

# 中銀保誠簡易強積金計劃 BOC-PRUDENTIAL EASY-CHOICE MANDATORY PROVIDENT FUND SCHEME

# 可扣稅自願性供款成員申請表 APPLICATION FOR TAX DEDUCTIBLE VOLUNTARY CONTRIBUTION ("TVC") MEMBER

致: 中銀國際英國保誠信託有限公司(「受託人」) To: BOCI-Prudential Trustee Limited (the "Trustee")  
香港太古城英皇道 1111 號 Suite 1507, 15/F, 1111 King's Road,  
15 樓 1507 室 Taikoo Shing, Hong Kong

FORM EC-APTVC

- 注意:
- (1) 任何人符合及按照最新版本之本計劃的強積金計劃說明書(及其附錄)、成立本計劃之信託契約(包括其後之修訂契約)和有關法例、規例、指引及通函內列載的所有適用的規定,並填妥此申請表(除非受託人豁免)及參與協議書便可在中銀保誠簡易強積金計劃(「本計劃」)開立可扣稅自願性供款賬戶。請於遞交本申請表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份證,請提供護照之核證副本。
  - (2) 請於任何刪改處旁邊加簽。
  - (3) 核證身份證明文件副本須經由合適之證明人認證為真確的副本,合適之證明人包括認可的執業律師/執業會計師/公證人或強積金中介人。受託人保留權利拒絕接受核證文件。

- Note:
- (1) Subject to and upon the fulfillment of all applicable requirements set out in the latest version of MPF Scheme Brochure (and any addenda thereto), the trust deed constituting the Scheme (including any deed of amendment) and all applicable laws, regulations, guidelines and circulars, a person may open a TVC account in BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme ("the Scheme") by completing this application form (unless otherwise waived by the Trustee) and executing a participation agreement. Please submit this application form together with a certified true copy of Hong Kong Permanent Identity Card ("HKID")/Passport, a residential address proof issued within the last 3 months and scheme participation proof. If NOT holders of permanent HKID, please provide a certified true copy of Passport.
  - (2) Please initial next to any alterations made on the form.
  - (3) The certified copy of identification document must be certified as a true copy by a professional person such as a recognized lawyer/certified public accountant/notary public or MPF Intermediary. The Trustee reserves the right to refuse to accept the certified documentation.

計劃編號 (公司專用)  
Scheme No. (Official use only)

## 甲部 申請人資料 Part A APPLICANT DETAILS

申請人全名 Applicant Full Name (必須與香港身份證/護照相同 as shown on HKID/Passport):

☐ 先生 Mr. ☐ 女士 Ms.

英文姓氏 English Surname:

英文名字 English Given Name:

中文Chinese: ^ 出生日期 ^ Date of Birth: 日 DD 月 MM 年 YYYY

☐ 香港身份證號碼 HKID No.  
☐ #護照號碼 #Passport No.

國籍(國家/地區):  
Nationality (Country/Region)

以下所有聯絡資料,將自動適用於申請人以同一香港身份證/護照號碼登記於中銀保誠簡易強積金計劃(本計劃)的所有賬戶。  
All the below contact information will automatically apply to ALL your accounts maintained under the same HKID/Passport number registered under BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme (the "Scheme").

現時住宅地址 Current Residential Address: (恕不接受郵政信箱 P.O. Box will not be accepted)

所有通訊文件將寄往以下地址。如你欲提供另一通訊地址,請於收到參與通知後填交計劃成員資料更改表。  
All correspondence will be sent to the following address. If you wish to use a different address for correspondence, please complete the Notice of Change of Scheme Member's Particulars upon your receipt of the Notice of Participation from us.

室 Flat/Room 樓 Floor 座 Block 大廈/屋邨名稱 Name of Building/Estate

門牌號碼 Street No 街道名稱 Name of Street

地區 District ☐ 香港 HK ☐ 九龍 KLN ☐ 新界 NT

只適用於香港以外地址 Applicable to address outside HK only

城市 City 國家/地區 Country/Region

本地流動電話號碼 Local Mobile Tel. No. (852) 住宅電話號碼 Residential Phone No.: (852)

香港以外電話號碼 Phone No. outside HK:

^ 如成員只提供出生年份及月份,受託人將以出生月份的最後一天作為成員的出生日期;如成員只提供出生年份,受託人將以出生年份的最後一天作為成員的出生日期。若成員於此欄留空或資料不正確,並在丁部中選取預設投資策略或投資指示無效,則其有關供款將會投資於中銀保誠 65 歲後基金,及不會進行降低投資風險安排。

^ If member only provides the year and month of birth, the Trustee will use the last day of the month as the birthday of the member, and where if the member only provides the year of birth, the Trustee will use the last day of the year as the birthday of the scheme member. If the field is left blank or uncertain, and member selected DIS or his/her investment instruction is invalid under Part D, member's relevant contributions will be invested in the BOC-Prudential Age 65 Plus Fund without applying de-risking.

請提供香港永久性居民身份證之核證副本。如非持有香港永久性居民身份證,請提供護照之核證副本。

Please provide a **certified true copy** of permanent HKID. If NOT holders of permanent HKID, please provide a **certified true copy** of Passport.

# 護照號碼僅供沒有香港身份證的成員填寫。

# Passport No. ONLY applicable to member without HKID.

甲部 申請人資料 (續)  
Part A APPLICANT DETAILS (CONT'D)

電郵地址  
Email Address

工作性質\*  
Job Nature\*

\*請參照辛部附錄 \*Please refer to Part H Appendix

「e-成員」登記(只適用於本賬戶) Registration for "e-Member" (applicable to this account only)

- ☐ 如選擇日後以電子方式收取有關強積金電子結單及年度成員權益報表等，請在方格內填上剔號，並提供有效的電郵地址及流動電話號碼。本賬戶將自動成為「e-成員」。如閣下於其他賬戶已登記為「e-成員」，而此處並未作出選擇，將不受影響。有關「e-成員」服務的細則與條款，請參閱辛部的「e-成員」事先同意書。  
Please tick and provide a valid e-mail address with mobile phone number if you want to receive relevant MPF e-statements and Annual Benefits Statement etc. by electronic means in the future. If you select to register as e-Member, this account will become e-Member automatically. In case that you are already an e-Member for other accounts under the Scheme, such status will not be affected even if you do not opt for e-Member in this form. For the Terms and Conditions of "e-Member" services, please read the Prior Consent for "e-Member" Services in Part H.



e-通知方法(如沒有選擇或選擇多於一項，我們將會以手機短訊作為預設的 e-通知方法。) e-Alert Method (We will default SMS as your e-Alert Method if you do not make any selection or make more than one selection here.)

☐ 手機短訊 SMS ☐ 電郵 Email

披露資料予強積金中介人同意書 Consent of Disclosure of Particulars to MPF Intermediary

- ☐ 如閣下同意披露及轉移下列指定之個人資料及戶口資訊予以下提及之強積金中介人並即時生效，以協助管理閣下之強積金戶口(強積金中介人授權書)，請在方格內填上剔號。

Please tick the box if you give authorization to the Trustee, to disclose and transfer your personal information and account information as specified below ("Information") to your MPF intermediary mentioned below in order to assist you to manage your MPF Accounts with immediate effect ("MPF Intermediary Authorization").

閣下理解及同意受託人會不時獲授權通知，指定其他強積金中介人為閣下提供強積金相關協助。

You understand and agree that, from time to time, the Trustee is authorized to notify you with the assignment of another MPF intermediary to provide MPF related assistance to you.

閣下聲明此授權將與本表格同時生效，並保持其效力除非及直至閣下遞交「撤銷同意披露資料予強積金中介人資料通知書 - 僱主/個人 (除僱員成員)」以撤銷其效力；及受託人獲悉及收到其「撤銷同意披露資料予強積金中介人資料通知書 - 僱主/個人 (除僱員成員)」。  
You declare that the authorization shall take effect on the date of this form and remain in force unless and until it is revoked by you by submitting the "Revocation Notice for Consent of Disclosure of Particulars to MPF Intermediary - Employer/Individual (Other than Employee Member)"; and the Trustee has been notified of and has received the "Revocation Notice for Consent of Disclosure of Particulars to MPF Intermediary - Employer/Individual (Other than Employee Member)".

閣下授意披露及轉移的資訊將包括但不限於：

Information that you wish to be disclosed and transferred shall include but not limited to:

個人資料 電話號碼、電郵地址及傳真號碼  
戶口資訊 計劃生效日期、合約狀況、合約編號、  
累算權益、總戶口結餘、基金戶口結餘、  
基金交易詳情、計劃轉移詳情及金額、  
投資分佈、投資回報、供款紀錄及任何  
關於帳戶的操作和未解決的帳戶問題

Personal Information Telephone number, email address and fax number  
Account Information Scheme effective date, contract status, contract number, accrued benefits, total account balance, account balance by fund, details of fund transaction, transfer-in details and amount, investment allocation, investment return, contribution history and any operations and outstanding issues of the accounts

強積金中介人資料 MPF Intermediary Particulars

強積金中介人名稱

Name of MPF Intermediary:

強積金註冊編號

MPF Registration No.:

主事中介人名稱

Name of Principal Intermediary:

資金來源 (供款資金須由成員自付)

Source of Funds (Contributions should be paid from your own funds)

- ☐ 來自薪金的儲蓄 Savings from Salary  
☐ 經營業務 Business  
☐ 繼承遺產 Inheritance  
☐ 投資 Investment  
☐ 出售資產 Sale of Asset(s)  
☐ 其他 Others (請註明 please specify): \_\_\_\_\_

職業 Occupation

- ☐ 公司董事 Company Director  
☐ 行政人員 Executive  
☐ 專業人士 Professional  
☐ 自僱 Self-employed  
☐ 文職 Clerical  
☐ 技術員/工人 Technician/Worker  
☐ 公務員 Civil Servant  
☐ 其他 Others (請註明 please specify): \_\_\_\_\_

全年收入約為 Estimated Annual Income

- ☐ 港幣 200,000 或以下 HK\$200,000 or below  
☐ 港幣 200,001 至 500,000 HK\$200,001 to HK\$500,000  
☐ 港幣 500,001 或以上 HK\$500,001 or above

乙部 稅務居民身份自我證明(必須填寫)  
PART B TAX RESIDENCY SELF-CERTIFICATION (MUST FILL)

注意 Note:

- 這是您向中銀國際英國保誠信託有限公司(「受託人」)提供的自我證明,以作自動交換財務帳戶資料用途以遵守稅務法律及規例(包括但不限於《稅務條例》(第112章)和根據自動交換資料有關的經濟合作與發展組織(OECD)《通用報告準則》(CRS)的規則)。受託人可把收集所得的資料交給稅務局以將資料交到另一申報稅務司法管轄區的主管部門。This is a self-certification provided by you to BOCI-Prudential Trustee Limited (the "Trustee") (for the purpose of Automatic Exchange of Financial Account Information ("AEOI") in compliance with tax law and regulations (including but not limited to the Inland Revenue Ordinance (Cap.112) and regulations based on the Organisation for Economic Co-operation and Development (OECD) Common Reporting Standard (CRS) for automatic exchange of information). The data collected may be transmitted by the Trustee to the Inland Revenue Department which may further exchange such information to the competent authority of another reportable jurisdiction.
- 除非您的稅務居住地相關的情況有所改變,否則此自我證明將被視為仍然有效。您必須在改變後的30天內通知受託人有關的改變並提供最新的自我證明。This self-certification will remain valid unless there is any change in circumstances relating to your status of tax residency(ies). You must notify the Trustee within 30 days if there is any change in circumstances that makes any of the information provided in any parts of this self-certification form incorrect or incomplete and provide an updated self-certification form.
- 受託人在開立成員帳戶前,必須取得完整及有效的稅務居民身份自我證明。為避免成員帳戶開立及供款處理(如有)有任何延誤,請細閱並完成以下所有適用部分。The Trustee MUST obtain the complete and valid tax residency self-certification for the setting up of member record. To avoid any delay in the setting up of member record and contribution settlement (if any), please read and complete all the appropriate parts below.
- 受託人有權要求您提供所有相關的身份證明/驗證文件。如未能提供所需資料及其他個人資料,可能導致您的申請/指示不獲處理。All relevant identification/verification documentation will be provided to the Trustee upon request. Failure to provide us with the information and other personal data as requested may result in your application/instruction not being able to be processed.
- 作為財務機構,受託人不獲允許提供稅務或法律意見。若您對您的稅務居民身份有任何疑問,請詢問專業稅務顧問或瀏覽 OECD (<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>) 及 稅務局 ([https://www.ird.gov.hk/eng/tax/dta\\_aeoi.htm](https://www.ird.gov.hk/eng/tax/dta_aeoi.htm)) 有關自動交換財務帳戶資料的網頁,或掃描此二維碼,以獲取更多 CRS 及相關資料。As a financial institution, the Trustee is not allowed to give tax or legal advice. If you have any questions regarding your tax residency, please consult your tax adviser or visit the OECD and Inland Revenue Department's AEOI website at <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/> and [https://www.ird.gov.hk/eng/tax/dta\\_aeoi.htm](https://www.ird.gov.hk/eng/tax/dta_aeoi.htm) respectively, or simply scan the QR code, for more CRS and related information.
- 於甲部提供的個人資料,包括姓名、身份證明文件號碼、出生日期及住址,將成為此自我證明的一部分。  
The personal information, including name, identity document number, date of birth and residential address, provided in Part A will form part of this self-certification.



(OECD)



(IRD 稅務局)

閱讀上述注意事項後填寫下列部分 Complete following section after reading the Note above

**重要提示:** 如申請人在本表格填寫的稅務居民身份自我證明資料與本計劃下其他帳戶的紀錄不同,本公司將以本表格的資料為最新紀錄並將取代申請人於本計劃下所有帳戶的舊有紀錄。**Important Notes:** If the tax residency self-certification information furnished in this form is different from the pre-existing record(s) kept under the "Scheme", we shall deem such information in this form as the most updated particulars and will supersede previous record(s) of ALL account(s) under the Scheme.

(I) 以本人所知及所信,在此聲明(如適用,請在下面的方格上填上「☑」):

I hereby declare that, to the best of my knowledge and belief (Please put a "☑" in the following box as appropriate):

本人之稅務居住地為 My Tax Residence is

必  
須  
選  
擇  
其  
一

One of the  
boxes  
**MUST**  
be chosen

- ☐ 只有香港,及沒有處於任何其他司法管轄區的稅務居住地(稅務編號:本人提供的香港身份證號碼)  
Hong Kong ONLY, with no tax residence in any other jurisdictions (Tax Identification Number: my HKID Card No. provided)
- >>> 您可略過第(II)部分。 You may skip Section (II).
- ☐ 如果上面的方格不適用,請填寫第(II)部分。該部分為稅務居住地是(甲)香港及其他司法管轄區或(乙)不是香港而是其他司法管轄區的稅務居民必須填寫的部分。 If the box above does not apply, please proceed to Section (II) which must be filled in for tax residence of either (a) Hong Kong and also some other jurisdictions or (b) not Hong Kong, but instead some other jurisdictions.
- ☐ 是香港(稅務編號:本人提供的香港身份證號碼)及其他司法管轄區(請於第(II)部分列出所有香港以外其他司法管轄區的稅務編號)。  
Hong Kong (Tax Identification Number: my HKID Card No. provided) AND also some other jurisdictions (Please fill out the TIN for all other jurisdictions, other than HK, in the table of Section (II)).
- ☐ 不是香港而是其他司法管轄區的稅務居民(請填寫第(II)部分之列表)。  
**NOT** Hong Kong, but instead some other jurisdictions (Please fill out the table of Section (II)).

(II) 請在以下列明您作為稅務居民的所有司法管轄區(香港除外)及相關的稅務編號或具有等同功能的識別編號(稅務編號)。如下列位置不敷應用,請按以下格式另加新頁。  
Please list all jurisdictions (other than Hong Kong) where you are a resident for tax purposes and Taxpayer Identification Number or its Functional Equivalent (TIN) for each jurisdiction. If the space provided is insufficient, please provide it in the below format on additional sheet(s).

稅務居民所在司法管轄區 Jurisdiction of Tax Residency	稅務編號 <sup>註1</sup> TIN <sup>Remarks 1</sup>	若未能提供稅務編號,請於下方填上理由 A、B 或 C <sup>註2</sup> If no TIN available, please indicate Reason A, B or C below <sup>Remarks 2</sup>	若您選擇理由 B,請在下方解釋無法取得稅務編號的原因 Please explain why you are unable to obtain a TIN if you have selected Reason B

乙部 稅務居民身份自我證明(必須填寫) (續)  
PART B TAX RESIDENCY SELF-CERTIFICATION (MUST FILL) (CONT'D)

註 Remarks:

- 1 您可在以下 OECD 網頁  
(<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>) 了解相關稅務居民司法管轄區發佈的稅務編號。For more guidance on a TIN, please visit the below OECD website at <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

您可以在以下網頁了解內地、香港及澳門的稅務編號格式 In particular, you can visit the below webpages for the details of the TINs for Mainland, Hong Kong and Macau:

內地 Mainland:

<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/China-TIN.pdf>

香港 Hong Kong:

<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/Hong-Kong-TIN.pdf>

澳門 Macau:

<https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/Macao-TIN.pdf>



(OECD-TR)

- 2 理由 A – 帳戶持有人所屬的稅務居民的司法管轄區沒有向其居民發出稅務編號。  
Reason A: The jurisdiction where the account holder is a resident for tax purposes does not issue TINs to its residents.  
理由 B – 帳戶持有人無法獲得稅務編號。(若您選擇這理由, 請在上表解釋您無法獲得稅務編號的原因。)  
Reason B: The account holder is unable to obtain a TIN. (Please explain why you are unable to obtain TIN in the above table if you have selected this reason.)  
理由 C – 無需稅務編號。(註: 只有在相關司法管轄區的主管當局不需要披露該司法管轄區發出的稅務編號方可選擇這理由。)  
Reason C: No TIN is required. (Note: Only select this reason if the authorities of the relevant jurisdiction of residence does not require the TIN to be disclosed.)
- 3 如欲了解自我證明表格內採用的名詞及措辭釋義, 請瀏覽本公司網頁 <https://www.bocpt.com/homepage/faq/>  
For more information of the terms and expressions used in Self-Certification Forms, please visit our website at <https://www.bocpt.com/homepage/en/faq/>



自我證明表格名詞  
CRS Terms

警告: 根據《稅務條例》第 80(2E) 條, 如任何人在作出自我證明時(包括此處描述構成自我證明的一部分的內容), 在明知一項陳述在要項上屬具誤導性、虛假或不正確, 或罔顧一項陳述是否在要項上屬具誤導性、虛假或不正確下, 作出該項陳述, 即屬犯罪。一經定罪, 可處第 3 級(即 HK\$10,000)罰款。  
WARNING: It is an offence under section 80(2E) of the Inland Revenue Ordinance if any person, in making a self-certification (comprising the contents herein described as forming parts of the self-certification), makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. HK\$10,000).

丙部 供款資料  
PART C CONTRIBUTION DETAILS

供款方式及供款期 Contribution Frequency and Period

- ☐ 月供<sup>1</sup> Monthly Contribution<sup>1</sup>  
(最低供款額為港幣 300 元正 Subject to a minimum amount of HK\$300)  
定期可扣稅自願性供款必須由自動轉賬繳付<sup>2</sup>, 請填寫附奉之「成員直接付款授權書」並連同此申請表一併交予受託人辦理。Regular TVC must be made by direct debit<sup>2</sup>, please also complete the attached "Member Direct Debit Authorization" and return to the Trustee for processing.  
首次供款將於(i)受託人發出「辦妥自動轉賬申請及首次自動扣賬通知書」或(ii)按閣下於本丙部填寫之「首次供款月份」之第五個工作日(以較後者為準)從閣下的銀行戶口中支付。Please note that the first regular TVC will be debited from your bank account (i) after we have sent out a "Confirmation of Autopay Instruction" or (ii) on the 5th business day of "Contribution Commencement Month" as indicated in this Part C (whichever is later).

定期可扣稅自願性供款額  
Amount of Regular TVC

HK\$

首次供款月份  
Contribution Commencement Month

月 MM / 年 YYYY

- ☐ 整筆供款<sup>1</sup> Lump Sum Contribution<sup>1</sup>  
(每整筆供款最低供款額為港幣 1,000 元正 Lump Sum Contribution is subject to a minimum amount of HK\$1,000)  
為方便儘速處理閣下之申請, 請將此申請表連同劃線支票<sup>3</sup>一同交回受託人, 支票抬頭為「中銀國際英國保誠信託有限公司」。請勿郵寄現金或於任何銀行櫃面繳交。To expedite processing your application, please return this form to the Trustee together with a crossed cheque<sup>3</sup> made payable to "BOCI-Prudential Trustee Limited". Do not send cash or make payment at any bank counter.

銀行名稱

Name of Bank

支票號碼

Cheque Number

支票金額

Cheque Amount HK\$

註 Remarks:

1. 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《稅務條例》(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 <https://www.bocpt.com>。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 <https://www.bocpt.com> for the aforesaid maximum tax concession amount for that year of tax assessment.
2. 直接付款戶口必須是申請人之個人銀行戶口, 並請提供相關文件。The direct debit account must be the personal bank account of the applicant and please provide related documents.
3. 閣下之支票賬戶名稱必須與本申請表上所示申請人全名相同。The account name of the cheque must be the same as the Applicant Full Name on this Form.

請指示有關供款的投資分佈。就每類型供款之投資指示，每項已選擇的投資選項分佈必須為**整數及不少於 5%**，而所有已選擇的投資選項總和必須為 100%，否則閣下的投資指示將被視為無效。閣下不一定需填寫此部分，但如留空此部分，或如閣下的投資指示被視為無效，閣下有供款將會根據**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有關銷售文件，該等文件可向強積金中介人或客戶服務中心索取，亦可於本公司網站 [www.bocpt.com](http://www.bocpt.com) 下載。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，閣下必須小心衡量個人可承受風險的程度及財政狀況(包括閣下的退休計劃)。如有任何疑問，請諮詢閣下的獨立財務顧問了解更多詳情。請注意，當閣下有一項或多項特定的指示(包括但不限於贖回或轉換指示)與每年的降低投資風險同一日處理時，每年的降低投資風險將會待完成所有特定指示後才執行(如需要)。Please indicate your investment choice. Investment instruction for each type of contributions must be an integer with a minimum of 5% per selected investment choice, and the total percentage must be equal to 100%; otherwise your investment instruction will be deemed invalid. This section is optional for you to fill in, but if this section is left blank or if your investment instruction is deemed invalid, your relevant contributions will be invested in accordance with **Default Investment Strategy ("DIS")**. DIS is a ready-made MPF investment strategy with fee caps, and also contains an automatic de-risking feature. Details of the constituent funds and DIS please refer to the offering documents which are available upon request from MPF intermediaries or at the Customer Service Centre, it can also be downloaded from our website at [www.bocpt.com](http://www.bocpt.com). 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 same day with the annual date of de-risking for you, the annual de-risking will only take place after completion of these instructions where necessary.

- 此部分的投資指示只適用於閣下的新供款及/或由其他計劃轉入的資產。這將不適用於閣下於同一中銀保誠簡易強積金計劃內的轉移資產(即以基金單位方式轉移)，該筆資產的投資分佈(即各投資選項)將維持不變，直至閣下另行作出特定投資指示為止。The investment instructions of this part only apply to your future contributions and/or transfer-in assets from other schemes. It will not apply to your assets transferred within the same BOC-Prudential Easy-Choice MPF scheme (i.e. by way of unit transfer), the investment allocation (i.e. respective investment choice) of such asset will remain unchanged until a valid specific investment instruction is received from you.
- 閣下可隨時透過以下途徑作出有效的特定投資指示 You may make your valid specific investment instruction through the following channels at any time :
  - 互聯網 Internet
  - 互動語音系統 Interactive Voice Response System
  - 流動應用程式 Mobile apps
  - 表格 Form

有關中銀保誠簡易強積金計劃各成分基金的詳情，請掃描右邊二維碼參閱本計劃的強積金計劃說明書及最新一期的季度基金便覽。  
For the details of each constituent fund under BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme, please scan the QR codes on right side to read the MPF Scheme Brochure of the Scheme and the latest quarterly fund fact sheet.  
互聯網頁 website: [www.bocpt.com](http://www.bocpt.com)



強積金計劃說明書  
MPF Scheme  
Brochure



季度基金便覽  
Quarterly Fund  
Fact Sheet

基金類別 Fund Type	投資選項 Investment Choice			累算權益分佈 Accrued Benefits Allocation	
投資策略 Investment Strategy	預設投資策略	Default Investment Strategy	ECDIS		%
股票基金 Equity Fund	中銀保誠中國股票基金	BOC-Prudential China Equity Fund	ECCE		%
	中銀保誠香港股票基金	BOC-Prudential Hong Kong Equity Fund	ECHE		%
	中銀保誠日本股票基金	BOC-Prudential Japan Equity Fund	ECJE		%
	中銀保誠亞洲股票基金	BOC-Prudential Asia Equity Fund	ECAE		%
	中銀保誠環球股票基金	BOC-Prudential Global Equity Fund	ECGE		%
被動式管理基金 Passively Managed Fund	中銀保誠中證香港 100 指數基金	BOC-Prudential CSI HK 100 Tracker Fund	ECHKT		%
	中銀保誠歐洲指數追蹤基金	BOC-Prudential European Index Tracking Fund	ECEIT		%
	中銀保誠北美指數追蹤基金	BOC-Prudential North America Index Tracking Fund	ECNAT		%
債券基金 Bond Fund	中銀保誠債券基金	BOC-Prudential Bond Fund	ECGB		%
貨幣市場基金 Money Market Fund	中銀保誠強積金人民幣及港元貨幣市場基金	BOC-Prudential MPF RMB & HKD Money Market Fund	RMHKM		%
	中銀保誠強積金保守基金	BOC-Prudential MPF Conservative Fund	CPE		%
人生階段基金 LifeStyle Fund	中銀保誠增長基金	BOC-Prudential Growth Fund	GF		%
	中銀保誠均衡基金	BOC-Prudential Balanced Fund	BF		%
	中銀保誠平穩基金	BOC-Prudential Stable Fund	SF		%
	中銀保誠核心累積基金	BOC-Prudential Core Accumulation Fund	ECCAF		%
	中銀保誠 65 歲後基金	BOC-Prudential Age 65 Plus Fund	EA65F		%
	中銀保誠香港平穩退休基金	BOC-Prudential Hong Kong Stable Retirement Fund	ECRF		%
總計 TOTAL				100	%

注意：降低投資風險機制將不適用於獨立選擇的「中銀保誠核心累積基金」及/或「中銀保誠 65 歲後基金」。

Note: De-risking mechanism would not apply to standalone BOC-Prudential Core Accumulation Fund and/or BOC-Prudential Age 65 Plus Fund.

注意：如需於本部分作任何塗改，請於塗改處旁加簽作實。 Note: Please countersign if any amendment is made in this part.



申請人 / 成員明白及同意中銀國際英國保誠信託有限公司 (「中銀保誠信託」) 可將收集的任何個人資料 (不論從本申請表或以其他途徑收集) 作以下用途:  
Applicant / Member(s) understand(s) and consent(s) that, any personal data collected by BOCI-Prudential Trustee Limited ("BOCPT") (whether collected in this application form or otherwise) may be used by BOCPT for the following purposes:

- (i) 處理、管理、實施及執行本文件或任何其他申請人 / 成員可能不時提交給中銀保誠信託的文件或文件中涉及的要求或交易;  
Processing, administering, implementing and effecting the requests or transactions contemplated in this document or any other documents applicant / member(s) may submit to BOCPT from time to time;
- (ii) 中銀保誠信託的新產品設計或提升現有產品及服務;  
Designing new or enhancing existing products and services provided by BOCPT;
- (iii) 進行客戶調查;  
Conducting customer surveys;
- (iv) 為申請人 / 成員甄選及參與獎賞、忠誠或特選計劃及相關服務;  
Selecting and participating in reward, loyalty or privileges program and related service for applicant / member(s);
- (v) 與申請人 / 成員進行通訊, 包括向申請人 / 成員發送可與中銀保誠信託有關任何申請人 / 成員賬戶的行政通訊或有關未來收集個人資料聲明的變更;  
Communicating with applicant / member(s) including to send applicant / member(s) administrative communications about any account applicant / member(s) may have with BOCPT or about future changes to this PICS;
- (vi) 與上述任何一項直接相關的其他目的;  
Other purposes directly relating to any of the above;
- (vii) 遵守適用的法律、法規或法院命令。  
Complying with applicable laws, regulation or court order.

中銀保誠信託也可使用申請人 / 成員的聯絡資料、人口統計資料、投資選擇及累積權益, 就有關計劃的產品的推廣資訊, 包括電話、郵件、電子郵件、電話短訊或任何電子信息等方法聯絡申請人 / 成員。除非得到申請人 / 成員同意(包括表示不反對), 否則中銀保誠信託不可使用申請人 / 成員資料為該用途。如果申請人 / 成員不同意接收該等推廣資訊, 請在本表格的「己部分 - 聲明、參與協議及簽署」下的適當方格中填上剔號。

BOCPT may also use applicant / member(s)' contact details, demographic information, investment choices and accrued benefits to contact applicant / member(s) with marketing information regarding the Scheme, including by phone calls, mail, email, SMS or any type of electronic message. BOCPT may not so use applicant / member(s)' data unless BOCPT has received applicant / member(s)' consent (which includes an indication of no objection). Tick the box in appropriate area under "Part F – Declaration, Participation Agreement and Signature" in the form if the applicant / member(s) do(es) not consent to receive such marketing information.

中銀保誠信託所持有申請人 / 成員的有關個人資料將被保密, 但中銀保誠信託可為以下目的披露申請人 / 成員的個人資料予:

Personal data held by BOCPT relating to applicant / member will be kept confidential but BOCPT may disclose member(s)' personal data for the following purposes:

- (a) 申請人 / 成員的銀行作繳款用途;  
To applicant / member(s)' bank for payment purposes;
- (b) 申請人 / 成員的強積金中介人;  
To applicant / member(s)' MPF intermediaries;
- (c) 中銀保誠信託的關連公司 (根據《公司條例》的定義) 包括保險公司和金融服務機構;  
To BOCPT's related companies (as defined in the Companies Ordinance) including insurance companies and financial services companies;
- (d) 任何提供行政管理、數據處理、電信、計算、繳款、收債或證券清算、技術外判、客戶熱線服務中心、郵寄及印刷服務的中介、承包商或第三方服務供應商 (不論在中銀保誠信託之內或之外及中銀保誠信託的關聯公司) 與中銀保誠信託相關公司的業務運作有關的服務, 以及向申請人 / 成員提供的服務;  
To any agent, contractor or third party service provider (within or outside BOCPT and BOCPT's related companies) who provides administration, data processing, telecommunications, computer, payment, debt collection or securities clearing, technology outsourcing, call center services, mailing and printing services in connection with the operation of the business of BOCPT and BOCPT's related companies and provision of BOCPT services to applicant / member(s);
- (e) 其他協助收集申請人 / 會員信息或與申請人 / 成員聯繫的公司, 例如研究公司和評級機構, 以增強中銀保誠信託向申請人 / 成員提供的服務;  
To other companies who help gather applicant / member(s)' information or communicate with applicant / member(s), such as research companies and rating agencies, in order to enhance the services BOCPT provide to applicant / member(s);
- (f) 根據任何法律、法規或法院命令的要求, 對中銀香港或其關連公司 (在香港境內或境外) 有義務向其披露的任何人, 該法律、法規或法院命令對中銀香港或其關連公司具有約束力 (在香港境內或境外) 應受監管機構或其他機構發布的任何準則的約束或根據其目的, 或受其約束, 或根據這些目的或目的, 由中銀香港或其關聯公司 (香港境內或境外) 遵守;  
To any person to whom BOCPT or its related companies (inside or outside Hong Kong) is under an obligation to make disclosure under the requirements of any law, regulation or court order binding on or applying to or to which BOCPT or its related companies (inside or outside Hong Kong) is subject to, or under and for the purposes of any guidelines issued by regulatory or other authorities with which BOCPT or its related companies (inside or outside Hong Kong) is expected to comply;
- (g) 有關僱主; 及  
Relevant employer(s); and
- (h) 按法例要求或准許的其他人士。  
As otherwise required or permitted by law.

中銀保誠信託也可就法例准許或於獲得申請人 / 成員的同意後披露或將申請人 / 成員的個人資料作其他用途。

BOCPT may also use and disclose member(s)' personal data in other ways with applicant / member(s)' consent or as otherwise required or permitted by law.

申請人 / 成員明白申請人 / 成員所提供之個人資料均屬自願, 但如未能提供所要求的資料將可能導致中銀保誠信託無法處理申請人 / 成員的申請。申請人 / 成員有權要求查閱及更改由中銀保誠信託持有的任何個人資料。如有此需要, 請致函香港太古城英皇道 1111 號 15 樓 1507 室, 向中銀國際英國保誠信託有限公司資料保障主任提出。

Applicant / Member(s) understand(s) that the information applicant / member(s) provided is on voluntary basis, but failure to provide the requested personal data may mean BOCPT is unable to process applicant / member(s)' application. Applicant / Member(s) has / have the right to seek access to and request correction of any personal data BOCPT holds by sending a written request to the Data Protection Officer of BOCI-Prudential Trustee Limited at Suite 1507, 15/F, 1111 King's Road, Taikoo Shing, Hong Kong.

中銀保誠信託收集個人資料聲明的修訂:

中銀保誠信託保留權利可隨時且在無須通知的情況下增添、修改、更新或修訂上述收集個人資料聲明, 我們僅知會閣下有關修改、更新或修訂。倘我們決定修改我們的個人資料政策, 我們將於我們的網站或以書面形式知會閣下有關修改, 從而讓閣下能得悉我們所收集的資料、我們如何使用該資料及在何種情況下會披露該資料。任何有關修改、更新或修訂將在刊登後即時生效。

Amendments to BOCPT PICS:

BOCPT reserves the right, at any time and without notice, to add to, change, update or modify the above PICS, simply by notifying you of such change, update or modification. If we decide to change our personal data policy, those changes will be notified to you either on our website or in writing so that you are always aware of what information we collect, how we use the information and under what circumstances the information is disclosed. Any such change, update or modification will be effective immediately upon posting.

- (1) 本人願意於本計劃下開立可扣稅自願性供款賬戶。  
I would like to open a TVC account under the Scheme.
- (2) 本人明白為了符合資格開立於強制性公積金計劃條例(第 485 章)下的可扣稅自願性供款賬戶，本人必須為強積金計劃供款賬戶或個人賬戶的現時持有人或獲強制性公積金計劃條例第 5 條豁免的職業退休計劃的現時成員(即強積金豁免的職業退休計劃的現時成員)。  
I understand that in order to be eligible to open a TVC account under the Mandatory Provident Fund Schemes Ordinance (Cap. 485) (MPFSO), I must be a current holder of a contribution account, a personal account of an MPF scheme or a current member of an Occupational Retirement Scheme (ORSO scheme) who is exempted from the provisions of the MPFSO by virtue of section 5 of the MPFSO (i.e. a member of an MPF Exempted ORSO Scheme).
- (3) 本人謹此聲明及確認本人為下列現時成員：  
I declare and confirm that I am a current member of:
- 強積金計劃的供款賬戶；及/或  
contribution account(s) of MPF scheme(s); and /or
  - 強積金計劃的個人賬戶；及/或  
personal account(s) of MPF scheme(s); and /or
  - 強積金豁免的職業退休計劃  
MPF exempted ORSO scheme(s)
- (4) 本人謹此聲明及確認已收到並閱讀最新版本之本計劃的強積金計劃說明書(及其附錄)。本人謹此接受及同意受此強積金計劃說明書(及其附錄)之條款、成立本計劃之信託契約(包括其後之修訂契約)、信託契約內之規則及日後根據信託契約之條款向本人不時發出有關之通知所約束。  
I hereby declare and confirm that I have received and read the latest version of the MPF Scheme Brochure (and any addenda thereto) of the Scheme. I hereby accept and agree to be bound by the terms of such MPF Scheme Brochure (and addenda thereto), the trust deed constituting the Scheme (including any deed of amendment), the rules thereof and any other notification sent to me from time to time pursuant to the terms of the trust deed.
- (5) 本人申請於中銀保誠簡易強積金計劃之本人強積金戶口內作出可扣稅自願性供款，並確認該款項是源自本表格甲部所述的資金。  
I apply to make a TVC into my MPF account under BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme and confirm such amount is sourced from the fund(s) stated in Part A of this form.
- (6) 本人謹此聲明及證實此申請表內所提供之資料於各方面均為真實及正確。本人並承諾若所提供之資料有任何更改，將儘快通知受託人。  
I hereby declare and confirm that all the information provided in this application form is true and accurate in all aspects. I further undertake that if there is any change in the information so provided, I shall notify the Trustee as soon as reasonably practicable.
- (7) 本人謹此聲明及確認已閱讀、明白及同意戊部內的中銀保誠信託收集個人資料聲明。  
I hereby declare and confirm that I have read, understood and agreed to the BOCPT Personal Information Collection Statement in Part E.
- (8) 本人知悉及同意，受託人可把收集所得的資料交給稅務局以將資料交到另一稅務管轄區的稅務當局，以作自動交換財務帳戶資料用途以遵守稅務法律及規例(包括但不限於《稅務條例》(第 112 章)和根據自動交換資料有關的經濟合作與發展組織(OECD)《通用報告準則》(CRS)的規則)。  
I acknowledge and agree that the data collected may be transmitted by the Trustee to the Inland Revenue Department which may further exchange such information to the competent authority of another reportable jurisdiction. For the purpose of Automatic Exchange of Financial Account Information ("AEOI") in compliance with tax law and regulations (including but not limited to the Inland Revenue Ordinance (Cap.112) and regulations based on the Organisation for Economic Co-operation and Development (OECD) Common Reporting Standard (CRS) for automatic exchange of information).
- (9) 本人承諾，如本人的稅務居住地相關的情況有所改變，必須在改變後的 30 天內通知受託人有關的改變並提供最新的自我證明。  
I undertake to notify the Trustee within 30 days if there is any change in circumstances relating to my status of tax residency(ies) that makes any of the information provided in any parts of the self-certification in this form incorrect or incomplete and provide an updated self-certification form.
- (10) 本人已閱讀及明白本表格第 12 頁「關於可扣稅自願性供款賬戶」的內容；及  
I have read and understood the "Notes on Tax Deductible Voluntary Contribution (TVC) Account" at page 12 of this form; and
- 以下段落(第 11 至 14 點)有關本人甲部授權使用強積金中介人服務。  
The Paragraph 11 – 14 below are related to my authorisation of the use of MPF intermediary services as referred to Part A set forth below.
- (11) 本人謹此聲明，強積金中介人已確認(i)他/她擁有相關監管/政府機構發出之有效執照；及(ii)他/她將遵守《個人資料(私隱)條例》以使用或處理相關資訊。  
I declare that the MPF intermediary has confirmed that (i) he / she holds valid licenses issued by the relevant regulatory / governmental authority; and (ii) he / she shall comply with the provisions of the Personal Data (Privacy) Ordinance when using or handling the Information.
- (12) 本人知悉及同意，(i)受託人在強積金中介人提供/使用其資訊的服務、準確性和完整性上並無代表權及法律責任；及(ii)受託人在因強積金中介人濫用或披露資訊予任何其他第三者而對本人引起之任何損害上並無責任。  
I acknowledge and accept that (i) the Trustee makes no representation and accepts no legal responsibility for the services, the accuracy and completeness of the Information provided and / or used by the MPF intermediary; and (ii) the Trustee shall not be held liable for any damages caused to me which may arise out of or in connection with the misuse of the Information or disclosure of the Information to any third party / parties by the MPF intermediary.
- (13) 本人知悉及接受，強積金中介人同意書將與本表格同時生效，並保持其效力直至(i)本人遞交「撤銷同意披露資料予強積金中介人資料通知書- 僱主/個人(除僱員成員)」以撤銷；及(ii)受託人獲悉及接收其「撤銷同意披露資料予強積金中介人資料通知書- 僱主/個人(除僱員成員)」。  
I acknowledge and agree that the MPF Intermediary Authorization shall take effect on the date of this form and remain in force unless and until (i) it is revoked by me by submitting the "Revocation Notice for Consent of Disclosure of Particulars to MPF Intermediary – Employer/Individual (Other than Employee Member)"; and (ii) the Trustee has been notified of and has received the "Revocation Notice for Consent of Disclosure of Particulars to MPF Intermediary – Employer/Individual (Other than Employee Member)".
- (14) 本人同意及接受「撤銷同意披露資料予強積金中介人資料通知書- 僱主/個人(除僱員成員)」將於受託人接收後十四天內生效，並以較晚者為準。  
I agree and accept that the "Revocation Notice for Consent of Disclosure of Particulars to MPF Intermediary – Employer/Individual (Other than Employee Member)" shall take effect within 14 days after the Trustee receives the Form, whichever is the later.
- (15) 為了通過自動櫃員機及/或其他渠道，包括但不限於網上銀行、手機銀行、綜合銀行結單及分行網絡等(「銀行服務」)獲得本人的強積金賬戶的最新資料，本人同意並授權受託人將本人的個人資料轉移至以下銀行：  
In order to obtain the latest information of my MPF account via Automatic Teller Machine ("ATM") and / or such other channels, including but not limited to internet banking, mobile banking, consolidated bank statement and branch network etc ("Bank Services"), I agree and authorize the Trustee to transfer my personal data to the following banks:
- 中國銀行(香港)有限公司  
Bank of China (Hong Kong) Limited
  - 南洋商業銀行有限公司  
Nanyang Commercial Bank, Limited
  - 集友銀行有限公司  
Chiyu Banking Corporation Limited
- ☐ 如果閣下不同意根據中銀保誠信託收集個人資料聲明提供、使用及轉移閣下的個人資料作直接促銷目的，請在左面的方格填上「✓」。如果閣下沒有在方格中填上「✓」，則表示閣下已同意提供、使用和轉移其個人資料作直接促銷目的。  
Please tick the box if you do not agree with the provision, use and transfer of your personal data for direct marketing purposes in accordance with the BOCPT PICS. If you do not tick the box, you are deemed to have given your consent for the provision, use and transfer of your personal data for direct marketing purposes.
- ☐ 如果閣下不同意根據中銀保誠信託收集個人資料聲明提供、使用及轉移閣下的個人資料作銀行服務，請在左面的方格填上「✓」。如果閣下沒有在方格中填上「✓」，則表示閣下已同意提供、使用和轉移其個人資料作銀行服務。  
Please tick the box if you do not agree with the provision, use and transfer of your personal data for Bank Services in accordance with the BOCPT PICS. If you do not tick the box, you are deemed to have given your consent for the provision, use and transfer of your personal data for Bank Services.

**+警告+WARNINGS:**

- (1) 根據《強制性公積金計劃條例》第 43E 條，任何人在給予強制性公積金計劃管理局(「積金局」)或核准受託人的任何文件中，明知或罔顧後果地作出在要項上屬虛假或具誤導性的陳述，即屬犯罪。首次定罪者，最高可處罰款 100,000 港元及監禁一年；其後每次定罪，最高可處罰款 200,000 港元及監禁兩年。  
Under section 43E of the Ordinance, a person who, in any document given to the Mandatory Provident Fund Schemes Authority ("the Authority") or an approved trustee, knowingly or recklessly makes a statement which is false or misleading in a material respect commits an offence and is liable to a maximum penalty of a HK\$100,000 fine and 1 year's imprisonment on the first conviction and a HK\$200,000 fine and 2 years' imprisonment on each subsequent conviction.
- (2) 積金局可核證可扣稅自願性供款成員的資格。  
The Authority may verify the eligibility of the TVC members.

**參與協議 Participation Agreement**

**訂約方 BETWEEN:**

- (1) 中銀國際英國保誠信託有限公司，其註冊地址為香港太古城英皇道 1111 號 15 樓 1501-1507 室及 1513-1516 室(「受託人」)；  
BOCI-Prudential Trustee Limited whose registered office is Suites 1501-1507 & 1513-1516, 15/F, 1111 King's Road, Taikoo Shing, Hong Kong (the "Trustee");
- (2) 中銀國際英國保誠資產管理有限公司，其註冊地址為香港中環花園道 1 號中銀大廈 27 樓(「投資經理」)；及  
BOCI-Prudential Asset Management Limited whose registered office is at 27th Floor, Bank of China Tower, 1 Garden Road, Central, Hong Kong (the "Manager"); and
- (3) 本申請表甲部所列之申請人(連同身份證號碼)，其通訊地址為列於本表格甲部的現時住宅地址(「可扣稅自願性供款成員」)。  
The applicant named (together with identification number) in Part A of this Application Form whose correspondence address is the current residential address in Part A of this Application Form (the "TVC Member").

**鑑於 RECITALS:**

- (A) 受託人為中銀保誠簡易強積金計劃(「集成信託計劃」)之受託人，該計劃乃根據受託人與投資經理於2000年1月27日簽訂之契約(及不時就該契約所作出的修訂，「契據」)而成立。  
The Trustee is the trustee of the BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme (the "Master Trust Scheme"), which was established by a deed dated 27 January 2000 made by the Trustee and the Manager (as amended from time to time, the "Deed").
- (B) 可扣稅自願性供款成員擬參與集成信託計劃，以開立一個可扣稅自願性供款賬戶(「可扣稅自願性供款賬戶」)。  
The TVC Member wishes to join the Master Trust Scheme to open a TVC Account ("TVC Account").
- (C) 可扣稅自願性供款賬戶受契據及本參與協議規限。  
The TVC Account shall be governed by the Deed and this Participation Agreement.

**條款 PROVISIONS:**

1. 除了本參與協議另有規定，相同的詞彙於本參與協議內跟其於契據內具有相同涵義。  
Unless otherwise stated, words and expressions used in this Participation Agreement shall have the meanings given to them in the Deed.
2. 可扣稅自願性供款成員於此開立一個由契據及本參與協議條款規管之可扣稅自願性供款賬戶，自參與協議簽訂日期起生效。  
With effect from the date of Participation Agreement made on as specified in the Application Form, the TVC Member hereby opens a TVC Account to be governed by the terms of the Deed and this Participation Agreement.
3. 可扣稅自願性供款成員於此向受託人承諾遵守契據及本參與協議之條款，以及所有適用的法律與規例，並受其約束。  
The TVC Member hereby covenants with the Trustee to comply with and be bound by the provisions of the Deed and this Participation Agreement and all applicable laws and regulations.
4. 可扣稅自願性供款成員保證其不時就投資授權書、投資轉換指示表格及其他方面提供之資料(不論是否在申請表內列明)在各方面均為正確。  
The TVC Member warrants that the information from time to time to be provided by the TVC Member (whether in the Application Form or otherwise) in relation to the Investment Mandates, Switching Instruction Forms and otherwise will be correct in all respects.
5. 受契據及本參與協議的條款規限，可扣稅自願性供款成員承諾及同意對受託人及投資經理就下列情況招致的任何與集成信託計劃或可扣稅自願性供款賬戶有關的訴訟、索賠、索求或法律程序帶來的法律費用、收費、法律責任及支出作出彌償：  
Subject to the provisions of the Deed and this Participation Agreement, the TVC Member undertakes and agrees to hold the Trustee and the Manager indemnified against any and all proceedings, costs, charges, liabilities and expenses occasioned by any and all actions, claims, demands or proceedings in connection with the Master Trust Scheme or the TVC Account either:  
(a) 可扣稅自願性供款成員違反第4段所載的保證；或  
arising out of the breach by the TVC Member of the warranty referred to in paragraph 4; or  
(b) 若可扣稅自願性供款成員因任何失誤或遺漏而未能適當地及準時無誤地執行或遵守其於契據及本參與協議條款與其有關的任何責任。  
as a result of any failure or omission on the part of the TVC Member to duly and punctually perform or observe any obligations pursuant to the Deed and this Participation Agreement or otherwise so far as they relate to the TVC Member.
6. 可扣稅自願性供款成員承諾及同意支付契據及本參與協議條款需支付的費用及支出。  
The TVC Member undertakes and agrees to pay all fees and expenses which are payable by him under the terms of the Deed and this Participation Agreement.
7. 受託人必須按照列明於下列之投資授權書替可扣稅自願性供款成員的可扣稅自願性供款賬戶內之金額作出投資：  
The Trustee shall invest the monies in the TVC Account of the TVC Member in accordance with the Investment Mandate as specified in:  
(a) 申請表；或  
the Application Form; or  
(b) 受託人持有有關可扣稅自願性供款成員的可扣稅自願性供款賬戶之最近期的可扣稅自願性供款成員投資授權書。  
the latest Investment Mandate of the TVC Member which the Trustee possess in respect of the TVC Account of the TVC Member.
8. 本參與協議須按照契據規則第19A條(可扣稅自願性供款成員終止參與本計劃)而終止。  
This Participation Agreement shall be terminated in accordance with Rule 19A (Cessation of Participation in the Scheme of a TVC Member) of the Deed.
9. 本參與協議受香港特別行政區法律管轄。  
This Participation Agreement shall be governed by the laws of Hong Kong Special Administrative Region.

本參與協議於\_\_\_\_\_ (日期)簽訂

THIS PARTICIPATION AGREEMENT is made on \_\_\_\_\_ (date)

本參與協議由各方在本協議文首註明的日期簽署，以資證明。

IN WITNESS whereof this Participation Agreement has been entered into the day and year first above written.



己部  
PART F

聲明・參與協議及簽署 (續)  
DECLARATION, PARTICIPATION AGREEMENT AND SIGNATURE (CONT'D)

<p>請同時遞交以下所需文件： Please submit the following documents together with this application form:</p> <ul style="list-style-type: none"> <li>香港永久性居民身份證/護照之核證副本。如非持有香港永久性居民身份證，請同時提供護照之核證副本。 A certified true copy of permanent HKID/Passport. If NOT holders of permanent HKID, please provide a certified true copy of Passport.</li> <li>住址證明 Residential Address proof <ul style="list-style-type: none"> <li>附有閣下姓名之最近 3 個月內發出的住宅地址證明(例如公用事務賬單、銀行或信用卡月結單) Latest residential address proof showing your name issued within the last 3 months (e.g. utility bill, bank or credit card statement)</li> </ul> </li> <li>參與其他強積金計劃/職業退休計劃之證明 Proof of participating in other MPF Scheme/ ORSO scheme <ul style="list-style-type: none"> <li>證明閣下現為強積金條例下的註冊計劃或職業退休計劃的成員之文件(例如成員證明書、參與通知書或周年權益報表) Documents evidencing your current participation of any registered MPF scheme or ORSO scheme (e.g. membership certificate, notice of participation or annual benefit statement)</li> </ul> </li> <li>有關直接付款授權的個人銀行戶口證明文件 Supporting document for personal bank account in relation to direct debit authorization.</li> </ul>	<p>本人確認本表格所提供的資料為正確及完整。 I confirm that the information given in the form is correct and complete.</p> <p>申請人簽署 Applicant Signature</p>	
	<p>申請人姓名 Applicant Name</p>	<p>日期 Date (日 DD/月 MM/年 YYYY)</p>
<p>受託人代表 中銀國際英國保誠信託有限公司 For and on behalf of BOCI-Prudential Trustee Limited</p>	<p>投資經理代表 中銀國際英國保誠資產管理有限公司 For and on behalf of BOCI-Prudential Asset Management Limited</p>	
<p>授權簽署 Authorized Signature</p>	<p>授權簽署 Authorized Signature</p>	

庚部  
PART G

強積金中介人聲明及簽署  
MPF INTERMEDIARY DECLARATION AND SIGNATURE

本人謹此聲明及確認，本人在使用以上成員的資料時，將遵守個人資料(私隱)條例、強制性公積金計劃條款及全部其他適用之條款、規則和指引，以及相關機構發出的(或不時修改的)行為準則。

I declare and confirm that I shall comply with the Personal Data (Privacy) Ordinance, the Mandatory Provident Fund Schemes Ordinance and all other applicable ordinances and rules, guidelines and code of conduct issued by (or as amended from time to time) the relevant authorities when using the above Member's Information.

<p>強積金中介人簽署 Signature of MPF Intermediary</p>		<p>聯絡電話 Contact Number</p>	
<p>強積金中介人姓名 (全名) Name of MPF Intermediary (Full Name)</p>		<p>日期 Date (日 DD/月 MM/年 YYYY)</p>	
<p>代理/銀行職員資料 Agent / Bank Staff Information</p>			
<p>銀行編號 Bank Code</p>		<p>分行編號 Branch Code</p>	
<p>代理/銀行職員姓名 Agent/Bank Staff Name</p>		<p>代理/銀行職員編號 Agent/Bank Staff Code</p>	<p>強積金中介人 註冊編號 MPF Intermediary Registration No.</p>

工作性質  
Job Nature

(CLEA)	清潔服務 Cleaning Service	(REST)	餐廳/餐飲/酒店 Restaurant/Catering/Hotel
(CONT)	建築/工程/翻新 Construction/Engineering/ Renovation	(RETL)	批發/零售 Wholesale/Retail
(ENTE)	娛樂 Entertainment	(SCHL)	學校/幼稚園/教育 School/Kindergarten/Education
(FINA)	金融/保險/投資 Finance/Insurance/Investment	(SECU)	保安服務/物業管理 Security Service/Property Management
(HEAL)	醫務/藥物/化學 Health/Pharmaceuticals/Chemical	(SOCI)	社區/社會服務 Community/Social Service
(MANU)	製造業 Manufacturing	(TEXT)	紡織/成衣 Textile/Garment
(NURS)	療養院 Nursing Home	(TMTT)	通訊/傳媒/科技 Telecommunication/Media/Technology
(PRIN)	印刷/出版 Printing/Publishing	(TRAD)	入口/出口/貿易 Import, Export/Trading
(PROF)	律師/會計師/建築師/測量師 Lawyer/ Accountant/ Architect/Surveyor	(TRAN)	交通/儲存倉 Transport/Storage
(REAL)	房地產 Real Estate	(TRAV)	旅遊 Travel
		(OTHE)	其他·請註明 Others, please specify

有關「e-成員」事先同意書的客戶通知(僅適用於甲部選擇成為「e-成員」之人仕)：

本人(「收件人」)特此同意中銀國際英國保誠信託有限公司(「送件人」)透過下述電子方式給予所有有關中銀保誠簡易強積金計劃(本計劃)之通知及文件予作為本計劃成員的本人。

**Prior Consent for “e-Member” Services (only applicable to person who elects to become a “e-Member” in Part A):**

I (the “recipient”) hereby consent to BOCI-Prudential Trustee Limited (the “sender”) giving all notices and documents in relation to the BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme (the “Scheme”) to me as a member of the Scheme by the following electronic means.

此同意書適用的所有通知及文件，包括 This consent applies to all notices and documents, including:

權益報表 Benefit Statements	額外/可扣稅自願性供款確認書 Confirmation for Special/Tax Deductible Voluntary Contribution
更改基金組合報表 Fund Re-Balancing Statement	額外/可扣稅自願性供款基金單位贖回報表 Unit Withdrawal Statement for Special/Tax Deductible Voluntary Contribution
更改新供款投資組合報表 Change of Investment Mandate Statement	信託契約/強積金計劃說明書的修訂通知、新服務公告 Trust Deed/Notice of MPF Scheme Brochure amendment, new services announcement
其他不時於送件人網站公佈之通知及文件 Other notices and documents as published from time to time on the sender's website	

本人同意透過以下方式接收所有有關本計劃之通知及文件:

- 透過發送方網站 [www.bocpt.com](http://www.bocpt.com) → 登入賬戶 → 電子報表將上述通知及文件傳送至收件人
- 以及透過電子郵件或手機短訊將(告知收件人可收取上述通知及文件的)「電子提示」傳送至收件人於本表格甲部的電郵地址或流動電話(必填)

並將此同意書適用於: 本人在此表格的強積金賬戶

- 若「e-成員」服務已應用於現有僱員賬戶, 當其權益轉移至個人賬戶時, 如收件人之前在本計劃並無個人賬戶, 可繼續享用此項服務; 反之, 若收件人之前在本計劃已有個人賬戶(但並未使用「e-成員」服務), 儘管「e-成員」服務應用於現有僱員賬戶, 當其轉為相應的個人賬戶時, 則不可繼續沿用此項服務。

本人(「收件人」)現已閱讀、明白並同意:

透過網站提供通知及其他文件的期限

- 任何按照同意書而透過送件人的網站或以其他電子方式提供的該等通知或文件, 將於收件人獲知會該等通知或文件可供取閱後最少 24 個月期間, 持續透過送件人的網站或以該其他電子方式提供。
- 如收件人不再是本計劃的成員, 則上述有關保留期限的條款不再適用。送件人將應要求以法例准許的其他方式向收件人送交通知或文件(只限於本應保留在該網站或以該電子方式保留的通知或文件), 而收件人無須就此支付任何額外費用。

給予通知或其他文件的其他方法

當送件人得悉未能透過已同意的方式把通知或其他文件或其中任何部分成功給予收件人, 送件人須主動以法例准許的其他方式向收件人送交該通知或文件, 而收件人無須就此支付任何額外費用。

撤回

- 收件人可隨時以交付、郵寄或送件人指明的其他額外方式(例如透過送件人的網站或熱線中心)向送件人事先發出不少於 14 日的通知, 以撤回同意書, 而有關撤回將於通知期屆滿後生效。如出現下列情況, 同意書亦當作被收件人撤回: (i) 送件人得悉收件人未能透過同意適用的方式成功收到有關通知、文件或獲知會有關通知或文件可供取閱的通知給予收件人, 而送件人在得悉有關情況後的 60 日內, 未能就該同意適用的方式取得收件人的最新聯絡資料; 或(ii) 送件人知悉收件人身故或精神上無行為能力。
- 當同意書被撤回或當作被撤回後, 送件人須以法例准許的其他方式給予收件人通知或其他文件, 而收件人無須就此支付任何額外費用。

更改資料

收件人可隨時以交付、郵寄或送件人指明的其他額外方式(例如透過送件人的網站或熱線中心)向送件人事先發出不少於 14 日的通知, 以更新其聯絡資料。

確認更改資料

送件人將於收件人給予或撤回同意書或更改其聯絡資料後 14 日內, 以法例准許的方式向收件人發出確認通知。

I agree to receive all notices and documents in relation to the Scheme by the following means :

- By making the notices and documents available to the recipient on the sender's website [www.bocpt.com](http://www.bocpt.com) → Account Login → e-Statement
- By notifying the recipient via "e-Alert" of the availability of the notice and document to the recipient's email address or through mobile device stated in Part A of this form (compulsory)

In relation to : The MPF account of this form held under the Scheme

- While the recipient may retain the consent to use "e-Member" services applicable to his/her current employee account when his/her accrued benefits are transferred to a personal account, provided that the recipient has no pre-existing personal account under the Scheme, but not vice versa - the "e-Member" services applicable to the recipient's current employee account will be discontinued when such account is transferred to the pre-existing personal account to which "e-Member" services are not applicable.

I (the "recipient") have read, understood & agreed that :

Duration of availability of the notices or other documents on the website

- Any notices or documents made available on the sender's website or by other electronic means in accordance with this consent will be available on that website or by that other electronic means for a minimum of 24 months after the recipient has been notified of its availability.
- These terms about the retention period will cease to apply if the recipient ceases to be a member of the Scheme. The sender shall, upon request, send the notices or documents (which should otherwise be retained on that website or by that electronic means) to the recipient by other means permitted by law at no additional cost to the recipient.

Alternative method of giving notices or other documents

When the sender becomes aware that a notice or other document or any part of it cannot be successfully given to the recipient through the means consented to, the sender shall on its own initiative give the notice or document to the recipient by other means permitted by law at no additional cost to the recipient.

Revocation

- This consent may be revoked by the recipient at any time by giving not less than 14 days' prior notice to the sender by delivery, post, or other additional means specified by the sender (e.g. through the sender's website or call centre), and the revocation will take effect upon the expiry of the notice period. The consent is also deemed to be revoked by the recipient (i) when the sender becomes aware that the notices, documents or the notification of availability of notices or documents cannot be successfully given to the recipient through the means to which this consent applies and the sender, within a period of 60 days after becoming so aware, cannot obtain the recipient's updated contact details for the means to which the consent applies; or (ii) where the sender has notice of the death or mental incapacitation of the recipient.
- Upon the revocation or deemed revocation of the consent, the sender shall give notices or other documents to the recipient by other means permitted by law at no additional cost to the recipient.

Changes

The recipient may update his/her contact details at any time by giving not less than 14 days' prior notice to the sender by delivery, post or other additional means specified by the sender (e.g. through the sender's website or call centre).

Confirmation of changes

The sender will give a confirmation notice by means permitted by law to the recipient within 14 days after the recipient has given or revoked consent or has changed his/her contact details.

## 關於可扣稅自願性供款賬戶 Notes on Tax Deductible Voluntary Contribution (TVC) Account

### 開立可扣稅自願性供款 Opening of TVC account

1. 可扣稅自願性供款是指存入《強制性公積金計劃條例》[第 11A 條]下註冊計劃的可扣稅自願性供款賬戶的供款。這是一項新供款類別，並與《強制性公積金計劃條例》(第 485 章)第 11 條所定義的自願性供款不同。有意參與可扣稅自願性供款的計劃成員應於註冊計劃開立一個可扣稅自願性供款賬戶，及毋須經其僱主而可直接向計劃作出可扣稅自願性供款。  
TVC refers to contributions paid into a TVC account of a registered scheme under [section 11A] of the Ordinance. It is a new type of contributions and is different from the voluntary contributions as defined in section 11 of the Mandatory Provident Fund Schemes Ordinance (Cap. 485). Scheme member who wishes to make TVC should open a TVC account in a registered scheme and make TVC directly to the scheme without going through his / her employer.
2. 成員只能於每個強積金計劃開立一個可扣稅自願性供款賬戶。  
There should be ONLY one TVC account for a member in a MPF scheme.
3. 以下人士將符合資格於強積金計劃開立可扣稅自願性供款賬戶：  
The following persons are eligible to open TVC account in a MPF scheme:
  - (a) 強積金計劃供款賬戶或個人賬戶的現時持有人；或  
Current holders of contribution accounts or personal accounts of MPF schemes; or
  - (b) 獲強積金豁免的職業退休計劃的現時成員  
Current members of MPF Exempted ORSO Schemes

### 可扣稅自願性供款的供款 Contributions of TVC

4. 可扣稅自願性供款僅可存入可扣稅自願性供款賬戶，該賬戶獨立於供款賬戶或個人賬戶。凡未存入可扣稅自願性供款賬戶的任何其他形式的自願性供款，概不屬於可扣稅自願性供款（例如僱員成員透過其僱主作出的自願性供款，將不合資格進行可扣稅自願性供款稅項減免申報）。  
TVC can only be made into a TVC account, which is separate from a contribution account or a personal account. Any other forms of voluntary contributions that are not made into the TVC account are not TVC (for example, voluntary contributions that are made by employee members through their employers will not be eligible for claiming TVC tax deduction).

儘管可扣稅自願性供款屬自願性質，其仍須受強制性供款適用的相同歸屬、保存及提取限制規限。因此，可扣稅自願性供款（包括超過某一課稅年度最高稅項減免限額的可扣稅自願性供款）所得的任何累算權益將予保留，且僅可在退休後年滿 65 歲或基於強積金法例下的其他法定理由，方可提取。

Although it is voluntary in nature, TVC is subject to the same vesting, preservation and withdrawal restrictions applicable to mandatory contributions. Accordingly, any accrued benefits derived from TVC (including the TVC made in excess of the maximum tax deduction limit during a tax assessment year) will be preserved. Members should note that accrued benefits held in a TVC account can only be withdrawn upon retirement at age 65 or on other statutory grounds under the MPF legislation.

### 可扣稅自願性供款的可調動性 Portability of TVC

5. 可扣稅自願性供款可以轉移，可扣稅自願性供款成員應注意 TVC is portable and TVC members should note that:
  - 可扣稅自願性供款成員可隨時選擇將可扣稅自願性供款所得累算權益，轉移至另一提供可扣稅自願性供款的強積金計劃；  
A TVC member may at any time choose to transfer the accrued benefits derived from TVC to another MPF scheme that offers TVC;
  - 轉移須以一筆過形式進行（全部賬戶結餘）；  
The transfer must be in a lump sum (full account balance);
  - 轉出累算權益的原計劃下的可扣稅自願性供款賬戶（而導致結餘為零），於進行有關轉移後或會被終止；  
The TVC account in the original scheme from which the accrued benefits are transferred (resulting in zero balance) may be terminated upon such transfer;
  - 為免產生疑問，可扣稅自願性供款賬戶所得累算權益轉移至該成員於另一強積金計劃下的另一可扣稅自願性供款賬戶，不可申報稅項減免；及  
For the avoidance of doubt, transfer of accrued benefits derived from a TVC account to another TVC account of the member in another MPF scheme cannot be claimed as deductions for taxation purpose; and
  - 可扣稅自願性供款賬戶所得累算權益轉移至該成員於另一強積金計劃下的另一可扣稅自願性供款賬戶，亦須受強積金規例下強制性供款適用的相同保存及提取限制規限。  
Transfer of TVC accrued benefits to another TVC account of the member in another MPF scheme will also be subject to the same preservation and withdrawal restrictions applicable to mandatory contributions in the MPF regulations.

### 提取及終止可扣稅自願性供款 Withdrawal and Termination of TVC

6. 與強制性供款所得累算權益相同，可扣稅自願性供款所得累算權益僅在以下提取條件下支付：  
As with accrued benefits derived from mandatory contributions, the accrued benefits derived from TVC will be paid in the following withdrawal conditions only:

(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) 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)	(c) 小額結餘 Small balances
(b) 死亡 Death	(d) 將永久性地離開香港 Permanent departure from Hong Kong
	(e) 完全喪失行為能力 Total incapacity
	(f) 罹患末期疾病 Terminal illness

此外，可扣稅自願性供款成員可根據下列情況下選擇以分期支付方式接收給予他的累算權益：

In addition, TVC member may elect to receive the accrued benefits payable to him by way of instalments under the following withdrawal conditions:

- 退休(年滿 65 歲)  
Retirement (attaining the age of 65)
- 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)  
Early retirement (attaining the age of 60 and ceased all employment / self-employment with no intention of becoming employed or self-employed again).

除提取累算權益外，受託人可在以下情況下終止成員的可扣稅自願性供款賬戶：

Apart from the withdrawal of accrued benefits, trustee may terminate the member's TVC account if:

- (i) 可扣稅自願性供款賬戶的結餘為零；及  
the balance of the TVC account is zero; and
- (ii) 可扣稅自願性供款賬戶於 365 日內無交易活動。  
no transaction activity in respect of the TVC account for 365 days.

7. 可扣稅自願性供款一經存入計劃，則將全數歸屬於可扣稅自願性供款成員。  
TVC will be fully vested in the TVC member once it is paid into the scheme.
8. 根據《強制性公積金計劃條例》(第 485 章)對累算權益的保障不適用於可扣稅自願性供款賬戶，意即可扣稅自願性供款所得累算權益一般將作為破產的可扣稅自願性供款成員財產的一部分而歸屬於破產案受託人或破產管理署署長。  
The protection of accrued benefits under the Mandatory Provident Fund Schemes Ordinance (Cap. 485) is not applicable to the TVC account, meaning that accrued benefits derived from TVC will generally be vested in the trustee-in-bankruptcy or official receiver as part of the property of the bankrupt TVC member.

### 申報可扣稅自願性供款稅務減免 Claiming of Tax Deduction of TVC

9. 可扣稅自願性供款賬戶成員有責任掌握就於課稅年度內作出的可扣稅自願性供款總額，以填寫及提交報稅表。應注意，於《稅務條例》(第 112 章)下有關薪俸稅及個人入息課稅在課稅年度內所允許的最高可扣額為可扣稅自願性供款及其他合資格年金保費的總限額，而非可扣稅自願性供款的單一限額。  
It is the responsibility of TVC member to keep track of the total amount of TVC made in a year of assessment for completion and filing of tax return. It should be noted that the maximum amount of deductions allowable under salaries tax and tax under personal assessment in a year of assessment under the Inland Revenue Ordinance (Cap. 112) is an aggregate limit for both TVC and qualifying annuity premiums rather than for TVC only.