

重要提示 Important Notes

- 在作出投資選擇前，您必須衡量個人可承受風險的程度及您的財政狀況。在選擇基金時，如您就某一項基金是否適合您（包括是否符合您的投資目標）而有任何疑問，請徵詢財務及 / 或專業人士的意見，並因應您的個人狀況而選擇最適合您的基金。You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of funds, you are in doubt as to whether a certain fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and / or professional advice and choose the fund(s) most suitable for you taking into account your circumstances.
- 您不應只根據此文件的內容而作出投資選擇，如需詳細資料包括風險因素，請參閱相關之強積金計劃說明書。Your investment decision should not be based on this document alone. Please read the relevant MPF Scheme Brochure for further details, including the risk factors.
- 投資涉及風險，過往之表現不能作為將來表現之指引。Investment involves risks. Past performance is not indicative of future performance.

BCT「1個目標・10分地道・100分首選」 BCT “1 Goal, 10 for Hong Kong, 100% Your Choice”

BCT銀聯集團致力為香港人提供優質及專業的退休產品及服務，透過逾340人專業團隊服務超過98萬成員。

BCT憑著「1」個共同目標，「10」分理解香港的需要。我們的專業團隊已經準備就緒，致力為香港人提供「100分」的退休服務。

就此單張提供有關「僱員自選安排」的資料，歡迎隨時與您的強積金中介人查詢有關詳情。

BCT focuses on the provision of quality and professional retirement products and services to Hong Kong people. We have been serving over 980,000 members with more than 340 experienced staff.

BCT focuses on 1 common goal; understands the need of Hong Kong. Our professional team is ready and committed to provide Hong Kong people with full retirement service.

This leaflet provides useful tips about “Employee Choice Arrangement”, you are welcome to contact your MPF intermediaries for details.

如有任何查詢或欲了解更多詳情，歡迎與我們聯絡 Contact us for enquiries or further information

BCT「僱員自選安排」熱線 2298 9399
BCT's ECA Hotline 2298 9399

www.bcthk.com

「BCT銀聯集團」“BCT”

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您的強積金中介人：
Your MPF Intermediary:

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僱員自選安排 Employee Choice Arrangement

樂享自由・自選理想生活
Enjoy Freedom -
Your Choice, Your Life



「僱員自選安排」(俗稱強積金「半自由行」)已於2012年11月1日實施，旨在讓僱員享有更大的自主權，從而鼓勵他們更關注自己的強積金投資。您是否已為強積金「半自由行」作好準備？

“Employee Choice Arrangement” (“ECA”) commenced on 1 November 2012. The objective is to increase employees’ control over their MPF investment thereby encouraging more active management of their MPF investment. Are you ready for ECA?



僱主小錦囊 Employers' Tips

強積金「半自由行」實施後，僱主為僱員處理的強積金行政工作並不會有額外增加，處理新僱員登記、強積金供款及僱員離職（不論會否抵銷遣散費 / 長期服務金）的行政安排亦會維持不變。

Upon the implementation of ECA, no additional MPF administrative work is added to employers. The current administrative arrangements in respect of the employees, which include new enrolment, making contributions as well as employee termination (whether it involves the offset of severance payments and long-service payments or not) are remain unchanged.

宜 Do

- ✓ 要求現有強積金公司安排「僱員自選安排」講座，讓僱員了解轉移手續及如何填妥「僱員自選安排」- 轉移選擇表格
Ask your MPF service provider to arrange ECA briefings for your staff on the transfer procedures and how to complete the “Employee Choice Arrangement (“ECA”) – Transfer Election Form”
- ✓ 要求現有強積金公司提供投資者教育及投資市場概況資訊，以協助僱員作出投資決定
Ask your MPF service provider to provide investor education and investment market outlook to help your staff make investment decisions

僱員小錦囊 Employees' Tips

宜 Do

- ✓ 檢討自己的強積金投資組合，並因應個人承受風險的能力、投資目標，以及預期的退休年期而作出調整
Review and adjust the MPF investment portfolio according to your personal risk acceptance level, investment goal and anticipated retirement age
- ✓ 考慮整合所有強積金資產至一個個人帳戶，方便管理
Consider integrating all MPF assets into one personal account for easy management
- ✓ 於選擇強積金公司時先進行全面評估，包括計劃收費、成份基金管理費、基金的開支比率、選擇種類、長線投資表現（如 5 / 7 / 10 年長線持續回報）、客戶服務質素、對強積金 / 退休產品業務的專注程度、新產品的研發及投資者教育的推廣
Conduct a comprehensive assessment of MPF providers on fees of the schemes, constituent fund management fees, fund expense ratio, fund choice, long-term fund performance (e.g. 5 / 7 / 10-year long-term sustainable return), quality of customer service, intensity of focus on MPF / pension business, development of new product and provision of investor education

忌人云亦云 Don't just follow

如現職僱主沿用的強積金公司所提供的計劃及服務已符合自己的需要，可保留現有的強積金戶口，無需急於轉移

If the product and service of your current MPF service provider offered by your current employer meets your needs, you may keep your existing account and may not need to change your current arrangement in a rush

如下圖所示，強積金「半自由行」實施後…… Upon the implementation of ECA (as shown in the table below)...

「供款帳戶」內的結餘種類 Type of balances in contribution account	2012年10月31日或之前 On or before 31 October 2012	強積金「半自由行」(ECA)
		2012年11月1日起 1 November 2012 and after
I. 僱主強制性供款 Employer mandatory contributions		✗ 不可轉移 Not transferable
II. 僱員強制性供款 Employee mandatory contributions	✗ 不可轉移 Not transferable	✓ 可每年 ¹ 選擇一筆過轉移一次 ² Transferable in a lump sum once ² every year ¹
III. 以往受僱或自僱強制性供款 Mandatory contributions accrued during former employment or self-employment		✓ 可隨時一筆過轉移 Transferable in a lump sum at any time

自願性供款的結餘轉移會按照有關強積金計劃的管限規則處理。The transferability of voluntary contributions balances is subject to the governing rules of the respective MPF scheme.

轉移流程三步曲 3 Steps to Transfer

1

遞交轉移表格 Submit the Transfer Election Form

- 填妥「僱員自選安排」- 轉移選擇表格[表格：MPF(S)-P(P)]，直接送交自選的新受託人³
Submit a completed “Employee Choice Arrangement (“ECA”) - Transfer Election Form” [FORM:MPF(S)-P(P)] to the new trustee directly³

2

受託人購入 / 贖回基金⁴ Trustees Subscribe / Redeem Fund Units⁴

- 新受託人接獲轉移選擇表格[表格：MPF(S)-P(P)]表格及查核資料，然後將資料送交原受託人
New Trustee receives the Transfer Election Form [FORM:MPF(S)-P(P)] and verifies the information, then send the information to the Original Trustee
- 原受託人接獲並查核新受託人送交的資料。如資料正確，原受託人會處理轉移申請、贖回僱員帳戶的基金單位，並把權益轉移至新受託人
Original Trustee receives the information from New Trustee and verifies the information. If the provided information is accurate, the Original Trustee will process the transfer request by redeeming the fund units from the employee's account, followed by transferring the benefits to the New Trustee
- 新受託人收到款項，並按您的指示買入您所選的成份基金
New Trustee receives the payment and subscribes constituent funds according to your instructions

3

檢收確認文件內容 Receive and Check the Information of the Confirmation Documents

- 完成轉移後，您會收到(i)原受託人發出的轉移結算書及(ii)新受託人發出的轉移確認書
Upon the completion of the whole transfer process, you will receive (i) a Transfer Statement from the Original Trustee and (ii) a Transfer Confirmation from the New Trustee
- 您應核對文件內容，確保所轉移的金額及帳戶資料正確無誤。如有疑問，您可聯絡相關受託人
You should check the contents of these documents to ensure that both the transferred amount and the account details are correct. You can contact the relevant trustee if in doubt

¹ 即指每年的1月1日至12月31日期間。It means the period from 1 January to 31 December in any given year.

² 如原計劃的管限規則訂明可多次轉移權益，則不在此限。Unless the governing rules of the original scheme provide for more frequent transfers.

³ 如您未於新受託人持有強積金帳戶，便須於申請轉移的同時或之前開立帳戶。If you do not have an MPF account with your New Trustee, you will need to set up the account when or before processing the transfer.

⁴ 完成整個程序一般需時約6-8星期。Generally, the whole transfer process takes approximately 6-8 weeks to complete.