

MASS Mandatory Provident Fund Scheme

Application Form for YF Life Agent

(Self-Employed Person)

萬全強制性公積金計劃

營業員之申請書

(自僱人士)

For YF Life Agent Use Only

萬通保險營業員專用

1. Details of Self-Employed Person and Enrolment Particulars

參與計劃資料

Name of Self-Employed Person[^]

自僱人士姓名[^]

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[^]

Name of Company (if any)

公司名稱 (如有)

Business Registration No. (if any)

商業登記號碼(如有)

Email Address

電郵地址

Industry Type

行業類別

Catering 飲食

Construction 建造

Manufacturing 製造

Transport 運輸

Cleaning 清潔

Others 其他 (Please specify 請註明):

Security Guard 保安

Finance/Insurance/Real Estate/Business Services 金融/保險/地產/商用服務

Community/Social/Personal Services 社區/社會/個人服務

Wholesale/Retail/Import and Export Trades 批發/零售/進出口貿易

Hairdressing and Beauty 理髮及美容

Tel No.

電話

Fax No.

傳真

Education level

教育程度

Agent Code

營業員編號

Agency Name

所屬營業部名稱

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

計劃性質

Transferred Scheme

(Please attach a copy of completed Fund Transfer Form)

New Scheme

新計劃

承轉計劃 (請連同填妥之基金轉移表格一併交回)

Last Contribution of previous scheme up to (MM/DD/YY): _____

舊計劃的最後供款期至 (月/日/年): _____

4. Contribution Payment Method

支付供款方法

: Deduct the relevant contribution from your commission account

按時於閣下之佣金戶口中扣除有關供款

5. Contribution Mode

供款分期

Monthly

每月供款

Annually

每年供款

6. Mandatory Contribution 強制性供款:

According to the MPFS Ordinance. 按照強制性公積金計劃條例的規定供款。

7. Voluntary Contribution

自願性供款

Applicable

適用

Not applicable

不適用

(Please note that this voluntary contribution **is not related to** YF Life's Agent Saving Scheme.)

(請注意: 此自願性供款並不屬於萬通保險營業員儲蓄計劃。)

HK\$ _____ per *month / year. (* Please delete as inappropriate)

*每年/ 每月港幣\$ _____。 (*請刪去不適用項)

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。

8. 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 Bond Fund 亞洲債券基金	%
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。

9. 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. 填寫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。

9. 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 & 9 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9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 Self-Employed Person ("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.

自僱人士(下稱「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用於直接促銷用途,並呈交至香港灣仔駱克道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.

萬通信託接獲本申請書後,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 Self-Employed Person

自僱人士姓名

:

Authorized Signature (& Company Chop, if any)

授權人簽署(及公司蓋章,如有)

:

(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 Principal Intermediary

註冊強制性公積金主事中介人名稱

:

YF Life Insurance

International Ltd.

Consultant Code

顧問編號

00000

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 Definition of Relevant Income for Self-Employed Person;
填妥的自僱人士界定有關入息表格；
3. Completed and Signed Participation Agreement;
已填妥及簽妥的參與協議書；
4. 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」）；
5. 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）
6. Business Registration Copy (if any); (Please check the expiry date of the BR copy to ensure that it is a valid copy)
商業登記證副本（如有）；（請核對商業登記證副本上的到期日以確保其為有效副本）
7. 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)) for Transferred Scheme;
如屬承轉計劃，請填妥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))；
8. Completed Agent Savings Scheme Enrolment Form ;
填妥的營業員儲蓄計劃參與表格；
9. 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 SELF EMPLOYED PERSON
自僱人士參與協議

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 Self Employed Person, whose name and address are given in the Application Form attached hereto (the "SEP").
自僱人士（下稱「自僱人士」），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 SEP 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 SEP Member.
自僱人士希望以自僱人士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 SEP 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.
自僱人士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 SEP 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.
自僱人士現向受託人契諾遵守有關契約及本參與協議及所有適用法律和法規的規定並受其約束。
4. The SEP warrants that the information from time to time to be provided by the SEP in relation to contributions *and* as to the age, income, benefits, Investment Mandates, Switching Instruction Forms and otherwise will be correct in all respects.
自僱人士保證，由自僱人士就供款不時提供的資料及關於年齡、薪金、福利、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 SEP 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，自僱人士承諾且同意，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 SEP of the warranty referred to in paragraph 4; or
因自僱人士違反第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 SEP 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 SEP.
因自僱人士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自僱成員相關之責任所造成的失誤或遺漏。

6. The SEP undertakes and agrees to pay all fees and expenses which are payable by it under the terms of the Deed and this Participation Agreement.
自僱人士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 SEP hereby acknowledges that:
自僱人士確認：
- (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 Self-Employed Person Application Form" ("Application Form"), completed for the SEP 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，替自僱人士填妥的「萬全強制性公積金計劃自僱人士申請書」（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 SEP.
中介人已向自僱人士提供他/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 SEP.
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，而該報酬不會因應自僱人士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 completed and signed by the SEP shall form part of this Participation Agreement.
申請書經自僱人士填妥並簽署後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 SEP 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自僱人士發出通知。
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件首頁所列的日期簽訂，以茲證明。

Signed by the Self-Employed Person
自僱人士簽署

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 SELF EMPLOYED PERSON
自僱人士參與協議

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 Self Employed Person, whose name and address are given in the Application Form attached hereto (the "SEP").
自僱人士（下稱「自僱人士」），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 SEP 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 SEP Member.
自僱人士希望以自僱人士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 SEP 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.
自僱人士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 SEP 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.
自僱人士現向受託人契諾遵守有關契約及本參與協議及所有適用法律和法規的規定並受其約束。
4. The SEP warrants that the information from time to time to be provided by the SEP in relation to contributions *and* as to the age, income, benefits, Investment Mandates, Switching Instruction Forms and otherwise will be correct in all respects.
自僱人士保證，由自僱人士就供款不時提供的資料及關於年齡、薪金、福利、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 SEP 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，自僱人士承諾且同意，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 SEP of the warranty referred to in paragraph 4; or
因自僱人士違反第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 SEP 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 SEP.
因自僱人士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自僱成員相關之責任所造成的失誤或遺漏。

6. The SEP undertakes and agrees to pay all fees and expenses which are payable by it under the terms of the Deed and this Participation Agreement.
自僱人士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 SEP hereby acknowledges that:
自僱人士確認：
- (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 Self-Employed Person Application Form" ("Application Form"), completed for the SEP 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，替自僱人士填妥的「萬全強制性公積金計劃自僱人士申請書」（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 SEP.
中介人已向自僱人士提供他/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 SEP.
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，而該報酬不會因應自僱人士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 completed and signed by the SEP shall form part of this Participation Agreement.
申請書經自僱人士填妥並簽署後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 SEP 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自僱人士發出通知。
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件首頁所列的日期簽訂，以茲證明。

Signed by the Self-Employed Person
自僱人士簽署

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-

MASS Mandatory Provident Fund Scheme
Definition of Relevant Income for Self-Employed Person

To : MPF Department
YF Life Trustees Ltd.
27/F, YF Life Tower,
33 Lockhart Road
Wanchai, Hong Kong

Name of Self-Employed Person: _____ HKID No. : _____ ()

I would like to confirm that my relevant income for the mandatory contribution in the financial year _____ (please specify which financial year this relevant income would be applied) will be based on (Please tick “✓” **one** of the appropriate box below):-

- (i) The maximum level of relevant income, which will be determined in accordance with Schedule 3 of Mandatory Provident Fund Schemes Ordinance (Cap 485).
- (ii) The most recent Inland Revenue Notice of assessable profits. Mandatory Contribution will be 5% of the assessable profits. **(Please attach a copy of the most recent Inland Revenue Notice)**
- (iii) The most recent notice of assessment is not available but I declare that my relevant income is equal to my assessable profits for the preceding year of assessment calculated in accordance with Part IV of the Inland Revenue Ordinance (Cap 112). Declared amount is HK\$ _____ per ***month / year**. The Mandatory contribution will be 5% of the declared amount. **(* Please delete as inappropriate)**
- (iv) I am a new self-employed and cannot produce any evidence of relevant income but my earnings are less than the maximum level of relevant income. The relevant income will be determined in accordance with MPFS Regulation Section 128 and this amount will vary according to the basic allowance as defined under Section 28 of Inland Revenue Ordinance (Cap 112).

Contribution Mode: Monthly Annually

Yours sincerely,

Signature of Self-Employed Person

Date (mm/dd/yyyy)

萬全強制性公積金計劃
自僱人士界定有關入息表格

致： 萬通信託有限公司
強積金部
香港灣仔駱克道33號萬通保險大廈27樓

自僱人士姓名：_____ 香港身份證號碼：_____ ()

本人確定於_____年財政年度(請註明此有關入息適用於哪個財政年度)強制性供款中之有關入息將按照以下情況界定(請於適用項加上"✓"號):-

- (i) 根據強積金計劃條例(第485章)附表3規定的最高有關入息水平。
- (ii) 根據最近一期評稅通知書中所列之應評稅利潤的款項計算，強制性供款將會為應評稅利潤的百分之五。(請連同最近一期評稅通知書之副本一併提交)
- (iii) 本人未能提供最近一期評稅通知書，惟本人聲明，根據稅務條例(第112章)第四條中的評稅計算，在上個財政年度，本人之有關入息等同應評稅利潤，總數為*每年/每月港幣\$_____。強制性供款將會為上列聲明應評稅利潤的百分之五>(*請刪去不適用項)
- (iv) 本人因最近才開始自僱工作而未能提供任何有關入息證明，惟本人的收入低過最高有關入息水平。有關入息將根據強積金計劃(一般)規例第128條規定，並會根據稅務條例(第112章)第28條所訂明的基本免稅額而改變。

供款分期： 每月供款 每年供款

此致

自僱人士簽署

日期(月/日/年)