恒生銀行
HANG SENG BANK

# 恒生公積金計劃基金價格
# Hang Seng Pooled Provident Plan Fund Prices

**重要事項**

- 恒生公積金計劃為集成職業退休計劃，於**1995**年**11**月**30**日在香港成立。
- 上述計劃包括其所有投資組合是由恒生保險有限公司（「恒生保險」）發出的保單構成。因此，你的投資將受恒生保險的信用風險所影響。
- 支付予你的僱員的權益是根據投資組合的表現變動，並按恒生公積金計劃的條款及細則而計算。每項投資組合有其特有的投資目標及相關風險。
- 僱主可選擇以信託安排參與恒生公積金計劃，但即使在信託安排下，所委任的信託人只會持有由恒生保險發出的保單，你的投資仍受恒生保險的信用風險所影響。
- 不論是否以信託安排成立，恒生公積金計劃包括其投資組合是以保單構成，因此你並非投資於相關投資基金／資產，亦沒有恒生公積金計劃的相關投資基金／資產的任何權利或擁有權。
- 如你的參與是以信託安排成立，該安排會受信託契約及有關保單（在明確納入構成該信託契約的範圍內）的條款管限。
- 保本增值基金的保證亦由恒生保險提供。因此，你於保本增值基金的投資（如有）將受恒生保險的信用風險所影響。
- 保本增值基金的保證將按有關保證特點運作。有關保證特點及條件的詳情，請參閱保本增值基金的投資組合便覽。
- 在挑選投資組合前，你必須衡量個人可承受風險的程度及你的財政狀況。在挑選投資組合時，如你就某一項投資組合是否適合你（包括是否符合你的投資目標）而有任何疑問，請徵詢獨立財務及／或專業人士的意見，並因應你的個人狀況而挑選最適合你的投資組合。
- 你應該參閱恒生公積金計劃的「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、所涉及的風險及費用與收費，請參閱「主要推銷刊物」。

**Important Notes**

- Hang Seng Pooled Provident Plan (HSPPP) is a pooled occupational retirement scheme set up on 30 November 1995 in Hong Kong.
- The HSPPP together with all its Investment Portfolios are constituted in the form of an insurance policy issued by Hang Seng Insurance Company Limited (HSIC). Your investments are therefore subject to the credit risks of HSIC.
- The benefit payments of your employees are calculated with reference to the fluctuation of the performance of the Investment Portfolios subject to the terms and conditions of HSPPP. Each of the Investment Portfolios has its own investment objectives and associated risks.
- An employer may choose to put in place a trust arrangement in respect of its participation in HSPPP. However, even with the set up of a trust arrangement, the appointed trustee will only be holding an insurance policy issued by HSIC and your investments are still subject to the credit risks of HSIC.
- Whether or not a trust arrangement is set up, HSPPP and all its Investment Portfolios are constituted in the form of an insurance policy and therefore you are not investing in the underlying investment funds/assets and you do not have any rights or ownership over the underlying investment funds/assets of HSPPP.
- If a trust arrangement is set up in respect of your participation, such arrangement is governed by the provisions of the trust deed and, to the extent expressly incorporated into such trust deed by reference, the relevant insurance policy.
- The guarantee of the Capital Assurance Fund is also given by HSIC. Your investments in the Capital Assurance Fund, if any, are therefore subject to the credit risks of HSIC.
- The guarantee of the Capital Assurance Fund is subject to the relevant guarantee features. Please refer to the Investment Portfolio Fact Sheet of the Capital Assurance Fund for full details of the relevant guarantee features and conditions.
- You should consider your own risk tolerance level and financial circumstances before choosing any Investment Portfolio. When, in your selection of Investment Portfolios, you are in doubt as to whether a certain Investment Portfolio is suitable for you (including whether it is consistent with your investment objectives), you should seek independent financial and/or professional advice and choose the Investment Portfolio(s) most suitable for you taking into account your circumstances.
- You should not invest based on this document alone and should read the 'Principal Brochure' of Hang Seng Pooled Provident Plan.
- 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, risks and fees and charges involved, please refer to the 'Principal Brochure'.

## 基金價格
## Fund Prices

下表顯示，恒生公積金計劃下各投資組合截至2026年11月16日之單位價格。
The following table shows the unit price for each Investment Portfolio under the Hang Seng Pooled Provident Plan as at 16 Nov 2026.

| **投資組合**<br>**Investment Portfolio** | **買入價 (港元)**<br>**Bid Price (HKD)** | **賣出價 (港元)**<br>**Offer Price (HKD)** |
|---|---|---|
| 保本增值基金<br>Capital Assurance Fund | 118.19 | 118.19 |
| 環球增長基金<br>Global Growth Fund | 402.28 | 402.28 |
| 恒生香港股票投資基金<br>Hang Seng Hong Kong Equity Investment Fund | 383.37 | 383.37 |
| 恒生指數投資基金<br>Hang Seng Index Investment Fund | 400.11 | 400.11 |
| 恒生貨幣基金<br>Hang Seng Money Market Fund | 118.41 | 118.41 |

資料來源：行政管理人 - 香港上海滙豐銀行有限公司
Source: Administrator - The Hongkong and Shanghai Banking Corporation Limited

**備註 Remarks**

恒生公積金計劃包括其所有投資組合是由恒生保險有限公司（「恒生保險」）發出的保單所構成。恒生保險是恒生銀行全資附屬機構。
The Hang Seng Pooled Provident Plan together with all its Investment Portfolios are constituted in the form of an insurance policy issued by Hang Seng Insurance Company Limited ('HSIC'). HSIC is a wholly-owned subsidiary of Hang Seng Bank.

保本增值基金的保證亦由恒生保險提供。因此，你於保本增值基金的投資（如有）將受恒生保險的信用風險所影響。
The guarantee of the Capital Assurance Fund is also given by HSIC. Your investments in the Capital Assurance Fund, if any, are therefore subject to the credit risks of HSIC.

保本增值基金的保證將按有關保證特點及條件的詳情，請參閱保本增值基金的投資組合便覽。
The guarantee of the Capital Assurance Fund is subject to the relevant guarantee features. Please refer to the Investment Portfolio Fact Sheet of the Capital Assurance Fund for full details of the relevant guarantee features and conditions.

單位價格按每項投資組合的資產淨值釐定，其報價僅作參考之用。
The unit prices are based on the net asset value of each Investment Portfolio and quoted for indication only.

本文件所提供的集成職業退休計劃資料僅供參考。此等資料可能須不時作出調整或更正，恕不另行通知。有關資料可能會因稍後作出之調整或更正而有所不同。上述所提供之資料不應被視為投資意見，你不應根據上述資料作出你的投資選擇。
The ORSO information provided on this document is for reference only, which may be subject to adjustment or correction from time to time without any notice. The relevant information after adjustment or correction may vary. The information provided above should not be regarded as investment advice. You should not rely on the above information when making your investment choices.

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、所涉及的風險及費用與收費，請參閱「主要推銷刊物」。
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