications keep you updated

# 重要事項 Important notes

- ◆ 恒生強積金智選計劃為強制性公積金計劃。
- ◆ 在作出投資選擇前，你必須衡量個人可承受風險的程度及你的財政狀況。在選擇基金時，如你就某一項基金是否適合你(包括是否符合你的投資目標)而有任何疑問，請徵詢財務及／或專業人士的意見，並因應你的個人狀況而選擇最適合你的基金。
- ◆ 在投資「預設投資策略」前，你必須衡量個人可承受風險的程度及財政狀況。請注意預設投資策略基金(核心累積基金與65歲後基金)未必適合你，而預設投資策略基金的風險級數與你的風險取向或出現風險錯配的情況(組合的風險或高於你的風險取向)。在作出投資決定時，如你就「預設投資策略」是否適合你而有任何疑問，請徵詢財務及／或專業人士的意見，並因應你的個人狀況而選擇最適合的投資選擇。
- ◆ 你應注意「預設投資策略」的實施或對你的強積金投資及權益有影響。如你有任何疑問關於實施「預設投資策略」對你的影響，我們建議你可向信託人查詢。
- ◆ 保證基金只投資於由滙豐人壽保險(國際)有限公司提供以保單形式成立的核准匯集投資基金，而有關保證亦由滙豐人壽保險(國際)有限公司提供。因此，你於保證基金的投資(如有)將受滙豐人壽保險(國際)有限公司的信用風險所影響。有關信用風險的詳情，請參閱「主要推銷刊物」的第二部分－基金結構內「保證基金」下的「忠告」。
- ◆ 保證基金所提供的保證只適用於指定的條件。有關保證特點(包括分期支付權益情形下的保證特點)及保證條件的詳情，請參閱「主要推銷刊物」的第二部分－基金結構內「保證基金」下的「保證特點」。
- ◆ 在成員年滿65歲之日或者於其年滿60歲之日或之後提早退休時所應支付的強積金的權益、自願性供款的權益及可扣稅自願性供款的權益，可由成員選擇(採用信託人在不被《強積金條例》或一般規例禁止的範圍內訂定的形式，並且按照信託人在不被《強積金條例》或一般規例禁止的範圍內訂定的條款和條件)整筆支付或分期支付。詳情請參閱「主要推銷刊物」的第一部分－產品資料內「權益支付」下的「支付強積金的權益、自願性供款的權益及可扣稅自願性供款的權益」。
- ◆ 你應該參閱「主要推銷刊物」，而不應只根據這文件作出投資。
- ◆ 投資涉及風險。往績不能作為未來表現的指標。金融工具(尤其是股票及股份)之價值及任何來自此類金融工具之收入均可跌可升。有關詳情，包括產品特點及所涉及的風險，請參閱「主要推銷刊物」。
- ◆ The Hang Seng Mandatory Provident Fund – SuperTrust Plus is a mandatory provident fund scheme.
- ◆ You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of funds, you are in doubt as to whether a certain 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 fund(s) most suitable for you taking into account your circumstances.
- ◆ You should consider your own risk tolerance level and financial circumstances before investing in the MPF Default Investment Strategy. You should note that the DIS constituent funds, namely, the Core Accumulation Fund and the Age 65 Plus Fund, may not be suitable for you, and there may be a risk mismatch between the DIS constituent 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.
- ◆ You should note that the implementation of the DIS may have an impact on your MPF investments and benefits. We recommend that you consult with the Trustee if you have doubts on how you are being affected.
- ◆ The Guaranteed Fund invests solely in an approved pooled investment fund in the form of an insurance policy provided by HSBC Life (International) Limited. The guarantee is also given by HSBC Life (International) Limited. Your investments in the Guaranteed Fund, if any, are therefore subject to the credit risks of HSBC Life (International) Limited. Please refer to the 'Warning' section under 'Guaranteed Fund' in Part II – Fund Structure of the 'Principal Brochure' for details of the credit risk.
- ◆ The guarantee in the Guaranteed Fund only applies under certain conditions. Please refer to the 'Guarantee features' section under 'Guaranteed Fund' in Part II – Fund Structure of the 'Principal Brochure' for full details of the guarantee features and Guarantee Conditions, including the guarantee features in the context of payment of benefits in instalments.
- ◆ MPF Benefits, AVC Benefits and TVC Benefits payable on a member's 65th birthday or early retirement on or after his/her reaching age 60 can be paid in one lump sum or in instalments, at the member's election (in such form and on such terms as the Trustee may, to the extent not prohibited by the 'MPF Ordinance' or General Regulation, prescribe). Please refer to the 'Payment of MPF Benefits, AVC Benefits and TVC Benefits' section under 'Payment of benefits' in Part I – Product Information of the 'Principal Brochure' for full details.
- ◆ You should not invest based on this document alone and should read the 'Principal Brochure'.
- ◆ Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income from such financial instruments, may go down as well as up. For further details including the product features and risks involved, please refer to the 'Principal Brochure'.

# 多元化成分基金 切合你退休所需

恒生強積金智選計劃提供20隻主動式及被動式管理的成分基金，多元化的成分基金切合你的退休需要。我們亦提供「預設投資策略」作投資選擇，這是一項預先制訂的投資安排，會因應成員的年齡增長而減低投資於高風險資產，但此自動降低風險的特點並不適用於選擇核心累積基金及65歲後基金為獨立投資選擇。你可以參閱有關的「主要推銷刊物」以了解各項成分基金或「預設投資策略」的詳情。

# Comprehensive constituent funds to suit your retirement needs

Hang Seng Mandatory Provident Fund – SuperTrust Plus comprises a total of 20 constituent funds which include actively and passively managed constituent funds to suit your retirement needs. The Default Investment Strategy (DIS) is also included as an investment choice. DIS is a ready-made investment arrangement which aims at reducing the investment in high risk assets as member gets near to retirement age, such de-risking feature will not apply if member chooses the Core Accumulation Fund and Age 65 Plus Fund as standalone investment funds. You can refer to the relevant 'Principal Brochure' for more details of various constituent funds or the DIS.

成分基金名稱 Name of constituent fund	典型資產分配 <sup>1</sup> Typical asset allocation <sup>1</sup>			最新風險級數 <sup>*#</sup> The latest risk rating <sup>*#</sup>	基金管理費(按每年資產淨值的百分比計算) <sup>2,3</sup> Management fees (As a percentage of net asset value per annum) <sup>2,3</sup>
	股票 Equities	債券 Bonds	現金 Cash		
<b>貨幣市場基金 Money market fund</b>					
<b>強積金保守基金<sup>4</sup> MPF Conservative Fund<sup>4</sup></b>	–	100%		低風險 Low risk	0.75%
<b>債券基金 Bond fund</b>					
<b>環球債券基金 Global Bond Fund</b>	–	70-100%	0-30%	低至中度風險 Low to medium risk	0.79%
<b>保證基金 Guaranteed fund</b>					
<b>保證基金<sup>5,7,8</sup> Guaranteed Fund<sup>5,7,8</sup></b>	0-50%	20-100%	0-80%	低風險 Low risk	1.275%
<b>混合資產基金 Mixed assets fund</b>					
<b>65歲後基金 Age 65 Plus Fund</b>	15-25%		75-85%	低風險 Low risk	0.75%
<b>核心累積基金 Core Accumulation Fund</b>	55-65%		35-45%	中度風險 Medium risk	0.75%
<b>平穩基金 Stable Fund</b>	15-45%		55-85%	低至中度風險 Low to medium risk	1.25%
<b>均衡基金 Balanced Fund</b>		55-85%	15-45%	中度風險 Medium risk	1.35%
<b>增長基金 Growth Fund</b>	70-100%		0-30%	中度至高風險 Medium to high risk	1.45%
<b>自選均衡基金 ValueChoice Balanced Fund</b>	55-85%		15-45%	中度風險 Medium risk	0.79%
<b>股票基金 Equity fund</b>					
<b>環球股票基金 Global Equity Fund</b>	70-100%		0-30%	中度至高風險 Medium to high risk	0.79%
<b>北美股票基金 North American Equity Fund</b>	70-100%		0-30%	中度至高風險 Medium to high risk	1.30%
<b>歐洲股票基金 European Equity Fund</b>	70-100%		0-30%	中度至高風險 Medium to high risk	1.30%
<b>亞太股票基金 Asia Pacific Equity Fund</b>	70-100%		0-30%	中度至高風險 Medium to high risk	1.45%
<b>中港股票基金 Hong Kong and Chinese Equity Fund</b>	70-100%		0-30%	高風險 High risk	1.45%
<b>中國股票基金 Chinese Equity Fund</b>	70-100%		0-30%	高風險 High risk	1.45%
<b>自選美國股票基金 ValueChoice US Equity Fund</b>	70-100%		0-30%	中度至高風險 Medium to high risk	0.79%
<b>自選歐洲股票基金 ValueChoice European Equity Fund</b>	70-100%		0-30%	中度至高風險 Medium to high risk	0.79%
<b>自選亞太股票基金 ValueChoice Asia Pacific Equity Fund</b>	70-100%		0-30%	中度至高風險 Medium to high risk	0.79%
<b>恒指基金<sup>9</sup> Hang Seng Index Tracking Fund<sup>9</sup></b>	100%		–	高風險 High risk	最高 Up to 0.755%
<b>恒生中國企業指數基金<sup>10</sup> Hang Seng China Enterprises Index Tracking Fund<sup>10</sup></b>	100%		–	高風險 High risk	最高 Up to 0.79%

• 風險級數架構分為5個評級。評級值[1]為最低的風險評級而評級值[5]為最高的風險評級。風險級數是基於價格波動的程度、資產分布及流動性等定量和定質的因素而評定的。65歲後基金及核心累積基金的風險級數是分別根據65歲後基金及核心累積基金於市場上認可的參考組合之相關指數及其可用的歷史數據而制定，同時亦採用與其他成分基金相同的風險級數評級機制。

以下提供有關風險程度分類的一般描述。  
 1 = 低風險 – 在投資過程中會有輕微機會損失大部分的資產(但不能保證)。在一段短時間內，預期會有輕微的價值波動。  
 2 = 低至中度風險 – 在投資過程中會有低機會損失大部分的資產(但不能保證)。在一段短時間內，預期會有適度低程度的價值波動。  
 3 = 中度風險 – 在投資過程中會有中度機會損失大部分的資產(但不能保證)。在一段短時間內，預期會有中度的價值波動。  
 4 = 中度至高風險 – 在投資過程中會有中高機會損失大部分的資產。在一段短時間內，預期會有中高程度的價值波動。  
 5 = 高風險 – 在投資過程中會有高機會損失大部分的資產。在一段短時間內，預期會有高程度的價值波動。

# 上述風險級數乃根據截至2019年1月26日的數據計算。  
 風險級數由HSBC Group Management Services Limited提供。  
 上述風險級數僅供參考，一般會每年覆核最少一次，唯亦可隨時修改而不會作出任何通知。風險級數或任何修改將刊載於基金概覽及每月基金表現摘要內。上述所提供的風險級數資料不應被視為投資意見。你不應根據上述風險級數而作出強積金賬戶的投資選擇。  
 滙豐人壽保險(國際)有限公司、HSBC Group Management Services Limited、恒生銀行有限公司及任何滙豐集團成員概不會就上述所載資料被視作為投資建議而引致的任何損失負責。  
 如對上述內容的涵義或效力有任何疑问，請徵詢獨立專業人士的意見。

♦ The risk rating is defined using a 5-point risk scale with risk rating "1" representing the lowest risk and risk rating "5" representing the highest risk. The risk rating is derived based on a combination of quantitative and qualitative risk factors including price volatility, asset allocation and liquidity. The risk ratings for the Age 65 Plus Fund and the Core Accumulation Fund are derived based on the available historical data of the underlying indices of the industry recognised reference portfolio of the Age 65 Plus Fund and the Core Accumulation Fund respectively while the same risk rating mechanism as all other constituent funds has been applied.

The following provides a general description of the risk rating categorisation.  
 1 = Low Risk – Minimal chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate minimal price fluctuations over short periods of time.  
 2 = Low to Medium Risk – Low chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate moderately low level of price fluctuations over short periods of time.  
 3 = Medium Risk – Moderate chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate moderate level of price fluctuations over short periods of time.  
 4 = Medium to High Risk – Moderately high chance of losing a significant portion of your capital over the term of the investment. Expected to demonstrate moderately high level of price fluctuations over short periods of time.  
 5 = High Risk – High chance of losing a significant portion of your capital over the term of the investment. Expected to demonstrate high level of price fluctuations over short periods of time.

# The above risk ratings are based on data up to 26 January 2019.  
 The risk ratings are provided by HSBC Group Management Services Limited.  
 The above risk ratings are provided for reference only, normally reviewed at least annually and may be subject to change from time to time without any notice. The risk ratings or any changes will be made available in the Fund Fact Sheet and Monthly Fund Performance Summary. The risk ratings information provided above should not be regarded as investment advice. You should not rely on the above risk ratings when making any investment choices for your MPF account(s).  
 HSBC Life (International) Limited, HSBC Group Management Services Limited, Hang Seng Bank Limited and any member of the HSBC Group are not responsible for any loss occasioned as a result of relying on such information as investment advice.

If you are in doubt about the meaning or effect of the contents of the above information, you should seek independent professional advice.

1 典型資產分配只作參考之用，長期的基金投資分布將隨市場狀況而變更。

2 管理費優惠將按月存入。管理費折扣將每月以額外基金單位形式作為「特別派送單位」向成員賬戶退還，並存入到僱主的賬目(如適用)和成員的賬目(如適用)。「特別派送單位」為賬戶結餘的一部分，將會被收取適用於恒生強積金智選計劃的有關費用和收費。如果成員在該月派送基金單位之前終止其賬戶或者將所有資產轉出，則該月將不會獲得任何「特別派送單位」的退還。信託人可向某些參與僱主及/或成員提供其他退還/獎勵安排。

3 「基金管理費」指計劃信託人、託管人、行政管理人、投資經理及營辦人就所提供的基金管理服務所收取的費用。投資經理所收取的基金管理費，包括按基金表現所收取的費用(如收取)。金額一般按基金淨資產值的某一百分比計算。

就著核心累積基金及65歲後基金，基金管理費只可向以上提及的各方(託管人除外)及各方任何獲授權代表支付，及只可(除強制性公積金計劃條例中列明的某些情況)收取基金資產淨值年率的某一百分比。基金管理費受法例每日收費率上限所限，即基金各自的資產淨值年率0.75%，這收費包括基金及其相關核准匯集投資基金以及緊貼指數集體投資計劃。

所有成分基金的基金管理費會從基金資產中扣除。

其他適用的費用、收費及開支包括但不限於計劃參加費、年費、供款費、賣出差價、買入差價、權益提取費及其他收費及開支。有關詳情，請參閱「主要推銷刊物」。

4 強積金保守基金的收費及費用可(i)從基金資產中扣除或(ii)從成員賬戶中扣除除基金單位。恒生強積金智選計劃的強積金保守基金採用方法(i)，因此所匯報的單位價格、資產淨值及基金表現已反映收費及費用在內。

5 保證基金只投資於由滙豐人壽保險(國際)有限公司提供以保單形式成立的核准匯集投資基金，而有關保證亦由滙豐人壽保險(國際)有限公司提供。因此，你於保證基金的投資(如有)將受滙豐人壽保險(國際)有限公司的信用風險所影響。

保證基金所提供的保證只適用於指定的條件。有關保證特點(包括分期支付權益情形下的保證特點)及保證條件的詳情，請參閱「主要推銷刊物」的第二部分—基金結構內「保證基金」下的「保證特點」。

保證條件：

> 在下列情況下，可提取供款結存：

- 終止受僱<sup>6</sup>
- 到達退休年齡或正常退休日期
- 到達提早退休日期
- 完全喪失行為能力
- 罹患末期疾病
- 身故
- 永久離開香港特別行政區
- 根據強制性公積金計劃(一般)規例(「一般規例」)第162(1)(c)條提取小額結存

> 在終止受僱時，將結存轉移至接收結存的計劃<sup>6</sup>

6 此項條件並不適用於投資於保證基金的個人賬戶(定義見一般規例)或可扣稅自願性供款賬戶的結存。然而，其他保證條件仍適用於該個人賬戶或可扣稅自願性供款賬戶持有的累算權益。

7 成員的保證基金賬戶結存將於其年滿65歲該年的12月31日具體化(「已具體化款額」)。已具體化款額將等同於成員在該年的12月31日或以到達退休年齡或正常退休日為由，從保證基金中提取權益的情況下，按照「主要推銷刊物」的規定計算其可獲得的實際結存和保證結存中的較高者(「12月31日款額」)。但是，如果12月31日款額低於按照「主要推銷刊物」的規定計算的成員於65歲生日時的權益金額(「65歲生日款額」)，則65歲生日款額將被視為已具體化款額。如果成員在其65歲生日與同年12月31日之間轉出或提取其在保證基金中的部分投資，則已具體化款額將為12月31日款額和按以下列方式按比例計算的65歲生日款額中的較高者：

$(X/Y)$  乘以 Z

其中：

X：於相關年度12月31日時的保證單位數量

Y：於成員65歲生日時的保證單位數量

Z：於成員65歲生日時保證結存和實際結存中的較高者

自下個年度的1月1日起，已具體化款額將變成實際結存。屆時，不會再有任何「保證」適用於已具體化款額以及其後投資於保證基金的任何新的供款或轉移資產(「相關款額」)。不過，儘管包括保證費在內的所有費用和收費將繼續適用於相關款額，適用於相關款額的保證費將隨每月完結後退還給成員(以該月的每日資產淨值計算)。有關詳情，請參閱「主要推銷刊物」的第二部分—基金結構內「保證基金」下的「保證特點」。

8 該百分比不包括每年資產淨值的0.75%保證費。

9 恒指基金直接或間接持有的核准緊貼指數集體投資計劃，可根據有關法例及規例，投資於恒生指數或其成分股。

10 恒生中國企業指數基金直接或間接持有的核准緊貼指數集體投資計劃，可根據有關法例及規例，投資於恒生中國企業指數或其成分股。

1 Typical asset allocation is an indicative reference only and the long-term allocation of the fund may change depending on market conditions.

2 A preferential rate on the management fee is credited on monthly basis. The discount on the management fees will be refunded as 'special bonus' in the form of fund units allocation to the members' accounts each month and credited into employer's sub-accounts (if applicable) and member's sub-accounts (if applicable). The 'special bonus' forms part of the account balance and is subject to relevant fees and charges applicable to Hang Seng Mandatory Provident Fund – SuperTrust Plus. If a member terminates his/her account or transfers all assets out before the units allocation of that month, no 'special bonus' unit rebate will be granted for that month. The Trustee may offer other rebate/incentive arrangement to certain participating employers and/or members.

3 'Management fees' includes fees paid to the trustee, custodian, administrator, investment manager (including fees based on fund performance, if any) and sponsor of the scheme for providing their services to the relevant fund. They are usually charged as a percentage of the net asset value (NAV) of a fund.

In the case of the Core Accumulation Fund and the Age 65 Plus Fund, management fees payable to the parties named above (excluding the custodian), or their delegates, can only (subject to certain exceptions in the MPF Ordinance) be charged as a percentage of the NAV of the fund. These management fees are also subject to a statutory daily limit equivalent to 0.75% per annum of the NAV of the fund which applies across both the fund and underlying approved pooled investment fund(s) and ITCIS(s).

The management fees of all constituent funds are deducted from the asset of the fund.

Other applicable fees, charges and expenses include but not limited to joining fee, annual fee, contribution charge, offer spread, bid spread, withdrawal charge and other expenses. For further details, please refer to the 'Principal Brochure'.

4 Fees and charges of an MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. The MPF Conservative Fund of the Hang Seng Mandatory Provident Fund – SuperTrust Plus uses method (i) and, therefore, its unit prices, net asset value (NAV) and fund performance quoted have reflected the impact of fees and charges.

5 The Guaranteed Fund invests solely in an approved pooled investment fund in the form of an insurance policy provided by HSBC Life (International) Limited. The guarantee is also given by HSBC Life (International) Limited. Your investments in the Guaranteed Fund, if any, are therefore subject to the credit risks of HSBC Life (International) Limited.

The guarantee in the Guaranteed Fund only applies under certain conditions. Please refer to the 'Guarantee features' section under 'Guaranteed Fund' in Part II – Fund Structure of the 'Principal Brochure' for full details of the guarantee features and Guarantee Conditions, including the guarantee features in the context of payment of benefits in instalments.

Guarantee conditions:

> Withdrawal of balances on:

- Termination of employment<sup>6</sup>
- Reaching retirement age or normal retirement date
- Reaching early retirement date
- Total incapacity
- Terminal illness
- Death
- Permanent departure from the Hong Kong SAR
- Making a claim on small balance under section 162(1)(c) of the Mandatory Provident Fund Schemes (General) Regulation ('General Regulation')

> Transfer of balances to a recipient scheme on termination of employment<sup>6</sup>

6 This condition does not apply to balances in a personal account (as defined in the General Regulation) or a TVC account invested in the Guaranteed Fund. However, the other Guarantee Conditions will still be applicable to the accrued benefits held in the personal account or TVC account.

7 The account balance of a member in the Guaranteed Fund will be crystallised (the 'Crystallised Amount') on 31 December in the year in which the member reaches age 65. The Crystallised Amount will be the greater of the Actual Balance and the Guaranteed Balance to which he/she would be entitled had he/she withdrawn the benefits from the Guaranteed Fund on 31 December in that year on the ground of reaching retirement age or normal retirement date, as calculated in accordance with the provisions under the 'Principal Brochure' (the '31 December Amount'). However, where the 31 December Amount is less than the amount of benefits as at the member's 65th birthday calculated in accordance with the provisions of the 'Principal Brochure' (the '65th Birthday Amount'), the 65th Birthday Amount will be deemed to be the Crystallised Amount. Where the member switches or withdraws part of his/her investment out of the Guaranteed Fund between his/her 65th birthday and 31 December in that year, the Crystallised Amount will be the higher of the 31 December Amount and the pro-rated 65th Birthday Amount calculated in the following manner:

$(X/Y)$  times Z

where:

X: the number of Guaranteed Units as at 31 December in the Relevant Year

Y: the number of Guaranteed Units as at 65th birthday of the member

Z: the greater of the Guaranteed Balance and the Actual Balance as at 65th birthday of the member.

The Crystallised Amount will then become the Actual Balance from 1 January in the following year. No further Guarantee will apply to the Crystallised Amount, any new contributions or transfer-in assets that are to invest in the Guaranteed Fund thereafter (the 'Relevant Amount'). However, while all fees and charges including the guarantee charge will continue to apply to the Relevant Amount, the guarantee charge will be rebated to the member on a monthly basis in arrears, calculated by using the daily net asset value in that month. Please refer to the 'Guarantee features' section under 'Guaranteed Fund' in Part II – Fund Structure of the 'Principal Brochure' for full details.

8 The percentage does not include the guarantee charge of 0.75% pa of NAV.

9 The approved ITCIS directly or indirectly held by the Hang Seng Index Tracking Fund may gain exposure to the Hang Seng Index or its constituent stocks as allowed under the applicable laws and regulations.

10 The approved ITCIS directly or indirectly held by the Hang Seng China Enterprises Index Tracking Fund may gain exposure to the Hang Seng China Enterprises Index or its constituent stocks as allowed under the applicable laws and regulations.

# 聯絡我們 Getting in touch with us



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Hang Seng MPF  
Employer Direct  
**2288 6822**



恒生強積金服務熱線  
Hang Seng MPF  
Service Hotline  
**2213 2213**










恒生強積金網頁  
Hang Seng MPF Website  
**hangseng.com/empf**



於指定恒生銀行分行與  
強積金專員對話  
Talk to our MPF specialists in  
designated Hang Seng Bank branches

成員可透過多種渠道輕鬆管理強積金賬戶及獲取資訊  
Member can manage MPF account(s) and get information  
at ease with various channels

	恒生個人e-Banking或 強積金網頁 Hang Seng Personal e-Banking or MPF website	恒生強積金服務熱線 Hang Seng MPF Service Hotline 2213 2213	恒生銀行及滙豐 的自動櫃員機 Hang Seng Bank and HSBC ATMs	戶口結單 Account statements	指定恒生銀行分行 內的強積金專員 MPF specialist in designated Hang Seng Bank branches
 賬戶服務(開立或整合強積金 賬戶、作自願性供款等) Account service (set up or consolidate MPF accounts, make voluntary contributions, etc.)					✓
 查閱賬戶及/或基金結餘 Check account and/or fund balance	✓	✓	✓ (只限查閱賬戶結餘 Check account balance only)	✓	✓
 查閱最近供款 Check latest contribution	✓	✓	✓		✓
 更改投資分布 Change investment instructions		(只限重組投資組合、 資產調配及重新分配 新供款指示 For Portfolio Rebalance, Asset Switch and Contribution Redirection only)	(只限重組投資組合及 重新分配新供款指示 For Portfolio Rebalance and Contribution Redirection only)		✓
 更改e-Banking密碼、 個人資料或強積金電話密碼 Change e-Banking password, personal details or MPF phone PIN		(只限更改e-Banking密 碼或地址 Change e-Banking password or address only)	(只限更改強積金電話 密碼 Change MPF phone PIN only)		✓
 查閱最新基金單位價格 Check latest unit prices by fund	✓	✓			✓
 查閱基金資料 Check fund information	✓				✓

- ◆ 本冊子須連同「主要推銷刊物」一併閱讀。該刊物載有恒生強積金智選計劃的詳細資料，包括基金結構、所涉及的風險、收費表及將來可修訂費用及收費的條文。It is important that you read this publication in conjunction with the accompanying 'Principal Brochure' which contains more detailed information about Hang Seng Mandatory Provident Fund – SuperTrust Plus including information on the fund structure, risk involved, fee table and of our ability to alter these fees and charges in the future.
- ◆ 本刊物所載資料僅供參考，詳情以強制性公積金計劃條例、其他生效的法例／規例及強制性公積金計劃管理局發出的指引或公布為準。The information contained in this publication is for reference only and the provisions of the Mandatory Provident Fund Schemes Ordinance, other applicable legislation/regulations and guidelines or announcements published by the Mandatory Provident Fund Schemes Authority shall prevail.
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