

Reading Guide & Glossary to Your Member Benefit Statement

成員權益報表閱讀指南及詞彙表



銀聯集團

Member Benefit Statement (Annual)
成員權益報表 (周年)



Name of Member
成員姓名: Hung Fook Chi
Membership No.
成員編號: 00002

Name of Employer
僱主名稱: Sample Company Limited
Participating Plan No.
參與計劃編號: BCM000 0088 8888
Date of Employment
受僱日期: 29/09/2013
Date of Joining Plan
參與計劃日期: 21/12/2013
Account Type
帳戶類別: Regular Employee
一般成員帳戶



Name of Trustee
受託人名稱: Bank Consortium Trust Company Limited
Plan Name
計劃名稱: BCT (MPF) Pro Choice
Statement Period
報表期: 01/01/2021 - 31/12/2021
Print Date
列印日期: 01/03/2022

Summary of Account Movements for the Year Ended 31 December 2021 (in HK\$) 帳戶資產增減摘要 (截至 2021 年 12 月 31 日止年度) (以港元計算)	
Opening Balance (As at 31 December 2020) 期初結餘 (於 2020 年 12 月 31 日)	
\$225,756.17	
Total Contributions Invested 已投資供款總額 \$20,214.88	Total Amount Transferred Out of or Withdrawn From Scheme 轉出計劃或從計劃提取的總額 \$0.00
Total Amount Transferred Into Scheme 轉入計劃總額 \$0.00	
Account Gain / (Loss) During The Period (淨) 期內帳戶益 / (損) 淨	
+ \$5,070.34	
Closing Balance (As at 31 December 2021) 期末結餘 (於 2021 年 12 月 31 日)	
\$257,751.39	
Fund Allocation 基金分布	

Caution: If you had withdrawn funds from the plan on the date of this statement, the actual withdrawal amount may be less than the amounts shown in this statement because there may be other deductions or adjustments made according to the plan rules, such as fees and charges associated with your withdrawal. Currently, there are no fees and charges associated with your withdrawal payable out of the funds under the Plan. For clarification, please contact our enquiry hotline.

注意: 若閣下於報表日期已從計劃提取款項, 閣下所得的實際金額將會較本報表上列出的為低。因為根據計劃規則, 有關提取款項會由主其他扣款項調整淨額, 而與提取款項的收費, 現時閣下從此計劃提取的款項並不需支付任何費用。如需查詢, 請致電我們的查詢熱線。

1. Section Guide 分部指引

“Summary of Account Movements for the Statement Period Ended” shows the total net contributions, transfer amount, overall investment gain / loss and account balance during the statement reporting period.

「帳戶資產增減摘要」顯示報表期內的總淨供款、轉移資產、投資收益 / 虧損及戶口結餘。

“Fund Allocation of Your Account” shows the fund allocation percentages of the closing balance of your account as at the statement end date.

「基金分布」顯示報表期末您的基金分布百分比。

Summary of Gain / Loss of Account 收益 / 虧損摘要 (In HK\$ 以港元計算)

	For the Statement Period ^{Note 1} 報表期內	Since Your Date of Joining Plan 自參與計劃日期起
Account Gain (+) / Loss (-) 總收益 (+) / 虧損 (-)	+ \$5,078.34	+ \$57,062.52

Note 1: This is the dollar amount of portfolio return for your account in this plan, representing the change of the net asset values between the opening and closing balances of your account in this plan after account movements (such as contributions made, transfers and amounts withdrawn or redeemed). A positive figure indicates that you have recorded gains during the statement period and figure quoted with "-" sign means losses.

註1: 此乃閣下於本計劃帳戶的投資組合回報總金額，即帳戶於期初與期末間經變動（如供款、提取或贖回的轉移項目及金額）後的資產淨值。正值指帳戶於期間錄得收益，若數字前有“-”號，指錄得虧損。

Bonus Unit Amount 紅利單位金額 (In HK\$ 以港元計算)

Amount 金額 (In HK\$ 以港元計算)	For the Statement Period 報表期內	Since Your Date of Joining Plan 自參與計劃日期起
Bonus Unit Amount 紅利單位金額	\$816.39	\$2,942.99

Total Fees Charged to Your Account 總戶口費用

Amount 金額 (In HK\$ 以港元計算)	For the Statement Period 報表期內	Since Your Date of Joining Plan 自參與計劃日期起
	\$0.00	\$0.00

Remark: There is no member account level fee charged for all transactions (such as contribution, asset transfer, withdrawal and redemption). The bid and offer spreads are currently waived. Fees and charges that are payable by the fund that you invest in (fees such as the investment management fees, trustee and administration fees) are not included in this statement. You can obtain information about fees and charges paid by funds in the Fund Performance Fact Sheet for the plan. The Fund Expense Ratio shows these amounts as a percentage of fund assets.

備註：目前並沒有徵收有關成員戶口交易（如供款、轉移、提取、贖回項目）之費用，買賣差價現行豁免。本報表並不包含閣下所投資基金的費用（如投資經理費用 / 受託人及行政費用），如欲索取有關各基金需支付費用的資料，請參閱本計劃「基金表現報告」所刊載，以基金資產的百分比顯示之「基金開支比率」。

“Summary of Gain / Loss of Account” shows your investment gain / loss since enrolment and during the statement period.

「收益 / 虧損摘要」顯示您自登記計劃至今及於報表期內的投資收益 / 虧損。

“Total Fees Charged to Your Account” shows the amount of administrative fees deducted from your MPF account since enrolment and during the statement period.

「總戶口費用」顯示您自登記計劃至今及於報表期內由強積金帳戶扣除的行政費用。

Account Balances by Fund 各基金的戶口結餘

Fund Name 基金名稱	Opening Balance as at 31/12/2020 期初結餘 (in HK\$ 以港元計)	Subscription less Redemption 購入扣除贖回 (in HK\$ 以港元計)	Investment Gain (+) / Loss (-) 投資收益 (+) / 虧損 (-) (in HK\$ 以港元計)	Closing Balance as at 31/12/2021 期末結餘 (in HK\$ 以港元計)	Closing Unit Balance as at 31/12/2021 期末單位結餘
BCT (Pro) China and Hong Kong Equity Fund BCT中國及香港股票基金	4,426.94	+ 2,691.52	- 1,164.94	6,016.52	5,086.67836
BCT (Pro) Asian Equity Fund BCT亞洲股票基金	4,605.84	+ 2,691.48	- 218.78	7,078.56	1,613.53306
BCT (Pro) European Equity Fund BCT歐洲股票基金	6,081.70	+ 4,037.24	+ 1,148.20	11,265.14	7,478.68336
BCT (Pro) Global Equity Fund BCT環球股票基金	47,217.94	+ 4,037.24	+ 8,535.78	59,790.94	14,488.10756
BCT (Pro) SaveEasy 2040 Fund BCT儲蓄易2040基金	45,571.35	+ 2,691.48	+ 658.48	48,921.31	16,049.25194
BCT (Pro) SaveEasy 2035 Fund BCT儲蓄易2035基金	4,314.08	+ 2,691.48	- 14.64	6,999.92	2,373.26754
BCT (Pro) E90 Mixed Asset Fund BCT E90混合資產基金	4,308.70	+ 2,691.48	+ 51.98	7,052.16	2,574.72190
BCT (Pro) E70 Mixed Asset Fund BCT E70混合資產基金	4,107.10	+ 2,691.48	- 37.82	6,860.76	2,683.20544
BCT (Pro) E50 Mixed Asset Fund BCT E50混合資產基金	4,080.10	+ 2,691.48	- 112.30	6,659.28	2,838.69484
BCT (Pro) Global Bond Fund BCT環球債券基金	68,382.92	0.00	- 3,936.46	64,446.46	39,162.91840
BCT (Pro) MPF Conservative Fund BCT儲蓄金保守基金	32,571.50	0.00	+ 107.84	32,679.34	28,389.68377
Total 合計	\$225,758.17	+ \$26,914.88	+ \$5,078.34	\$257,751.39	

Remark: Fund transaction details (showing each transaction of constituent funds in your account) are also available upon request.

備註: 可即要求提供基金交易詳情 (詳列閣下帳戶所持有的每項成份基金交易)。

Account Balances by Contribution Type 各供款類別的戶口結餘 (in HK\$ 以港元計)

	Opening Balance as at 31/12/2020 期初結餘 (1)	Contribution 供款 (2)	Withdrawal 提取 (3)	Gain (+) / Loss (-) 收益 (+) / 虧損 (-) (4) = (5) - (1) - (2) + (3)	Closing Balance as at 31/12/2021 期末結餘 (5)	Vested Balance as at 31/12/2021 歸屬結餘 (6)
Current Employment 現職						
Employer's Contribution - Mandatory 僱主供款 - 強制性	106,804.18	13,457.44	0.00	+ 2,406.88	122,668.50	122,668.50
Employee's Contribution - Mandatory 僱員供款 - 強制性	104,582.87	13,457.44	0.00	+ 2,358.46	120,398.77	120,398.77
Former Employment 前職						
Asset Transfer-in - Mandatory 轉入資產 - 強制性	14,371.12	0.00	0.00	+ 313.00	14,684.12	14,684.12
Total 合計	\$225,758.17	\$26,914.88	\$0.00	+ \$5,078.34	\$257,751.39	\$257,751.39

Note 2: Details about each contribution in your account are provided in the "Contribution Statement" section in this statement.

註2: 每項供款詳情列載於本陳述的「供款記錄」部份。

Total Contributions for the Period 期內供款總額 (in HK\$ 以港元計) \$26,914.88

Transfer-in to Plan 轉入計劃 (in HK\$ 以港元計)

No related record is shown as there was no asset transfer-in to your account during the Statement Period.

由於閣下戶口於報表期內並無資產轉入，因而未有相關記錄可供列出。

Transfer-out of or Withdrawn from Plan 轉出計劃或從計劃提取 (in HK\$ 以港元計)

No related record is shown as there was no asset transfer-out from your account during the Statement Period.

註3: 單位轉移的轉移金額是以轉移日期之基金單位價格計算。

註4: 單位轉移的轉移金額是以轉移日期之基金單位價格計算。

“Account Balances by Fund” shows the breakdown of your accrued benefits by fund(s). The breakdown of investment gain / loss by fund(s) helps you better review / understand the performance of your investment portfolio.

「各基金的戶口結餘」顯示您名下各基金累算權益的分類。此基金投資收益 / 虧損分類有助您回顧 / 了解投資組合的表現。

“Subscription less Redemption” shows the net movement of the constituent fund during the statement period. (in HK\$)

「購入扣除贖回」顯示報表期內買賣基金單位之淨購入金額。(以港元計)

“Account Balances by Contribution Type” shows the breakdown of your accrued benefits by contribution types and their opening & closing account balances during the statement reporting period.

「各供款類別的戶口結餘」顯示您的累算權益中供款類別的分布，以及有關供款於報表期初及期末的戶口結餘。

“Transfer-in to Plan” shows the records of assets transfer-in from other MPF / ORSO account, if any, to this account during the statement period.

「轉入計劃」顯示於報表期內，資產由其他強積金或公積金帳戶轉移至此戶口的記錄 (如有)。

“Transfer-out to Plan” shows the records of assets transfer-out to other MPF / ORSO account, if any, to this account during the statement period.

「轉出計劃」顯示於報表期內，資產由此戶口轉移至其他強積金或公積金帳戶的記錄 (如有)。

Investment Mandate as at 27/01/2022 (for Future Contribution and Asset Transfer-in) 截至 2022 年 01 月 27 日之投資委託 (未來供款及資產轉入)

Fund Name 基金名稱	Mandatory 強制性		Voluntary 自願性	
	Contribution 供款	Asset Transfer-in 資產轉入	Contribution 供款	Asset Transfer-in 資產轉入
BCT (Pro) China and Hong Kong Equity Fund BCT中國及香港股票基金		10%		
BCT (Pro) Asian Equity Fund BCT亞洲股票基金		10%		
BCT (Pro) European Equity Fund BCT歐洲股票基金		15%		
BCT (Pro) Global Equity Fund BCT環球股票基金		15%		
BCT (Pro) SaveEasy 2040 Fund BCT儲蓄易2040基金		10%		
BCT (Pro) SaveEasy 2035 Fund BCT儲蓄易2035基金		10%		
BCT (Pro) E90 Mixed Asset Fund BCT E90混合資產基金		10%		
BCT (Pro) E70 Mixed Asset Fund BCT E70混合資產基金		10%		
BCT (Pro) E50 Mixed Asset Fund BCT E50混合資產基金		10%		
Total 合計		100%		

Default Investment Strategy - Age Band 預設投資策略 - 年齡組別 : 37 (Date of birth 出生日期 : 10/1983)

Fund Name+ 基金名稱+	Percent 百分比 (%)
BCT (Pro) Core Accumulation Fund (DIS) BCT 核心累積基金 (預設投資策略)	100.0

Fund Price as at 31/12/2021 於 2021 年 12 月 31 日之基金價格

Fund Name 基金名稱	Fund Price 基金價格 (in HK\$ 以港元計算)
BCT (Pro) Core Accumulation Fund (DIS) BCT 核心累積基金 (預設投資策略)	1.4811
BCT (Pro) Age 65 Plus Fund (DIS) BCT 65歲後基金 (預設投資策略)	1.2190
BCT (Pro) China and Hong Kong Equity Fund BCT中國及香港股票基金	1.1828
BCT (Pro) Asian Equity Fund BCT亞洲股票基金	4.3870
BCT (Pro) European Equity Fund BCT歐洲股票基金	1.5083
BCT (Pro) Global Equity Fund BCT環球股票基金	4.1269
BCT (Pro) Hang Seng Index Tracking Fund BCT恒指基金	1.4384
BCT (Pro) U.S. Equity Fund BCT美國股票基金	1.0203
BCT (Pro) Greater China Equity Fund BCT大中華股票基金	1.8072
BCT (Pro) World Equity Fund BCT世界股票基金	2.5044
BCT (Pro) SaveEasy 2050 Fund BCT儲蓄易2050基金	1.0084
BCT (Pro) SaveEasy 2045 Fund BCT儲蓄易2045基金	1.0020
BCT (Pro) SaveEasy 2040 Fund BCT儲蓄易2040基金	3.0482
BCT (Pro) SaveEasy 2035 Fund BCT儲蓄易2035基金	2.9457
BCT (Pro) SaveEasy 2030 Fund BCT儲蓄易2030基金	2.9665
BCT (Pro) SaveEasy 2025 Fund BCT儲蓄易2025基金	2.9457
BCT (Pro) SaveEasy 2020 Fund BCT儲蓄易2020基金	2.8377
BCT (Pro) E90 Mixed Asset Fund BCT E90混合資產基金	2.7390
BCT (Pro) E70 Mixed Asset Fund BCT E70混合資產基金	2.5532
BCT (Pro) E50 Mixed Asset Fund BCT E50混合資產基金	2.3459
BCT (Pro) E30 Mixed Asset Fund BCT E30混合資產基金	2.0333
BCT (Pro) Flexi Mixed Asset Fund BCT靈活混合資產基金	1.8296
BCT (Pro) Core Accumulation Fund (No automatic de-risking features) BCT 核心累積基金 (沒有自動降位投資風險特性)	1.4811
BCT (Pro) Age 65 Plus Fund (No automatic de-risking features) BCT 65歲後基金 (沒有自動降位投資風險特性)	1.2190
BCT (Pro) RMB Bond Fund BCT人民幣債券基金	1.0648
BCT (Pro) Global Bond Fund BCT環球債券基金	1.8458
BCT (Pro) Hong Kong Dollar Bond Fund BCT港元債券基金	1.2575
BCT (Pro) MPF Conservative Fund BCT強積金保守基金	1.1511

“Investment Mandate” indicates your latest fund choices as at the statement generation date. This mandate applies to your future contributions and future assets transfer-in (if any).

「投資委託」指出您在截至報表發出日期之基金選擇。此委託適用於將來的供款及資產轉入（如有）。

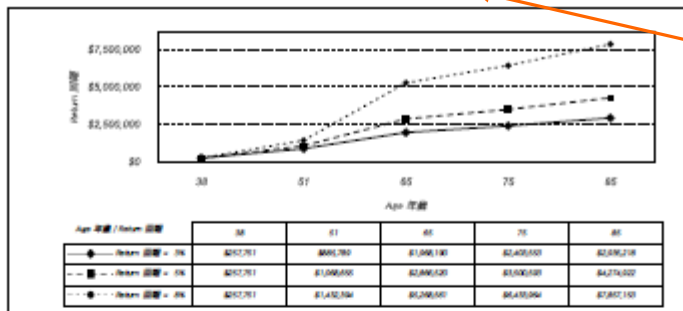
“Default Investment Strategy – Age Band” would be displayed only when you have accrued benefits in the Default Investment Strategy (“DIS”), or your investment mandate for future contribution is the DIS. It shows the asset allocation between the BCT (Pro) Core Accumulation Fund and the BCT (Pro) Age 65 Plus Fund at your current age, which are the two constituent funds used in the DIS (if any).

「預設投資策略一年齡組別」只會在您有累算權益投資於「預設投資策略」，或您的未來供款投資委託是「預設投資策略」時才會顯示。此列表顯示了在您目前的年齡，「預設投資策略」下兩個成份基金（即BCT核心累積基金及BCT 65歲後基金）的資產配置百分比（如有）。

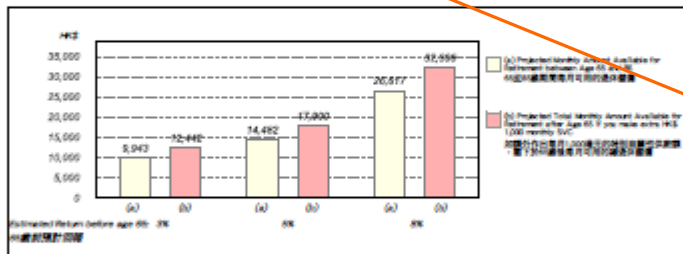
“Fund Price as at 31/12/2021” lists out the net asset value per unit of each constituent fund as at the end of the statement period. This fund price is used to calculate your account balance shown on this statement.

「於2021年12月31日之基金價格」列出個別基金於報表期末當日每單位之資產淨值。此基金價格用以計算此報表內您的戶口結餘。

Your Projected MPF Benefits as at 31/12/2021 強積金權益之預計 (In HK\$, 以港元計算)



Projected Monthly Amount Available for Retirement between Age 65 and 85 65至85歲期間每月可用的退休儲備 (In HK\$, 以港元計算)



The projected MPF benefits are prepared based on the following assumptions:

- Your account balance as stated in this statement as at 31/12/2021. The extra HK\$ 1,000 SVC monthly contributions assumed in the projection starts on 31/12/2021, and ends on 30/06/2048 (The month end before you approach to 65).
 - The portfolio annual after-fee return is assumed to be 3%, 5% or 8% before the age of 65. The projection is calculated on a monthly basis.
 - From 65 onwards, your projected MPF Benefits at age 65 is assumed to grow at an annual deposit rate of 2% between 65 and 85. The projection is calculated on a monthly basis.
 - Mandatory contributions (employees' and employers' portions) will continue to be made until the age of 65.
 - Your relevant income is based on the latest relevant income recorded during the statement period, increased by 2% per annum on 1 January each year and capped at HK\$30,000 per month. A minimum level of HK\$7,100 per month is also applied when calculating the mandatory contributions for employee(s).
- 強積金權益之預計乃根據下列假設計算：
- 本報表列明截至2021年12月31日止戶口結餘。以上預計假設的額外每月1,000港元的特別自願性供款由2021年12月31日起作出供款。直至2048年06月30日為止(即下65歲前的最後一個月止)。
 - 65歲前，基金組合的預期年均增長率(扣除收費後)為3%、5%或8%，以上預計按月計算。
 - 65歲前，組合預期留下於65歲的預計強積金權益在65至85歲期間以年均2%的複利利率增長。以上預計按月計算。
 - 閣下的帳戶會繼續作出強制性供款(僱員及僱主部份)直至65歲。
 - 閣下的有關入息是基於報表期內的最新有關入息，並按每年1月1日以2%增長，並以30,000港元為上限。在計算僱員部份的強制性供款時，最低有關入息限額為每月7,100港元。

Disclaimer: The projection illustration above is for reference only and is calculated based on the above assumptions. It is not guaranteed. The actual amount of the benefits you may receive may be higher or lower, depending on the future contributions to be made and investment return. Investment involves risks and past performance is not indicative of future performance. You should refer to the Principal Brochure of the BCT (MPF) Pro Choice for further details. If you have any doubts, you should seek independent professional advice.

免責聲明： 以上的預計說明乃根據上述假設計算，僅供參考之用，並非保證。閣下享有的權益按將來供款額及投資表現釐定，實際可得金額可能較高或較低。投資涉及風險，過往之表現不能作為將來表現之指引。投資者如需詳盡資料，請參閱BCT 強金之選擇說明書。如有疑問，閣下應諮詢獨立專業意見。

“Your Projected MPF Benefits” predicts your assets growth in the future. It starts with your current age, accrued benefits as at statement end date with assumptions on the investment return rate and continuing contributions.

「強積金權益之預計」預測您名下資產之未來增長。此預測根據您現時的年齡、報表期末的累算權益及假設的投資回報率和持續供款額計算。

“Projected Monthly Amount Available for Retirement between Age 65 and 85” is based on your current contribution to project monthly amount available that you can use for your retirement life in the future.

「65歲至85歲期間每月可用的退休儲備」根據您現時的供款去計算您將來退休生活每月可使用的退休儲備。

Contribution with Subscription of Constituent Fund Units 供款已用作購入成分基金單位 (In HK\$ 以港元計算)

Covering Month-End Date 涵蓋月結日期	Employer's Contribution 僱主供款		Employee's Contribution 僱員供款		Total 合計
	Mandatory 強制性	Voluntary 自願性	Mandatory 強制性	Voluntary 自願性	
31/12/2020	1,500.00	0.00	1,500.00	0.00	3,000.00
31/01/2021	1,001.22	0.00	1,001.22	0.00	2,002.44
28/02/2021	998.82	0.00	998.82	0.00	1,997.24
31/03/2021	1,035.55	0.00	1,035.55	0.00	2,071.10
30/04/2021	1,384.44	0.00	1,384.44	0.00	2,768.88
31/05/2021	1,093.42	0.00	1,093.42	0.00	2,186.84
30/06/2021	1,023.32	0.00	1,023.32	0.00	2,046.64
31/07/2021	1,031.85	0.00	1,031.85	0.00	2,063.30
31/08/2021	1,024.59	0.00	1,024.59	0.00	2,049.18
30/09/2021	1,088.50	0.00	1,088.50	0.00	2,177.00
31/10/2021	1,097.84	0.00	1,097.84	0.00	2,195.68
30/11/2021	1,178.29	0.00	1,178.29	0.00	2,356.58
Sub-total 小計	\$13,457.44	\$0.00	\$13,457.44	\$0.00	\$26,914.88
Total 合計		\$13,457.44		\$13,457.44	\$26,914.88

Period(s) with Contribution and / or Surcharge Outstanding as at 27/01/2022 ^{Note 5} 截至2022年01月27日仍未繳付之供款及 / 或附加費 ^{註5}
 No mandatory contribution and / or surcharge is outstanding or not fully paid as at 27/01/2022.
 於2022年01月27日並無尚未完全繳付之強制性供款及 / 或附加費。

Note 5: "Y" means there is mandatory contribution and / or surcharge outstanding or not fully paid for the relevant contribution period.

註5: "Y" 指有關供款期有尚未完全繳付之強制性供款及 / 或附加費。

“Contribution with Subscription of Constituent Fund Units” lists out all settled contribution records received from you and your employer, if any, during the statement period.

「供款已用作購入成分基金單位」列出報表期內所有您及您僱主（如有）的供款記錄。

Remarks 備註：

- The figures shown are calculated by using the latest available fund price(s) and are for reference only.
顯示之數字是以最新已知的（公布的）基金價格計算，僅供參考。
- Latest Fund Performance Fact Sheet as at 31 December 2021 is attached with this Member Benefit Statement. Fund Performance Fact Sheet is issued quarterly and is available via our IVRS and website (www.bcthk.com).
隨本成員權益報告夾附載2021年12月31日的最新基金表現報告。基金表現報告將於每季刊發。成員可透過及熱電話系統及網頁（www.bcthk.com）索取。
- Information under the headings "Transfer-in to Plan", "Transfer-out of or Withdrawn from Plan" and "Contribution Statement" of this Member Benefit Statement will be updated at least quarterly. Such information together with the details about each transaction of constituent funds in your account will be available within 30 days after the end of the relevant quarter. You can access them, where applicable, through our website www.bcthk.com or contact our hotlines (see below) for hard copies.
本成員權益報告之「轉入計劃」、「轉出計劃或提取款項」及「供款記錄」所載資料將最少每季更新一次。這些資料以及閣下帳戶所進行的每項成份基金交易詳情均可於相關季末後約30天內查閱。閣下可於我們的網頁www.bcthk.com查閱有關資料，或致電、親臨或寄信索取。
- The Default Investment Strategy "DIS" is not a fund; it is a strategy that uses two funds (i.e. Core Accumulation Fund and Age 65 Plus Fund) to manage investment risk exposure by automatically reducing the exposure to higher risk assets and correspondingly increasing the exposure to lower risk assets as you approach your retirement age. The de-risking of investment in DIS will be automatically carried out each year on your birthday, when you are at the age from 50 to 64. For details, you may refer to the information on DIS at www.bcthk.com.
預設投資策略並不是一個投資基金；而是一個透過利用兩個投資基金（即核心累積基金及65歲後基金）去管理投資風險的策略。它會在您接近退休年齡前自動減低較高風險的資產及增持低風險的資產。將投資於預設投資策略風險的指示會在您50至64歲間，每年的生日大執行。詳情可參閱於 www.bcthk.com 的預設投資策略資訊。
- Members should note that, if investments/benefits in the Core Accumulation Fund or the Age 65 Plus Fund are made under the member's investment mandate as a standalone fund choice rather than as part of the DIS offered as a choice ("standalone investments"), those investment/accrued benefits derived therefrom will not be subject to the de-risking process. In this connection, members should pay attention to the different on-going administration arrangements applicable to accrued benefits invested in standalone investments and DIS investments. In particular, the member would, when giving a fund switching instruction, be required to specify to which of the benefits (namely, under standalone investments or DIS investments) the instruction relates.
成員應注意，若您以單獨基金選擇而非作為預設投資策略的一部分（即「單獨投資」）在核心累積基金或65歲後基金中投資，權益及應得利益將不會受到減低風險程序。因此，成員應注意適用於應得利益投資於單獨投資與預設投資策略投資的應得利益的不同管理行政安排。特別當作出基金轉換指示時，成員必須註明其指示與哪一部分的權益（即單獨投資或預設投資策略投資）有關。
- If you find any discrepancy in this statement or you wish to view fund transaction details, please contact our Member Hotline.
如閣下發現本報告所載資料有不符之處，或欲查閱基金交易詳情，請致電成員熱線與我們聯絡。
- Calculation of the above items is subject to round-down adjustment.
上述項目的計算取決於最後小數位向下調整。

A "Reading Guide to Your Member Benefit Statement" is available for downloading from our website at www.bcthk.com under "Tools & Demo".

關於我們的網頁www.bcthk.com的「工具及示範」欄下載「成員權益報告閱讀指南」。

BCT MPF ePlatform helps you manage your MPF easily! You can check fund information and performance and learn about market outlook online. With "BCT (Portfolio)", you can make informed investment decisions with reference to the model portfolios after taking a simple questionnaire to understand your risk tolerance level. Keep abreast of your MPF information and adjust fund portfolio at your fingertips via BCT App. Don't forget to register for account balance SMS to get hold of the account status regularly. BCT smart assistant MACY is always here to answer your enquiries anytime, anywhere! The "Latest Offer" function has also been added, so MACY can bring you our latest offers.

BCT MPF e平台助您輕鬆管理MPF！您可在網上查閱基金資訊及表現，了解投資市場動態，同時使用BCT「投資配置器」，透過完成簡單問卷了解風險承受能力，然後參考模型投資組合，作出有根據的投資決定。您更可以透過BCT App，緊貼MPF資訊，調整基金組合。另登記戶口結餘短訊提示，定期掌握帳戶情況。BCT智能助理MACY更隨時隨地為您解答查詢。MACY更新增「最新推廣優惠」功能，為您帶來BCT最新優惠資訊。

This is a computer printed matter and no signature is required. 此乃電腦編印記錄，毋須簽署。

*** End ***

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

18/F Cosco Tower, 183 Queen's Road Central, Hong Kong 香港皇后大道中183號中環大廈18樓

Fax 傳真：2520 0303 www.bcthk.com

Member Hotline 成員熱線：2298 9333 Employer Hotline 僱主熱線：2298 9388

2. Glossary 詞彙表

Terms 用語	Description 解釋
1. Benefit Transfer-in (Subscription) 轉入權益 (購入)	Amount transferred into this account from other MPF plan. 從其他強積金計劃轉入本帳戶的資產。
2. Bonus Unit Amount (Subscription) 紅利單位金額 (購入)	Special bonus rebated into your account to subscribe for units of constituent funds. 回贈並存於您戶口的特別紅利，用以認購成份基金單位。
3. Closing Balance 期末結餘	Market value of your MPF account as at the end of the statement period. 於報表期末時強積金帳戶的資產市值。
4. Covering Month-End Date 涵蓋月結日期	The month of the year in which the contribution period end date falls. 供款期完結日的月份。
5. Contributions from Current Employment 來自現職的供款	Contributions paid and/or Benefits transferred to a scheme under the current term of employment. 在現時工作期間向計劃支付的供款及 / 或轉入的權益。
6. Contributions from Former Employment 來自前職的供款	Contributions paid and/or Benefits transferred to a scheme from former employment excluding those in personal account. 在以往工作期間向計劃支付的供款及 / 或轉入的權益，當中不包括個人帳戶之供款 / 權益。
7. Default Investment Strategy (DIS) 預設投資策略(預設投資)	<p>The Default Investment Strategy ("DIS") commenced on 1 April 2017. It is a ready-made and low cost investment strategy designed for MPF members who do not have time, or do not know how to make investment decisions. The DIS standardizes the default arrangements of the MPF schemes. In the new arrangement, the MPF benefits of members who do not give an investment instruction would be invested automatically according to the DIS. Members can also actively select the DIS or funds under the DIS if they find that the solution suits their own circumstances.</p> <p>「預設投資策略」(簡稱「預設投資」)已於2017年4月1日推出。DIS 是一個現成及低收費的投資策略，主要為沒有時間或不懂作出投資選擇的成員而設。預設投資的推出會劃一各強積金計劃的預設安排，沒有為其強積金投資作出投資指示的成員，其強積金便會自動按DIS進行投資。成員若認為預設投資或預設投資的個別基金符合個人需要，亦可主動選擇。</p>

8. Special Voluntary Contributions (SVC) 特別自願性供款	Extra contributions made by you to your MPF account. This contribution can be made and withdrawn anytime. 存入強積金帳戶的額外供款。此供款能於任何時間存入或提取。
9. Fund Rebalancing – In (Subscription) 重組基金—轉入（購入）	Amount invested in a constituent fund (being proceeds of redemption of units of another constituent fund(s) in the same plan) in a fund reallocation exercise during the statement period. 於報表期內將基金重新分布，把一個或多個成份基金投資至同一計劃中另一成份基金的金額。
10. Fund Rebalancing – Out (Redemption) 重組基金—轉出（贖回）	Amount received from the redemption of units of a constituent fund for investment into other constituent fund(s) in the same plan during the statement period. 於報表期內將基金重新分布，贖回某成份基金的單位以投資至同一計劃中其他一個或多個成份基金的金額。
11. LSP / SP Offset 抵銷長期服務金 / 遣散費	Amount withdrawn from an MPF account (being accrued benefits derived from the employer contributions) for the purpose of offsetting Long Service Payment / Severance Payment. 從強積金戶口中，從僱主作出的供款部份所衍生的累算權益所提取以抵銷長期服務金 / 遣散費的金額。
12. Member Account Termination – Unit Transfer-in (Subscription) 終止成員戶口 – 單位轉入（購入）	Units of constituent fund transferred-in after termination of your other BCT member account. 由您另一個已終止的銀聯信託成員帳戶所轉入的成份基金單位。
13. Opening Balance 期初結餘	Market value of your MPF account as at the beginning of the statement period. 於報表期初時強積金帳戶的資產市值。
14. Overpaid Contribution Refund (Redemption) 退回多付供款（贖回）	Amount received from the redemption of units of a constituent fund for the purpose of refunding overpaid contribution during the statement period. 於報表期內贖回以多付供款購入的成份基金單位之退款。

15. Switch-in to fund (Subscription) 轉入基金 (購入)	Amount moved out of a constituent fund that is invested in another constituent fund in the same scheme. 從成份基金移出而其後移入並投資於同一註冊計劃內其他成份基金的款額。
16. Switch-out of fund (Redemption) 轉出基金 (贖回)	Amount received from the redemption of units of constituent funds that is moved from one constituent fund to other constituent fund in the same scheme during the statement period. 在報表期內贖回成份基金單位並轉到同一註冊計劃內其他成份基金的款額。
17. Surcharge 附加費	A penalty imposed by the MPFA on an employer for late contribution. 積金局就延遲支付供款向僱主徵收的罰款。
18. Total Amount Transfer-in to Plan 總轉入計劃的資產	Total amount transferred into a plan during the statement period and before deduction of fees and charges for investment in constituent funds. 於報表期內，轉入計劃未經扣除費用及開支以作投資成份基金的總金額。
19. Total Amount Transfer-out of Plan (after fees) 總轉出計劃的資產 (收費後)	Total amount transferred out of a plan during the statement period, after deduction of fees and charges. 於報表期內，扣除費用及開支後轉出計劃的總資產。
20. Withdrawal (Redemption) 提取 (贖回)	Amount received from the redemption of units of constituent funds on your request during the statement period. 於報表期內，根據指示所贖回成份基金單位而得出的款項。

<p>21. Unvested Benefit Refund (Redemption) 未歸屬權益退還（贖回）</p>	<p>Amount received from the redemption of units of constituent fund which, according to the governing rules of the plan, has not vested in you upon termination of employment, which amount is to be refunded to the employer (applicable only to voluntary contributions made by an employer for his / her employee(s)).</p> <p>於終止受僱後，已贖回成份基金單位所得但（根據計劃的管限規則）未能歸屬於您的金額，須退還予僱主（只適用於僱主為其僱員作出的自願性供款）。</p>
<p>22. Vested Balance 歸屬結餘</p>	<p>Dollar value of account balances accrued to a scheme member according to the governing rules of the scheme. Your final Vested Employer Portion and Unvested Employer Portion for the voluntary account balance may vary from the balance shown in this statement due to the termination reason, actual last date of employment and other reasons. Please read the vesting rules under your plan for details.</p> <p>計劃成員在帳戶下根據計劃的管限規則累算所得結餘的幣值。您最終的自願性供款戶口的已歸屬及未歸屬之僱主部份結餘是根據成員終止原因、最後受僱日期及其他原因，可能與本報表不相同。詳情請細閱您的計劃內的歸屬權益規則。</p>