

**銀聯信託超卓匯集退休計劃**
**BCT ORSO Guaranteed Fund Withdrawal Instruction Form**
**(For Deferred Withdrawal Member Account (applicable to claiming accrued benefits upon reaching the age of 65))**
**銀聯信託(ORSO) 保證基金提取指示表格**
**(延遲提取成員帳戶適用 (適用於年滿65歲而申索累算權益))**
**Note 注意**

- This form is only applicable to Member of Deferred Withdrawal Member Account, who has reached the age of 65 and who holds accrued benefits in the BCT ORSO Guaranteed Fund. 此表格只適用於年滿65歲並於銀聯信託(ORSO) 保證基金持有累算權益的延遲提取成員帳戶之成員。
- Your valid instructions indicated under Part II below will be processed by us as soon as reasonably practicable. Once your instructions have been processed, a Notification of Setup will be mailed to you. If you do not receive the Notification of Setup or have any queries, please call our ORSO Plan Hotline at 2298 9389. 我們將於收到此表格後，在合理可行的情況下儘快執行您於以下第II 部有效的指示，並於處理您的指示後寄出成立通知書。如您未能收到有關成立通知書或有任何疑問，請致電ORSO計劃熱線2298 9389 與我們聯絡。
- You should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. There is no guarantee that, given the time required for processing your withdrawal instructions, such instructions will achieve your desired results. 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. 您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。由於處理您的提取指示需要一定的時間，因此未必能夠保證達到您預期的結果。在作出投資選擇前，您必須小心衡量個人可承受風險的程度及財政狀況(包括您的退休計劃)。如有任何疑問，請諮詢您的獨立財務顧問了解更多詳情。
- Please countersign any alterations made in this form. 如須作出任何刪改，請於刪改之位置旁簽署。
- Please mark "✓" in the appropriate box. 請於適用的方格內填上「✓」號。
- Please send the completed form to "Pension Services, Bank Consortium Trust Company Limited, 18/F Cosco Tower, 183 Queen's Road Central, Hong Kong".** 請將填妥表格寄往「香港皇后大道中183號中遠大廈18樓，銀聯信託有限公司，退休金服務」收。

Part I. Member Details 成員資料		
Name of Plan 計劃名稱	<input type="checkbox"/> <b>BCT Premier Pooled ORSO Retirement Plan</b> <b>銀聯信託超卓匯集退休計劃</b>	Participating Plan No. 參與計劃編號
Name of Member (Mr / Ms / Mrs*) 成員姓名 (先生 / 女士 / 太太*)		
HKID Card No. 香港身份證號碼	Passport No. (ONLY for member without HKID Card) 護照號碼 (本欄僅供沒有香港身份證的成員填寫)	Contact Phone No. 聯絡電話號碼
Correspondence Address (all correspondence will be sent to the address below) 通訊地址 (所有通訊將寄往以下地址)		

Part II. Withdrawal Instructions for BCT ORSO Guaranteed Fund 銀聯信託(ORSO) 保證基金的提取指示	
<p>(1) <input type="checkbox"/> Withdrawal of Benefits 提取權益</p> <p>a. <input type="checkbox"/> Lump Sum Withdrawal 整筆提取 :</p> <p><input type="checkbox"/> Partial Withdrawal - Specify withdrawal amount HK \$ _____</p> <p>部分提取 - 註明提取金額 港元 _____</p> <p><input type="checkbox"/> Withdrawal of <b>ALL</b> benefits from BCT ORSO Guaranteed Fund 提取<b>全部</b> 銀聯信託(ORSO) 保證基金之權益</p> <p><b>OR</b></p> <p>b. <input type="checkbox"/> Standing Instruction for Regular Withdrawal 定期提取之常行指示</p> <p><input type="checkbox"/> New Standing Instruction ("New SI") 新增常行指示 (「新增指示」)</p> <p><input type="checkbox"/> Change of Standing Instruction ("Change SI") 更改常行指示 (「更改指示」)</p> <p>i. Withdrawal cycle 提取週期</p> <p><input type="checkbox"/> Monthly 每月</p> <p><input type="checkbox"/> Quarterly (every January, April, July, October) 每季 (逢一月、四月、七月、十月)</p> <p>ii. Withdrawal amount 提取金額</p> <p>HK \$ _____</p> <p>港元 _____</p> <p>(In multiples of HK\$500; minimum amount: HK\$1,000. 必須為500 港元之倍數；最少款額為1,000 港元。)</p>	
<p>(2) <input type="checkbox"/> Cancellation of Standing Instruction ("Cancel SI") 取消常行指示 (「取消指示」)</p> <p>(I understand that the above New SI and Change SI must be received by Bank Consortium Trust Company Limited <u>at least 10 business days before the 1<sup>st</sup> day of any month, in the case of monthly withdrawal in order for payment to commence from such month, and the 1<sup>st</sup> day of January, April, July or October, in the case of quarterly withdrawal in order for payment to commence in the same month in respect of a calendar quarter; otherwise the payment will commence, in the case of monthly withdrawal, around the 15<sup>th</sup> day of the next month, and, in the case of quarterly withdrawal, around the 15<sup>th</sup> day of the first month in the next calendar quarter.</u></p> <p>(就以上新增指示 / 更改指示，本人清楚明白銀聯信託有限公司必須於任何月份之第1日前最少十個工作天 (倘在該月開始支付每月提取) 或 於一月、四月、七月、十月之第1日前最少十個工作天 (倘就曆季的當月開始支付每季提取) 收到，否則，款項將會順延至下一個月約第15日支付 (倘每月提取) 或 下一曆季之第一個月約第15日支付 (倘每季提取)。</p>	

\* Delete as appropriate 請刪去不適用者

Plan Sponsor 計劃保薦人：BCT Financial Limited 銀聯金融有限公司

Trustee & Administrator 受託人及行政管理人：Bank Consortium Trust Company Limited 銀聯信託有限公司

## Part II. Withdrawal Instructions for BCT ORSO Guaranteed Fund 銀聯信託(ORSO) 保證基金的提取指示 (Continued 續)

### Important Notes for Withdrawal 提取的重要提示

- To meet each withdrawal request, only units in the BCT ORSO Guaranteed Fund (and not any other constituent funds) held by you will be realized. If you hold more than one sub-account with accrued benefits in BCT ORSO Guaranteed Fund, the units in all of such sub-accounts will be realized on a pro-rata basis.  
為滿足每項提取要求，只有您於銀聯信託(ORSO) 保證基金（而非任何其他成份基金）持有的單位才會變現。倘您持有多於一個含有銀聯信託(ORSO) 保證基金權益的子帳戶，所有該等子帳戶的單位將按比例變現。
- Payment of the benefits shall be subject to Bank Consortium Trust Company Limited having received, reconciled and validated the written request for withdrawal submitted by you. You should note that in the case of any partial withdrawal, any balance remaining in your account(s) will continue to be invested in the relevant constituent fund(s) and therefore subject to investment risks.  
權益須在銀聯信託有限公司收到、核對及確認由您提交的書面提取要求後支付。請注意，在任何部分提取的情況下，您的帳戶內餘下的任何餘額將繼續投資於相關成份基金，故此承受投資風險。

### Important Notes for Standing Instruction 常行指示的重要提示

- The benefits will generally be paid out, in the case of monthly withdrawal, around the 15th day of each month, and, in the case of quarterly withdrawal, around the 15th day of January, April, July, and October of each year.  
權益一般會在每月約第15日支付（倘每月提取），及每季（逢一月、四月、七月、十月）約第15日支付（倘每季提取）。
- To be eligible for the Standing Instruction for Regular Withdrawal, you must have a minimum balance in the relevant member account(s) equivalent to HK\$20,000 of accrued benefits in BCT ORSO Guaranteed Fund at the time of application.  
您在申請參與定期提取之常行指示時，必須於有關之成員帳戶內最少持有相等於20,000 港元之銀聯信託(ORSO) 保證基金結餘，方符合申請資格。
- The minimum monthly or quarterly withdrawal amount for each relevant member account is HK\$1,000. Any withdrawal amount above HK\$1,000 must be in multiples of HK\$500.  
就每個有關之成員帳戶而言，每月或每季的提取款額最少為1,000 港元。1,000 港元以上之提取款額則必須為500 港元之倍數。
- If we, being the trustee and administrator of the Plan, are notified of the cases where other person has become entitled to your benefits for any reason including, but not limited to, bankruptcy or death, (i) we will return to you this form and will not process your withdrawal request; and (ii) where we have set-up your Standing Instruction for Regular Withdrawal, we will terminate your Standing Instruction for Regular Withdrawal as soon as practicable.  
倘若本公司，作為計劃受託人和行政管理人，不只限於在破產或死亡的情況下，得悉其他人士有權擁有您帳戶之結餘，(i) 本公司將此表退回並不會處理您的提取要求；及 (ii) 如果我們已經設置了您的定期提款常規指示，我們將在切實可行的情況下盡快終止您的常規提款常規指示。
- This form duly signed by you must be received by us at least 10 business days before the 1<sup>st</sup> day of any month, in the case of monthly withdrawal in order for payment to commence from such month, and the 1<sup>st</sup> day of January, April, July or October, in the case of quarterly withdrawal in order for payment to commence in the same month in respect of a calendar quarter. If this form duly signed by you is received by us after the above cut-off date, the benefit payment will commence, in the case of monthly withdrawal, around the 15<sup>th</sup> day of the next month, and, in the case of quarterly withdrawal, around the 15<sup>th</sup> day of the first month in the next calendar quarter.  
本公司必須在任何月份之第1日前最少十個工作天（倘在該月開始支付每月提取）或於一月、四月、七月、十月之第1日前最少十個工作天（倘就曆季的當月開始支付提取）收到由您已簽署之表格。倘若本公司未能在以上之限期前收到您已簽署之表格，則款項將會順延至下一個月約第15日支付（倘每月提取），或下一季約第15日支付（倘每季提取）。
- Upon the successful setup of the Standing Instruction for Regular Withdrawal, the withdrawal dealing day will be, in the case of monthly withdrawal, around the 1<sup>st</sup> day of each month, and, in the case of quarterly withdrawal, around the 1<sup>st</sup> day of January, April, July, and October of each year. In the event that the 1<sup>st</sup> day of a particular month (in the case of monthly withdrawal) or the 1<sup>st</sup> day of January, April, July, October (in the case of quarterly withdrawal) falls on a day which is not a business day, or on which there is any outstanding instruction in the relevant member account, the withdrawal will be made on the business day that immediately follows. A business day is any day (other than Saturday) on which banks are open for normal banking business.  
定期提取之常行指示成功設立後，提取交易日為每月約第1日（倘每月提取），及每年的一月、四月、七月、十月約第1日（倘每季提取）。倘若某月份之第1日（倘每月提取）或該季的一月、四月、七月、十月之第1日（倘每季提取）為非工作天，又或有關之成員帳戶於當天尚有未完成的交易，則有關提取將順延至下一個工作天。工作天乃指銀行正常營業的任何日子（星期六除外）。
- On the withdrawal dealing day, we, being the trustee and administrator of the Plan, will calculate the asset allocation percentage among the sub-account(s) with accrued benefits in the BCT ORSO Guaranteed Fund in the relevant member account by using the latest net asset value(s) available. Your pre-defined withdrawal amount will then be pro-rated in accordance with such percentage for redemption from the respective sub-account(s) on the withdrawal dealing day.  
本公司，作為計劃受託人和行政管理人，會於提取交易日當天，以最新公布的資產淨值價計算有關之成員含有銀聯信託(ORSO) 保證基金累算權益的所有子帳戶的分佈百分比。您預先設定的提取金額將於交易日從相應之子帳戶按比例贖回。
- If the latest available balance in all sub-account(s) with accrued benefits in BCT ORSO Guaranteed Fund on or immediately before the scheduled dealing day is less than 130% of the monthly or quarterly (as applicable) withdrawal amount, the Standing Instruction for Regular Withdrawal will cease automatically. You are required to submit a separate withdrawal request to withdraw the remaining balance, if applicable.  
倘若含有銀聯信託(ORSO) 保證基金累算權益的所有子帳戶的合共最新公佈結餘在提取交易日當日或之前少於每月或每季（如適用）提取金額的130%，則定期提取之常行指示將會自動終止。您須另行提交提取要求以提取結餘（如適用）。

## Part III. Payment Method 付款方式

The payment will be sent to your correspondence address stated in Part I by cheque.  
款項將以支票形式寄往您於第I 部份所提供之通訊地址。

**Part IV. Personal Information Collection Statement 收集個人資料聲明**

The personal data provided by or in respect of Members and Participating Employers of the Plan / Participating Plan (concerning application records and operational records and / or their dealing / transaction details records) will only be accessed and handled by properly authorised staff of BCTC (the trustee of the Plan / Participating Plan), BCT Financial Limited ("BCTF", the sponsor of the Plan) and their properly authorised service providers and agents, and may be used, disclosed and / or transferred (whether in or outside Hong Kong) to such persons as BCTC or any of its service providers may consider necessary, including governmental authorities and regulators, for any of the following purposes: (i) exercising or performing the functions conferred or imposed by or under or for the purposes of the Occupational Retirement Schemes Ordinance and Mandatory Provident Fund Schemes (Exemption) Regulation; (ii) providing provident fund services including the processing, administering, managing, and analysing of their, as the case may be, contributions, accrued benefits and portfolios and direct marketing of provident fund services; (iii) improving the provision of provident fund services by BCTC to customers generally (including the facilitation of the provision of services to enable the customers of BCTC generally to access the provident fund (or other) account details through the internet or other means); (iv) compliance with applicable laws and regulations, and court order and / or (v) any other purposes for the exercise or performance of the above mentioned functions. If there is any change in the information provided, BCTC should be notified as soon as practicable. Failure to provide the information requested may result in BCTC being unable to process the instructions.

由本計劃 / 參與計劃成員及參與僱主所提供或相關之個人資料（有關申請及運作記錄）及 / 或他們的買賣 / 交易細節記錄僅供銀聯信託（本計劃 / 參與計劃之受託人）、銀聯金融有限公司（「銀聯金融」，本計劃之保薦人）及它們正式授權之服務供應商及代理之正式授權之職員使用及處理，及在銀聯信託或其任何服務供應商認為有需要時，或會被使用、披露及 / 或轉移（在香港境內或境外）予個別人士，包括政府機關及監管機構作以下任何之目的：（一）行使或執行職業退休計劃條例及強制性公積金計劃（豁免）規例下所授予或施加之職能或根據條例及規例的目的而行使或執行職能；（二）提供公積金的服務包括處理、掌管、管理及分析供款、累算權益及投資組合，視乎情況而定，及直銷公積金服務；（三）改善銀聯信託提供予客戶一般之公積金服務（包括協助提供服務以令銀聯信託之客戶可於互聯網或其他途徑處理公積金（或其他）戶口資料）；（四）遵守適用之法律及規例及法院命令及 / 或（五）任何以行使或執行上述職能作目的之用途。如所提供資料有所變更，請在可行的情況下儘快通知銀聯信託。未能提供所需資料可能導致銀聯信託不能處理有關指示。

Members and Participating Employers have a right, without any charge, to request access to and correction of any personal data or to request that personal data about them not be used for direct marketing purposes. Requests can be made in writing to the Data Protection Officer at BCTC, 18/F Cosco Tower, 183 Queen's Road Central, Hong Kong.

成員及參與僱主，在不設任何收費下，有權要求查閱或更改任何個人資料或要求個人資料不被用作直銷之用。請以書面聯絡銀聯信託之資料保護主任，香港皇后大道中183號中遠大廈18樓。

**Part V. Authorisation and Declaration 授權及聲明**

- (1) I understand and agree to the terms of the Personal Information Collection Statement as set out in this form.  
本人明白及同意於此表格之收集個人資料聲明條款。
- (2) I undertake that if there is any change in the information so provided, I shall notify BCTC as soon as reasonably practicable.  
本人承諾若所提供之資料有任何更改，將儘快通知銀聯信託。
- (3) I declare that to the best of my knowledge and belief, the information given and statements made in this form and / or its attachment(s), if any, are true, correct and complete.  
本人聲明，盡本人所知及所信，本表格及隨附之文件（如有）所提供的資料和聲明均屬真實、正確無訛且無缺漏。



Signature of Applicant 申請人簽署  
(Must be identical to the signature under BCT record 必須與銀聯信託之簽署記錄相符)

Date (D / M / Y) 日期 (日 / 月 / 年)

**Internal Use Only 內部專用**

Date Received:	Input By:	Verified By:	Remarks:
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18/F Cosco Tower, 183 Queen's Road Central, Hong Kong  
香港皇后大道中183號中遠大廈18樓

ORSO Plan Hotline : 2298 9389  
ORSO 計劃熱線

Fax 傳真 : 2992 0809  
Website 網址 : www.bcthk.com