



恒生公積金計劃的主要推銷刊物及保單有關證監會經修訂《集資退休基金守則》的變更

2022年10月31日

證監會已修訂《集資退休基金守則》。自2022年11月30日(「生效日期」)起，恒生公積金計劃的主要推銷刊物及保單經已修訂以反映經修訂《集資退休基金守則》(「經修訂《集資退休基金守則》」)的要求。更多詳情請參閱下文。

主要推銷刊物的變更

主要推銷刊物經已修訂以反映經修訂《集資退休基金守則》的要求，尤其是：

- 根據經修訂《集資退休基金守則》的要求，有關各投資組合的披露資料已予更新；
- 考慮到經修訂《集資退休基金守則》的最新要求，各投資組合的披露資料已予加強(包括投資限制及風險因素)；及
- 為使主要推銷刊物更清晰及更容易閱讀，主要推銷刊物已作出若干字面上及文體上的變更，同時主要推銷刊物的內容排序已予重新調整。

保單的變更

我們已藉此機會修訂組成恒生公積金計劃的保單，以確保其遵守經修訂《集資退休基金守則》附錄B。尤其是，保單經已修訂以：

- 清楚列明恒生公積金計劃主要營運人的職能、職責及責任，以及投資組合的投資策略和限制乃於主要推銷刊物載列；
- 清楚列明保險人的責任以確保恒生公積金計劃的保單載有經修訂《集資退休基金守則》附錄B所列所有資料；及
- 清楚列明任何向投資組合或就投資組合徵收的稅項或扣除的費用須由精算師或其他具專業地位人士評定為公平合理。

自生效日期起，經更新的主要推銷刊物可從網站 <https://www.hangseng.com/zh-hk/personal/insurance-mpf/e-mpf/orso/> 下載，組成恒生公積金計畫的保單(連同其保單批註)則在香港九龍深旺道1號滙豐中心第一座18樓可供查閱。

Changes to the Principal Brochure and the insurance policy of the Hang Seng Pooled Provident Plan ("HSPPP") in relation to the revised SFC's Code on Pooled Retirement Funds ("PRF Code")

31 October 2022

The SFC has revised the PRF Code. With effect from 30 November 2022 (the "Effective Date"), the Principal Brochure and the insurance policy of the HSPPP have been revised to reflect the requirements of the revised PRF Code ("Revised PRF Code"). Please refer to below for more details.

Changes to the Principal Brochure

The Principal Brochure has been revised to reflect the requirements of the Revised PRF Code. In particular:

- the disclosure relating to each Investment Portfolio has been updated per the Revised PRF Code;
- the disclosure of each Investment Portfolio has been enhanced (including the investment restrictions and risk factors), taking into account the latest requirements of the Revised PRF Code; and
- certain cosmetics and stylistic changes have been made to the Principal Brochure, and the sequence of the contents of the Principal Brochure have been adjusted, to enhance clarity and readability.

Changes to the insurance policy

We have taken this opportunity to revise the insurance policy constituting the HSPPP to ensure its compliance with Appendix B to the Revised PRF Code. In particular, the insurance policy has been revised to:

- specify that the functions, duties and obligations of the key operators of the HSPPP and the investment strategies and restrictions of the Investment Portfolios are as set out in the Principal Brochure;
- specify the Insurer's obligations to ensure that the insurance policy of the HSPPP contains all the information listed in Appendix B to the Revised PRF Code; and
- specify that any taxes and expenses charged to the Investment Portfolios or levied against the Investment Portfolios shall be on a basis deemed fair and reasonable by an actuary or other person of professional standing.

From the Effective Date onwards, the updated Principal Brochure is available for download at <https://www.hangseng.com/en-hk/personal/insurance-mpf/e-mpf/orso/>,

while the insurance policy (together with its endorsements) constituting the HSPPP is available for inspection at 18/F, Tower 1, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong.