

# Reading Guide & Glossary to Your Member Benefit Statement (Semi-Annual)

## 成員權益報表（半年度）閱讀指南及詞彙表



Bank Consortium Trust Company Limited  
Member Benefit Statement (Semi-Annual)  
成員權益報表 (半年度)



Name of Member 成員姓名: Hung Fook Chi 馮福至  
Membership No. 成員編號: 00002  
Name of Employer 僱主名稱: Sample Company Limited 權本有限公司  
Participating Plan No. 參與計劃編號: BCM000 0988 8888  
Date of Employment 受僱日期: 18/04/2017  
Date of Joining Plan 參與計劃日期: 18/04/2017

Hung Fook Chi 馮福至  
Block C, 18/F, Sun Sun House  
1 Wing Fu Street  
Hong Kong  
BCM000 0988 8888



Name of Trustee 受託人名稱: Bank Consortium Trust Company Limited 銀聯信託有限公司  
Plan Name 計劃名稱: BCT (MPF) Pro Choice BCT 積金之選  
Statement Period 報表期: 01/01/2018 - 30/06/2018  
Print Date 列印日期: 01/08/2018

### Summary of Account Movements for the Statement Period Ended 30/06/2018 截至報表期末 2018 年 06 月 30 日之戶口變動摘要 (In HK\$ 以港元計算)

		Total 合計
Opening Balance as at 31/12/2017 期初結餘	(a)	106,108.74
Total Contribution Invested 總投資供款	(b)	17,100.00
Total Amount Transfer-in to Plan 總轉入計劃的資產	(c)	0.00
Total Amount Transfer-out of or Withdrawn from Plan (after fees) 總轉出計劃或從計劃提取的資產 (收費後)	(d)	0.00
Account Gain (+) / Loss (-) <sup>1</sup> 總收益 (+) / 虧損 (-)	(e) = (f)(a)-(b)-(c)+(d)	+2,590.97
Closing Balance as at 30/06/2018 期末結餘	(f)	\$125,889.71

**Caution:** If you had withdrawn funds from the plan on the date of this statement, the actual withdrawal amount may be less than the amount shown in this statement because there may be other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:** 若閣下於報表日期由計劃提取基金，閣下所得的實際金額或會較本報表上列出的為低，因為於提取計劃時，有關提取或會衍生其他扣除或調整項目，如與提取相關的收費，或時閣下從此計劃提取的款項並不需要支付任何費用，如開戶費、轉帳電費等的處理費等。

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

	For the Statement Period <sup>1</sup> 報表期內 <sup>1</sup>	Since Your Date of Joining Plan 自參與計劃日期起
Account Gain (+) / Loss (-) 總收益 (+) / 虧損 (-)	+2,590.97	+16,127.81

**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balances of your account in this plan after account movements (such as contributions made, transfers and amounts withdrawn or redeemed).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結餘 (如供款、轉移、贖回項目) 之金額。資產淨值之增加，正值為帳戶於期間錄得收益，而數字前有 "-" 號，則錄得虧損。

### 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	\$69.79	\$144.56

### 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
Amount 金額 (In HK\$ 以港元計算)	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、贖回項目) 之費用。買賣基金之匯差，本報表並不包含閣下所投資基金之費用 (如投資經理費用 / 受託人及行政費用)，如欲索取有關各基金應支付費用之資料，請參閱本計劃「基金表現報告」所列載，以基金資產的百分比顯示之「基金開支比率」。

## 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.

「截至報表期末之戶口變動摘要」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。

“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 31/12/2017 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 30/06/2018 期末結餘 (In HK\$ 以港元計)	Closing Unit Balance as at 30/06/2018 期末單位結餘
BCT (Pro) Core Accumulation Fund (DIS) BCT 核心累積基金 (預設投資策略)	9,841.91	+ 111,367.00	- 3,511.24	117,683.67	108,604.35074
BCT (Pro) China and Hong Kong Equity Fund BCT 中國及香港股票基金	32,616.91	- 33,072.48	+ 2,064.60	1,609.03	1,407.36046
BCT (Pro) Hong Kong Equity Fund BCT 香港股票基金	32,662.35	- 35,067.12	+ 2,304.77	0.00	0.00000
BCT (Pro) Asian Equity Fund BCT 亞洲股票基金	0.00	+ 1,710.00	- 83.52	1,626.48	460.19046
BCT (Pro) Global Equity Fund BCT 環球股票基金	9,845.13	- 10,297.27	+ 452.14	0.00	0.00000
BCT (Pro) Hang Seng Index Tracking Fund BCT 恆指基金	10,738.04	- 11,519.84	+ 781.80	0.00	0.00000
BCT (Pro) Greater China Equity Fund BCT 大中華股票基金	10,494.40	- 9,436.29	+ 562.22	1,620.33	1,018.63460
BCT (Pro) World Equity Fund BCT 世界股票基金	0.00	+ 1,710.00	- 17.76	1,692.24	991.29648
BCT (Pro) SaveEasy 2040 Fund BCT 儲蓄易2040基金	0.00	+ 1,710.00	- 52.04	1,657.96	677.91008
Total 合計	\$106,198.74	+\$17,100.00	+\$2,590.97	\$125,889.71	

Remark: Fund transaction details (showing each transaction of constituent funds in your account) are also available upon request.  
備註: 可於要求提供基金交易詳情 (詳列閣下帳戶所進行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 31/12/2017 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 30/06/2018 期末結餘 (5)	Vested Balance as at 30/06/2018 應屬結餘 Please read "Caution" Statement 請參閱「注意」條文 (6)
<b>Current Employment 現職</b>						
Employer's Contribution - Mandatory 僱主供款 - 強制性	12,604.01	8,550.00	0.00	+ 131.23	21,285.24	21,285.24
Employee's Contribution - Mandatory 僱員供款 - 強制性	10,402.72	8,550.00	0.00	+ 68.03	19,020.75	19,020.75
<b>Former Employment 前職</b>						
Asset Transfer-in - Mandatory 轉入資產 - 強制性	83,168.94	0.00	0.00	+ 2,391.85	85,560.79	85,560.79
Asset Transfer-in - Voluntary 轉入資產 - 自願性	23.07	0.00	0.00	- 0.14	22.93	22.93
Total 合計	\$106,198.74	\$17,100.00	\$0.00	+\$2,590.97	\$125,889.71	\$125,889.71

Note 2: Details about each contribution in your account are provided in the "Contribution Statement" section in this statement.  
註2: 各項供款詳情已列載於本報表的「供款記錄」部份。

Total Contributions for the Period 期內供款總額 (In HK\$ 以港元計)	\$17,100.00
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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.  
由於閣下戶口於報表期內並無資產轉出, 因而未有相關記錄可供列出。

Note 3: For unit transfer, the transfer amount is calculated based on the fund unit price(s) of the transfer date.  
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。

“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 16/07/2018 (for Future Contribution and Asset Transfer-in) 截至 2018 年 07 月 16 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
Default Investment Strategy+ 預設投資策略+		50%		100%
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) Greater China Equity Fund BCT大中華股票基金		10%		
BCT (Pro) World Equity Fund BCT世界股票基金		10%		
BCT (Pro) SaveEasy 2040 Fund BCT儲蓄易2040基金		10%		
Total 合計		100%		100%

“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 預設投資策略 - 年齡組別: 27 (Date of birth 出生日期: 04/1991)

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

“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).

Fund Price as at 30/06/2018 於 2018 年 06 月 30 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)	1.0836
BCT (Pro) Age 65 Plus Fund (DIS)	1.0255
BCT (Pro) China and Hong Kong Equity Fund	1.1433
BCT (Pro) Asian Equity Fund	3.5343
BCT (Pro) European Equity Fund	1.3245
BCT (Pro) Global Equity Fund	2.8066
BCT (Pro) Hang Seng Index Tracking Fund	1.6399
BCT (Pro) Greater China Equity Fund	1.5907
BCT (Pro) World Equity Fund	1.7071
BCT (Pro) SaveEasy 2040 Fund	2.4457
BCT (Pro) SaveEasy 2035 Fund	2.3643
BCT (Pro) SaveEasy 2030 Fund	2.3899
BCT (Pro) SaveEasy 2025 Fund	2.3926
BCT (Pro) SaveEasy 2020 Fund	2.2901
BCT (Pro) E90 Mixed Asset Fund	2.2515
BCT (Pro) E70 Mixed Asset Fund	2.1482
BCT (Pro) E50 Mixed Asset Fund	2.0320
BCT (Pro) E30 Mixed Asset Fund	1.8191
BCT (Pro) Absolute Return Fund	1.5183
BCT (Pro) Core Accumulation Fund (No automatic de-risking features)	1.0836
BCT (Pro) Age 65 Plus Fund (No automatic de-risking features)	1.0255
BCT (Pro) RMB Bond Fund	0.9725
BCT (Pro) Global Bond Fund	1.5510
BCT (Pro) Hong Kong Dollar Bond Fund	1.1405
BCT (Pro) MPF Conservative Fund	1.1232

「預設投資策略 - 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 30/06/2018” 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2018年6月30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。

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

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	
31/01/2018	1,425.00	0.00	1,425.00	0.00	2,850.00
28/02/2018	1,425.00	0.00	1,425.00	0.00	2,850.00
31/03/2018	1,425.00	0.00	1,425.00	0.00	2,850.00
30/04/2018	1,425.00	0.00	1,425.00	0.00	2,850.00
31/05/2018	1,425.00	0.00	1,425.00	0.00	2,850.00
30/06/2018	1,425.00	0.00	1,425.00	0.00	2,850.00
Sub-total 小計	\$8,550.00	\$0.00	\$8,550.00	\$0.00	\$17,100.00
Total 合計		\$8,550.00		\$8,550.00	\$17,100.00

“Contribution Statement” lists out all settled contribution records received from you and your employer, if any, during the statement period.

「供款記錄」列出報表期內所有您及您僱主(如有)的供款記錄。

Period(s) with Contribution and / or Surcharge Outstanding as at 16/07/2018 <sup>Notes</sup> 截至2018年07月16日仍未繳付之供款及 / 或附加費 <sup>註</sup>

No mandatory contribution and / or surcharge is outstanding or not fully paid as at 16/07/2018.  
於2018年07月16日並無尚未繳付或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。

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。
- Fund Performance Fact Sheet is issued quarterly and is available via our IVRS and website (www.bcthk.com).  
基金表現報告將於每季刊發, 成員可透過互動電話系統及網頁(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」、「轉出計劃或從計劃提取」及「供款記錄」下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宗成份基金交易詳情可於相關季度結後約30天內取覽。閣下可於我們的網站www.bcthk.com查閱有關資料, 或致電下列熱線索取有關紀錄。
- “Easy Gold Plan” Contribution formerly known as Special Voluntary Contribution.  
「匯、金、易」供款計劃前稱特別自願性儲蓄供款。
- 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) 來管理投資風險的策略。它會在您接近退休年齡時自動減持高風險的資產及增加在低風險的資產, 降低投資於預設投資策略風險的指示會在您生日當天執行。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, 若核心累積基金或65歲後基金的投資/權益乃由成員的投資委任於該項基金 (作為單獨基金選擇, 而不屬於作為其中一項選擇的預設投資策略的一部分) (“單獨投資”), 由此產生的投資/應得權益將不會受到降風險過程。就此, 成員應注意適用於投資於單獨投資及預設投資策略投資的應得權益的不同常規行政安排。特別是在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.  
如閣下發現本報表與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”.  
請於我們的網頁www.bcthk.com的「工具及示範」欄下載「成員權益報表閱讀指南」。

Activate the login password to ePlatform. Manage your MPF account anytime anywhere  
Whether you are a new or existing member, you can activate the login password by simply retrieving a 6-digit verification code via SMS or email anytime, to help manage your MPF account with ease!  
Once the password is activated, you can access our ePlatform:

- Member website (www.bcthk.com)
- Mobile apps (BCT MPF)
- 24-hour interactive voice response system (IVRS)

即時啟動登入e平台密碼 全天候管理MPF戶口

現在無論全新或現有成員, 您隨時可透過電郵或手機短訊收取六位數字驗證碼, 即時啟動登入e平台密碼, 助您輕鬆管理MPF戶口。  
當密碼啟動後, 您便可使用我們的e平台:

- 成員網站 (www.bcthk.com)
- 手機應用程式 (BCT MPF)
- 24小時互動語音系統

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

\*\* End \*\*



## 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>

<p>8. “Easy Gold Plan” Contribution 「積·金·易」供款</p>	<p>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。</p>
<p>9. Fund Rebalancing – In (Subscription) 重組基金—轉入（購入）</p>	<p>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。</p>
<p>10. Fund Rebalancing – Out (Redemption) 重組基金—轉出（贖回）</p>	<p>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。</p>
<p>11. LSP / SP Offset 抵銷長期服務金 / 遣散費</p>	<p>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。</p>
<p>12. Member Account Termination – Unit Transfer-in (Subscription) 終止成員戶口 – 單位轉入（購入）</p>	<p>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。</p>
<p>13. Opening Balance 期初結餘</p>	<p>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。</p>
<p>14. Overpaid Contribution Refund (Redemption) 退回多付供款（贖回）</p>	<p>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。</p>

<p>15. Switch-in to fund (Subscription) 轉入基金 (購入)</p>	<p>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。</p>
<p>16. Switch-out of fund (Redemption) 轉出基金 (贖回)</p>	<p>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。</p>
<p>17. Surcharge 附加費</p>	<p>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。</p>
<p>18. Total Amount Transfer-in to Plan 總轉入計劃的資產</p>	<p>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。</p>
<p>19. Total Amount Transfer-out of Plan (after fees) 總轉出計劃的資產 (收費後)</p>	<p>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。</p>
<p>20. Withdrawal (Redemption) 提取 (贖回)</p>	<p>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>

<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>