

# 中銀保誠簡易強積金計劃

BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme



## 成員手冊 Member Handbook

受託人及保管人：中銀國際英國保誠信託有限公司  
Trustee and Custodian: BOCI-Prudential Trustee Limited

簡易強積金行政熱線 Easy-Choice MPF Administration Hotline: 2929 3030  
[www.bocpt.com](http://www.bocpt.com)

投資經理：中銀國際英國保誠資產管理有限公司  
Investment Manager: BOCI-Prudential Asset Management Limited

簡易強積金開戶及基金熱線 Easy-Choice MPF Application and Fund Hotline: 2280 8686  
[www.boci-pru.com.hk](http://www.boci-pru.com.hk)



## 策劃寫意退休生活・為你將來未雨綢繆

為計劃你未來的退休生活，現在你可透過中銀保誠的專業服務，將你的儲蓄作自願性供款。讓你掌握未來，享受優悠退休生活。

### 額外自願性供款的優點

- ❖ 最低供款額只須港幣300元(定期)或1,000元(不定期)
- ❖ 免認購、贖回、轉換費
- ❖ 可隨時調整基金投資組合
- ❖ 可隨時取回每次不少於港幣5,000 元的供款
- ❖ 申請手續簡便
- ❖ 可輕易通過強積金賬戶查詢

如欲查詢有關詳情，請致電簡易強積金行政熱線2929 3030  
或簡易強積金開戶及基金熱線2280 8686與客戶服務代表聯絡。

## BUILDING UP YOUR RETIREMENT SAVINGS

To plan your future retirement life, you can now make use of our professional services and put your savings in voluntary contribution to prepare yourself for a more relaxing retirement life.

### Key Benefits of Special Voluntary Contribution

- ❖ Minimum contribution amount is HK\$300 (regular) or HK\$1,000 (lump sum) only
- ❖ No initial/redemption/switching charges
- ❖ Switch your selected investment as many times as you wish
- ❖ Withdraw cash for not less than HK\$5,000 at any time
- ❖ Easy application
- ❖ Easy access through your MPF account

For further details, please feel free to call our Customer Service Representatives at Easy-Choice MPF Administration Hotline 2929 3030 or Easy-Choice MPF Application and Fund Hotline at 2280 8686.

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## I. 簡介

### 公司背景

中銀國際英國保誠信託有限公司(「本公司」)為中銀保誠簡易強積金計劃(「本計劃」)之受託人。本公司由中銀集團信託人有限公司與保誠集團股份有限公司合資成立。中銀集團信託人有限公司則由中銀國際控股有限公司和中國銀行(香港)有限公司共同擁有，後者兩公司皆為中國銀行股份有限公司(前為「中國銀行」)之附屬公司。

中銀國際英國保誠資產管理有限公司被委任為本計劃之投資經理，其投資專業知識加上中國銀行股份有限公司之悠久信譽，配合保誠保險的豐富退休金管理經驗，定能為強積金客戶帶來全面安心之服務。

### 什麼是強制性公積金(「強積金」)?

強積金計劃是以信託形式運作並由強制性公積金計劃管理局(「積金局」)負責監管。主要目標為讓全港勞動人口得享退休保障。供款方面，僱主及其僱員須各支付有關入息之百分之五(5%)作為強制性供款。此外，僱主及其僱員亦可選擇作出自願性供款。所有供款將投資於由積金局核准及獲香港證券及期貨事務監察委員會授權之認可基金。

### 如何選擇基金?

強積金投資是為退休作準備，因此必須考慮個人之投資目標及時間。此外，亦須了解不同基金之風險及回報，從而選擇合適之基金來配合個人之需要。

### 基金報價

成分基金於每個交易日定價、發行及贖回。基金價格將於南華早報、信報及經濟日報刊登。

本公司將在切實可行範圍內盡快處理收到的任何認購申請或贖回要求。本公司收到認購款項現款及作出核實後，才會處理認購申請。

### 索取表格及查詢資料方法

為了提供更優質之服務，本公司特意安排多元化的查詢資料及索取表格方法。

#### 1. 網站

你可透過本公司的網站獲取最新的強積金計劃說明書、計劃資料、成分基金價格及轉換基金組合等服務。  
本公司網站：[www.bocpt.com](http://www.bocpt.com)

#### 2. 互動話音系統

你可使用音頻電話致電 2929 3030，依照話音指示，以查詢供款、戶口資料、基金單位價格、轉換基金組合及索取傳真表格等。有關互動話音系統的使用說明，請參閱本成員手冊第 VI 部分。

#### 3. 電子郵箱

你可透過電子郵箱與本公司聯絡。  
本公司電子郵箱：[mpfi@bocpt.com](mailto:mpfi@bocpt.com)

#### 4. 自動櫃員機

如持有中銀卡或中銀信用卡，你可透過中國銀行(香港)、集友銀行及銀通的自動櫃員機網絡查詢“最新供款情況”及“基金戶口結餘”。

#### 5. 中國銀行(香港)、集友銀行、南洋商業銀行各分行及保誠保險的強積金顧問

上述銀行的客戶服務代表及保誠保險的強積金顧問，樂意為你提供協助。

## II. 預設投資策略

「預設投資策略」是一個根據強制性公積金計劃條例規定，預先制定的投資安排。對於並沒有為其強積金戶口作出基金選擇的成員，其未來供款以及轉移自另一項強積金計劃的累算權益及累算權益將會按照預設投資策略來作出投資。「預設投資策略」本身亦可作為成員的一項投資選擇。

「預設投資策略」並非一項基金 - 而是一項運用兩項成分基金 (即中銀保誠核心累積基金與中銀保誠 65 歲後基金) (統稱「預設投資策略基金」) 的策略；隨著成員步向退休年齡而自動降低風險。若成員選定預設投資策略基金為單獨投資選擇 (而非預設投資策略的一部分)，降低風險的安排將不適用。預設投資策略基金受制於法例施加的費用及開支上限。

如需詳情，請參考本計劃之強積金計劃說明書之第 6.7 節 - 「強積金預設投資策略」。

在你決定投資於強積金預設投資策略前，你應考慮自己的風險承受程度及財政狀況。你應注意中銀保誠核心累積基金及中銀保誠 65 歲後基金並不一定適合你，而中銀保誠核心累積基金及中銀保誠 65 歲後基金的風險程度及你可承受的風險程度可能出現錯配 (基金組合的風險可能比你想要承擔的風險為高)。如你對於強積金預設投資策略是否適合你存有疑問，你應尋求財務及／或專業意見，並在考慮到自身情況之後才進行投資決定。你應注意強積金預設投資策略的實施有可能影響你的強積金投資及權益。如你就預設投資策略對你的影響有疑問，我們建議你向受託人查詢。

## III. 成分基金投資政策

成分基金投資政策、一般資產分佈、投資風險等資料請參考本計劃之強積金計劃說明書。如需詳情，你可於本公司網站 [www.bocpt.com](http://www.bocpt.com)、本公司客戶服務中心或致電簡易強積金開戶及基金熱線 2280 8686 索取。

## IV. 自動交換財務賬戶資料

由 2020 年 1 月 1 日開始，有關強積金計劃及職業退休註冊計劃「就稅務事宜自動交換財務賬戶資料」(自動交換資料) 的安排將按《2019 年稅務 (修訂) (第 2 號) 條例》(「修訂條例」) 生效。

本計劃須按修訂條例要求遵守自動交換資料框架下要求的盡職審查及申報責任，所有於 2020 年 1 月 1 日當天或之後開立在本計劃的新賬戶，申請人必須提交完整的自我證明以申報其稅務居民身分，否則相關賬戶開立程序將無法完成。

如須了解有關自動交換資料的詳情，請瀏覽香港信託人公會網站 [www.hktrustees.com](http://www.hktrustees.com) 之「自動交換資料概覽」或強制性公積金計劃管理局網站 [www.mpfa.org.hk](http://www.mpfa.org.hk) 的相關資料。

## V. 成員須知

### 適用於僱員

#### 參加資格

- 你的僱主有責任安排其所有年齡介乎18歲以上至65歲以下及受聘滿60日的本地僱員參加強積金計劃(臨時僱員除外)。
- 至於年滿65歲以上的僱員亦可參加強積金計劃,從而作出自願性供款。

#### 參加辦法

- 要成為本計劃之僱員成員,你必須填寫一份「成員申請表」<FORM EC-ENROL-EE>,然後經你的僱主於首次供款前的一個月交予本公司。
- 當你註冊成為僱員成員後,本公司將於60日內直接寄出或透過你的僱主派發一份「參與通知書」給你。請小心查察通知書上的資料,如有任何錯漏,請盡快致電2929 3030與本公司的客戶服務代表聯絡。

#### 供款須知

- 就強制性供款而設定的最高及最低\*有關入息水平而言,僱主會於每段供款期由你的\*\*有關入息中扣除百分之五(5%)連同僱主部分的百分之五(5%)存入你的強積金戶口中。所有強制性供款一經支付即全數歸屬於你。你及你的僱主可以選擇作出自願性供款,你亦可自行釐定你的自願性供款額。

\*2013年11月1日起,最低有關入息水平已由每月港幣6,500元修訂為每月港幣7,100元;最高有關入息水平於2014年6月1日起由每月港幣25,000元上調至每月港幣30,000元。強制性公積金計劃條例(「強積金條例」)及強制性公積金計劃(一般)規例(「強積金規例」)可不時修訂有關供款的比率及法定最高與最低有關入息水平,詳情以積金局的最新公佈為準。此外,假如你是新入職僱員並按月支薪(或糧期短於一個月),則無須就30日免供款期後之首個不完整糧期作供款。

\*\*有關入息也包括你所有的工資、薪金、假期津貼、費用、佣金、花紅、獎金、合約酬金、賞錢、津貼、房屋津貼或房屋利益,但不包括遣散費及長期服務金。

#### 轉移累算權益

- 如你選擇將累算權益由中銀國際英國保誠信託有限公司作為受託人之集成信託計劃轉移至同一計劃的另一個賬戶,你所持有的基金單位將不會被贖回,並會直接轉移至你指定的賬戶內繼續投資。換言之,轉移過程並不涉及任何基金買賣。

#### 終止受僱

- 按強積金規例,當你轉工時你可選擇將你的累算權益轉移至以下其中一個戶口:
  - ◇ 本計劃下另設的獨立個人賬戶內;或
  - ◇ 你的新僱主的供款賬戶;或
  - ◇ 另一註冊計劃的強積金戶口內
- 為使轉移生效,你須填寫及交回一份「計劃成員資金轉移申請表」<FORM MPF(S)-P(M)>予新賬戶的受託人(「新受託人」)辦理。
- 如本公司於接獲有關你離職通知或在最後受僱日期後(以較後者為準)三個月內仍未收到有關資金轉移選擇通知,你所有的累算權益將被轉移至本計劃下的個人賬戶內。

#### 成員選擇—有關現時的受僱工作的權益

- 由2012年11月1日起,你可選擇將現時受僱工作的僱員強制性供款產生的累算權益,全部轉移至本計劃或另一個屬集成信託計劃或行業計劃的註冊計劃下的個人賬戶。唯成員於每一公曆年內,只可作出同類轉移一次。
- 為使轉移生效,你須填寫及交回一份「僱員自選安排—轉移選擇表格」<FORM MPF(S)-P(P)>予新受託人辦理。

#### 成員選擇—有關以往的受僱工作及以往的自僱工作的權益

- 由2012年11月1日起,若你在本計劃的供款賬戶,擁有就你以往的受僱工作或自僱工作所作出之強制性及/或自願性供款(如有),所產生的累算權益,你可隨時選擇將該等累算權益全部轉移至本計劃下或另一個註冊計劃下的供款賬戶或個人賬戶。你可選擇分別轉移就強制性供款或自願性供款所產生的累算權益。
- 為使轉移生效,你須填寫及交回一份「僱員自選安排—轉移選擇表格」<FORM MPF(S)-P(P)>予新受託人辦理。

#### 長期服務金及遣散費

- 你的僱主可能需就僱傭條例支付長期服務金或遣散費。根據現時法例,強積金計劃下累算權益中可歸因於僱主供款部分之歸屬餘額可用作抵銷長期服務金或遣散費。我們以下列次序從有關賬戶作出退款:
  1. 轉入的僱主自願性供款(如適用)
  2. 僱主自願性供款(如適用)
  3. 轉入的僱主強制性供款(如適用)
  4. 僱主強制性供款(如適用)

## 適用於自僱人士

### 參加資格

- 如你的年齡介乎18歲以上及在65歲以下，而有關入息是源自在香港生產貨品或提供服務，或源自在香港從事向香港或香港以外地方提供貨品或服務的營業，及非受僱為僱員(即獨資經營者或合夥商號的合夥人)，你便有責任參加自僱人士強積金計劃。

### 參加辦法

- 要成為自僱人士計劃成員，你必須填寫及遞交一份「自僱人士申請表」<FORM EC-APSEP>予本公司。

### 供款

- 就強制性供款而設定的最高及最低\*有關入息水平而言，自僱人士必須按其\*\*有關入息的百分之五(5%)作出供款。你亦可選擇作自願性供款，而有關供款額亦可自行釐定。  
\*2013年11月1日起，最低有關入息水平已由每月港幣6,500元修訂為每月港幣7,100元；最高有關入息水平於2014年6月1日起由每月港幣25,000元上調至每月港幣30,000元。強積金條例及強積金規例可不時修訂有關供款的比率及法定最高與最低有關入息水平，詳情以積金局的最新公佈為準。

\*\*有關入息將基於(i)稅務局向你所發出的最近期評稅通知書上的應評稅利潤；(ii)基本免稅額(按稅務條例第28條所述的)；或(iii)由你向受託人作出的入息聲明。

### 供款期及供款通知期

- 你可在參與計劃時，在「自僱人士申請表」<FORM EC-APSEP>內選擇按月或按年供款。
- 你必須在本計劃的每一個計劃年度終結前(即每年的3月31日)至少30日前向本公司提供下列資料：  
你於下一個計劃年度的有關入息；及  
你選擇在下一個計劃年度以按月或按年供款
- 假如你的業務出現虧損，你可選擇停止供款，直至你的有關入息回復至有關入息的最低水平。為此你可填寫「停止供款通知書」<FORM SEP-STOP>並連同虧損詳細資料及計算方法交予本公司。
- 如你未能於下一個計劃年度開始前30日提供上述資料，你的有關入息將被視作與上個計劃年度相同。

### 付款方法

你必須於供款日<sup>^</sup>或之前支付供款，並以下列一種方法把款項交予本公司：

- ◇ **自動轉賬**  
填妥一份「直接付款授權書」<FORM DDA-SEP>交予本公司。如有任何查詢，請致電2929 3030與本公司的客戶服務代表聯絡。
- ◇ **網上繳付賬單**  
若你已是中國銀行(香港)個人網上銀行客戶，可登入網上銀行後選擇「繳付賬單」功能，在保險或公積金商戶類別選擇「中銀保誠簡易強積金計劃」輸入所要求提供的資料、金額及準確的11個數字的計劃編號辦理。
- ◇ **遞交支票(恕不接納逾期支票)**  
支票抬頭「中銀國際英國保誠信託有限公司」或BOCI-Prudential Trustee Limited，並請以下列一項方法遞交：
  - **遞交電子支票**：使用本公司網頁自僱人士賬戶、中銀香港電子支票箱或其他方法(詳情可參閱使用指南 [www.bocpt.com/chinese/eCheque\\_Service\\_User\\_Guide\\_chi.pdf](http://www.bocpt.com/chinese/eCheque_Service_User_Guide_chi.pdf))。請於電子支票上的備註部分註明強積金計劃編號。
  - **劃線支票**
    - ✓ 郵寄至香港太古城英皇道1111號15樓1507室
    - ✓ 交至中國銀行(香港)分行櫃檯

註：

1. 恕不接受現金支付。
2. 任何支票載有不正確或不完整資料均被視作無效及恕不接受。
3. 請預留足夠的文件郵遞及處理時間
4. 你遞交的供款將用作繳交最早之應繳供款期。

<sup>^</sup> 供款日是指有關供款期(按月或按年計)的最後一日。如供款日是星期六、公眾假日、烈風警告日或黑色暴雨警告日，則供款日指該日之後第一個並非星期六、公眾假日、烈風警告日或黑色暴雨警告日的日子。

### 轉移累算權益

- 自僱人士可隨時選擇將其在計劃下的累算權益轉移至另一個註冊計劃或行業計劃內。
- 為使轉移生效，你須填寫及交回一份「計劃成員資金轉移申請表」<FORM MPF(S)-P(M)>予新受託人辦理。

### 終止自僱人士計劃

假如你終止自僱(即終止你現在自僱所經營的所有業務)及/或由自僱人士轉職為受僱人士，你必須填妥「終止計劃通知書(只供自僱成員使用)」<SEP-Scheme Term>交回本公司。你可選擇將你的累算權益轉移至本計劃下另設的獨立個人賬戶內或你的新僱主於本計劃的戶口內。如本公司在接獲你的終止自僱通知或在終止自僱日期後(以較後者為準)三個月內沒有收到任何你的累算權益轉移通知，你所有的累算權益將會保留在你現有的賬戶內。

如你選擇將累算權益由中銀國際英國保誠信託有限公司作為受託人之集成信託計劃轉移至同一計劃的另一個賬戶，你所持有的基金單位將不會被贖回，並會直接轉移至你指定的賬戶內繼續投資。換言之，轉移過程並不涉及任何基金買賣。

## 適用於僱員／自僱人士／個人賬戶成員

### 強積金計劃說明書

- 你可透過本公司位於香港太古城英皇道 1111 號 15 樓 1507 室的客戶服務中心或隨時透過本公司網頁 [www.bocpt.com](http://www.bocpt.com) 取得本計劃之強積金計劃說明書及其補編(如有)。

### 更改投資基金選擇

- 你可在「成員申請表」<FORM EC-ENROL-EE>、「自僱人士申請表」<FORM EC-APSEP>或「個人賬戶成員申請表」<FORM EC-APPRE>上指示你的投資選擇，而該投資選擇可從本計劃內的預設投資策略及／或成分基金中揀選。假如你未能於首次供款前作出有關的投資指示，或如你的投資指示被視為無效(即不符合按本計劃的強積金計劃說明書所界定的「特定投資指示」的要求)，你的有關供款將會根據預設投資策略作出投資。預設投資策略是一個現成及設有收費上限的強積金投資方案，並設有按年齡自動降低投資風險的特點。成分基金以及預設投資策略詳情請參閱本計劃之強積金計劃說明書，你可透過本公司客戶服務中心或隨時透過本公司網頁 [www.bocpt.com](http://www.bocpt.com) 取得該等文件。成員必須注意投資市場可能出現顯著的波動，基金單位價格可跌可升。在作出投資選擇前，你必須小心衡量個人可承受風險的程度及財政狀況(包括你的退休計劃)。如有任何疑問，請諮詢你的獨立財務顧問了解更多詳情。請注意，當你有一項或多項特定的指示(包括但不限於贖回或轉換指示)與每年的降低風險同一日處理時，每年的降低風險將會待完成所有特定指示後才執行(如需要)。
- 你可於每個交易日轉換你戶口內成分基金的投資組合，請遞交一份「更改投資基金組合授權書」<FORM EC-SM-REBALANCE>予本公司或透過互動話音系統／互聯網作出轉換指示。

### 轉移個人賬戶內的累算權益

- 你可隨時選擇將本計劃的個人賬戶內擁有累算權益轉移至本計劃或另一個註冊計劃下的其他供款賬戶或個人賬戶。
- 為使轉移生效，你須填寫及交回一份「計劃成員資金轉移申請表」<FORM MPF(S)-P(M)>予新受託人辦理。
- 如你選擇將累算權益由中銀國際英國保誠信託有限公司作為受託人之集成信託計劃轉移至同一計劃的另一個賬戶，你所持有的基金單位將不會被贖回，並會直接轉移至你指定的賬戶內繼續投資。換言之，轉移過程並不涉及任何基金買賣。

### 提取權益

- 根據強制性公積金計劃條例，你只可在下列任何一種情況下提取累算權益：
  - a. 到達 65 歲的法定退休年齡\*；或
  - b. 在年滿 60-64 歲時提早退休\*；或
  - c. 不幸身故(你的遺產代理人可提出有關申索)<sup>†</sup>；或
  - d. 永久離開香港(需要提供移民目的地)<sup>†</sup>；或
  - e. 完全喪失行為能力<sup>‡</sup>；或
  - f. 罹患末期疾病<sup>‡</sup>；或
  - g. 結餘不足港幣 5,000 元，在提出申索的日期當日，自須由該成員或須就該成員向該計劃或任何其他註冊計劃作出強制供款的最近一個供款期的供款日起計，已過了至少 12 個月；並表明沒有累算權益在任何其他註冊計劃中保存及無意成為受僱或自僱人士<sup>§</sup>。

\* 請填寫「基於已達到 65 歲退休年齡或提早退休的理由而申索強積金累算權益(權益)的表格」<FORM MPF(S)-W(R)>連同所需的證明文件及法定聲明(如適用)交予本公司辦理。另外，自 2016 年 2 月 1 日起，計劃成員在退休或提早退休時，除可選擇整筆提取強積金累算權益或將其保留在計劃內，亦可選擇分期提取累算權益。整筆提取或每公曆年首十二期的分期提取不會產生任何費用，額外每次分期提取將收取港幣 100 元之手續費用。自 2022 年 11 月 21 日起，自僱成員及個人賬戶成員亦可選擇於達到退休階段時，向受託人作出常行指示，以「定期提取權益選項」提取累算權益。受託人將根據有關指示指定每月提取的固定金額，每月從自僱成員及個人賬戶成員的累算權益中向成員支付款項，而且不會徵收權益提取費或手續費。

# 請填寫「基於永久性地離開香港／完全喪失行為能力／罹患末期疾病／小額結餘／死亡的理由而申索強積金累算權益(權益)的表格」<FORM MPF(S)-W(O)>連同所需的證明文件及法定聲明(如適用)交予本公司辦理。

### 更改個人資料

- 當你的個人資料有任何改變時，如通訊地址、聯絡電話等，你須於生效日期前一個月內填寫及交回一份「計劃成員資料更改表」<FORM SM-CHG(PART)>予本公司，透過客戶服務熱線直接與客戶服務代表聯絡更改或在互聯網作出更改指示。

### 稅務優惠

- 你作出的強制性供款可作稅務扣減，詳情請參閱相關稅務條例。



## 適用於額外自願性供款成員

### 參加資格

- 任何現行或曾為強制性公積金計劃條例（“強積金條例”）下的註冊計劃或職業退休計劃的成員，經受託人批准後，便可成為額外自願性供款成員。
- 為了策劃寫意的退休生活，你可按意願在本計劃作出額外自願性供款。
- 特別自願性供款共分為兩類－定期特別自願性供款及不定期特別自願性供款。定期特別自願性供款每月最低供款額為港幣 300 元，而不定期特別自願性供款最低供款額為港幣 1,000 元。

### 參加辦法

- 要成為本計劃之額外自願性供款成員，你只須填寫一份「額外自願性供款成員申請表」<FORM EC-AP SVC>，然後將填妥的表格交回本公司便可。若你選擇作出定期額外自願性供款，你須連同「成員直接付款授權書」一併交回。請於遞交申請時連同香港身份證／護照之核證副本、3 個月內發出的住址證明、參與計劃證明及出糧戶口證明一併遞交。如非持有香港永久性居民身分證，請同時提供護照之核證副本。
- 你亦可使用受託人的網上申請服務，成為額外自願性供款的成員，受託人的網站為 [www.bocpt.com](http://www.bocpt.com)。

### 強積金計劃說明書

- 你可透過本公司客戶服務中心或隨時透過本公司網頁 [www.bocpt.com](http://www.bocpt.com) 取得本計劃之強積金計劃說明書及其補編（如有）。

### 更改投資基金選擇

- 你可在「額外自願性供款成員申請表」<FORM EC-AP SVC> 上指示你的投資選擇，而該投資選擇可從本計劃內的預設投資策略及／或成分基金中揀選。假如你未能於首次供款前作出有關的投資指示，或如你的投資指示被視為無效（即不符合按本計劃的強積金計劃說明書所界定的「特定投資指示」的要求），你的有關供款將會根據預設投資策略作出投資。預設投資策略是一個現成及設有收費上限的強積金投資方案，並設有按年齡自動降低投資風險的特點。成分基金以及預設投資策略詳情請參閱本計劃之強積金計劃說明書，你可透過本公司客戶服務中心或隨時透過本公司網頁 [www.bocpt.com](http://www.bocpt.com) 取得該等文件。成員必須注意投資市場可能出現顯著的波動，基金單位價格可跌可升。在作出投資選擇前，你必須小心衡量個人可承受風險的程度及財政狀況（包括你的退休計劃）。如有任何疑問，請諮詢你的獨立財務顧問了解更多詳情。請注意，當你有一項或多項特定的指示（包括但不限於贖回或轉換指示）與每年的降低風險同一日處理時，每年的降低風險將會待完成所有特定指示後才執行（如需要）。
- 你可於任何交易日更改定期額外自願性新供款的投資組合或／及重新調配現有額外自願性供款（包括定期及不定期）戶口的投資基金組合結餘，請遞交一份「更改額外自願性供款及定期額外自願性供款投資基金組合授權書」<FORM EC-SVC-REBALANCE> 予本公司或透過互動話音系統、互聯網、智能手機及平板電腦應用程式作出轉換指示。

### 供款須知

- 若你選擇定期額外自願性供款，受託人會透過銀行自動轉賬服務，直接由你的銀行戶口扣除。
- 若你選擇不定期特別自願性供款，你須開具抬頭「中銀國際英國保誠信託有限公司」的私人支票。支票出票人名稱必須與計劃成員姓名相符，恕不接受第三方發出的支票。

### 優點

- ✧ 免認購、贖回、轉換費
- ✧ 供款額最低為每月港幣 300 元（定期特別自願性供款）及港幣 1,000 元（不定期特別自願性供款）
- ✧ 不限次數調整基金投資組合
- ✧ 申請手續快捷方便

## 適用於可扣稅自願性供款成員

### 參加資格

- 任何人如為強積金計劃供款賬戶（額外自願性供款賬戶除外）或個人賬戶的現時持有人；或獲強積金豁免的職業退休計劃的現時成員，經受託人批准後，便可成為可扣稅自願性供款成員。
- 可扣稅自願性供款共分為兩類－定期可扣稅自願性供款及整筆可扣稅自願性供款。定期可扣稅自願性供款每月最低供款額為港幣 300 元，而整筆可扣稅自願性供款最低供款額為港幣 1,000 元。

### 參加辦法

- 要成為本計劃之可扣稅自願性供款成員，你只須填寫一份「可扣稅自願性供款成員申請表」<FORM EC-APTVC>，然後將填妥的表格交回本公司便可。若你選擇作出定期可扣稅自願性供款，你須連同「成員直接付款授權書」一併交回。請於遞交申請時連同香港永久性居民身份證／護照之核證副本、3 個月內發出的住址證明及參與計劃證明一併遞交。如非持有香港永久性居民身分證，請提供護照之核證副本。
- 如你是現有計劃成員，你亦可使用受託人的網上申請服務（須登入現有賬戶），成為可扣稅自願性供款的成員，受託人的網站為 [www.bocpt.com](http://www.bocpt.com)。

### 強積金計劃說明書

- 你可透過本公司客戶服務中心或隨時透過本公司網頁 [www.bocpt.com](http://www.bocpt.com) 取得本計劃之強積金計劃說明書及其補編（如有）。

### 更改投資基金選擇

- 你可在「可扣稅自願性供款成員申請表」<FORM EC-APTVC> 上指示你的投資選擇，而該投資選擇可從本計劃內的預設投資策略及／或成分基金中揀選。假如你未能於首次供款前作出有關的投資指示，或如你的投資指示被視為無效（即不符合按本計劃的強積金計劃說明書所界定的「特定投資指示」的要求），你的有關供款將會根據預設投資策略作出投資。預設投資策略是一個現成及設有收費上限的強積金投資方案，並設有按年齡自動降低投資風險的特點。成分基金以及預設投資策略詳情請參閱本計劃之強積金計劃說明書，你可透過本公司客戶服務中心或隨時透過本公司網頁 [www.bocpt.com](http://www.bocpt.com) 取得該等文件。成員必須注意投資市場可能出現顯著的波動，基金單位價格可跌可升。在作出投資選擇前，你必須小心衡量個人可承受風險的程度及財政狀況（包括你的退休計劃）。如有任何疑問，請諮詢你的獨立財務顧問了解更多詳情。請注意，當你有一項或多項特定的指示（包括但不限於贖回或轉換指示）與每年的降低風險同一日處理時，每年的降低風險將會待完成所有特定指示後才執行（如需要）。
- 你可於任何交易日更改定期可扣稅自願性新供款的投資組合或／及重新調配現有可扣稅自願性供款（包括定期及整筆）戶口的投資基金組合結餘，請遞交一份「更改可扣稅自願性供款投資基金組合授權書」<FORM EC-TVC-REBALANCE> 予本公司或透過互動話音系統、互聯網、智能手機及平板電腦應用程式作出轉換指示。

### 供款須知

- 若你選擇定期可扣稅自願性供款，受託人會透過銀行自動轉賬服務，直接由你的銀行戶口扣除。
- 若你選擇整筆可扣稅自願性供款，你須開具抬頭「中銀國際英國保誠信託有限公司」的私人支票。支票出票人名稱必須與計劃成員姓名相符，恕不接受第三方發出的支票。
- 若成員於某一課稅年度內（即自某年度的 4 月 1 日至下年度的 3 月 31 日）就其於本計劃所開立之可扣稅自願性供款賬戶，作出累計超過該課稅年度之最高稅務優惠金額（該金額載於《務條例》（第 112 章）的附表 3F 內），受託人可能會暫停接受於同一課稅年度內後續的可扣稅自願性供款。有關該課稅年度內可扣稅自願性供款的最高稅務優惠金額，請瀏覽本公司網站 [www.bocpt.com](http://www.bocpt.com)。

### 轉移可扣稅自願性供款賬戶的累算權益

- 你可隨時選擇將計劃下的可扣稅自願性供款賬戶內的全部累算權益，轉移至該可扣稅自願性供款成員選擇的另一強積金計劃下的另一可扣稅自願性供款賬戶。惟轉移可扣稅自願性供款的部分累算權益或轉移至供款賬戶／個人賬戶將不獲接納，並且轉移金額無法申報稅項減免。
- 為使轉移生效，你須填寫及交回一份「計劃成員可扣稅自願性供款轉移申請表」<FORM MPF(S)-P(T)> 予新受託人辦理。

### 提取權益

- 根據強制性公積金計劃條例，你只可在下列任何一種情況下提取累算權益：
  - a. 退休（年滿 65 歲）／提早退休（年滿 60 歲並已終止所有受僱／自僱工作，且無意再次受僱或自僱）\*；或
  - b. 不幸身故（你的遺產代理人可提出有關申索）#；或
  - c. 永久離開香港#；或
  - d. 完全喪失行為能力#；或
  - e. 罹患末期疾病#；或
  - f. 結餘不足港幣 5,000 元，在提出申索的日期當日，自須由該成員或須就該成員向該計劃或任何其他註冊計劃作出強制供款的最近一個供款期的供款日起計，已過了至少 12 個月；並表明沒有累算權益在任何其他註冊計劃中保存及無意成為受僱或自僱人士#。

\* 請填寫「基於已達到 65 歲退休年齡或提早退休的理由而申索強積金累算權益（權益）的表格」<FORM MPF(S)-W(R)> 連同所需的證明文件及法定聲明（如適用）交予本公司辦理。另外，自 2016 年 2 月 1 日起，計劃成員在退休或提早退休時，除可選擇整筆提取強積金累算權益或將其保留在計劃內，亦可選擇分期提取累算權益自。自 2022 年 11 月 21 日起，可扣稅自願性供款成員亦可選擇於達到退休階段時，向受託人作出常行指示，以「定期提取權益選項」提取累算權益。受託人將根據有關指示指定每月提取的固定金額，每月從可扣稅自願性供款成員的累算權益中向成員支付款項，而且不會徵收權益提取費或手續費。

# 請填寫「基於永久性離開香港／完全喪失行為能力／罹患末期疾病／小額結餘／死亡的理由而申索強積金累算權益（權益）的表格」<FORM MPF(S)-W(O)> 連同所需的證明文件及法定聲明（如適用）交予本公司辦理。

### 稅務優惠

- 可扣稅自願性供款自 2019/2020 課稅年度起可享受稅務優惠。2021/2022 課稅年度的最高可扣稅金額為港幣 60,000 元。該金額為可扣稅自願性供款及其他合資格年金保費的總限額。詳情請參閱相關稅務條例。
- 與強制性供款的稅項減免及其他稅務優惠一致，個人納稅人（非計劃的受託人、保薦人及／或其他營運人）須自行申請稅項減免，以及留意如何悉數動用最高可扣稅限額。就此而言，若可扣稅自願性供款是由計劃成員於某一課稅年度內作出，受託人將提供可扣稅自願性供款概要，以便可扣稅自願性供款成員在其報稅表上填寫相關稅務優惠資料。

### 優點

- ◇ 免認購、贖回、轉換費
- ◇ 供款額最低為每月港幣 300 元（定期可扣稅自願性供款）及港幣 1,000 元（不定期可扣稅自願性供款）
- ◇ 不限次數調整基金投資組合
- ◇ 申請手續快捷方便
- ◇ 《稅務條例》的變更於 2019 年 4 月 1 日生效。自 2019 年 4 月 1 日起，可扣稅自願性供款可享受稅務優惠，以協助計劃成員達成長期儲蓄目標，提供退休保障。

## VI. 中銀國際英國保誠信託有限公司 (「中銀保誠信託」) 互動話音系統及互聯網服務使用說明

### 互動話音系統及互聯網提供之服務

- ◆ 查詢供款
- ◆ 查詢戶口資料
- ◆ 查詢基金價格
- ◆ 更改投資指示
- ◆ 重新調配基金
- ◆ 透過傳真索取表格

計劃成員賬戶號碼為 11 位數字的計劃編號及 5 至 6 位數字的成員編號，如計劃編號為 00123456789，成員編號為 00001，則計劃成員賬戶號碼為 0012345678900001。

有關計劃成員賬戶號碼已載於閣下的參與通知書內。此外，當成員透過互聯網成功登入賬戶後，有關的計劃成員賬戶號碼亦將顯示於首頁畫面左方。

當成員首次啟動戶口的登入時，請鍵入“有關的計劃編號的最後 9 位數字”以及“成員編號的 5 至 6 位數字”以完成首次登入程序。

### 首次啟動戶口方法

- ◆ 你可經互聯網或互動話音系統首次啟動戶口
- ◆ 如使用互聯網啟動戶口，請瀏覽中銀保誠信託網站 [www.bocpt.com](http://www.bocpt.com) 及依照網頁上之指示
- ◆ 如使用互動話音系統啟動戶口，請使用音頻電話撥 2929 3030 並依照以下指示

#### ✧ 使用登入號碼登入

1. 輸入登入號碼：你的**登入號碼** = 計劃編號的最後 9 位數字及 5 至 6 位數字成員編號 (此資料列印在參與通知書上)  
舉例：若計劃編號為 00123456789，及成員編號為 00001，客戶的登入號碼則為 12345678900001。
2. 確認身份及選擇新私人密碼：
  - ◆ 輸入香港身份證 / 護照號碼內所有數字
  - ◆ 輸入完整的出生日期 (日 / 月 / 年)
  - ◆ 輸入登記之手提電話
  - ◆ 輸入系統以短訊方式發送至閣下登記手提電話的 6 位數字一次性密碼
  - ◆ 設定自選八位數字的互動話音系統密碼
  - ◆ 重複輸入自選的私人密碼以作確認 (請謹記此密碼以便日後登入之用)

#### ✧ 使用香港身份證號碼登入

1. 依照指示輸入香港身份證號碼內所有數字
2. 確認身份及選擇新私人密碼：
  - ◆ 輸入完整的出生日期 (日 / 月 / 年)
  - ◆ 輸入登記之手提電話
  - ◆ 輸入系統以短訊方式發送至閣下登記手提電話的 6 位數字一次性密碼
  - ◆ 設定自選八位數字的互動話音系統密碼
  - ◆ 重複輸入自選的私人密碼以作確認 (請謹記此密碼以便日後登入之用)

## 互動話音系統使用說明

**第一步** 使用音頻電話撥 2929 3030

**第二步** 請選擇語言 1 - 廣東話 2 - 英文 3 - 普通話

**第三步** 請選擇類別 1 - 現有客戶 2 - 非現有客戶

**第四步** 請選擇類別 2 - 僱主  
3 - 成員 (包括僱員、自僱人士、個人賬戶、額外自願性供款及可扣稅自願性供款成員)  
6 - 職業退休成員

**第五步** 請選擇所需服務：

成員

- 1 - 查詢戶口資料 (往第六至第八步)
- 2 - 查詢基金單位價格
- 3 - 索取傳真表格
  - 1# - 成員申請表
  - 2# - 僱員自選安排 - 轉移選擇表格
  - 3# - 計劃成員整合個人賬戶申請表
  - 4# - 計劃成員資金轉移申請表
  - 5# - 更改投資基金組合授權書
  - 6# - 計劃成員資料更改表
  - 7# - 額外自願性供款申請表
  - 8# - 自僱人士有關入息聲明書
  - 11# - 自僱人士直接付款授權書
  - 12# - 自僱人士終止計劃通知書
- 4 - 查詢聯絡途徑

### 重要按鈕：

- 0 - 聯絡客戶服務員
- 9 - 返回主目錄
- \* - 重新選擇服務

**第六步** 揀選以登入號碼或身份證號碼登入，輸入登入號碼 / 身份證號碼後按 # 號。

**第七步** 請輸入密碼，然後按 # 號

**第八步** 輸入系統以短訊方式發送至閣下登記手提電話的 6 位數字一次性密碼

**第九步** 請選擇所需服務：

- 1 - 查詢上一次供款 ^
- 2 - 查詢基金結餘
- 3 - 查詢現時基金投資分佈指示 ^
- 4 - 更改新供款之投資組合 ^
- 5 - 重新調配現有戶口之投資基金結餘
- 6 - 更改私人密碼
- # - 查詢其他戶口，按 # 號 (只限使用香港身份證號碼登入的成員)

^ 不適用於個人賬戶成員

## VII. 互動話音系統及互聯網服務的細則與條款

在使用中銀國際英國保誠信託有限公司及中銀國際英國保誠資產管理有限公司於(i)網站(其統一資源定位器(URL)地址:[www.bocpt.com](http://www.bocpt.com))(「**本網站**」)及/或(ii)透過電話服務提供的任何服務前,請細閱以下的細則與條款(此等「**細則與條款**」)。倘若閣下持續使用上述任何服務,將視為閣下同意在法律上受到此等細則與條款和《**互動話音系統及互聯網服務的私隱聲明**》所約束。閣下使用上述任何服務時,必須遵守此等細則與條款當時的最新版本的規定。請經常參閱載於本網站的此等細則與條款和其他規定。

### 1 具約束力協議

此等細則與條款構成閣下與中銀國際英國保誠信託有限公司、中銀國際英國保誠資產管理有限公司、彼等各繼任人及受讓人(統稱「**中銀國際英國保誠**」)之間具法律約束力的協議。

### 2. 服務

- 2.1 中銀國際英國保誠會根據此等細則與條款,透過中銀國際英國保誠提供的本網站或電話服務,向閣下提供互動話音系統及互聯網服務(統稱「**話音及網上服務**」)。
- 2.2 閣下知悉中銀國際英國保誠可全權酌情決定話音及網上服務的提供與否,並知悉不一定所有國家/地區均有提供全套話音及網上服務。
- 2.3 中銀國際英國保誠可在任何時間:
  - (a) 在話音及網上服務中加入新服務,又或以新服務取而代之;
  - (b) 取代、取消、暫停、修改或刪除話音及網上服務的任何服務;或
  - (c) 修改或增補此等細則與條款,但在作出上述任何改動前,中銀國際英國保誠會先在本網站或以書面通知閣下。在本網站登載關於上述改動的通知後3日或中銀國際英國保誠與證監會之間同意的其他期間後,閣下將視為已充分獲悉上述任何改動。
- 2.4 在本網站及/或透過中銀國際英國保誠的電話服務提供的資訊及資料,不得視為購買或出售任何投資或證券的要約、游說、邀請、意見或建議。

### 3. 閣下的登入編號、賬戶名稱、私人密碼及賬戶密碼

- 3.1 請將閣下的登入編號/登入號碼(「**登入編號**」)、賬戶名稱(「**賬戶名稱**」、私人密碼(「**私人密碼**」)及賬戶密碼(「**賬戶密碼**」)保持機密及穩妥,並不可向任何人披露。
- 3.2 倘若閣下發覺任何未經授權人士擅自使用閣下的登入編號、賬戶名稱、私人密碼及/或賬戶密碼,又或相信閣下的登入編號、賬戶名稱、私人密碼及/或賬戶密碼已遺失或被竊,必須立即書面通知中銀國際英國保誠。
- 3.3 對於利用閣下的登入編號、賬戶名稱、私人密碼及賬戶密碼而進入本網站和使用話音及網上服務的任何及一切行為,閣下須完全負責。對於在前述情況下使用話音及網上服務的任何服務或使用閣下的登入編號、賬戶名稱、私人密碼及賬戶密碼(視乎情況而定),而使閣下蒙受任何損失或損害,中銀國際英國保誠概不承擔任何責任。
- 3.4 閣下可於任何時間,在本網站或透過中銀國際英國保誠若干電話服務更改閣下的私人密碼,但任何有關改動須待中銀國際英國保誠接納及確認後,才會生效。閣下不可在本網站或透過中銀國際英國保誠的電話服務更改閣下的登入編號。

### 4. 授權

- 4.1 對於使用閣下的登入編號、賬戶名稱、私人密碼及賬戶密碼,透過書面、口頭、電話、卡或電腦而就話音及網上服務發出的任何指示,閣下茲授權中銀國際英國保誠按照指示行事。對於透過使用閣下的登入編號、賬戶名稱、私人密碼及賬戶密碼所發出的任何指示,中銀國際英國保誠毋須就該指示核實其真確性或準確性。
- 4.2 以閣下的登入編號、賬戶名稱、私人密碼及賬戶密碼發出的指示,無論該指示是由閣下或任何宣稱為閣下的其他人發出,均為有效的指示,對閣下具有不可推翻的約束力。
- 4.3 中銀國際英國保誠於收到閣下的指示後,會在合理切實可行的範圍內盡快處理有關指示。在任何情況下,中銀國際英國保誠毋須對任何延誤處理閣下的任何指示承擔責任。中銀國際英國保誠在處理閣下的指示時,會參考閣下於當時有效的強積金賬戶資料及基金單位價格(「**強積金資料**」)。

### 5. 閣下的其他責任

- 5.1 閣下須負責自費提供及操作所需的一切設備及軟件,以便使用或查閱話音及網上服務的任何服務。
- 5.2 閣下須遵守中銀國際英國保誠不時向閣下提供的一切操作指示。
- 5.3 閣下不會及不會試圖進入、使用、破壞、干擾或入侵中銀國際英國保誠的電訊或電腦系統、網站伺服器、數據區域、軟件及/或其他資料的任何部分。
- 5.4 閣下知悉除有權依照此等細則與條款使用話音及網上服務外,閣下對中銀國際英國保誠的電訊或電腦系統或任何有關的軟件或資料,並無任何權利、所有權或權益。
- 5.5 閣下須就進入及使用話音及網上服務的任何部分,遵守一切適用的法律及規例。

### 6. 強積金資料

- 6.1 中銀國際英國保誠會在合理範圍內,盡力定期及按照中銀國際英國保誠不時通知閣下的程序,更新閣下的強積金資料。
- 6.2 因使用話音及網上服務而(a)在更新閣下的強積金資料上有任何延誤或(b)閣下的強積金資料出現任何錯誤兩者所導致的後果,中銀國際英國保誠概不承擔任何責任。
- 6.3 閣下知悉,透過話音及網上服務所獲得的閣下強積金資料,只供參考之用。
- 6.4 中銀國際英國保誠載有閣下強積金資料及其他資料的數據記錄,除明顯錯誤外,該記錄是該等資料內容的不可推翻證據,對閣下具有約束力。閣下同意在適用法律允許的範圍內,該記錄可獲法院接納為確實存在有關通訊及其所載事實的證據。

## 7. 免責聲明及法律責任

- 7.1 中銀國際英國保誠並無就語音及網上服務及本網站或本網站所載或提述或透過語音及網上服務提供的資訊或資料，發出任何種類的明示、暗示或法定的聲明或保證。在法律准許的盡可能範圍內，中銀國際英國保誠茲明確排除兼摒棄關於語音及網上服務及／或該等資訊及資料的任何種類明示的或暗示的或藉法規或其他規定作出的任何條件、聲明、保證或責任，包括但不限於關於語音及網上服務及／或該等資訊及資料的所有權、對某特定用途的適用性、銷路或品質標準而作出的任何條件、聲明、保證或責任，以表示有關服務及資料正確無誤或並無錯漏，並無侵犯任何第三者權利，而且可於任何特定時間獲得及不受干擾，沒有電腦病毒，以及其表現符合任何特定的標準，又或表示閣下在本網站及／或透過語音及網上服務發出的任何指示或要求的資料，將於任何時間或將會全部獲行使、交付閣下或送達閣下。
- 7.2 本網站所載或其他透過語音及網上服務提供的資訊和資料僅供參考之用，不應作為商業決定的依據。如未經查詢資訊的根本來源及未取得具體專業意見，不應依賴經本網站收取或透過語音及網上服務提供的任何意見或資訊。如依賴本網站所載或透過語音及網上服務提供的資訊和資料而作出或不作出行動，因而直接或間接導致任何損失或損害，中銀國際英國保誠概不承擔任何責任。尤其是中銀國際英國保誠並不保證關於報道財經的資訊、資料或數據是準確、可靠及最新的。
- 7.3 因閣下使用本網站和語音及網上服務而直接或間接導致的任何損失或損害（包括特別、附帶或相應而生的損失或損害），包括但不限於因本網站、本網站內容或語音及網上服務的任何欠妥、錯誤、故障、過失或不準確，或因本網站或其中任何部分不能如常運作或任何內容或語音及網上服務不能如常提供，而導致的任何損失、損害或支出，中銀國際英國保誠概不承擔任何責任。
- 7.4 中銀國際英國保誠提供由本網站至其他網站的超連結，純粹供參考之用。因有關網站所載的資訊或資料的準確性或其他問題而直接或間接導致的任何損失或損害（包括相應而生的損失），或因該等網站欠妥而直接或間接導致的任何損失，中銀國際英國保誠概不承擔任何責任。中銀國際英國保誠提供由本網站至其他網站的超連結，並不表示中銀國際英國保誠同意有關網站所載的資料。
- 7.5 中銀國際英國保誠並不保證由本網站發送或傳送至本網站及／或經電話服務傳遞的訊息，將送達閣下或中銀國際英國保誠，亦不保證該等訊息在傳送過程中的保密及／或安全情況。
- 7.6 雖然中銀國際英國保誠會在合理範圍內盡力更新及維持其系統，但閣下知悉使用語音及網上服務所存在的固有風險，並同意以此等風險換取可能享有的優點是值得的，閣下放棄在下述情況對中銀國際英國保誠提出追討的權利：
- (a) 系統或設備（不論是否由中銀國際英國保誠提供），包括電訊服務及設施，發生任何故障；
  - (b) 中銀國際英國保誠接納看似由閣下或相信由閣下發出的任何未經授權指示；
  - (c) 延遲執行閣下發出的指示；
  - (d) 延遲交付或提供，或沒有交付或提供語音及網上服務的任何部分；
  - (e) 延遲發送或交付，或沒有發送或交付透過語音及網上服務提供或索取的任何通知書或資訊，或任何有關通知書內或因通知書造成的不準確、錯誤或遺漏，或任何有關通知書所載資訊內或因所載資訊造成的不準確、錯誤或遺漏；
  - (f) 閣下沒有按照此等細則與條款使用語音及網上服務；及
  - (g) 閣下依賴、使用或以其他方式根據透過語音及網上服務提供的任何資訊或資料行事。

## 8. 彌償

就中銀國際英國保誠所蒙受，與閣下違反或不遵守任何此等細則與條款直接或間接有關的任何法律行動、債務、費用、索償、損失、損害、訴訟或開支，閣下將向中銀國際英國保誠作出賠償（包括以全面彌償基準承擔法律費用、收費及開支）。

## 9. 使用個人資料

- 9.1 閣下同意在法律容許的範圍內，由中銀國際英國保誠不時收集所得關於閣下的任何及一切個人資料，可根據中銀國際英國保誠載於本網站的《互動語音系統及互聯網服務的私隱聲明》（可不時修改）予以使用和披露。
- 9.2 中銀國際英國保誠可安排將使用語音及網上服務的所有來電錄音，以作培訓及服務素質控制之用，以及如有需要，在任何法律訴訟中作為證據。

## 10. 終止

- 10.1 中銀國際英國保誠可隨時毋須給予理由或通知，局部或全部終止此等細則與條款，又或終止閣下進入本網站的權利及／或閣下使用語音及網上服務的任何或一切服務的權利。
- 10.2 閣下須給予中銀國際英國保誠至少7天的書面通知，以終止此等細則與條款（必須全部終止）。
- 10.3 此等細則與條款的終止不會影響閣下或中銀國際英國保誠任何已產生的權利或責任。

## 11. 知識產權

- 11.1 閣下知悉，中銀國際英國保誠或其聯屬公司擁有在本網站上展示的商標、標識及服務標記，閣下在未經中銀國際英國保誠事先書面同意前，不得使用該等商標、標識及服務標記。
- 11.2 本網站一切內容（包括但不限於文字、圖像、連結及聲音）的版權屬中銀國際英國保誠所有，在未經中銀國際英國保誠事先書面同意前，不得以任何形式加以修改、複製、翻印、分發或發表。

## 12. 受限制的國家／地區

倘若語音及網上服務的使用受到某些國家／地區的適用法律所禁止，則不能在該等國家／地區使用有關服務。閣下須自行識別、留意及遵守該等國家／地區的適用法律所施加的限制。

## 13. 英文本及中文本

如英文本及中文本有任何差異，則以英文本作準。

## 14. 管轄法律及司法管轄權

語音及網上服務和此等細則與條款均受中華人民共和國香港特別行政區（「香港」）法律管轄，並按香港法律解釋。閣下茲願意接受香港的獨有司法管轄權管轄。

## VIII. 互動話音系統及互聯網服務的私隱聲明

中銀國際英國保誠信託有限公司(「**中銀保誠**」)致力保障閣下的個人資料的私隱、機密及安全並遵守、實施及服從《個人資料(私隱)條例》(第486章)。此聲明旨在協助閣下了解中銀保誠為何及如何收集和使用閣下的個人資料,以及現時用以保障該等個人資料的措施。此份聲明應與中銀保誠《互動話音系統及互聯網服務的細則與條款》和中銀保誠不時指定的其他文件一併理解。

### 1. 收集個人資料的目的及如何使用個人資料

中銀保誠向閣下收集所得的個人資料將會用於下列主要及／或其相關用途：

- (a) 就中銀保誠的退休金計劃及／或其他產品提供服務及支援。該等服務及支援包括但不限於協助閣下處理及管理閣下的戶口、供款及算單權益、查閱及／或核對閣下的賬戶資料,以及提供中銀保誠的產品及服務的最新資訊(如提供相關報表等)。
- (b) 核實閣下的身份。就此目的而言,我們會收集閣下的姓名及聯絡資料包括但不限於地址、聯絡電話號碼及電郵地址等。
- (c) 管理及優化網頁及互動話音系統(「話音系統」)的設計。有關網頁或話音系統使用的資料會被收集,用於編製綜合的統計數據,以提升網頁及話音系統服務的有效性。
- (d) 進行推廣和營銷活動(詳情請參照第3節)。
- (e) 中銀保誠或相關監管機構的統計研究之用；
- (f) 供中銀保誠作資料配對,內部業務及行政之用；
- (g) 為達致或輔助與上述各項進一步的目的。
- (h) 遵守適用之法律及規例。

在任何情況下,中銀保誠只會將閣下的個人資料用於收集資料時所表明之目的(包括任何直接相關的目的)。

中銀保誠會將閣下的個人資料在有必要的時間內保存,以達致上述各項目的(包括任何直接相關的目的,及為了符合任何適用的法律及規例的目的)。如果閣下的個人資料有任何變更,請儘快通知我們。

閣下提供個人資料屬自願性質。如果閣下選擇不提供個人資料,或會導致中銀保誠無法提供某些產品或服務支援。

### 2. 披露收集所得的資料

閣下確認及批准由閣下提供的一切資料可由中銀保誠保留,並儲存於中銀保誠的一個或多於一個數據庫內。為提供中銀保誠的產品及服務,閣下的個人資料可披露予、轉交下列人等及／或由下列人等取用及儲存(不論在香港特別行政區或以外地區)：

- (a) 中銀保誠所屬的公司集團內的任何人士或法人團體,為達致以上列舉的目的(包括任何直接相關的目的,例如協助提供該服務以令中銀保誠之客戶可於互聯網及／或銀通等自動櫃員機網絡及／或其他電子途徑查閱(退休金或其他)戶口資料)及／或為了符合任何適用的法律及規例的目的；
- (b) 對中銀保誠承擔保密責任的任何人士或法人團體；
- (c) 向中銀保誠提供行政、電訊、電腦、付款、證券結算、保險、專業或其他服務的任何承辦商、代理、第三方服務供應商或其他人士；
- (d) 任何為以上目的(包括任何直接相關的目的)及／或為了符合任何適用的法律及規例的目的,而受聘於中銀保誠的任何承辦商、代理、第三方服務供應商或其他人士；
- (e) 與閣下現有或擬有業務往來的任何銀行、財務或其他機構；
- (f) 中銀保誠委聘及授權的任何追收債項或信貸資料服務提供者；
- (g) 中銀保誠向其轉移或打算向其轉移有關提供予閣下的任何產品和服務的權益及／或責任的任何人士或公司；
- (h) 任何根據適用的法律、政府或監管規定下,中銀保誠須向其作出披露的任何人士,包括政府機構及監管機構；或
- (i) 為使中銀保誠進行本文所述的各項目的,而合理地需要取得閣下所提供的資料的任何人士。

### 3. 直接促銷

受適用之法律或規約約束下,中銀保誠及其委聘的服務供應商會將閣下的個人資料用於推廣或營銷用途,包括發送宣傳材料及進行直接促銷。

就直接促銷的目的而言,中銀保誠可能將閣下的名稱及聯絡資料提供予第三方服務供應商(包括電話中心、市場推廣或研究服務的供應商)。受適用之法律或規約約束,該等第三方服務供應商可以代表中銀保誠向閣下發送宣傳材料及進行直接促銷。

中銀保誠不會就以上直接促銷用途,使用閣下的個人資料或將閣下的個人資料交予其他服務供應商,除非中銀保誠已通知閣下有關於此預期的使用或個人資料將提供以作直接促銷用途。而在法律要求的情況下,中銀保誠會在使用閣下的個人資料或將相關資料交予第三方服務供應商之前,取得閣下的書面同意。如閣下不希望繼續收取中銀保誠及其委託的第三方服務供應商的宣傳材料或直接促銷通訊,閣下可以在任何時候,透過郵寄或電郵,向中銀保誠作出此等要求。請列明與有關要求相關的個人資料詳情。



#### 4. 使用「cookies」

4.1 中銀保誠或會使用「cookies」紀錄閣下使用網頁的資料，以用作分析網頁的訪客量、一般瀏覽模式以及閣下個人的瀏覽模式。「cookies」是網頁伺服器所發出的一小片數據，自動儲存於閣下本身電腦所安裝的互聯網瀏覽器，可供中銀保誠日後讀回該數據，有關數據將會以不具名方式收集，並不能識別閣下的身份。以 cookies 收集所得的資料一般用於改善網站的功能及／或方便閣下回訪。

4.2 閣下可停止瀏覽器上的 cookies 操作，但此舉有機會令閣下無法使用中銀保誠網頁上的若干功能。

#### 5. 保安

中銀保誠關注收集所得的個人資料的保安問題，並已實施措施防止未經授權取閱數據庫內的資料。儘管如此，閣下應保護閣下的登入編號／賬戶名稱及密碼及嚴守機密，以保障閣下的利益。

#### 6. 更新私隱聲明

中銀保誠重視保障個人資料的私隱，可能會不時更新本聲明，以使此聲明遵守法例或規例的最新要求。

#### 7. 閣下的權利

本私隱聲明的內容不得限制任何人士在香港法例第 486 章《個人資料(私隱)條例》(「私隱條例」)下的權利。在私隱條例下，閣下有權：

- (a) 查核中銀保誠是否持有閣下任何個人資料；
- (b) 查閱中銀保誠所持有的閣下的個人資料；
- (c) 要求中銀保誠更改不正確的閣下的個人資料；
- (d) 確定中銀保誠最新實施的關於個人資料的政策及慣常做法，以及其持有的個人資料類別；及
- (e) 要求中銀保誠停止使用閣下的個人資料作宣傳用途，並有權知道中銀保誠在接獲任何此等要求後所採取的行動。

中銀保誠保留權利，可就遵照任何在此第 7 條下的要求行事而牽涉的時間及人手，收取合理的費用。

#### 8. 聯絡中銀保誠

就中銀保誠收集及使用閣下的個人資料事宜，請致函中銀保誠的資料保障主任(地址：香港太古城英皇道 1111 號 15 樓 1507 室或電郵至：DataProtection@bocpt.com)。

## **I. INTRODUCTION**

### **COMPANY BACKGROUND**

BOCI-Prudential Trustee Limited (the “Trustee”) is the Trustee of the BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme (the “Scheme”). The Trustee is a joint venture founded by BOC Group Trustee Limited and Prudential Corporation Holdings Limited. BOC Group Trustee Company Limited is owned by BOC International Holdings Limited and Bank of China (Hong Kong) Limited (“BOCHK”), which are subsidiaries of Bank of China Limited (formerly known as Bank of China).

BOCI-Prudential Asset Management Limited is appointed as the investment manager of the Scheme. Teaming up with elite investment professionals and the solid reputation of Bank of China Limited together with Prudential’s unrivaled experience in pension fund management, we are able to provide our MPF customers with complete peace of mind.

### **WHAT IS MANDATORY PROVIDENT FUND (“MPF”)?**

The MPF scheme is under trust arrangement and governed by the Mandatory Provident Fund Schemes Authority (the “Authority”). The objective of establishing the MPF scheme is to provide basic retirement benefits to Hong Kong’s workforce. Mandatory contribution is calculated according to the relevant income of the employee, with employer and employee each contributing 5% of the relevant income for each contribution period. In addition, both employer and employee can opt to make extra voluntary contribution. All contributions are then invested in funds approved by the Authority and authorized by the Securities and Futures Commission.

### **HOW DO I CHOOSE THE RIGHT INVESTMENT?**

MPF investment is related to retirement planning. You need to consider your investment objectives and the time it will take you to actualize your objectives. You also need to understand the level of risks and returns associated with different funds and identify those that suit your personal objectives.

### **FUND QUOTATIONS**

Units in the constituent funds will be valued, issued and redeemed on each dealing day. Price of all funds will be published in South China Morning Post, Hong Kong Economic Journal and Hong Kong Economic Times.

The Trustee will process the subscription application or redemption request as soon as reasonably practicable after receipt thereof. The Trustee will handle the subscription application after the subscription money in cleared funds has been reconciled and validated.

### **METHODS TO OBTAIN FORMS & INFORMATION**

The Trustee has the best understanding of your MPF requirements. We offer unique and different channels for customers to make enquiries and request for various types of forms.

#### **1. Website**

You can visit our website that provides updated MPF Scheme Brochure, scheme information, constituent fund unit prices and fund switching services.

Our website : [www.bocpt.com](http://www.bocpt.com)

#### **2. Interactive Voice Response System (IVRS)**

You can dial 2929 3030 from touch tone phone and follow the instructions to enquire contribution, account information, unit fund prices or request fund switching services and fax-on-demand forms. Please refer to Part VI in this Member Handbook for the IVRS User Guide.

#### **3. E-mail**

You can contact us via e-mail.

Our E-mail: [mpf@bocpt.com](mailto:mpf@bocpt.com)

#### **4. ATM**

You can make “Latest Contribution Enquiry” and “Fund Balance Enquiry” to your own MPF account via the ATM network of Bank of China (Hong Kong), Chiyu Banking Corporation Limited and Jetco if you are the holder of BOC Card or BOC Credit Card.

#### **5. Branches of the Bank of China (Hong Kong), Chiyu Banking Corporation Limited, Nanyang Commercial Bank Limited and Prudential’s MPF intermediaries**

The customer service officers of the branches in the above-mentioned banks and MPF intermediaries of Prudential are pleased to offer you assistance.

## **II. DEFAULT INVESTMENT STRATEGY**

Default Investment Strategy (“DIS”) is a default investment arrangement as stipulated in accordance with the Mandatory Provident Fund Schemes Ordinance. For members who do not make a fund choice for their MPF account, their future contributions, accrued benefits transferred from another MPF scheme and accrued benefits will be invested in the DIS. The DIS is also available as an investment choice itself for members.

The DIS is not a fund - it is a strategy that uses the BOC-Prudential Core Accumulation Fund and the BOC-Prudential Age 65 Plus Fund (collectively the “DIS Funds”) to automatically reduce the risk exposure as the member approaches retirement age. De-risking will not apply where a member chooses the DIS Funds as standalone investments (rather than as part of the DIS). The DIS Funds are subject to fee and expense caps as imposed by the legislation.

For more details, please refer to the “MPF Default Investment Strategy” in section 6.7 of the MPF Scheme Brochure of the Scheme.

You should consider your own risk tolerance level and financial circumstances before investing in the DIS. You should note that the BOC-Prudential Core Accumulation Fund and the BOC-Prudential Age 65 Plus Fund may not be suitable for you, and there may be a risk mismatch between the BOC-Prudential Core Accumulation Fund and the BOC-Prudential Age 65 Plus Fund and your risk profile (the resulting portfolio risk may be greater than your risk preference). You should seek financial and/or professional advice if you are in doubt as to whether the DIS is suitable for you, and make the investment decision most suitable for you taking into account your circumstances. You should note that the implementation of the MPF Default Investment Strategy may have an impact on your MPF investments and benefits. We recommend that you consult with the Trustee if you have doubts on how you are being affected.

## **III. INVESTMENT POLICY OF THE CONSTITUENT FUNDS**

Please refer to the MPF Scheme Brochure of the Scheme for details of the investment policy, asset allocation, risk profile of the constituent funds. You can also obtain the publications at our website [www.bocpf.com](http://www.bocpf.com), our service centre or through Easy-Choice MPF Application and Fund Hotline at 2280 8686.

## **IV. AUTOMATIC EXCHANGE OF FINANCIAL ACCOUNT INFORMATION**

Starting from 1 January 2020, the Automatic Exchange of Financial Account Information in Tax Matters (“AEOI”) relating to MPF schemes and ORSO registered schemes will take effect under the Inland Revenue (Amendment) (No.2) Ordinance 2019 (the “Amendment Ordinance”).

Under the Amendment Ordinance, the Scheme is required to comply with the due diligence and reporting obligations relating to the AEOI. Hence, a complete self-certification will be required from account holder for all new MPF accounts opened on or after 1 January 2020 to verify scheme member’s tax residency. Otherwise, the relevant account opening process could not be completed.

For details of AEOI, please read the AEOI Overview under Hong Kong Trustees’ Association at [www.hktrustees.com](http://www.hktrustees.com) or the relevant information under Mandatory Provident Fund Schemes Authority at [www.mpf.org.hk](http://www.mpf.org.hk).

## V. NOTES TO MEMBER APPLICABLE TO EMPLOYEE

### Eligibility

- Your employer is responsible to enroll all employees aged between 18 and 65 and have been employed for 60 days or more into a MPF scheme (except for the casual employees).
- An employee who is aged at 65 or above may also be enrolled into a MPF scheme and make voluntary contribution.

### Application for Membership

- To become an employee member of the Scheme, you should complete a "Member Enrolment Form" <FORM EC-ENROL-EE>, and submit to the Trustee via your employer one month before making the first contribution.
- A "Notice of Participation" will be issued to you directly or via your employer within 60 days after you become our employee member. You are advised to check the information on the notice carefully upon receipt. Please contact our Customer Service Representatives at 2929 3030 immediately if any error is found.

### Contribution

- Subject to the maximum and minimum \*levels of relevant income for mandatory contribution purpose, your employer will deduct 5% of your \*\*relevant income from your payroll together with 5% of employer's portion and remit to your MPF account on each relevant contribution period. All mandatory contribution will be fully and immediately vested in you. You and your employer may choose to make voluntary contribution in addition to the mandatory contribution. You can also determine your own voluntary contribution amount.

*\*Starting from 1 November 2013, the minimum level of relevant income has been amended from HK\$6,500 to HK\$7,100 per month, while the maximum level of relevant income has been raised from HK\$25,000 to HK\$30,000 per month, with effect from 1 June 2014. The rate of contributions and the statutory minimum and maximum level of relevant income may be changed under the Mandatory Provident Fund Schemes Ordinance ("the MPF Ordinance") and Mandatory Provident Fund Schemes (General) Regulation ("the MPF Regulation") from time to time. Please refer to the latest announcement of the Authority for updated regulatory requirements. Furthermore, your contribution for the first incomplete payroll cycle immediately following the 30-day contribution holiday should be waived, if you are a new-joined employee with monthly payroll cycle (or payroll cycles more frequent than monthly).*

*\*\*Relevant income includes wages, salaries, leave pay, fee, commission, bonus, gratuity, perquisite, allowance, housing allowance or housing benefits but excludes severance payment or long service payment.*

### Portability of Benefits

If you elect to transfer your accrued benefits to another account within the same Master Trust Scheme whose trustee is the BOCI-Prudential Trustee Limited, the fund units held by you will not be redeemed and will be directly transferred to the account designated by you for continuous investment. That means there is no selling or buying of funds during the transfer process.

#### Cessation of employment

- Subject to the MPF Regulation, you may choose to transfer your accrued benefits to one of the following accounts when you change job:
  - ✧ a separate personal account under the Scheme; or
  - ✧ your new employer's MPF contribution account; or
  - ✧ your MPF account in another registered scheme
- To effect this transfer, you should complete and return a "Scheme Member's Request for Fund Transfer Form" <FORM MPF(S)-P(M)> to the trustee to which your accrued benefits are to be transferred ("New Trustee").
- If no fund transfer request is made within 3 months after the Trustee is notified of your cessation of employment or the last date of employment (whichever is later), all your accrued benefits will be transferred to a personal account under the Scheme.

#### Member's Choice – Benefits relating to current employment

- Starting from 1 November 2012, you may elect to transfer all of your accrued benefits deriving from the employee's mandatory contributions of your current employment to a personal account of the Scheme or another registered scheme which is a master trust scheme or an industry scheme. However, you may only make such a transfer once every calendar year.
- To effect this transfer, you should complete and return a "Employee Choice Arrangement – Transfer Election Form" <FORM MPF(S)-P(P)> to the New Trustee.

#### Member's Choice – Benefits relating to former employment and former self-employment

- Starting from 1 November 2012, you may elect, at any time, to transfer all of the accrued benefits deriving from mandatory and/or voluntary contributions (if any) of your former employment or former self-employment in your contribution account of the Scheme to another contribution account or personal account of the Scheme or another registered scheme. You may respectively transfer accrued benefits deriving from either mandatory contributions or voluntary contributions.
- To effect this transfer, you should complete and return a "Employee Choice Arrangement – Transfer Election Form" <FORM MPF(S)-P(P)> to the New Trustee.

### Long Service Payment and Severance Payment

Your employer may be required to pay you a long service payment or severance payment pursuant to Employment Ordinance. Under current legislation, the long service payment or severance payment can be offset from the vested balance of the accrued benefits attributed to the employer's contributions under MPF scheme. We shall make the payment in the sequence of the following sub-accounts:

1. Employer's voluntary contributions transferred in (if applicable)
2. Employer's voluntary contributions (if applicable)
3. Employer's mandatory contributions transferred in (if applicable)
4. Employer's mandatory contributions (if applicable)

## APPLICABLE TO SELF-EMPLOYED PERSON (SEP)

### Eligibility

- You are responsible to enroll yourself as a SEP member if you are aged between 18 and 65 and your relevant income is derived from the provision of services or goods in Hong Kong, or from trading in services or goods in or from Hong Kong and is not employed as an employee (i.e. you are a sole-proprietor or partner of a business partnership).

### Application for Membership

- To become our SEP member, you should complete and submit a "Self-Employed Person Application Form" <FORM EC-APSEP> to the Trustee.

### Contribution

- Subject to the maximum and minimum \*levels of relevant income for mandatory contribution purpose, you should contribute 5% of your \*\*relevant income. You may opt to make extra voluntary contribution and such amount is determined by you.  
*\*Starting from 1 November 2013, the minimum level of relevant income has been amended from HK\$6,500 to HK\$7,100 per month, while the maximum level of relevant income has been raised from HK\$25,000 to HK\$30,000 per month, with effect from 1 June 2014. The rate of contributions and the statutory minimum and maximum level of relevant income may be changed under the MPF Ordinance and MPF Regulation from time to time. Please refer to the latest announcement of the Authority for updated regulatory requirements.*  
*\*\*Relevant income should be based on (i) the assessable profits as stated in your most recent notice of assessment issued by Inland Revenue Department; or (ii) the basic allowable (within the meaning of Section 28 of the Inland Revenue Ordinance); or (iii) an income declaration you make to your trustee.*

### Contribution Period & Notification Period

- You can choose to make contributions either on a monthly or yearly basis by stating in your "Self-Employed Person Application Form" <FORM EC-APSEP>.
- Thereafter, you are required to provide the following information to the Trustee at least 30 days before the end of each scheme year of the Scheme (i.e. every 31st March):
  - ✧ your relevant income for the coming scheme year; and
  - ✧ you choose to contribute monthly or yearly for the coming scheme year.
- If you suffer losses from your business, you may cease your contributions until your relevant income exceeds the minimum income level. You should complete a "Notice of Stop Contribution" <FORM SEP-STOP> and submit to the Trustee together with the details and the calculation of the losses.
- If no such information is received 30 days before the commencement of the coming scheme year, your relevant income will be deemed to be the same as the preceding year.

### Payment Method

You should make your contributions to the Trustee on or before the Contribution Day<sup>^</sup>, by one of the following payment methods:

- ✧ **Autopay**  
Complete and submit a "Direct Debit Authorization Form" <FORM DDA-SEP> to the Trustee. Please call our Customer Service Representatives at 2929 3030 if you have any enquires.
- ✧ **Make Payment via Internet Banking**  
If you are a BOC Internet Banking customer of BOCHK, you may access Internet Banking to select "Bill Payment". Then select "Insurance Or Pension Services" from the "Merchant Category" and select "BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme". Please input the needed information, Payment Amount and your "11-digit MPF Scheme Number" for processing.
- ✧ **Submit cheque (Post-dated cheque will not be accepted)**  
Payable to: BOCI-Prudential Trustee Limited  
Please submit cheque via one of the following methods:
  - **Submit e-Cheque** to MPF self-employed person account on our website, BOCHK e-Cheque Drop Box or other channel (For details, please refer to our User Guide [www.bocpt.com/english/eCheque\\_Service\\_User\\_Guide\\_eng.pdf](http://www.bocpt.com/english/eCheque_Service_User_Guide_eng.pdf)). Please enter your MPF scheme No. in the Remarks column.
  - **Crossed Cheque**
    - ✓ Send by post to Suite 1507, 15/F, 1111 King's Road, Taikoo Shing, Hong Kong
    - ✓ Deposit at any branches of BOC(HK)  
Bank Account Number: 012-875-0-029246-3 (BOCHK)

Note:

- 1 **Cash payments are not accepted by all means.**
- 2 Any incorrect or incomplete information on the cheque will be treated as invalid and will NOT be accepted.
- 3 Please reserve sufficient documents delivery and processing time
- 4 The received contributions will be settled to the earliest contribution period.

<sup>^</sup> Contribution Day refers to the last day of relevant contribution period (either on a monthly or yearly basis). If the contribution day falls on a Saturday, a public holiday, or a gale/black rainstorm warning day, then the next following day (which is not a Saturday, a public holiday, or a gale/black rainstorm warning day) should be regarded as the contribution day.

### Portability of Benefits

- You may at any time elect to transfer your accrued benefits under the Scheme to another registered scheme or an industry scheme.
- To effect this transfer, you should complete and return a "Scheme Member's Request for Fund Transfer Form" <FORM MPF(S)-P(M)> to the New Trustee.

### Cessation of Self-Employment

- If you cease to be self-employed (i.e. cessation of all your self-employed business or businesses) and/or become employed, you should complete and submit a "Notice of Scheme Termination (For Self-Employed Person Member Only)" <SEP-Scheme Term> to the Trustee. You may choose to transfer your accrued benefits to a separate personal account under the Scheme or your new employer's MPF account under the Scheme. If no fund transfer request is made within 3 months after the Trustee is notified of your cessation of self-employment or the date you ceased to be self-employed (whichever is later), all your accrued benefits will then be retained in your existing account.
- If you elect to transfer your accrued benefits to another account within the same Master Trust Scheme whose trustee is the BOCI-Prudential Trustee Limited, the fund units held by you will not be redeemed and will be directly transferred to the account designated by you for continuous investment. That means there is no selling or buying of funds during the transfer process.

## APPLICABLE TO EMPLOYEE MEMBERS/SELF-EMPLOYED PERSONS/PERSONAL ACCOUNT MEMBERS

### MPF Scheme Brochure

- You can obtain a copy of the MPF Scheme Brochure of the Scheme and its Addendum (if any) at our Customer Service Centre at Suite 1507, 15/F, 1111 King's Road, Taikoo Shing, Hong Kong or from our website: [www.bocpt.com](http://www.bocpt.com) at any time.

### Change of Investment Portfolio Choice

- You can indicate your investment choices in the "Member Enrolment Form" <FORM EC-ENROL-EE>, "Self-Employed Person Application Form" <FORM EC-APSEP> or "Personal Account Member Application Form" <FORM EC-APPRE>. Such investment choices can be selected among the **Default Investment Strategy ("DIS")** and/or the constituent funds offered by the Scheme. If no instruction is made by you before the first contribution or if your investment instruction is deemed invalid (i.e. does not meet the requirements of a "Specific Investment Instruction" as defined in the Scheme's MPF Scheme Brochure), your relevant contributions will be invested in accordance with DIS. DIS is a ready-made MPF investment strategy with fee caps, and also contains an automatic de-risking feature. For details of the constituent funds and DIS please refer to the MPF Scheme Brochure of the Scheme which are available at our Customer Service Centre or can be downloaded from our website: [www.bocpt.com](http://www.bocpt.com) at any time. Members should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. Please carefully consider your own risk tolerance level and financial circumstances (as well as your own retirement plan) before making any investment choices. If in doubt, please contact your independent financial advisor for further details. Please note that when one or more of the specified instructions (including but not limited to redemption or switching instructions) are being processed on the annual date of de-risking for you, the annual de-risking will only take place after completion of these instructions where necessary.
- You may switch the constituent funds in your MPF account on each dealing day by submitting a "Change of Investment Fund Instruction" <FORM EC-SM-REBALANCE> to the Trustee or make the switching request via IVRS / Internet.

### Portability of Benefits in Personal Account

- You may elect to transfer your accrued benefits in the personal account of the Scheme to a contribution account or another personal account of the Scheme or another registered scheme.
- To effect this transfer, you should complete and return a "Scheme Member's Request for Fund Transfer Form" <FORM MPF(S)-P(M)> to the New Trustee.
- If you elect to transfer your accrued benefits to another account within the same Master Trust Scheme whose trustee is the BOCI-Prudential Trustee Limited, the fund units held by you will not be redeemed and will be directly transferred to the account designated by you for continuous investment. That means there is no selling or buying of funds during the transfer process.

### Withdrawal of Benefits

- Under the Mandatory Provident Fund Schemes Ordinance, you may withdraw your accrued benefits when you:-
  - (a) Attain the normal retirement age of 65\*; or
  - (b) Early retired between 60 and 64\*; or
  - (c) Death (your personal representatives may claim for the benefits)\*; or
  - (d) Permanent departure from Hong Kong (requires the provision of destination)\*; or
  - (e) Total incapacity\*; or
  - (f) Terminal illness\*; or
  - (g) Small balance account aggregate amount less than HK\$5,000 provided that as at the date of the claim, at least 12 months have elapsed since the contribution day in respect of the latest contribution period for which a mandatory contribution is required to be made to that scheme or to any other registered scheme by or in respect of the member; and that the member concerned does not have accrued benefits kept in any other registered scheme and does not intend to become employed or self-employed\*.

*\*Please submit a "Claim Form For Payment of MPF Accrued Benefits (Benefits) on Ground of Attaining the Retirement Age of 65 or Early Retirement" <FORM MPF(S)-W(R)> together with required documents and statutory declaration (if applicable) to the Trustee. With effect from 1 February 2016, when scheme members retire or early retire, they are allowed to withdraw accrued benefits by instalments in addition to withdrawing accrued MPF benefits in a lump sum or retaining benefit in the scheme. No fee will be imposed on the lump sum payment of accrued benefits or the first twelve withdrawals by instalments each calendar year, but each additional partial withdrawal afterwards will be subject to a handling fee of HK\$100. With effect from 21 November 2022, SEP members and Personal Account members may elect to withdraw the accrued benefits under the "regular withdrawal option" upon reaching retirement stage by providing the Trustee a standing instruction. The Trustee will make monthly payments to the member from the accrued benefits of SEP members and Personal Account members based on amount specified in the instruction. No withdrawal or handling fees will be levied.*

*\*Please submit a "Claim Form for Payment of MPF Accrued Benefits (Benefits) on Ground of Permanent Departure from Hong Kong / Total Incapacity / Terminal Illness / Small Balance / Death" <FORM MPF(S)-W(O)> together with required documents and statutory declaration (if applicable) to the Trustee.*

### Change of Personal Information

- You should submit a "Notice of Change of Scheme Member's Particulars" <FORM SM-CHG(PART)> to the Trustee within one month before the effective date of any changes to your personal information, such as correspondence address or contact telephone number. You may also change such personal information by contacting our customer service representative at customer service hotline or via internet.

### Tax Concession

- You will be entitled to a tax deduction for the mandatory contributions to the Scheme. Please refer to the Inland Revenue Ordinance for details.

## APPLICABLE TO SPECIAL VOLUNTARY CONTRIBUTION MEMBERS

### Eligibility

- If you are or have been member of a registered scheme under the Mandatory Provident Fund Schemes Ordinance (the “MPFS Ordinance”) or an occupational retirement scheme, you may become a Special Voluntary Contribution (SVC) Member, subject to the Trustee’s approval.
- To achieve an enjoyable retirement life, you may decide to make Special Voluntary Contribution (SVC) in the Scheme.
- There are two types of SVC, which are Regular SVC and Lump Sum SVC. The Regular SVC is subject to a minimum monthly amount HK\$300, as well as, the Lump Sum SVC is subject to a minimum amount of HK\$1,000.

### Application for Membership

- Being a SVC Member, you only need to submit an “Application for Special Voluntary Contribution (SVC) Member” <FORM EC-APSVC> together with a certified true copy of HKID card /Passport, residential address proof issued within the last 3 months, scheme participation proof and payroll account proof to us. If NOT holders of HK permanent ID card, please also provide a certified true copy of Passport. If you choose to make Regular SVC, please submit a “Member Direct Debit Authorization” <EE-DDA FORM> together with the application form.
- You can also use the On-line Enrolment service of the Trustee to apply to be a SVC Member. The website of the Trustee is [www.bocpt.com](http://www.bocpt.com).

### MPF Scheme Brochure

- You can obtain a copy of the MPF Scheme Brochure of the Scheme and its Addendum (if any) at our Customer Service Centre or from our website: [www.bocpt.com](http://www.bocpt.com) at any time.

### Change of Investment Portfolio Choice

- You can indicate your investment choices in the “Application for Special Voluntary Contribution (SVC) Member” <FORM EC-APSV/C>. Such investment choices can be selected among the **Default Investment Strategy (“DIS”)** and/or the constituent funds offered by the Scheme. If no instruction is made by you before the first contribution or if your investment instruction is deemed invalid (i.e. does not meet the requirements of a “Specific Investment Instruction” as defined in the Scheme’s MPF Scheme Brochure), your relevant contributions will be invested in accordance with DIS. DIS is a ready-made MPF investment strategy with fee caps, and also contains an automatic de-risking feature. For details of the constituent funds and DIS please refer to the MPF Scheme Brochure of the Scheme which are available at our Customer Service Centre or can be downloaded from our website: [www.bocpt.com](http://www.bocpt.com) at any time. Members should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. Please carefully consider your own risk tolerance level and financial circumstances (as well as your own retirement plan) before making any investment choices. If in doubt, please contact your independent financial advisor for further details. Please note that when one or more of the specified instructions (including but not limited to redemption or switching instructions) are being processed on the annual date of de-risking for you, the annual de-risking will only take place after completion of these instructions where necessary.
- You may change the investment mandate for future regular special voluntary contribution or/and rebalance the existing investment account balance of all special voluntary contribution (including regular and Lump Sum) in your MPF account on each dealing day by submitting a “Change of Investment Fund Instruction of Special Voluntary Contribution & Regular Special Voluntary Contribution” <FORM EC-SVC-REBALANCE> to the Trustee or make the request via IVRS, internet, smartphone & tablet Apps.

### Notes on Contribution

- If you choose to make Regular SVC, the Trustee may credit the contribution from your bank account directly.
- If you choose to make Lump Sum SVC, you need to issue your personal cheque payable to “BOCI-Prudential Trustee Limited”. Name of the Cheque Drawer must match the participating member’s name, and third party cheque will not be accepted.

### Advantages

- ✧ No Subscription / Redemption / Switching Charges
- ✧ Minimum contribution amount is HK\$300 per month (Regular SVC) and HK\$1,000 (Lump Sum SVC)
- ✧ Switch your selected investment as many times as you wish
- ✧ Easy application

## APPLICABLE TO TAX DEDUCTIBLE VOLUNTARY CONTRIBUTION MEMBERS

### Eligibility

- If you are a current holder of contribution account (except for special voluntary contribution account) or personal account of a registered scheme under the Mandatory Provident Fund Schemes Ordinance (the “MPFS Ordinance”) or a current member of an MPF exempted ORSO scheme, you may become a Tax Deductible Voluntary Contribution (TVC) Member, subject to the Trustee’s approval.
- There are two types of TVC, which are Regular TVC and Lump Sum TVC. The Regular TVC is subject to a minimum monthly amount HK\$300, as well as, the Lump Sum TVC is subject to a minimum amount of HK\$1,000.

### Application for Membership

- Being a TVC Member, you only need to submit an “Application for Tax Deductible Voluntary Contribution (TVC) Member” <FORM EC-APTVC> together with a certified true copy of HKID card /Passport, a residential address proof issued within the last 3 months and scheme participation proof to us. If NOT holders of HK permanent ID card, please also provide a certified true copy of Passport. If you choose to make Regular TVC, please submit a “Member Direct Debit Authorization” <EE-DDA FORM> together with the application form.
- If you are an existing member, you can also use the On-line Enrolment service of the Trustee to apply to be a TVC Member. The website of the Trustee is [www.bocpt.com](http://www.bocpt.com).

### MPF Scheme Brochure

- You can obtain a copy of the MPF Scheme Brochure of the Scheme and its Addendum (if any) at our Customer Service Centre or from our website: [www.bocpt.com](http://www.bocpt.com) at any time.

### Change of Investment Portfolio Choice

- You can indicate your investment choices in the “Application for Tax Deductible Voluntary Contribution (TVC) Member” <FORM EC-APTVC>. Such investment choices can be selected among the Default Investment Strategy (“DIS”) and/or the constituent funds offered by the Scheme. If no instruction is made by you before the first contribution or if your investment instruction is deemed invalid (i.e. does not meet the requirements of a “Specific Investment Instruction” as defined in the Scheme’s MPF Scheme Brochure), your relevant contributions will be invested in accordance with DIS. DIS is a ready-made MPF investment strategy with fee caps, and also contains an automatic de-risking feature. For details of the constituent funds and DIS please refer to the MPF Scheme Brochure of the Scheme which are available at our Customer Service Centre or can be downloaded from our website: [www.bocpt.com](http://www.bocpt.com) at any time. Members should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. Please carefully consider your own risk tolerance level and financial circumstances (as well as your own retirement plan) before making any investment choices. If in doubt, please contact your independent financial advisor for further details. Please note that when one or more of the specified instructions (including but not limited to redemption or switching instructions) are being processed on the annual date of de-risking for you, the annual de-risking will only take place after completion of these instructions where necessary.
- You may change the investment mandate for future regular TVC or/and rebalance the existing investment account balance of all TVC (including regular and Lump Sum) contribution in your MPF account on each dealing day by submitting a “Change of Investment Fund Instruction of Tax Deductible Voluntary Contribution” <FORM EC-TVC-REBALANCE> to the Trustee or make the request via IVRS, internet, smartphone & tablet Apps.

### Notes on Contribution

- If you choose to make Regular TVC, the Trustee may credit the contribution from your bank account directly.
- If you choose to make Lump Sum TVC, you need to issue your personal cheque payable to “BOCI-Prudential Trustee Limited”.
- Name of the Cheque Drawer must match the participating member’s name, and third party cheque will not be accepted.
- If the total amount of TVC made by a TVC member to his/her TVC account opened in the Scheme in a particular year of tax assessment (i.e. from 1st April for that particular year to 31st March on the next year) exceeds the maximum tax concession amount for TVC in the relevant year of assessment as set out in Schedule 3F of the Inland Revenue Ordinance (Cap.112), the Trustee may refuse to accept further TVC from that TVC member for that year of tax assessment. Please refer to our website at [www.bocpt.com](http://www.bocpt.com) for the aforesaid maximum tax concession amount for that year of tax assessment.

### Portability of Benefits in TVC Account

- You may, at any time, choose to have ALL accrued benefits in the TVC account in the Scheme transferred to another TVC account in another MPF scheme nominated by such TVC member. Transfer of TVC accrued benefits in part or to a contribution account / personal account, however, will not be accepted and such benefit transfer amount cannot be claimed as deductions for taxation purpose.
- To effect this transfer, you should complete and return a “Scheme Member’s Request for Fund Transfer of Tax Deductible Voluntary Contributions Form” <FORM MPF(S)-P(T)> to the New Trustee.



### **Withdrawal of Benefits**

- Under the Mandatory Provident Fund Schemes Ordinance, you may withdraw your accrued benefits when you:-
  - (a) Retirement (attaining the age of 65) / early retirement (attaining the age of 60 and ceased all employment/self-employment with no intention of becoming employed or self-employed again)\*; or
  - (b) Death (your personal representatives may claim for the benefits)\*; or
  - (c) Permanent departure from Hong Kong\*; or
  - (d) Total incapacity\*; or
  - (e) Terminal illness\*; or
  - (f) Small balance account aggregate amount less than HK\$5,000 provided that as at the date of the claim, at least 12 months have elapsed since the contribution day in respect of the latest contribution period for which a mandatory contribution is required to be made to that scheme or to any other registered scheme by or in respect of the member; and that the member concerned does not have accrued benefits kept in any other registered scheme and does not intend to become employed or self-employed\*.

*\*Please submit a "Claim Form For Payment of MPF Accrued Benefits (Benefits) on Ground of Attaining the Retirement Age of 65 or Early Retirement" <FORM MPF(S)- W(R)> together with required documents and statutory declaration (if applicable) to the Trustee. With effect from 1 February 2016, when scheme members retire or early retire, they are allowed to withdraw accrued benefits by instalments in addition to withdrawing accrued MPF benefits in a lump sum or retaining benefit in the scheme. With effect from 21 November 2022, Tax Deductible Voluntary Contribution members may elect to withdraw the accrued benefits under the "regular withdrawal option" upon reaching retirement stage by providing the Trustee a standing instruction. The Trustee will make monthly payments to the member from the accrued benefits of Tax Deductible Voluntary Contribution members based on amount specified in the instruction. No withdrawal or handling fees will be levied.*

*\* Please submit a "Claim Form for Payment of MPF Accrued Benefits (Benefits) on Ground of Permanent Departure from Hong Kong / Total Incapacity / Terminal Illness / Small Balance / Death" <FORM MPF(S)-W(O)> together with required documents and statutory declaration (if applicable) to the Trustee.*

### **Tax Concession**

- TVC may be eligible for tax concessions starting from the year of assessment 2019/2020. The maximum tax deductible amount for the year of assessment 2021/2022 is HK\$60,000. It is an aggregate limit for both TVC and other qualifying annuity premiums. Please refer to the Inland Revenue Ordinance for details.
- Same as the tax deduction for mandatory contributions and other tax concessions, the individual tax payer (not the Trustee, sponsor and/or other operators of the Scheme) is responsible for the application of tax deduction and keeping track of how the maximum tax deductible limit is fully utilized. In this regard, the Trustee will provide a TVC summary to facilitate TVC members in filling in the relevant tax concession information on their tax return if TVC is made by the member to the Scheme during a year of assessment.

### **Advantages**

- ✧ No Subscription / Redemption / Switching Charges
- ✧ Minimum contribution amount is HK\$300 per month (Regular TVC) and HK\$1,000 (Lump Sum TVC)
- ✧ Switch your selected investment as many times as you wish
- ✧ Easy application
- ✧ Changes to the Inland Revenue Ordinance are effected on 1 April 2019. From 1 April 2019, tax deductible voluntary contributions can enjoy tax concession in order for scheme members to meet the long-term saving objective for retirement protection.

## VI. BOCI-PRUDENTIAL TRUSTEE LIMITED ("BOCPT") INTERNET AND INTERACTIVE VOICE RESPONSE SYSTEM (IVRS) SERVICES USER GUIDE

### Services via Internet and Interactive Voice Response System

- ◆ Contribution enquiries
- ◆ Enquire account information
- ◆ Unit fund prices enquiries
- ◆ Make investment changes
- ◆ Re-balancing of existing account balances
- ◆ Request fax-on-demand forms

Scheme member's account number is an 11 digits scheme number and a 5 to 6 digits member number. For example, scheme number is 00123456789, member number is 00001, then the scheme member's account number is 0012345678900001.

The relevant scheme member's account number has been indicated in your notice of participation. In addition, after successfully logging in to the account via the internet, the scheme member's account number will be displayed on the left side of the home screen.

When a member activates the account login for the first time, please enter the "last 9 digits of the relevant scheme number" and the "5 to 6 digits of member number" to complete the first login procedure.

### First Time Account Activation

- ◆ You can activate your account through either internet or IVRS at the first time
- ◆ Activate account through Internet, please visit our website [www.bocpt.com](http://www.bocpt.com) and follow the instructions on the web pages
- ◆ Activate account through IVRS, please dial 2929 3030 from a touch tone phone and follow the instructions below

#### ✧ Login with Login ID

1. Input login ID: your **login ID** = last 9 digits of scheme number plus 5 to 6 digits member number (Shown on **Notice of Participation**)

**Example:** If your Scheme Number is 00123456789 and Member Number is 00001, your login ID will be 12345678900001.

2. Verification and new PIN selection:

- ◆ Enter all numbers of HKID/Passport number
- ◆ Enter full date of birth (dd/mm/yyyy)
- ◆ Enter the registered local mobile phone number
- ◆ Enter the 6 digits One Time Password sent to your registered number by SMS.
- ◆ Enter a 8 digits self-selected PIN for IVRS
- ◆ Re-enter the selected PIN for confirmation (Please remember this PIN for future login)

#### ✧ Login with HKID number

1. Follow the instructions to input all numbers of HKID

2. Verification and new PIN selection:

- ◆ Enter full date of birth (dd/mm/yyyy)
- ◆ Enter the registered local mobile phone number
- ◆ Enter the 6 digits One Time Password sent to your registered number by SMS.
- ◆ Enter a 8 digits self-selected PIN for IVRS
- ◆ Re-enter the selected PIN for confirmation (Please remember this PIN for future login)

## IVRS User Guide

- Step 1** Dial 2929 3030 from a touch tone phone
- Step 2** Please select language: 1 - Cantonese 2 - English 3 - Mandarin
- Step 3** Please select your category: 1 - Existing member 2 - Non-existing member
- Step 4** Please select your category: 2 - Employer  
3 - Members (including employee, self-employed person, personal account holder,  
special voluntary contribution and tax-deductible voluntary contribution members)  
6 - ORSO Member
- Step 5** **Please select the option you require:**



Member

- 1 - Check account information (proceed to step 6 to step 8)
- 2 - Check unit fund price
- 3 - Request fax-on-demand forms
  - 1# - Member Enrolment Form
  - 2# - Employee Choice Arrangement – Transfer Election Form
  - 3# - Scheme Member's Request For Account Consolidation Form
  - 4# - Scheme Member's Request for Fund Transfer Form
  - 5# - Change of Investment Fund Instruction
  - 6# - Notice of Change of Scheme Member's Particulars
  - 7# - Application Form for Special Voluntary Contribution
  - 8# - SEP Declaration of Relevant Income
  - 11# - SEP Direct Debit Authorization
  - 12# - SEP Notice of Scheme Termination
- 4 - Check contact channel

### **Important Keys :**

- 0 - Talk to our Service Representative
- 9 - Return to Main Menu
- \* - Repeat

- Step 6** Select to login with login ID or HKID, enter your Login ID and press #.
- Step 7** Please enter your PIN and press #.
- Step 8** Enter the 6 digits One Time Password sent to your registered number by SMS.
- Step 9** **Please select your service :**
- 1 - Check last contribution^ 2 - Check fund balance
  - 3 - Check existing investment fund choice^ 4 - Change investment mandate for future contribution^
  - 5 - Re-balance existing investment account balances 6 - Change PIN
  - # - For other accounts, press # (Member login with HKID number only)
  - ^ Not applicable to Personal Account Member

## VII. TERMS AND CONDITIONS FOR INTERNET AND INTERACTIVE VOICE RESPONSE SYSTEM SERVICES

You must read the following terms and conditions (these “**Terms and Conditions**”) carefully before using any services available (i) on the website (whose URL address: [www.bocpt.com](http://www.bocpt.com)) (the “**Website**”) and/or (ii) via telephone services offered by BOCI-Prudential Trustee Limited and BOCI-Prudential Asset Management Limited. Your continued use of any of the aforementioned services shall be deemed to constitute your agreement to be legally bound by these Terms and Conditions and the Privacy Statement for Internet and interactive voice response system services. Your use of any such aforementioned services shall be subject to the most current version of these Terms and Conditions at the time of such use. You must regularly review these Terms and Conditions and the additional terms posted on the Website.

### 1. **Binding Agreement**

These Terms and Conditions constitute a legally binding agreement between BOCI-Prudential Trustee Limited, BOCI-Prudential Asset Management Limited, each of their successors and assigns (altogether, “**BOCI-Prudential**”) and you.

### 2. **Services**

- 2.1 BOCI-Prudential will provide you with the Internet and interactive voice response system services on the Website or via telephone services offered by BOCI-Prudential (collectively, the “**Services**”) in accordance with these Terms and Conditions.
- 2.2 You acknowledge that the Services are available at BOCI-Prudential’s sole discretion and that the full range of the Services may not be available in all countries/regions.
- 2.3 BOCI-Prudential may at any time:
  - (a) add new services to, or substitute new services for the Services;
  - (b) replace, withdraw, suspend, amend or delete any of the Services; or
  - (c) amend or supplement to these Terms and Conditions,upon notice to you by posting it online or in writing. You will be deemed to have sufficient notice of any of the above changes 3 days after such changes have been displayed on the Website or other period as agreed between BOCI-Prudential and SFC.
- 2.4 The information and materials on the Website and/or via BOCI-Prudential’s telephone services shall not be regarded as an offer, solicitation, invitation, advice or recommendation to buy or sell any investment or securities.

### 3. **Your Login ID, Username, PIN and Password**

- 3.1 You will keep your login ID (the “**Login ID**”), username (the “**Username**”), personal identification number (the “**PIN**”) and the password (the “**Password**”) confidential and secure and may not disclose the same to any person.
- 3.2 If you become aware of your Login ID, Username, PIN and/or Password being used by any unauthorized person or if you believe that your Login ID, Username, PIN and/or Password has been lost or stolen, you shall notify BOCI-Prudential immediately in writing.
- 3.3 You will be fully responsible for any and all access to the Website and use of the Services using your Login ID, Username, PIN and Password. BOCI-Prudential shall not be liable for any loss or damage you sustain by reason of any such access to any Service, or any such use of your Login ID, Username, PIN and Password, as the case may be.
- 3.4 You may change your PIN on the Website or through BOCI-Prudential’s certain telephone services at any time but any such change will only be effective upon the acceptance and confirmation by BOCI-Prudential. You may not change your Login ID on the Website or through BOCI-Prudential’s telephone services.

### 4. **Authority**

- 4.1 You hereby authorize BOCI-Prudential to act on any written, oral, telephone, card or computer-generated instruction in respect of the Services made using your Login ID, Username, PIN and Password. BOCI-Prudential shall not be bound to verify the authenticity or accuracy of any such instruction made through any use of your Login ID, Username, PIN and Password.
- 4.2 Instructions provided by you using your Login ID, Username, PIN and Password shall be valid and conclusively binding on you, even if such instructions are given by you or by any other person purporting to be you.
- 4.3 BOCI-Prudential will process your instructions as soon as reasonably practicable after receipt of your instructions. BOCI-Prudential shall not be liable in any event for any delay in processing any of your instructions. BOCI-Prudential will process your instructions by reference to your MPF account information and fund unit prices (the “**MPF Information**”) current at the time of processing.

### 5. **Your Further Obligations**

- 5.1 You are responsible for providing and operating at your own cost all equipment and software necessary to use or access to any of the Services.
- 5.2 You will comply with all operational instructions as BOCI-Prudential may provide to you from time to time.
- 5.3 You will not, and will not attempt to, access, use, break, tamper with or hack any part of BOCI-Prudential’s telecommunications or computer systems, sites servers, data areas, software and/or other materials.
- 5.4 You acknowledge that you do not have any right, title or interest in BOCI-Prudential’s telecommunications or computer systems or in any related software or materials other than the right to access the Services subject to these Terms and Conditions.
- 5.5 You will comply with all applicable laws and regulations in connection with your access to and use any part of the Services.

## **6. MPF Information**

- 6.1 BOCI-Prudential will use its reasonable endeavours to update your MPF Information on a regular basis and in accordance with the procedures as notified by BOCI-Prudential to you from time to time.
- 6.2 BOCI-Prudential shall not be liable for any consequences as a result of (a) any delay in updating your MPF Information or (b) any error in your MPF Information through the use of the Services.
- 6.3 You acknowledge that your MPF Information available from the Services is for your reference only.
- 6.4 BOCI-Prudential's data records containing your MPF Information and other information shall be, save in the case of manifest errors, conclusive evidence of its content and shall be binding on you. You agree that such records shall be admissible in court as evidence of the existence of the communications and of the facts contained therein, to the extent permitted by applicable laws.

## **7. Disclaimer and Liability**

- 7.1 BOCI-Prudential makes no representation or warranty of any kind, express, implied or statutory regarding the Services and the Website or the information or materials contained or referred to in the Website or otherwise provided via the Services. To the fullest extent permitted by law, BOCI-Prudential hereby expressly excludes and disclaims any condition, representation, warranty or responsibility of any kind relating to the Services and/or such information and materials, whether express or implied, by statute or otherwise, including without limitation any such condition, representation, warranty or responsibility regarding the title, fitness for a particular purpose, merchantability or standard of quality of the Services and/or such information and materials, that they will be accurate or free of errors or omissions, that they will not infringe any third party rights, that they will be available and uninterrupted at any particular time, free of computer viruses, adhere to any particular performance standards or that any instruction to or information requested from the Website and/or via the Services will be acted upon, delivered to or received by you in any time or at all.
- 7.2 The information and materials contained on the Website or otherwise provided via the Services is provided for information only and should not be used as a basis for making business decisions. Any advice or information received via the Website or otherwise provided via the Services should not be relied upon without consulting primary sources of information and obtaining specific professional advice. BOCI-Prudential accepts no liability for any loss or damage arising directly or indirectly from action taken, or not taken, in reliance on information or materials contained on the Website or otherwise provided via the Services. In particular, no warranty is given that economic reporting information, materials or data is accurate, reliable or up to date.
- 7.3 BOCI-Prudential shall not be liable for any loss or damage arising directly or indirectly (including special, incidental or consequential loss or damage) from your use of the Website and the Services including any loss, damage or expense arising from, but not limited to, any defect, error, fault, mistake or inaccuracy with the Website, its contents or the Services, or due to any unavailability of the Website or any part thereof or any contents or the Services.
- 7.4 BOCI-Prudential may provide hyperlinks from the Website to other sites for information purposes only. BOCI-Prudential accepts no liability for any loss or damage arising directly or indirectly (including consequential loss) from the accuracy or otherwise of information or materials contained in such sites or loss arising directly or indirectly from defects with such sites. The inclusion of hyperlinks by BOCI-Prudential to sites does not imply any endorsement by BOCI-Prudential of the material on such sites.
- 7.5 BOCI-Prudential does not warrant that any communications from or to the Website and/or via the telephone services will be sent to you or received by BOCI-Prudential nor does BOCI-Prudential warrant the privacy and/or security of such communications during transmission.
- 7.6 Although BOCI-Prudential will use its reasonable endeavours to update and maintain its system, you acknowledge that there are risks inherent in using the Services but agree that the potential benefits justify these risks and you waive any claim you might have against BOCI-Prudential because of:
- (a) Any failure of systems or equipment (whether or not provided by BOCI-Prudential) including telecommunications services and facilities;
  - (b) BOCI-Prudential's acceptance of any unauthorised instructions which appear (or which BOCI-Prudential believes) to be from you;
  - (c) Delays in the implementation of instructions from you;
  - (d) Delays in delivery or availability of, or failure to deliver or make available, any part of the Services;
  - (e) Delays in despatch or delivery of, or failure to despatch or deliver, any notice or information provided or requested via the Services or any inaccuracy, error or omission in or from any such notice or in or from any information contained in any such notice;
  - (f) Your failure to use the Services in accordance with these Terms and Conditions; and
  - (g) Your reliance, use or otherwise acting upon any information or materials provided via the Services.

## **8. Indemnity**

You will indemnify BOCI-Prudential against any action, liability, cost, claim, loss, damage, proceeding or expense (including legal fees, costs and expenses on a full indemnity basis) suffered by BOCI-Prudential which is directly or indirectly related to any breach or non-observance of any of these Terms and Conditions by you.

**9. Use of Personal data**

- 9.1 You agree that, to the extent permitted by law, any and all personal data relating to you collected by BOCI-Prudential from time to time may be used and disclosed in accordance with the [Privacy Statement for Internet and interactive voice response system services](#) of BOCI-Prudential (as may be amended from time to time) which is posted on the Website.
- 9.2 BOCI-Prudential may arrange for all telephone calls to the Services to be recorded. Such recordings will be used for training and quality control purposes and if necessary, as evidence in any legal proceedings.

**10. Termination**

- 10.1 BOCI-Prudential may terminate any or all parts of these Terms and Conditions, your access to the Website and/or your use of any or all of the Services at any time, with or without cause or notice.
- 10.2 You may terminate these Terms and Conditions (in whole only) by giving at least 7 days' written notice to BOCI-Prudential.
- 10.3 Termination of these Terms and Conditions will not affect any of the accrued rights or liabilities of you or BOCI-Prudential.

**11. Intellectual property rights**

- 11.1 You acknowledge that BOCI-Prudential or its affiliated company owns the trademarks, logos and service marks displayed on the Website and you may not use the same without prior written consent from BOCI-Prudential.
- 11.2 The copyright of all content of the Website (including without limitation, the text, graphics, links and sounds) belongs to BOCI-Prudential and no part of the same may be modified, reproduced, copied, distributed or published in any way without prior written consent of BOCI-Prudential.

**12. Restricted Countries/Regions**

The Services are not intended for use in certain countries/regions where such use will be prohibited by the applicable laws. You are solely responsible for identifying, observing and complying with the applicable restrictions in such countries/regions.

**13. English and Chinese Versions**

Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

**14. Governing law and jurisdiction**

The Services and these Terms and Conditions are governed by and shall be construed in accordance with the laws of the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong"). You hereby agree to submit to the exclusive jurisdiction of Hong Kong.

## VIII. PRIVACY STATEMENT FOR INTERNET AND INTERACTIVE VOICE RESPONSE SYSTEM SERVICES

BOCI-Prudential Trustee Limited ("**BOCI-Prudential**") is committed to protecting the privacy, confidentiality and security of your personal data collected from you and to observe, implement and comply with the Personal Data (Privacy) Ordinance (Cap. 486). This statement is designed to assist you in understanding why and how BOCI-Prudential collects and uses your personal data and the safeguards in place to protect such personal data. This statement should be read in conjunction with the BOCI-Prudential's "Terms and Conditions for Internet and Interactive Voice Response System Services" and other documents as specified by BOCI-Prudential from time to time.

### 1. PURPOSE OF PERSONAL DATA COLLECTION AND THE USE OF PERSONAL DATA

BOCI-Prudential may collect your personal data for and/or in connection with the following purposes:

- (a) To provide services and support in relation to provident fund schemes and/or other products offered by BOCI-Prudential. Such services and support include but not limited to facilitating the processing, administering and managing of your account, your contributions and accrued benefits, the access/checking to your account details and the provision of our product and service updates (e.g. providing relevant statements).
- (b) To establish the identity of you. For this purpose, your name and your contact details include but not limited to address, contact number and email address will be collected from you.
- (c) To manage and improve the design of website and Interactive Voice Response System Services ("IVR services"). Information on website or IVR usage may be collected and used to compile aggregate statistics on the effectiveness of our website and IVR services.
- (d) To carry out promotional and marketing activities (please refer to section 3 for more details).
- (e) To conduct statistical research by BOCI-Prudential or relevant regulators.
- (f) To perform data matching, internal business processes and administration by BOCI-Prudential.
- (g) To serve any other ancillary purposes in furtherance of the purposes listed above.
- (h) To comply with applicable laws and regulations.

In any cases, we shall use your personal data only for the prescribed purpose(s) (including any directly related purpose(s)) at the time of collection.

BOCI-Prudential may keep your personal information for as long as necessary to fulfill the purpose(s) (including any directly related purpose(s)) for which such data is or is to be used and to fulfill any applicable laws and regulations. If there is any change in the information so provided, please notify BOCI-Prudential as soon as reasonably practicable.

It is voluntary for you to supply your personal data. However, in the event that you do not provide such personal data, we may not be able to provide you with our products or supporting services.

### 2. DISCLOSURE OF DATA COLLECTED

You acknowledge and authorize that all data supplied by you will be retained by BOCI-Prudential and stored in the database(s) of BOCI-Prudential. For the purpose of providing our products or services, your personal data may be disclosed, transferred to, and/or accessed and stored by (whether in or outside Hong Kong Special Administrative Region):

- (a) any persons or body corporates within the group of companies of which BOCI-Prudential is a member for the purpose(s) (including any directly related purpose(s)) listed above (e.g. to provide services so that BOCI-Prudential's clients may check their account details (pension or others) via internet and/or ATM network such as Jetco and/or other electronic means) and/or fulfilling any applicable laws and regulations;
- (b) any persons or body corporates under a duty of confidentiality to BOCI-Prudential;
- (c) any contractors, agents, third party service providers or other persons who provide administrative, telecommunications, computer, payment, securities clearing, insurance, professional or other services to BOCI-Prudential;
- (d) any contractors, agents, third party service providers or other persons engaged by BOCI-Prudential for the purpose(s) (including any directly related purpose(s)) listed above and/or fulfilling any applicable laws and regulations;
- (e) any banking, financial or other institutions with which you have or propose to have dealings;
- (f) any debt collection or credit data service providers engaged and authorized by BOCI-Prudential;
- (g) any persons or corporations to whom BOCI-Prudential transfers or proposes to transfer its interests and/or obligations in respect of any product or service providing to you;
- (h) any persons including governmental authorities and regulators whom BOCI-Prudential is required by applicable legal, governmental or regulatory requirements to make disclosure to; or
- (i) any person reasonably requiring the same in order for BOCI-Prudential to carry out the purposes set out herein.

### **3. DIRECT MARKETING**

BOCI-Prudential and its engaged service providers may use your personal data for promotional or marketing purposes including sending you promotional materials and conducting direct marketing, where permitted by the applicable laws and regulations.

For the purposes of direct marketing, we may provide your personal information to third party service providers (including call centers and providers of marketing/researching services). Where permitted by law, such third party services providers could on behalf of BOCI-Prudential send out promotion materials to you or perform direct marketing.

We shall not use your personal data or provide your personal data to other service providers for the above direct marketing purposes unless we have informed you the intended use or the intended provision for use of your personal data in direct marketing, and where required by law, obtain your written consent before such use and provision of personal data to third party service providers. If you want to stop receiving promotional materials or direct marketing communications from BOCI-Prudential and its authorized third party service providers, you may, at any times, send us a request together with the details of personal data in respect of which such request is being made (either by post or by email to BOCI-Prudential).

### **4. USE OF COOKIES**

4.1. BOCI-Prudential may record the information about your use of our website through the use of cookies in order to analyze the number of visitors to our website, general usage pattern and also your personal usage pattern. Cookies are small bit of information automatically stored on your web browser in your computer that can be retrieved from our site. The data will be collected in an anonymous way without recognizing your identity. The data collected from cookies is generally used to improve the functionality of the website and/or to facilitate return visits.

4.2. You may disable cookies on your browser but by disabling cookies, you may not be able to use certain function on our website.

### **5. SECURITY**

BOCI-Prudential is concerned with the security of personal data collected and has put in place measures to prevent unauthorized access to our database(s). You should however safeguard your login number/username and password and keep them secret and confidential in order to protect your own interests.

### **6. UPDATES TO THE PRIVACY STATEMENT**

BOCI-Prudential attaches importance to personal data protection and may update this statement from time to time in observance of any update in legislative or regulatory requirements.

### **7. YOUR RIGHTS**

Nothing in this Privacy Statement shall limit the rights of any person under the Personal Data (Privacy) Ordinance (Cap.486) (the "Ordinance"). Under the Ordinance, you have the right to:

- (a) check whether BOCI-Prudential holds any of your personal data;
- (b) access to your personal data held by BOCI-Prudential;
- (c) request us to correct any of your personal data which is incorrect;
- (d) ascertain BOCI-Prudential's latest policies and practices in relation to personal data and the types of personal data held by BOCI-Prudential; and
- (e) request us to stop using your personal data for marketing purposes, and be informed of the action taken in response to such request.

BOCI-Prudential reserves the right to charge a reasonable fee in relation to the time and attendance involved in complying with any request under this Clause 7.

### **8. CONTACTING BOCI-PRUDENTIAL**

For any matters relating to your personal data collected and used by BOCI-Prudential, please contact our Data Protection Officer in writing either by post to: Suite 1507, 15/F, 1111 King's Road, Taikoo Shing, Hong Kong or by email to: [DataProtection@bocpt.com](mailto:DataProtection@bocpt.com).



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刊發人 Issuer :

**中銀國際英國保誠信託有限公司**

**BOCI-Prudential Trustee Limited**

香港太古城英皇道1111號15樓1507室

Suite 1507, 15/F, 1111 King's Road, Taikoo Shing, Hong Kong

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