



恒生銀行
HANG SENG BANK

恒生
強積金

IMPF



9月 September
2023

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。請參閱強積金計劃說明書的第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，請參閱強積金計劃說明書的第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說明書，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，請參閱強積金計劃說明書。
- 重要—如你對強積金計劃說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.

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前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2023年7月31日 ¹)		累積回報(%) ⁴			曆年回報(%) ⁴				
Overview of Hang Seng MPF fund performance (as of 31 July 2023 ¹)		Cumulative Return (%) ⁴			Calendar Year Return (%) ⁴				
成分基金名稱 ^{2,3}	成立日期	年初至今	1年	5年	2018	2019	2020	2021	2022
Name of Constituent Funds ^{2,3}	Launch Date	YTD	1-year	5-year	2018	2019	2020	2021	2022
智優逸北美股票追蹤指數基金 ^{5,6} ValueChoice North America Equity Tracker Fund ^{5,6}	01/07/2019	19.23	10.66	63.79 ⁶	-7.27 ⁶	30.01 ⁶	16.73 ⁶	27.11	-19.81
北美股票基金 North American Equity Fund	01/12/2000	18.83	9.78	59.78	-7.81	27.62	17.05	26.42	-19.04
環球股票基金 ⁶ Global Equity Fund ⁶	01/07/2019	17.11	11.24	43.21 ⁶	-10.90 ⁶	23.22 ⁶	12.37 ⁶	21.63	-17.28
智優逸歐洲股票追蹤指數基金 ^{5,6} ValueChoice Europe Equity Tracker Fund ^{5,6}	01/07/2019	15.08	15.90	27.71 ⁶	-12.90 ⁶	23.96 ⁶	3.15 ⁶	17.44	-13.68
核心累積基金 Core Accumulation Fund	01/12/2000	10.19	5.37	27.07	-6.42	16.80	11.85	11.28	-14.53
歐洲股票基金 European Equity Fund	01/12/2000	14.62	14.95	16.19	-18.57	19.95	3.18	15.84	-14.76
增長基金 Growth Fund	01/12/2000	8.65	6.81	13.13	-13.79	17.64	14.85	2.93	-14.92
智優逸均衡基金 ^{5,6} ValueChoice Balanced Fund ^{5,6}	01/07/2019	8.39	5.59	12.09 ⁶	-9.66 ⁶	15.72 ⁶	13.80 ⁶	1.11	-15.16
均衡基金 Balanced Fund	01/12/2000	7.35	4.95	10.54	-11.04	14.89	13.65	1.21	-14.08
智優逸亞太股票追蹤指數基金 ^{5,6} ValueChoice Asia Pacific Equity Tracker Fund ^{5,6}	01/07/2019	7.55	4.94	7.90 ⁶	-12.80 ⁶	14.50 ⁶	17.10 ⁶	-0.48	-16.54
65歲後基金 Age 65 Plus Fund	08/10/2009	3.74	-1.42	7.59	-1.72	9.91	9.02	1.39	-13.21
強積金保守基金 MPF Conservative Fund	01/12/2000	1.86	2.26	4.20	0.32	1.11	0.47	0.00	0.39
平穩基金 Stable Fund	08/10/2009	3.54	-0.33	0.76	-5.70	9.03	11.17	-2.60	-14.03
保證基金 ⁷ Guaranteed Fund ⁷	01/12/2000	0.92	-1.20	-2.67	-1.36	1.97	4.26	-2.78	-6.77
亞太股票基金 Asia Pacific Equity Fund	01/12/2000	1.53	-2.21	-5.03	-15.41	16.82	22.10	-0.49	-25.41
環球債券基金 Global Bond Fund	08/10/2009	1.37	-4.33	-6.75	-1.08	5.29	9.24	-5.84	-15.49
中港股票基金 Hong Kong and Chinese Equity Fund	01/12/2000	0.63	-1.60	-16.08	-15.35	13.07	15.91	-14.49	-16.34
中國股票基金 Chinese Equity Fund	08/10/2009	-2.36	-7.45	-16.34	-17.28	19.19	33.44	-18.24	-25.60
恒指基金 Hang Seng Index Tracking Fund	01/12/2000	3.35	2.43	-20.87	-11.20	11.82	-1.14	-12.59	-13.10
恒生中國企業指數基金 ⁶ Hang Seng China Enterprises Index Tracking Fund ⁶	01/07/2019	5.08	2.71	-29.76 ⁶	-11.06 ⁶	12.99 ⁶	-1.29 ⁶	-21.99	-16.47

請瀏覽恒生強積金網頁的「基金價格及表現」部分以查閱恒生強積金基金表現：

Please visit the 'Unit Prices and Performance' section on Hang Seng MPF website for Hang Seng MPF fund performance:



恒生強積金基金累積表現
Hang Seng MPF Fund 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"

1. 資料來源：計劃行政管理人 — 香港上海滙豐銀行有限公司，2023年7月31日。

Source: Scheme Administrator - The Hongkong and Shanghai Banking Corporation Limited, as at 31 July 2023.

2. 基金以港元結算。

The funds are all denominated in Hong Kong dollars.

3. 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，請參閱強積金計劃說明書。

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.

4. 資料來源：計劃行政管理人 — 香港上海滙豐銀行有限公司，截至2023年7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。

Source: Scheme Administrator - The Hongkong and Shanghai Banking Corporation Limited, as at 31 July 2023. 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.

5. 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。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說明書。

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.

6. 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、環球股票基金、自選美國股票基金、自選歐洲股票基金、自選亞太股票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。

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, Global Equity Fund, ValueChoice US Equity Fund, ValueChoice European Equity Fund, ValueChoice Asia Pacific Equity 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.

7. 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）有限公司的信譽風險所影響。

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).

恒生強積金基金表現

Hang Seng MPF fund performance



4項成分基金表現 4 Constituent Funds' performance

排名
Ranked No. 1⁸

冠絕其所屬類別之同類型基金
among similar funds of its
respective category

65歲後基金、核心累積基金、恒生中國企業指數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，冠絕其所屬類別之同類型基金⁸

Age 65 Plus Fund, Core Accumulation Fund, Hang Seng China Enterprises Index Tracking Fund and ValueChoice North America Equity Tracker Fund ranked as top performers among similar funds of its respective category based on 5-year cumulative return⁸



7項成分基金 7 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7項的基金管理費為其組別最低⁹

7 out of 20 Hang Seng MPF Constituent Funds with lowest management fee in their respective fund categories⁹



平均基金開支比率 Average fund expense ratio

低於市場平均數
Lower than
market average **20%**

恒生強積金成分基金的平均基金開支比率為1.03%¹⁰，較市場平均數1.32%¹⁰低超過20%

The average fund expense ratio for Hang Seng MPF Constituent Funds is 1.03%¹⁰, which is more than 20% lower than the market average of 1.32%¹⁰

備註Remarks:

⁸ 資料來源：美世 (Mercer)，截至2023年7月31日。以五年累積回報計算，以上基金於其所屬類別之同類型基金中排名第一。

⁸ Source: Mercer, as at 31 July 2023. The above mentioned fund(s) ranked the first among similar funds of its respective category based on 5-year cumulative return.

⁹ 資料來源：美世 (Mercer) 截至2023年6月30日的強積金基金收費表。

⁹ Source: MPF Fees Charts as at 30 June 2023, published by Mercer.

¹⁰ 根據積金局網頁截至2023年7月31日的資料。

¹⁰ Based on information on MPFA's website as at 31 July 2023.

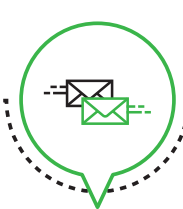
僱主電子化服務 Employer e-Services

除了透過恒生銀行分行遞交強積金文件，你亦可以考慮以電子渠道更快捷方便地管理你的強積金計劃。恒生強積金提供全方位電子化服務，無論你是否在家工作，只要透過電腦，便可即時管理強積金。

Besides submitting MPF documents via Hang Seng Bank branches, you can also manage your MPF scheme at ease through electronic channel. Hang Seng MPF offers comprehensive e-Services, allowing you to manage your MPF scheme via laptop anytime, anywhere.



恒生商業
e-Banking強積金服務
Hang Seng Business
e-Banking MPF Service



指定的加密電郵
「SecureMail」賬戶及渠道
Designated encrypted
email through
'SecureMail' account
and channel



設有強積金供款
功能的人力資源軟件
HR software with MPF
contribution facilities



特定檔案銜接
Customised file interface

想了解更多由恒生強積金提供的電子服務，可致電恒生強積金僱主專線2288 6822。

For more information about the electronic services offered by Hang Seng MPF, please contact Hang Seng MPF Employer Direct on 2288 6822.

成員電子化服務

Employee e-Services

恒生強積金成員可使用電腦或智能手機登入恒生個人e-Banking，隨時查看強積金賬戶的賬戶結餘、基金表現及回報、強積金供款及交易記錄、以及更改強積金投資指示。立即登入體驗恒生強積金服務，與我們攜手籌劃理想退休生活。

Hang Seng MPF members can log on to Hang Seng Personal e-Banking via computer or smartphone to manage your MPF accounts closely by keeping track of how your MPF funds are performing and reviewing your MPF accounts balance, returns and contribution/ transaction history anytime. All your MPF assets can be managed and reallocated at will. Log on to explore our MPF services for an ideal retirement life.



恒生個人e-Banking (桌面版) Hang Seng Personal e-Banking (Desktop Version)

- 登入恒生個人e-Banking
Log on to Hang Seng Personal e-Banking
- 選擇「強積金服務」分頁可：
Select "MPF Services" page to:
 - 查閱賬戶及基金結餘 View account and fund balance
 - 查閱賬戶回報 View account returns
 - 查閱最近24個月的供款及交易紀錄 View contribution and transaction history up to the latest 24 months
 - 更改投資指示 Change investment instructions
 - 查閱及管理e-Statement/e-Advice View and manage MPF e-statement/e-Advice
 - 查閱及比較基金表現（折線圖） View and compare fund performance (line chart)



恒生個人流動理財服務應用程式 Hang Seng Personal Banking Mobile App

- 登入恒生個人流動理財服務應用程式
Log on to Hang Seng Personal Banking mobile app
- 從左方之選單選擇「強積金服務」可：
Select "MPF Services" from the left menu to:
 - 查閱賬戶及基金結餘 View account and fund balances
 - 查閱賬戶回報 View account returns
 - 查閱最近12個月的供款及交易紀錄 View contribution and transaction history up to the latest 12 months
 - 更改投資指示 Change investment instructions
 - 查閱基金表現（折線圖） View fund performance (line chart)
 - 整合強積金個人賬戶 Consolidate MPF personal account



已擁有恒生銀行賬戶的你，可透過我們的綜合平台查閱並管理你的恒生強積金賬戶及其他銀行賬戶，從而享用簡便的一站式財富管理。

With holding a bank account with Hang Seng Bank, you can enjoy the convenience of one-stop wealth management by our integrated platform to review and manage your Hang Seng MPF account(s) and other Hang Seng account(s).

僱主不可逃避強積金責任

Employers should not evade their MPF obligations



強積金是打工仔女其中一項重要的退休保障。作為僱主，除了獲豁免人士外，必須按《強積金條例》為所有年滿18歲至64歲的全職及兼職僱員，在其受僱首60日內登記參加強積金計劃。而「60日」的規定是按曆日計算（包括假期），並且以僱員和僱主的僱傭關係而定，包括全職或兼職工作，與實際工作日數及時數無關。不過，有少數僱主為逃避強積金責任，蓄意與僱員持續簽署不足60日的短期合約，削弱了僱員的退休保障。

積金局曾經處理過一宗個案，投訴人不滿他的前僱主於他受聘做保安員期間未有按法例為他登記加入強積金計劃，並拖欠其強積金供款。在調查過程中，積金局發現投訴人的僱主為投訴人持續簽訂11份短期僱傭合約（各份合約為期59日），而其中一份「合約」投訴人實際工作了68天，期間該保安公司並未有為他登記強積金計劃及按時供款。由於證據充足，積金局將相關個案交予警方提出檢控。最終該名僱主承認控罪，並被法庭定罪及罰款。

積金局提醒僱主切勿蓄意與僱員簽署不足60日的僱傭合約，以逃避強積金責任。假如僱主與僱員連續簽署短期的僱傭合約，但有證據顯示僱員與僱主的實質僱傭關係不少於60日，僱主仍須為僱員參加強積金計劃及作出供款。至於參加行業計劃的建造業及飲食業僱主，不論是按日聘用或受僱期少於60日，亦必須為該僱員參加強積金計劃及作出供款。僱主如沒有在限期內為僱員登記參加強積金計劃，即屬違法，最高可被罰款\$35萬及監禁三年。

MPF is one of the most important forms of retirement protection for employees. Except for certain exempt persons stipulated in the MPF Scheme Ordinance (MPFSO), employers are required to enrol both full-time and part-time employees aged 18 to 64 who have been employed for a continuous period of 60 days or more in an MPF scheme within the first 60 days of their employment. The 60-day period is counted by calendar days (including holidays) instead of working days or hours and determined by the employment relationship between the employee and employer, covering both full-time and part-time employment. However, there are employers trying to avoid their MPF obligations by deliberately breaking an employee's employment term into short periods of less than 60 days each. This is not only illegal but would also undermine the retirement protection of employees.

In a real case recently handled by the MPFA, an employee complained against his former employer who had violated the statutory requirements by not enrolling him in an MPF scheme and not making MPF contributions during his employment as a security guard. In the process of the investigation, the MPFA found that the employer had signed a series of 11 short-term employment contracts (each with a contract term of 59 days) with the complainant. In one of the contracts, the complainant worked for 68 days without being enrolled in any MPF scheme nor having any MPF contributions made by his employer. With sufficient evidence, the MPFA referred the case to the Police for prosecution. The employer eventually pleaded guilty and was convicted and fined by the court.

The MPFA reminds employers not to evade their MPF obligations by intentionally breaking up an employee's employment term into periods of less than 60 days. If an employer and employee enter into a series of such short term employment contracts and there is evidence that the employment relationship has lasted more than 60 days, the employer must enrol the employee in an MPF scheme and make contributions. Employers in the construction and catering industries should enrol casual employees in an MPF scheme selected by the employer even if employees are employed only on a day-to-day basis or for a fixed period of less than 60 days. If an employer fails to enrol an employee in an MPF scheme on time, the employer is liable to a maximum fine of \$350,000 and imprisonment for three years.



積金局




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As your close working partner, we understand you and your employees are working hard for future career path. Hang Seng Bank Limited (the "Bank"), who always strives to offer quality MPF services. We provide free booking reservation for MPF services and retirement seminar particular for employer and employees, the time, venue and content can be customized to fit you and your employees schedule. Together, we move towards to the desired retirement life with your employees.



講座日期／時間 Seminar Date/Time	預約 By Appointment
地點 Venue	 現場講座 On-site Seminar /  網上講座 Webinar
內容摘要 Summary	 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
語言 Language	廣東話 Cantonese



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• 電郵地址 E-mail address	• 出席人數 Number of participants	

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恒生Olive健康手機應用程式現已推出「網上預約恒生強積金諮詢服務（跳轉）」功能

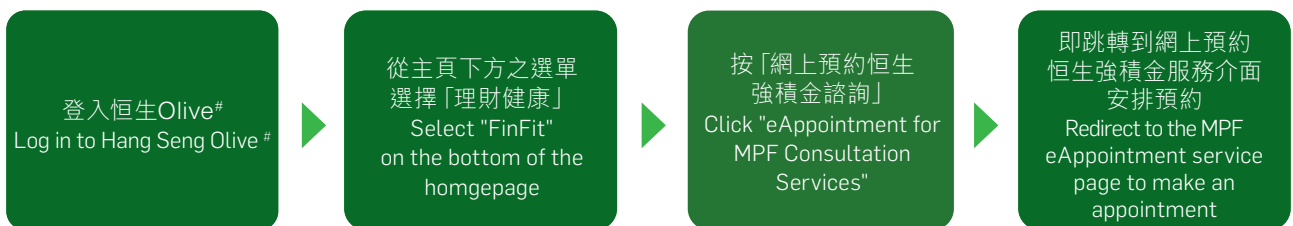
Hang Seng Olive Wellness app launched the "MPF e-Appointment service (re-direct)" feature

恒生強積金已推出強積金網上預約服務，讓成員可輕鬆在網上進行預約於指定的恒生銀行分行與我們的強積金專員會面。

此外，恒生Olive健康手機應用程式#（「恒生Olive」）亦已推出網上預約恒生強積金諮詢服務（跳轉）功能。現有恒生Olive會員可透過恒生Olive輕鬆跳轉到網上預約恒生強積金服務介面安排預約，並於指定的恒生銀行分行與我們的強積金專員完成會面後，即場掃描QR Code便可獲取相應恒生Olive積分以換取更多獎賞。首次下載恒生Olive並於新用戶登記頁面輸入好友邀請碼：5D4Z6CVF即可獲取額外恒生Olive積分。

Hang Seng MPF launched the MPF e-Appointment service, allowing members to easily schedule an appointment online to meet with our MPF specialists at the designated Hang Seng Bank branches.

Moreover, Hang Seng Olive wellness app# ("Hang Seng Olive") also launched a "MPF e-Appointment service (re-direct)" feature where existing Hang Seng Olive members can make the e-Appointment via the Hang Seng Olive by re-directing to the Hang Seng MPF e-Appointment service page, and meet with our MPF specialists at the designated Hang Seng Bank branches, can earn corresponding Hang Seng Olive points to redeem more rewards by scanning the QR code on site after the appointment. New customers downloading Hang Seng Olive for the first time can enter the referral code: 5D4Z6CVF on the new user registration page to earn extra Hang Seng Olive points.



* 此應用程式的平台由恒生銀行有限公司管理，請瀏覽恒生銀行網頁 > 保險及強積金 > 人壽保險 > 恒生Olive 了解更多詳情。

This App is a platform hosted by Hang Seng Bank Limited, please visit the Hang Seng Bank's website > Insurance & MPF > Life protection > Hang Seng Olive for more details.

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Should you have any queries, please contact our Hang Seng MPF Direct on 2997 2838.

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。

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