Supplementary Notes 1

Key Changes for Hang Seng Mandatory Provident Fund – SuperTrust Plus (the "SuperTrust Plus") after onboarding to the eMPF Platform

With effect from 29 January 2026, the SuperTrust Plus will be onboarded to the eMPF Platform, and the administration of the SuperTrust Plus will be transitioned from HSBC Provident Fund Trustee (Hong Kong) Limited and/or its administrator (collectively the "HSBC") to the eMPF Platform Company Limited. Hence, members and employers should submit their scheme administration service instructions including but not limited to those relating to enrolment, contribution, personal details change, change of investment instructions, transfer/withdrawal of MPF benefits etc. to the eMPF Platform directly.

With this transition to the eMPF Platform and to ensure a seamless process for you, we wish to inform you about and help you navigate the key changes to your MPF account management after onboarding to the eMPF Platform. Please refer to the updates below for details.

Updates relating to MPF members (including Employee Members, Self-employed Persons, Tax Deductible Voluntary Contributions Account Holders, Flexi-contribution Account Holders, Personal Account Holders, Deferred Members)		
1	**Investment options**	
1.1	Investing in Default Investment Strategy ("DIS")	Existing accrued benefits and new contributions as well as accrued benefits transferred from another registered scheme(s) can be invested in DIS and/or in Constituent Funds other than DIS. In addition, existing accrued benefits can be invested in DIS while the new contributions and accrued benefits transferred from another registered scheme(s) can be invested in Constituent Funds other than DIS or vice versa.
1.2	Investment instructions	Investment instructions can be provided at sub-account level, namely, applicable to mandatory or voluntary contributions separately, as well as employer and member portions of contributions.
2	**Claim and withdrawal**	
2.1	Withdrawal condition of voluntary contributions	Employers can provide consent for member's voluntary contributions withdrawal at class level. Employee members under class level with employer consent can withdraw accrued benefits attributable to the voluntary contributions of member covering the employee's voluntary contributions and member's ORSO transfers (if applicable).
2.2	Withdrawal request on voluntary contributions	Employee members can submit request to withdraw (subject to employer consent if required) accrued benefits attributable to the voluntary contributions of member at account level, covering the member's voluntary contributions and member's ORSO transfers (if applicable) instead of withdrawing from their sub-account level.
2.3	Withdrawal on the ground of attaining the retirement age of 65	Employee members can submit requests to withdraw accrued benefits attributable to the mandatory contributions of employer and member as well as (subject to employer consent if required) the voluntary contributions of member on the ground of attaining the retirement age of 65 when still employed every time instead of one-off regular withdrawal instruction.

<table>
<tr><td>2.4</td><td>Withdrawal rules</td><td>Members can submit requests to withdraw MPF benefits, voluntary contributions benefits and Tax Deductible Voluntary Contributions benefits where applicable:

• In one lump sum
• (Applicable to voluntary contributions benefits) Partial withdrawal in amount with minimum amount applied or in percentage with positive integer
• (Not applicable to employee members and flexi-contribution account holders) At members' 65th birthday or on early retirement, regular withdrawal in specific amount on an annual, quarterly and monthly basis</td></tr>
<tr><td>3</td><td colspan="2">Self-Employed Persons ("SEPs") – direct debit authorisation</td></tr>
<tr><td>3.1</td><td>Direct debit authorisation deduction for Self-Employed Persons ("SEPs")</td><td>The eMPF Platform will support a single direct debit authorisation date, while the exact date of the month is determined by the eMPF Platform Company.</td></tr>
<tr><td>4</td><td colspan="2">Hang Seng member account number after onboarding to the eMPF Platform</td></tr>
<tr><td>4.1</td><td>Hang Seng member account number</td><td>After onboarding to the eMPF Platform, all member accounts will be assigned with member account number under the eMPF Platform. Members should use this member account number to provide instructions to the eMPF Platform. If you do not know your member account number, you could check with the eMPF Platform for more information. In such cases, you may quote member account number for the SuperTrust Plus to communicate with the eMPF Platform.

Member account numbers for the SuperTrust Plus shall be quoted in the following pattern:

Current Employer/Scheme ID – last 8 digits of the current membership number under the SuperTrust Plus (please remove the first number '3' from the membership number)

E.g.

<table>
<tr><th>The current SuperTrust Plus Employer/Scheme ID</th><th>The current SuperTrust Plus membership number</th><th>Member account number for the SuperTrust Plus</th></tr>
<tr><td>39999981</td><td>312345678</td><td>39999981-12345678</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><th colspan="3">Updates relating to participating MPF employer customers</th></tr>
<tr><td>1</td><td colspan="2">Contribution</td></tr>
<tr><td>1.1</td><td>Direct debit authorisation deduction ("DDA") for contribution (submission through remittance statement ("RS"))</td><td>After the employers have successfully submitted their Remittance Statements on the eMPF Platform online portal, the employers' bank accounts will be debited after the contribution is processed.

If employers submit their Remittance Statements through paper form, the employer's bank accounts will be debited on the next business day after the paper Remittance Statements form have been processed by the eMPF Platform.

Employers are reminded to reserve sufficient funds in their bank accounts for contribution when they submit their Remittance Statements to the eMPF Platform for processing.</td></tr>
<tr><td>1.2</td><td>Contribution after member account termination</td><td>Contribution made after the account termination (e.g. ceased employment) will be invested according to the investment mandate of the terminated account; after that the contribution benefits will be processed following the benefits settlement instruction of the terminated account.</td></tr>
</table>

1.3	MPF contribution overpayment refund request	MPF contribution overpayment can either be refunded or used to offset contributions. Employers can submit requests to the eMPF Platform to refund or to offset future contributions when overpayment occurred.
1.4	Electronic contribution submission methods and notice	For contribution submission, employers could (1) input relevant contribution data and submit their Remittance Statements through the eMPF Platform online portal, or (2) submit a contribution data file in compatible format through the eMPF Platform online portal. The technical and file specifications of the contribution can be obtained on the eMPF website. Employers may access the eMPF Platform online portal to review the processing status of their Remittance Statements.
1.5	Voluntary contribution rule	Voluntary contribution rules set under the SuperTrust Plus will be aligned to the rules set by the eMPF Platform after eMPF onboarding. It's important for the employers to ensure the calculations of the contribution amount are correct and payments have been fully paid.
1.6	Basic salary	Employers should provide the members' basic salary to the eMPF Platform if the members' voluntary contribution is calculated based on the members' basic salary.
2	**Investment options**	
2.1	Investment options for employer's reserve account ("forfeiture account" under the eMPF Platform)	Employers can choose between three options for the handling of unvested benefits in their reserve accounts: (a) refund; (b) keep in cash; or (c) keep in cash and distribute to eligible employee members. Employers may request to change the selected option by submitting the relevant forms to the eMPF Platform. Any unvested benefits incurred after onboarding to the eMPF Platform will be kept in cash if the eMPF Platform does not receive instructions from employers in respect of the three options above. Employers with reserve account balance under the SuperTrust Plus prior the onboarding to the eMPF Platform, shall be held in the same manner as in the SuperTrust Plus under the forfeiture account of the eMPF Platform.
3	**Member termination**	
3.1	Refund of contribution for members terminated within permitted period	The eMPF Platform will refund relevant contribution to the employers in the circumstances that the employment of member is terminated within 60 days (i.e. permitted period).
3.2	Withdrawal of voluntary contribution under employment	Withdrawal conditions will follow the standard set by the eMPF Platform where employer consent will be provided at class level.
3.3	Long service payment/ severance payment offset	Long service payment/severance payment will be offset from employer vested voluntary contributions and followed by employer mandatory contributions by default at the eMPF Platform. Employers will be able to amend such offsetting sequence.

Administration standardisation (All the scheme administration service and processes supported by the eMPF Platform will be standardised)		
1	Service pledges	The eMPF Platform service pledges of the key MPF scheme administration processes of the eMPF Platform are available on the eMPF website for reference.
2	Request submission	The eMPF Platform's standardised administration instruction submission channels and methods will replace all the existing channels and methods provided by the HSBC unless otherwise specified. Employers and members should submit their instructions on the eMPF Platform via the eMPF web-site, eMPF Mobile App and eMPF Service Centres or via the digital service provided by Hang Seng Bank Limited (the "Bank").
3	Request notification	The eMPF Platform's standardised request notification will replace all the existing notifications provided by the HSBC, including verbal reminder(s) and email acknowledgement(s), etc.
4	Record update	The eMPF Platform will synchronise employer and member account records across from records existing in different schemes (if any) after the onboarding to the eMPF Platform. Those records will override MPF records in the HSBC.

Reminder (Related activities before onboarding to the eMPF Platform)		
1	**Employer**	
1.1	Contribution	Employers are reminded to reserve sufficient funds in your bank accounts for contribution when you submit your remittance statements to the HSBC.
1.2	Key information of employee personal particular and employer's contact details	Please ensure the key data in the SuperTrust Plus record is correct. Key data include: For each employee member: • Identity number e.g. HKID card number passport number etc. • Exact surname and given name as appeared on the member's identity document, e.g. HKID card • Date of birth • Date of employment • Previous date of employment e.g. for the employee transfer within employer group, the date of employment of employee in the first employer entity in the employer group companies • exact staff ID For employer's contact details in MPF scheme: • Contact person name (surname and given name) • Correspondence address • Information of contact person of scheme and each of the payroll group ▪ surname and given name of contact person ▪ email address and/or mobile number of the contact person
1.3	Registration to eMPF Platform	If employers have changed the company names after 19 July 2025 and updated record in the SuperTrust Plus, they shall follow full registration flow and provide the relevant company information when they register for the eMPF Platform instead of the eMPF activation codes.
2	**Member**	
2.1	Member record	Members should ensure that member names provided to the relevant trustee(s) are the same as the information on their identification documents, e.g. HKID card or passport, etc.

Supplementary Notes 2

MPF digital services provided by Hang Seng Bank Limited (the "Bank") after onboarding to the eMPF Platform

The Bank will continue to provide one-stop digital services to support our members and employers after Hang Seng Mandatory Provident Fund – SuperTrust Plus (the "SuperTrust Plus") is onboarded to the eMPF Platform. However, some digital services and e-instruction submissions will be centralised to the eMPF Platform after the onboarding. Please refer to the table below for the key changes on the digital services and other Hang Seng MPF services provided by the Bank after the SuperTrust Plus onboarding to the eMPF Platform.

Updates relating to MPF members (including Employee Members, Self-employed Persons, Tax Deductible Voluntary Contributions Account Holders, Flexi-contribution Account Holders, Personal Account Holders, Deferred Members)

Services available on digital channels

Digital services/features	**Hang Seng Personal Banking mobile app**	**Hang Seng Personal e-Banking (Desktop version)**	**Interactive Voice Response System (IVRS)**	**ATM**
Account summary (e.g. Balance)	Yes	Yes	Enquiry functions (account balance & fund balance, unit price and last contribution) will not be provided upon onboarding	Enquiry functions (account balance & last contribution) will not be provided upon onboarding
Account details (Returns, asset distribution/portfolio)	Yes	Yes	N/A	N/A
Top performing funds & fund performance line chart	Yes	Yes	N/A	N/A
Fund performance comparison	N/A	Yes	N/A	N/A
Change of investment instructions	Not provided (Centralised to the eMPF Platform)	Not provided (Centralised to the eMPF Platform)	Not provided upon onboarding	N/A
Contribution & transaction history	Yes	Yes	N/A	N/A
Projection on MPF benefits	N/A	Yes	N/A	N/A
Update contact details for MPF*	Not provided (Centralised to the eMPF Platform)	Not provided (Centralised to the eMPF Platform)	N/A	N/A
MPF Member Benefit e-Statement (registration/termination & review** MPF Member Benefit e-Statement)	N/A	Not provided (Centralised to the eMPF Platform)	N/A	N/A

Digital services/features	Hang Seng Personal Banking mobile app	Hang Seng Personal e-Banking (Desktop version)	Interactive Voice Response System (IVRS)	ATM
Personal account consolidation (ePA)***	Yes	N/A	N/A	N/A
Speak with Hang Seng MPF customer service representative for product/ marketing related enquiries	N/A	N/A	Yes	N/A

* Customers can still change personal particulars relating to Hang Seng banking account(s) customers own via the Hang Seng Personal Banking mobile app or Hang Seng Personal e-Banking (Desktop version) after the SuperTrust Plus is onboarded to the eMPF Platform.
** MPF e-Statement/e-Advice including eMPF Communication Pack issued by HSBC Provident Fund Trustee (Hong Kong) Limited and/or its administrator/the Bank will be available at Hang Seng Personal e-Banking (Desktop version) for 25 months from the posted date.
*** The instruction will be sent to the eMPF Platform for their processing by the Bank. The processing timeline shall be counted from the date eMPF Platform having received the instruction form.

Employers can continue to prepare and submit their Remittance Statements through Hang Seng Business e-Banking after the SuperTrust Plus onboarded to the eMPF Platform, provided that authorisations have been provided by the employers via the eMPF Platform to appoint the Bank to submit their Remittance Statements to the eMPF Platform on their behalves. The services below will be available for supporting contribution submissions after the SuperTrust Plus is onboarded to the eMPF Platform:

Updates relating to participating MPF employer customers

Services available on digital channels

Digital services/features	Hang Seng Business e-Banking
Prepare remittance statements	Yes
Add/Terminate employee (in remittance statement preparation)	Yes
Review and submit remittance statements	Yes
View submitted remittance statements	Yes
Account management/authorisation	Yes
Gateway (file upload function for remittance statements)	Not provided (Centralised to the eMPF Platform)
MPF Inbox (fund purchase confirmation and payment proof for LSP/SP (on request only))	Not provided upon onboarding to the eMPF Platform

The remittance statement will be sent to the eMPF Platform for their processing by the Bank. The processing timeline shall be counted from the time eMPF Platform having received the submission instruction.

補充資料1

加入「積金易」平台後恒生強積金智選計劃(「智選計劃」)的重要變更

自2026年1月29日起，智選計劃將加入「積金易」平台，智選計劃的行政管理將由HSBC Provident Fund Trustee (Hong Kong) Limited和／或其行政管理人(統稱「滙豐」)過渡至「積金易」平台有限公司。因此，成員和僱主應向「積金易」平台直接提交計劃行政服務指示，包括但不限於登記參加、供款、更改個人資料、更改投資分配、轉移及提取強積金權益等。

有關過渡至「積金易」平台事宜，以及協助你了解這些變更並確保順利過渡，我們謹此通知你有關加入「積金易」平台後的強積金賬戶管理的重要變更，請參閱下列更新以取得詳細資訊。

強積金成員的相關更新 (包括僱員成員、自僱人士、可扣稅自願性供款賬戶持有人、靈活供款賬戶持有人、個人賬戶持有人、保留成員)		
1	**投資選項**	
1.1	投資於「預設投資策略」	現有累算權益、未來供款以及轉移自另一註冊計劃的累算權益，可投資於「預設投資策略」及／或「預設投資策略」以外的成分基金。 此外，現有累算權益可以投資於「預設投資策略」，而未來供款以及轉移自另一註冊計劃的累算權益亦可以投資於「預設投資策略」之外的成分基金，反之亦然。
1.2	投資指示	可在子賬戶層面提供投資指示，適用於強制性或自願性供款，以及僱主和成員的供款。
2	**申索和提取**	
2.1	自願性供款的提取條件	僱主可在級別層面提交同意成員提取其自願性供款。僱員成員屬於已獲得僱主同意提取其自願性供款的級別下，可提取由成員作出的自願性供款而衍生的累算權益，涵蓋成員的自願性供款及成員的職業退休計畫轉移款項(如適用)。
2.2	自願性供款的提取申請	僱員成員可遞交申請以提取賬戶內由成員作出的自願性供款而衍生的累算權益(如適用，須僱主同意)，包括成員的自願性供款以及成員的職業退休計畫轉移款項(如適用)在內，而非提取指定子賬戶內的款項。
2.3	已達到65歲退休年齡的申索	就僱員成員已達到65歲退休年齡而仍然受僱，可遞交申請以逐次提取由僱主及成員作出的強制性供款及成員作出的自願性供款(如適用，須僱主同意)而衍生的累算權益，而不是一次性提交常行提取指示。

<table>
<tr><td>2.4</td><td>提取規則</td><td>成員可提交提取強積金的權益、自願性供款的權益和可扣稅自願性供款的權益之申請(如適用):

• 整筆支付
• (適用於自願性供款的權益)部分提取,可按金額提取(有最低金額要求),或以正數及整數百分比提取
• (不適用於僱員成員和靈活供款賬戶持有人)成員年滿65歲之日或提早退休,可按年度、季度和每月定期提取固定金額</td></tr>
<tr><td>3</td><td colspan="2">自僱人士直接付款授權</td></tr>
<tr><td>3.1</td><td>自僱人士直接付款授權扣款</td><td>「積金易」平台將支援指定直接付款授權日期,而確切日期會由「積金易」平台決定。</td></tr>
<tr><td>4</td><td colspan="2">加入積金易平台後的恒生成員賬戶號碼</td></tr>
<tr><td>4.1</td><td>恒生成員賬戶號碼</td><td>加入「積金易」平台後,所有成員賬戶將獲發「積金易」平台的成員賬戶號碼。成員應向「積金易」發出指示時提供此成員賬戶號碼。若你不知道你的成員賬戶號碼,可向「積金易」平台作出查詢。在此情況下,你可提供智選計劃的成員賬戶號碼與「積金易」平台溝通。

請根據以下格式提供智選計劃的成員賬戶號碼:

現有僱主/計劃編號 – 現有智選計劃成員編號最後8位數字(請刪除成員編號首位數字「3」)。

例子:

<table><tr><th>現有智選計劃僱主/計劃編號</th><th>現有智選計劃成員編號</th><th>智選計劃的成員賬戶號碼</th></tr><tr><td>39999981</td><td>312345678</td><td>39999981-12345678</td></tr></table></td></tr>
</table>

<table>
<tr><th colspan="3">強積金參與僱主客戶的相關更新</th></tr>
<tr><td>1</td><td colspan="2">供款</td></tr>
<tr><td>1.1</td><td>供款的直接付款授權扣款
(透過付款結算書提交)</td><td>僱主在「積金易」網上平台成功提交付款結算書後,處理供款後會於僱主銀行賬戶扣款。

如果僱主以紙本形式提交付款結算書,「積金易」平台會在處理紙本付款結算書後的下一個工作日從僱主的銀行賬戶扣款。

當僱主在提交付款結算書到「積金易」平台處理時,應在僱主的銀行賬戶中預留足夠的款項以支付供款。</td></tr>
<tr><td>1.2</td><td>成員賬戶終止後的供款</td><td>賬戶終止(例如終止受僱)後的供款將按照已終止賬戶的投資選項進行投資;之後的供款權益將按照已終止賬戶的權益處理指示處理。</td></tr>
</table>

1.3	強積金多繳供款退款申請	強積金多繳供款可選擇退款或用於抵消供款。 當有多繳供款出現，僱主可經「積金易」平台提出申請，選擇退款或抵消未來的供款。
1.4	供款電子遞交方法與通知	有關供款遞交方法，僱主可以(1)輸入相關供款資料，並透過「積金易」網上平台提交付款結算書，或(2)透過「積金易」網上平台以相容格式提交供款資料檔案。供款檔案的技術和檔案規格可從「積金易」網站上取得。僱主可透過「積金易」網上平台，查看付款結算書的處理狀況。
1.5	自願性供款規則	在智選計劃設定的自願性供款規則，在加入「積金易」平台後將與「積金易」平台所設定的規則作出調整以保持一致。僱主必須確保供款金額的計算正確，並全額繳付款項。
1.6	基本薪金	如成員的自願性供款是以成員的基本薪金計算，僱主需向「積金易」平台提供成員的基本薪金。
2	**投資選項**	
2.1	僱主儲備賬戶的投資選項 (「積金易」平台下的 「沒收權益賬戶」)	僱主可從三種方案選擇處理僱主儲備賬戶內非歸屬權益： (a) 退款； (b) 現金保留；或 (c) 現金保留及分配給合資格的僱員成員。 僱主可提交相關表格，要求更改處理方式。 如「積金易」平台沒有收到僱主就以上三個選項的其中一項指示，則任何在加入「積金易」平台後衍生的非歸屬權益，將會以現金保留。 就智選計劃而言，現已持有儲備賬戶結餘的僱主，該結餘將於「積金易」平台的沒收權益賬戶持有相同投資選項。
3	**成員終止**	
3.1	退還於免供期內終止受僱的成員供款	若成員在免供期內即受僱後60日內終止受僱，「積金易」平台將退還相關供款予僱主。
3.2	受僱時提取自願性供款	提取條件將需要跟隨「積金易」標準，即僱主須同意級別的提取。
3.3	長期服務金／遣散費抵銷	「積金易」平台預設的長期服務金／遣散費抵銷會先從僱主歸屬的自願性供款，然後是僱主的強制性供款中扣除。僱主可更改抵銷順序。

管理標準化 (所有由積金易平台支援的計劃管理服務和處理都將標準化)		
1	服務承諾	「積金易」平台主要強積金計劃管理的服務承諾可在「積金易」網站上查閱。
2	指示提交	除另有說明，「積金易」平台標準化的管理指示提交渠道和方法將取代滙豐提供的所有現有渠道和方法。僱主可應透過「積金易」網站、「積金易」手機應用程式及「積金易」服務中心，或由恒生銀行有限公司(「銀行」)提供的電子服務，向「積金易」平台提交指示。
3	指示通知	「積金易」平台標準化的指示通知將取代滙豐提供的所有現有通知，包括口頭提醒及電郵確認等。
4	記錄更新	「積金易」平台在用戶加入後，會將用戶不同計劃(如有)下的僱主和成員賬戶記錄統一化。統一了的記錄將會更新滙豐內的強積金記錄。

提示 (加入「積金易」平台前的相關行動)		
1	**僱主**	
1.1	供款	當僱主提向滙豐交付款結算書時，應在僱主的銀行賬戶中預留足夠的款項以支付供款。
1.2	僱員個人資料及僱主聯絡資料的重要資訊	請確保智選計劃記錄中的重要資料正確。 重要資料包括： 每位僱員成員： • 身分證明號碼，例如香港身分證號碼、護照號碼等 • 身分證明文件(如香港身分證)上的完整姓氏和名字 • 出生日期 • 受僱日期 • 前受僱日期，例如：集團內部轉移的僱員，僱員在僱主集團公司中第一個僱主的受僱日期 • 職員編號 強積金計劃的僱主聯絡資料： • 聯絡人姓名(姓氏和名字) • 通訊地址 • 計劃及各工資組別聯絡人資料 ▪ 聯絡人的姓氏和名字 ▪ 聯絡人的電郵地址和／或手機號碼
1.3	註冊「積金易」平台	如僱主於2025年7月19日後更改公司名稱並已更新智選計劃記錄，僱主須於註冊「積金易」平台時按照完整的註冊流程提供相關公司資料，而非使用「積金易」啟動碼進行註冊。
2	**成員**	
2.1	成員記錄	成員應確保向有關受託人提供成員的姓名和身分證明文件的資料相同，例如香港身分證或護照等。

補充資料2

加入「積金易」平台後恒生銀行有限公司(「銀行」)提供的強積金電子服務的重要變更

恒生強積金加入「積金易」平台後，將繼續透過電子渠道提供一站式服務支援我們的成員和僱主。但是，一些電子服務與電子指示的遞交，將會在加入「積金易」平台後由「積金易」平台提供。有關由銀行提供的電子服務及其他恒生強積金服務在加入「積金易」平台後的主要變更，請參閱以下列表。

強積金成員的相關更新
(包括僱員成員、自僱人士、可扣稅自願性供款賬戶持有人、靈活供款賬戶持有人、個人賬戶持有人、保留成員)

經電子渠道提供的服務

電子服務／功能	**恒生個人流動理財服務應用程式**	**恒生個人 e-Banking (桌面版)**	**互動式語音回應系統(IVRS)**	**自動櫃員機**
賬戶總覽(例如結餘)	有	有	查詢功能(賬戶結餘與基金結餘、基金單位價格及最後供款)將在加入「積金易」平台後不再提供	查詢功能(賬戶結餘及最後供款)將在加入「積金易」平台後不再提供
賬戶詳情(回報、資產分佈／組合)	有	有	不適用	不適用
表現最佳的基金與基金表現線圖	有	有	不適用	不適用
基金表現比較	不適用	有	不適用	不適用
更改投資指示	不再提供(集中由「積金易」平台提供)	不再提供(集中由「積金易」平台提供)	將在加入「積金易」平台後不再提供	不適用
供款及交易紀錄	有	有	不適用	不適用
強積金累算權益推算	不適用	有	不適用	不適用
更新強積金聯絡資料*	不再提供(集中由「積金易」平台提供)	不再提供(集中由「積金易」平台提供)	不適用	不適用
電子強積金成員權益報表(登記／終止參與及檢視**電子強積金成員權益報表)	不適用	不再提供(集中由「積金易」平台提供)	不適用	不適用

電子服務／功能	恒生個人流動理財服務應用程式	恒生個人 e-Banking（桌面版）	互動式語音回應系統（IVRS）	自動櫃員機
個人賬戶整合***	有	不適用	不適用	不適用
與恒生強積金客戶服務代表聯絡查詢有關產品或市場推廣事宜	不適用	不適用	有	不適用

* 在智選計劃加入「積金易」平台後，客戶仍可透過恒生個人流動理財服務應用程式或恒生個人e-Banking（桌面版），更改其恒生銀行戶口的個人資料。

** 由HSBC Provident Fund Trustee (Hong Kong) Limited和／或其行政管理人／銀行發出的強積金e-Statement／e-Advice包括「積金易」通訊包可以在發出後25個月內於恒生個人e-banking（桌面版）查閱。

*** 指示將會由銀行轉送至「積金易」平台處理。處理時間將由「積金易」平台收到指示表格起計算。

在智選計劃加入「積金易」平台後，若僱主已透過「積金易」平台授權指定銀行代其向「積金易」平台提交付款結算書後，僱主便可以繼續透過恒生商業e-Banking編製並提交付款結算書。於智選計劃加入「積金易」平台後，將提供以下供款服務：

強積金參與僱主客戶的相關更新

經電子渠道提供的服務

電子服務／功能	恒生商業e-banking
編製付款結算書	有
新增／更改離職員工（在編製付款結算書）	有
檢視並送出付款結算書	有
查閱已遞交的付款結算書	有
賬戶管理／授權	有
檔案輸送渠道（付款結算書的檔案上傳功能）	不再提供 （集中由「積金易」平台提供）
強積金郵件（付款確認書及長期服務金／遣散費的付款證明書（僅限索取））	加入「積金易」平台後 不再提供

付款結算書將會由銀行轉送至「積金易」平台處理。處理時間將由「積金易」平台收到提交指示起計算。