恒生銀行 HANG SENG BANK

恒生強積金 MPF

7月 July 2026

商務縱橫 BUSINESS LINK

重要事項
Important Notes

- 恒生強積金智選計劃為強制性公積金計劃。
- 在作出投資選擇或投資「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「預設投資策略成分基金」(核心累積基金與65歲後基金)、「預設投資策略」或某一項成分基金未必適合你，而「預設投資策略成分基金」或某一項成分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)。如你就「預設投資策略」或某一項成分基金是否適合你(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作出最適合你的投資決定。
- 你應注意「預設投資策略」的實施或對你的強積金投資及累算權益有影響。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)受滙豐人壽保險(國際)有限公司的信貸風險所影響。有關詳情，請參閱強積金計劃說明書的第4部分「風險」中關於信貸風險的內容。
- 保證基金所提供的保證只適用於指定的條件。請參閱強積金計劃説明書的第3.4.3(f)部分「保證特點」中關於保證特點(包括在分期支付累算權益的情況下)及「保證條件」的內容。
- 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支付。成員可選擇(在信託人不被《強積金條例》或一般規例禁止的範圍內所訂定的形式、條款和條件)整筆支付或分期支付。有關詳情，請參閱強積金計劃説明書的第6.7(c)部分「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」。
- 你應該參閱強積金計劃説明書，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，請參閱強積金計劃説明書。
- 重要－如你對強積金計劃説明書所載內容的含意或所引致的影響有任何疑問，請徵詢獨立專業人士的意見。

- 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 or investing in the MPF Default Investment Strategy (the 'DIS'). You should note that the DIS Constituent Funds, namely, the Core Accumulation Fund and the Age 65 Plus Fund, the DIS or a certain Constituent Fund may not be suitable for you. There may be a risk mismatch between the DIS Constituent Funds or a certain Constituent Fund and your risk profile (the resulting portfolio risk may be greater than your risk preference). When you are in doubt as to whether the DIS or 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. You should 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 accrued 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 ('APIF') 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 section 4 'Risks' of the MPF Scheme Brochure for details of the credit risk.
- The guarantee in the Guaranteed Fund only applies under certain conditions. Please refer to subsection 3.4.3(f) 'Guarantee features' of the MPF Scheme Brochure for details of the guarantee features (including in the context of payment of accrued benefits in instalments) and the 'Guarantee Conditions'.
- MPF Benefits, Additional Voluntary Contribution ('AVC') Benefits and Tax Deductible Voluntary Contributions ('TVC') Benefits are payable on a Member's 65th birthday or on early retirement on or after reaching age 60. The accrued benefits can be paid in one lump sum or in instalments, at the Member's election. The accrued benefits can be paid in such form and on such terms and conditions as the Trustee may, to the extent not prohibited by the MPF Ordinance or General Regulation, prescribe. Please refer to subsection 6.7(c) 'Payment of MPF Benefits, AVC Benefits and TVC Benefits' of the MPF Scheme Brochure for details.
- You should not invest based on this document alone and should read the MPF Scheme 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 MPF Scheme Brochure.
- Important – if you are in doubt about the meaning or effect of the contents of the MPF Scheme Brochure, you should seek independent professional advice.

eMPF 提示
eMPF notice

恒生強積金已加入「積金易」平台，香港上海滙豐銀行有限公司（「滙豐」）不再是計劃行政管理人及我們不會處理任何行政指示。請注意，將文件遞交至恒生強積金將會導致處理延誤，因為相關文件將會轉交至「積金易」平台處理。如客戶同意我們代其轉交文件至「積金易」平台，即表示你明白並同意，你需自行負責解決及糾正任何相關爭議或問題，並承擔因處理延誤而產生的任何相關費用或損失。客戶應直接透過「積金易」平台遞交指示以加快處理速度。

As Hang Seng MPF has onboarded to the eMPF Platform, the Hongkong and Shanghai Banking Corporation Limited ("HSBC") has ceased to act as the scheme administrator and we no longer process any administrative instructions. Please note that submitting documents to Hang Seng MPF will result in processing delays as the documents will simply be transferred to the eMPF Platform for processing. In agreeing to our transferring of such documents on your behalf to the eMPF Platform, you acknowledge and agree that you retain full responsibility to resolve and rectify any related disputes or issues and bear any related costs or losses arising from any processing delays. Customers should submit instructions directly via the eMPF Platform to expedite processing.

恒生強積金基金表現
Hang Seng MPF Fund Performance

8項成分基金表現
8 Constituent Funds' performance

超越 Outperformed 80% 其所屬類別之同類型基金 of similar funds of its respective category

均衡基金、環球股票基金、增長基金、恒生中國企業指數基金、中港股票基金、強積金保守基金、智優逸均衡基金及智優逸北美股票追蹤指數基金於五年累積回報表現超越八成其所屬類別之同類型基金[1]

Balanced Fund, Global Equity Fund, Growth Fund, Hang Seng China Enterprises Index Tracking Fund, Hong Kong and Chinese Equity Fund, MPF Conservative Fund, ValueChoice Balanced Fund and ValueChoice North America Equity Tracker Fund outperformed 80% of similar funds of its respective category based on 5-year cumulative return[1]

5項成分基金
5 Constituent Funds

基金管理費為 最低
Lowest management fee

20項恒生強積金成分基金當中，有5項的基金管理費為其組別最低[2]

5 out of 20 Hang Seng MPF Constituent Funds with lowest management fee in their respective fund categories[2]

平均基金開支比率
Average fund expense ratio

低於 市場平均數
Lower than market average

恒生強積金成分基金的平均基金開支比率為1.12%[5]，低於市場平均數1.36%[3]

The average fund expense ratio for Hang Seng MPF Constituent Funds is 1.12%[5], lower than the market average of 1.36%[3]

備註Remarks:

1. 資料來源：理柏，截至2026年5月31日。以五年累積回報計算，以上基金的表現超越八成其所屬類別之同類型基金。
1. Source: Lipper, as at 31 May 2026. The above mentioned fund(s) outperformed 80% of similar funds of its respective category based on 5-year cumulative return.
2. 資料來源：美世(Mercer)截至2026年3月31日的強積金基金收費表。
2. Source: MPF Fees Charts as at 31 March 2026, published by Mercer.
3. 資料來源：美世(Mercer)截至2026年3月31日的強積金基金開支比率表。
3. Source: MPF Fund Expense Ratio Charts as at 31 March 2026, published by Mercer.

恒生強積金基金表現一覽

Hang Seng MPF fund performance at a glance

綠色顯示的基金：五年期累積回報中表現排名首三位的恒生強積金基金

Funds highlighted in GREEN: Top three performing funds among Hang Seng MPF funds for 5-year cumulative return

恒生強積金基金表現（截至2026年5月31日[4]） Overview of Hang Seng MPF fund performance (as of 31 May 2026[4])		累積回報(%)[7] Cumulative Return (%)[7]			曆年回報(%)[7] Calendar Year Return (%)[7]				
成分基金名稱[5, 6] Name of Constituent Funds[5, 6]	成立日期 Launch Date	年初至今 YTD	1年 1-year	5年 5-year	2021	2022	2023	2024	2025
智優逸北美股票追蹤指數基金[8, 9] ValueChoice North America Equity Tracker Fund[8, 9]	01/07/2019	10.66	26.82	77.30[9]	27.11[9]	-19.81	24.33	22.40	16.57
北美股票基金 North American Equity Fund	01/12/2000	11.93	29.80	75.21	26.42	-19.04	23.42	21.31	14.95
環球股票基金[9] Global Equity Fund[9]	01/07/2019	13.86	32.34	70.76[9]	21.63[9]	-17.28	22.11	13.97	20.64
智優逸歐洲股票追蹤指數基金[8, 9] ValueChoice Europe Equity Tracker Fund[8, 9]	01/07/2019	7.05	18.36	51.21[9]	17.44[9]	-13.68	17.59	3.28	29.39
歐洲股票基金 European Equity Fund	01/12/2000	5.84	18.15	41.83	15.84	-14.76	17.89	-1.57	30.89
智優逸亞太股票追蹤指數基金[8, 9] ValueChoice Asia Pacific Equity Tracker Fund[8, 9]	01/07/2019	24.55	48.55	40.77[9]	-0.48[9]	-16.54	5.80	10.50	28.58
核心累積基金 Core Accumulation Fund	01/12/2000	8.45	19.18	36.15	11.28	-14.53	14.29	7.92	14.05
增長基金 Growth Fund	01/12/2000	11.48	27.23	30.78	2.93	-14.92	5.54	9.69	24.97
智優逸均衡基金[8, 9] ValueChoice Balanced Fund[8, 9]	01/07/2019	7.48	19.32	22.45[9]	1.11[9]	-15.16	6.89	8.32	21.13
均衡基金 Balanced Fund	01/12/2000	8.82	20.96	22.40	1.21	-14.08	5.51	7.16	20.43
強積金保守基金 MPF Conservative Fund	01/12/2000	0.78	1.71	11.53	0.00	0.39	3.64	3.89	2.38
亞太股票基金 Asia Pacific Equity Fund	01/12/2000	21.07	42.82	8.35	-0.49	-25.41	-1.28	8.43	23.43
65歲後基金 Age 65 Plus Fund	08/10/2009	3.00	7.04	5.63	1.39	-13.21	7.15	2.56	6.28
平穩基金 Stable Fund	08/10/2009	4.23	9.71	2.35	-2.60	-14.03	4.32	1.57	11.08
保證基金[10] Guaranteed Fund[10]	01/12/2000	-0.16	1.45	-0.99	-2.78	-6.77	2.15	2.61	4.30
恒指基金 Hang Seng Index Tracking Fund	01/12/2000	-1.15	10.24	-1.48	-12.59	-13.10	-11.29	21.41	31.14
中港股票基金 Hong Kong and Chinese Equity Fund	01/12/2000	0.83	15.43	-9.93	-14.49	-16.34	-14.46	15.11	33.20
環球債券基金 Global Bond Fund	08/10/2009	0.55	1.86	-10.79	-5.84	-15.49	4.49	-2.72	5.68
恒生中國企業指數基金[9] Hang Seng China Enterprises Index Tracking Fund[9]	01/07/2019	-5.31	1.46	-12.89[9]	-21.99[9]	-16.47	-11.71	29.67	25.17
中國股票基金 Chinese Equity Fund	08/10/2009	5.00	21.67	-22.44	-18.24	-25.60	-18.15	15.75	30.43

請瀏覽以下網頁查閱恒生強積金基金表現：
Please visit the following Hang Seng webpages for Hang Seng MPF fund performance:

恒生強積金累積表現
Hang Seng MPF Cumulative Performance

《恒生強積金基金概覽》及《每月基金表現摘要》
"Hang Seng MPF Fund Fact Sheet" and "Monthly Fund Performance Summary"

資料來源 Source:

4. 資料來源：香港上海滙豐銀行有限公司，2026年5月31日。
4. Source: The Hongkong and Shanghai Banking Corporation Limited, as at 31 May 2026.
5. 基金以港元結算。
5. The funds are all denominated in Hong Kong dollars.
6. 有關產品特點及所涉及的風險、成分基金詳情、費用及收費及將來可修訂費用及收費的條文，請參閱強積金計劃説明書。
6. For more details on product features and risk involved the Constituent Funds, fees and charges and how these fees and charges may be altered in the future, please refer to the MPF Scheme Brochure.
7. 資料來源：香港上海滙豐銀行有限公司，截至2026年5月31日。基金表現資料乃根據港元結算的資產淨值對資產淨值計算，股息再投資。
7. Source: The Hongkong and Shanghai Banking Corporation Limited, as at 31 May 2026. Fund performance information is calculated in Hong Kong dollars on the basis of net asset value to net asset value ("NAV to NAV"), dividend reinvested.
8. 由2021年11月12日起，智優逸亞太股票追蹤指數基金由自選亞太股票基金更改名稱而成。由2021年11月19日起，智優逸北美股票追蹤指數基金由自選美國股票基金更改名稱而成。由2021年11月26日起，智優逸歐洲股票追蹤指數基金由自選歐洲股票基金更改名稱而成。由2021年12月3日起，智優逸均衡基金由自選均衡基金更改名稱而成，英文名稱維持不變。上述成分基金的「投資目標」及「投資比重」已分別於以上日期起變更。詳情請參閱強積金計劃説明書。
8. From 12 November 2021, the ValueChoice Asia Pacific Equity Tracker Fund was renamed from the ValueChoice Asia Pacific Equity Fund. From 19 November 2021, the ValueChoice North America Equity Tracker Fund was renamed from the ValueChoice US Equity Fund. From 26 November 2021, the ValueChoice Europe Equity Tracker Fund was renamed from the ValueChoice European Equity Fund. From 3 December 2021, the Chinese name of the ValueChoice Balanced Fund was changed while its English name remained the same. The "investment objectives" and "balances of investments" of the above Constituent Funds were changed effective from the respective aforesaid dates. For details, please refer to the MPF Scheme Brochure.
9. 從2019年7月1日起，恒生強積金自選計劃（「自選計劃」）已合併入恒生強積金智選計劃（「合併」）。就合併而言，六項成分基金，即自選均衡基金（已更名為智優逸均衡基金）、環球股票基金、自選美國股票基金（已更名為智優逸北美股票追蹤指數基金）、自選歐洲股票基金（已更名為智優逸歐洲股票追蹤指數基金）、自選亞太股票基金（已更名為智優逸亞太股票追蹤指數基金）及恒生中國企業指數基金，已於恒生強積金智選計劃下成立。該等成分基金的基金回報為由自選計劃下成立起計算之累積表現，以作參考之用。
9. From 1 July 2019, the Hang Seng Mandatory Provident Fund – ValueChoice ('ValueChoice') has been merged with the Hang Seng Mandatory Provident Fund – SuperTrust Plus (the 'Merger'). For the purpose of the Merger, six Constituent Funds, namely, ValueChoice Balanced Fund (Chinese fund name was renamed English name remains the same), Global Equity Fund, ValueChoice US Equity Fund (renamed to ValueChoice North America Equity Tracker Fund), ValueChoice European Equity Fund (renamed to ValueChoice Europe Equity Tracker Fund), ValueChoice Asia Pacific Equity Fund (renamed to ValueChoice Asia Pacific Equity Tracker Fund) and Hang Seng China Enterprises Index Tracking Fund have been launched under Hang Seng Mandatory Provident Fund - SuperTrust Plus. The performance of these constituent funds is inclusive of the cumulative performance during their span under ValueChoice as a reference.
10. 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）受滙豐人壽保險（國際）有限公司的信貸風險所影響。
10. 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.

風險披露：:
本資料不應被讀者視為投資意見或作為出售或購入投資產品的建議，也不應被視為投資研究。閣下必須注意，投資價值可跌亦可升，投資者有機會未能取回投資本金。此外，與成熟市場相比，新興市場投資涉及較高風險，而且較為波動。本文件所載之表現屬歷史數據，過去業績並不代表將來的表現。閣下考慮作出任何投資時，應尋求專業的意見。
以上所提供的強積金資料僅供參考。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而作出強積金賬戶的投資選擇。

Disclaimer:
This information does not constitute investment advice or a recommendation to any reader of this content to buy or sell investments nor should it be regarded as investment research. You should be aware that the value of any investment can go down as well as up and investors may not get back the amount originally invested. Furthermore, any investments in emerging markets are by their nature higher risk and potentially more volatile than those inherent in established markets. Any performance information shown refers to the past and should not be seen as an indication of future returns. You should always consider seeking professional advice when thinking about undertaking any form of investment.
The MPF information provided above 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 any investment choices for your MPF account(s).

新手僱主的常見誤解
Common Misconceptions Among New Employers

越來越多年輕人近年選擇創業之路，成立初創公司一展抱負。不過有些新手僱主或對強積金制度，以及自己的強積金權益不太熟悉，本文為新手僱主整理有關強積金的常見誤解，助他們建立正確的強積金認識。

為僱員登記參加強積金計劃是僱主的法律責任，但有些新手僱主誤以為以下情況無須為僱員登記參加強積金，包括：

- 僱員為兼職僱員
- 僱主與僱員簽訂一連串僱用期少於60日的短期僱傭合約
- 僱主與僱員簽訂書面服務合約，把僱員轉為自僱人士
- 僱員不想參加強積金

事實上，強積金制度同時涵蓋全職及兼職僱員，不論僱員每星期的工作時數多少，只要他們受僱60日或以上，僱主便須為他們登記參加強積金計劃並供款。

即使每份僱傭合約的僱用期少於60日，如有證據證明雙方的僱傭關係長達60日或以上，僱主亦仍須為僱員登記參加強積金計劃。而就算僱主與僱員之間相互協議，甚或是由僱員主動要求不要參加強積金，也均不會免除僱主的法律責任。

至於把僱員轉為自僱人士，實際上自僱安排並非純粹根據僱主與僱員的協議或所簽訂的「自僱人士」合約而定，須視乎雙方實際上是否存有僱傭關係。而釐定雙方關係，要考慮不同因素，例如，公司對他的工作的控制權、所用設備是否由公司提供，是否須承擔資本開支或財務風險等。

另外提提大家，獨資經營者及合夥公司的合夥人均屬於自僱人士，同樣須在成為自僱人士的首60日內，自行選擇強積金計劃及開立一個自僱人士帳戶，並定期作出供款。各位新手僱主實踐生意大計時，謹記及早了解並遵照規定履行強積金責任，以免誤墮法網。

More and more young entrepreneurs are choosing to start their own businesses to pursue their aspirations in recent years. However, some of the new employers might not be familiar with the MPF System or their own MPF rights. This article summarises some common misconceptions about MPF to help new employers better understand the MPF System.

Employers are legally obligated to enrol their employees in an MPF scheme, but some new employers have the misconception that enrolment is not necessary in the following situations:

- The employees are part-time workers
- The employers sign multiple short-term employment contracts of less than 60 days each with their employees
- The employers change employees to self-employed persons by signing a written contract of service with them
- The employees do not want to join MPF

In fact, the MPF System covers both full-time and part-time employees. No matter how many hours of work they perform in a week, as long as they have been employed for 60 days or more, their employers are required to enrol them in an MPF scheme and make the required contributions.

Even if the period of each employment contract is less than 60 days, if there is evidence that an employment relationship exists for 60 days or more, employers are still required to enrol their employees in an MPF scheme. Moreover, even if there is a mutual agreement between an employer and employee, or even if an employee requests not to join an MPF scheme, this does not exempt the employer from its legal obligations.

Regarding changing the classification of employees to self-employed persons, in practice, self-employment is not based simply on an agreement or the signing of a "self-employed" contract between employer and employee. It depends on whether an actual employment relationship exists between two parties. There are different factors to consider when determining this relationship, such as whether the company has considerable control over the employee's work, whether the company provides work facilities for the employee, and whether the employee bears capital expenditure, financial risk, and so forth.

It is also important to note that sole proprietors and partners in a partnership are regarded as self-employed persons (SEPs), who must enrol themselves in an MPF scheme and open an SEP account within the first 60 days of becoming self-employed, and make contributions at regular intervals. As you pursue your business plans, be sure to familiarise yourself and fully comply with your MPF obligations to avoid contravening the law.

以上資料由強制性公積金計劃管理局提供。
The above information is provided by the Mandatory Provident Fund Schemes Authority.

積金局

熱線 Hotline : 2918 0102

恒生強積金助你邁進積金新世代：專屬「積金易」平台註冊講座

Hang Seng MPF Helps You Step into the New Era of MPF: Tailor-made eMPF Platform Registration Seminar

恒生一直致力提供優質強積金服務，為你帶來更便捷的退休保障管理體驗。恒生強積金智選計劃已於2026年1月29日加入「積金易」平台，你現可透過「積金易」更有效率地查閱及管理強積金賬戶。為協助僱主及僱員順利完成「積金易」平台註冊並取得「積金易號碼」，我們可提供預約免費「積金易」平台註冊講座。講座的時間、地點及內容均可按需要自訂，以配合你和僱員的日程安排，讓大家輕鬆啟用更便捷的賬戶管理，助你邁進積金新世代。

Hang Seng is committed to delivering quality MPF services, providing you with a more convenient retirement savings management experience. The Hang Seng Mandatory Provident Fund – SuperTrust Plus has been onboarded to the eMPF Platform on 29 January 2026, and you can now view and manage your MPF account more efficiently via eMPF. To support employers and employees in completing eMPF registration and obtaining an eMPF ID, we offer free, appointment-based eMPF registration seminar. The time, venue and session content can be tailored to suit your and your employees' schedules, enabling everyone to activate more convenient account management with ease and helping you step into the new era of MPF.

講座日期 / 時間： **Seminar Date / Time:**	預約 By appointment	**地點：** **Venue:**	現場講座 On-site Seminar	**語言：** **Language:**	廣東話 Cantonese

內容摘要： **Summary:**	積金易 eMPF	恒生強積金產品和服務 Hang Seng MPF Product and Services	恒生強積金基金表現 Hang Seng MPF Fund Performance	退休策劃 Retirement Planning	自訂其他有關強積金資訊或服務 Customizes other related to MPF information or services

你可透過以下方法報名：
You may make a reservation by the following methods:

1. 致電恒生強積金僱主專線(852) 2288 6822
   Call Hang Seng MPF Employer Direct at (852) 2288 6822
2. 將以下資料電郵至cbd@hangseng.com
   Reply by e-mail with the following information to cbd@hangseng.com

僱主名稱 Employer Name	電郵地址 E-mail address	僱主賬戶號碼／工資組別編號 Employer Account No./Payroll Group ID	出席人數 Number of participants	聯絡人姓名／電話 Contact person/phone number

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Note: If the Hong Kong Observatory announced on the seminar date that No. 8 or above gale/storm signal and/or black rainstorm warning signal to be in force at or after 12 noon or due to other special circumstances, the seminar will be cancelled.

閣下所提供的資料只供本行安排上述講座之用。如有任何查詢，請致電恒生強積金專線2997 2838 ，在選擇語言後按5與我們的客户服務員聯絡。
Your information provided will only be used by the Bank for the arrangement of the above-mentioned seminar. Should you have any queries, please do not hesitate to call our Hang Seng MPF Direct on 2997 2838 (press 5 after selecting language).

任何關於上述講座所收集的個人資料之查閱或資料更正，或關於資料政策及實務或資料種類等要求，應向下列人士提出：

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The person to whom requests for access to personal data or correction of personal data collected by the above-mentioned seminars/webinars or for information regarding policies and practices and kinds of data held are to be addressed is as follows:

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恒生強積金僱主可透過以下渠道與我們聯絡

Hang Seng MPF Employers can contact us via the following channels

僱主 Employers
2288 6822

恒生強積金網頁
Hang Seng MPF website

於指定恒生銀行分行與強積金服務專員會面
Talk to our MPF specialists in designated Hang Seng Bank branches

本通訊含有與貴公司僱員有關的強積金重要資料和最新訊息。我們促請僱主盡量將相關資料轉告有關僱員，以作參考。

本通訊所載資料僅供參考，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。如對本通訊內容的涵義或效力有任何疑問，請徵詢獨立專業人士的意見。

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，請參閱強積金計劃說明書。

由恒生銀行有限公司刊發

This newsletter contains important MPF information and news related to employees of your company. Employers are highly encouraged to pass the related information to their relevant employees for reference.

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

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 MPF Scheme Brochure.

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