



BCT (MPF) Pro Choice / BCT (MPF) Industry Choice
BCT 積金之選 / BCT(強積金)行業計劃
Employee Choice Arrangement (“ECA”) –
Transfer Election Form
「僱員自選安排」– 轉移選擇表格

FORM: MPF(S)-P(P)

(FOR NEW TRUSTEE'S USE ONLY)
 Form Received Date:
 (只供新受託人填寫)
 收到表格日期:

(For an employee to transfer MPF accrued benefits (benefits) from a contribution account in an MPF registered scheme (scheme) under current employment (“Original Scheme”) to an account in a scheme elected by the employee (“New Scheme”) during employment)
 Sections 148A and 148B of the Mandatory Provident Fund Schemes (General) Regulation (Cap 485A)
 (適用於僱員在現職期間把現職的強積金註冊計劃(原計劃)供款帳戶內的強積金累算權益(權益)轉移至自選計劃(新計劃)的帳戶)
 《強制性公積金計劃(一般)規例》(第485A章)第148A及148B條

Note 注意

- Please read the “Guide to Transfer of MPF Accrued Benefits (Benefits) under Employee Choice Arrangement (“ECA”)” (“the Guide”) before you complete this form. 填寫本表格前，請先閱讀《「僱員自選安排」強積金累算權益(權益)轉移指南》(《指南》)。
- Please complete this form in BLOCK LETTER. 請以正格填寫本表格。
- Please send this form to the trustee of New Scheme after completion. 填妥本表格後，請交予新計劃的受託人。
- Please mark “✓” in the appropriate box. 請於適用的方格內填上「✓」號。
- 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。
- (Only applicable to the new scheme which is under trusteeship of Bank Consortium Trust Company Limited 只適用於新計劃是由銀聯信託有限公司所託管) Please send the completed form to “Pension Services, Bank Consortium Trust Company Limited, 18/F Cosco Tower, 183 Queen’s Road Central, Hong Kong” or fax it to 2992 0507. 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」收或傳真至2992 0507。

Part I. Details of The Scheme Member 計劃成員資料				
Name of Plan 計劃名稱	<input type="checkbox"/> BCT (MPF) Pro Choice BCT 積金之選			
	<input type="checkbox"/> BCT (MPF) Industry Choice BCT(強積金)行業計劃			
Name of Scheme Member ^{Note 1} 計劃成員姓名 ^{註1} (as shown on your Hong Kong Identity (HKID) Card ^{Note 1}) (與您的香港身份證上的姓名相同 ^{註1})	English (Mr / Ms / Mrs*)		HKID Card No. 香港身份證號碼	
	中文 (先生 / 女士 / 太太*)		Passport No. (ONLY for scheme member without HKID Card) 護照號碼(本欄僅供沒有香港身份證的計劃成員填寫)	
Telephone No. 電話號碼	Country Code 國家號碼	Area Code 地區號碼	Phone No. 電話號碼	Ext. 內線
Local Mobile 本地手提				
Business 辦公室				
Residential 住宅				
China / Overseas 中國 / 海外				
E-mail Address 電郵地址				
Correspondence Address 通訊地址				

Part II. Contribution Account Information In Original Scheme 原計劃的供款帳戶資料	
Details of the MPF Scheme from which your Benefits are to be Transferred 轉出您的權益的強積金計劃帳戶資料	
Name of Original Scheme ^{Note 2} 原計劃名稱 ^{註2}	
Scheme Member Account No. ^{Note 2} 計劃成員帳戶號碼 ^{註2}	
Employer’s Identification No. ^{Notes 2 & 3} (Participating Plan No.) 僱主識別號碼 ^{註2及註3} (參與計劃編號)	

* Delete as appropriate 請刪去不適用者

Part III. Transfer of Benefits ^{Note 4} **轉移權益** ^{註4}

Please indicate the part(s) of benefits in your contribution account of Original Scheme that you wish to transfer out to another MPF account.

Please select either option (a) or (b) and “✓” as appropriate:

請註明您擬把原計劃供款帳戶內哪部分的權益轉移至另一個強積金帳戶。

請選擇(a)或(b)，並於適當方格內填上「✓」號：

 (a) **Transfer ALL Benefits 轉移全部權益**

I wish to transfer **ALL** the benefits comprising the following parts from my contribution account of Original Scheme as its governing rules permit:

本人擬在管規規則准許下轉移原計劃供款帳戶內以下**全部**權益：

- Employee mandatory contributions in current employment ^{Notes 5 & 6} 現職期間的僱員強制性供款 ^{註5及註6}
- Employee voluntary contributions in current employment ^{Notes 7 & 8} 現職期間的僱員自願性供款 ^{註7及註8}
- Mandatory contributions that have been transferred into the contribution account and are attributable to former employment(s) ^{Note 9}
以往工作所累積並已轉移至供款帳戶的強制性供款 ^{註9}
- Voluntary contributions that have been transferred into the contribution account and are attributable to former employment(s) ^{Notes 8 & 10}
以往工作所累積並已轉移至供款帳戶的自願性供款 ^{註8及註10}

Please transfer the benefits to the following personal account:

請把權益轉移至以下個人帳戶：

Name of New Scheme ^{Note 11} 新計劃名稱 ^{註11}	<input type="checkbox"/> BCT (MPF) Pro Choice BCT 積金之選
	<input type="checkbox"/> BCT (MPF) Industry Choice BCT(強積金)行業計劃
	<input type="checkbox"/> Others 其他 (Please specify 請註明)
Scheme Member Account No. ^{Note 11} 計劃成員帳戶號碼 ^{註11}	

OR

 (b) **Transfer Part(s) of Benefits****轉移部分權益**

I wish to transfer the following **part(s)** of the benefits from my contribution account of Original Scheme as its governing rules permit: (you may select one or more parts below and “✓” as appropriate)

本人擬在管規規則准許下轉移原計劃供款帳戶內以下**部分**權益：(您可選擇轉移以下其中一部分或多個部分，請於適當方格內填上「✓」號)

Benefits to be transferred from Original Scheme 由原計劃轉出的權益	Type of account receiving the benefits 接收權益 的帳戶類別
<input type="checkbox"/> Employee mandatory contributions in <u>current</u> employment ^{Notes 5 & 6} 現職期間的僱員強制性供款 ^{註5及註6}	Personal account only 只限個人帳戶
<input type="checkbox"/> Employee voluntary contributions in <u>current</u> employment ^{Notes 7 & 8} 現職期間的僱員自願性供款 ^{註7及註8}	
<input type="checkbox"/> Mandatory contributions that have been transferred into the contribution account and are attributable to <u>former</u> employment(s) ^{Note 9} 以往工作所累積並已轉移至供款帳戶的強制性供款 ^{註9}	Personal account or Contribution account 個人帳戶 或 供款帳戶
<input type="checkbox"/> Voluntary contributions that have been transferred into the contribution account and are attributable to <u>former</u> employment(s) ^{Notes 8 & 10} 以往工作所累積並已轉移至供款帳戶的自願性供款 ^{註8及註10}	

Please transfer the benefits selected above to the following account:

請把上述選擇的權益轉移至以下帳戶：

Name of New Scheme ^{Note 11} 新計劃名稱 ^{註11}	<input type="checkbox"/> BCT (MPF) Pro Choice BCT 積金之選
	<input type="checkbox"/> BCT (MPF) Industry Choice BCT(強積金)行業計劃
	<input type="checkbox"/> Others 其他 (Please specify 請註明)
Account Type ^{Note 11} 帳戶類別 ^{註11} (Select one only* and “✓” as appropriate) (只可選擇一項*，請於適當方格內填上「✓」號)	<input type="checkbox"/> Personal account 個人帳戶 or 或 <input type="checkbox"/> Contribution account (Employer's Identification No. ^{Notes 3 & 11} :) 供款帳戶(僱主識別號碼 ^{註3及註11} :)
Scheme Member Account No. ^{Note 11} 計劃成員帳戶號碼 ^{註11}	

* If you wish to transfer different parts of benefits from your contribution account to different MPF accounts, please fill in a separate FORM: MPF(S)-P(P) for each MPF account that receives the benefits.

* 如欲把供款帳戶內不同部分的權益轉移至不同的強積金帳戶，請就每個將會接收該等權益的強積金帳戶分別填寫一份第MPF(S)-P(P)號表格。

Important Notes 重要提示

- If the account that to be transferred, which contains investment in Default Investment Strategy ["DIS"] and there is one or more of other transaction(s) is being processed, the annual de-risking of investment in DIS will be DEFERRED, it normally takes place on the next available dealing day after completion of such transaction(s); and vice versa.
若轉移權益帳戶當中的投資含有預設投資策略(「預設投資」)而帳戶有一個或超過一個的其他交易正在執行中，該週年降低投資於預設投資風險的指示將順延執行，一般在該等交易完成後下一個交易日執行；反之亦然。
- (Only applicable when the transfer is within the same MPF scheme of Bank Consortium Trust Company Limited) If the account that to be transferred, which contains investment in DIS; the annual de-risking of investment in DIS will be executed BEFORE the unit transfer in specie from one account to another account within the same MPF scheme if both transactions fall on the same day.
(只適用於權益轉移至銀聯信託有限公司內同一強積金計劃)若轉移權益帳戶當中的投資含有預設投資，該週年降低投資於預設投資風險的指示將會在同一強積金計劃中從一帳戶轉移單位至另一帳戶前執行，當兩者交易日適逢同一天。

Part IV. Authorisation 授權 (Please 請「✓」)

(Only applicable to fund transfer to BCT (MPF) Pro Choice or BCT (MPF) Industry Choice
只適用於資金轉移至BCT積金之選或BCT(強積金)行業計劃)

- I authorise Bank Consortium Trust Company Limited ("BCTC") to obtain the necessary information in respect of my MPF account(s) from the Original trustee, and the Original trustee to release such information to BCTC. Should there be any incomplete or incorrect information in Part II above, I also authorise BCTC to make any necessary amendment(s) to that part pursuant to the information provided by the Original trustee in respect of my MPF account(s).

本人授權銀聯信託有限公司(「銀聯信託」)向原受託人索取有關本人之強積金帳戶的所須資料，並授權原受託人向銀聯信託發放有關資料。若於本表格第II部的資料有任何遺漏或錯誤，本人授權銀聯信託根據原受託人所提供的強積金帳戶資料作出必須的修正。

I further authorise BCTC to provide a copy of my identification document to the Original trustee if it is so required and solely for the purpose of processing this transfer (You may choose to attach a copy of your identification document in order for BCTC to pass it to the Original trustee if it is so required).

本人亦授權銀聯信託於有需要的情況下向原受託人提供本人身份證明文件的副本，以達至處理是次轉移的目的(您亦可選擇提交身份證明文件副本，讓銀聯信託於有需要的情況下將之轉交予原受託人)。

Part V. 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 BCT (MPF) Pro Choice and / or the BCT (MPF) Industry Choice (collectively referred as the "Schemes") (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 Schemes), BCT Financial Limited ("BCTF", the sponsor of the Schemes) 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 Mandatory Provident Fund Schemes Ordinance ("Ordinance"); (ii) providing Mandatory Provident Fund services including the processing, administering, managing, and analysing of their, as the case may be, contributions, benefits and portfolios and direct marketing of Mandatory Provident Fund services (and ancillary MPF products); (iii) improving the provision of Mandatory Provident Fund services by BCTC to customers generally (including the facilitation of the provision of Mandatory Provident Fund services to enable the customers of BCTC generally to access Mandatory 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BCT積金之選及 / 或BCT(強積金)行業計劃(統稱為「強積金計劃」)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(強積金計劃之受託人)、銀聯金融有限公司(「銀聯金融」，強積金計劃之保薦人)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列任何之目的：(一)行使或執行強制性公積金計劃條例(「條例」)下所授予或施加之職能或根據該條例的目的而行使或執行職能；(二)提供強制性公積金的服務包括處理、掌管、管理及分析供款、權益及投資組合，視乎情況而定，及直銷強制性公積金服務(及有關強積金的產品)；(三)改善銀聯信託提供予客戶一般之強制性公積金服務(包括協助提供強制性公積金服務以令銀聯信託之客戶可於互聯網或其他途徑處理強制性公積金(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 VI. Authorisation and Declaration 授權及聲明

I hereby give consent to the trustee of New Scheme and the Mandatory Provident Fund Schemes Authority ("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.

本人同意，新計劃的受託人及強制性公積金計劃管理局（「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 confirm and declare that 本人確認及聲明：

(1) I have read and understood the Explanatory Notes and the Guide, and have voluntarily elected to transfer my MPF benefits in accordance with this form.

本人已閱讀及明白註釋及《指南》的內容，並自願選擇按照本表格轉移強積金權益。

(2) At the date of submitting this form, I am employed by the employer in relation to the contribution account in Original Scheme.

在提交本表格當日，本人受僱於為本人開立原計劃供款帳戶的僱主。

(3) I understand and agree that the personal data to be supplied in support of this election of transfer are to be used for processing my election of transfer. The personal data I supply may, for such purpose, be transferred to the trustee(s) concerned, the relevant service provider(s), and the government of regulatory bodies including the MPFA.

本人明白及同意就此項轉移申請提供的個人資料，將用作處理本人的轉移申請。本人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，包括積金局。

(4) 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。

(5) To the best of my knowledge and belief, the information given in this form is correct and complete.

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。

(6) I hereby agree to indemnify BCTC against any actions, proceedings, claims, losses, damages, costs or expenses which may be brought against BCTC or suffered or incurred by BCTC arising either directly out of or in connection with BCTC accepting facsimile instructions or e-mail instructions and acting thereon, whether or not the same are confirmed by me in writing. Notwithstanding the above, BCTC has the right to determine which forms or other documents of instructions may or may not be accepted by facsimile or email.

本人同意銀聯信託不論在有否得到本人的書面確認下均可接受及處理傳真指示或電郵指示及根據該等指示處理有關事宜，本人亦同意賠償銀聯信託因接受或處理該等傳真指示或電郵指示而直接或間接導致銀聯信託遭受或承受的任何行動、訴訟、理賠、損失、損害、成本或費用。儘管以上所述，銀聯信託有權決定何種表格或其他指示文件能否以傳真方式或電郵方式傳遞。

S.V.

Signature of Applicant (in the same specimen of previous service provider) ^{Note 12}

申請人簽署（簽署式樣須與前服務提供者相同）^{註12}

Date (D / M / Y) 日期(日 / 月 / 年)

Internal Use Only 內部專用

Date Received: Processed By: () Approved By: () Remarks:

Broker Code: Agent Code: Campaign Code: BD Code:

Explanatory Notes

- (1) If you do NOT possess a HKID Card, please fill in your name as shown on your passport.
- (2) The transfer election may not be processed if the Name of Original Scheme, Scheme Member Account No. or the Employer's Identification No. is not provided or is incorrect. This information can be found in your membership certificate, notice of acceptance, notice of participation or Member Benefits Statement (Annual). If you are in doubt, please contact your trustee of Original Scheme or your employer. Please refer to the MPFA website (www.mpfa.org.hk) for the name of schemes.
- (3) The Employer's Identification No. is the no. assigned by the trustee to the employer concerned. Trustees may use different names for this no. (e.g. account no., company code, contract no., employer account no., employer code, employer ID, employer no., MPF client no., participating plan no., plan no., scheme no., scheme ID, sub-scheme no.). The no. can be found in the statements issued by the trustees or through the member enquiry facilities available from the trustees. If you are in doubt, please contact your trustee or your employer.
- (4) If any part of the benefits chosen under Part III contains nil balance, that part will not be processed.
- (5)
 - (i) This means all benefits in the sub-account referred to in section 78(6)(b) of the Mandatory Provident Fund Schemes (General) Regulation (the Regulation).
 - (ii) For a casual employee in an industry scheme, this sub-account generally contains the benefits derived from all the employee mandatory contributions made to this sub-account whilst working as a casual employee with different employers.
- (6) If you have already elected to transfer out the benefits derived from the employee mandatory contributions once (or, if the governing rules of Original Scheme allow more than once, but the transfer elections you have made have reached the maximum no. of times allowed by the governing rules) in the same calendar year, transfer of that part of the benefits will not be processed. Please refer to paragraph (4) of the Guide for more information.
- (7)
 - (i) This means all benefits in the sub-account referred to in section 78(6)(e) of the Regulation.
 - (ii) For a casual employee in an industry scheme, this sub-account generally contains the benefits derived from all the employee voluntary contributions made to this sub-account whilst working as a casual employee with different employers.
- (8) If you request to transfer out the benefits derived from the voluntary contributions but the governing rules of Original Scheme do not allow this, the option(s) will not be processed. Please refer to paragraph (3) of the Guide for more information.
- (9) This means all benefits in the sub-account referred to in section 78(6)(c) of the Regulation. This part generally contains benefits derived from the mandatory contributions that are attributable to your former employment(s) or former self-employment(s) and that have been transferred into the contribution account under current employment.
- (10) This means all benefits in the sub-account referred to in section 78(6)(f) of the Regulation. This part generally contains benefits derived from the voluntary contributions that are attributable to your former employment(s) or former self-employment(s) and that have been transferred into the contribution account under current employment.
- (11) The transfer election may not be processed if the Name of New Scheme, Account Type, Employer's Identification No. or your Scheme Member Account No. is not provided or is incorrect. The information can be found in your membership certificate, notice of acceptance, notice of participation or Member Benefits Statement (Annual). You may, however, leave the Employer's Identification No. and the Scheme Member Account No. blank if you have recently enrolled in the scheme and have not been notified of those nos. If you are in doubt, please contact your trustee of New Scheme. Please refer to the MPFA website (www.mpfa.org.hk) for the name of schemes.
- (12) The signature must be the same as your specimen signature previously given to your trustee of 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 Original Scheme. If you are in doubt, please contact your trustee of Original Scheme.

GUIDE TO TRANSFER OF MPF ACCRUED BENEFITS (BENEFITS) UNDER EMPLOYEE CHOICE ARRANGEMENT (“ECA”)

Sections 148A and 148B of the Mandatory Provident Fund Schemes (General) Regulation (Cap 485A)

Explanation of terms used in Form MPF(S)-P(P), the Explanatory Notes and this Guide:

- (a) “Contribution account” – has the same meaning as in section 2 of the Mandatory Provident Fund Schemes (General) Regulation (the Regulation). Generally, it is an account in an MPF registered scheme (scheme) which is mainly used to receive MPF contributions (both employer and employee portions) made by an employer for an employee and on behalf of the employee. Contribution account may also include an account of a self-employed person in New Scheme which is mainly used to receive MPF contributions made by himself while self-employed.
- (b) “Personal account” – has the same meaning as in section 2 of the Regulation. Generally, it is an account (other than a contribution account and TVC account) in a scheme which is mainly used to receive the benefits transferred from other contribution or personal account(s).
- (c) “Original Scheme” – the scheme from which your benefits are to be transferred.
- (d) “New Scheme” – the scheme to which your benefits are to be transferred. If you elect to transfer your benefits to another account within the same scheme, the new scheme on this Form will be the same as the original scheme.
- (e) “Calendar year” – the one-year period from 1 January to 31 December.

Rights of employees under the ECA

- (1) Under the ECA, an employee can, **during employment**, make an election to transfer part of the benefits from a contribution account in Original Scheme to an account in New Scheme nominated by him.
- (2) The table below shows the parts of benefits derived from the mandatory contributions in a contribution account and the transferability of these parts of benefits in a contribution account under the ECA.

Parts of benefits in a contribution account		Under ECA
(a)	Employer mandatory contributions in current employment	Not transferable
(b)	Employee mandatory contributions in current employment	Transferable to an MPF personal account once per calendar year¹
(c)	Mandatory contributions that have been transferred into the contribution account and are attributable to former employment(s)	Transferable to an MPF personal account or contribution account anytime

- (3) The transferability of benefits derived from voluntary contributions is subject to the governing rules of Original Scheme. Please check this information from the offering documents of Original Scheme, which can be found on the website of the trustee of Original Scheme. You may also consult your employer or contact the trustee of Original Scheme.
- (4) You can only elect to transfer out the benefits derived from your employee mandatory contributions once per calendar year (unless the governing rules of Original Scheme provide for more frequent transfer-out). **The date the trustee of New Scheme receives the completed election form is adopted for counting that quota.** You may check that date from the transfer statement issued by your trustee of Original Scheme, or consult your trustee of Original Scheme directly.
- (5) Please note that the benefits derived from your employee mandatory contributions in current employment and employee voluntary contributions in current employment (if any) can be transferred to **a personal account** only. They cannot be transferred to another contribution account (Note: if you are concurrently working for more than one employer, you would have other contribution accounts).
- (6) After your benefits are transferred out from Original Scheme, future contributions made by your existing employer (both employer and employee portions) will continue to be made to your contribution account with the trustee of Original Scheme. If you want to transfer the benefits derived from the subsequent employee mandatory contributions to your account in New Scheme, you should make a separate transfer election in the next calendar year (or earlier if the governing rules of Original Scheme allow for more frequent transfer-out in a calendar year).

¹ Unless the governing rules of Original Scheme provide for more frequent transfer-out.

Reminders before making an election to transfer

- (7) Before you decide to transfer your benefits to another scheme, you should take into consideration the following factors:
- (i) services of the trustees (e.g. frequency of issuance of benefit statement to scheme members; no. of free fund switching per year);
 - (ii) fees and charges of the funds (for detailed information, please refer to the website of the MPFA);
 - (iii) the range of fund choices offered by the schemes and in particular whether there are funds available that match what you need; and
 - (iv) 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 Original Scheme or consult the trustee of Original Scheme for details.
- (8) Before deciding to transfer benefits to New Scheme, you should try to understand as much as you can about New Scheme. Please check the information about New Scheme from the offering document of New Scheme, which can be found on the website of the trustee of New Scheme or contact the trustee of New Scheme.
- (9) Please ensure that you have an MPF account in 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 New Scheme. Please consult your trustee of New Scheme for the procedures and required documents for setting up an account.
- (10) 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 (i) do not give or have not given any investment instructions for the account to the trustee of New scheme or (ii) have given investment instructions for the account to invest benefits according to the DIS. Please approach the trustee of New Scheme to seek clarification, where necessary. If you wish to change or specify an investment instruction for the account in New Scheme, please also approach the trustee of New Scheme.
- (11) 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 Mandatory Provident Fund Schemes Ordinance. Please consult the relevant trustee(s) if you wish to know the details of how the trustee(s) will handle these transactions.
- (12) 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 New Scheme, the administration procedures taken by the trustees may not be reversible.
- (13) The number of fund units shown in your current MPF 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 Original Scheme will redeem all the fund units from the part(s) of benefits in your MPF account that you elect to transfer out on the date of redemption and transfer out the redeemed benefits. The trustee of 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 a "sell low, buy high" scenario occurring.
- (14) Please refer to the MPFA's publication available from the MPFA website (www.mpfa.org.hk) for the factors to consider when choosing a scheme and the potential risks involved in MPF investment.

Enquiries

- (15) Information about a scheme is set out in the offering document of that 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.
- (16) For general enquiries regarding the ECA, you may contact the relevant trustees or the MPFA (email: mpfa@mpfa.org.hk or MPFA hotline: 2918 0102).

註釋

- (1) 如您沒有香港身份證，請填上您在護照上的姓名。
- (2) 如您沒有提供原計劃名稱、計劃成員帳戶號碼或僱主識別號碼，或所提供的資料有誤，則此項轉移申請或不獲處理。您可於成員證明書、接納通知、參與通知或成員權益報表(周年)獲取有關資料。如有疑問，請聯絡您原計劃的受託人或僱主。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。
- (3) 僱主識別號碼即受託人為有關僱主編配的號碼。受託人或會使用不同名稱來設定此號碼(例如帳戶編號、僱主編號、合約編號、強積金客戶編號、參與計劃編號、計劃編號、附屬計劃編號)。您可查閱在受託人發出的報表上或透過受託人提供的成員查詢服務獲取該號碼。如有疑問，請聯絡您的受託人或僱主。
- (4) 如您在第 III 部選擇轉移的權益的任何部分是「零」結餘，則該部分權益的轉移申請將不獲處理。
- (5) (i) 這是指《強制性公積金計劃(一般)規例》(《規例》)第 78(6)(b) 條所提述的分帳戶內的全部權益。
(ii) 就行業計劃的臨時僱員而言，這個分帳戶一般包含在成員以臨時僱員身份受僱於不同僱主期間向這個分帳戶所作出的所有僱員強制性供款所產生的權益。
- (6) 如您已於同一公曆年內要求把僱員強制性供款所產生的權益轉出一次(或如原計劃的管限規則准許您作出多於一次的轉移，但您轉移的次數已達該上限)，則該部分權益的轉移申請將不獲處理。詳情請參閱《指南》第(4)段。
- (7) (i) 這是指《規例》第 78(6)(e) 條所提述的分帳戶內的全部權益。
(ii) 就行業計劃的臨時僱員而言，這個分帳戶一般包含在成員以臨時僱員身份受僱於不同僱主期間向這個分帳戶所作出的所有僱員自願性供款所產生的權益。
- (8) 如您要求把自願性供款所產生的權益轉出，但原計劃的管限規則並不准許轉移，則有關轉移選項將不獲處理。詳情請參閱《指南》的第(3)段。
- (9) 這是指《規例》第 78(6)(c) 條所提述的分帳戶內的全部權益。這部分一般包含以往受僱或自僱工作所累積並已轉移至現職供款帳戶的強制性供款所產生的權益。
- (10) 這是指《規例》第 78(6)(f) 條所提述的分帳戶內的全部權益。這部分一般包含以往受僱或自僱工作所累積並已轉移至現職供款帳戶的自願性供款所產生的權益。
- (11) 如您沒有提供新計劃名稱、帳戶類別、僱主識別號碼或計劃成員帳戶號碼，或所提供的資料有誤，則此項轉移申請或不獲處理。您可於成員證明書、接納通知、參與通知或周年權益報表獲取有關資料。不過，如您最近才參加計劃，並未獲悉僱主識別號碼及計劃成員帳戶號碼，則可留空此項。如有疑問，請聯絡您新計劃的受託人。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。
- (12) 您的簽署必須與您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您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，請聯絡您原計劃的受託人。

「僱員自選安排」強積金累算權益(權益)轉移指南
《強制性公積金計劃(一般)規例》(第485A章)第148A及148B條

第MPF(S)-P(P)號表格、註釋及本《指南》的用詞解釋：

- (i) 「供款帳戶」— 與《強制性公積金計劃(一般)規例》(《規例》)第2條所載的供款帳戶具有相同含義。一般是指強積金註冊計劃(計劃)下主要用以接收僱主為僱員所作出以及代表僱員所作出的強積金供款(包括僱主及僱員部分)的帳戶。供款帳戶亦包括自僱人士在新計劃下主要用以接收其在自僱期間所作出的強積金供款的帳戶。
- (ii) 「個人帳戶」— 與《規例》第2條所載的個人帳戶具有相同含義。一般是指計劃下主要用以接收由其他另一個供款或個人帳戶轉入的權益的帳戶(不包括供款帳戶及可扣稅自願性供款帳戶)。
- (iii) 「原計劃」— 指轉出您的權益的計劃。
- (iv) 「新計劃」— 指轉入您的權益的計劃。如您選擇把權益轉移至同一計劃的另一個帳戶，本表格所指的新計劃將與原計劃相同。
- (v) 「公曆年」— 指由1月1日至12月31日的一年期間。

僱員在「僱員自選安排」下可享的權利

- (1) 在「僱員自選安排」下，僱員可在**受僱期間**，選擇把原計劃供款帳戶內的部分權益轉移至其自選新計劃的帳戶。
- (2) 下表載列供款帳戶內由強制性供款所產生的各部分權益，以及這些權益在「僱員自選安排」下可作轉移的情況：

供款帳戶內各部分權益		在「僱員自選安排」下 權益可作轉移的情況
(i)	現職期間的 僱主強制性供款	不可轉移
(ii)	現職期間的 僱員強制性供款	可 每公曆年一次 ¹ 轉出 至強積金個人帳戶
(iii)	以往工作所累積並已轉移至 供款帳戶的強制性供款	可隨時轉出至 強積金個人帳戶或供款帳戶

- (3) 至於自願性供款所產生的權益是否可作轉移，則視乎原計劃的管限規則而定。有關規則的詳情，請查閱原計劃的要約文件。該文件可於原計劃的受託人的網站下載，您也可向僱主或原計劃的受託人查詢詳情。
- (4) 您在每個公曆年內只可選擇轉出僱員強制性供款所產生的權益一次(如原計劃的管限規則訂明可多次轉出權益，則不在此限)。**新計劃的受託人收到已填妥的轉移選擇表格的日期將用作計算轉移次數有否超出限額。**您可於原計劃的受託人向您發出的轉移結算書上查閱該日期，或直接向原計劃的受託人查詢。
- (5) 請注意，您在現職期間所作出的僱員強制性供款及僱員自願性供款(如有)所產生的權益只可轉移至個人帳戶，不可轉移至其他供款帳戶(註：如您同時從事多於一份受僱工作，則會持有其他供款帳戶)。
- (6) 從原計劃轉出您的權益後，現職僱主日後為您作出的供款(包括僱主及僱員部分)，將繼續由受託人分配至您在原計劃的供款帳戶。如您日後想把該等僱員強制性供款所產生的權益轉移至您在新計劃的帳戶，便須在下一個公曆年另行作出轉移選擇(如原計劃的管限規則訂明可在同一公曆年內多次轉出權益，則可提前在同一公曆年內選擇轉出權益)。

¹ 如原計劃的管限規則訂明可多次轉出權益，則不在此限。

作出轉移選擇前的注意事項

- (7) 在您決定把權益轉移至另一計劃前，您應考慮以下因素：
- (i) 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)；
 - (ii) 基金的收費(詳情請參閱積金局網站)；
 - (iii) 計劃所提供的基金選擇，尤須注意計劃有否提供切合您需要的基金；及
 - (iv) 如您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您不符合部分或所有保證條件，從而影響您享有保證的資格。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。
- (8) 在決定把權益轉移至新計劃前，您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。該文件可於新計劃的受託人的網站下載，您也可向新計劃的受託人查詢詳情。
- (9) 請確保您在新計劃已開立強積金帳戶。否則，您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。有關開立帳戶的程序及所需文件，請向新計劃的受託人查詢。
- (10) 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，如您(i)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(ii)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。
- (11) 如您已年滿或快將年滿50歲，而現時您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您的投資風險的時間，與接獲您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《強制性公積金計劃條例》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。
- (12) 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。
- (13) 在您作出轉移選擇當日，您現有強積金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您選擇從強積金帳戶轉出的各部分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您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，您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。
- (14) 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)的相關宣傳刊物。

查詢

- (15) 計劃的要約文件載有該計劃的資料，這些資料將有助您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。
- (16) 有關「僱員自選安排」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)。

簽名核實文件 Statement of Authentication

選擇性遞交之確認文件 / 要求

閣下可考慮提供香港身份證 / 護照副本並簽署以下之確認文件 / 要求，以簡化銀聯信託與其他受託人處理相關轉移指示的流程。為免生疑問，在處理 閣下之轉移指示時，此確認文件 / 要求並非為必要的。

Optional Confirmation / Request

To streamline the transfer process between BCT and other trustees in connection with the present transfer instruction(s), you could consider providing us with the HKID card / passport copy and sign the confirmation / request below. For the avoidance of any doubt, such provision is not strictly necessary to effect your transfer instruction(s).

身份證或護照*副本位置 For HKID card or passport* copy

請貼上身份證或護照*副本。
Please attach the copy of HKID Card or passport*.

可將身份證或護照*放在此位置一起影印。
Photocopy the HKID card or passport* with this
declaration is acceptable.

請切勿以釘書機釘上之身份證或護照*副本。
Please do not use a stapler to paste a copy of
HKID card or passport*.

* 副本必須與閣下於資金轉移或戶口整合表格上所填報的身份證或護照號碼相符。

* The copy must correspond with your Hong Kong identity card or passport number provided in the fund transfer or account consolidation form.

致: 銀聯信託有限公司

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。

To: Bank Consortium Trust Company Limited

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.

計劃成員簽署（簽名必須與閣下遞交的資金轉移或戶口整合表格相同）
Signature of the Scheme Member (signature must be the same as that on
your submitted fund transfer or account consolidation form)

日期
Date