

MASS Mandatory Provident Fund Scheme

Application Form

(For Personal Account)

萬全強制性公積金計劃

申請書

(個人帳戶)

1. Enrolment Particulars

參與計劃資料

Name of Applicant[^]

申請人姓名[^]

Mr./Ms./Mrs.

(English)

先生/小姐/女士

(中文)

HKID Card No./Passport No.^{#^}

香港身份證/護照號碼^{#^}

Date of Birth^{*^}

出生日期^{*^}

Nationality

國籍

(MM月/DD日/YY年)

Residential Address[^]

住址[^]

Tel No.

電話

Fax No.

傳真

Education level

教育程度

Email Address

電郵地址

Occupation

職業

2. Scheme Effective Date

計劃生效日期

____/____/____ (This field must be completed)
MM月 DD日 YY年 (此欄必須填寫)

3. Scheme Nature : Transferred Scheme (Please attach a copy of completed Fund Transfer Form)

計劃性質

承轉計劃 (請連同填妥之基金轉移表格一併交回)

Please provide a photocopy 請附上影印本

*If your HKID card states only your year of birth and you have no other proof of identity stating the exact date of birth (e.g., birth certificate, passport), please enter December 31 as the month and the day. If your HKID card contains the year and month but not the day, you should enter the last day of the month as the day of birth. 如您的香港身份證上只有出生年份，而您沒有其他證件證明您實際的出生日期（例如出生證明書或護照），請以12月31日作為出生日期。如您的香港身份證上只有出生年份和月份而沒有出生日子，請以有關月份的最後一天作為出生日期。

[^] The information are required to be reported by the reporting financial institution to the Inland Revenue Department. 這些項目為申報金融／財務機構須向稅務局申報的資料。

4. Investment Instruction 投資指示

- ◆ The future contributions or accrued benefits transferred from another scheme can only be invested into: 未來供款或轉移自另一個計劃的累算權益只可投資於：
 - a) Default Investment Strategy (“DIS”) ** 預設投資策略 **; or 或
 - b) One or more constituent funds under the Scheme of member’s own choice (including the Core Accumulation Fund and Age 65 Plus Fund) and according to member’s assigned allocation percentage(s) to relevant fund(s) of member’s choice. 從下列成分基金名單，成員自行選擇本計劃內一項或多項成分基金(包括核心累積基金與 65 歲後基金)並根據成員選定的相關基金指定配置百分比投資。
- ◆ If this section is left blank or no valid specific investment instruction*** is received, then your contributions or accrued benefits transferred from another scheme will be invested according to DIS as per the MPF Scheme Brochure of the MASS Mandatory Provident Fund Scheme (“Scheme”). 如果此部份留空或沒有收到有效的特定投資指示***，根據萬全強制性公積金計劃(「本計劃」)的強積金計劃說明書，您的供款或轉移自另一個計劃的累算權益將會按照預設投資策略來作出投資。

Constituent Fund Name / Investment Instruction 成分基金名稱 / 投資指示	Allocation of Contribution (Including mandatory and voluntary contribution, if any) 供款分配率 (包括強制性及自願性供款，如適用)
Please ✓, if you choose DIS as investment instruction 如閣下選擇預設投資策略作為投資指示，請加上 ✓ 號	
<input type="checkbox"/> Default Investment Strategy 預設投資策略	100%
Or 或	
Global Stable Fund 環球均衡基金	%
Global Growth Fund 環球增值基金	%
Guaranteed Fund 保證基金	%
MPF Conservative Fund 強積金保守基金	%
Global Equity Fund 環球證券基金	%
Global Bond Fund 環球債券基金	%
Asian Balanced Fund 亞洲均衡基金	%
Asian Pacific Equity Fund 亞太股票基金	%
US Equity Fund 美國股票基金	%
European Equity Fund 歐洲股票基金	%
Hong Kong Equities Fund 香港股票基金	%
Greater China Equity Fund 大中華股票基金	%
Core Accumulation Fund**** 核心累積基金****	%
Age 65 Plus Fund**** 65歲後基金****	%
Total 總數	100%

** The Default Investment Strategy (“DIS”) aims to balance the long term effects of risk and return through investing in two constituent funds (“CFs”), namely the Core Accumulation Fund (“CAF”) and the Age 65 Plus Fund (“A65F”), according to the pre-set allocation percentages at different ages. The DIS will manage investment risk exposure by automatically reducing the exposure to higher risk assets and correspondingly increasing the exposure to lower risk assets as the member gets older. 預設投資策略透過於不同年齡按照預定配置百分比投資於兩項成分基金 (即核心累積基金與65歲後基金)，旨在平衡長期風險與回報。預設投資策略將會隨著成員年齡增長而自動減少投資於較高風險資產，並相應增加投資於較低風險資產，藉此管理投資風險。

*** Specific Investment Instruction is considered to be valid if the following conditions are met 若符合以下條件，特定投資指示將被視為有效：

- (i) total allocation percentages of the selected constituent funds for each account and each sub-account (if applicable) are equal to 100% 於每個帳戶及每個子帳戶(如適用)所選擇的成分基金的總分配百分比等如 100%
- (ii) the Member’s signature of the submitted form is matched with Trustee’s records (if applicable) 計劃成員的簽署式樣與受託人的紀錄相符(如適用)

**** De-risking features of the DIS do not apply to those standalone investment fund choices. 降低風險過程不適用於這些獨立投資基金選擇。

5. Tax Residency Self-Certification (Must Fill) 稅務居民身分自我證明（必須填寫）

Please read the following instructions before completing this part 請在填寫本部分前細閱以下指示：

Why are we asking you to complete this part? 為何我們要求你填寫本部分？

To help protect the integrity of tax systems, governments around the world are introducing a new information-gathering and reporting requirement for financial institutions. This is known as the Common Reporting Standard (the "CRS"). 為維護稅制完整，全球各地政府現正推出適用於金融／財務機構的資料收集及匯報新規例，名為共同匯報標準（簡稱「CRS」）。

Under the CRS, we are required to determine where you are a "tax resident" (this will usually be where you are liable to pay income taxes). If you are a tax resident outside Hong Kong, we may need to give the Inland Revenue Department this information, along with information relating to your accounts. That may then be exchanged with different countries'/jurisdictions' tax authorities. 根據CRS規定，我們必須確定你的「稅務居住地」（這通常是你有義務繳納薪俸稅的國家／地區）。若你的稅務居住地不是香港，我們可能需要將此情況及你的有關帳戶資料告知稅務局，稅務局隨後或會將相關資料與不同國家／地區的稅務機關交換。

Completing this part will ensure that we hold accurate and up to date information about your tax residency. 填妥本部分可確保我們持有你正確及最新的稅務居住地資料。

If your circumstances change and any of the information provided in this part becomes incorrect, please let us know within 30 days and provide an updated 'Individual Tax Residency Self-Certification Form (CRS-I (HK)-MPF)'. 如你的情況有變，導致本部分內的任何資料不再正確，請於三十天內告知我們，並提交一份已更新的「個人稅務居民自我證明表格(CRS-I (HK)-MPF)」。

Where to go for further information? 如何獲取更多資訊？

If you have any questions about this part, please call our MPF hotline at 2533-5522. 如對本部分有任何疑問，請致電我們的強積金熱線2533-5522。

The Organisation for Economic Co-operation and Development ("OECD") has developed the rules to be used by all governments participating in the CRS and these can be found on the OECD's Automatic Exchange of Information ("AEOI") website, www.oecd.org/tax/automatic-exchange/. 經濟合作與發展組織（簡稱「經合組織」）已制訂規則，供參與CRS的所有政府使用，並載於經合組織的自動交換資料（簡稱「AEOI」）網站www.oecd.org/tax/automatic-exchange/。

Please also visit the website of the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region that sets out information relating to the implementation of AEOI in Hong Kong: http://www.ird.gov.hk/eng/tax/dta_aeoi.htm. Meaning of terms and expressions used in this form (e.g. "account holder" and "reportable account") may be found under Section 50A of the Inland Revenue Ordinance (Cap. 112). 另請參閱香港特別行政區政府稅務局（簡稱「稅務局」）的網站了解香港實施AEOI的詳情：www.ird.gov.hk/chi/tax/dta_aeoi.htm。有關本表格內所用詞彙的涵義（例如：「帳戶持有人」和「須申報帳戶」），請參閱《稅務條例》（第112章）第50A條。

If you have any questions on how to define your tax residency status, please visit the OECD website, or speak to your tax advisor as we are not allowed to give tax advice. 如你對判定你的稅務居民身分有任何疑問，請瀏覽經合組織網站或諮詢你的稅務顧問。請恕我們不能提供稅務意見。

5. Tax Residency Self-Certification (Must Fill) (CONT'D) 稅務居民身分自我證明（必須填寫）（續）**Important Notes 重要提示：**

- This is a self-certification provided by an account holder to a reporting financial institution for the purpose of automatic exchange of financial account information. The data collected may be transmitted by the reporting financial institution to the Inland Revenue Department for transfer to the tax authority of another country/jurisdiction. 這是由帳戶持有人向申報金融／財務機構提供的自我證明，以作自動交換財務帳戶資料用途。申報金融／財務機構可把收集所得的資料交給稅務局，稅務局會將資料轉交到另一國家／稅務管轄區的稅務當局。
- An account holder should report all changes in his/her tax residency status to the reporting financial institution. 如帳戶持有人的稅務居民身分有所改變，應盡快將所有變更通知申報金融／財務機構。
- If space provided is insufficient, continue on additional sheet(s). Information in Section 1 & 5 marked with (^) are required to be reported by the reporting financial institution to the Inland Revenue Department. 如這份表格上的空位不夠應用，可另紙填寫。在1及5部份標有記號(^)的項目為申報金融／財務機構須向稅務局申報的資料。

- (1) **My Tax Residence is Hong Kong ONLY, with no tax residence in any other jurisdictions or countries (and my HKID number is my TIN).** 本人之稅務居住地只有香港，及沒有處於任何其他司法管轄區或國家的稅務居住地（而我的香港身份證號碼是我的稅務編號）。

Please tick one. 請選一項。

- ☐ **Yes 是 (you may skip (2). 你可略過 (2).)**
☐ **No 否 (please complete (2). 請填寫 (2).)**

- (2) Complete the following table indicating 提供以下資料，列明：

- (a) each country/jurisdiction (including Hong Kong) where the account holder is a resident for tax purposes; and 帳戶持有人作為稅務居民的國家／司法管轄區(包括香港)；及
(b) the account holder's TIN for each country/jurisdiction indicated. 該國家／稅務管轄區發給帳戶持有人的稅務編號。

If the account holder is a tax resident of Hong Kong, the TIN is the Hong Kong Identity Card Number (HKID). 如帳戶持有人是香港稅務居民，稅務編號是帳戶持有人的香港身份證號碼。

If a TIN is unavailable, provide the appropriate reason A, B or C 如沒有提供稅務編號，必須填寫合適的理由：

#	Reason 理由 A	The country/jurisdiction where the account holder is a resident for tax purposes does not issue TINs to its residents. 帳戶持有人的國家／稅務管轄區並沒有向其居民發出稅務編號。
	Reason 理由 B	The account holder is unable to obtain a TIN. Explain why the account holder is unable to obtain a TIN if you have selected this reason. 帳戶持有人不能取得稅務編號。如選取這一理由，解釋帳戶持有人不能取得稅務編號的原因。
	Reason 理由 C	TIN is not required. Select this reason only if the authorities of the country/jurisdiction of tax residence do not require the TIN to be disclosed. 帳戶持有人毋須提供稅務編號。國家／稅務管轄區的主管機關不需要帳戶持有人披露稅務編號。

Country/Jurisdiction of Tax Residence [^] 國家／稅務管轄區 [^]		TIN [^] 稅務編號 [^]	Enter Reason A, B or C# if no TIN is available 如沒有提供稅務編號， 填寫理由A、B或C#	Explain why the account holder is unable to obtain a TIN if you have selected Reason B 如選取理由B，解釋帳戶持有人 不能取得稅務編號的原因
1				
2				
3				
4				
5				

If you have any foreign indicia (e.g. nationality, place of birth, residential address/correspondence/office address, contact number, etc...), please provide your explanation for not being a tax resident of the country/jurisdiction. 如果您有任何外籍標記（例如：國籍、出生地點、住宅/通訊/辦公地址、聯繫電話等），請在以下方框內解釋不屬於此國家/司法管轄區的稅務居民之原因。

--

Declaration 聲明:

Personal Information Collection Statement 收集個人資料聲明

The information provided by the Member of the Scheme on this application form or other forms prescribed by YF Life Trustees Limited ("Trustee") and details of any transactions or dealings by such Member may be held by the Trustee for the purposes of processing their participation in the Scheme and providing administrative, computer or any other services as may be considered necessary in connection with the MPF operation, and may also be used for observing any legal, governmental or regulatory requirements of any relevant jurisdiction (including any disclosure or notification requirements to which any recipient of the data is subject) and for providing information for the dispatch of information on MPF products or services from the Trustee. Please note that failure to provide any information requested by the Trustee may result in the Trustee not being able to process your process your participation in the Scheme.

Your personal information collected by or held by the Trustee may be transferred or disclosed by the Trustee to any of the following persons (whether within or outside Hong Kong) for the purposes as specified above or to governmental / regulatory bodies (whether within or outside Hong Kong) for them to carry out their governmental / regulatory functions: (1) The Trustee group companies and their associated / affiliated companies; (2) governmental / regulatory bodies and law enforcement agencies; and (3) crime prevention organisations and their members/participants; and (4) service providers and selected persons which are under a duty of confidentiality to the Trustee.

Members have a right to require access to and correction of their company or personal data or to request that their company or personal data not be used for direct marketing purposes by giving written notice to the Trustee at the address at 27/F, 33 Lockhart Road, Wanchai, Hong Kong. The Trustee may charge a reasonable fee for the processing of such request.

計劃成員在本申請表或在萬通信託有限公司(下稱「受託人」)所指定表格提供的資料及該等人士的交易詳情可由受託人保留,以作為批核參加本計劃申請之用途,並可用作提供行政、電腦或其他因強積金運作而需要的服務,並可用作遵行任何有關適用司法管轄區的法律、政府或監管規定(包括任何人所收取到的資料披露及通知規定);及提供受託人用作發放其強積金產品或服務資料。

請注意,閣下必須提供受託人所需的個人資料,否則,受託人將不能處理閣下之參加本計劃申請。

受託人可能為達到上述目的或讓政府/監管機構(不論在香港或海外)執行其職務而向以下任何一方(不論在香港或海外)轉移或透露由受託人收集或持有屬於閣下的個人資料:(1)受託人集團成員公司及其關聯或相關公司;(2)政府部門或監管機構和執法機構;及(3)防犯罪組織及其會員/參與者;及(4)與受託人有保密協議的服務提供者及其他人士。

計劃成員有權查閱及更正其公司或個人資料,閣下可致函受託人要求其公司或個人資料不得使用於直接促銷用途,並呈交至香港灣仔駁克道33號27樓。處理上述要求時,受託人可能會收取合理費用。

Upon receipt of this application form, the Trustee will report the relevant information to the MPFA accordingly. The Member then has the obligation to make contributions as required by the Mandatory Provident Fund Scheme Ordinance.

受託人接獲本申請書後,便會向積金局報告有關資料,成員其後須依強制性公積金計劃條例履行供款責任。

I have read and understood the MPF Scheme Brochure.

本人已閱讀並明白強積金計劃說明書的內容。

WARNING: It is a serious offence under the Inland Revenue Ordinance if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. Heavy penalty may apply upon conviction.

警告:根據《稅務條例》,如任何人在作出自我證明時,在明知一項陳述在要項上屬具誤導性、虛假或不正確,或罔顧一項陳述是否在要項上屬具誤導性、虛假或不正確下,作出該項陳述,即屬嚴重罪行。一經定罪,可致重罰。

WARNING: Under section 43E of the Ordinance, a person who, in any document given to the Mandatory Provident Fund Schemes Authority or an approved trustee, knowingly or recklessly makes a statement which is false or misleading in a material respect commits an offence and is liable to a maximum penalty of a \$100,000 fine and one year's imprisonment on the first conviction and a \$200,000 fine and two years' imprisonment on each subsequent conviction. A person who knowingly and wilfully makes a statutory declaration false in a material particular also commits an offence under section 36 of the Crimes Ordinance (Cap 200) and is liable on conviction to imprisonment for two years and to a fine.

警告:根據《條例》第43E條,任何人在給予強制性公積金計劃管理局或核准受託人的任何文件中,明知或罔顧後果地作出在要項上屬虛假或具誤導性的陳述,即屬犯罪。首次定罪者,最高可處罰款\$100,000及監禁一年;其後每次定罪,最高可處罰款\$200,000及監禁兩年。根據《刑事罪行條例》(第200章)第36條,任何人明知而故意在法定聲明中作出在要項上屬虛假的陳述,亦屬犯罪。一經定罪,可處監禁兩年及罰款。

Name of Applicant

申請人姓名

:

Authorized Signature

授權人簽署

:

(Your signature should be the same as that given in the attached Participation Agreement and will be used to verify your future correspondences with us. 此簽署式樣必須與隨附之參與協議書上的簽署相同並將用於核對您日後提交給本公司的文件)

Date (MM/DD/YY)

日期(月/日/年)

:

Name of Registered Subsidiary Intermediary

註冊強制性公積金中介人姓名

:

Consultant Code

顧問編號

This application form should only be issued in conjunction with the MPF Scheme Brochure.

本申請書必須連同強積金計劃說明書一併發出。

Remarks 備註：

- To avoid any delay in scheme application processing, please check the completeness of the following information and submit it to us:-

為避免延誤有關計劃申請程序，請核對以下資料並交回本部：-

1. The **original** copy of this Application Form. Please note that a faxed copy will not be accepted.
此計劃申請書的正本。敬請注意：本部不接受計劃申請書的傳真本。
2. Completed and Signed Participation Agreement;
已填妥及簽妥的參與協議書；
3. HKID / Passport Copy; (Please stamp "COPY" on to the image of the photo in the copy)
香港身份證 / 護照副本；（請於副本上的人像上面印上「COPY」）
4. Proof of Residential Address; (e.g. utility bill or bank statement within recent 3 months)
住址證明（例如：最近三個月之公用事務賬單或銀行月結單）
5. Completed Scheme Member's Request for Fund Transfer Form (MPF(S)-P(M)) or Employee Choice Arrangement ("ECA") – Transfer Election Form (MPF(S)-P(P)) or Scheme Member's Request For Account Consolidation Form (MPF(S)-P(C)).
填妥之計劃成員資金轉移申請表 (MPF(S)-P(M))或「僱員自選安排」— 轉移選擇表格(MPF(S)-P(P)) 或計劃成員整合個人帳戶申請表(MPF(S)-P(C))。
6. Completed MPF Customer Declaration Form (If this application is conducted by MPF subsidiary intermediary);
填妥之強積金客戶聲明書(倘本申請經附屬中介人處理)；
7. Please initial next to any corrections you make on this form.
如有任何刪改，請於刪改處旁簽署。

PARTICIPATION AGREEMENT FOR PERSONAL ACCOUNT MEMBER
個人帳戶成員參與協議

THIS PARTICIPATION AGREEMENT is made on _____ (Date)

本協議於 _____ (日期) 由下列雙方簽訂

BETWEEN 有關雙方:

- (1) YF LIFE TRUSTEES LIMITED, whose registered office is at 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong (the "Trustee"); and
萬通信託有限公司，其註冊辦事處位於香港灣仔駱克道33號萬通保險大廈27樓（下稱「受託人」）；及
- (2) The Applicant of Personal Account Member, whose name and address are given in the Application Form attached hereto (the "PM").
個人帳戶成員申請人（下稱「參與成員」），其名稱及地址填寫在計劃之申請書內。

RECITALS 敘文:

- (A) The Trustee is the Trustee of the Mass Mandatory Provident Fund Scheme (the "Master Trust Scheme"), which was established by a deed ("the Deed") dated 27 January 2000 made by the Trustee as amended from time to time.
萬全強制性公積金計劃（下稱「集成信託計劃」）依據於2000年1月27日由其受託人以不時修改的有關契約（下稱「有關契約」）成立，受託人為集成信託計劃的受託人。
- (B) The PM wishes to join the Master Trust Scheme in order to establish a retirement benefits scheme (the "Participating Scheme") for his or her own benefit as a personal account member.
參與成員希望以個人帳戶成員參與集成信託計劃，用以成立為保障其利益之退休保障計劃（下稱「參與計劃」）。
- (C) The Participating Scheme shall be governed by the Deed and this Participation Agreement.
參與計劃將受有關契約及本參與協議規限。

PROVISIONS 條文:

1. Unless otherwise stated, words and expressions used in this Participation Agreement (including the Recitals) shall have the meanings given to them in the Deed.
除非另有規定，本參與協議中使用的文字和表述（包括敘文）應具有有關契約所給予的涵義。
2. The PM hereby establishes a Participating Scheme with effect from Effective Date specified in the Application Form, to be governed by the terms of the Deed and this Participation Agreement.
參與成員現成立一個參與計劃，於申請書的生效日起生效，並受有關契約及本參與協議的條款規限。
3. The PM hereby covenants with the Trustee to comply with and be bound by the provisions of the Deed and this Participation Agreement and all applicable laws and regulations.
參與成員現成立一個參與計劃，於申請書的生效日起生效，並受有關契約及本參與協議的條款規限。
4. The PM warrants that the information from time to time to be provided by the PM in relation to Investment Mandates, Switching Instruction Forms and otherwise will be correct in all respects.
參與成員保證，由參與成員就不時提供的投資授權、轉換指令表格及其他資料在所有方面均是正確的。
5. Subject to the provisions of the Deed and this Participation Agreement, the PM undertakes and agrees to hold the Trustee indemnified against any and all proceeding, costs, charges, liabilities and expenses occasioned by any and all actions, claims, demands or proceedings in connection with the Master Trust Scheme or the Participating Scheme either:
在有關契約及本參與協議條款的規限下，參與成員承諾且同意，對於任何和所有訴訟、訟費、收費、債項和開支，只要上述各項是因發生下列事件而引起與集成信託計劃或本參與協議有關的任何和所有法律行動、索償、要求或法律訴訟所導致的，一概會向受託人作出賠償：
 - (a) arising out of the breach by the PM of the warranty referred to in paragraph 4; or
因參與成員違反第4條所述的保證而引起的；或
 - (b) as a result of any failure or omission on the part of the PM to duly and punctually perform or observe any obligations pursuant to the Deed and this Participation Agreement or otherwise so far as they relate to the PM.
因參與成員未能妥善及準時地履行或遵守依照有關契約及本參與協議之任何責任或與參與成員相關之責任所造成的失誤或遺漏。
6. The PM undertakes and agrees to pay all fees and expenses which are payable by it under the terms of the Deed and this Participation Agreement.
參與成員承諾且同意支付其在有關契約及本參與協議條款下應該支付的所有費用和開支。

7. The PM hereby acknowledges that :

參與成員確認：

- (a) He/she is aware that YF Life Insurance International Ltd. ("YF Life") is the promoter of the Master Trust Scheme and its registered office is at 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong. YF Life, the immediate holding company of the Trustee, is a registered principal intermediary with the Mandatory Provident Fund Schemes Authority (MPF Registration No.: IC000218) and is carrying on life insurance business.

他/她已得悉萬通保險國際有限公司（下稱「萬通保險」）是集成信託計劃的推銷商，其註冊辦事處位於香港灣仔駱克道33號萬通保險大廈27樓。作為受託人的直屬控股公司，萬通保險是強制性公積金計劃管理局的註冊主事中介人（強積金中介人註冊號碼: IC000218），主要經營人壽保險業務。

- (b) The registered subsidiary intermediary ("Intermediary") mentioned in the "MASS Mandatory Provident Fund Scheme Personal Account Application Form" ("Application Form"), completed for the PM for the purpose of joining the Master Trust Scheme, is appointed by YF Life to distribute the Master Trust Scheme, and to invite and induce another person to make a material decision related to the matters set out in section 34F(5) of the Mandatory Provident Fund Schemes (Amendment) Ordinance 2012.

為參與集成信託計劃，替參與成員填妥的「萬全強制性公積金計劃個人帳戶申請書」（下稱「申請書」）當中提及的註冊強制性公積金附屬中介人（下稱「中介人」）是由萬通保險委任，負責分發集成信託計劃及邀請和誘使其他人士作出與2012年強制性公積金（修訂）條例第34F(5)條中所述的事項有關的重要決定。

- (c) The Intermediary has provided his/ her business card to the PM.

中介人已向參與成員提供他/她的名片。

- (d) In respect of the invitation and inducement mentioned in clause 7(b) hereinabove, the Intermediary will be compensated by way of commission and/or other monetary benefits which will not be different depending on the choices of the constituent funds made by the PM.

就上述第7(b)條提及的邀請和誘使，中介人將會獲得佣金及/或其他金錢利益作為報酬，而該報酬不會因應參與成員對成分基金的選擇而有差異。

8. This Participation Agreement shall be terminated in accordance with Rule 19 of the Deed.

按照有關契約第19條，本參與協議可被終止。

9. The Application Form shall form part of this Participation Agreement.

申請書將構成本參與協議的一部份。

10. Subject to the approval of the Mandatory Provident Fund Scheme Authority, the Trustee can amend this Participating Agreement from time to time by way of notice to the PM before any proposed amendments shall take effect.

在強制性公積金計劃管理局給予批准的規限下，受託人可對本參與協議不時作出修改，但須在任何建議中的修訂向參與成員發出通知。

11. This Participation Agreement shall be governed by the laws of Hong Kong.

本參與協議應受香港法律約束。

IN WITNESS whereof this Participation Agreement has been entered into the day and year first above written.

本參與協議已在本文文件首頁所列的日期簽訂，以茲證明。

Signed by the Personal Account Member
個人帳戶成員簽署

For and on behalf of 代表
YF LIFE TRUSTEES LIMITED 萬通信託有限公司

Signature 簽署

Authorized Signature(s) 授權人簽署

-End 完-

PARTICIPATION AGREEMENT FOR PERSONAL ACCOUNT MEMBER
個人帳戶成員參與協議

THIS PARTICIPATION AGREEMENT is made on _____ (Date)

本協議於 _____ (日期) 由下列雙方簽訂

BETWEEN 有關雙方:

- (1) YF LIFE TRUSTEES LIMITED, whose registered office is at 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong (the "Trustee"); and
萬通信託有限公司，其註冊辦事處位於香港灣仔駱克道33號萬通保險大廈27樓（下稱「受託人」）；及
- (2) The Applicant of Personal Account Member, whose name and address are given in the Application Form attached hereto (the "PM").
個人帳戶成員申請人（下稱「參與成員」），其名稱及地址填寫在計劃之申請書內。

RECITALS 敘文:

- (A) The Trustee is the Trustee of the Mass Mandatory Provident Fund Scheme (the "Master Trust Scheme"), which was established by a deed ("the Deed") dated 27 January 2000 made by the Trustee as amended from time to time.
萬全強制性公積金計劃（下稱「集成信託計劃」）依據於2000年1月27日由其受託人以不時修改的有關契約（下稱「有關契約」）成立，受託人為集成信託計劃的受託人。
- (B) The PM wishes to join the Master Trust Scheme in order to establish a retirement benefits scheme (the "Participating Scheme") for his or her own benefit as a personal account member.
參與成員希望以個人帳戶成員參與集成信託計劃，用以成立為保障其利益之退休保障計劃（下稱「參與計劃」）。
- (C) The Participating Scheme shall be governed by the Deed and this Participation Agreement.
參與計劃將受有關契約及本參與協議規限。

PROVISIONS 條文:

1. Unless otherwise stated, words and expressions used in this Participation Agreement (including the Recitals) shall have the meanings given to them in the Deed.
除非另有規定，本參與協議中使用的文字和表述（包括敘文）應具有有關契約所給予的涵義。
2. The PM hereby establishes a Participating Scheme with effect from Effective Date specified in the Application Form, to be governed by the terms of the Deed and this Participation Agreement.
參與成員現成立一個參與計劃，於申請書的生效日起生效，並受有關契約及本參與協議的條款規限。
3. The PM hereby covenants with the Trustee to comply with and be bound by the provisions of the Deed and this Participation Agreement and all applicable laws and regulations.
參與成員現成立一個參與計劃，於申請書的生效日起生效，並受有關契約及本參與協議的條款規限。
4. The PM warrants that the information from time to time to be provided by the PM in relation to Investment Mandates, Switching Instruction Forms and otherwise will be correct in all respects.
參與成員保證，由參與成員就不時提供的投資授權、轉換指令表格及其他資料在所有方面均是正確的。
5. Subject to the provisions of the Deed and this Participation Agreement, the PM undertakes and agrees to hold the Trustee indemnified against any and all proceeding, costs, charges, liabilities and expenses occasioned by any and all actions, claims, demands or proceedings in connection with the Master Trust Scheme or the Participating Scheme either:
在有關契約及本參與協議條款的規限下，參與成員承諾且同意，對於任何和所有訴訟、訟費、收費、債項和開支，只要上述各項是因發生下列事件而引起與集成信託計劃或本參與協議有關的任何和所有法律行動、索償、要求或法律訴訟所導致的，一概會向受託人作出賠償：
 - (a) arising out of the breach by the PM of the warranty referred to in paragraph 4; or
因參與成員違反第4條所述的保證而引起的；或
 - (b) as a result of any failure or omission on the part of the PM to duly and punctually perform or observe any obligations pursuant to the Deed and this Participation Agreement or otherwise so far as they relate to the PM.
因參與成員未能妥善及準時地履行或遵守依照有關契約及本參與協議之任何責任或與參與成員相關之責任所造成的失誤或遺漏。
6. The PM undertakes and agrees to pay all fees and expenses which are payable by it under the terms of the Deed and this Participation Agreement.
參與成員承諾且同意支付其在有關契約及本參與協議條款下應該支付的所有費用和開支。

7. The PM hereby acknowledges that :

參與成員確認：

- (a) He/she is aware that YF Life Insurance International Ltd. ("YF Life") is the promoter of the Master Trust Scheme and its registered office is at 27/F, YF Life Tower, 33 Lockhart Road, Wanchai, Hong Kong. YF Life, the immediate holding company of the Trustee, is a registered principal intermediary with the Mandatory Provident Fund Schemes Authority (MPF Registration No.: IC000218) and is carrying on life insurance business.

他/她已得悉萬通保險國際有限公司（下稱「萬通保險」）是集成信託計劃的推銷商，其註冊辦事處位於香港灣仔駱克道33號萬通保險大廈27樓。作為受託人的直屬控股公司，萬通保險是強制性公積金計劃管理局的註冊主事中介人（強積金中介人註冊號碼: IC000218），主要經營人壽保險業務。

- (b) The registered subsidiary intermediary ("Intermediary") mentioned in the "MASS Mandatory Provident Fund Scheme Personal Account Application Form" ("Application Form"), completed for the PM for the purpose of joining the Master Trust Scheme, is appointed by YF Life to distribute the Master Trust Scheme, and to invite and induce another person to make a material decision related to the matters set out in section 34F(5) of the Mandatory Provident Fund Schemes (Amendment) Ordinance 2012.

為參與集成信託計劃，替參與成員填妥的「萬全強制性公積金計劃個人帳戶申請書」（下稱「申請書」）當中提及的註冊強制性公積金附屬中介人（下稱「中介人」）是由萬通保險委任，負責分發集成信託計劃及邀請和誘使其他人士作出與2012年強制性公積金（修訂）條例第34F(5)條中所述的事項有關的重要決定。

- (c) The Intermediary has provided his/ her business card to the PM.

中介人已向參與成員提供他/她的名片。

- (d) In respect of the invitation and inducement mentioned in clause 7(b) hereinabove, the Intermediary will be compensated by way of commission and/or other monetary benefits which will not be different depending on the choices of the constituent funds made by the PM.

就上述第7(b)條提及的邀請和誘使，中介人將會獲得佣金及/或其他金錢利益作為報酬，而該報酬不會因應參與成員對成分基金的選擇而有差異。

8. This Participation Agreement shall be terminated in accordance with Rule 19 of the Deed.

按照有關契約第19條，本參與協議可被終止。

9. The Application Form shall form part of this Participation Agreement.

申請書將構成本參與協議的一部份。

10. Subject to the approval of the Mandatory Provident Fund Scheme Authority, the Trustee can amend this Participating Agreement from time to time by way of notice to the PM before any proposed amendments shall take effect.

在強制性公積金計劃管理局給予批准的規限下，受託人可對本參與協議不時作出修改，但須在任何建議中的修訂向參與成員發出通知。

11. This Participation Agreement shall be governed by the laws of Hong Kong.

本參與協議應受香港法律約束。

IN WITNESS whereof this Participation Agreement has been entered into the day and year first above written.

本參與協議已在本文文件首頁所列的日期簽訂，以茲證明。

Signed by the Personal Account Member
個人帳戶成員簽署

For and on behalf of 代表
YF LIFE TRUSTEES LIMITED 萬通信託有限公司

Signature 簽署

Authorized Signature(s) 授權人簽署

-End 完-

Note 注意:

1. **This form is for subsidiary intermediaries' use only. Not applicable for enrollments, applications, switchings or redemptions conducted solely by customer himself or herself.** 本表格只適用於附屬中介人，並不適用於經客戶自行處理的參與、轉移或贖回申請。
2. This declaration form is applicable to the conducting of regulated activities under the Guidelines on Conduct Requirements for Registered Intermediaries ("Guidelines") issued by Mandatory Provident Fund Schemes Authority ("MPFA"). 本聲明書適用於根據強制性公積金計劃管理局(下稱「積金局」)所發出的註冊中介人操守要求(下稱「指引」)下訂明之受規管活動。
3. Please complete in BLOCK LETTERS and tick ✓ the appropriate boxes. 請用正楷填寫，並於適當的方格內加上「✓」號。
4. The completed declaration form must be returned with Transfer Form, Application Form for Non-regular Voluntary Contribution, Redemption Form Voluntary Contribution or fund switching form to YF Life Trustees Limited ("Trustee"). 請把填妥的聲明書連同轉移申請表，非規律性自願供款申請表格，自願性供款贖回表格或基金轉換表格一併寄交萬通信託有限公司(下稱「受託人」)。

A. Personal information 個人資料

Name of customer (English) : _____
客戶姓名 (中文): _____

B. Disclosure to the customer 向客戶披露

1. YF Life Insurance International Ltd. ("YF Life") is the promoter of the Mass Mandatory Provident Fund Scheme ("Scheme") and its registered office is at 27th Floor, 33 Lockhart Road, Wanchai, Hong Kong. YF Life, the immediate holding company of the Trustee, is a registered principal intermediary with the MPFA (MPF Registration No.: IC000218) and is carrying on life insurance business. 萬通保險國際有限公司(下稱「萬通保險」)是萬全強制性公積金計劃(下稱「本計劃」)的推銷商，其註冊辦事處位於香港灣仔駱克道 33 號 27 樓。作為受託人的直屬控股公司，萬通保險是積金局的註冊主事中介人(強積金中介人註冊號碼: IC000218)，主要經營人壽保險業務。
2. The registered subsidiary intermediary ("Intermediary") as referred to in this declaration form below is appointed by YF Life to distribute the Scheme, and to invite and induce another person to make a material decision related to the matters set out in section 34F(5) of the Mandatory Provident Fund Schemes (Amendment) Ordinance 2012. 在本聲明書提及的註冊強制性公積金附屬中介人(下稱「中介人」)是由萬通保險委任，負責分發本計劃及邀請和誘使其他人作出與 2012 年強制性公積金(修訂)條例第 34F(5)條中所述的事項有關的重要決定。
3. The Intermediary has provided his/ her business card to the customer (as referred to hereabove). 中介人已向上方提及的客戶提供他/她的名片。
4. In respect of the invitation and inducement mentioned in clause 2 hereinabove, the Intermediary will be compensated by way of commission and/or other monetary benefits which will not be different depending on the choices of the constituent funds made by the customer. 就上述第 2 條提及的邀請和誘使，中介人將會獲得佣金及/或其他金錢利益作為報酬，而該報酬不會因應客戶對成分基金的選擇而有差異。

Part C to E to be completed by the Intermediary C 部至 E 部由中介人填寫

C. Clients with special needs^ 需特別關注客戶^

According to the Guidelines, customers who are illiterate, with low level (primary level or below) of education, visually or otherwise impaired in a manner that affects their ability to make the relevant key decision independently are regarded as clients with special needs. 根據指引，任何有語文困難、低學歷(小學程度或以下)、有視力或其他肢體受損的客戶，而該等情況影響其獨立地作出強積金相關的重要決定的能力，均被視作「需特別關注客戶」。

^ According to The Guidelines, issued under section 6H of the Mandatory Provident Fund Schemes Ordinance, a registered intermediary should provide extra care of, and support for, clients with special needs during the sales and marketing process relating to the making of a key decision. A key decision for this purpose refers to one of the following decisions:
根據基於強制性公積金計劃條例第 6H 條而制訂的指引，強積金中介人在進行有關強積金的重要決定的銷售或推廣時，需額外謹慎照顧「需特別關注客戶」及提供支援。所謂「有關強積金的重要決定」，是指以下任何一項：
(a) choosing a particular constituent fund; 選擇某一特定的成分基金;
(b) making a transfer that would involve a transfer out of a guaranteed fund; 作出轉移時涉及從現有強積金賬戶轉出保證基金;
(c) making an early withdrawal of accrued benefits from the MPF System; or 從強積金體系中提早申索累算權益; 或
(d) making how much voluntary contributions into a particular registered scheme or a particular constituent fund. 向某一特定的註冊計劃或某一特定的成分基金注入何等金額之自願性供款。

- ☐ Not applicable. The customer is not a *client with special needs*. 不適用。客戶並不是「需特別關注客戶」。
(Proceed to Section D. 下往 D 部。)
- ☐ As a customer with special needs, the Intermediary has offered the customer the following options and the customer's decision on the options is marked as follow. 作為「需特別關注客戶」，中介人已向客戶提供下列選擇，而客戶對於該選擇的決定如下。
- ☐ to be accompanied by a companion to witness the relevant sales process and constituent fund selection process;
由一位朋友見證相關銷售及成分基金選擇過程；
- _____ Name of witness 見證人姓名 _____ Signature of witness 見證人簽署 _____ Date 簽署日期
- ☐ to have an additional member of staff to witness the relevant sales process and constituent fund selection process; or
由額外一名職員見證相關銷售及成分基金選擇過程；或
- _____ Name of staff 職員姓名 _____ Signature of staff 職員簽署 _____ Date 簽署日期
- ☐ the customer decides not choosing the aforesaid choices by his/her own discretion. 客戶自行決定不選取上述選擇。

D. Transfer into the guaranteed fund provided under the Scheme ("Guaranteed Fund") 將權益轉入本計劃內的保證基金(「保證基金」)

- ☐ Not applicable. Customer does not transfer fund into the Guaranteed Fund. 不適用。客戶沒有將權益轉入保證基金內。
(Proceed to Section E. 下往 E 部。)
- ☐ Customer understands and confirms that the Intermediary has: 客戶明白及確認中介人已:
- (i) explained the terms and conditions of the Guaranteed Fund with a particular focus on the qualifying conditions;
解釋保證基金的條款及條件，特別是附帶條件；
 - (ii) explained the circumstances when the customer will or will not meet the qualifying condition of the Guaranteed Fund;
解釋在甚麼情況下客戶會或不會符合保證基金的附帶條件；
 - (iii) explained the greater counterparty or credit risks associated with the guarantees based on an insurance policy as compared to those based on a unit trust. 解釋與其他以單位信託為基礎的基金相比，屬保險單形式的保證基金涉及較大交易對手失責風險或信貸風險。

E. Transferring out of guaranteed funds 從現有強積金賬戶轉出保證基金

- ☐ Not applicable. Customer does not currently have investments in any guaranteed funds. 不適用。客戶現時沒有投資於任何保證基金。
(Proceed to Section F. 下往 F 部。)
- ☐ Customer understands and confirms that the Intermediary has: 客戶明白及確認中介人已:
- (i) warned the customer that the transfer of the accrued benefits out of that guaranteed fund may cause some or all of the guarantee conditions not being satisfied, thus resulting in the loss of the guarantee.
警告客戶從保證基金轉出累積權益可以引致部份或全部保證條件不符合，因而喪失保證的回報；
 - (ii) advised the customer to check the offering document of his or her original scheme or consult his or her trustee before transferring his or her accrued benefits out of that guaranteed fund.
從保證基金轉出其累積權益前，建議客戶查閱其原有計劃的要約文件，或向其受託人查詢；
 - (iii) informed the customer the consequences of the termination of his/her investment in the guaranteed fund. The customer confirms that he or she understands the consequences of such termination.
告之客戶終止投資於保證基金的後果。客戶確認他或她明白上述終止的後果。

F. Acknowledgment and Signature 確認及簽署

The undersigned customer understands and confirms that:

- During sales process and constituent fund selection process, **the Intermediary has not given any advice on constituent fund to the customer.**
在銷售及成分基金選擇過程期間，**中介人沒有向客戶提供任何成分基金方面的意見。**
- The information given in this form / and its attachment (if any) is correct and complete.
本表格 / 及隨附文件(如有)所提供的資料均屬正確無訛且並無缺漏。
- The customer has received a copy of the latest version of the offering document of the Scheme, and was advised to read carefully and understand the information contained therein prior to making the transfer and any other key MPF decisions.
客戶已收妥本計劃的最新版本之銷售文件，亦明白在作出累積權益轉移及任何其他重要之強積金決定前，應先仔細閱讀及充分理解銷售文件內所刊載的資訊。
- The customer understands the timeframe involved in the transfer process and there will be a time lag during which the accrued benefits (if any) will not be invested. In any case, the customer has the right to seek professional financial advice when in doubt. 客戶明白轉移手續需時處理，期間將令累積權益(如有)出現投資真空期。無論如何，有關投資方面的疑問，客戶有權尋求專業投資意見。
- The customer understands the rationale related to transfer or enroll in the MASS MPF Scheme. The advice given to the customer is based on the rationale of "scheme and fund choices/ fund management fees/ employer and member services/ other (if any) _____ (please specify). 客戶明白有關轉移或參與萬全強積金計劃的意見之理據。向客戶提供的意見乃基於*計劃及基金選擇/基金管理費/僱主及成員服務/其他(如有)_____ (請註明)的理據。

X _____
Signature of customer 客戶簽署

Date 日期

X _____
Signature of Intermediary 中介人簽署

Consultant Code 顧問編號

Date 日期

Note 註:

- * please delete if inappropriate 請刪除不適用者
- The copy of this form will be provided to the customer (as referred to the hereabove). 本表格的副本將會提供給上方提及的客戶。