

《強制性公積金計劃條例》(第485章)(《條例》)

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(第MPF(S)-W(R)號表格)填報須知  
《強制性公積金計劃(一般)規例》(第485A章)第159及160條

填寫本表格前，請先閱讀下列重要資料

註I

提交申索前須注意的事項

- 就依據《條例》第11條支付的自願性供款所產生的權益而言，提取權益須受有關計劃的管限規則所規限。詳情請查閱有關計劃的要約文件，而要約文件可於中銀國際英國保誠信託有限公司(中銀保誠信託)或積金易平台<sup>1</sup>的系統營運者<sup>6</sup>的網站閱覽。詳情請向中銀保誠信託(熱線：2929 3030或電郵地址：mpf@bocpt.com)或積金易客戶服務熱線<sup>6</sup>查詢。
- 就依據《條例》第11A條存入的可扣稅自願性供款所產生的權益而言，提取權益須受與強制性供款相同的提取規定所規限(惟根據第11A(3)條，若干與抵銷遣散費或長期服務金有關，以及與保障債權人及其他人士的權益有關的條文並不適用)。

選擇提取方式前須考慮的因素

若基於已達到65歲退休年齡或提早退休的理由而申索權益，可以選擇整筆提取或分期提取。在選擇提取權益的金額及時間時，除了其他因素之外，請細心考慮你的個人需要、風險承受能力及財政狀況，然後才作決定。中銀保誠信託可就每次提取向計劃成員收取必需交易費用；如計劃成員在一個公曆年內從同一個強積金賬戶分期提取權益超過12次(或該計劃准予免費分期提取次數)，中銀保誠信託會就額外每次分期提取向該計劃成員收取港幣100元之手續費用。詳情請向中銀保誠信託或積金易客戶服務熱線<sup>6</sup>查詢。

查詢

- 如欲查詢賬戶詳情及個別計劃或基金的資料，請聯絡中銀保誠信託；如計劃已加入積金易平台，請聯絡積金易客戶服務熱線183 2622或電郵至enquiry@support.empf.org.hk。
- 有關申索權益的一般查詢，請聯絡中銀保誠信託、積金易客戶服務熱線<sup>6</sup>或強制性公積金計劃管理局(管理局)(電郵地址：mpfa@mpfa.org.hk或熱線電話：2918 0102)。

註II

- (1) 要求支付權益的申索，可由計劃成員或根據《精神健康條例》(第136章)獲委任代表精神上無行為能力的計劃成員行事的產業受託監管人(產業受託監管人)作為申索人提出。如法庭委任超過一人為產業受託監管人，該等人士應按照委任條款及有關法庭命令所載的任何其他規定，以產業受託監管人的身份提出申請及在相關文件簽署。請就第I部另紙詳載各申索人的資料。在此情況下，除非法庭另有授權，否則本表格須由所有獲法庭委任為該計劃成員的產業受託監管人的人士簽署。
- (2) 如申索人/計劃成員沒有香港身份證，請填上護照上的姓名。
- (3) 計劃成員賬戶號碼可循以下途徑查閱/查詢：
  - (i) 查閱成員證明書、接納通知或參與通知；或
  - (ii) 查閱周年權益報表或受託人或積金易平台的系統營運者<sup>6</sup>提供的其他報表；或
  - (iii) 受託人或積金易平台的系統營運者<sup>6</sup>為成員提供的查詢服務。如有疑問，請聯絡中銀保誠信託(熱線：2929 3030或電郵地址：mpf@bocpt.com)或積金易客戶服務熱線<sup>6</sup>。
- (4) 如有需要，中銀保誠信託或積金易平台的系統營運者<sup>6</sup>在處理付款申索時可能會要求申索人提交文件的正本，以核對資料。
- (5) 由產業受託監管人代表計劃成員提出的申索，除須提供有關該計劃成員的所需文件外，亦應夾附以下文件：
  - (i) 產業受託監管人身份的證明文件副本，即法庭命令的副本；
  - (ii) 每名申索人的香港身份證副本，以供核對其姓名及身份證號碼(如不擬親身出示申索人的香港身份證供核對有關資料)<sup>註II(6)</sup>；及
  - (iii) 產業受託監管人就申索權益所作的法定聲明表格(第MPF(S)-W(SD4)號表格)<sup>註II(7)</sup>正本(如適用)。如使用該表格作出聲明並把該表格夾附於本申索，便無須提交基於提早退休的理由作出申索的法定聲明表格(即第MPF(S)-W(SD1)號表格)。
- (6)
  - (i) 如申索人/計劃成員沒有香港身份證，而又不擬親身出示護照以供核對資料，則須提供護照副本(只須提供載有個人資料及護照號碼之頁)，以供中銀保誠信託或積金易平台的系統營運者<sup>6</sup>核對申索人/計劃成員的姓名及護照號碼。
  - (ii) 如申索人/計劃成員未曾遞交香港身份證副本或護照副本予中銀保誠信託，申索人或計劃成員仍需遞交香港身份證副本或護照副本予中銀保誠信託以處理相關申請。
- (7) 法定聲明必須是一份屬該聲明宣誓所在地有效的法定聲明(例如在香港，法定聲明須在監督員(例如在民政事務總署諮詢服務中心)或公證人或太平紳士面前作出，並由他們簽署)。在香港以外地方所作的法定聲明，只要是在公證人或獲該地方法律授權監督或監理法定聲明的人士面前作出，並由他們簽署，亦可予接受。
- (8) 如計劃成員的香港身份證並未印有出生月份及/或日子，則可採用以下其中一種方法，就其出生月份及/或日子提供證據：
  - (i) 採用某份官方文件(例如旅遊證件或有關計劃成員的出生日期的法定聲明)所載的出生日期；或
  - (ii) 採用計劃成員香港身份證上的簽發日期的日子及月份。

如計劃成員沒有採用以上任何一種方法就其出生月份及日子提供證據，則在沒有上述證據的情況下，會以下述日子作為該計劃成員的出生日期：

- (i) 計劃成員的香港身份證所載的出生月份的最後一日(如該香港身份證只載有出生年份及月份，而沒有出生日子)，作為其出生日期；或
- (ii) 計劃成員的香港身份證所載的出生年份的最後一日(如該香港身份證只載有出生年份，而沒有出生月份及日子)，作為其出生日期。

請注意，就計劃成員作出的強制性供款(如有)，將根據計劃成員提供的證據，或按上述預設的出生日期計算，於計劃成員年滿65歲當日終止。

- (9) 如申索人擬就同一個計劃內的不同賬戶選擇不同的提取金額，須就每個賬戶分別填寫一份表格。
- (10) 受託人不得就向計劃成員整筆支付或每公曆年首12次(或計劃准予免費分期提取的次數)向計劃成員分期支付權益，而向該計劃成員收取費用或施加罰款，或從該計劃成員的賬戶扣除費用或罰款，但為執行該項權益提取而進行買賣投資所招致，或是合理地相當可能招致，並須向某方(該受託人除外)支付的必需交易費用除外。如向計劃成員支付權益的次數多於每公曆年12次(或計劃准予免費分期提取的次數)，受託人可向計劃成員就額外每次分期提取收取港幣100元之手續費用。有關支付權益的安排及所涉及的費用，請向中銀保誠信託或積金易客戶服務熱線<sup>8</sup>查詢。
- (11) 此提取方式適用於從第II(3)部指明的每個計劃成員賬戶內提取整筆權益(如計劃成員根據有關計劃的管限規則有權提取由自願性供款所產生的權益，則包括該等權益，另外亦包括由可扣稅自願性供款所產生的權益)。詳情請向中銀保誠信託或積金易客戶服務熱線<sup>8</sup>查詢。
- (12) 此提取方式適用於從第II(3)部指明的每個計劃成員賬戶內分期提取權益(如計劃成員根據有關計劃的管限規則有權提取由自願性供款所產生的權益，則包括該等權益，另外亦包括由可扣稅自願性供款所產生的權益)。就每個計劃成員賬戶，受託人會根據贖回權益當日的資金分配，按比例從每個分賬戶(如有)中贖回註明的提取金額。如賬戶結餘少於申索人註明的提取金額，則賬戶內的結餘將會被全數提取。如申索人其後擬提取賬戶內餘下的權益，請向中銀保誠信託另行提出申索。如有關計劃已加入積金易平台，請向積金易平台的系統營運者另行提出申索。此外，如中銀保誠信託向申索人以分期方式支付權益後收到僱主補回的欠交供款或供款附加費，中銀保誠信託會在切實可行範圍內盡快安排退款給申索人而毋須另行通知。
- (13) 此提取方式只適用於提取有關計劃成員賬戶內由強制性供款所產生的累算權益(可扣稅自願性供款成員除外)。詳情請向中銀保誠信託查詢。
- (14) 申索人請預留充足時間予受託人收取文件及處理有關指示。如受託人成功收到定期提取之常行指示(「定期提取指示」)的日期與下一月份的有關累算權益贖回交易日(「交易日」)少於7個工作天，有關指示將順延至隨後一個月份生效。

假設2022年12月份之有關交易日為2022年12月1日：

受託人收到定期提取指示的日期	定期提取指示的生效月份
受託人於2022年11月21日成功收妥正確且完整之定期提取指示 <u>及無需進行後續跟進行動</u>	2022年12月(受託人收妥正確且完整定期提取指示之日期與2022年12月份之有關交易日 <u>多於</u> 7個工作天，有關指示將如期進行)
受託人於2022年11月25日成功收妥正確且完整之定期提取指示 <u>及無需進行後續跟進行動</u>	2023年1月(受託人收妥正確且完整定期提取指示之日期與2022年12月份之有關交易日 <u>少於</u> 7個工作天，有關指示將順延至隨後一個月份生效)
受託人於2022年12月2日成功收妥正確且完整之申索指示 <u>及無需進行後續跟進行動</u>	2023年1月(受託人收妥正確且完整定期提取指示之日期 <u>已後於</u> 2022年12月份之有關交易日，有關指示將順延至隨後一個月份生效)

- (15) 給予積金易平台的系統營運者的授權，適用於受託人使用積金易平台及由積金易平台的系統營運者提供的計劃管理服務，以執行其在第II(1)部所指計劃的計劃管理職能的情況。

<sup>†</sup> 積金易平台是根據《強制性公積金計劃條例》第19I(1)條指定的現有電子系統。

#### 請注意

- 若從保證基金提取權益，可能導致計劃成員不符合部分或所有保證條件，以致影響其享有保證的資格。詳情請查閱計劃的要約文件或向有關受託人或積金易客戶服務熱線<sup>8</sup>查詢。
- 基金單位價格會因市場波動而出現變化，單位價格可跌亦可升。你向受託人或積金易平台的系統營運者<sup>8</sup>提交申索表格當日的基金單位價格，或會與贖回基金單位當日的價格有所不同。
- 如現時你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。如計劃的受託人或積金易平台的系統營運者<sup>8</sup>在預設投資策略下按年降低你的投資風險的時間，與接獲你的申索權益申請的時間相當接近，該計劃的受託人或積金易平台的系統營運者<sup>8</sup>將根據其運作程序及在符合《條例》規定的情況下，訂定處理降低風險及申索權益的次序。如欲瞭解計劃受託人或積金易平台的系統營運者<sup>8</sup>如何處理該等交易，請向計劃受託人或積金易客戶服務熱線<sup>8</sup>查詢詳情。
- 如權益並非整筆提取，計劃成員賬戶內餘下的權益將繼續進行投資。投資涉及風險，基金單位價格可跌亦可升。過往表現並非未來表現的指標。此外，若餘下的權益繼續投資保證基金，其享有的保證或不再適用。詳情請向有關受託人或積金易客戶服務熱線<sup>8</sup>查詢。請詳細考慮你的投資目標、財政狀況、風險承受能力及有關計劃及成分基金的主要特點(例如風險種類及水平，及收費種類及水平)。如欲瞭解詳情，可於管理局的網站(www.mpf.org.hk)參閱管理局印製的資訊刊物。

<sup>8</sup> 適用於有關計劃已加入積金易平台。

**MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP 485)(the Ordinance)**  
**Explanatory Notes on Claim Form For Payment of MPF Accrued Benefits (Benefits) on Grounds of**  
**Attaining the Retirement Age of 65 or Early Retirement (Form MPF(S)-W(R))**

**Section 159 and 160 of the Mandatory Provident Fund Schemes (General) Regulation (Cap 485A)**

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

**Note I**

**Reminder Before Submitting a Claim**

- Withdrawal of benefits derived from voluntary contributions paid pursuant to section 11 of the Ordinance is subject to the governing rules of the scheme concerned. Please check the information from the offering document of the scheme concerned, which can be found on the website of BOCI-Prudential Trustee Limited (BOCPT) or the system operator of the eMPF Platform<sup>†</sup>. Please consult BOCPT (hotline: 2929 3030 or email: mpf@bocpt.com) or the eMPF Customer Service Hotline<sup>§</sup> for details.
- Withdrawal of benefits derived from tax deductible voluntary contributions paid pursuant to section 11A of the Ordinance is subject to the same withdrawal requirements as for mandatory contributions (except that under section 11A(3), certain provisions relating to offsetting of severance or long service payments, and protection of benefits from creditors and others, do not apply).

**Factors to Consider before Selecting Withdrawal Option**

- Benefits may be withdrawn on the grounds of attaining the retirement age of 65 or early retirement either in a lump sum or by instalments. Before making any decision as regards the amount and timing of withdrawal of benefits, please consider, among other things, your personal needs, risk tolerance level and financial circumstances carefully. The scheme member may be charged the necessary transaction costs for each withdrawal, and a handling fee of HK\$100 per each additional partial withdrawal will be charged to the scheme member if more than 12 withdrawals by instalments (or the number of free withdrawal by instalments offered by the scheme) from the same MPF account are made in a calendar year. Please consult BOCPT or the eMPF Customer Service Hotline<sup>§</sup> for details.

**Enquiries**

- For enquiries about account details and information on specific schemes or funds, please contact BOCPT or eMPF Customer Service Hotline<sup>§</sup> at 183 2622 or via email at enquiry@support.empf.org.hk if the scheme has got onboard the eMPF Platform.
- For general enquiries regarding a claim for payment of benefits, please contact BOCPT, the eMPF Customer Service Hotline or the Mandatory Provident Fund Schemes Authority (the Authority) (hotline: **2918 0102** or email: **mpfa@mpfa.org.hk**).

**Note II**

- (1) Either the scheme member or person(s) appointed as a committee of the estate of a mentally incapacitated person under the Mental Health Ordinance (Cap. 136) (the committee of the estate) to act on behalf of the scheme member can be the claimant to lodge the claim for payment of benefits. If there is more than one person appointed by the court as the committee of the estate, those persons should apply and sign in the capacity as the committee of the estate in accordance with those terms of appointment and any other requirements contained in the relevant court order. Please use an additional blank sheet to provide details of the claimants under Section I. Under such circumstances, this Form needs to be signed by all of the persons appointed by the court as the committee of the estate, unless the Court authorizes otherwise.
- (2) If a claimant/scheme member does **NOT** possess a HKID Card, please fill in the name as shown on the passport.
- (3) Scheme member account number can be found:
  - (i) in the membership certificate, notice of acceptance, or notice of participation; or
  - (ii) in the annual benefit statement, or other statements provided by the trustee or the system operator of the eMPF Platform<sup>§</sup>;or
  - (iii) through the member enquiry facilities available from the trustee or the system operator of the eMPF Platform<sup>§</sup>.If you are in doubt, please contact BOCPT (hotline: 2929 3030 or email: mpf@bocpt.com) or the eMPF Customer Service Hotline<sup>§</sup>.
- (4) In processing a claim for payment, BOCPT or the system operator of the eMPF Platform<sup>§</sup> may request the claimant to produce the original documents for checking purpose, if necessary.
- (5) For a claim made by the committee of the estate on behalf of the scheme member, in addition to the required documents in respect of the scheme member, the following documents should be enclosed:
  - (i) a copy of the evidence of the status of the committee of the estate, i.e. the court order;
  - (ii) a copy of each claimant's HKID card for verification of the name and identity card number of the claimant if the claimant does not wish to present the card in person for verification <sup>Note II (6)</sup>; and
  - (iii) the original statutory declaration form made by the committee of the estate for a claim for payment of benefits (Form MPF(S)-W(SD4)) <sup>Note II (7)</sup> (if applicable). Where such a statutory declaration has been made and enclosed with the claim, the statutory declaration form (MPF(S)-W(SD1)) for a claim made on the grounds of early retirement shall not be required.
- (6) (i) For a claimant/scheme member who does NOT possess a HKID card, a copy of the passport (only pages with personal particulars and passport number) should be provided to BOCPT or the system operator of the eMPF Platform<sup>§</sup> for verification of the name and passport number of the claimant/scheme member if the claimant/scheme member does not wish to present the passport in person for verification.  
(ii) Claimant/ Scheme member should submit a copy of the HKID or a copy of the passport to BOCPT for processing the claim if you have not provided it before.
- (7) The statutory declaration must be a valid statutory declaration in the place where the declaration is made (e.g. in Hong Kong, the statutory declaration should be made before and signed by a Commissioner for Oaths (e.g. at a Public Enquiry Service Centre of the Home Affairs Department) or a Notary Public or a Justice of the Peace). A statutory declaration made in a place other than Hong Kong is also acceptable provided that it is made before and signed by a Notary Public or a person authorized under the law of that place to administer an oath or take a statutory declaration.
- (8) A scheme member who does not have the month and/or day of birth printed on the HKID card may provide evidence as to the month and/or day by using one of the following methods:
  - (i) using the birth date as shown on an official document (e.g. a travel document or a statutory declaration of the scheme member's date of birth); or
  - (ii) using the day and month of the issue date of the HKID card of the scheme member.If the scheme member has not used any of the methods above to provide evidence as to the month and day, then in the absence of the above evidence:
  - (i) where the HKID card shows only the year and month of birth (and not the day of birth), use the last day of the month as shown on the HKID card as the birth date of the scheme member; and
  - (ii) where the HKID card shows only the year of birth (and neither the month nor day of birth), use the last day of the year as shown on the HKID card as the birth date of the scheme member.Please note that mandatory contributions in respect of the scheme member (if any) will cease on the day when the scheme member reaches age 65 based on the evidence provided by the scheme member or defaulted above.

- (9) If a claimant wishes to select different withdrawal amounts for different accounts within a scheme, the claimant should fill in a separate form for each account.
- (10) No fees or financial penalties may be charged to or imposed on a scheme member or deducted from the scheme member account, other than necessary transaction costs incurred or reasonably likely to be incurred in selling or buying investments in order to give effect to the withdrawal and are payable to a party other than the trustee, for payment of the member's benefits in a lump sum or for the first 12 withdrawals by instalments (or the number of free withdrawals by instalments offered by the scheme) each calendar year. Payments in excess of 12 times (or the number of free withdrawals by instalments offered by the scheme) in a calendar year will be subject to a handling fee of HK\$100 per each additional partial withdrawal. Please consult BOCPT or the eMPF Customer Service Hotline<sup>§</sup> on the arrangement and fees involved.
- (11) This option is applicable for withdrawing the benefits in a **LUMP SUM** from each scheme member account specified in Section II(3) (including benefits derived from voluntary contributions if the scheme member is entitled to withdraw them based on the governing rules of the scheme concerned and benefits derived from tax deductible voluntary contributions). Please consult BOCPT or the eMPF Customer Service Hotline<sup>§</sup> for details.
- (12) This option is applicable for withdrawing the benefits by **INSTALMENTS** from each scheme member account specified in Section II(3) (including benefits derived from voluntary contributions if the scheme member is entitled to withdraw them based on the governing rules of the scheme concerned and benefits derived from tax deductible voluntary contributions). For each scheme member account, the specified withdrawal amount will be redeemed proportionally from each sub-account (if any) according to the fund allocation as of the day on which the trustee redeems the benefits. If the account balance is less than the withdrawal amount specified by the claimant, the entire account balance will be withdrawn. If the claimant subsequently wishes to withdraw the remaining benefits in the accounts, please submit another claim to BOCPT or the system operator of the eMPF Platform if the scheme concerned has got onboard the eMPF Platform. If BOCPT receives an outstanding contribution or contribution surcharge for the benefit of the claimant after benefits are paid by instalment, BOCPT will arrange payment of the contribution or surcharge to the claimant as soon as practicable after receiving it without prior notice.
- (13) This option is only applicable for withdrawing the benefits derived from mandatory contribution from related scheme member account (except for Tax deductible Voluntary Contribution Member). Please consult BOCPT for details.
- (14) Claimant should allow sufficient postal and handling time for the Trustee. If there is less than 7 business days between the day the Trustee receives the standing instruction for regular withdrawal ("Regular Withdrawal Instruction") and the dealing day for the redemption of accrued benefits ("Dealing Day") of the subsequent month, the effective month of the Regular Withdrawal Instruction will be deferred to the following month.

Assuming the dealing day of December 2022 is on 1 December 2022:

Regular Withdrawal Instruction receive date by Trustee	Effective month of the Regular Withdrawal Instruction
Correct and complete Regular Withdrawal Instruction receive on 21 November 2022 <b><u>and there is no follow up action necessary</u></b>	December 2022 (Since there is <b>MORE than 7</b> business days from the receipt of correct and complete Regular Withdrawal Instruction with Dealing day in December 2022, the instruction can be processed as scheduled)
Correct and complete Regular Withdrawal Instruction receive on 25 November 2022 <b><u>and there is no follow up action necessary</u></b>	January 2023 (Since there is <b>LESS than 7</b> business days from the receipt of correct and complete Regular Withdrawal Instruction with Dealing day in December 2022, the instruction will be deferred to the subsequent month)
Correct and complete Regular Withdrawal Instruction receive on 2 December 2022 <b><u>and there is no follow up action necessary</u></b>	January 2023 (Since the correct and complete Regular Withdrawal Instruction is received <b>AFTER</b> the Dealing day in December 2022, the instruction will be deferred to the subsequent month)

- (15) The authorization to the system operator of the eMPF Platform is applicable to cases where the trustee uses the eMPF Platform and scheme administration services provided by the system operator of the eMPF Platform to perform the trustee's scheme administration functions with respect to the scheme referred to in Section II(1).

† The eMPF Platform is the current electronic system designated under section 19(1) of the Mandatory Provident Fund Schemes Ordinance.

#### Reminder

- Withdrawal of benefits out of a guaranteed fund may result in some or all of the guarantee conditions not being satisfied; thus affecting your entitlement to the guarantee. Please check the offering document of the scheme or consult the relevant trustee or the eMPF Customer Service Hotline<sup>§</sup> for details.
- The price of fund units may change due to market fluctuations and may go down as well as up. The price of fund units on the date when you submit a claim form to the trustee or the system operator of the eMPF Platform<sup>§</sup> may be different from that on the date when the fund units are redeemed.
- If your benefits are currently invested according to the default investment strategy (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 investments in the DIS and your claim for payment of benefits take place at around the same time, the trustee of the scheme or the system operator of the eMPF Platform<sup>§</sup> shall sequence the de-risking and the claim in accordance with its procedures and in compliance with the Ordinance. Please consult the trustee of the scheme or the eMPF Customer Service Hotline<sup>§</sup> if you wish to know the details of how the trustee of the scheme or the system operator of the eMPF Platform<sup>§</sup> handle these transactions.
- If benefits are not withdrawn in full, the remaining benefits will continue to be invested. Investment involves risk and the price of fund units may go down as well as up. Past performance does not indicate future performance. In addition, where any benefits continue to be invested in a guaranteed fund, the guarantee may cease to apply to any such benefits. Please consult the relevant trustee or the eMPF Customer Service Hotline<sup>§</sup> for details. You should carefully consider factors such as your investment objectives, financial situation, risk tolerance level and key features (e.g. types and levels of risks, types and levels of fees and charges) of the scheme(s) and the constituent fund(s) concerned. Please refer to the Authority's publications available on the Authority's website ([www.mpfa.org.hk](http://www.mpfa.org.hk)).

<sup>§</sup> Applicable to the scheme concerned gets onboard the eMPF Platform.

致：中銀國際英國保誠信託有限公司  
香港太古城英皇道 1111 號  
15 樓 1507 室

To: BOCI-Prudential Trustee Limited  
Suite 1507, 15/F, 1111 King's Road,  
Taikoo Shing, Hong Kong

FORM MPF(S) – W(R)

注意 NOTES：

- 本表格僅供擬基於已達到 65 歲退休年齡或提早退休的理由提出申索，要求從一個強積金註冊計劃(計劃)提取權益的人士填報。若基於提早退休的理由提出申索，計劃成員必須達到 60 歲，並已永久性地終止所有受僱及自僱工作，且無意再次受僱或自僱。若基於其他理由申索權益，請填寫第 MPF(S)-W(O) 號表格。This Form is to be completed by any person who wishes to claim for payment of benefits from an MPF registered scheme (scheme) on the grounds of attaining the retirement age of 65 or early retirement only. For a claim made on the grounds of early retirement, the scheme member must reach the age of 60 and have permanently ceased all employment and self-employment with no intention of becoming employed or self-employed again. For a claim for payment of benefits on other grounds, please use Form MPF(S) – W(O).
- 若有關計劃已加入積金易平台，有關計劃的受託人須使用積金易平台及積金易平台的系統營運者提供的服務，以執行其計劃管理職能，包括處理你的申索。因此，你應把填妥的表格及所需證明文件直接交予積金易平台的系統營運者，而非受託人，否則你的申索或會延遲處理。請聯絡有關受託人或積金易客戶服務熱線瞭解詳情。When the scheme concerned gets onboard the eMPF Platform, the trustee of the scheme must use the eMPF Platform and services provided by the system operator of the eMPF Platform to perform its scheme administration functions including processing your claim. You should therefore submit the completed form and the required supporting documents to the system operator of the eMPF Platform directly, instead of the trustee, otherwise the processing of your claim may be delayed. Please contact the relevant trustee or the eMPF Customer Service Hotline for details.
- 若有關計劃尚未加入積金易平台，請把填妥的表格及所需證明文件交予中銀保誠信託，以便處理有關申索。If the scheme concerned has not yet got onboard the eMPF Platform, please submit the completed form and the required supporting documents to BOCPT for processing the claim.
- 如申索人／計劃成員擬從多於一個計劃提取權益，須就每個計劃填寫一份表格。If the claimant/scheme member wishes to withdraw benefits from more than one scheme, please fill in a separate form for each scheme.
- 若提供的任何資料不正確或不完整，中銀保誠信託或積金易平台的系統營運者（視屬何情況而定）可能無法處理你的申請。If any information provided is incorrect or incomplete, BOCPT or the system operator of the eMPF Platform (as the case may be) may not be able to process your request.
- 填寫本表格前，請先細讀填報須知。Please read the explanatory notes carefully before completing this Form.
- 就此項申索權益申請提供的個人資料，將用作處理你的申索。你提供的個人資料可能會為該目的而轉交相關服務提供者、積金易平台的系統營運者，以及政府或規管機構，包括強制性公積金計劃管理局(管理局)。The personal data to be supplied in support of this claim for payment of benefits are to be used for processing your claim. The personal data you supply may, for such purpose, be transferred to the relevant service provider(s), the system operator of the eMPF Platform, and the government or regulatory bodies including the Mandatory Provident Fund Schemes Authority (the Authority).
- \*請刪去不適用者。\* means delete whichever is not applicable.

第I部 申索人<sup>註II(1)</sup>/計劃成員資料 SECTION I – DETAILS OF THE CLAIMANT<sup>Note II (1)</sup> / SCHEME MEMBER

(1) 申索人資料 Claimant Details

姓名 <sup>註II(2)</sup> (與你的香港身份證上的姓名相同) Name <sup>Note II (2)</sup> (as shown on your Hong Kong Identity (HKID) Card)	中文 Chinese			
	英文 English			
香港身份證號碼 HKID Card No.	護照號碼(僅供沒有香港身份證的人士填寫) Passport No. (ONLY for person without HKID Card)			
通訊地址 Correspondence address	室 Flat / Room	樓層 Floor	座 Block	大廈 Name of building
	街/道號碼 Street no.	街/道 Name of Street		
	區 Name of district	國家/地區名稱(如非香港以內) Country/ Region (if not in Hong Kong)		
	香港/九龍/新界*Hong Kong/Kowloon/N.T. *			
日間聯絡電話 Daytime Phone	手提電話 Mobile Phone	電郵地址 Email Address		

(2) 計劃成員資料 (如與申索人不同) Scheme Member Details (if different from the claimant)

姓名 <sup>註II(2)</sup> (與你的香港身份證上的姓名相同) Name <sup>Note II (2)</sup> (as shown on your Hong Kong Identity (HKID) Card)	中文 Chinese			
	英文 English			
香港身份證號碼 HKID Card No.	護照號碼(僅供沒有香港身份證的計劃成員填寫) Passport No. (ONLY for person without HKID Card)			

## 第II部 申索資料 SECTION II – DETAILS OF THE CLAIM

(1) 計劃名稱  
NAME OF SCHEME

中銀保誠簡易強積金計劃  
BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme

(2) 申索權益的理由及所需文件<sup>註II (4)及註II (5)</sup> (請在適當的方格內填上✓號)  
GROUND FOR CLAIMING BENEFITS AND THE REQUIRED DOCUMENTS<sup>Note II (4) & Note (5)</sup>  
(please ✓ the appropriate box)

- ☐ 本人之前曾基於下述理由從第II(1)部指明的所有賬戶分期提取權益，因此無須就是次申索再次提供所需文件。  
I have previously withdrawn the benefits by instalments on the below grounds from all the accounts specified in Section II(1), therefore, I **DO NOT** provide the required documents for this claim again.
- ☐ 已達到 65 歲退休年齡 Attaining the retirement age of 65
- ☐ 計劃成員的香港身份證副本，以供核對其姓名、出生日期及身份證號碼（如不擬親身出示計劃成員的香港身份證供核對有關資料）<sup>註II (6)</sup>  
a copy of the scheme member's HKID card for verification of the name, date of birth and identity card number of the scheme member if the claimant does not wish to present the card in person for verification<sup>Note II (6)</sup>
- ☐ 提早退休 Early Retirement
- ☐ 計劃成員的香港身份證副本，以供核對其姓名、出生日期及身份證號碼（如不擬親身出示計劃成員的香港身份證供核對有關資料）<sup>註II (6)</sup>；及  
a copy of the scheme member's HKID card for verification of the name, date of birth and identity card number of the scheme member if the claimant does not wish to present the card in person for verification<sup>Note II (6)</sup>; and
- ☐ 有關提早退休的法定聲明表格（第MPF(S)-W(SD1)號表格）<sup>註II (7)</sup>正本  
the original statutory declaration form on early retirement (Form MPF(S) - W(SD1))<sup>Note II (7)</sup>

如計劃成員的香港身份證並未載有出生月份及／或日子，請提供載有該計劃成員出生日期的證明<sup>註II (8)</sup>：  
For a scheme member whose HKID card does not contain the month and/or day of birth, evidence showing the scheme member's date of birth<sup>Note II (8)</sup>:

- ☐ 載有計劃成員出生月份及／或日子的護照或其他旅遊證件的副本；或  
a copy of the scheme member's passport or other travel document showing the month and/or day of birth; or
- ☐ 在計劃成員的香港身份證副本上圈出（或以其他方式顯示）該身份證的簽發日期的月份及日子，以表示計劃成員擬採用其香港身份證的簽發日期的月份及日子作為其出生月份及日子；或  
a copy of the scheme member's HKID card with the day and month of the issue date of the HKID card circled or by other means to indicate that the scheme member wishes to use the day and month of the issue date of the HKID card as the day and month of birth; or
- ☐ 有關計劃成員出生日期的法定聲明<sup>註II (7)</sup>正本  
the original statutory declaration of the scheme member's date of birth<sup>Note II (7)</sup>

**第II部 申索資料 (續) SECTION II – DETAILS OF THE CLAIM (CONT'D)****(3) 提取選項 (請在適當的方格內填上✓號)****WITHDRAWN OPTIONS (please ✓ the appropriate box)**

請選擇以下其中一個選項，選項 1 及選項 2 不能兩者兼選。如計劃成員沒有選擇任何選項或同時選擇多於一個選項，有關申索將無法處理。

Please select EITHER ONE option below, Option 1 and Option 2 are mutually exclusive. The withdrawal request CANNOT be processed if scheme member does not select any one option or with more than one options selected below.

☐ **選項 1 – 整筆提取或一次性部分提取****Option 1 – Lump Sum Withdrawal or One-off Partial Withdrawal**

步驟 1 - 請指明擬從哪個賬戶提取累算權益 <sup>註 II (9) 及註 II (10)</sup>

Step 1 – Please specify the accrued benefit shall be withdrawal from which account <sup>Note II(9) & Note II(10)</sup>

☐ 計劃內所有賬戶 <sup>註 II (9)</sup> 或 ☐ 計劃內的指明賬戶 (請註明計劃成員賬戶號碼 <sup>註 II (3)</sup>)  
All accounts under the Scheme OR Selected account(s) under the Scheme (please specify the scheme member account no. <sup>Note II (3)</sup>)

(1) \_\_\_\_\_

(2) \_\_\_\_\_

(3) \_\_\_\_\_

步驟 2 - 請選擇從指明的每個賬戶提取的金額

Step 2 – Please select withdrawal amount from each account specified

☐ 整筆 <sup>註 II (11)</sup> 或 ☐ 一次性部份提取註明金額 <sup>註 II (12) 及註 II (13)</sup>  
A lump sum <sup>Note II (11)</sup> OR One-off partial withdrawal with specified amount <sup>Note II(12) & Note II(13)</sup>

港元 HK\$ \_\_\_\_\_

(提取金額須為 1,000 的倍數，最低提取金額為港幣 2,000 元)  
Withdrawal amount MUST be multiples of 1,000, minimum withdrawal amount is HK\$ 2,000)

或 OR

☐ **選項 2 – 定期提取之常行指示 (只適用於個人賬戶成員，自僱成員，可扣稅自願性供款成員) <sup>註 II (13)</sup>****Option 2 – Standing Instruction for Regular Withdrawal (Only applicable to Personal Account Member, SEP Member, Tax Deductible Voluntary Contribution Member) <sup>Note II (13)</sup>**

計劃內的指明賬戶 (請註明計劃成員賬戶號碼 <sup>註 II (3)</sup>) (1) \_\_\_\_\_  
Selected account(s) under the Scheme (please specify the scheme member account no. <sup>Note II (3)</sup>) (2) \_\_\_\_\_

(3) \_\_\_\_\_

每月從指明的每個賬戶提取的金額  
Monthly Withdrawal Amount for each account specified

港元 HK\$ \_\_\_\_\_

(提取金額須為 1,000 的倍數，最低提取金額為港幣 2,000 元)  
Withdrawal amount MUST be multiples of 1,000, minimum withdrawal amount is HK\$ 2,000)

中銀國際英國保誠信託有限公司 (「受託人」) 會於成功收到定期提取指示及所需證明文件且無需進行後續跟進行動起，於下一個月份的累算權益贖回交易日進行贖回權益。

如閣下透過郵寄方式遞交定期提取指示，請預留充足時間予受託人收取郵件及處理有關指示。如受託人成功收到定期提取指示的日期與下一個月份的有關交易日少於 7 個工作天，有關指示將順延至隨後一個月份生效。 <sup>註 II (14)</sup>

BOCI-Prudential Trustee (the "Trustee") will process the standing instruction at the subsequent month upon duly received the regular withdrawal instruction and required supporting documents, if no follow up is necessary.

If the instruction is submitted by post, the claimant should allow sufficient postal and handling time for the Trustee.

If there is less than 7 business days between the day the Trustee receives the Regular Withdrawal Instruction and the Dealing Day of the subsequent month, the effective month of the Regular Withdrawal Instruction will be deferred to the following month. <sup>Notes II(14)</sup>



**第II部 申索資料 (續) SECTION II – DETAILS OF THE CLAIM (CONT'D)**

- 選取定期提取之常行指示代表閣下明白並同意有關權益交易於每個月的第一個營業日為有關交易日進行累計權益贖回，並同意首次權益支付可能會亦可能不會按《強制性公積金計劃（一般）規例》第166條於中銀保誠信託收到閣下的指示後30天內完成。  
By selecting the Regular Withdrawal Instruction means that you understand and agree each unit redemption of the accrued benefits will be made on first business day of each month and in relation to Section 166 of the Mandatory Provident Fund Schemes (General) Regulation, you agree that the first payment may or may not be made within 30 days of our receipt of your instruction.
- 定期提取指示申索之款項一般將會於有關累計權益贖回交易日後十五個工作天內，以支票方式郵寄至閣下的通訊地址。  
Regular Withdrawal Instruction for regular withdrawal proceeds will normally be paid within 15 business days after the relevant redemption dealing date. All payment should be paid to you by posting a cheque to your correspondence address
- 如閣下之賬戶有任何其他交易正在進行中，定期提取指示將順延至進行中的交易完成後才處理。  
If there are any pending transactions in your account, the regular withdrawal instruction will be deferred and only be processed upon completion of the previous transactions.
- 如閣下之賬戶內所有結餘被轉出至其他賬戶及賬戶被終止，定期提取指示亦會自動終止。  
If all residual balance in the claimant's account is transferred to other accounts or the account is terminated, the regular withdrawal instruction will be terminated.
- 如閣下以定期提取之常行指示於個人賬戶成員，自僱成員及或可扣稅自願性供款成員賬戶內進行強積金累算權益申索，而有關的賬戶內有於中銀保誠香港平穩退休基金內進行投資，閣下於相關的中銀保誠香港平穩退休基金將可每月獲享額外基金單位回贈，並按月存入閣下的成員賬戶內。  
If a Personal Account Member, SEP Member, Tax Deductible Voluntary Contribution Member has elected the regular withdrawal option for processing the claim and who has also invested in the BOC-Prudential Hong Kong Stable Retirement Fund, such claimant will enjoy an addition monthly unit rebate on such specific fund in the form of unit reimbursement to relevant member's account on monthly basis.

**(4) 付款方式（請在適當的方格內填上✓號） Method of payment (please ✓ the appropriate box)**

請將本人在第二部(3)所列明的權益用以下方式付予本人：Please arrange to pay my benefits specified in Part II (3) as follows:

- ☐ 支票(支票將以港幣印發及郵寄至成員的通訊地址)  
By cheque (The cheque will be issued in HK dollars and sent to member's correspondence address)
- ☐ 轉移 (只限本地銀行，付款以港幣為貨幣單位) By Transfer (Local Bank only, payment in Hong Kong dollars)  
**請提供銀行賬戶證明及不接受第三者名義/聯名開立的銀行賬戶。收款銀行或會收取費用。**  
**Please provide proof of bank account and third party/joint name bank account is not acceptable. Bank charge may be imposed by the receiving bank.**
- 收款人姓名 Beneficiary Account Name \_\_\_\_\_  
收款人賬號 Beneficiary Account No. \_\_\_\_\_  
收款銀行 Beneficiary Bank \_\_\_\_\_
- ☐ 電匯 By Telegraphic Transfer  
請提供銀行賬戶證明及不接受第三者名義/聯名開立的銀行賬戶。收款銀行或會收取費用。  
Please provide proof of bank account and third party/joint name bank account is not acceptable#. Bank charge may be imposed by the receiving bank.  
資料有任何遺漏或不完整，將由受託人自行決定所屬代理銀行。在此情況下，付款指示將可能被延遲。  
The Trustee will determine the correspondent bank if no or incomplete information is provided. In such case, the payment may be delayed.
- 收款人姓名 Beneficiary Account Name \_\_\_\_\_  
收款人賬號 Beneficiary Account No. \_\_\_\_\_
- 匯款貨幣 (如計劃成員沒有指定任何付款貨幣，付款將會以港幣為貨幣單位。) ☐ 港元 Hong Kong dollars (HKD)  
Remittance Currency (If no payment currency is specified, the payment will be ☐ 美元 United States dollars (USD)  
denominated in Hong Kong dollars.)
- 收款銀行 Beneficiary Bank \_\_\_\_\_  
收款銀行地址 Beneficiary Bank Address \_\_\_\_\_  
\_\_\_\_\_
- 電匯編號 Swift Code \_\_\_\_\_  
收款人在海外的地址 Beneficiary address in oversea \_\_\_\_\_
- 收款人在海外的聯絡電話號碼 Beneficiary contact number in oversea \_\_\_\_\_  
其他結算資料(例如 IBAN) (如有) Other settlement information (e.g. IBAN) (if any) \_\_\_\_\_  
代理行賬號 (如有) Correspondent Bank of Beneficiary Bank Account No. (if any) \_\_\_\_\_



## 第II部 申索資料 (續) SECTION II – DETAILS OF THE CLAIM (CONT'D)

代理行國家 / 地區 (如有)  
Correspondent Bank of Beneficiary Bank  
Country / Region (if any)  
代理行 SWIFT 碼 (如有)  
Correspondent Bank of Beneficiary Bank  
SWIFT Code (if any)  
代理行名稱 (如有)  
Correspondent Bank of Beneficiary Bank  
Name (if any)

#轉賬服務僅限於申索人或計劃成員名下的銀行賬戶 (不接受第三方或聯名銀行賬戶)。須連同本表格提交顯示有賬戶持有人姓名以及銀行賬戶號碼的銀行賬戶證明, 例如最近三個月內發出的銀行月結單、銀行卡或銀行證明書的副本等。如與本表格上提供的銀行賬戶資料有任何差異, 受託人將根據證明文件中顯示的銀行賬戶資料進行轉帳, 恕不另行通知。如受託人因證明文件不足而無法繼續進行轉帳或通過轉帳到您銀行賬戶的款項被拒絕, 有關權益將改以港元支票付款並郵寄往第一部填寫的通訊地址, 恕不另行通知。

#The bank transfer service is only acceptable for bank account in the name of the Claimant or Scheme Member (third party or joint bank account is not acceptable). Proof of bank account such as copy of bank statement issued within latest 3 months, ATM card or bank reference letter, etc. with name of the bank account holder and bank account number clearly shown should be provided together with this form. The trustee will make transfer according to the bank account details as shown in supporting document if there are any discrepancies with the information provided in the form without prior notice. If the trustee is unable to proceed due to insufficient supporting document or the payment is rejected via bank transfer to your bank account, the benefits will be paid and sent to the correspondence address as stated in Part I by cheque in Hong Kong Dollars without prior notice.

## 第III部 授權及聲明 SECTION III – AUTHORIZATION & DECLARATION

### (1) 終止沒有剩餘款項的強積金賬戶 (如適用)

#### TERMINATION OF MPF ACCOUNT WITH NO RESIDUAL BALANCE (IF APPLICABLE)

本人/我們<sup>\*註II(1)</sup>謹此授權受託人或積金易平台的系統營運者 (視屬何情況而定)<sup>註II(15)</sup>在以下情況終止在第(II)(1)部所述的計劃成員賬戶:

- (i) 該賬戶內的權益已被全數提取, 並無剩餘款項;
- (ii) (只適用於僱員供款賬戶) 該供款賬戶所涉及的受僱已經終止; 及
- (iii) (只適用於自僱人士供款賬戶) 終止自僱, 生效日期為\_\_\_\_\_ (日/月/年)。

I/We<sup>\* Note II (1)</sup> hereby authorize the trustee or, as the case may be, the system operator of the eMPF Platform<sup>Note II(15)</sup>, to terminate the relevant scheme member account(s) as referred to in Section II(1) upon

- (i) withdrawal of the full amount of benefits with no residual balance in the said account(s);
- (ii) (for employee contribution account only) termination of the employment in relation to the contribution account; and
- (iii) (for self-employed person contribution account only) cessation of the self-employment, with effect from \_\_\_\_\_ (DD/MM/YYYY).

### (2) 聲明 DECLARATION

- (i) 本人/我們<sup>\*註II(1)</sup>聲明, 盡本人/我們\*所知所信, 本表格及隨附文件所提供的資料均屬正確無訛且並無缺漏<sup>\*</sup>。  
I/We<sup>\* Note II (1)</sup> declare that to the best of my/our\* knowledge and belief, the information given in this form and its attachments is correct and complete. <sup>\*</sup>
- (ii) 本人/我們\*已細閱及明白本表格內的所有內容 (包括本表格上的填表須知), 並同意遵守此述的規則。  
I/We\* have read and understood the full details of this form (including the Explanatory Notes on this form) and agree to abide by the rules stated herein.

申索人簽署 Signature of the claimant(s)

日期 (日/月/年) Date (DD/MM/YYYY)

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

◆Warning: Under section 43E of the Ordinance, a person who, in any document given to the Authority or an approved trustee, or a system operator of the eMPF Platform, knowingly or recklessly makes a statement which is false or misleading in a material respect commits an offence and is liable to a maximum penalty of a \$100,000 fine and 1 year's imprisonment on the first conviction and a \$200,000 fine and 2 years' imprisonment on each subsequent conviction. A person who knowingly and willfully makes a statutory declaration false in a material particular also commits an offence under section 36 of the Crimes Ordinance (Cap. 200) and is liable on conviction to imprisonment for 2 years and to a fine.

<b>FORM MPF(S) - W(SD1)</b>
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**MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP 485)**

**STATUTORY DECLARATION FOR CLAIMS FOR PAYMENT  
OF MPF ACCRUED BENEFITS ON GROUNDS OF EARLY RETIREMENT**

I, \_\_\_\_\_ [name of the claimant], Hong Kong Identity Card/Passport\*#  
No.: \_\_\_\_\_ of \_\_\_\_\_

[address of the claimant], solemnly and sincerely declare that:

- (a) I have reached 60 years old on \_\_\_\_\_ [dd/mm/yyyy]; and
- (b) I have permanently ceased all employment with no intention of becoming employed or self-employed again, and have ceased all self-employment with no intention of becoming self-employed or employed again.

And I make this solemn declaration conscientiously believing the same to be true and by virtue of the Oaths and Declarations Ordinance (Cap 11).

\_\_\_\_\_  
[Signature of the claimant]

Declared at \_\_\_\_\_, Hong Kong this \_\_\_\_\_ day of \_\_\_\_\_ (month) \_\_\_\_\_ (year).

Before me,

Signature and company chop (if applicable) of  
the person administering the statutory declaration: \_\_\_\_\_

Name in block letters: \_\_\_\_\_

Designation: \_\_\_\_\_

\* Delete whichever is not applicable.

# The claimant should give the passport number ONLY when he/she does NOT possess a Hong Kong Identity Card.

★ **Warning:** Under section 43E of the Mandatory Provident Fund Schemes Ordinance (the Ordinance), a person who, in any document given to the Mandatory Provident Fund Schemes Authority, an approved trustee, or a system operator of the eMPF Platform (which is the current electronic system designated under section 19I(1) of the Ordinance), knowingly or recklessly makes a statement which is false or misleading in a material respect commits an offence and is liable to a maximum penalty of a \$100,000 fine and one year's imprisonment on the first conviction and a \$200,000 fine and two years' imprisonment on each subsequent conviction. A person who knowingly and wilfully makes a statutory declaration false in a material particular also commits an offence under section 36 of the Crimes Ordinance (Cap 200) and is liable on conviction to imprisonment for two years and to a fine.