

FORM MPF(S)-P(P)
第MPF(S)-P(P)號表格EMPLOYEE CHOICE ARRANGEMENT ("ECA") – TRANSFER ELECTION FORM
(For employee to transfer accrued benefits from contribution account in an original scheme to an account in a new scheme nominated by the employee during employment)

「僱員自選安排」 — 轉移選擇表格

(適用於僱員在現職期間把原計劃供款賬戶內的累算權益轉移至其自選新計劃的賬戶)

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

《強制性公積金計劃(一般)規例》(簡稱《規例》)第148A及148B條

- (a) Please read the Guide to Transfer Benefits under Employee Choice Arrangement ("ECA") and Explanatory Notes carefully before completing this Form.
填寫本表格前，請先細閱「僱員自選安排」權益轉移指南及填報須知。
- (b) Please use BLOCK LETTERS to complete this Form.
請用正楷填寫本表格。
- (c) *means delete whichever is inappropriate. Please insert "N.A." if not applicable.
*請刪去不適用者。請在不適用處填上「不適用」。
- (d) The personal data to be supplied in this Form are to be used for the purpose(s) of processing your election(s) of transfer as requested in this Form.
在本表格提供的個人資料，將被用作處理你在本表格內要求的轉移選擇。
- (e) The personal data you supply may, for the purpose(s) mentioned above or for a purpose directly related to such purpose(s), be transferred to the trustee(s) concerned, the relevant service provider(s), the Mandatory Provident Fund Schemes Authority ("MPFA") and other appropriate parties.
你所提供的個人資料可能會為達成上述目的，或直接與上述目的有關的目的而轉交有關受託人、相關服務提供者、強制性公積金計劃管理局(簡稱「積金局」)，及其他相關機構。
- (f) Please submit another notice to new/original trustee for any request(s) other than the purpose of this Form separately.
請就本表格以外之要求，分別向新/原受託人另行提交通知。

Section I Employee's Details

第I部 僱員資料

- (1) Name (same as that shown on your Hong Kong Identity (HKID) Card
- ^{Note 1}
-) 姓名 (與香港身份證上的姓名相同
- ^{註1}
-)

English 英文

Surname 姓氏

Other Name 名字

Chinese 中文

Surname 姓氏

Other Name 名字

- (2) HKID Card No.
-
- 香港身份證號碼

Passport No. ⁺⁺護照號碼⁺⁺

- (3) Contact details #
-
- 聯絡資料#

Home No.

住宅電話

Mobile/Pager No.

手提電話/傳呼機號碼

Fax No.

傳真號碼

Email address (if any)

電郵地址 (如有)

- (4) Correspondence address #
-
- 通訊地址#

Flat / Room 室

Floor 樓層

Block 座

Building 大廈

Estate 屋邨

Street No. 街道號碼

Street 街道

* Hong Kong / Kowloon / N.T. / Others (please specify)

* 香港 / 九龍 / 新界 / 其他 (請註明)

District / Country (if not Hong Kong) 地區 / 國家名稱 (如非香港地區)

⁺⁺ Passport No. is applicable ONLY for employee without HKID Card 護照號碼 僅供 沒有香港身份證的僱員填寫

If information provided is different from that under trustee's record, such information will be updated to the relevant record accordingly. 如提供之資料與受託人之紀錄不相同，此資料會被更新於有關紀錄內。

Section II Contribution Account Information in the Original Scheme

第II部 原計劃的供款賬戶資料

- (5) (a) Name of original trustee
- ^{Note 2}
- 原受託人名稱
- ^{註2}

(Please choose ONE of the following by ticking the corresponding box) (請選擇下列其中一項並於相關的方格內加上「✓」號)

 AXA China Region Trustees Limited 安盛信託有限公司 Others, please specify 其他，請註明

- (b) Name of original scheme
- ^{Note 2}
- 原計劃名稱
- ^{註2}

(Please choose ONE of the following by ticking the corresponding box) (請選擇下列其中一項並於相關的方格內加上「✓」號)

 AXA MPF – Smart Plan AXA 強積金 – 明智之選 AXA MPF – Simple Plan AXA 強積金 – 易富之選 Others, please specify 其他，請註明

- (c) Scheme member's account number
- ^{Note 2}
- 計劃會員賬戶號碼
- ^{註2}

- (d) Name of current employer 現職僱主名稱

- (e) Employer's identification number
- ^{Note 3}
- 僱主識別號碼
- ^{註3}

Remarks 備註：

If you wish to transfer the accrued benefits in Section III(6) and Section IV(8) to more than one MPF account, please fill in a separate Form MPF(S)-P(P) for each MPF account that receives the accrued benefits. 如欲把第 III 部第(6)項及第 IV 部第(8)項的累算權益轉移至多於一個強積金賬戶，請分別就每個將會接收該等累算權益的強積金賬戶填寫一份第 MPF(S)-P(P)號表格。

(6) Please note the following abbreviations in this section: 請注意在本部出現的下列簡稱：

EEMC 僱員強制性供款	: Employee mandatory contributions in current employment ^{Note 5}	現職期間的僱員強制性供款 ^{註 5}
FRMC 以往受僱強制性供款	: Mandatory contributions in respect of former employment(s) ^{Note 6}	以往的受僱工作的強制性供款 ^{註 6}

Choose ONE of the following (by ticking the corresponding box) to select the part of the accrued benefits to be transferred:

請選擇下列其中一項（在相關的空格內加上「✓」號），以選擇你將轉移哪部分的累算權益：

Accrued benefits to be transferred from the original scheme 由原計劃轉出的累算權益	→	MPF account in the new scheme that receives the accrued benefits 新計劃內將會接收累算權益的強積金賬戶
<input type="checkbox"/> (i) Both EEMC ^{Note 7} and FRMC 僱員強制性供款 ^{註 7} 及以往受僱強制性供款	→	Personal account 個人賬戶 → Fill in Section III – (7)(a) only 只需填寫第 III 部 – 第(7)(a)項
<input type="checkbox"/> (ii) EEMC only ^{Note 7} 只轉移僱員強制性供款 ^{註 7}	→	Personal account 個人賬戶 → Fill in Section III – (7)(a) only 只需填寫第 III 部 – 第(7)(a)項
<input type="checkbox"/> (iii) FRMC only 只轉移以往受僱強制性供款	→	<input type="checkbox"/> (a) Personal account* 個人賬戶* → Fill in Section III – (7)(a) only 只需填寫第 III 部 – 第(7)(a)項
		<input type="checkbox"/> (b) Contribution account* 供款賬戶* → Fill in Section III – (7)(b) only 只需填寫第 III 部 – 第(7)(b)項

* Please select option (a) OR (b) if (iii) is chosen; note that if both options (a) and (b) are selected, ONLY option (a) will be processed.

* 如你選擇第(iii)項，請選擇方案(a)或(b)。請注意，如兩個方案皆被選擇，則新受託人只會根據方案(a)處理有關轉移。

(7) Information on the MPF account in the new scheme 新計劃內強積金賬戶的資料

(a) Personal account 個人賬戶

Name of new trustee ^{Note 8} 新受託人名稱 ^{註 8}

(Please choose ONE of the following by ticking the corresponding box) (請選擇下列其中一項並於相關的方格內加上「✓」號)

AXA China Region Trustees Limited 安盛信託有限公司

Others, please specify 其他，請註明

Name of new scheme ^{Note 8} 新計劃名稱 ^{註 8}

(Please choose ONE of the following by ticking the corresponding box) (請選擇下列其中一項並於相關的方格內加上「✓」號)

AXA MPF – Smart Plan AXA 強積金 - 明智之選

AXA MPF – Simple Plan AXA 強積金 - 易富之選

Others, please specify 其他，請註明

Scheme member's account number ^{Note 8} 計劃會員賬戶號碼 ^{註 8}

(b) Contribution account (applicable only if you have chosen Section III (6)(iii)(b) or Section IV(8)(iii)(b))

供款賬戶（只適用於選擇了第 III 部第(6)(iii)(b)項或第 IV 部第(8)(iii)(b)項的僱員）

Name of new trustee ^{Note 8} 新受託人名稱 ^{註 8}

(Please choose ONE of the following by ticking the corresponding box) (請選擇下列其中一項並於相關的方格內加上「✓」號)

AXA China Region Trustees Limited 安盛信託有限公司

Others, please specify 其他，請註明

Name of new scheme ^{Note 8} 新計劃名稱 ^{註 8}

(Please choose ONE of the following by ticking the corresponding box) (請選擇下列其中一項並於相關的方格內加上「✓」號)

AXA MPF – Smart Plan AXA 強積金 - 明智之選

AXA MPF – Simple Plan AXA 強積金 - 易富之選

Others, please specify 其他，請註明

Scheme member's account number ^{Note 8} 計劃會員賬戶號碼 ^{註 8}

Name of employer 僱主名稱

Employer's identification number ^{Note 3} 僱主識別號碼 ^{註 3}

Do you have any accrued benefits derived from voluntary contributions made to your contribution account specified in Section II(5) and wish to transfer such accrued benefits to the new scheme's MPF account specified in Section III(7)? 你在第 II 部第(5)項所指明的供款賬戶內有沒有任何自願性供款所產生的累算權益並希望把此等累算權益轉移至第 III 部第(7)項所指明的新計劃的強積金賬戶?

> If **NO**, please skip Section IV and go to Section V directly. 如**沒有**，則無須填寫第 IV 部，請直接到第 V 部。

> If **YES**, please fill in Section IV, then go to Section V. 如**有**，請先填寫第 IV 部，然後再到第 V 部。

Section IV Transfer of Voluntary Contributions ^{Note 9} (only if the governing rules of the original scheme permit)
第 IV 部 自願性供款的轉移 ^{註 9} (如原計劃的管限規則准許轉移)

(8) Please note the following abbreviations in this section: 請注意在本部出現的下列簡稱：

EEVC 僱員自願性供款	: Employee voluntary contributions in <u>current</u> employment ^{Note 10}	現職期間的僱員自願性供款 ^{註 10}
FRVC 以往受僱自願性供款	: Voluntary contributions in respect of <u>former</u> employment(s) ^{Note 11}	以往的受僱工作的自願性供款 ^{註 11}

Choose ONE of the following (by ticking the corresponding box) to select the part of the accrued benefits to be transferred:
請選擇下列其中一項 (在相關的空格內加上「✓」號), 以選擇你將轉移哪部分的累算權益:

Accrued benefits to be transferred from the original scheme 由原計劃轉出的累算權益	→	MPF account in the new scheme that receives the accrued benefits 新計劃內將會接收累算權益的強積金賬戶	→	
<input type="checkbox"/> (i) Both EEVC and FRVC 僱員自願性供款及以往受僱自願性供款	→	Personal account 個人賬戶	→	Fill in Section III – (7)(a) only 只需填寫第 III 部 – 第(7)(a)項
<input type="checkbox"/> (ii) EEVC only 只轉移僱員自願性供款	→	Personal account 個人賬戶	→	Fill in Section III – (7)(a) only 只需填寫第 III 部 – 第(7)(a)項
<input type="checkbox"/> (iii) FRVC only 只轉移以往受僱自願性供款	→	<input type="checkbox"/> (a) Personal account* 個人賬戶*	→	Fill in Section III – (7)(a) only 只需填寫第 III 部 – 第(7)(a)項
		<input type="checkbox"/> (b) Contribution account* 供款賬戶*	→	Fill in Section III – (7)(b) only 只需填寫第 III 部 – 第(7)(b)項

* Please select option (a) OR (b) if (iii) is chosen; note that if both options (a) and (b) are selected, ONLY option (a) will be processed.

* 如你選擇第(iii)項, 請選擇方案(a)或(b)。請注意, 如兩個方案皆被選擇, 則新受託人只會根據方案(a)處理有關轉移。

Section V Authorization and Declaration
第 V 部 授權及聲明

(9) I hereby give consent to the MPFA to disclose information collected in this Form to the trustee(s) concerned, the relevant service provider(s) and other appropriate parties, or to enable such party or parties to access the information for the purposes of processing the transfer of my accrued benefits. 本人同意積金局可為處理本人的累算權益轉移, 向有關受託人、相關服務提供者, 及其他相關機構披露本表格所收集的資料, 或使該等人士或機構能夠接觸該等資料。

(10) I declare that: 本人聲明:

- I have read the Guide to Transfer Benefits under Employee Choice Arrangement (“ECA”); 本人已閱讀《「僱員自選安排」權益轉移指南》的內容;
- at the date of submitting this Form, I am employed by the employer in relation to the contribution account in my original scheme; and 在提交本表格當日, 本人受僱於為本人開設原計劃供款賬戶的僱主; 及
- all information provided by me in this document together with any subsequent updated information to be provided :- 本人在本文件提供的所有資料連同任何隨後提供的更新資料: –
 - is true, accurate and complete; 均為真確、確實及完全;
 - may be used, stored, disclosed and transferred (in and outside the Hong Kong Special Administrative Region) to such person as the Trustee or any service provider may consider necessary from time to time, including delegates, regulators and government bodies in any jurisdiction and any entity of the AXA Group for any purposes in connection with processing of this document, administering and servicing of your mandatory provident fund (MPF) products and services, promoting and providing MPF related products and services offered by any entity of the AXA Group, and/or in connection with matching for whatever purpose with other personal data concerning the Employer and Members, and/or for the purpose of complying with the laws of any applicable jurisdiction; 可使用、貯存、披露及轉移至受託人或任何服務供應商按不時之考慮認為有需要之人士 (在香港特別行政區境內或境外), 包括受委託之公司、任何司法管轄的監管機構和政府機關、及AXA安盛集團內任何機構, 用作處理本文件及提供強積金產品管理及服務, 推廣及提供AXA安盛集團內任何機構有關強積金的產品及服務, 及/或用作核對相關僱主及會員之個人資料, 及/或用作遵守任何適用司法管轄區的法律之用途;
- I understand that failure to provide any information requested herein may result in the Trustee's inability to process my request; 本人明白若未能提供此處所要求的任何資料, 可導致受託人不能處理本人的要求;
- I understand that I have a right to request access to and correction of any inaccuracies in the personal data and request that such data not be used for direct marketing purposes. Any such requests can be made in writing and addressed to Data Privacy Officer of AXA China Region Trustees Limited, Gloucester Road P. O. Box 28148, Wan Chai, Hong Kong. 本人明白本人有權要求查閱個人資料及修改任何不正確之處, 並要求有關資料不能用作直接銷售用途。任何有關要求須致函香港灣仔告士打道郵政信箱28148號安盛信託有限公司私隱資料主任收。

Signature of the employee ^{Note 12} 僱員簽署 ^{註 12}:

(It must be the same as your previous specimen submitted to the original trustee)
(此簽署須與你之前遞交予原受託人的式樣相同)

Date 日期:

For transferring of accrued benefits to your account with AXA MPF – Smart Plan/AXA MPF – Simple Plan, please forward this Form (page 1 to 3 (excluding the Guide to Transfer Benefits under Employee Choice Arrangement (“ECA”) and Explanatory Notes)) to AXA Pension Administrator – BestServe Financial Limited, Gloucester Road P.O. Box 28148, Wan Chai, Hong Kong. Otherwise, please forward this Form to the trustee of the new scheme as completed above. 如欲轉移累算權益至閣下於 AXA 強積金 – 明智之選 / AXA 強積金 – 易富之選之賬戶, 請把此表格 (第 1 至 3 頁 (「僱員自選安排」權益轉移指南及「填報須知」除外)) 遞交予 AXA 退休計劃行政管理人 – 卓譽金融服務有限公司, 香港灣仔告士打道郵政信箱 28148 號。否則, 請把此表格交予以上填寫之新計劃受託人。

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【此乃空白頁。請填妥載於第1頁至第3頁的第MPF(S)-P(P)號表格，並提交該表格（「僱員自選安排」權益轉移指南及「填報須知」除外）予新受託人。】

Guide to Transfer Benefits under Employee Choice Arrangement (“ECA”)

「僱員自選安排」權益轉移指南

(For employee to transfer accrued benefits from contribution account in an original scheme to an account in a new scheme nominated by the employee during employment) (適用於僱員在現職期間把原計劃供款賬戶內的累算權益轉移至其自選新計劃的賬戶)

Please read the following important information before you complete Form MPF(S)-P(P). 填寫第 MPF(S)-P(P)號表格前，請先閱讀下列重要資料。

Definition of terms used in this Guide: 本指南的用詞定義：

- (a) “Contribution account” – an account in an MPF 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 the new scheme which is mainly used to receive MPF contributions made by himself while self-employed. 「供款賬戶」— 指強積金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）的賬戶。供款賬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賬戶。
- (b) “Personal account” – an account in an MPF scheme which is mainly used to receive the accrued benefits transferred from another account(s). 「個人賬戶」— 指強積金計劃下主要用以接收由另一賬戶轉入的累算權益的賬戶。
- (c) “Original trustee” (also known as “transferor trustee” in the Mandatory Provident Fund Schemes (General) Regulation (“the Regulation”)) – the trustee of an MPF scheme from which your accrued benefits are to be transferred. 「原受託人」（在《強制性公積金計劃（一般）規例》（簡稱《規例》）中亦稱「轉移受託人」）— 指轉出你的累算權益的強積金計劃的受託人。
- (d) “New trustee” (also known as “transferee trustee” in the Regulation) – the trustee of an MPF scheme to which your accrued benefits are to be transferred. If you elect to transfer your accrued benefits to another account within the same MPF scheme or to another MPF scheme under the same trustee, the new trustee on Form MPF(S)-P(P) will be the same as the original trustee. 「新受託人」（在《規例》中亦稱「承轉受託人」）— 指轉入你的累算權益的強積金計劃的受託人。如你選擇將累算權益轉移至同一強積金計劃的另一個賬戶或轉移至同一受託人的另一個強積金計劃，第 MPF(S)-P(P)號表格所述的新受託人將與原受託人相同。
- (e) “Original scheme” – the MPF scheme from which your accrued benefits are to be transferred. 「原計劃」— 指轉出你的累算權益的強積金計劃。
- (f) “New scheme” – the MPF scheme to which your accrued benefits are to be transferred. If you elect to transfer your accrued benefits to another account within the same MPF scheme, the new scheme on Form MPF(S)-P(P) will be the same as the original scheme. 「新計劃」— 指轉入你的累算權益的強積金計劃。如你選擇將累算權益轉移至同一強積金計劃的另一個賬戶，第 MPF(S)-P(P)號表格所述的新計劃將與原計劃相同。
- (g) “Calendar year” – the one-year period from 1 January to 31 December. 「公曆年」— 指由 1 月 1 日至 12 月 31 日的一年期間。

Introduction 引言

- (1) The Mandatory Provident Fund Schemes (Amendment) Ordinance 2009 (“the Amendment Ordinance 2009”) enacted by the Legislative Council in July 2009 empowers employees to transfer part of the accrued benefits from their contribution accounts to **the accounts nominated by them in any MPF scheme during employment** (“Employee Choice Arrangement”). 立法會於 2009 年 7 月制定《2009 年強制性公積金計劃（修訂）條例》（簡稱《2009 年修訂條例》），容許僱員在現職期間把供款賬戶內的部分累算權益，轉移至他們所指定的任何強積金計劃下的賬戶（簡稱「僱員自選安排」）。
- (2) Under the MPF System, an employer is responsible for choosing the MPF scheme(s) for its employees and making contributions for and on behalf of its employees to the scheme(s), whilst an employee is responsible for choosing the fund(s) under the scheme(s) to invest in. 在強積金制度下，僱主負責為僱員選擇強積金計劃，並為僱員以及代表僱員向計劃作出供款，僱員則負責從該計劃中選擇基金進行投資。
- (3) An employer makes the contributions (both employer and employee portions) for and on behalf of an employee to the employee’s contribution account. The accumulated balance of contributions and investment returns is referred to as **“accrued benefits”**. 僱主須為僱員以及代表僱員向僱員的供款賬戶作出供款（包括僱主及僱員部分）。該等供款及相關投資回報所滾存的結餘稱為「**累算權益**」。
- (4) Before the implementation of the Employee Choice Arrangement, if an employee wishes to choose his own MPF scheme, he can only make an election when he ceased or changed employment usually by electing to transfer the accrued benefits from his contribution account to the following account: 「僱員自選安排」實施前，如僱員想自選強積金計劃，只可在終止受僱或轉職時作出選擇。一般做法是把累算權益從供款賬戶轉移至以下之賬戶：
 - (a) a preserved account (this account is renamed to “personal account” after the implementation of the Employee Choice Arrangement) in any MPF scheme (excluding employer sponsored scheme); or 任何強積金計劃（但不包括僱主營辦計劃）的保留賬戶（「僱員自選安排」實施後，保留賬戶將改稱為「個人賬戶」）；或
 - (b) a contribution account in his new employer’s MPF scheme. 新僱主所選強積金計劃的供款賬戶。

New right to employees 僱員可享的新權利

- (5) Under the Employee Choice Arrangement, an employee can, **during employment**, make an election to transfer part of the accrued benefits from a contribution account in an original scheme to an account in a new scheme nominated by him. 在「僱員自選安排」下，僱員可在受僱期間，選擇把原計劃供款賬戶內的部分累算權益轉移至其自選新計劃的賬戶。
- (6) The table below shows the three sub-accounts keeping the mandatory contributions in a contribution account and the transferability of the accrued benefits from each of these sub-accounts **during an employee’s current employment** before and after the implementation of the Employee Choice Arrangement. 有關供款賬戶內用作存放強制性供款的 3 個分賬戶，以及在實施「僱員自選安排」前後，各分賬戶內的累算權益於僱員現職期間可作轉移的情況，可見下表作參考。

Sub-accounts in an employee's contribution account 僱員供款賬戶內的分賬戶	Before ECA 「僱員自選安排」實施前	After ECA 「僱員自選安排」實施後
ERMC 現職期間的僱主強制性供款	Not transferable 不可轉移	Not transferable 不可轉移
EEMC 現職期間的僱員強制性供款	Not transferable 不可轉移	Transferable to an MPF personal account once per calendar year ¹ 可 每公曆年一次 ¹ 轉出至強積金個人賬戶
FRMC 以往的受僱工作的強制性供款	Not transferable 不可轉移	Transferable to an MPF personal account or contribution account anytime 可隨時轉出至強積金個人賬戶或供款賬戶

ERMC: Employer mandatory contributions in current employment

EEMC: Employee mandatory contributions in current employment

FRMC: Mandatory contributions from former employment(s)

- (7) The transferability of accrued benefits derived from **voluntary contributions** is subject to the governing rules of the original scheme. Please check this information from the offering documents of your original scheme; or consult your employer or original trustee. 至於**自願性供款**所產生的累算權益可作轉移的情況，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，或向僱主或原受託人查詢。
- (8) You can **check the balances of the accrued benefits in your contribution account and its sub-accounts** by any of the following means: 你可透過下列方法，**查閱供款賬戶及其分賬戶的累算權益結餘**：
- the latest annual benefit statement issued by the original trustee; 原受託人發出的最新周年權益報表；
 - the member enquiry facilities made available by the original trustee (e.g. hotline); or 原受託人為會員提供的查詢服務（例如查詢熱線）；或
 - directly consulting the original trustee (the contact lists of MPF trustees and MPF schemes are available at the office of the Mandatory Provident Fund Schemes Authority ("MPFA") and on its website (www.mpfa.org.hk). 直接向原受託人查詢（可親臨強制性公積金計劃管理局（簡稱「積金局」）辦事處或登入積金局網頁(www.mpfa.org.hk)查閱強積金受託人及強積金計劃的聯絡資料）。

Should I make an election to transfer my accrued benefits? 我應否作出轉移累算權益的選擇？

- (9) Before you decide to transfer your accrued benefits to another scheme, you should take into consideration the following factors: 在你決定將累算權益轉移至另一計劃前，你應考慮以下因素：
- services of the trustees (e.g. frequency of issuance of benefit statement to members; number of free fund switching per year); 受託人的服務（例如向會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）；
 - fees and charges of the funds (for detailed information, please refer to the Fee Comparative Platform on the website of the MPFA or the Summary of Fee Comparative Platform on MPF Funds which can be obtained from the office of the MPFA free of charge); 基金的收費（詳情請參閱積金局網站的收費比較平台，或可於積金局辦事處免費索取「強積金基金收費比較平台摘要」）；
 - the range of fund choices offered by the schemes and in particular whether there are funds available that match what you need; and 計劃所提供的基金選擇範圍，尤須注意計劃有否提供切合你需要的基金選擇；及
 - if you are currently investing in an MPF guaranteed fund, a transfer of the accrued 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 the original scheme or consult your original trustee for details. 如你現時投資於強積金保證基金，則從該保證基金轉出累算權益可能導致你不符合部分或所有保證條件，從而影響你享有保證的資格。有關詳情請查閱原計劃的要約文件或向原受託人查詢。

Note for AXA Guaranteed Fund: AXA保證基金註釋：

AXA Guaranteed Fund ("Fund") is a non-unitized fund and the return of which is based on the Declared Crediting Rate. For the latest Declared Crediting Rate, please visit our website or call our Customer Service Hotline. The guarantee of the AXA Guaranteed Fund Policy, in which the AXA Guaranteed Fund of the AXA MPF - Smart Plan invests, is given by AXA China Region Insurance Company (Bermuda) Limited ("the Sponsor"). The guarantee applies in specified circumstances only. Upon realisation of investment in this fund other than under the guarantee conditions, the proceeds of realisation are subject to a reduction by the Sponsor of a certain percentage of the member's account balance (or the relevant part of the account balance). The rate of reduction is determined by the Sponsor at its sole discretion and can be changed by the Sponsor at any time. The current maximum rate of reduction is 5%. Subject to the approval of the Mandatory Provident Fund Schemes Authority (Authority), the maximum rate may be increased. For the current rate of reduction, please call our Customer Service Hotline. Please refer to Section 5.1(6) of the offering document of AXA MPF - Smart Plan for details of the credit risk, guarantee features and guarantee conditions, particularly examples on how the guarantee works. AXA保證基金（「本基金」）乃非單位化的基金，其回報是按公佈之年利率計算。有關最新公佈之年利率，請瀏覽我們的網頁或致電客戶服務熱線查詢。AXA強積金-明智之選內的AXA保證基金所投資的AXA保證基金保單之保證由安盛保險(百慕達)有限公司（「保薦人」）所提供。此項保證只適用於特定情況。在保證條件以外的情況變現此基金的單位時，變現該等投資的收益將會受制於保薦人的扣減。此扣減將相等於會員的賬戶結餘（或賬戶結餘之有關部分）之若干百分比。扣減比率由保薦人全權決定並可隨時更改。現時扣減比率最高為5%，而此最高比率經強制性公積金計劃管理局（「積金局」）批准可定為更高之百分比。有關現時的減少數額之百分比，請致電客戶服務熱線查詢。有關信用風險、保證特點及保證條件的詳情，特別是有關保證運作的例子，請參閱AXA強積金-明智之選說明書的5.1(6)部分。

¹ Unless the governing rules of the original scheme provide for more frequent transfer out.

¹ 如原計劃的管限規則訂明可多次轉移權益，則不在此限。

- (10) For further information about factors to consider when choosing a scheme, please refer to the MPFA's relevant investment education publications or visit the MPFA's website. 有關選擇計劃時各項考慮因素的詳細資料，請參閱積金局的相關投資教育刊物或瀏覽積金局網頁。
- (11) Before deciding to transfer benefits to a new scheme, you should try to understand as much as you can about the new scheme. The best source of information about the new scheme is in its offering document. Copies of that offering document can be obtained from the new trustee upon request. 在決定把權益轉移至新計劃前，你應盡量瞭解新計劃的內容。要獲知有關資料，最佳途徑是參閱新計劃的要約文件。你可向新受託人要求索閱有關要約文件。
- (12) You should seriously consider all the implications before making any election to transfer your accrued benefits. Your MPF investments are a long-term investment. You should not view a transfer as an opportunity to time the market. A transfer of accrued benefits will always be subject to investment risk due to market fluctuation during the process as the transfer will normally take **around 6 to 8 weeks** to complete. You are also advised not to make the transfer solely because of the trustees' promotional offer. 在選擇轉移累算權益前，應再三考慮有關決定的所有影響。強積金是長線投資，你不應因為捕捉市況而轉移權益。由於轉移權益的程序一般需時約**6至8星期**完成，因此在轉移累算權益時，通常須承受在轉移過程中由於市場波動而帶來的投資風險。此外，你亦不應純粹因受託人的推廣優惠而轉移權益。
- (13) You might receive advice or inducements from an MPF intermediary² who would encourage you to join a new scheme. If you are in doubt about the registration status of an MPF intermediary, you may call the MPFA's hotline (tel.: 2918 0102) or check the register of MPF intermediaries available on the MPFA's website. You should also think through any advice you receive and in particular whether it addresses the factors set out in paragraphs (9) and (12) above. 強積金中介人²或會向你提供意見或優惠，鼓勵你參加新計劃。假如你對強積金中介人的註冊身份有懷疑，可致電積金局熱線電話 2918 0102 查詢，或登入積金局網站查閱強積金中介人的紀錄冊。此外，你應仔細考慮所獲取的意見，特別是該等意見有否提及上文第(9)和第(12)段所述的因素。

How to make an election to transfer? 如何作出轉移權益的選擇？

- (14) If you have made the decision to transfer your accrued benefits to another MPF scheme, please check whether you have an MPF account in the new scheme. If you: 如你已作出決定，選擇將累算權益轉移至另一強積金計劃，請先查明你在新計劃是否已持有強積金賬戶。如在新計劃：
- (a) **already have an MPF account** in the new scheme, you should fill in the "Employee Choice Arrangement ("ECA") – Transfer Election Form" (Form MPF(S)-P(P)) and submit it to the new trustee; or **已持有強積金賬戶**，便應填寫《「僱員自選安排」—轉移選擇表格》（第MPF(S)-P(P)號表格），並交回新受託人；或
- (b) **have not opened an MPF account** in the new scheme, please contact the new trustee to arrange enrolment for you before or at the time when you submit Form MPF(S)-P(P) to the new trustee. **仍未開立強積金賬戶**，請於向新受託人提交第MPF(S)-P(P)號表格的時候或之前，聯絡新受託人安排參加新計劃。

You can obtain Form MPF(S)-P(P) from the new trustee or the MPFA. 有關第MPF(S)-P(P)號表格，可向新受託人或積金局索取。

- (15) Please note that the accrued benefits derived from your employee mandatory contributions (and if applicable, employee voluntary contributions) during employment can be transferred to **an MPF personal account** only. They cannot be transferred to another contribution account, which would normally exist if you are concurrently working for more than one employer. 請注意，你在現職期間所作出的僱員強制性供款（在適用情況下亦包括僱員自願性供款）所產生的累算權益只可轉移至**強積金個人賬戶**，不可轉移至其他供款賬戶。假如你同時從事多於一份受僱工作，則一般會擁有其他供款賬戶。
- (16) Please complete Form MPF(S)-P(P) carefully. If any information provided on Form MPF(S)-P(P) (including the signature) is incorrect or incomplete, the trustees may not be able to process the transfer request. In addition, please **DO NOT sign on a blank form** to prevent a third party from filling in incorrect information on it as the administration procedures taken by the trustees may not be reversible. 請小心填寫第MPF(S)-P(P)號表格，因為若該表格上所填報的資料（包括簽署）不正確或不完整，受託人可能無法處理你的轉移申請。此外，**切勿在空白的表格上簽署**，以免被第三者填上不正確的資料，因為受託人未必能夠撤銷已採取的行政步驟。
- (17) After completing Form MPF(S)-P(P), you should submit it to the new trustee for processing. The normal processing time of transfer is around 6 to 8 weeks. Please refer to the flow chart at page 8 below for the benefits transfer process. 填妥第MPF(S)-P(P)號表格後，你須把表格交予新受託人處理。轉移手續一般需時約6至8星期完成，請參閱載於第8頁的權益轉移程序流程圖。
- (18) You should not submit a transfer request whilst another previously submitted request is still being processed. Otherwise, your transfer request may not be properly processed. 如果你在較早時提交的一項轉移要求尚在處理期間，便不應提交另一份轉移要求申請表。否則，你的轉移要求或未能獲妥善處理。
- (19) As the normal processing time of transfer is around 6 to 8 weeks, 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 original trustee will redeem all the fund units in the sub-account(s) you elect to transfer out on the date of redemption and transfer out the redeemed benefits. 由於處理轉移一般需時約6至8星期，所以在你作出轉移選擇當日，你現有強積金賬戶所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。原受託人將在贖回日贖回你選擇轉出權益的分賬戶內的所有基金單位，並將有關的權益轉出。
- (20) According to the Amendment Ordinance 2009, you can only elect to transfer out the accrued benefits derived from your employee mandatory contributions once per calendar year (unless the governing rules of the original scheme provide for more frequent transfer out). **The date the new trustee receives the properly completed election form is adopted for counting that quota.** You may check that date from the transfer statement issued by your original trustee, or directly consult your original trustee. 根據《2009年修訂條例》，你在每個公曆年內只可選擇轉出僱員強制性供款所產生的累算權益一次（如原計劃的管限規則訂明可多次轉移權益，則不在此限）。**新受託人收到已妥善填寫的選擇表格的日期將用作計算轉移次數有否超出限額。** 你可於原受託人向你發出的轉移結算書上查閱該日期，或直接向原受託人查詢。

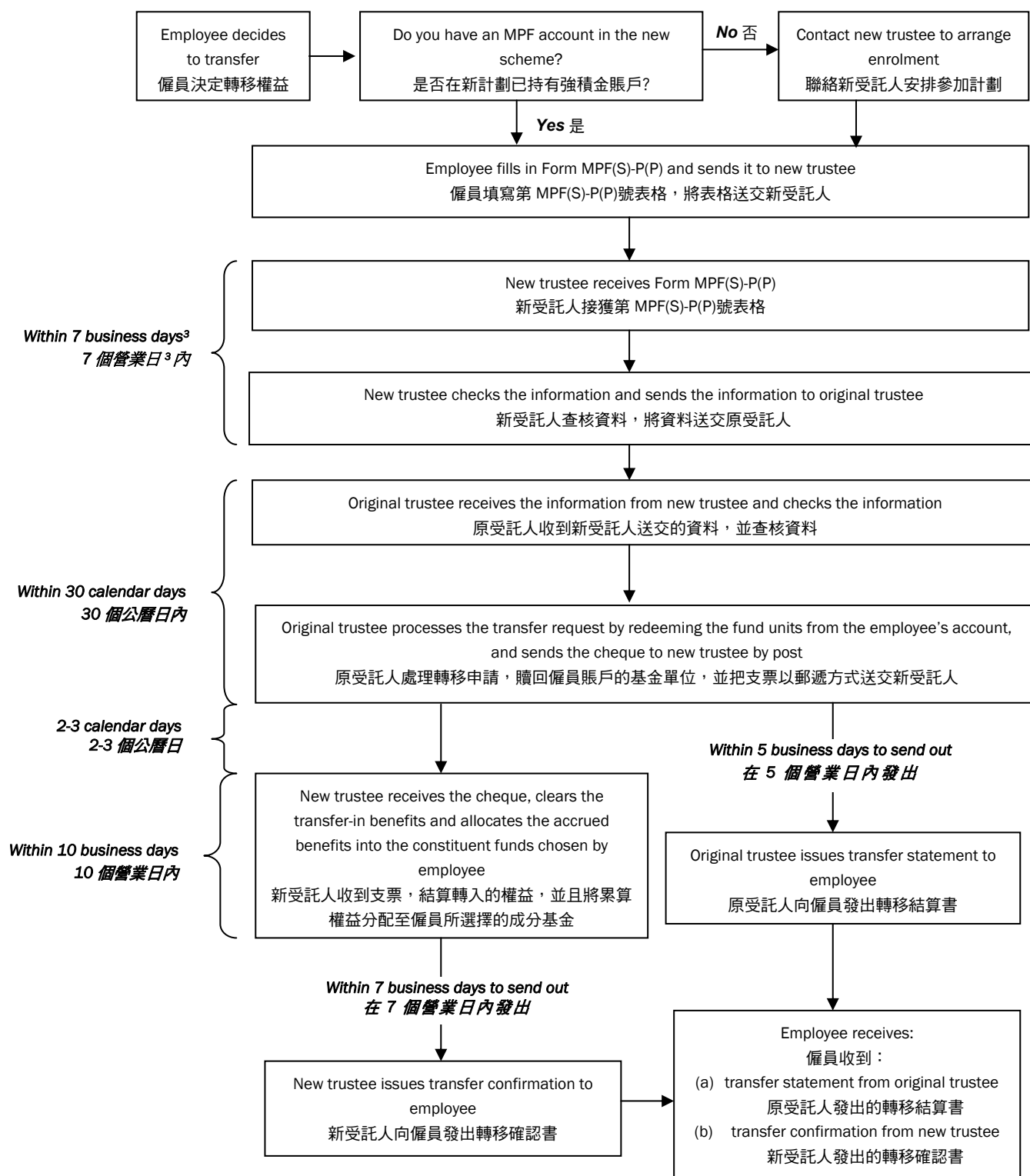
² MPF intermediary means a person who is engaged in selling MPF schemes; or advising clients on constituent funds or underlying approved pooled investment funds of MPF schemes.

² 強積金中介人指從事銷售強積金計劃；或就強積金計劃中的成分基金或基礎核准匯集投資基金向客戶提供意見的人。

- (21) After your accrued benefits are transferred out from the original scheme, future contributions made by your existing employer (both employer and employee portions) for and on behalf of you will continue to be made to your contribution account with the original trustee. If you want to transfer the benefits derived from the subsequent employee mandatory contributions to your new account in the new scheme, you should make a separate transfer election in the next calendar year (or earlier if the governing rules of the original scheme allow for more frequent transfer out in a calendar year). 從原計劃轉出你的累算權益後，現職僱主日後為你以及代表你作出的供款（包括僱主及僱員部分）將繼續分配至你在原受託人的計劃所開立的供款賬戶。如你想將該等其後的僱員強制性供款所產生的權益轉移至你在新計劃內的新賬戶，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容許成員在某一公曆年內作出多次轉出選擇，則可在同一個公曆年內作出轉出選擇）。
- (22) If you wish to make enquiries or seek assistance in making your election to transfer, please contact your original trustee or new trustee. For general enquiries regarding the Employee Choice Arrangement, you may contact the MPFA via email: mpfa@mpfa.org.hk or hotline: 2918 0102. 如欲就轉移選擇作出查詢或尋求協助，請聯絡你的原受託人或新受託人。你亦可與積金局聯絡，查詢「僱員自選安排」的一般事項。積金局電郵地址：mpfa@mpfa.org.hk或熱線電話：2918 0102。

Flow Chart of Benefits Transfer Process

權益轉移程序流程圖



³ "Business day" means any day other than a Saturday, a public holiday, a gale warning day and a black rainstorm warning day.

³ 「營業日」指並非星期六、公眾假日、烈風警告日或黑色暴雨警告日的任何日子。

Explanatory Notes on Employee Choice Arrangement ("ECA") – Transfer Election Form [Form MPF(S)-P(P)]
[僱員自選安排] – 轉移選擇表格(第 MPF(S) – P(P)號表格) 填報須知

- (1) If you do **NOT** possess a HKID Card, please fill in your name as shown on your passport. 如你**沒有**香港身份證，請填上你在護照上的姓名。
- (2) Please note that the transfer request may not be processed if the name of the original trustee, the name of the original scheme, your scheme member's account number in the original scheme, the name of your current employer or the employer's identification number is not provided or is incorrect. This information can be found: 請注意，如你沒有提供原受託人名稱、原計劃名稱、原計劃會員賬戶號碼、現職僱主名稱或僱主識別號碼，或所提供的資料有誤，則此項轉移要求或不獲處理。你可透過以下途徑獲取有關資料：
 - (a) in your membership certificate; 會員證明書；
 - (b) in your annual benefit statement; or 周年權益報表；或
 - (c) through the member enquiry facilities available from trustees. 受託人提供的會員查詢服務。

If you are in doubt, please contact your original trustee or your employer. 如有疑問，請聯絡你的原受託人或僱主。

- (3) The employer's identification number is the number assigned by the trustee to the employer concerned. Trustees may use different names for this number (e.g. account number, company code, contract number, employer account number, employer code, employer ID, employer number, MPF client number, participating plan number, plan number, scheme number, scheme ID, sub-scheme number). The number can be found in the statements issued by the trustees or through the member enquiry facilities available from trustees. If you are in doubt, please contact your trustee or your employer. 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識別號碼（例如賬戶編號、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）。你可在受託人發出的報表上或透過受託人為會員提供的諮詢服務獲取該號碼。如有疑問，請聯絡你的受託人或僱主。
- (4) If any part of the accrued benefits chosen under Section III (6) contains nil balance, that part will not be processed. 如你在第 III 部第(6)項選擇轉移的累算權益的任何部分是「零」結餘，則該部分權益的轉移要求將不獲處理。
- (5) (a) This includes all accrued benefits in the sub-account under s.78(6)(b) of the Regulation. 這包括《規例》第78(6)(b)條所指的分賬戶的全部累算權益。
(b) For a casual employee in an industry scheme, this sub-account generally contains the accrued benefits derived from all the employee mandatory contributions made to this sub-account whilst working as a casual employee with different employers. 就行業計劃的臨時僱員而言，這個分賬戶一般包含在以臨時僱員身份受僱於不同僱主期間向這個分賬戶所作出的所有僱員強制性供款所產生的累算權益。
- (6) This includes all accrued benefits in the sub-account under s.78(6)(c) of the Regulation, which generally contains the accrued benefits derived from the mandatory contributions in respect of your former employment(s) or former self-employment(s) transferred into the contribution account. 這包括《規例》第 78(6)(c)條所指的分賬戶的全部累算權益。這個分賬戶一般包含已轉移至供款賬戶的前受僱工作或前自僱工作的強制性供款所產生的累算權益。
- (7) If you have already elected to transfer out the accrued benefits derived from the employee mandatory contributions under Section III (6)(i) or (6)(ii) once (or, if the governing rules of the original scheme allow more than once, the maximum number of times allowed by the governing rules) in the same calendar year, transfer of that part of the accrued benefits will not be processed. 如你已於同一公曆年內在第三部第(6)(i)項或第(6)(ii)項要求把僱員強制性供款所產生的累算權益轉出一次（或如原計劃管限規則准許作出多於一次的轉移，而你已要求轉移管限規則容許的最多轉移次數），則該部分累算權益的轉移要求將不獲處理。
- (8) Please note that the transfer request may not be processed if the name of the new trustee, the name of the new scheme or your scheme member's account number in your new scheme is not provided or is incorrect. The information can be found: 請注意，如你沒有提供新受託人名稱、新計劃名稱或新計劃會員賬戶號碼，或所提供的資料有誤，則此項轉移要求或不獲處理。你可透過以下途徑獲取有關資料：
 - (a) in your membership certificate; 會員證明書；
 - (b) in your annual benefit statement; or 周年權益報表；或
 - (c) through the member enquiry facilities available from trustees. 受託人提供的會員查詢服務。

You may, however, leave the scheme member's account number blank if you have recently enrolled in the scheme and have not been notified of the new account number. If you are in doubt, please contact your new trustee. 不過，如你最近才參加計劃，並未獲悉新的會員賬戶號碼，則可留空此項。如有疑問，請聯絡你的新受託人。

- (9) (a) If you request the transfer out of accrued benefits derived from the voluntary contributions under Section IV (8) but the governing rules of the original scheme do not allow this, the option(s) will not be processed. 如你在第 IV 部第(8)項要求把自願性供款所產生的累算權益轉出，但原計劃的管限規則並不准許轉移，則有關轉移要求將不獲處理。
(b) If any part of the accrued benefits chosen under Section IV (8) contains nil balance, that part will not be processed. 如你在第 IV 部第(8)項選擇轉移的累算權益的任何部分是「零」結餘，則該部分權益的轉移要求將不獲處理。
- (10) (a) This includes all accrued benefits in the sub-account under s.78(6)(e) of the Regulation. 這包括《規例》第 78(6)(e)條所指的分賬戶的全部累算權益。
(b) For a casual employee in an industry scheme, this sub-account generally contains the accrued benefits derived from all the employee voluntary contributions made to this sub-account whilst working as a casual employee with different employers. 就行業計劃的臨時僱員而言，這個分賬戶一般包含在以臨時僱員身份受僱於不同僱主期間向這個分賬戶所作出的所有僱員自願性供款所產生的累算權益。
- (11) This includes all accrued benefits in the sub-account under s.78(6)(f) of the Regulation, which generally contains the accrued benefits derived from the voluntary contributions in respect of your former employment(s) or former self-employment(s) transferred into the contribution account. 這包括《規例》第 78(6)(f)條所指的分賬戶的全部累算權益。這個分賬戶一般包含已轉移至供款賬戶的前受僱工作或前自僱工作的自願性供款所產生的累算權益。
- (12) The signature must be the same as your specimen signature previously submitted to your original trustee. Please note that the transfer may not be processed if the signature provided in this Form does not match your specimen signature. If you are in doubt, please contact your original trustee. 你的簽署必須與你之前提交予原受託人的簽名式樣相同。請注意，若本表格上的簽署與你的簽名式樣不符，有關轉移或不獲處理。如有疑問，請聯絡你的原受託人。

Date:

AXA China Region Trustees Ltd.
20/F, AXA Centre, 151 Gloucester Rd.
Wanchai, Hong Kong

Attn: MPF & Pensions Admin. Department

Re : Request of Change of Servicing Broker / Appointment of Servicing Broker

MPF Scheme Name

- AXA MPF – Simple Plan
 AXA MPF – Smart Plan

Personal Account No. _____

Self-Employed Scheme No. _____

Employer Scheme No. _____

I / We _____, holder of _____
(HKID Card / Passport number / BR No.) hereby appoint **Sun Flower Insurance Brokers Limited** (Principal MPF Reg. No. CI000177 / Broker Code 1946) as my/our servicing intermediary with immediate effect to handle and follow the MPF/ORSO issues. The broker name, address and telephone number(s) are as follows:-

Sun Flower Insurance Brokers Limited
Room 1108, Hing Yip Commercial Centre,
272-284 Des Voeux Road Central, HK
Tel. : (852) 2521 1881
Fax : (852) 2521 1919
Contact Person: Lam Mei Wah, Vivian (Subsidiary MPF Reg. No. 074161)

There is no additional service charge to be imposed by the above-mentioned arrangement.

This appointment shall supersede all my/our previous appointment and valid until further notification from me/us. I/We reserve the right to terminate this appointment at any time by written notice.

Thank you for your kind attention and assistance.

Yours Faithfully,

Signature (with company chop if applicable)

日期：

安盛信託有限公司
香港灣仔告士打道
一百五十一號安盛中心 20 樓

聯繫人：強積金及退休金服務部

要求更換服務代理/服務代理人委任書

強積金計劃名稱 AXA 強積金 - 易富之選
 AXA 強積金 - 明智之選

個人帳戶編號

自僱人士計劃編號

僱主計劃編號

請注意，由即日起本人/本公司茲委任新華保險顧問有限公司 (強積金主事中介人註冊編號IC000177 / 保險經紀編號 1946) 作為我/我們的中介人處理和跟進本司的強積金及公積金事宜。中介人名稱，地址和電話號碼如下：

新華保險顧問有限公司
香港德輔道中 272-284
興業商業中心 1108 室
電話：(852) 2521 1881
傳真：(852) 2521 1919
聯繫人：林美華小姐 (強積金附屬中介人註冊號碼：074161)

上述安排無須收取任何額外服務費。

此更換服務代理通知將取代所有本人/本公司以前所發出的通知書，有效至另行通知。
我/我司有權在任何時候以書面方式終止此服務代理。

此致

簽署 (公司蓋印，如適用)