恒生銀行 HANG SENG BANK

HANG SENG | MPF

Hang Seng MPF Personal Account Consolidation Offer

Enjoy HKD300 bonus unit rebate[1] and a chance to get a 100% fund management fee rebate[1,2]

Investment involves risks. Terms and conditions apply.

Hang Seng Bank, with deep roots in Hong Kong and local insights into customer needs, is in a unique position of outstanding expertise to serve you with tailor-made MPF services. As a trusted MPF provider, we are fully committed to delivering comprehensive assistance and professional support to you.

Reward for consolidating your MPF accounts

During the Promotion Period[1] (from now until 31 December 2026), successfully submit the relevant transfer-in instructions in the prescribed form to the "eMPF" Platform through a Hang Seng MPF Specialist or directly to the "eMPF" Platform to transfer your MPF accrued benefits to a Hang Seng MPF personal account (including consolidation of MPF personal accounts with other MPF providers, transfer under the Employee Choice Arrangement, or transfer of Minimum MPF Benefits from an ORSO scheme).

If the net cumulative transfer-in amount of MPF accrued benefits reaches **HKD100,000** or above by 28 February 2027, you will **have a chance** to receive a basic bonus unit rebate and enter the lucky draw.

HKD300 basic bonus unit rebate[1]

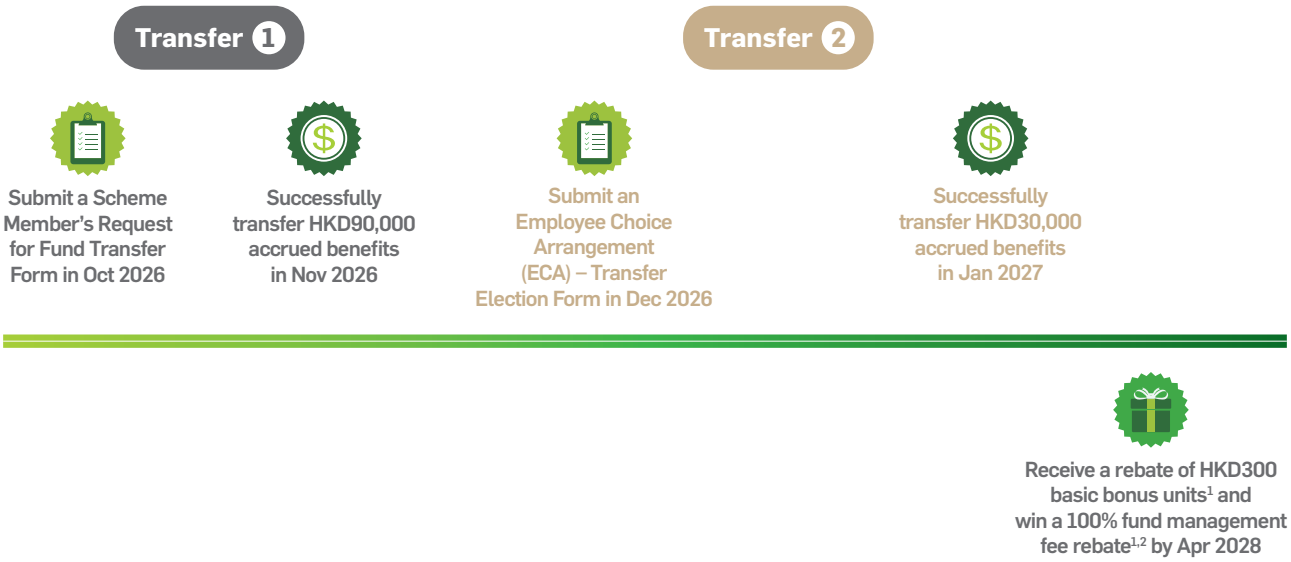
Enter the lucky draw (a total of 100 winners)
Winners will receive a 100% fund management fee rebate[1,2]

Reminder: Only the MPF accrued benefits or minimum MPF benefits transferred to the Hang Seng MPF Personal Account (not contribution account) are eligible for the offer.

Important Notes

- 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, AVC Benefits and 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 the information shown 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.

Example:



As at 28 February 2027, your cumulative transfer-in amount was HKD120,000, which meets the requirement of "the net cumulative transfer-in amount of MPF accrued benefits of HKD100,000 or above", and you have been selected in the lucky draw. Therefore, you will receive a rebate of HKD300 basic bonus units[1] and a 100% fund management fee rebate[1, 2] respectively by Apr 2028.

Benefits of consolidating your MPF accounts

You may get a new MPF account every time you move to a new employer. Managing them all separately can be a hassle, especially when you haven't checked the account(s) for a while, you may forget the account details. It's time saving for you to bring all MPF accounts together in one place for easier management.

Holistic retirement planning in one account

One instruction to switch Constituent Funds

Comprehensive support from our MPF Specialists

Strengths of Hang Seng MPF

Professional support for MPF account consolidation

Hang Seng MPF Specialists can help you consolidate your MPF accounts with total professionalism

Diversified fund choices

Hang Seng MPF offers a total of 20 Constituent Funds which include actively managed, passively managed and index-tracking Constituent Funds to suit your retirement needs

Comprehensive services

Hang Seng MPF provides a wide range of MPF service tools, including Hang Seng Personal e-Banking, Hang Seng Mobile App, hotline and consolidated statements etc.

This promotional leaflet should read in conjunction with the MPF Scheme Brochure (including any supplements) and Key Scheme Information Document which contain detailed information about Hang Seng Mandatory Provident Fund – SuperTrust Plus including information on the fund structure, risks involved, fee table and our ability to alter the fees and charges in the future. Please read the Important Notes in the relevant form before completing the form for transferring MPF accrued benefits.

To enquire about this bonus unit offer, please call our Hang Seng MPF Direct on 2997 2838 or contact our Hang Seng MPF Specialists.

Remark:

[1] The offer is subject to terms and conditions.

[2] 100 winners will each receive a one-off bonus unit rebate. The rebate value will be not less than the fund management fee charged on the total amount of eligible MPF benefits transferred via eligible transfer(s), calculated from the transfer date to 28 February 2027.

Terms and conditions:

1) The Hang Seng MPF Personal Account Consolidation Offer ("Offer") is provided by Hang Seng Bank Limited ("Bank").
2) The promotion period of the Offer is from 1 October 2026 to 31 December 2026 (both days inclusive) ("Promotion Period").
3) The Offer only applies to MPF accrued benefits / minimum MPF benefits ("Eligible MPF Benefits") including:
   i. MPF accrued benefits transferred from MPF schemes that are not provided by the Bank or The Hongkong and Shanghai Banking Corporation Limited ("HSBC") to a Hang Seng MPF Personal Account ("Eligible Account"); and
   ii. Minimum MPF benefits transferred from any ORSO schemes to the Eligible Account.
4) In order to enjoy the Offer, Hang Seng MPF customers ("Eligible Customers") need to:
   i. Basic Bonus Unit Rebate

      Submit the relevant completed form(s) during the Promotion Period and successfully transfer their Eligible MPF Benefits with a net aggregate amount of not less than HKD100,000 to an Eligible Account on or before 28 February 2027 ("Eligible Transfer"), and keep such benefits in the Eligible Account until 29 February 2028 (the "Required Holding Period").

   ii. Fund Management Fee Rebate
      - This offer will be conducted by lucky draw. Eligible Customers who meet the conditions set out in Clause 4(i) will automatically receive one entry into the lucky draw when you complete an Eligible Transfer. We will randomly select a total of 100 winners.
      - Each winner will, after satisfying the Required Holding Period, receive a one-off bonus units rebate. The rebate value will be not less than the fund management fee charged on the total amount of Eligible MPF Benefits transferred via Eligible Transfer(s), calculated from the transfer date to 28 February 2027.
      - Employees of the Bank involved in organising the lucky draw are not eligible to participate.
5) The bonus unit rebate will be allocated to the Eligible Account within 2 months after the end of the Required Holding Period and calculated based on (i) the investment choice(s) of the Eligible Account and (ii) the unit price(s) of the relevant constituent fund(s) on the allocation date.
6) An Eligible Customer shall not receive any bonus unit if their Eligible Account has been cancelled or terminated before the bonus units are allocated, or if the bonus unit rebates are less than 0.001 unit for the respective Constituent Fund.
7) This offer includes two rebates. Eligible Customers who meet these Terms and Conditions can receive both rebates at the same time; each rebate can only be received once.
8) Bonus units allocated under the Offers form part of your account balance and are subject to the relevant fees and charges applicable to Hang Seng MPF (see the MPF Scheme Brochure, including any supplements, and the Key Scheme Information Document).
9) Eligible Customers cannot transfer bonus units to other Eligible Customers or convert them into cash or cash equivalent, unless Eligible Customer makes a valid withdrawal for accrued benefits under the Mandatory Provident Fund Schemes Ordinance, applicable regulatory requirements, and the Hang Seng MPF scheme rules.
10) If there is any dispute about the Offer, our decision is final and conclusive.
11) The Bank may change these terms and conditions at any time and may withdraw or end the Offers at its discretion without prior notice to Eligible Customers.
12) If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.
13) No person other than you and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
14) These terms and conditions are governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

Customers have a right to request that their personal data are not to be used for direct marketing purposes. Customers may submit a request to the eMPF Platform if they would like to request Hang Seng MPF not to use their personal data for direct marketing purposes.

Investment involves risks. Past performance is not indicative of future performance. For further details including the product features and risks involved, please refer to the MPF Scheme Brochure (including any supplements) and Key Scheme Information Document.

CB645 10/26 (PD)

Issued by Hang Seng Bank Limited
October 2026

Member HSBC Group