

做個盡責僱主 準時供款小貼士 Be a Responsible Employer Make Contributions on Time

強積金為僱員提供退休保障，為僱員準時供強積金則是僱主的法律責任。早前，一名公司董事因沒有按法庭判令，向積金局支付拖欠其僱員的強積金及附加費，被判監禁，成為首宗因拖欠供款而入獄的個案。

MPF provides retirement protection for employees, it is employers' responsibility to make contributions for employees on time. A company director was sentenced to imprisonment earlier for failing to comply with court orders to pay MPF contributions in arrears and surcharges for the company's employees to the MPFA – the first case of its kind.

其實，要輕鬆處理供款事宜並非難事，現在就看看BCT為您提供的供款小貼士。

In fact, handling contribution is not that difficult, here are some contribution tips from BCT.

1



供款孖實 - 供款 + 付款結算書

每次向BCT支付供款時，請謹記同時以書面或電子形式提交「付款結算書」，當中列明每位僱員的有關入息，以及就每名僱員作出的僱主及僱員部分的供款款額。

Contribution Combo – Payment + Remittance Statement

When making contribution payments to BCT, please submit the “remittance statement” via written or e-form as well. The statement should contain details of each employee's relevant income and the amount of contribution paid by employer and employee.

2



電子平台及工具幫到您

我們的網上供款系統及軟件如「供款易」及「快易供」，能助您輕鬆快捷完成供款程序。

Friendly E-platform and Tools

Our online contribution system and software, such as “C-Online” and “Flexi2”, are friendly means to help you manage contribution process.

3



電子提示服務

BCT的「強積金供款電子提示服務」費用全免，我們會在法定供款到期日（即每月之10日）前5個工作天，透過短訊或者電郵提示您供款。請即到BCT網站下載有關「[強積金供款電子提示服務](#)」的回條，填妥後寄回BCT登記服務。

E-alert Service

Register our free service “E-alert Service on MPF Contribution” to receive a reminder from us via SMS or email 5 business days before the statutory contribution due date (i.e. the 10th day of each month). Apply for it now by downloading the reply slip for “[E-alert Service on MPF Contribution](#)” from our website, return the completed reply slip to BCT for registration.

4



郵費調整

2018年1月1日起，主要郵費將有所調整，本地信件（重量30克或以下）的郵費將由\$1.7調整至\$2。當您郵遞供款相關的郵件時，請謹記支付足夠郵資。

Postage Rates to be Revised

With effect from 1st January 2018, postage rate of local letters (weighing 30 grams or less) will be adjusted from \$1.70 to \$2. Please ensure sufficient postage fee for any letter related to contribution making.



BCT
銀聯集團

專家分享理財心得 Experts Sharing Tips on Financial Management

九月初，BCT假港麗酒店舉行強積金投資講座，邀請（上圖）景順投資管理有限公司多元資產及香港退休金主管**陳柏鉅**（右）及BCT投資總監**夏卓華**（左）分享環球投資市場動向。除此之外，我們邀請了星級嘉賓**鄭丹瑞（阿旦）**聯同BCT首席業務總監**李德麟**分享理財及退休策劃心得。

一位是知名藝人和BCT客戶，另一位則是業務發展掌舵人，他們的專業和背景大不同，且看他們的理財心得有何分別。



In early September, BCT held an MPF Investment Seminar at Conrad Hong Kong. (top photo) **Paul Chan** (right), Head of Multi-Asset and Hong Kong Pensions of Invesco Hong Kong and **Michael Ha** (left), Investment Director of BCT, shared their views on global market trends. Besides, celebrity guest **Lawrence Cheng**, and **Bob Lee**, Chief Business Officer of BCT, shared tips on financial management and retirement planning.



With totally different background and profession – renowned artist vs head of business development, let's see how different their tips on financial management are.



鄭丹瑞
Lawrence Cheng



李德麟
Bob Lee

較少管理自己的強積金投資，但有**查閱報表及通訊**。
Not managing the MPF investment regularly, but **review statement and communications**.

管理強積金 MPF Management

定期管理自己的強積金，利用**電子平台如網站、手機程式管理帳戶**。
Check MPF account via **ePlatform such as website and apps** regularly.

- 演藝行業沒有所謂退休之說。
- The concept of retirement is not common for artists.
- 所以無為自己設定退休年齡，但有**為退休做準備**。
- Would not set a retirement age for myself but I **do prepare for retirement**.

退休計劃 Retirement Planning

- 指定退休年齡。
- Prescribed retirement age.
- 建議大家用BCT網站內的**退休計算機**預算退休開支。
- Suggest people to try the **Retirement Calculator** at BCT website to estimate retirement expenses.
- 及早為退休作準備，例如**特別自願性供款**。
- Make **special voluntary contributions** for retirement as early as possible.

- 有工作機會就努力工作，積穀防饑。
- Work hard whenever there is chance and save for rainy day.
- 我女兒之出生啟發了我**要為自己儲蓄，亦要為女兒儲蓄教育基金**。
- The birth of my daughter inspired me to **save for myself and reserve funds for my daughter's education**.

儲蓄 Saving

- 將儲蓄變成習慣。
- Make saving a habit.
- 每月**出糧後立即將部份薪金撥作退休基金之用**。
- **Put aside a portion of monthly-salary as retirement fund**.

- **女兒是我最大的投資，是我的藍籌股**。
- **My daughter is my "blue-chip", the key investment to me**.
- 放手讓女兒自由發展，支持她攻讀考古學。
- Give freedom for my daughter to develop and support her choice of studying archaeology.

養兒育女 Child-rearing

- **提供優質教育比供給富裕的物質重要**，讓孩子發揮自己的潛能。
- To unleash a kid's potential, **quality education is much more important than affluent lifestyle**.
- 為子女海外升學之費用，及早準備儲蓄。
- Save early for the expenses of studying abroad one day.

他們皆強調退休儲蓄的重要性，認為藉著靈活的強積金額外供款計劃，可為自己與家人籌劃更美好的將來，您及您的僱員又為此做好準備了嗎？

Both of them stressed the importance of retirement planning, and highlighted making additional contributions flexibly via MPF platform can be a way to plan for a better future. Are you and your employees getting prepared for this?

您的僱員有多認識強積金投資？ How Much Do Your Employees Know about MPF Investments?

您的僱員會至少每年一次
檢視自己的強積金戶口嗎？
Do Your Employees Review Their
MPF Account at Least Once a Year?

為何要採取分散投資策略？
Why Should They Adopt
a Diversified Investment
Strategy?



作為強積金成員，您的僱員對強積金投資有多認識？為瞭解強積金成員的投資知識、投資行為等資料，積金局自2009年起委託調查公司進行追蹤調查。最新一次調查在去年第四季進行，結果顯示受訪成員的投資知識逐步上升，而數字亦反映成員更積極管理自己的強積金。

As an MPF member, how much do your employees know about MPF investments? To understand MPF members' level of knowledge on investment and their investment behavior, the MPFA has commissioned tracking surveys since 2009. The latest survey, conducted in the fourth quarter last year, revealed a rising trend in members' investment knowledge, and that members are more active in managing their MPF.

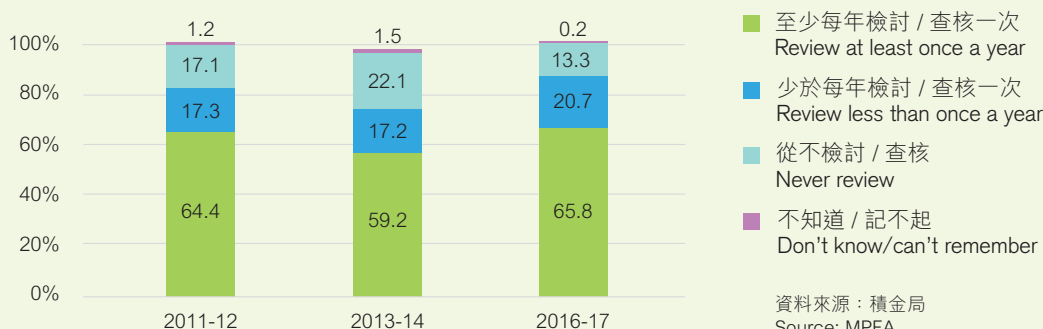
投資知識水平有所上升 Rise in Members' Investment Knowledge

調查中會詢問受訪者十數條有關強積金知識的題目，例如「您認為分散投資策略的目的是甚麼？」然後再按答對的數目計算出0至100的整體表現評分。是次調查成員獲得的平均分是64.8分，而2009至2010年進行的調查平均分為52.7分，顯示成員的投資知識水平有所上升。

The survey quizzed interviewees of their MPF knowledge, such as "What do you think the objective of a diversified investment strategy is?". An overall performance score from 0-100 was calculated based on the number of correct answers. In this survey, the members received an average score of 64.8, an increase from 52.7 in the 2009-10 survey, indicating a rise in the level of investment knowledge.

投資習慣的改變 Change in Investment Habits

有否至少每年一次檢討強積金投資
Whether respondents reviewed their MPF investment at least once a year



在投資習慣方面，最新調查顯示接近66%成員表示至少每年一次檢討或查核帳戶狀況；而表示從不檢討或查核帳戶的受訪者有13%，比對上兩次調查的比例為低。調查又顯示成員的強積金投資知識與投資行為之間有正面聯繫：他們的投資知識水平愈高，就愈積極管理自己的強積金。

In terms of investment habits, the latest survey showed that nearly 66% members reviewed their account information at least once a year. Meanwhile, 13% said that they never reviewed their account, which was lower than the two previous surveys. The survey also found a positive relationship between members' investment knowledge and investment behavior. A higher level of investment knowledge was associated with more proactive investment behavior.

因此，作為關心僱員的僱主，可以協助僱員提高投資知識及鼓勵僱員關心自己的強積金投資，如：

- 查閱強積金報表
- 留意投資市場資訊
- 下載BCT智能手機程式
- 登入BCT網上帳戶
- 參與強積金講座、活動

As a caring employer, you can assist employees to increase their investment knowledge and encourage them to take care of their MPF investment, for instance:

- Review MPF statement
- Keep abreast of investment market news
- Download BCT mobile app
- Login to BCT online account
- Attend MPF seminar and event

BCT 再獲「積金好僱主」嘉許 We are Good MPF Employer



BCT連續三年獲積金局嘉許為「積金好僱主」，同時獲頒本年度新增的兩個獎項－「積金供款電子化獎」和「推動積金管理獎」。

嘉許計劃旨在促進僱主履行強積金責任，鼓勵他們為僱員提供更好的退休福利，同時表揚致力保障及加強僱員退休福利的模範僱主。今年，通過評核成為「積金好僱主」的機構，如果透過電子化系統處理強積金供款的工作，並向其僱員提供管理強積金的協助，亦會分別獲頒「積金供款電子化獎」和「推動積金管理獎」。

BCT received “Good MPF Employer Award” from the MPFA for the third consecutive year. We also got the “e-Contribution Award” and “Support for MPF Management Award”, 2 newly added awards in the programme this year.

The Award aims to not only cultivate employers’ responsibility under the law, but also encourage employers’ efforts to further enhance the retirement protection of their employees. It recognizes employers who place a high value on their employees’ retirement needs. Qualified organizations of the Good MPF Employer Award which handle MPF contributions electronically and support their employees to manage their MPF will receive extra recognition this year.

支持終身學習 活出豐盛生命 Supports Lifelong Learning Live Life to the Fullest

「BCT第三齡學院」一直推廣終身學習的理念，並支持香港公開大學長者學苑，為其「長青活學計劃」設立助學金。截至2017年度5月學期，助學金已資助3,918人次實踐終身學習。

“BCT Third Age Academy” promotes lifelong learning, and subsidizes the tuition fees of students for courses provided by the Elder Academy of the Open University of Hong Kong (“OUHK”) under its Active Elderly Learning Programme (“AELP”). As of May 2017 school term, the subsidy has funded 3,918 attendances to enjoy lifelong learning.

香港公開大學於7月舉行長者學苑第七屆畢業典禮，今屆共有86位學員獲頒終身學習證書。而三位傑出學員更獲頒2016/17卓越學員獎，得到由BCT第三齡學院贊助的長者學苑課程學券，以作鼓勵。

At the 7th graduation ceremony of OUHK’s Elder Academy held in July, a total of 86 students of AELP received their Lifelong Learning Certificates. 3 students were recognized as “Outstanding Students” and received course vouchers sponsored by “BCT Third Age Academy”.



成員熱線 Member Hotline : 2298 9333

計劃保薦人 Plan Sponsor

受託人及行政管理人 Trustee & Administrator

僱主熱線 Employer Hotline : 2298 9388

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