

NOTES TO TRANSFER OF BENEFITS BY SCHEME MEMBER
(for self-employed person, personal account holder or employee ceasing employment)
計劃成員轉移權益須知
(適用於自僱人士、個人帳戶持有人或終止受僱的僱員)

Please read the following **important notes** before completing this Form:

填寫本表格前，請先閱讀下列**重要資料**：

(1) Definition of terms 用詞定義：

- (a) "Contribution account" - an account in an MPF scheme which is mainly used to receive MPF contributions (both employer and employee portions) made by an employer for an employee and on behalf of the employee or by a self-employed person.
「供款帳戶」一指強積金計劃下主要用以接收僱主為僱員所作出以及代表僱員所作出的強積金供款（包括僱主及僱員部分）或自僱人士所作出的強積金供款的帳戶。
- (b) "Personal account" - an account in an MPF scheme which is mainly used to receive the accrued benefits transferred from another account(s).
「個人帳戶」一指強積金計劃下主要用以接收由另一帳戶轉入的累算權益的帳戶。
- (c) "Original trustee" (also known as "transferor trustee" in the Mandatory Provident Fund Schemes (General) Regulation ("the Regulation")) - the approved trustee of an MPF scheme from which your accrued benefits are to be transferred.
「原受託人」（在《強制性公積金計劃（一般）規例》（簡稱《規例》）中亦稱「轉移受託人」）一指轉出你的累算權益的強積金計劃的核准受託人。
- (d) "New trustee" (also known as "transferee trustee" in the Regulation) - the approved trustee of an MPF scheme to which your accrued benefits are to be transferred. If you elect to transfer your accrued benefits to another account within the same MPF scheme or to another MPF scheme under the same trustee, the new trustee on Form MPF(S)-P(M) will be the same as the original trustee.
「新受託人」（在《規例》中亦稱「承轉受託人」）一指轉入你的累算權益的強積金計劃的核准受託人。如你選擇將累算權益轉移至同一強積金計劃的另一個帳戶或轉移至同一受託人的另一個強積金計劃，在第MPF(S)-P(M)號表格所述的新受託人將與原受託人相同。
- (e) "Original scheme" - the MPF scheme from which your accrued benefits are to be transferred.
「原計劃」一指轉出你的累算權益的強積金計劃。
- (f) "New scheme" - the MPF scheme to which your accrued benefits are to be transferred. If you elect to transfer your accrued benefits to another account within the same MPF scheme, the new scheme on Form MPF(S)-P(M) will be the same as the original scheme.
「新計劃」一指轉入你的累算權益的強積金計劃。如你選擇將累算權益轉移至同一強積金計劃的另一個帳戶，在第MPF(S)-P(M)號表格所述的新計劃將與原計劃相同。

- (2) If you are currently investing in an MPF guaranteed fund, a transfer of the accrued benefits out of that guaranteed fund may result in some or all of the guarantee conditions not being satisfied; thus affecting your entitlement to the guarantee. Please check the offering document of the original scheme or consult your original trustee for details.
如你現時投資於強積金保證基金，則從該保證基金轉出累算權益可能導致你不符合部分或所有保證條件，從而影響你享有保證的資格。有關詳情請查閱原計劃的要約文件或向原受託人查詢。

- (3) If you wish to transfer your accrued benefits from one MPF scheme to another, please be aware of how the transferred-in benefits will be invested. In general, the transferred-in benefits will be invested according to the default investment strategy ("DIS") if you either (a) do not give or have not given any investment instructions for the account to your new trustee or (b) have given investment instructions for the account to invest accrued benefits according to the DIS. Please approach your new trustee to seek clarification, where necessary. If you wish to change or specify an investment instruction for the account in the new scheme, please also approach the new trustee.
如欲把累算權益從一個強積金計劃轉移至另一個強積金計劃，請留意轉入帳戶的權益將會如何投資。一般而言，如你(a)沒有或尚未就有關帳戶向你的新受託人給予任何投資指示；或(b)已就有關帳戶給予投資指示，要求把累算權益按照預設投資策略投資，則轉入該帳戶的權益將按照預設投資策略投資。如有需要，請向新受託人查詢詳情。如欲就新計劃的帳戶更改或給予投資指示，亦請聯絡新受託人。

- (4) If you have reached, or are approaching, the age of 50 and your accrued benefits are currently invested according to the DIS of the scheme, you should be aware that the de-risking mechanism of the DIS starts at the age of 50. If the annual de-risking of your investment in the DIS and your transfer request take place at around the same time, the approved trustee of the scheme shall sequence the de-risking and the transfer request in accordance with its procedures and in compliance with the Mandatory Provident Fund Schemes Ordinance. Please consult the relevant approved trustee(s) if you wish to know the details of how the approved trustee(s) will handle these transactions.
如你已年滿或快將年滿50歲，而現時你的累算權益是按照計劃的預設投資策略投資，請留意預設投資策略的降低投資風險機制，會由計劃成員年滿50歲開始運作。如計劃的核准受託人在預設投資策略下按年降低你的投資風險的時間，與接獲你的轉移權益申請的時間相當接近，該計劃的核准受託人將根據其運作程序及在符合《強制性公積金計劃條例》規定的情況下，訂定處理降低風險及轉移權益的次序。如欲瞭解核准受託人如何處理該等交易，請向相關核准受託人查詢詳情。

- (5) Please ensure that you have a personal account or a contribution account in the new scheme. Otherwise, you have to enrol in that scheme before you submit Form MPF(S)-P(M) to the new trustee.
請確保你在新計劃已開立個人帳戶或供款帳戶。否則，你在向新受託人提交第MPF(S)-P(M)號表格之前，便須登記參加該新計劃。

- (6) If you wish to transfer-out the accrued benefits from more than one accounts, you should submit a separate Form MPF(S)-P(M) for each of those accounts.
如欲從多於一個帳戶轉出累算權益，請就每個帳戶分別提交一份第MPF(S)-P(M)號表格。

- (7) If you wish to transfer-out the accrued benefits from your contribution account during employment, you should complete Form MPF(S)-P(P).
如欲在現職期間從你的供款帳戶轉出累算權益，請填寫第MPF(S)-P(P)號表格。

- (8) For each account, a scheme member should transfer the entirety of his accrued benefits therein in a lump sum except the part of the accrued benefits derived from voluntary contributions which the scheme member may elect to withdraw in accordance with the governing rules of the original scheme.
就每一個帳戶，除了由自願性供款所產生的累算權益或可根據原計劃管限規則選擇提取外，計劃成員應把帳戶內的所有累算權益整筆轉移。

- (9) In order to prevent a third party from filling in incorrect information, please **DO NOT sign on a blank form**. After the completed Form MPF(S)-P(M) has been received by the new trustee, the administration procedures taken by the approved trustees may not be reversible.
為免被第三者填上不正確的資料，**請勿在空白的表格上簽署**。在新受託人收到已填妥的第MPF(S)-P(M)號表格後，之前由核准受託人採取的行政步驟未必能夠撤銷。

- (10) If any information provided on Form MPF(S)-P(M) (including the signature) is incorrect or incomplete, the approved trustees may not be able to process your benefit transfer request.
若你在第 MPF(S)-P(M) 號表格上所提供的任何資料（包括簽署）不正確或不完整，受託人可能無法處理你的權益轉移要求。
- (11) Please refer to the publication of the Mandatory Provident Fund Schemes Authority ("MPFA") available from the MPFA website (www.mpfa.org.hk) for the factors to consider when choosing a scheme and the potential risks involved in MPF investment.
有關選擇計劃時各項考慮因素及強積金投資的潛在風險，請參閱強制性公積金計劃管理局（「積金局」）網站（www.mpfa.org.hk）的相關宣傳刊物。
- (12) Information about the new scheme is set out in the offering document of that scheme. This information will assist you in making a decision about whether to make a transfer of accrued benefits to that scheme. Please contact the relevant approved trustee for enquiries about account details and information on specific MPF schemes or funds.
新計劃的要約文件載有該計劃的資料，這些資料將有助你決定是否把累算權益轉移至該計劃。如欲查詢帳戶詳情及個別強積金計劃或基金的資料，請聯絡相關核准受託人。
- (13) If you wish to make enquiries or seek assistance in relation to your election to transfer benefit, please contact your original trustee or new trustee. For general enquiries regarding benefit transfer, you may contact the MPFA via e-mail: mpfa@mpfa.org.hk or hotline: 2918 0102.
如欲就你的權益轉移申請作出查詢或尋求協助，請聯絡你的原受託人或新受託人。有關權益轉移的一般查詢，可聯絡積金局（電郵地址：mpfa@mpfa.org.hk或熱線電話：2918 0102）。

Explanatory Notes

註釋

- (1) If you do NOT possess a HKID Card, please fill in your name as shown on your passport.
如你沒有香港身份證，請填上你在護照上的姓名。
- (2) Please note that the transfer request may not be processed if the name of the original trustee, the name of the original scheme, your scheme member's account number in the original scheme, type of MPF account, the name of your former employer or the employer's identification number is not provided or is incorrect. This information can be found:
請注意，如你沒有提供原受託人名稱、原計劃名稱、原計劃成員帳戶號碼、強積金帳戶類別、前任僱主名稱或僱主識別號碼，或所提供的資料有誤，則此項轉移要求或不獲處理。你可透過以下途徑獲取有關資料：
(a) in your membership certificate, notice of acceptance, or notice of participation; or 查閱成員證明書、接納通知或參與通知；或
(b) in your annual benefit statement, or other statements provided by the approved trustee; or 查閱周年權益報表或核准受託人提供的其他報表；或
(c) through the member enquiry facilities available from the approved trustee. 核准受託人提供的成員查詢服務。
If you are in doubt, please contact your original trustee or your employer.
如有疑問，請聯絡你的原受託人或僱主。
- (3) The employer's identification number is the number assigned by the approved trustee to the employer concerned. Approved trustees may use different names for this number (e.g. account number, company code, contract number, employer account number, employer code, employer ID, employer number, MPF client number, participating plan number, plan number, scheme number, scheme ID, sub-scheme number). The number can be found in the statements issued by the approved trustees or through the member enquiry facilities available from the approved trustee. If you are in doubt, please contact your approved trustee or your employer.
僱主識別號碼即核准受託人為有關僱主編配的號碼。核准受託人或會使用不同名稱來設定此號碼（例如帳戶編號、僱主編號、合約編號、強積金客戶編號、參與計劃編號、計劃編號、附屬計劃編號）。你可查閱核准受託人發出的報表或透過核准受託人提供的成員查詢服務獲取該號碼。
如有疑問，請聯絡你的核准受託人或僱主。
- (4) The transfer request may not be processed if the name of the new trustee, the name of the new scheme or your scheme member's account number in the new scheme is not provided or is incorrect. The information can be found:
如你沒有提供新受託人名稱、新計劃名稱或新計劃成員帳戶號碼，或所提供的資料有誤，則此項轉移申請或不獲處理。你可透過以下途徑獲取有關資料：
(a) in your membership certificate, notice of acceptance, or notice of participation; or 查閱成員證明書、接納通知或參與通知；或
(b) in your annual benefit statement, or other statements provided by the approved trustee; or 查閱周年權益報表或核准受託人提供的其他報表；或
(c) through the member enquiry facilities available from the approved trustee. 核准受託人提供的成員查詢服務。
You may, however, leave the scheme member's account number blank if you have recently enrolled in the scheme and have not been notified of the new account number. If you are in doubt, please contact your new trustee.
不過，如你最近才參加計劃，並未獲悉新的成員帳戶號碼，則可留空此項。如有疑問，請聯絡你的新受託人。
- (5) A scheme member can check whether his existing MPF account contains any accrued benefits derived from voluntary contributions from his annual benefit statement issued by the original trustee to the scheme member. The scheme member can also check this information through the member enquiry facilities available from the approved trustee. If you are in doubt, please contact your original trustee.
計劃成員可在原受託人向計劃成員發出的周年權益報表上，獲知其現有強積金帳戶內是否有由自願性供款所產生的累算權益。計劃成員亦可透過核准受託人提供的成員查詢服務查核這項資料。如有疑問，請聯絡你的原受託人。
- (6) The signature must be the same as your specimen signature previously given to your original trustee. Please note that the transfer may not be processed if the signature provided in this Form does not match your specimen signature previously given to your original trustee. If you are in doubt, please contact your original trustee.
你的簽署必須與你之前給予原受託人的簽署式樣相同。請注意，若本表格上的簽署與你之前給予原受託人的簽署式樣不符，有關轉移或不獲處理。如有疑問，請聯絡你的原受託人。

Please complete Form MPF(S)-P(M) at page 1 to page 2 and submit it to the new trustee after completion.
請填妥載於第 1 頁至第 2 頁的第 MPF(S)-P(M) 號表格，並提交該表格予新受託人。

SCHEME MEMBER'S REQUEST FOR FUND TRANSFER FORM
(for self-employed person, personal account holder or employee ceasing employment)

計劃成員資金轉移申請表
(適用於自僱人士、個人帳戶持有人或終止受僱的僱員)

Sections 145, 146, 147, 148 and 149 of the Mandatory Provident Fund Schemes (General) Regulation ("the Regulation")
《強制性公積金計劃(一般)規例》(簡稱《規例》)第145、146、147、148及149條

- Please use BLOCK LETTERS to complete this Form. 請用英文大楷填寫本表格。
- *means delete whichever is inappropriate. Please insert "N.A." if not applicable. *請刪去不適用者。請在不適用處填上「不適用」。
- The personal data to be supplied in this Form are to be used for the purpose(s) of processing your election(s) of transfer as requested in this Form. 在本表格提供的個人資料，將被用作處理你在本表格內要求的轉移選擇。
- The personal data to be supplied in support of this election of transfer are to be used for processing your election of transfer. The personal data you supply may, for such purpose, be transferred to the approved trustee(s) concerned, the relevant service provider(s), and the government or regulatory bodies including the Mandatory Provident Fund Schemes Authority ("MPFA"). 你就此項轉移申請提供的個人資料，將用作處理你的轉移申請。你提供的個人資料可能會為該目的而轉交相關核准受託人、相關服務提供者，以及政府或規管機構，包括強制性公積金計劃管理局(「積金局」)。
- If necessary, you may seek assistance from the MASS MPF hotline at 2533 5522. 如有需要，歡迎致電萬全強積金熱線 2533 5522 查詢。

SECTION I – SCHEME MEMBER'S DETAILS 第I部 – 計劃成員資料

- Name (as shown on your Hong Kong Identity (HKID) Card ^{Note 1}) : Mr./Mrs./Ms.* (英文)
姓名(與你的香港身份證上的姓名相同^{註1}) : 先生/太太/女士* (中文)
- Identification 身份證明 (a) HKID Card number 香港身份證號碼 : (ONLY for member without HKID Card)
(b) Passport number 護照號碼 : (本欄僅供沒有香港身份證的成員填寫)
- Contact Phone Number 聯絡電話號碼 :
- Correspondence address (all correspondence will be sent to the following address) 通訊地址(所有通訊將寄往以下地址):
Flat/Room 室 Floor 樓層 Block 座 Name of Building 大廈
Street No. 街道號碼 Name of Street 街道 District 地區 Hong Kong 香港 / Kowloon 九龍 / N.T. 新界*

SECTION II – FUND TRANSFER INFORMATION 第II部 – 資金轉移資料

- MPF account information in the original scheme 原計劃的強積金帳戶資料
Name of original trustee ^{Note 2} 原受託人名稱^{註2} :
Name of original scheme ^{Note 2} 原計劃名稱^{註2} :
Type of MPF account (please select ONE of the following accounts and ✓ as appropriate):
強積金帳戶類別(請選擇以下其中一個帳戶並於適當方格內填上✓號):
☐ Personal account 個人帳戶 OR 或 ☐ Contribution account 供款帳戶
Scheme member's account number ^{Note 2} 計劃成員帳戶號碼^{註2} :
(6) Details of former employment (applicable for employee who wishes to transfer-out the accrued benefits from a contribution account after cessation of employment):
以往受僱詳情(適用於僱員在終止受僱後欲把供款帳戶內的累算權益轉出。):
Name of former employer 前任僱主名稱 :
Employer's identification number ^{Note 3} 僱主的識別號碼^{註3} :
(7) Details of self-employed status (applicable for self-employed person only):
自僱人士身份詳情(只適用於自僱人士):
Please indicate your reason of transfer and ✓ as appropriate 請說明你轉移的原因，並於適當方格內填上✓號
☐ Cessation of self-employment, with effect from 終止自僱，生效日期是 MM 月 DD 日 YYYY 年
☐ I will remain in self-employment and my accrued benefits will be transferred to another MPF scheme stated in section III(8). Contributions to the original scheme should be paid up to 本人將會維持自僱，並把本人的累算權益轉移至第III(8)部所述的另一個強積金計劃。本人向原計劃供款的最後日期是 MM 月 DD 日 YYYY 年

SECTION III – TRANSFER OPTIONS 第 III 部 – 轉移選擇

(8) MPF account information in the new scheme 新計劃的強積金帳戶資料:

I elect to transfer the accrued benefits derived from the mandatory contributions in my account stated in section II(5) to the following account *(Please select option (a), (b) OR (c) and ✓ as appropriate)*:

本人選擇把在第 II(5)部所述帳戶內由強制性供款所產生的累算權益轉移至以下帳戶 (請選擇(a)、(b)或(c), 並於適當方格內填上✓號):

<input type="checkbox"/> (a) To my contribution account with my new employer 轉移至本人新僱主就本人開立的供款帳戶
Name of new trustee ^{Note 4} 新受託人名稱 ^{註4} :
Name of new scheme ^{Note 4} 新計劃名稱 ^{註4} :
Scheme member's account number ^{Note 4} 計劃成員帳戶號碼 ^{註4} :
Name of new employer 新僱主名稱 :
Employer's identification number ^{Note 3} 僱主識別號碼 ^{註3} :
<input type="checkbox"/> (b) To my designated account in the new scheme 轉移至本人新計劃內的指定帳戶
Name of new trustee ^{Note 4} 新受託人名稱 ^{註4} :
Name of new scheme ^{Note 4} 新計劃名稱 ^{註4} :
Scheme member's account number ^{Note 4} 計劃成員帳戶號碼 ^{註4} :
<input type="checkbox"/> (c) Retained in the original scheme as personal account (where applicable) 以個人帳戶形式保留在原計劃 (如適用)

(9) Arrangement of my voluntary contributions ^{Note 5} (if any) in my account stated in section II(5).

有關本人在第 II(5)部所述帳戶內的自願性供款^{註5} (如有) 的安排。

Please select option (a) OR (b) and ✓ as appropriate 請選擇(a)或(b), 並於適當方格內填上✓號:

(Remarks: If you do not select any options but there are accrued benefits derived from voluntary contributions, those benefits will be handled in the same way as those stated in section III(8). If there are no such benefits in your account and you have made an election in section III(9), the selected option will not be processed.)

(備註: 如你沒有作出任何選擇, 而帳戶內有由自願性供款產生的累算權益, 則該等權益將以處理第 III(8)部的權益的同樣方式處理。如你已在第 III(9)部作出選擇, 而帳戶內並沒有該等權益, 則有關選擇將不會獲處理。)

<input type="checkbox"/> (a) Transferred together with the accrued benefits derived from the mandatory contributions as in section III(8). 與在第 III(8)部所述由強制性供款所產生的累算權益一併轉移。
<input type="checkbox"/> (b) Withdrawn in accordance with the governing rules of the original scheme. 按照原計劃的管限規則提取權益。
Method of payment <i>(please ✓ as appropriate)</i> 付款方式 (請在適當方格內填上✓號):
(i) <input type="checkbox"/> By cheque 支票付款
(ii) <input type="checkbox"/> By depositing directly in a bank account under the name of scheme member only (a bank account under the name of a third party is not applicable). (This option is applicable only to trustees who provide such services and there may be bank charges involved. Please check with the original trustee for details.) 直接存入只以計劃成員名義開立的銀行帳戶 (不適用於以第三者名義開立的銀行帳戶)。(這項選擇只適用於有提供此項服務的受託人, 並且銀行可能會因此而收取費用。詳情請向原受託人查詢。)
Name of bank account holder 銀行帳戶持有人姓名: _____
Name of bank 銀行名稱: _____
Bank account number 銀行帳戶號碼: _____

SECTION IV – TERMINATION OF MPF ACCOUNT WITH NO RESIDUAL BALANCE (IF APPLICABLE)**第 IV 部 – 終止沒有剩餘款項的強積金帳戶 (如適用)**

(10) I hereby give the original trustee an instruction to terminate my relevant MPF member account as referred to in section II(5) upon transfer of the full accrued benefits to the new trustee and there is no residual balance in the said account.

本人謹此指示原受託人在把本人於第 II(5)部所述的強積金成員帳戶內的所有累算權益轉移至新受託人後, 以及在該帳戶內並無剩餘款項的情況下, 終止該強積金成員帳戶。

SECTION V – AUTHORIZATION AND DECLARATION 第 V 部 – 授權及聲明

(11) I hereby give consent to the new trustee and the MPFA to disclose information supplied by me in support of this election of transfer to the approved trustee(s) concerned and the relevant service provider(s), or to enable such party or parties to access or disclose relevant information for processing my election of transfer. 本人同意, 新受託人及積金局可為處理本人的轉移申請, 向相關核准受託人及相關服務提供者披露本人就此項轉移申請提供的資料, 或使該等機構/人士能夠取覽或披露該等資料。

(12) I declare that 本人聲明:

(a) I have read and understood the Notes to Transfer of Benefits by Scheme Member and the Explanatory Notes; and 本人已閱讀及明白《計劃成員轉移權益須知》及註釋的內容; 及

(b) to the best of my knowledge and belief, the information given in this Form is correct and complete.

盡本人所知所信, 本表格所提供的資料正確及詳盡。

Signature of the Scheme Member ^{Note 6} 計劃成員簽署^{註6}

Date 日期

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。
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。