

致：中銀國際英國保誠信託有限公司  
香港銅鑼灣威非利道 18 號  
萬國寶通中心 25 字樓

To: BOCI-Prudential Trustee Limited  
25/F, Citicorp Centre, 18 Whitfield Road,  
Causeway Bay, Hong Kong

FORM EC-APTVC

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

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

Sample 樣本

注意 Note:

- 請以正楷填寫。Please complete in BLOCK LETTERS.
- 若未有適當簽署本表格及註明日期，本表格將被視為無效，受託人並無責任執行本表格上填寫的指示。The form would be deemed invalid if it is not duly signed and dated, and the trustee shall be under no obligation to process the instruction.
- 請於任何刪改處旁邊加簽。Please initial next to any alterations made on the form.
- 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。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.
- 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。是否接納核證副本將取決於受託人的最終決定。The certified copy of identification document must be certified as a true copy by a professional person such as a practising lawyer/certified public accountant/notary public or MPF Intermediary. The acceptance of the certified true copy will be subjected to the Trustee's final decision.
- 受託人保留索取更多資料及文件的權利，以作遵守法律及監管規定之目的。The Trustee reserves the right to request additional information and documents for the purpose of complying with legal and regulatory requirements.
- 如賬戶持有人的稅務居住地有任何改變，閣下必須在改變後的 30 天內通知受託人有關的改變並提供最新的自我證明表格。An account holder must notify the Trustee and provide an updated Self-Certification form within 30 days if there is any change in circumstances relating to your status of tax residency(ies).

甲部 計劃成員資料		PART A PERSONAL DETAILS OF SCHEME MEMBER	
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)	英文姓氏 English Surname	英文名字 English Given Name	
	中文 Chinese		
開立賬戶日期 Account Opening Date	01	01	2020
性別 Sex	<input checked="" type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female		
出生日期 Date of Birth	01	01	1997
<input checked="" type="checkbox"/> 香港身份證號碼 HKID No. <input type="checkbox"/> *護照號碼 *Passport No.	Y111111(2)		
多重國籍 Multiple Nationality	<input type="checkbox"/> 是 Yes <input checked="" type="checkbox"/> 否 No		
國籍(國家/地區) Nationality (Country/ Region)	1. HKSAR 2. (如有 if any) 3. (如有 if any)		

以下所有聯絡資料，將自動適用於閣下以同一香港身份證／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)	室 Flat/Room 樓 Floor 座 Block 大廈/屋邨名稱 Name of Building/Estate	C	2	1	Lucky Building	<b>Sample 樣本</b>
	門牌號碼 Street No. 街道名稱 Name of Street	20	Yee Wo Street			
地區 District		<input checked="" type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 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
Causeway Bay						

如與上述住宅地址不同，才須填寫此部分 Please complete this part if different from above Residential Address

通訊地址 Correspondence Address	室 Flat/Room 樓 Floor 座 Block 大廈/屋邨名稱 Name of Building/Estate					
請注意：所有通訊將寄往通訊地址 Please note: all mails will be sent to the correspondence address	門牌號碼 Street No. 街道名稱 Name of Street					
	地區 District	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 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

請提供至少一個本地手提電話號碼及電郵地址，以便日後收取本公司電子服務驗證碼及方便聯絡閣下。Please provide at least one local mobile phone no. and email address to receive the verification code for using our electronic services and remain in contact with us.

本地流動電話號碼 Local Mobile Telephone No.	住宅電話號碼 Residential Phone No.	香港以外電話號碼 Phone No. outside HK
(852) 9123-4567	(852) 2345-6789	( 86 ) - ( ) - 13245678901
		國家編號 Country Code 地區編號 Area Code

如有，請填寫

電郵地址 Email Address  
**chantaiman@abc.com.hk**

**「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，請在方格內填上別號，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，請參閱已部第8項的「e-成員」事先同意書。Please tick and provide a valid e-mail address with mobile phone No. 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 Clause 8 of Part F.

e-通知方法(如沒有選擇或選擇多於一項，我們將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

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)

<input checked="" type="checkbox"/> 來自薪金的儲蓄 Savings from Salary	<input type="checkbox"/> 投資 Investment
<input type="checkbox"/> 經營業務 Business	<input type="checkbox"/> 出售資產 Sale of Asset(s)
<input type="checkbox"/> 繼承遺產 Inheritance	<input type="checkbox"/> 其他 Others (請註明 please specify): _____

請聲明資金來源:

職業 Occupation

<input type="checkbox"/> 公司董事 Company Director	<input checked="" type="checkbox"/> 文職 Clerical
<input type="checkbox"/> 行政人員 Executive	<input type="checkbox"/> 技術員/工人 Technician/Worker
<input type="checkbox"/> 專業人士 Professional	<input type="checkbox"/> 公務員 Civil Servant
<input type="checkbox"/> 自僱 Self-employed	<input type="checkbox"/> 其他 Others (請註明 please specify): _____

請聲明職業:

工作性質 Job Nature

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

請選擇

全年收入約為 Estimated Annual Income

<input type="checkbox"/> 港幣 200,000 或以下 HK\$200,000 or below	<b>請聲明全年收入約為:</b>
<input type="checkbox"/> 港幣 200,001 至 500,000 HK\$200,001 to HK\$500,000	
<input type="checkbox"/> 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)****Sample 樣本****注意 Note:**

1. 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.
2. 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.
3. 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.
4. 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.
5. **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存有任何疑問,請詢問專業稅務顧問或瀏覽 OECD (<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>) 及稅務局 ([http://www.ird.gov.hk/eng/tax/dta\\_aeoi.htm](http://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 <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/> and [http://www.ird.gov.hk/eng/tax/dta\\_aeoi.htm](http://www.ird.gov.hk/eng/tax/dta_aeoi.htm) respectively, or simply scan the QR code, for more CRS and related information.



(OECD)

**如有需要,請參考 OECD  
或稅務局網站資料**

(IRD 稅務局)

6. 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.

**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**

- 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)).

**請選擇其一**

(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辨編號(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 have a Tax Identification Number or its Functional Equivalent (TIN) for each jurisdiction. If the space provided is not sufficient, please use the format on additional sheet(s).

如有其他稅務居住地紀錄, (II) 必須填寫!

稅務居民所在司法管轄區 Jurisdiction of Tax Residency	稅務編號 <sup>1</sup> TIN Remarks 1	若未能提供稅務編號, 請於下方填上理由 A、B 或 C <sup>2</sup> If no TIN available, please indicate Reason A, B or C below Remarks 2	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
(1)			
(2)			
(3)			

如有需要, 請參考稅務局網站資料

Sample 樣本

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>

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.)

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	
<input checked="" type="checkbox"/> 月供 <sup>1</sup> Monthly Contribution <sup>1</sup> <b>(最低供款額為港幣 300 元正 Subject to a minimum amount of HK\$300)</b> 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\$ <b>\$5,000</b> 首次供款月份 Contribution Commencement Month <b>01/04/2020</b> 月 MM / 年 YYYY	
<input type="checkbox"/> 整筆供款 <sup>1</sup> Lump Sum Contribution <sup>1</sup> <b>(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)</b> 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\$ _____	
<b>註 Remarks:</b> 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 <a href="http://www.bocpt.com">http://www.bocpt.com</a> 。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 <a href="http://www.bocpt.com">http://www.bocpt.com</a> 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.	

請選擇月供或整筆供款

## 丁部 投資指示

## PART D INVESTMENT INSTRUCTION

請指示有關供款的投資分佈。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，閣下有關供款將會根據預設投資策略出投資。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的降低投資風險將待完成所有特定指示後才執行(如需要)。Please indicate your investment choice. Investment instruction 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.

請注意!

- 此部分的投資指示只適用於閣下的新可扣稅自願性供款。The investment instructions of this part only apply to your future TVC.
- 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:

(i) 互聯網 Internet (ii) 互動話音系統 Interactive Voice Response System (iii) 智能手機或平板電腦應用程式 Smart phone or tablet apps (iv) 表格 Form  
**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.**

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



或按此  
or click [here](#)

或按此  
or click [here](#)

投資選項 Investment Choice		可扣稅自願性供款分佈 Tax Deductible Voluntary Contribution Allocation		注意： 如有塗改，請加簽作實。 Note: Please countersign if any amendment is made.
預設投資策略	Default Investment Strategy	ECDIS	20 %	
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	40 %	
中銀保誠環球股票基金	BOC-Prudential Global Equity Fund	ECGE	%	
中銀保誠中證香港 100 指數基金	BOC-Prudential CSI Hong Kong 100 Index Fund	ECHKT	%	
中銀保誠歐洲指數追蹤基金	BOC-Prudential Europe Index Tracking Fund	ECEIT	%	
中銀保誠北美指數追蹤基金	BOC-Prudential North America Index Tracking Fund	ECNAT	%	
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 Conservative Fund	SF	40 %	
中銀保誠債券基金	BOC-Prudential Bond Fund	ECGB	%	
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	%	
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	%	
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.

請細閱以下說明。 Please ensure you have read the notes below.

戊部 個人資料收集聲明

PART E PERSONAL DATA COLLECTION STATEMENT

中銀保誠簡易強積金計劃(「本計劃」)之成員提供的個人資料及該等人士的交易詳情可用作處理本計劃的申請、處理及管理本計劃下的供款、累算權益、申索和轉移的用途,及/或用作進行直接促銷、改善或進一步提供本公司有關強積金產品及/或服務的用途。提供個人資料屬自願性質,唯未能向受託人提供所需資料,可能導致受託人不能處理有關申請及指示。如受託人或其他服務供應商認為有需要,他們可(在香港特別行政區以及以外地區)使用、披露及轉移個人資料予有關人士,包括但不限於任何司法管轄區的監管機構和政府機關,以及受託人的母公司、聯營公司及其他集團成員,以便向成員提供有關本計劃的服務或任何與本計劃直接有關的用途,及/或核對該名成員的其他個人資料。成員有權查閱及更正任何其個人資料,或要求不得使用其個人資料作直接促銷用途。如有此需要,請致函香港銅鑼灣威非路道18號萬國寶通中心12字樓,向中銀國際英國保誠信託有限公司資料保障主任提出。

Personal data provided by members of BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme (the "Scheme") and details of transactions or dealings by such members may be used for the purposes of processing the application, administering and managing contributions, accrued benefits, claims and transfers under the Scheme, and/or for the purpose of conducting direct marketing of, improving, or furthering the provision of MPF related products and /or services of the company. The provision of personal data is voluntary, but failure to provide the information required may result in the Trustee being unable to process the application and instructions. These information may be used, disclosed and transferred (in and outside the Hong Kong Special Administrative Region) to such persons as the Trustee or any service providers may be considered necessary, including but not limited to regulators and government authorities in any jurisdiction and any parent and affiliated companies and other groups directly related to the Scheme and/or its service providers. Members have the right to request access to and correct any of their personal data. Members may also request that their personal data should be in writing to the Data Protection Officer of BOC-Prudential Trustee Limited at 12/F, Citicorp Centre, 18 Whitfield Road, Causeway Bay, Hong Kong.

若客戶不欲其個人資料用作直接促銷用途,請在方格內填上剔號



如閣下不欲個人資料用作上述直接促銷用途,請在方格內填上剔號(此指示適用於閣下於本公司強積金計劃開立之所有賬戶(包括本公司其他強積金計劃、職業退休計劃及/或所有將來開立之賬戶)).如閣下以往曾提交指示不欲個人資料用作上述服務,閣下須另行填寫「個人資料使用表格」,方能重新享用此項服務。

Please tick if you do not wish your personal data to be used for the above direct marketing purpose (this instruction applies to all your accounts set up under our MPF/ORSO schemes (including all our other MPF/ORSO schemes and/or any further accounts set up in the future)). If you have instructed us you do not wish your personal data to be used for the above service, please submit an "Instruction of Use of Personal Information" form to us to receive such service.

閣下可透過中國銀行(香港)有限公司、南洋商業銀行有限公司及集友銀行有限公司(「該等銀行」)之自動櫃員機及/或該等銀行其他不時提供之渠道查詢您的強積金戶口的最新情況。就此,閣下之個人資料將轉移至該等銀行。

You can obtain the latest information of your MPF account via ATM of Bank of China (Hong Kong) Limited, Nanyang Commercial Bank, Limited and Chiyu Banking Corporation Limited (collectively, "The Banks") and/or such other channels as provided by The Banks. In this connection, your personal data will be transferred to The Banks.



如閣下不欲個人資料用作上述服務,請在方格內填上剔號(此指示適用於閣下於本公司強積金計劃開立之所有賬戶(包括本公司其他強積金計劃及/或所有將來開立之賬戶)).如閣下以往曾提交指示不欲個人資料用作上述服務,閣下須另行填寫「個人資料使用表格」,方能重新享用此項服務。

Please tick if you do not wish your personal data to be used for the above service (this instruction applies to all your accounts set up under our MPF schemes (including all our other MPF schemes and/or any further accounts set up in the future)). If you have

若客戶不欲透過銀行渠道查詢其強積金戶口情況的話,請在方格內填上剔號

己部 聲明及簽署

PART F DECLARATION AND SIGNATURE

聲明 Declaration:

- 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.
- 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).
- 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)
- 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.
- 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.
- 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,將盡快通知受託人。  
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.
- 本人謹此聲明及確認已閱讀、明白及同意戊部內的個人資料收集聲明。  
I hereby declare and confirm that I have read, understood and agreed to the Personal Data Collection Statement in Part E.
- 「e-成員」事先同意書(僅適用於甲部選擇成為「e-成員」之人任):  
Prior Consent for "e-Member" Services (only applicable to person who elects to become a "e-Member" in Part A):

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。  
I (the "recipient") hereby consent to BOC-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
- 更改基金組合報表  
Fund Re-Balancing Statement
- 更改新供款投資組合報表  
Change of Investment Mandate Statement
- 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
- 額外/可扣稅自願性供款確認書  
Confirmation for Special/Tax Deductible Voluntary Contribution
- 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
- 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

**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:**

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

- 透過發送方網站 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  
by making the notices and documents available to the recipient on the sender's website www.bocpt.com → Account Login → e-Statement
- 以及透過電子郵件將 (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)  
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)

**並將此同意書適用於 in relation to :** 本人在此表格的強積金賬戶 The MPF account of this form held under the Scheme

^ 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。

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.

**本人 (「收件人」) 現已閱讀、明白並同意 I (the "recipient") have read, understood & agreed that :**

**同意書的期限 Duration of the consent:**

此同意書保持有效，直至出現下列情況為止，並以較早出現者為準：(i) 同意書被收件人撤回；或(ii) 在送件人得悉收件人未能透過同意書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時，該同意書當作被收件人撤回；或(iii) 在送件人知悉收件人身故或精神上無行為能力時，該同意書當作被收件人撤回。

This consent remains valid until it is (i) revoked by the recipient; or (ii) deemed to be revoked by the recipient when the sender becomes aware that the notices, documents or the notification of availability of notices or documents cannot be successfully received by the recipient through the means to which this consent applies; or (iii) deemed to be revoked by the recipient where the sender has notice of the death or mental incapacitation of the recipient, whichever is the earlier.

**透過網站提供通知及其他文件的期限 Duration of availability of the notices or other documents on the website:**

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。

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.

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。

These terms about the retention period will cease to apply if the recipient ceases to be a member of the Scheme. The sender will, 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.

**給予通知或其他文件的其他方法 Alternative method of giving notices or other documents :**

如收件人未能透過已同意的方式收到通知或其他文件或其中任何部分，送件人將應要求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。

If the recipient fails to receive a notice or other document or any part of it by the consented means, the sender will, upon request, send the notice and document to the recipient by other means permitted by law at no additional cost to the recipient.

**撤回 Revocation :**

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書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；或(ii) 送件人知悉收件人身故或精神上無行為能力。

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 received by the recipient through the means to which this consent applies; (ii) where the sender has notice of the death or mental incapacitation of the recipient.

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。

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.

**更改資料 Changes :**

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。

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).

**確認更改資料 Confirmation of changes:**




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。

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.

9. 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).
10. 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.
11. 本人已閱讀 及明白本表格第 9 頁「關於可扣稅自願性供款帳戶」的內容；及
- I have read and understood the "Notes on Tax Deductible Voluntary Contribution (TVC) Account" at page 9 of this form; and
12. 本人聲明盡我所知所信，於本表格就於計劃下開立可扣稅自願性供款帳戶所提供的資料均屬正確無訛且並無缺漏。+
- I declare that to the best of my knowledge and belief, the information given in this form for the purpose of opening a TVC account in the scheme is correct and complete. +

請於遞交此表格時同時遞交以下所需文件(如適用)

Please submit the following documents together with this application (if applicable)

-   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 also provide a certified true copy Passport.
-   住址證明 Residential Address Proof  
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、銀行月結單)  
Latest residential address proof showing your name issued within the last 3 months (e.g. utility bill, bank statement)
-   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  
證明閣下現為或曾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 or historical participation of any registered MPF scheme or ORSO scheme (e.g. membership certificate, notice of participation or annual benefit statement)
-   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.

+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.

*Chan Tai Man*

01/04/2020

成員簽署 Member's Signature

日期 Date (日 DD/月 MM/年 YYYY)

經紀/銀行職員資料 Agent / Bank Staff Information		District Code	Agent Code
銀行編號 Bank Code PRU	分行編號 Branch Code D0001 - 01234567		
經紀/銀行職員姓名 Agent/Bank Staff Name CHAN SIN MAN		強積金中介人註冊編號 MPF Intermediary Registration No. 011111	經紀/銀行職員編號 Agent/Bank Staff Code 01234567 Agent Code
Input by :	要與強積金局檔案相同		
Date :			



## 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)
  - (b) 死亡 Death
  - (c) 小額結餘 Small balances
  - (d) 將永久性離開香港 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.