



恒生強積金概覽

Hang Seng MPF Overview

今日精明選擇 成就明日豐碩成果

A Smart Choice Today A Prosperous Future

經驗豐富 值得信賴

Trusted partner with vast experience

恒生強積金的營辦人 - 恒生銀行有限公司，植根香港，真正瞭解本地客戶的需要並與滙豐集團內經驗豐富的行政管理人、信託人及投資經理，攜手為你提供全面的強積金服務。

Hang Seng Bank Limited, as the Sponsor of Hang Seng MPF, with deep roots and local insights into customer needs, works together with our experienced administrator, trustee, custodian and investment managers within the HSBC Group, providing you with comprehensive MPF services.

專業的僱主支援

Professional employer support



全方位電子化服務

Comprehensive e-Services

- ◆ 電子供款 e-Submission of contributions
- ◆ 電子提示 e-Notification
- ◆ 恒生商業e-Banking 強積金及支薪服務 Hang Seng Business e-Banking MPF and Payroll Services

全面的成員支援

Comprehensive member support

一站式理財服務

One-stop wealth management service

- ◆ 以**單一用戶名稱**登入恒生個人e-Banking或恒生個人流動理財服務應用程式，同步管理強積金及銀行戶口 **Single logon** to Hang Seng Personal e-Banking or Hang Seng Personal Banking mobile app to manage MPF and bank accounts at one stop
- ◆ 恒生強積金結餘均獲計算在「**全面理財總值**」內，讓你更輕易晉身成為恒生優越理財或優進理財客戶 Hang Seng MPF balance is included in **'Total Relationship Balance'** and this would help you get closer to Hang Seng Prestige Banking or Hang Seng Preferred Banking account



專業團隊助你管理你的強積金賬戶

Professional customer service team helps to manage your MPF account(s)

- ◆ 恒生強積金僱主專線的客戶服務代表 Customer service representatives of the Hang Seng MPF Employer Direct **2288 6822**
- ◆ 指定恒生銀行分行內的強積金專員 Hang Seng MPF specialists in our designated Hang Seng Bank branches

多元化渠道助你管理強積金賬戶

Diversified channels assist you with managing your MPF account(s)

- ◆ 恒生個人e-Banking Hang Seng Personal e-Banking
- ◆ 恒生個人流動理財服務應用程式 Hang Seng Personal Banking mobile app
- ◆ 恒生強積金服務熱線 Hang Seng MPF Service Hotline **2213 2213**
- ◆ 恒生銀行及滙豐的自動櫃員機 Hang Seng Bank and HSBC ATMs
- ◆ 戶口結單 Account statements
- ◆ 指定恒生銀行分行 Designated Hang Seng Bank branches



僱主行政指南助你輕易解決強積金行政疑難

Employer Administration Guide helps you in solving MPF administration problems

恒生強積金積金教室為你帶來一系列的強積金輔助工具，加強你的相關知識

Hang Seng MPF Academy offers you a series of MPF supporting tools to enrich your MPF knowledge



僱主講座及強積金刊物讓你輕鬆得到最新資訊

Employer seminars and MPF publications keep you updated

成員講座、簡介會及強積金刊物讓你輕鬆得到最新資訊

Member seminars, briefings and MPF publications keep you updated

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)有限公司的信貨風險所影響。有關詳情，請參閱強積金計劃說明書第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，而不應只根據本文件的資料作出投資。
- ◆ 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, 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.

聯絡我們 Getting in touch with us



恒生強積金僱主專線
Hang Seng MPF
Employer Direct
2288 6822



恒生強積金服務熱線
Hang Seng MPF
Service Hotline
2213 2213



恒生強積金網頁
Hang Seng MPF website
hangseng.com/empf



於指定恒生銀行分行與
強積金專員對話
Talk to our MPF specialists in
designated Hang Seng Bank
branches



恒生個人流動理財
服務應用程式
Hang Seng Personal
Banking mobile app

多元化成分基金 切合你退休所需

恒生強積金智選計劃提供20隻主動管理型、被動管理型及緊貼指數的成分基金，多元化的成分基金切合你的退休需要。我們亦提供「預設投資策略」作投資選擇，這是一項預先制訂的投資安排，會因應成員的年齡增長而減低投資於高風險資產，但此自動降低風險的特點並不適用於選擇核心累積基金及65歲後基金為獨立投資選擇。你可以參閱強積金計劃說明書以了解各項成分基金或「預設投資策略」的詳情。

Comprehensive Constituent Funds to suit your retirement needs

Hang Seng Mandatory Provident Fund – SuperTrust Plus comprises a total of 20 Constituent Funds which include actively managed, passively managed and index-tracking Constituent Funds to suit your retirement needs. The Default Investment Strategy (DIS) is also included as an investment choice. DIS is a ready-made investment arrangement which aims at reducing the investment in high risk assets as member gets near to retirement age, such de-risking feature will not apply if member chooses the Core Accumulation Fund and Age 65 Plus Fund as standalone investment funds. You can refer to the MPF Scheme Brochure for more details of various Constituent Funds or the DIS.

成分基金名稱 Name of Constituent Fund	基金描述 Fund descriptor	典型資產分配 ¹ Typical asset allocation ¹			最新風險級數 ^{*,#} The latest risk rating ^{*,#}	基金管理費(按每年資產淨值的百分比計算) ^{2,3} Management fees (As a percentage of net asset value per annum) ^{2,3}
		股票 Equities	債券 Bonds	現金 Cash		
成分基金為主動管理型基金 Constituent Funds that are actively managed funds						
強積金保守基金⁴ MPF Conservative Fund⁴	貨幣市場基金 Money market fund	–	–	100%		0.75%
環球債券基金 Global Bond Fund	債券基金 Bond fund	–	70-100%	0-30%		0.79%
保證基金^{5, 7, 8} Guaranteed Fund^{5, 7, 8}	保證基金 Guaranteed Fund	0-50%	20-100%	0-80%		1.275%
65歲後基金 Age 65 Plus Fund	混合資產基金 Mixed assets fund	15-25%	–	75-85%		0.75%
核心累積基金 Core Accumulation Fund	混合資產基金 Mixed assets fund	55-65%	–	35-45%		0.75%
平穩基金 Stable Fund	混合資產基金 Mixed assets fund	15-45%	–	55-85%		1.25%
均衡基金 Balanced Fund	混合資產基金 Mixed assets fund	55-85%	–	15-45%		1.35%
增長基金 Growth Fund	混合資產基金 Mixed assets fund	70-100%	–	0-30%		1.45%
環球股票基金 Global Equity Fund	股票基金 Equity fund	70-100%	–	0-30%		0.79%
北美股票基金 North American Equity Fund	股票基金 Equity fund	70-100%	–	0-30%		1.30%
歐洲股票基金 European Equity Fund	股票基金 Equity fund	70-100%	–	0-30%		1.30%
亞太股票基金 Asia Pacific Equity Fund	股票基金 Equity fund	70-100%	–	0-30%		1.45%
中港股票基金 Hong Kong and Chinese Equity Fund	股票基金 Equity fund	70-100%	–	0-30%		1.45%
中國股票基金 Chinese Equity Fund	股票基金 Equity fund	70-100%	–	0-30%		1.45%
成分基金為主要投資於被動管理型基金組合 Constituent Funds that are primarily investing in passively managed funds						
智優逸均衡基金 ValueChoice Balanced Fund	混合資產基金 Mixed assets fund	60-80%	–	20-40%		0.79%
成分基金為緊貼指數股票基金 Constituent Funds that are index-tracking equity funds						
智優逸北美股票追蹤指數基金 ValueChoice North America Equity Tracker Fund	股票基金 Equity fund	100%	–	–		0.79%
智優逸歐洲股票追蹤指數基金 ValueChoice Europe Equity Tracker Fund	股票基金 Equity fund	100%	–	–		0.79%
智優逸亞太股票追蹤指數基金 ValueChoice Asia Pacific Equity Tracker Fund	股票基金 Equity fund	100%	–	–		0.79%
恒生中國企業指數基金 Hang Seng China Enterprises Index Tracking Fund	股票基金 Equity fund	100%	–	–		最高 Up to 0.79%
恒指基金 Hang Seng Index Tracking Fund	股票基金 Equity fund	100%	–	–		最高 Up to 0.755%

• 風險級數架構分為5個評級。評級值「1」為最低的風險評級而評級值「5」為最高的風險評級。風險級數是基於價格波動的程度、資產分布及流動性等定量和定質的因素而評定的。65歲後基金及核心累積基金的風險級數是分別根據65歲後基金及核心累積基金於市場上認可的參考組合之相關指數及其可用的歷史數據而制定，同時亦採用與其他成分基金相同的風險級數評級機制。

- 以下提供有關風險程度分類的一般描述。
- 1 = 低風險 – 在投資過程中會有輕微機會損失大部分的資產(但不能保證)。在一段短時間內，預期會有輕微的價值波動。
 - 2 = 低至中度風險 – 在投資過程中會有低機會損失大部分的資產(但不能保證)。在一段短時間內，預期會有適度低程度的價值波動。
 - 3 = 中度風險 – 在投資過程中會有中度機會損失大部分的資產(但不能保證)。在一段短時間內，預期會有中度的價值波動。
 - 4 = 中度至高風險 – 在投資過程中會有中高機會損失大部分的資產。在一段短時間內，預期會有中高程度的價值波動。
 - 5 = 高風險 – 在投資過程中會有高機會損失大部分的資產。在一段短時間內，預期會有高程度的價值波動。

[#] 風險級數乃根據截至2021年7月17日的數據計算。
風險級數由HSBC Group Management Services Limited提供。
風險級數僅供參考，一般會每年覆核最少一次，唯亦可隨時修改而不會作出任何通知。風險級數或任何修改將刊載於基金概覽、恒生強積金網站、恒生個人流動理財服務應用程式及每月基金表現摘要內。所提供的風險級數資料不應被視為投資意見。你不應根據風險級數而作出強積金賬戶的投資選擇。
恒生銀行有限公司、滙豐人壽保險(國際)有限公司、HSBC Group Management Services Limited及任何滙豐集團成員概不會就所載的風險級數資料被視為投資建議而引致的任何損失負責。
如對所提供的風險級數資料的涵義或效力有任何疑問，請徵詢獨立專業人士的意見。

- The risk rating is defined using a 5-point risk scale with risk rating "1" representing the lowest risk and risk rating "5" representing the highest risk. The risk rating is derived based on a combination of quantitative and qualitative risk factors including price volatility, asset allocation and liquidity. The risk ratings for the Age 65 Plus Fund and the Core Accumulation Fund are derived based on the available historical data of the underlying indices of the industry recognized reference portfolio of the Age 65 Plus Fund and the Core Accumulation Fund respectively while the same risk rating mechanism as all other Constituent Funds has been applied.
- The following provides a general description of the risk rating categorisation.
- 1 = Low Risk – Minimal chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate minimal price fluctuations over short periods of time.
 - 2 = Low to Medium Risk – Low chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate moderately low level of price fluctuations over short periods of time.
 - 3 = Medium Risk – Moderate chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate moderate level of price fluctuations over short periods of time.
 - 4 = Medium to High Risk – Moderately high chance of losing a significant portion of your capital over the term of the investment. Expected to demonstrate moderately high level of price fluctuations over short periods of time.
 - 5 = High Risk – High chance of losing a significant portion of your capital over the term of the investment. Expected to demonstrate high level of price fluctuations over short periods of time.

[#] The risk ratings are based on data up to 17 July 2021.
The risk ratings are provided by HSBC Group Management Services Limited.
The risk ratings are provided for reference only, normally reviewed at least annually and may be subject to change from time to time without any notice. The risk ratings or any changes will be made available in the Fund Fact Sheet, Hang Seng MPF website, Hang Seng Personal Banking mobile app and Monthly Fund Performance Summary. The risk ratings information provided should not be regarded as investment advice. You should not rely on the risk ratings when making any investment choices for your MPF account(s).
Hang Seng Bank Limited, HSBC Life (International) Limited, HSBC Group Management Services Limited and any member of the HSBC Group are not responsible for any loss occasioned as a result of relying on the risk ratings information as investment advice.
If you are in doubt about the meaning or effect of the contents of the risk ratings information, you should seek independent professional advice.

1 典型資產分配只作參考之用，長期的基金投資分布將隨市場狀況而變更。

2 管理費優惠可能適用於某些成員。該等優惠將以「特別派送單位」的形式按月存入成員的僱主及／或成員供款有關的子賬戶。「特別派送單位」為賬戶結餘的一部分，將會被收取適用於恒生強積金智選計劃的有關費用和收費。如果成員在該月派送「特別派送單位」之前終止其賬戶或者將所有資產轉出，則該月將不會獲得任何「特別派送單位」的退還。信託人可向某些參與僱主及／或成員提供其他退還／獎勵安排。

3 「基金管理費」指計劃信託人、託管人、行政管理人、投資經理、投資代理人及營辦人所提供的成分基金管理服務所收取的費用。投資經理所收取的基金管理費，包括按基金表現所收取的費用(如收取)。金額一般按成分基金淨資產的某一百分比計算。就著核心累積基金及65歲後基金各自而言，基金管理費只可向上提及的各方(託管人除外)及各方任何獲授權代表支付，及只可(除《強制性公積金計劃條例》中列明的某些情況)收取成分基金淨資產淨值的某一百分比。基金管理費受法例每日收費率上限所限，即成分基金各自的資產淨值年率0.75%，這收費包括成分基金及其相關核准匯集投資基金以及緊貼指數集體投資計劃。所有成分基金的基金管理費會從成分基金資產中扣除。

其他適用的費用、收費及開支包括但不限於計劃參加費、年費、供款費、賣出差價、買入差價、權益提取費及其他收費及開支。有關詳情，請參閱強積金計劃說明書。

4 強積金保守基金的收費及費用可(i)從強積金保守基金資產中扣除或(ii)從成員賬戶中扣除基金單位。恒生強積金智選計劃下的強積金保守基金採用方法(i)，因此，其單位價格、資產淨值及基金表現已反映收費及費用在內。

根據《強制性公積金計劃(一般)規例》(香港法例第485A章)及其後的任何修訂(「一般規例」)第37條，強積金保守基金的費用及收費僅可在下列情況下扣除：

(a) 如在某月份來自強積金保守基金的資金投資所產生的收益款額，超過假若將該等資金按訂明儲蓄利率存於港元儲蓄賬戶作存款時會賺得的利息款額，則可該月份從強積金保守基金中扣除一筆不多於該超過之數的款額；或

(b) 如在某月份沒有根據第(a)項扣除任何款額，或扣除的款額低於該月份的實際費用及收費，則差額可從其後12個月的任何一個月，在扣除適用於該其後月份的費用及收費後的餘額中扣除。

5 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，而有關係亦由滙豐人壽保險(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。

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。

保證條件：

> 在下列其中一項情況下，可提取結存：

- 終止受僱⁶；
- 到達退休年齡或正常退休日期；
- 身故；
- 到達提早退休日期；
- 完全喪失行為能力；
- 罹患末期疾病；
- 永久離開香港特別行政區；或
- 根據一般規例第162(1)(c)條提取小額結存。

> 在終止受僱時，將結存轉移至接收結存的計劃(包括現有計劃)⁶。

6 此項條件並不適用於投資於保證基金的個人賬戶(定義見一般規例)或可扣稅自願性供款賬戶的結存。然而，其他「保證條件」仍適用於該個人賬戶或可扣稅自願性供款賬戶持有的累算權益。

7 成員的保證基金賬戶結存將於其年滿65歲該年的12月31日具體化(「已具體化款額」)。「已具體化款額」將等同於成員在該年的12月31日以前到達退休年齡或正常退休日為由，從保證基金中提取累算權益的情況下，按照強積金計劃說明書的規定計算其可獲得的「實際結存」和「保證結存」中的較高者(「12月31日款額」)。但是，如果「12月31日款額」低於按照強積金計劃說明書的規定計算的成員於65歲生日時的累算權益金額(「65歲生日款額」)，則「65歲生日款額」將被視為「已具體化款額」。如果成員在其65歲生日與同年12月31日之間轉出或提取其在保證基金中的部分投資，則「已具體化款額」將為「12月31日款額」和按下列方式按比例計算的「65歲生日款額」中的較高者：

(X/Y) 乘以 Z

其中：

X：該成員於相關年度12月31日時所持有保證基金的單位(「保證基金的單位」)數量

Y：成員於65歲生日時保證基金的單位數量

Z：成員於65歲生日時「保證結存」和「實際結存」中的較高者

自下個年度的1月1日起，「已具體化款額」將變成「實際結存」。屆時，不會再有任何「保證」適用於「已具體化款額」以及其後投資於保證基金的任何新的供款或轉移資產(「相關款額」)。不過，儘管包括保證費在內的所有費用和收費將繼續適用於「相關款額」，適用於「相關款額」的保證費將隨每月完結後退還給成員(以該月的每日資產淨值計算)。關於分期支付情形下「保證」怎樣運作，請參閱強積金計劃說明書附件1的解說例子。

8 該百分比不包括每年資產淨值的0.75%保證費。

1 Typical asset allocation is an indicative reference only and the long-term allocation of the fund may change depending on market conditions.

2 Preferential rate on the management fee may be applied to certain Members. Such preferential rate will be effected by way of 'special bonus units' credited to the Member's employer and/or Member's contribution related sub-accounts on a monthly basis. The 'special bonus units' form part of the account balance and are subject to relevant fees and charges applicable to the Hang Seng Mandatory Provident Fund – SuperTrust Plus. If a Member terminates the Member's account or transfers all assets out before the 'special bonus units' are being credited for a particular month, no 'special bonus units' will be granted for that month. The Trustee may offer other rebate/incentive arrangement to certain Participating Employers and/or Members.

3 'Management fees' include fees paid to the Trustee, Custodian, Administrator, Investment Manager (including fees based on fund performance, if any), Investment Agent and Sponsor of the scheme for providing their services to the relevant Constituent Fund. They are usually charged as a percentage of the net asset value (NAV) of the relevant Constituent Fund.

In the case of each of the Core Accumulation Fund and the Age 65 Plus Fund, management fees payable to the parties named above (excluding the Custodian), or their delegates, can only (subject to certain exceptions in the MPF Ordinance) be charged as a percentage of the NAV of the Constituent Fund. These management fees are also subject to a statutory daily limit equivalent to 0.75% per annum of the NAV of the Constituent Fund which applies across both the Constituent Fund and underlying approved pooled investment fund(s) and index-tracking collective investment scheme(s).

The management fees of all Constituent Funds are deducted from the asset of the Constituent Fund.

Other applicable fees, charges and expenses include but not limited to joining fee, annual fee, contribution charge, offer spread, bid spread, withdrawal charge and other expenses. For further details, please refer to the MPF Scheme Brochure.

4 Fees and charges of an MPF Conservative Fund can be deducted from either: (i) the assets of the MPF Conservative Fund; or (ii) Members' account by way of unit deduction. The MPF Conservative Fund under the Hang Seng Mandatory Provident Fund – SuperTrust Plus uses method (i) and therefore, its unit prices, NAV and fund performance quoted have reflected the impact of fees and charges.

Under section 37 of the Mandatory Provident Fund Schemes (General) Regulation (Cap. 485A of the laws of Hong Kong) and any subsequent amendments ('General Regulation'), fees and charges of the MPF Conservative Fund may only be deducted in the following circumstances:

(a) if the amount of income derived from the investment of funds of the MPF Conservative Fund in a particular month exceeds the amount of interest that would be earned if those funds had been placed on deposit in a Hong Kong dollar savings account at the prescribed savings rate, an amount not exceeding the excess may be deducted from the MPF Conservative Fund for that month; or

(b) if for a particular month, no amount is deducted under (a) or the amount that is deducted is less than the actual fees and charges for the month, the deficiency may be deducted from the amount of any excess that may remain in any of the following 12 months after deducting the fees and charges applicable to that following month.

5 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.

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'.

Guarantee Conditions:

> Withdrawal of balances with respect to one of the following:

- termination of employment⁶;
- reaching retirement age or normal retirement date;
- death;
- reaching early retirement date;
- total incapacity;
- terminal illness;
- permanent departure from the Hong Kong SAR; or
- making a claim on small balance under section 162(1)(c) of the General Regulation.

> Transfer of balances to a recipient scheme (including the existing scheme) on termination of employment⁶

6 This condition does not apply to balances in a personal account (as defined in the General Regulation) or a TVC account invested in the Guaranteed Fund. However, the other Guarantee Conditions will still be applicable to the accrued benefits held in the personal account or TVC account.

7 The account balance of a Member in the Guaranteed Fund will be crystallised (the 'Crystallised Amount') on 31 December in the year in which the Member reaches age 65. The Crystallised Amount will be the greater of the Actual Balance and the Guaranteed Balance to which the Member would be entitled had the Member withdrawn the accrued benefits from the Guaranteed Fund on 31 December in that year on the ground of reaching retirement age or normal retirement date. This is calculated in accordance with the MPF Scheme Brochure (the '31 December Amount'). However, where the 31 December Amount is less than the amount of accrued benefits as at the Member's 65th birthday calculated in accordance with the MPF Scheme Brochure (the '65th Birthday Amount'), the 65th Birthday Amount will be deemed to be the Crystallised Amount. Where the Member switches or withdraws part of the investment out of the Guaranteed Fund between the Member's 65th birthday and 31 December in that year, the Crystallised Amount will be the higher of the 31 December Amount and the pro-rated 65th Birthday Amount calculated in the following manner:

(X/Y) times Z

where:

X: the number of units held in the Guaranteed Fund in respect of the Member ('GF Units') as at 31 December in the relevant year

Y: the number of GF Units as at 65th birthday of the Member

Z: the greater of the Guaranteed Balance and the Actual Balance as at 65th birthday of the Member.

The Crystallised Amount will then become the Actual Balance from 1 January in the following year. No further Guarantee will apply to the Crystallised Amount and any new contributions or transfer-in assets that are to invest in the Guaranteed Fund thereafter (the 'Relevant Amount'). However, while all fees and charges including the Guarantee charge will continue to apply to the Relevant Amount, the Guarantee charge will be rebated to the Member on a monthly basis in arrears, calculated by using the daily NAV in that month. Please refer to Appendix 1 for the illustrative examples of the MPF Scheme Brochure for how the Guarantee operates in the context of payments in instalments.

8 The percentage does not include the guarantee charge of 0.75% pa of NAV.











◆ 本冊子須連同強積金計劃說明書一併閱讀。該刊物載有恒生強積金智選計劃的詳細資料，包括基金結構、所涉及的風險、收費表及將來可修訂費用及收費的條文。It is important that you read this publication in conjunction with the accompanying MPF Scheme Brochure which contains more detailed information about Hang Seng Mandatory Provident Fund – SuperTrust Plus including information on the fund structure, risk involved, fee table and of our ability to alter these fees and charges in the future.

◆ 本刊物所載資料僅供參考，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。The information contained in this publication 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.

◆ 額外自願性供款、靈活供款及可扣稅自願性供款由信託人酌情決定接受與否。在任何情況下，信託人保留絕對權利不接受任何額外自願性供款、靈活供款及可扣稅自願性供款。Additional voluntary contributions, Flexi-Contributions and Tax Deductible Voluntary Contributions are accepted at the discretion of the Trustee. The Trustee reserves the absolute right not to accept any additional voluntary contributions, Flexi-Contributions and Tax Deductible Voluntary Contributions at any time.

◆ HSBC Provident Fund Trustee (Hong Kong) Limited只對本刊物載至刊發當日所載資料的準確性負責。HSBC Provident Fund Trustee (Hong Kong) Limited accepts responsibility for the accuracy of the information contained in this publication only at the date of publication.

成員可透過多種渠道輕鬆管理強積金賬戶及獲取資訊 Member can manage MPF account(s) and get information at ease with various channels

	恒生個人e-Banking或強積金網頁 Hang Seng Personal e-Banking or MPF website	恒生強積金服務熱線 Hang Seng MPF Service Hotline 2213 2213	恒生個人流動理財服務應用程式 Hang Seng Personal Banking mobile app	恒生銀行及滙豐的自動櫃員機 Hang Seng Bank and HSBC ATMs	戶口結單 Account statements	派駐指定恒生銀行分行內的強積金專員 MPF specialist stationed in designated Hang Seng Bank branches
 賬戶服務(開立或整合強積金賬戶、作自願性供款等) Account service (set up or consolidate MPF accounts, make voluntary contributions, etc.)			✓ (只限現有強積金成員並持有恒生銀行賬戶可作賬戶整合 Account consolidation for existing MPF members with Hang Seng Bank accounts only)			✓
 查閱賬戶及基金結餘 Check account and fund balance	✓	✓	✓	(只限查閱賬戶結餘 Check account balance only)	✓	✓
 查閱賬戶回報 Check account return	✓		✓			✓
 查閱供款紀錄 Check contribution history	✓ (只限最近24個月 For the latest 24 months only)	✓ (只限最近供款 For the latest contribution only)	✓ (只限最近12個月 For the latest 12 months only)	✓ (只限最近供款 For the latest contribution only)		✓
 查閱交易紀錄 Check transaction history	✓ (只限最近24個月 For the latest 24 months only)		✓ (只限最近12個月 For the latest 12 months only)			✓
 更改投資分布 Change investment instructions	✓ (只限重組投資組合、資產調配、重新分配新供款及轉移至預設投資策略指示 For Portfolio Rebalance, Asset Switch, Contribution Redirection and switch into DIS only)	✓ (只限重組投資組合及重新分配新供款指示 For Portfolio Rebalance and Contribution Redirection only)	✓ (只限重組投資組合、資產調配、重新分配新供款及轉移至預設投資策略指示 For Portfolio Rebalance, Asset Switch, Contribution Redirection and switch into DIS only)			✓
 查閱最新基金單位價格及基金累積表現 Check the latest unit prices and fund cumulative performance	✓		✓ (只限最新基金單位價格 For the latest unit prices only)			✓
 查閱基金資料 Check fund information	✓		✓			✓
 查閱強積金e-Statement / e-Advice* Check MPF e-Statement / e-Advice*	✓					✓
 更改通訊資料、e-Banking密碼或強積金電話密碼 Change contact details, e-Banking password or MPF phone PIN	✓ (只限更改通訊資料及e-Banking密碼 Change contact details and e-Banking password only)	✓ (只限更改強積金電話密碼 Change MPF phone PIN only)	✓ (只限更改通訊資料 Change contact details only)			✓

* 有關登記強積金e-Statement / e-Advice的詳情，請查閱 www.hangseng.com/mpf_embs。

* For details on how to register for the MPF e-Statement / e-Advice, please visit www.hangseng.com/mpf_embs_e .

積金焦點 MPF Focus

 管理費具競爭力
Competitive management fee

20隻成分基金當中，12隻按積金局定義屬低收費基金[^]
12 out of 20 of our Constituent Funds are classified as Low Fee Funds[^] as per MPFA definition

 投資表現出色
Outstanding investment performance

恒生強積金憑著卓越的投資表現及專業優質的服務獲得6個機構頒發共18個業界獎項[#]
Hang Seng MPF received a total of 18 industry awards from 6 organizations, in recognition of our outstanding investment performance and professional quality services[#]

[^] 根據積金局網頁截至2021年8月31日的資料，低收費基金指基金開支比率(FER)≤1.3%或基金管理費≤1%的基金。

[^] According to MPFA's website as at 31 August 2021, low fee funds are funds with a Fund Expense Ratio (FER) ≤1.3% or management fees ≤1%.

[#] 包括於2020年10月至2021年9月期間，由《經濟一週》、《資本壹週》、《指標》、《彭博商業周刊/中文版》、積金評級、理柏(Lipper)及信報財經新聞頒發的強積金獎項。

[#] Including the MPF awards received from Economic Digest, Capital Weekly, BENCHMARK, Bloomberg Businessweek/Chinese Edition, MPF Ratings, Refinitiv Lipper and Hong Kong Economic Journal from October 2020 to September 2021.

 多元化基金選擇
Comprehensive fund choice

20隻成分基金涵蓋不同投資範疇及風險選項
20 Constituent Funds covering different investment objectives and risk appetites

 多種服務渠道
Multiple service channels

透過多種服務渠道，即時獲得強積金資訊及服務
Real-time access to MPF information and services through multiple service channels