

轉移可扣稅自願性供款的強積金累算權益（權益）須知
NOTES TO TRANSFER OF MPF ACCRUED BENEFITS (BENEFITS) OF
TAX DEDUCTIBLE VOLUNTARY CONTRIBUTIONS
（強制性公積金計劃（一般）規例）（第 485A 章）第 149A 及 149B 條
Sections 149A and 149B of the Mandatory Provident Fund Schemes (General) Regulation (Cap 485A)

填寫本表格前，請先閱讀下列重要資料 Please read the following important notes before completing this Form :

(1) 用詞定義：Definition of terms:

- (a) 「可扣稅自願性供款」一指根據《強制性公積金計劃條例》（《條例》）第 11A 條，存入可扣稅自願性供款帳戶的供款。
“Tax Deductible Voluntary Contributions” (TVC) – refer to contributions that are paid into a TVC account under section 11A of the Mandatory Provident Fund Schemes Ordinance (the Ordinance).
- (b) 「可扣稅自願性供款帳戶」一指任何人士根據《條例》第 11A 條在強積金註冊計劃（計劃）中開立，用作存入可扣稅自願性供款，以及持有成員由該等可扣稅自願性供款產生的權益及持有從另一可扣稅自願性供款帳戶轉移至該帳戶的權益的帳戶。
“TVC account” – an account in an MPF registered scheme (scheme) opened by a person under section 11A of the Ordinance and into which TVC are paid and in which the member's benefits derived from those TVC and the TVC transferred to the account from another TVC account are held.
- (c) 「原計劃」一指轉出你的權益的計劃。
“Original scheme” – the scheme from which your benefits are to be transferred.
- (d) 「新計劃」一指轉入你的權益的計劃。
“New scheme” – the scheme to which your benefits are to be transferred.

(2) 可扣稅自願性供款帳戶持有人可選擇把原計劃的可扣稅自願性供款帳戶內**全部**（而不是部分）權益轉移至新計劃的可扣稅自願性供款帳戶。在可扣稅自願性供款帳戶持有的權益不可轉移至供款帳戶或個人帳戶。

A TVC account holder may make an election to transfer **ALL** (and not part of) benefits in the TVC account in the Original Scheme to the TVC account in the New Scheme. Benefits held in a TVC account cannot be transferred to a contribution account or personal account.

(3) 如欲從多於一個可扣稅自願性供款帳戶轉出權益，請就每個帳戶分別提交一份第 MPF(S)-P(T)號表格。

If you wish to transfer benefits from more than one TVC account, you should submit a separate Form MPF(S)-P(T) for each of those accounts.

(4) 當你在原計劃的可扣稅自願性供款帳戶持有的權益被轉出後，你在原計劃的可扣稅自願性供款帳戶便會終止。

After your benefits held in the TVC account are transferred from the Original Scheme, your TVC account in the Original Scheme will be terminated.

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

(5) 在你決定把權益轉移至另一個計劃前，你應考慮所有相關因素，包括你的個人需要及以下因素：

Before you decide to transfer your benefits to another scheme, you should take into consideration all relevant factors, including your personal needs and the following factors:

- (a) 受託人的服務（例如向計劃成員發出權益報表的頻密程度及每年可免費轉換基金的次數）；
services of the trustees (e.g. frequency of issuance of benefit statement to scheme members; number of free fund switchings per year);
- (b) 基金的收費（詳情請參閱強制性公積金計劃管理局（積金局）網站）；
fees and charges of the funds (for detailed information, please refer to the website of the Mandatory Provident Fund Schemes Authority (MPFA));
- (c) 計劃所提供的基金選擇，尤須注意計劃有否提供切合你需要的基金；及
the range of fund choices offered by the schemes and in particular whether there are funds available that match what you need; and

(d) 如你現時投資於強積金保證基金，則從該保證基金轉出權益可能導致你不符合部分或所有保證條件，從而影響你享有保證的資格。有關詳情請查閱原計劃的要約文件，或向原計劃的受託人查詢。
if you are currently investing in an MPF guaranteed fund, a transfer of the benefits out of that guaranteed fund may result in some or all of the guarantee conditions not being satisfied; thus affecting your entitlement to the guarantee. Please check the offering document of the Original Scheme or consult the trustee of the Original Scheme for details.

(6) 在決定把權益轉移至新計劃前，你應盡量瞭解新計劃的內容。有關新計劃的詳情，請查閱新計劃的要約文件，該文件可於積金局網站及新計劃的受託人的網站下載，你也可向新計劃的受託人查詢詳情。

Before deciding to transfer benefits to the New Scheme, you should try to understand as much as you can about the New Scheme. Please read the offering document of the New Scheme, which can be found on the website of the MPFA, website of the trustee of the New Scheme or contact the trustee of the New Scheme.

(7) 請確保你在新計劃已開立可扣稅自願性供款帳戶。否則，你在提交本表格之時或在此之前，須向新計劃的受託人提交成員參加計劃表格。有關開立可扣稅自願性供款帳戶的程序及所需文件，請向新計劃的受託人查詢。

Please ensure that you have a TVC account in the New Scheme. Otherwise, you have to submit a membership enrolment form before or at the same time you submit this Form to the trustee of the New Scheme. Please consult your trustee of the New Scheme for the procedures and required documents for setting up a TVC account.

(8) 如欲把權益從一個計劃轉移至另一個計劃，請留意轉入帳戶的權益將會如何投資。一般而言，如你(a)沒有或尚未就有關帳戶向新計劃的受託人給予任何投資指示；或(b)已就有關帳戶給予投資指示，要求把權益按照預設投資策略投資，則轉入該帳戶的權益將按照預設投資策略投資。如有需要，請向新計劃的受託人查詢詳情。如欲就新計劃的帳戶更改或給予投資指示，亦請聯絡新計劃的受託人。

If you wish to transfer your benefits from a scheme to another, please be aware of how the transferred-in benefits will be invested. In general, the transferred-in benefits will be invested according to the default investment strategy (DIS) if you either (a) do not give or have not given any investment instructions for the account to the trustee of the New Scheme or (b) have given investment instructions for the account to invest benefits according to the DIS. Please approach the trustee of the New Scheme to seek clarification, where necessary. If you wish to change or specify an investment instruction for the account in the New Scheme, please also approach the trustee of the New Scheme.

(9) 如你已年滿或快將年滿 50 歲，而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，與接獲你的轉移權益申請的時間相當接近，該計劃的受託人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轉移權益的次序。如欲瞭解受託人如何處理該等交易，請向相關受託人查詢詳情。

If you have reached, or are approaching, the age of 50 and your benefits are currently invested according to the DIS of the scheme, you should be aware that the de-risking mechanism of the DIS starts at the age of 50. If the annual de-risking of your investment in the DIS and your transfer request take place at around the same time, the trustee of the scheme shall sequence the de-risking and the transfer request in accordance with its procedures and in compliance with the Ordinance. Please consult the relevant trustee(s) if you wish to know the details of how the trustee(s) will handle these transactions.

(10) 為免被第三者填上不正確的資料，**請勿在空白的表格上簽署**。在新計劃的受託人收到已填妥的選擇表格後，之前由受託人採取的行政步驟未必能夠撤銷。

In order to prevent a third party from filling in incorrect information, please **DO NOT sign on a blank form**. After the completed election form has been received by the trustee of the New Scheme, the administration procedures taken by the trustees may not be reversible.

(11) 在你作出轉移選擇當日，你現有可扣稅自願性供款帳戶顯示的基金單位數目，或會與贖回基金單位當日的數目有所不同。原計劃的受託人將在贖回日贖回你選擇從可扣稅自願性供款帳戶轉出的權益的所有基金單位，以及轉出贖回權益。新計劃的受託人會按照你的指示買入基金單位，過程中會出現一至兩個星期的「投資空檔」。在此期間，你的權益不會投資於任何基金，假若這時基金價格因市場波動而出現變化，便有機會出現「低賣高買」的風險。

The number of fund units shown in your current TVC account on the date you elect to transfer may be different from that as of the date on which the fund units are redeemed. The trustee of the Original Scheme will redeem all the fund units from your TVC account that you elect to transfer out on the date of redemption and transfer out the redeemed benefits. The trustee of the New Scheme will subscribe fund units in accordance with your instructions. There will be a time-lag of about one to two weeks, during which your benefits will not be invested in any fund. During this period, fund prices may change due to market fluctuations, and there is a risk of “selling low, buying high”.

(12) 有關選擇計劃時各項考慮因素及強積金投資的潛在風險，請參閱積金局網站（www.mpfa.org.hk）的資料。

Please refer to the MPFA's website (www.mpfa.org.hk) for the factors to consider when choosing a scheme and the potential risks involved in MPF investment.

查詢 Enquiries

(13) 計劃的要約文件載有該計劃的資料，這些資料將有助你決定是否把權益轉移至該計劃。如欲查詢帳戶詳情及個別計劃或基金的資料，請聯絡相關受託人。

Information about a scheme is set out in the offering document of the scheme. This information will assist you in making a decision about whether to make a transfer of benefits to that scheme. Please contact the relevant trustees for enquiries about account details and information on specific schemes or funds.

(14) 有關可扣稅自願性供款的一般查詢，可聯絡相關受託人或積金局（電郵地址：mpfa@mpfa.org.hk或積金局熱線電話：2918 0102）。

For general enquiries regarding the TVC, you may contact the relevant trustees or the MPFA (email: mpfa@mpfa.org.hk or MPFA hotline: 2918 0102).

~完 END~

註釋

Explanatory Notes

- (1) 如你沒有香港身份證，請填上你在護照上的姓名。
If you do NOT possess a HKID Card, please fill in your name as shown on your passport.
- (2) 如你沒有提供原計劃名稱，或所提供的資料有誤，則此項轉移申請或不獲處理。你可於參與通知或周年權益報表獲取有關資料。如有疑問，請聯絡你原計劃的受託人。有關強積金計劃的名稱，可參閱積金局網站（www.mpfa.org.hk）的資料。
The transfer election may not be processed if the Name of the Original Scheme is not provided or is incorrect. This information can be found in your notice of participation or annual benefit statement. If you are in doubt, please contact your trustee of the Original Scheme. Please refer to the MPFA's website (www.mpfa.org.hk) for the name of schemes.
- (3) 如你沒有提供新計劃名稱，或所提供的資料有誤，則此項轉移申請或不獲處理。如有疑問，請聯絡你新計劃的受託人。有關計劃的名稱，可參閱積金局網站（www.mpfa.org.hk）的資料。
The transfer election may not be processed if the Name of the New Scheme is not provided or is incorrect. If you are in doubt, please contact your trustee of the New Scheme. Please refer to the MPFA's website (www.mpfa.org.hk) for the name of schemes.
- (4) 你的簽署必須與你之前給予原計劃的受託人的簽署式樣相同。請注意，若本表格上的簽署與你之前給予原計劃的受託人的簽署式樣不符，有關轉移或不獲處理。如有疑問，請聯絡你原計劃的受託人。
The signature must be the same as your specimen signature previously given to your trustee of the Original Scheme. Please note that the transfer may not be processed if the signature provided in this Form does not match the specimen signature previously given to your trustee of the Original Scheme. If you are in doubt, please contact your trustee of the Original Scheme.

~完 END~

請填妥載於第 1 頁至第 2 頁的第 MPF(S)-P(T)號表格，並提交該表格〔「填報須知」無須提交〕予新受託人。

Please complete Form MPF(S)-P(T) at page 1 to page 2 and submit it (excluding the Explanatory Notes) to the new trustee after completion.

計劃成員可扣稅自願性供款轉移申請表

第 MPF(S) - P(T) 號表格
FORM MPF(S) - P(T)

SCHEME MEMBER'S REQUEST FOR TRANSFER OF
TAX DEDUCTIBLE VOLUNTARY CONTRIBUTIONS (TVC)

(適用於可扣稅自願性供款帳戶持有人把一個計劃(原計劃)的可扣稅自願性供款帳戶內的權益
轉移至自選的另一個計劃(新計劃)的可扣稅自願性供款帳戶)

(for a TVC account holder to transfer benefits from the TVC account in a scheme (Original Scheme) to
the TVC account in another scheme (New Scheme) elected by the member)

(強制性公積金計劃(一般)規例)(第 485A 章)第 149A 及 149B 條
Sections 149A and 149B of the Mandatory Provident Fund Schemes (General) Regulation (Cap 485A)

- (a) 請用正楷填報本表格。Please use BLOCK LETTERS to complete this Form.
- (b) *請刪去不適用者。請在不適用處填上「不適用」。*means delete whichever is inappropriate. Please insert "N.A." if not applicable
- (c) 填寫本表格前，請先閱讀《轉移可扣稅自願性供款的強積金累算權益(權益)須知》。Please read the "Notes to Transfer of MPF Accrued Benefits (Benefits) of Tax Deductible Voluntary Contributions" before you complete this Form.
- (d) 你就此項轉移申請提供的個人資料，將用作處理你的轉移申請。你提供的個人資料可能會為該目的而轉交相關受託人、相關服務提供者，以及政府或規管機構，包括強制性公積金計劃管理局(積金局)。The personal data to be supplied in support of this election of transfer are to be used for processing your election of transfer. The personal data you supply may, for such purpose, be transferred to the trustee(s) concerned, the relevant service provider(s), and the government or regulatory bodies including the Mandatory Provident Fund Schemes Authority (MPFA).
- (e) 填妥本表格後，請把第 1 頁及第 2 頁交予中銀國際英國保誠信託有限公司。Please send pages 1 and 2 of this Form to BOCI-Prudential Trustee Limited after completion.

第 I 部 — 計劃成員資料

SECTION I - SCHEME MEMBER'S DETAILS

- (1) 姓名:(與你的香港身份證上的姓名相同^{註 1})
Name: (as shown on your Hong Kong Identity (HKID) Card ^{Note 1})
- (a) 姓氏:
Surname: _____
- (b) 名字:
Other Name: _____

- (2) 身份證明:
Identification:
- (a) 香港身份證號碼:
HKID Card number: _____
- (b) 護照號碼:
Passport number: _____
- (本欄僅供沒有香港身份證的計劃成員填寫)(ONLY for scheme member without HKID Card)

- (3) 聯絡資料:
Contact details:
- 日間聯絡電話號碼:
Daytime contact number: _____
- (b) 手提電話號碼:
Mobile phone number: _____
- (c) 電郵地址(如有):
Email address (if any): _____

- (4) 通訊地址:
Correspondence address:
- | | | | |
|--------------|----------|---------|-------------|
| _____ | _____ | _____ | _____ |
| 室 Flat/ Room | 樓層 Floor | 座 Block | 大廈 Building |

屋邨 Estate 街道號碼 Street no. 街道 Street

* 香港/九龍/新界/其他(請註明)
* Hong Kong / Kowloon / N.T. / Others (please specify)

國家 / 地區名稱 (如非香港以內)
Country / Region (if not in Hong Kong)

- 如住宅地址同上，便無須填寫
No need to provide residential address if same as above

住宅地址:
Residential Address:

_____	_____	_____	_____
室 Flat/ Room	樓層 Floor	座 Block	大廈 Building

屋邨 Estate 街道號碼 Street no. 街道 Street

* 香港/九龍/新界/其他(請註明)
* Hong Kong / Kowloon / N.T. / Others (please specify)

國家 / 地區名稱 (如非香港以內)
Country / Region (if not in Hong Kong)

第 II 部 – 可扣稅自願性供款帳戶所屬原計劃的資料
SECTION II – ORIGINAL SCHEME INFORMATION OF THE TVC ACCOUNT

可扣稅自願性供款帳戶所屬
原計劃的名稱^{註 2}：
Name of the Original Scheme of the
TVC Account^{Note 2};

第 III 部 – 可扣稅自願性供款帳戶所屬新計劃的資料
SECTION III – NEW SCHEME INFORMATION OF THE TVC ACCOUNT

本人選擇把原計劃的可扣稅自願性供款帳戶內的權益全部轉移至以下計劃：
I elect to transfer all benefits in the TVC account in the Original Scheme to the following scheme：

可扣稅自願性供款帳戶所屬
新計劃的名稱^{註 3}：
Name of the New Scheme of the TVC
Account^{Note 3};

第 IV 部 – 授權及聲明
SECTION V – AUTHORIZATION AND DECLARATION

- (a) 本人同意，新計劃的受託人及積金局可為處理本人的轉移申請，向相關受託人及相關服務提供者披露本人就此項轉移申請提供的資料，或使該等機構／人士能夠取覽或披露該等資料。
I hereby give consent to the trustee of the New Scheme and the MPFA to disclose information supplied by me in support of this election of transfer to the trustee(s) concerned and the relevant service provider(s), or to enable such party or parties to access or disclose relevant information for processing my election of transfer.
- (b) 本人謹此指示原計劃的受託人，在把本人於第 II 部所述的原計劃的可扣稅自願性供款帳戶內的權益全部轉移至新計劃後，以及在該帳戶內並無剩餘款項的情況下，終止該可扣稅自願性供款帳戶。
I hereby give the trustee of the Original Scheme an instruction to terminate my TVC account in the Original Scheme as referred to in Section II upon transfer of all benefits to the New Scheme and there is no residual balance in the said account
- (c) 本人確認及聲明：
I confirm and declare that:
- 本人已閱讀及明白《轉移可扣稅自願性供款的強積金累算權益（權益）須知》及註釋的內容，並自願選擇按照本表格轉移權益；及
I have read and understood the Notes to Transfer of MPF Accrued Benefits (Benefits) of Tax Deductible Voluntary Contributions and the Explanatory Notes, and have voluntarily elected to transfer my benefits in accordance with this Form; and
 - 盡本人所知所信，本表格所提供的資料均屬正確無訛且無缺漏。
to the best of my knowledge and belief, the information given in this Form is correct and complete.

計劃成員簽署^{註 6}
Signature of the scheme member^{Note 6}

日期
Date

填妥本表格後，請把第 1 頁及第 2 頁交予中銀國際英國保誠信託有限公司
Please send pages 1 and 2 of this Form to BOCI-Prudential Trustee Limited after completion

經紀/銀行職員資料 Agent / Bank Staff Information		
銀行編號 Bank Code	分行編號 Branch Code	強積金中介人註冊編號 MPF Intermediary Registration No.
經紀編號/經紀姓名 Agent Code/Agent Name		經紀簽署 Signature of Agent

聲明：

本人確認在此提供的香港身份證/護照是原件的副本，而簽名是本人的簽名。本人要求任何本人作為強制性公積金計劃（強積金）成員的信託人處理與這信件一同遞交的轉移申請。本人同意及明白在此提供的簽名將僅用於目前的轉移申請，而並不會更改任何本人過去曾經提供強積金信託人的簽名記錄。

Declaration：

I confirm that the Hong Kong Identity Card/Passport provided is a copy of the original and my signature is my own signature. I request the trustee of any Mandatory Provident Fund (MPF) schemes in which I am a member to process the transfer application(s) submitted together with this document. I agree and understand that my signature provided here would be used for the current application(s) only and would not change any of my signature record which I have provided to the MPF trustees previously.

請貼上香港身份證 / 護照副本

Please attach the Copy of HKID Card / Passport

計劃成員簽署

Signature of the scheme member