



INVESCO STRATEGIC MPF SCHEME 景順強積金策略計劃

EMPLOYEE CHOICE ARRANGEMENT ("ECA") - TRANSFER ELECTION FORM

(FOR AN EMPLOYEE TO TRANSFER MPF ACCRUED BENEFITS (BENEFITS) FROM

A CONTRIBUTION ACCOUNT IN AN MPF REGISTERED SCHEME (SCHEME) UNDER CURRENT EMPLOYMENT ("ORIGINAL SCHEME") TO
AN ACCOUNT IN A SCHEME ELECTED BY THE EMPLOYEE ("NEW SCHEME") DURING EMPLOYMENT)

僱員自選安排 - 轉移選擇表格

(適用於僱員在現職期間把現職的強積金註冊計劃(「原計劃」)

供款帳戶內的強積金累算權益(權益)轉移至自選計劃(「新計劃」)的帳戶)

Sections 148A and 148B of the Mandatory Provident Fund Schemes (General) Regulation (Cap 485A)

《強制性公積金計劃(一般)規例》(第485A章)第148A及148B條

Please note 請注意:

- ◆ Please read the Explanatory Notes and the "Guide to Transfer of MPF Accrued Benefits (Benefits) under Employee Choice Arrangement ("ECA")" ("the Guide") carefully before you complete this Form. 填寫本表格前, 請先細讀註釋及《「僱員自選安排」強積金累算權益(權益)轉移指南》(《指南》)。
- ◆ Please complete the Form from page 1 to page 3 and submit it to the new trustee after completion. 請填妥載於第1頁至第3頁之表格, 並於完成後提交該表格予新信託人。
- ◆ Use blue or black ball pen and complete the Form in BLOCK LETTERS. 請以藍色或黑色原子筆及正楷填寫此表格。
- ◆ * 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」。
- ◆ All amendments should be signed. 如有任何刪改, 必須在旁加簽。
- ◆ 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 trustee(s) concerned, the relevant service provider(s), and the government or regulatory bodies including the Mandatory Provident Fund Schemes Authority ("MPFA"). 閣下就此項轉移申請提供的個人資料, 將被用作處理閣下的轉移申請。閣下提供的個人資料可能會為該目的而轉交相關信託人、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」)。
- ◆ Should you have any questions when completing this Form, please contact INVESCall Member Hotline at (852) 2842-7878. 如閣下於填寫表格時有任何疑問, 請致電景順積金熱線(852) 2842-7878查詢。

Section 1 - Scheme Member's Details 第1部份 - 計劃成員資料

Name 姓名 (Must be identical to HKID Card / Passport^{Note 1(a)} 必須與香港身份證 / 護照相同^{註1(a)}) Mr. 先生 Ms. 女士 Mrs. 太太 Prof. 教授 Dr. 醫生 / 博士 (please ✓ the appropriate box 請在適當方格內填上✓號)

English 英文

Surname 姓

First Name 名

Chinese 中文

Residential Address 住址

H.K. 香港 / Kln. 九龍 / N.T. 新界*

HKID Card Number 香港身份證號碼

Passport No. ^{Note 1(b)} (ONLY for scheme member without HKID Card護照號碼^{註1(b)}

本欄僅供沒有香港身份證的計劃成員填寫)

Daytime Contact Number 日間聯絡電話號碼

Mobile Phone Number 手提電話號碼

E-mail Address 電郵地址

Please note that your information provided in this section will be regarded as the latest and the trustee's record will be updated should it differ from that maintained by the trustee.
請注意 閣下如於本部份提供與信託人的記錄不同的資料, 信託人將視該資料為最新並會更新有關記錄。

Section 2 - Contribution Account Information in Original Scheme 第2部份 - 原計劃的供款帳戶資料

Name of the Original Scheme ^{Note 2} 原計劃名稱^{註2}Scheme Member's Account Number ^{Note 2} 計劃成員帳戶號碼^{註2}Employer's Identification Number ^{Note 2,3} 僱主識別號碼^{註2,3}

Section 3 - Transfer of Benefits ^{Note 4} 第 3 部份 – 轉移權益 ^{註 4}

Please indicate the part(s) of benefits in your contribution account of Original Scheme that you wish to transfer out to another MPF account.
請註明閣下擬把原計劃供款帳戶內哪部分的權益轉移至另一個強積金帳戶。

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

(a) Transfer ALL Benefits 轉移全部權益

I wish to transfer **ALL** the benefits comprising the following parts from my contribution account of Original Scheme as its governing rules permit: 本人擬在管限規則准許下轉移原計劃供款帳戶內以下**全部**權益:

- Employee mandatory contributions in current employment ^{Note 5, 6}
現職期間的僱員強制性供款 ^{註 5, 6}
- Employee voluntary contributions in current employment ^{Note 7, 8}
現職期間的僱員自願性供款 ^{註 7, 8}
- Mandatory contributions that have been transferred into the contribution account and are attributable to former employment(s) ^{Note 9}
以往工作所累積並已轉移至供款帳戶的強制性供款 ^{註 9}
- Voluntary contributions that have been transferred into the contribution account and are attributable to former employment(s) ^{Note 8, 10}
以往工作所累積並已轉移至供款帳戶的自願性供款 ^{註 8, 10}

Please transfer the benefits to the following **Personal Account**: 請把權益轉移至以下**個人帳戶**:

| | |
|---|---|
| Name of New Scheme ^{Note 11} 新計劃名稱 ^{註 11} | Invesco Strategic MPF Scheme 景順強積金策略計劃 |
| Scheme Member's Account Number ^{Note 11} 計劃成員帳戶號碼 ^{註 11} | |

OR 或

(b) Transfer Part(s) of Benefits 轉移部分權益

I wish to transfer the following **part(s)** of the benefits from my contribution account of Original Scheme as its governing rules permit:
本人擬在管限規則准許下轉移原計劃供款帳戶內以下**部分**權益:

(you may select one or more parts below and ✓ as appropriate 閣下可選擇轉移以下其中一部分或多個部分, 請於適當方格內填上✓號)

| Benefits to be transferred from Original Scheme 由原計劃轉出的權益 | Type of account receiving the benefits 接收權益的帳戶類別 |
|--|---|
| <input type="checkbox"/> Employee <u>mandatory</u> contributions in <u>current</u> employment ^{Note 5, 6} 現職期間的僱員 強制性 供款 ^{註 5, 6} | → Personal Account ONLY 只限個人帳戶 |
| <input type="checkbox"/> Employee <u>voluntary</u> contributions in <u>current</u> employment ^{Note 7, 8} 現職期間的僱員 自願性 供款 ^{註 7, 8} | |
| ----- | |
| <input type="checkbox"/> <u>Mandatory</u> contributions that have been transferred into the contribution account and are attributable to <u>former</u> employment(s) ^{Note 9} 以往工作所累積並已轉移至供款帳戶的 強制性 供款 ^{註 9} | → Personal Account 個人帳戶 or 或 Contribution Account 供款帳戶 |
| <input type="checkbox"/> <u>Voluntary</u> contributions that have been transferred into the contribution account and are attributable to <u>former</u> employment(s) ^{Note 8, 10} 以往工作所累積並已轉移至供款帳戶的 自願性 供款 ^{註 8, 10} | |

Please transfer the benefits selected above to the following account: 請將上述選擇的權益轉移至以下帳戶:

| | |
|---|---|
| Name of New Scheme ^{Note 11} 新計劃名稱 ^{註 11} | Invesco Strategic MPF Scheme 景順強積金策略計劃 |
| Account Type ^{Note 11} 帳戶類別 ^{註 11} (Select one only* and ✓ as appropriate) (只可選擇一項*, 請於適當方格內填上✓號) | <input type="checkbox"/> Personal Account 個人帳戶 or 或 <input type="checkbox"/> Contribution Account 供款帳戶 (Employer's Identification No. ^{Note 3, 11} 僱主識別號碼 ^{註 3, 11} :) |
| Scheme Member's Account Number ^{Note 11} 計劃成員帳戶號碼 ^{註 11} | |

* If you wish to transfer different parts of benefits from your contribution account to different MPF accounts, please fill in a separate Form MPF(S)-P(P) for each MPF account that receives the benefits. *如欲把供款帳戶內不同部分的權益轉移至不同的強積金帳戶, 請就每個將會接收該等權益的強積金帳戶分別填寫一份第 MPF(S)-P(P) 號表格。

Important Notes 重要提示

- If the account to be transferred contains investment in Default Investment Strategy (“DIS”) and there is one or more of other transaction(s) is being processed, the annual de-risking of investment in DIS will be **DEFERRED**, it normally takes place on the next available dealing day after completion of such transaction(s); and vice versa. 若轉移權益帳戶當中的投資含有預設投資策略（「預設投資」）而帳戶有一個或超過一個的其他交易正在執行中，該周年降低投資於預設投資風險的指示將**順延**執行，一般在該等交易完成後下一個交易日執行；反之亦然。
- (Only applicable when the transfer is within the same scheme of Invesco Strategic MPF Scheme) if the account to be transferred contains investment in DIS, the annual de-risking of investment in DIS will be executed **BEFORE** the unit transfer in specie from one account to another account within the same scheme if both transactions fall on the same day. (只適用於權益轉移至景順強積金策略計劃內同一計劃) 若轉移權益帳戶當中的投資含有預設投資，該周年降低投資於預設投資風險的指示將會在同一計劃中從一帳戶轉移單位至另一帳戶**前**執行，當兩者交易日適逢同一天。

Section 4 - Authorization and Declaration 第 4 部份 – 授權及聲明

I hereby give consent to the trustee of New Scheme and the MPFA to disclose information supplied by me in support of this election of transfer to the 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，新計劃的信託人及積金局可為處理本人的轉移申請，向相關信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。

Personal Information Collection Statement 收集個人資料聲明

I agree that 本人同意

(a) Information supplied on the Form and otherwise in connection with my participation in the Scheme may be held by the Trustee and /or the Sponsor and will be used for the purposes of processing and administering my participation in the Scheme, and may also be used for the purpose of carrying out my instructions or responding to any enquiry purporting to be given by me or on my behalf, dealing with any other matters relating to my participation in the Scheme (including, where applicable, the mailing of reports or notices and used by the employer (or a related company of the employer) for any purpose), forming part of the records of the recipient as to the business carried on by it, 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). The Sponsor intends to use my personal data (name, telephone number, fax number, email address, correspondence address, investment records) for direct marketing of MPF products or services but the Sponsor cannot use my personal data without my consent¹. All such information may be retained after I have ceased to participate in the Scheme. Under the Personal Data (Privacy) Ordinance², I have the right to obtain a copy of information held about myself and for which I may be charged a fee. 信託人及/或營辦人可保留本表格所載資料及其他有關申請參與本計劃的資料，以作為處理及管理本人申請參與本計劃之用；同時亦可用作執行本人的指示或答覆本人的查詢；或其他有關參與本計劃之事項(包括，如適用，郵寄報告或通告，僱主(或其有關聯公司)之任何用途)；此等資料將構成資料接收人業務之部份記錄；以遵行任何有關適用司法管轄區的法律、政府或監管規定(包括任何資料接收人需遵守的披露或通知的規定)。營辦人有意使用本人之個人資料(姓名，電話號碼，傳真號碼，電郵地址，通訊地址，投資紀錄)用作直接推廣強積金產品或服務；然而營辦人除非得到本人同意不能如此使用我的個人資料。在本人停止參與本計劃後，信託人及/或營辦人仍可保留上述所有資料。根據個人資料(私隱)條例²，本人有權在支付費用的情況下，索取一份有關本人個人資料的副本。

¹ Please note that by signing this Agreement, you expressly agree to the use of your personal data for direct marketing purposes as mentioned herein. The Sponsor will cease using the personal data upon your written or verbal request. 一經簽署本文件，閣下即明確表示同意營辦人為直接市場推廣目的而使用閣下的個人資料。倘接獲閣下之書面或口頭要求，營辦人將會停止使用閣下的個人資料。If you do not wish your information to be made available for the dispatch of information on MPF products or services to you from the Sponsor, please ✓ the box. 如閣下不欲將資料提供給營辦人，以用作向閣下發放強積金產品或服務資料，請在方格內加上✓號。

² You are entitled under the Personal Data (Privacy) Ordinance to be informed by Invesco whether it holds Personal Data about you and to request access to and/or correction of any such Personal Data. Any such request may be made to Data Protection Officer, c/o Head of Compliance, Greater China, Invesco Hong Kong Limited, 41/F, Champion Tower, Three Garden Road, Central, Hong Kong. 按個人資料(私隱)條例，閣下有權要求景順提供是否持有閣下的個人資料，或要求接觸和/或更改任何個人資料。此類要求，可向資料保障主任轉交大中華區監察總監作出書面查詢。請郵寄至香港中環花園道三號冠君大廈四十一樓，景順投資管理有限公司收。

(b) The Trustee and/or the Sponsor may disclose and transfer such information to the auditors of the Scheme and the Sponsor, including any of their employees, officers, directors and agents and/or to the ultimate holding company of the Sponsor and the Trustee and/or their subsidiaries and/or affiliates or to any third party employed to provide administrative, computer or other services or facilities which are MPF related to any person to whom data is provided or may be transferred as aforesaid and/or to any regulatory authority entitled thereto by law or regulation (whether statutory or not) and/or to the Employer or to a related company of the Employer, which persons may be persons outside Hong Kong. 信託人及/或營辦人可披露或轉交有關參與本計劃的資料予本計劃的核數師和營辦人，及其僱員、主任、董事及代理人；及/或營辦人及信託人的最終控股公司；及/或附屬公司及/或聯營機構；或其僱用之第三者以提供跟強積金有關之行政、電腦或其他服務或設備；及/或受法律或監管規定授權之任何監管機構(無論是否法定機構)及/或僱主或其有關聯公司，而此等人士可以是非居港人士。

I confirm and declare that 本人確認及聲明

- (a) I have read and understood the Explanatory Notes and the Guide, and have voluntarily elected to transfer my MPF benefits in accordance with this Form; 本人已閱讀及明白註釋及《指南》的內容，並自願選擇按照本表格轉移強積金權益；
- (b) at the date of submitting this Form, I am employed by the employer in relation to the contribution account in Original Scheme; and 在提交本表格當日，本人受僱於為本人開立原計劃供款帳戶的僱主；及
- (c) 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均屬正確無訛且無缺漏。

Signature of the employee ^{Note 12} 僱員簽署 ^{註 12}

Date 日期

To transfer the MPF benefits to Invesco Strategic MPF Scheme, please return the completed Form by mail to:
申請將權益轉移至景順強積金策略計劃，請將填妥的表格郵寄至：

Pension Services (INV)
Bank Consortium Trust Company Limited
18/F Cosco Tower
183 Queen's Road Central, Hong Kong

銀聯信託有限公司
退休金服務 (INV)
香港皇后大道中 183 號 中遠大廈 18 樓

| | | | | |
|-------------------------|-------------------|----------------|---------------|----------|
| BCT use only 銀聯信託專用: | Document Received | Inputted By: | Checked By: | Remarks: |
| | Date: | Date Inputted: | Date Checked: | |

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**Please submit FORM MPF(S) - P(P) at page 1 to page 3 to
the trustee of New Scheme for processing**

(excluding the "Explanatory Notes" and "Guide to Transfer of MPF Accrued
Benefits (Benefits) under Employee Choice Arrangement")

**請將第 MPF(S) - P(P)號表格第 1 頁至第 3 頁
交予新計劃的信託人辦理**

[註釋及《「僱員自選安排」強積金累算權益(權益)轉移指南》無須提交]

Explanatory Notes

註釋

1. (a) If you do NOT possess a HKID Card, please fill in your name as shown on your passport. 如閣下沒有香港身份證，請填上閣下在護照上的姓名。
(b) Scheme members should give their passport numbers ONLY when they do NOT possess HKID cards. (For members of Invesco Strategic MPF Scheme, please provide the same identity number as our record.) 計劃成員只應在沒有香港身份證的情況下才填報護照號碼。(景順強積金策略計劃成員應提供與我們記錄相符的證件號碼。)
2. The transfer election may not be processed if the Name of Original Scheme, Scheme Member Account Number or the Employer's Identification Number is not provided or is incorrect. This information can be found in your membership certificate, notice of acceptance, notice of participation or annual benefit statement. If you are in doubt, please contact your trustee of Original Scheme or your employer. Please refer to the MPFA website (www.mpfa.org.hk) for the name of schemes. 如閣下沒有提供原計劃名稱、計劃成員帳戶號碼或僱主識別號碼，或所提供的資料有誤，則此項轉移申請或不獲處理。閣下可於成員證明書、接納通知、參與通知或周年權益報表獲取有關資料。如有疑問，請聯絡閣下原計劃的信託人或僱主。有關強積金計劃的名稱，可參閱積金局網站 (www.mpfa.org.hk) 的資料。
3. The Employer's Identification Number is the number assigned by the trustee to the employer concerned. 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 trustees or through the member enquiry facilities available from the trustees. If you are in doubt, please contact your trustee or your employer. 僱主識別號碼即信託人為有關僱主編配的號碼。信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)。閣下可查閱信託人發出的報表上或透過信託人提供的成員查詢服務獲取該號碼。如有疑問，請聯絡閣下的信託人或僱主。
4. If any part of the benefits chosen under Section 3 contains nil balance, that part will not be processed. 如閣下在第3部份選擇轉移的權益的任何部分是「零」結餘，則該部分權益的轉移申請將不獲處理。
5. (a) This means all benefits in the sub-account referred to in section 78(6)(b) of the Mandatory Provident Fund Schemes (General) Regulation (the Regulation). 這是指《強制性公積金計劃(一般)規例》(《規例》)第78(6)(b)條所提述的分帳戶內的全部權益。
(b) For a casual employee in an industry scheme, this sub-account generally contains the benefits derived from all the employee mandatory contributions made to this sub-account whilst working as a casual employee with different employers. 就行業計劃的臨時僱員而言，這個分帳戶一般包含在成員以臨時僱員身份受僱於不同僱主期間向這個分帳戶所作出的所有僱員強制性供款所產生的權益。
6. If you have already elected to transfer out the benefits derived from the employee mandatory contributions once (or, if the governing rules of Original Scheme allow more than once, but the transfer elections you have made have reached the maximum number of times allowed by the governing rules) in the same calendar year, transfer of that part of the benefits will not be processed. Please refer to paragraph (4) of the Guide for more information. 如閣下已於同一公曆年內要求把僱員強制性供款所產生的權益轉出一次(或如原計劃的管限規則允許閣下作出多於一次的轉移，但閣下轉移的次數已達該上限)，則該部分權益的轉移申請將不獲處理。詳情請參閱《指南》的第(4)段。
7. (a) This means all benefits in the sub-account referred to in section 78(6)(e) of the Regulation. 這是指《規例》第78(6)(e)條所提述的分帳戶內的全部權益。
(b) For a casual employee in an industry scheme, this sub-account generally contains the benefits derived from all the employee voluntary contributions made to this sub-account whilst working as a casual employee with different employers. 就行業計劃的臨時僱員而言，這個分帳戶一般包含在成員以臨時僱員身份受僱於不同僱主期間向這個分帳戶所作出的所有僱員自願性供款所產生的權益。
8. If you request to transfer out the benefits derived from the voluntary contributions but the governing rules of Original Scheme do not allow this, the option(s) will not be processed. Please refer to paragraph (3) of the Guide for more information. 如閣下要求把自願性供款所產生的權益轉出，但原計劃的管限規則並不准許轉移，則有關轉移選項將不獲處理。詳情請參閱《指南》的第(3)段。
9. This means all benefits in the sub-account referred to in section 78(6)(c) of the Regulation. This part generally contains benefits derived from the mandatory contributions that are attributable to your former employment(s) or former self-employment(s) and that have been transferred into the contribution account under current employment. 這是指《規例》第78(6)(c)條所提述的分帳戶內的全部權益。這部分一般包含以往受僱或自僱工作所累積並已轉移至現職供款帳戶的強制性供款所產生的權益。
10. This means all benefits in the sub-account referred to in section 78(6)(f) of the Regulation. This part generally contains benefits derived from the voluntary contributions that are attributable to your former employment(s) or former self-employment(s) and that have been transferred into the contribution account under current employment. 這是指《規例》第78(6)(f)條所提述的分帳戶內的全部權益。這部分一般包含可歸因於以往受僱或自僱工作所累積並已轉移至現職供款帳戶的自願性供款所產生的權益。
11. The transfer election may not be processed if the Name of New Scheme, Account Type, Employer's Identification Number or your Scheme Member Account Number is not provided or is incorrect. The information can be found in your membership certificate, notice of acceptance, notice of participation or annual benefit statement. You may, however, leave the Employer's Identification Number and the Scheme Member Account Number blank if you have recently enrolled in the scheme and have not been notified of those numbers. If you are in doubt, please contact your trustee of New Scheme. Please refer to the MPFA website (www.mpfa.org.hk) for the name of schemes. 如閣下沒有提供新計劃名稱、帳戶類別、僱主識別號碼或計劃成員帳戶號碼，或所提供的資料有誤，則此項轉移申請或不獲處理。閣下可於成員證明書、接納通知、參與通知或周年權益報表獲取有關資料。不過，如閣下最近才參加計劃，並未獲悉僱主識別號碼及計劃成員帳戶號碼，則可留空此項。如有疑問，請聯絡閣下新計劃的信託人。有關強積金計劃的名稱，可參閱積金局網站 (www.mpfa.org.hk) 的資料。
12. The signature must be the same as your specimen signature previously given to your trustee of Original Scheme. Please note that the transfer may not be processed if the signature provided in this Form does not match with the specimen signature previously given to your trustee of Original Scheme. If you are in doubt, please contact your trustee of Original Scheme. 閣下的簽署必須與閣下之前給予原計劃的信託人的簽署式樣相同。請注意，若本表格上的簽署與閣下之前給予原計劃的信託人的簽署式樣不符，有關轉移或不獲處理。如有疑問，請聯絡閣下原計劃的信託人。

GUIDE TO TRANSFER OF MPF ACCRUED BENEFITS (BENEFITS) UNDER EMPLOYEE CHOICE ARRANGEMENT (“ECA”)

「僱員自選安排」強積金累算權益(權益)轉移指南

Sections 148A and 148B of the Mandatory Provident Fund Schemes (General) Regulation (Cap 485A)

《強制性公積金計劃（一般）規例》(第 485A 章) 第 148A 及 148B 條

Explanation of terms used in Form MPF(S)-P(P), the Explanatory Notes and this Guide:

第 MPF(S)-P(P) 號表格、註釋及本《指南》的用詞解釋：

- (1) “Contribution Account” - has the same meaning as in section 2 of the Mandatory Provident Fund Schemes (General) Regulation (the Regulation). Generally, it is an account in an MPF registered scheme (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. Contribution account may also include an account of a self-employed person in New Scheme which is mainly used to receive MPF contributions made by himself while self-employed. 「供款帳戶」一與《強制性公積金計劃（一般）規例》(《規例》)第 2 條所載的供款帳戶具有相同含義。一般是指強積金註冊計劃（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）的帳戶。供款帳戶亦包括自僱人士在新計劃下主要用以接收其在自僱期間所作出的強積金供款的帳戶。
- (2) “Personal Account” - has the same meaning as in section 2 of the Regulation. Generally, it is an account (other than a contribution account and TVC account) in a scheme which is mainly used to receive the benefits transferred from other contribution or personal account(s). 「個人帳戶」一與《規例》第 2 條所載的個人帳戶具有相同含義。一般是指計劃下主要用以接收由其他供款或個人帳戶轉入的權益的帳戶（不包括供款帳戶及可扣稅自願性供款帳戶）。
- (3) “Original Scheme” - the scheme from which your benefits are to be transferred. 「原計劃」一指轉出閣下的權益的計劃。
- (4) “New Scheme” - the scheme to which your benefits are to be transferred. If you elect to transfer your benefits to another account within the same scheme, the new scheme on this Form will be the same as the original scheme. 「新計劃」一指轉入閣下的權益的計劃。如閣下選擇將權益轉移至同一計劃的另一個帳戶，本表格所指的新計劃將與原計劃相同。
- (5) “Calendar Year” - the one-year period from 1 January to 31 December. 「公曆年」一指由 1 月 1 日至 12 月 31 日的一年期間。

Rights of employees under the ECA 僱員在「僱員自選安排」下可享的權利

- (1) Under the ECA, an employee can, **during employment**, make an election to transfer part of the benefits from a contribution account in Original Scheme to an account in New Scheme nominated by him. 在「僱員自選安排」下，僱員可在**受僱期間**，選擇把原計劃供款帳戶內的部分權益轉移至其自選新計劃的帳戶。
- (2) The table below shows the parts of benefits derived from the mandatory contributions in a contribution account and the transferability of these parts of benefits in a contribution account under the ECA. 下表載列供款帳戶內由強制性供款所產生的各部分權益，以及這些權益在「僱員自選安排」下可作轉移的情況。

| Parts of benefits in a contribution account 供款帳戶內各部分權益 | | Under ECA 在「僱員自選安排」下 權益可作轉移的情況 |
|---|---|---|
| (a) | Employer mandatory contributions in current employment 現職期間的僱主強制性供款 | Not transferable 不可轉移 |
| (b) | Employee mandatory contributions in current employment 現職期間的僱員強制性供款 | Transferable to an MPF personal account once per calendar year ¹ 可 每公曆年一次 ¹ 轉出至強積金個人帳戶 |
| (c) | Mandatory contributions that have been transferred into the contribution account and are attributable to former employment(s) 以往工作所累積並已轉移至供款帳戶的強制性供款 | Transferable to an MPF personal account or contribution account anytime 可隨時轉出至強積金個人帳戶或供款帳戶 |

- (3) The transferability of benefits derived from voluntary contributions is subject to the governing rules of Original Scheme. Please check this information from the offering documents of Original Scheme, which can be found on the website of the trustee of Original Scheme. You may also consult your employer or contact the trustee of Original Scheme. 至於自願性供款所產生的權益是否可作轉移，則視乎原計劃的管限規則而定。有關規則的詳情，請查閱原計劃的要約文件。該文件可於原計劃的信託人的網站下載，閣下也可向僱主或原計劃的信託人查詢詳情。
- (4) You can only elect to transfer out the benefits derived from your employee mandatory contributions once per calendar year (unless the governing rules of Original Scheme provide for more frequent transfer-out). **The date the trustee of New Scheme receives the completed election form is adopted for counting that quota.** You may check that date from the transfer statement issued by your trustee of Original Scheme, or consult your trustee of Original Scheme directly. 閣下在每個公曆年內只可選擇轉出僱員強制性供款所產生的權益一次（如原計劃的管限規則訂明可多次轉出權益，則不在此限）。**新計劃的信託人收到已填妥的轉移選擇表格的日期將用作計算轉移次數有否超出限額。**閣下可於原計劃的信託人向閣下發出的轉移結算書上查閱該日期，或直接向原計劃的信託人查詢。
- (5) Please note that the benefits derived from your employee mandatory contributions in current employment and employee voluntary contributions in current employment (if any) can be transferred to a **personal account** only. They cannot be transferred to another contribution account (Note: if you are concurrently working for more than one employer, you would have other contribution accounts). 請注意，閣下在現職期間所作出的僱員強制性供款及僱員自願性供款（如有）所產生的權益只可轉移至**個人帳戶**，不可轉移至其他供款帳戶（註：如閣下同時從事多於一份受僱工作，則會持有其他供款帳戶）。

¹ Unless the governing rules of Original Scheme provide for more frequent transfer-out.

¹ 如原計劃的管限規則訂明可多次轉出權益，則不在此限。

- (6) After your benefits are transferred out from Original Scheme, future contributions made by your existing employer (both employer and employee portions) will continue to be made to your contribution account with the trustee of Original Scheme. If you want to transfer the benefits derived from the subsequent employee mandatory contributions to your account in New Scheme, you should make a separate transfer election in the next calendar year (or earlier if the governing rules of Original Scheme allow for more frequent transfer-out in a calendar year). 從原計劃轉出閣下的權益後，現職僱主日後為閣下作出的供款（包括僱主及僱員部分），將繼續由信託人分配至閣下在原計劃的供款帳戶。如閣下日後想把該等僱員強制性供款所產生的權益轉移至閣下在新計劃的帳戶，便須在下一個公曆年另行作出轉移選擇（如原計劃的管限規則則明可在同一公曆年內多次轉出權益，則可提前在同一公曆年內選擇轉出權益）。

Reminders before making an election to transfer 作出轉移選擇前的注意事項

- (7) Before you decide to transfer your benefits to another scheme, you should take into consideration the following factors: 在閣下決定將權益轉移至另一計劃前，閣下應考慮以下因素：
- (a) services of the trustees (e.g. frequency of issuance of benefit statement to scheme members; number of free fund switching per year); 信託人的服務（例如向計劃成員發出權益報表的頻密程度及每年可免費轉換基金的次數）；
 - (b) fees and charges of the funds (for detailed information, please refer to the Fee Comparative Platform on the website of the MPFA or the Summary of Fee Comparative Platform on MPF Funds which can be obtained from the office of the MPFA free of charge); 基金的收費（詳情請參閱積金局網站的收費比較平台，或可於積金局各辦事處免費索取《強積金基金收費比較平台摘要》）；
 - (c) the range of fund choices offered by the schemes and in particular whether there are funds available that match what you need; and 計劃所提供的基金選擇範圍，尤須注意計劃有否提供切合閣下需要的基金選擇；及
 - (d) if you are currently investing in an MPF guaranteed fund, a transfer of the 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 Original Scheme or consult the trustee of Original Scheme for details. 如閣下現時投資於強積金保證基金，則從該保證基金轉出權益可能導致閣下不符合部分或所有保證條件，從而影響閣下享有保證的資格。有關詳情請查閱原計劃的要約文件，或向原計劃的信託人查詢。
- (8) Before deciding to transfer benefits to New Scheme, you should try to understand as much as you can about New Scheme. Please check the information about New Scheme from the offering document of New Scheme, which can be found on the website of the trustee of New Scheme or contact the trustee of New Scheme. 在決定把權益轉移至新計劃前，閣下應盡量瞭解新計劃的內容。有關新計劃的詳情，請查閱新計劃的要約文件。該文件可於新計劃的信託人的網站下載，閣下也可向新計劃的信託人查詢詳情。
- (9) Please ensure that you have an MPF account in New Scheme. Otherwise, you have to submit a membership enrolment form before or at the same time you submit this Form to the trustee of New Scheme. Please consult your trustee of New Scheme for the procedures and required documents for setting up an account. 請確保閣下在新計劃已開立持有強積金帳戶。否則，閣下在提交本表格之時或在此之前，須先行向新計劃的信託人提交成員參加計劃表格。有關開立帳戶的程序及所需文件，請向新計劃的信託人查詢。
- (10) If you wish to transfer your benefits from a 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 the trustee of New scheme or (b) have given investment instructions for the account to invest benefits according to the DIS. Please approach the trustee of New Scheme to seek clarification, where necessary. If you wish to change or specify an investment instruction for the account in New Scheme, please also approach the trustee of New Scheme. 如欲把權益從一個計劃轉移至另一個計劃，請留意轉入帳戶的權益將會如何投資。一般而言，如閣下(a)沒有或尚未就有關帳戶向新計劃的信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，請向新計劃的信託人查詢詳情。如欲就新計劃的帳戶更改或給予投資指示，亦請聯絡新計劃的信託人。
- (11) If you have reached, or are approaching, the age of 50 and your 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 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 trustee(s) if you wish to know the details of how the trustee(s) will handle these transactions. 如閣下已年滿或快將年滿50歲，而現時閣下的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。如計劃的信託人在預設投資策略下按年降低閣下的投資風險的時間，與接獲閣下的轉移權益申請的時間相當接近，該計劃的信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。如欲瞭解信託人如何處理該等交易，請向相關信託人查詢詳情。
- (12) In order to prevent a third party from filling in incorrect information, please **DO NOT sign on a blank form**. After the completed election form has been received by the trustee of New Scheme, the administration procedures taken by the 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**，在新計劃的信託人收到已填妥的選擇表格後，之前由信託人採取的行政步驟未必能夠撤銷。
- (13) The number of fund units shown in your current MPF account on the date you elect to transfer may be different from that as of the date on which the fund units are redeemed. The trustee of Original Scheme will redeem all the fund units from the part(s) of benefits in your MPF account that you elect to transfer out on the date of redemption and transfer out the redeemed benefits. The trustee of New Scheme will subscribe fund units in accordance with your instructions. There will be a time-lag of about one to two weeks, during which your benefits will not be invested in any fund. During this period, fund prices may change due to market fluctuations, and there is a risk of a "sell low, buy high" scenario occurring. 在閣下作出轉移選擇當日，閣下現有強積金帳戶顯示的基金單位數目，或會與贖回基金單位當日的數目有所不同。原計劃的信託人將在贖回日贖回閣下選擇從強積金帳戶轉出的各部分權益的所有基金單位，以及轉出贖回權益。新計劃的信託人會按照閣下的指示買入基金單位，過程中會出現一至兩個星期的「投資空檔」。在此期間，閣下的權益不會投資於任何基金，假若這時基金價格因市場波動而出現變化，便有機會出現「低賣高買」的風險。
- (14) Please refer to the MPFA's publication 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，請參閱積金局網站 (www.mpfa.org.hk) 的相關宣傳刊物。

Enquiries 查詢

- (15) Information about a 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 benefits to that scheme. Please contact the relevant trustees enquires about account details and information on specific schemes or funds. 計劃的要約文件載有該計劃的資料，這些資料將有助閣下決定是否把權益轉移至該計劃。如欲查詢帳戶詳情及個別計劃或基金的資料，請聯絡相關信託人。
- (16) For general enquiries regarding the ECA, you may contact the relevant trustees or the MPFA (email: mpfa@mpfa.org.hk or MPFA hotline: 2918-0102). 有關「僱員自選安排」的一般查詢，可聯絡相關信託人或積金局（電郵地址：mpfa@mpfa.org.hk 或積金局熱線電話：2918-0102）。

~END 完~