



SUN LIFE MPF COMPREHENSIVE SCHEME (Formerly named FWD MPF MASTER TRUST COMPREHENSIVE SCHEME) PERSONAL ACCOUNT MEMBERSHIP ENROLMENT FORM 永明強積金綜合計劃 (前計劃名稱為富衛強積金集成信託綜合計劃) 個人帳戶成員登記表格

Personal Details 個人資料

Please tick (✓) the appropriate box(es) 請在適當方格加上 (✓) 號

Form fields for Personal Details including Surname, Given Name, Chinese Name, Occupation, Sex, Contact Tel. No., Residential Address, and Correspondence Address.

Date of Joining Scheme (dd / mm / yyyy) 參加計劃日期 (日 / 月 / 年)

MPF Account Information SMS Service 強積金帳戶資訊短訊提示服務. Includes service details and a consent checkbox.



Investment Details 投資詳情

Please choose ONE only 請只選其中一項 Please check (✓) the appropriate box. 請在適當方格加上剔號 (✓)。

就本人及參與僱主作出的強制性供款和自願性供款 (如有), 包括由其他計劃轉入的款項, 本人作出的投資選擇如下^{附註5}:

My investment choice in respect of the mandatory and voluntary contribution (if any) made by me and the Participating Employer, including transferred-in monies from other schemes, is specified as follows ^{Note 5}:

Option 1 - Default Investment Strategy ("DIS") 選擇 1 – 預設投資策略

DIS is a default investment arrangement as stipulated in accordance with the Mandatory Provident Fund Schemes Ordinance. The DIS is not a fund - it is a strategy that uses two constituent funds, namely the Sun Life MPF Comprehensive Scheme Core Accumulation Portfolio and the Sun Life MPF Comprehensive Scheme Age 65 Plus Portfolio (collectively the "DIS Funds") to automatically reduce the risk exposure as the member approaches retirement age. The DIS Funds will invest in a globally diversified manner and invest in different assets (e.g. equities, bonds, money market instruments, etc.). The DIS Funds are subject to fee and expense caps imposed by the legislation. For details of DIS, please refer to the Explanatory Memorandum of the Scheme.

「預設投資策略」是一項根據《強制性公積金計劃條例》規定的預設投資安排。「預設投資策略」並非一項基金，而是一項運用兩項成分基金，永明強積金綜合計劃核心累積投資組合和永明強積金綜合計劃 65 歲後投資組合 (統稱「預設投資策略基金」) 的策略；隨著成員步向退休年齡而自動降低成員的風險。「預設投資策略基金」將以全球多元化方式進行投資，並投資於不同的資產 (例如股票、債券、貨幣市場工具等)。「預設投資策略基金」受制於法例規定其收費及開支上限。有關「預設投資策略」的詳情，請參閱本計劃的說明書。

I understand my future monies (including contributions and transfer-in monies) will be invested to DIS which will be invested in accordance with the pre-determined fund choices mentioned in related content in the Explanatory Memorandum based on my age. The investment mandate for future monies will be changed automatically and existing balance will be automatically switched on my birthday or the next dealing day after my birthday (if the birthday on a non-dealing day) (except the following situations).

When one or more of the specified instructions (including but not limited to subscription including any transfer-in instructions, redemption including any withdrawal instructions, instructions for refund or payment of any statutory long service / severance pay, transfer-out instructions, change of investment mandate or switching instructions) are being processed on the annual date of de-risking for a relevant member, the annual de-risking will be deferred and will only take place on the next dealing day after completion of these instructions where necessary.

本人明白本人的未來供款 (包括供款及轉入款額) 將會投資於預設投資策略並根據本人的年齡按本計劃說明書有關內容來釐定帳戶中的基金分佈進行投資。未來供款的投資授權及現有結餘的投資組合亦會於本人生日當天或生日後首個交易日 (如生日當天為非交易日) (下列情況除外) 根據預設的基金分佈自動更改或轉換。

當一個或多個特定的指示 (包括認購任何轉入指示、贖回任何提取指示、退款指示或支付任何法定長期服務金/ 遣散費、轉移指示、更改投資委託書或轉換指示), 在相關成員每年降低風險之日正在辦理, 每年降低風險程序則將被推遲, 只有在完成該等指示後於下一個交易日才能進行。

(Please skip Option 2 – Own Investment Choice if you selected this option. 如選擇此項, 請略過選擇 2- 自選基金組合。)

Option 2 – Own Investment Choice 選擇 2 – 自選基金組合

Please provide contribution allocation instruction below. 請在下方填寫供款分配指示。

Name of Funds 基金名稱	Investment Allocation (Complete in a multiple of 10%) 投資分配 (請以 10% 或其倍數填寫)	
	Member's Mandatory Contribution Balance 成員強制性供款結餘	Member's Voluntary Contribution Balance # 成員自願性供款結餘 #
Sun Life MPF Comprehensive Scheme MPF Conservative Portfolio 永明強積金綜合計劃強積金保守投資組合 (C01CPP)	%	%
Sun Life MPF Comprehensive Scheme Capital Guaranteed Portfolio 永明強積金綜合計劃本金保證投資組合 (C02CGP)	%	%
Sun Life MPF Comprehensive Scheme Age 65 Plus Portfolio ^{Note 5} 永明強積金綜合計劃 65 歲後投資組合 ^{附註 5} (C1465)	%	%
Sun Life MPF Comprehensive Scheme Stable Portfolio 永明強積金綜合計劃平穩投資組合 (C03STP)	%	%
Sun Life MPF Comprehensive Scheme Stable Growth Portfolio 永明強積金綜合計劃平穩增長投資組合 (C04SGP)	%	%
Sun Life MPF Comprehensive Scheme Core Accumulation Portfolio ^{Note 5} 永明強積金綜合計劃核心累積投資組合 ^{附註 5} (C13CA)	%	%
Sun Life MPF Comprehensive Scheme Balanced Growth Portfolio 永明強積金綜合計劃均衡增長投資組合 (C05BGP)	%	%
Sun Life MPF Comprehensive Scheme Growth Portfolio 永明強積金綜合計劃增長投資組合 (C06GRP)	%	%
Sun Life MPF Comprehensive Scheme International Equity Portfolio 永明強積金綜合計劃國際股票投資組合 (C07IEP)	%	%
Sun Life MPF Comprehensive Scheme US & Hong Kong Equity Portfolio 永明強積金綜合計劃美國及香港股票投資組合 (C10UHE)	%	%
Sun Life MPF Comprehensive Scheme Asian Equity Portfolio 永明強積金綜合計劃亞洲股票投資組合 (C08AEP)	%	%
Sun Life MPF Comprehensive Scheme Hong Kong Equity Portfolio 永明強積金綜合計劃香港股票投資組合 (C09HEP)	%	%
Total (%) 總計百分比	100%	100%

NOTES 備註:

- # Complete only if you have Voluntary Contribution Balance. # 只供有「自願性供款結餘」之人士填寫。
- If your HKID Card only contains the year of birth and you have no other form of identification to prove your exact date of birth (e.g. Birth Certificate or Passport), we shall adopt 31 December as the day and month of your birthday. Likewise, if your HKID Card contains only year and month but not the date of birth, we shall adopt the last day of the month as your birthday. If you leave the day and/or month blank, we shall follow the above rules to adopt your date of birth as the last day of that month or 31 December. 如你的香港身份證上只有出生年份, 而你沒有其他證件證明你的實際出生日期 (例如出生證明書或護照), 我們將以該年之 12 月 31 日作為閣下的出生日期。同樣, 如你的香港身份證上只有出生年份和月份而沒有註明有關日子, 我們將以有關月份的最後一天作為你的出生日期。請注意, 若你沒有填寫日子及/或月份, 你的出生日期亦同樣依據以上規定, 即定為該月的最後一天或 12 月 31 日。
- If your investment instructions is Default Investment Strategy ("DIS") either set by default or by choice, we shall perform annual de-risking of your benefits invested in DIS based on the birth date provided to automatically adjust the holdings in the Sun Life MPF Comprehensive Scheme Core Accumulation Portfolio and the Sun Life MPF Comprehensive Scheme Age 65 Plus Portfolio (collectively the "DIS Funds"). If you subsequently provide us with an updated date of birth, the Trustee will adjust the holdings between the 2 DIS Funds according to your updated birthday immediately and perform de-risking in the future based on this updated birthday. If the Trustee does not have the full date of birth of the relevant member, the de-risking will be carried out as follow: (i) If only the year and month of birth is available, the annual de-risking will take place on the last calendar day of the birth month, or if it is not a dealing day, the next available dealing day. (ii) If only the year of birth is available, the annual de-risking will take place on the last calendar day of the year, or if it is not a dealing day, the next available dealing day. (iii) If no information at all on the date of birth, member's accrued benefits will be fully invested in Sun Life MPF Comprehensive Scheme Age 65 Plus Portfolio with no de-risking applied. **Therefore, you should provide date of birth same as your HKID/Passport or annual de-risking may not be performed correctly.** Please kindly be alerted that investment gain/loss may be incurred from the process. 不論為預設或按閣下的投資指示, 如閣下的投資指示為預設投資策略, 我們將依據在此填報的出生日期, 每年於閣下生日當天進行自動調整永明強積金綜合計劃核心累積投資組合及永明強積金綜合計劃 65 歲後投資組合 (統稱「預設投資策略基金」) 之間的資產配置以進行降低風險安排。若閣下隨後更新閣下的出生日期, 受託人將依據新的出生日期, 採用相應的配置百分比儘快進行投資轉換, 及其後按此出生日期, 實行降低風險安排。若受託人並不獲悉有關成員的完整出生日期, 則降低風險將進行如下: (i) 若只獲悉出生年份和月份, 每年降低風險安排將會採用出生月份的最後曆日, 或倘若該最後曆日並非交易日, 則採用下一個交易日。(ii) 若只獲悉出生年份, 每年降低風險安排將採用每年的最後曆日, 或倘若該最後曆日並非交易日, 則採用下一個交易日。(iii) 若完全無法獲悉出生日期資料, 成員的累積權益將會全部投資於永明強積金綜合計劃 65 歲後投資組合, 而不會進行降低風險安排。因此, 你需要提供與身份證/護照相同的出生日期。否則, 每年降低風險安排可能未必正確執行。請注意在進行此程序中可能衍生投資利益或損失。

4. **Benefits invested in this investment will not be subject to the de-risking process.** 投資於此基金之權益將不會遵從降低風險安排。
5. In the event of (i) invalid, unclear or incomplete instructions including amendments which are not properly signed; or (ii) no instruction is being provided above; or (iii) absence of employee's signature in Declaration Section, the relevant mandatory contributions and/or voluntary contributions will be wholly (100%) invested in Default Investment Strategy, until the completion of processing any further instruction(s) of investment choice received by Trustee.
如(i)所註明的供款分配率指示不符合規定、不清晰、不完整，包括於刪改處沒有簽署作實；或(ii)沒有註明任何供款分配率指示；或(iii)僱員未有於聲明部份簽署，相關強制性及/或自願性供款將會全數(100%)投資於預設投資策略，直至受託人收到並完成處理閣下的進一步投資選擇指示。

The Member Of The Personal Account (The "Member") Declaration And Signature 個人帳戶成員（“成員”）聲明及簽署

- (a) By signing this form, the Member understands that he/she is entering into an agreement with the Trustee to participate in the Sun Life MPF Comprehensive Scheme (the "Scheme") with effect from the date of joining scheme.
在簽署本表格後，成員明白由參加計劃日期起與受託人簽訂協議以參加永明強積金綜合計劃（“本計劃”）。
- (b) The Member agrees 成員同意：
- (i) to be bound by, and covenants to comply with, the provisions of the trust deed (the "Deed") dated 31 January 2000 establishing the Scheme, the rules governing the Scheme (the "Rules") and the provisions of this Enrolment Form, in each case as from time to time in force; and
受約束於及承諾遵守為成立本計劃而在2000年1月31日簽訂的信託契據（“契據”）的條文、管限本計劃的規則（“規則”）及此登記表格的條文，以及此等不時生效的條文和規則；及
- (ii) to perform any act or pay any sum required by law to be done or paid by him/her as a Member for the purposes of the Scheme insofar as attributable to the Member.
履行或繳付任何按照法例作為本計劃的成員須履行的事項或繳付的款項。
- (c) All relevant expenses, fees and charges (if any) shall be paid to the Trustee in accordance with Mandatory Provident Fund Schemes Ordinance and the related regulation.
所有有關的費用、收費及開支（如有）須按強制性公積金計劃條例及有關規例付予受託人。
- (d) Unless the context otherwise requires, words and expressions defined in the Deed or, as the case may be, the Rules have the same meanings in this Enrolment Form.
除文意另有所指外，否則此登記表格中的字眼及辭句與契據或規則中（視屬何情況而定）所界定的字眼及辭句具有相同的意義。
- (e) This Enrolment Form is governed by and shall be construed in accordance with Hong Kong law.
此登記表格受香港法例所管限，並應以香港法例詮釋。
- (f) The Member bears sole responsibility to notify the Trustee of any change of personal details within 30 days of such changes become effective.
成員個人資料如有任何更改，成員須自行負責於更改生效後30天內通知受託人。
- (g) The Member declares that he/she has read the enclosed "Notice relating to the Personal Data (Privacy) Ordinance" and understood the rights under the Personal Data (Privacy) Ordinance.
成員已閱讀隨此表格附上的「有關個人資料（私隱）條例之通告」，並明白個人資料（私隱）條例賦予成員的權利。
- (h) The Member declares that he/she has received, read and understood the Explanatory Memorandum in respect of the Scheme.
成員謹此聲明已收到、閱讀及明白本計劃之計劃說明書。
- (i) The Member acknowledges that the undersigned MPF Intermediary has presented his/her MPF Card issued by the Mandatory Provident Fund Schemes Authority or his/her business card bearing his/her MPF intermediary registration number in the initial contact.
成員確認下列強積金中介人於首次接觸時，已出示其由強制性公積金計劃管理局發出的強積金證或印有其強積金註冊編號的名片。
- (j) The Member declares and agrees that all the information given above is complete, true and accurate, and is given to the best of his/her knowledge.
成員謹此聲明並同意上述所有資料均是完整、真實及準確，並且是盡其所知而作答。
- (k) If you do NOT wish the Trustee or the Sponsor to use Your Personal Data in direct marketing, please tick (✓) the box below to exercise your opt-out right.
如閣下不願讓受託人或贊助人使用閣下的個人資料作直接促銷用途，請在以下方格內加上剔(✓)號，藉以行使閣下不同意此項安排的權利。
- Please do not send direct marketing information to me.
請不要將直接促銷資料發給本人。

Note: This Enrolment Form should only be issued in conjunction with the Explanatory Memorandum of Sun Life MPF Comprehensive Scheme.
註：此登記表格只可與永明強積金綜合計劃說明書一併發出。

Signature of Applicant
申請人簽署

Date (DD/MM/YYYY)
日期(日/月/年)

To be completed by MPF Intermediary (where applicable) 請由強積金中介人填寫(如適用)

Name of MPF Intermediary (English) 強積金中介人姓名(英文)	MPF Registration Number 強積金註冊編號	
Contact Tel. No. 聯絡電話號碼	Agent Code 營業員編號	

Please send the completed form and relevant document(s) to: Sun Life MPF Comprehensive Scheme, The Administrator, BestServe Financial Limited
請將已填妥之表格及有關文件交回：
10/F, One Harbourfront, 18 Tak Fung Street, Hungghom, Kowloon, Hong Kong
永明強積金綜合計劃行政管理人－卓譽金融服務有限公司
香港九龍紅磡德輔街18號海濱廣場一座十樓
Sun Life Retirement Scheme Hotline: 3183 1900
永明退休金計劃熱線: 3183 1900

FOR OFFICE USE ONLY	<input type="checkbox"/> MPF Intermediary Registration Number Checked	<input type="checkbox"/> Attached Document(s):	
Processed By PM and Date:		Processed By Admin. and Date:	
Checked By PM and Date:		Checked By Admin. and Date:	

Notice relating to the Personal Data (Privacy) Ordinance (the "Ordinance") 有關個人資料(私隱)條例之通告

1. Reasons for the collection of your personal data 收集閣下的個人資料的原因：

In order to enrol as a member of Sun Life MPF Comprehensive Scheme (the "Scheme"), it is necessary for you to provide us with your personal information for your membership application. If your personal data is incomplete or incorrect, we may not be able to process your application. All the information in the Membership Enrolment Form is collected for the purpose of, among other things, processing your application for membership of the Scheme. It is important for you to inform BestServe Financial Limited (the "Administrator") (contact details in point 4 below) immediately of any inaccuracies in any personal data supplied.

要成為永明強積金綜合計劃(“計劃”)成員，閣下需要提供一些個人資料讓我們處理閣下的成員登記。若閣下的個人資料不完整或不正確，我們可能無法處理閣下的申請。成員登記表格所收集的資料，除其他有關用途外，會用作處理閣下成為計劃成員的申請。如閣下提供的個人資料有任何不正確之處，請即通知卓譽金融服務有限公司(“行政管理人”) (聯絡方法見下列第4點)。

2. Purposes 用途：

The personal information and particulars provided by you may be used by Sun Life Pension Trust Limited (the "Trustee") and/or Sun Life Hong Kong Limited (the "Sponsor") for one or more of the following purposes:

閣下提供的個人資料及詳情可能被永明退休金信託有限公司(“受託人”)及/或香港永明金融有限公司(“贊助人”)用於下列其中一項或多項用途：

- (i) processing, administrating, implementing and effecting your application and the provision of MPF services (including but not limited to customer survey and account consolidation services);
處理、管理、實施和生效閣下的申請及提供與強積金有關的服務(包括但不限於客戶調查和帳戶整合服務)；
- (ii) meeting disclosure requirements imposed by law or regulatory authorities (including the Mandatory Provident Fund Schemes Authority and the Securities and Futures Commission);
滿足法例或規管制機構的披露要求(包括強制性公積金計劃管理局或證券及期貨事務監察委員會)；
- (iii) meeting disclosure requirements as pursuant to any order of a court of competent jurisdiction; and/or
滿足根據任何具有有效管轄權的法院指令的披露要求；及/或
- (iv) fulfilling any other purposes incidental to or associated with (i) to (iii) above.
履行任何因應或有關於以上(i)至(iii)項之用途。

To facilitate the purposes as set out above, the Trustee may transfer, disclose, grant access to or share your Personal Data with the following parties (whether within or outside) Hong Kong:

為達成上文列出的用途，受託人可能將閣下的個人資料轉移、披露、讓其查閱或以下各方(不論在香港境內或境外者)共同使用：

- (i) any person or company which is acting for or on behalf of the Trustee or the Sponsor, or jointly with the Trustee and/or the Sponsor, in respect of a purpose or a directly related purpose for which your Personal Data was provided, such person or company include but not limited to administrative service providers and professional advisors; and
任何人士或公司受受託人或贊助人指示或代表受託人或贊助人，或與受託人或贊助人共同處理閣下提供的個人資料，以達到提供有關資料之目的或直接相關之目的，此人士或公司包括但不限於行政服務提供者及專業顧問；及
- (ii) any person or company to whom the Trustee and/or the Sponsor is under an obligation or otherwise required or expected to make disclosure under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) including, without limitation, any legal, regulatory, governmental, tax, law enforcement or other authorities, self-regulatory or industry bodies.
任何受託人或贊助人負有責任或須要或預期要根據任何法律、規則、規例、實務守則或指引(不論在香港境內或境外適用)作出披露的人士或公司，包括但不限於任何法律機構、監管機構、政府機構、稅務機構、執法機構或其他機構、獨立機構或行業團體。

3. Direct Marketing 直接促銷：

The Trustee and/or the Sponsor are allowed to use your Personal Data in direct marketing only if you consent or do not object.

受託人及/或贊助人在閣下同意或不反對的情況下，可使用閣下的個人資料作直接促銷用途。

In connection with direct marketing, the Trustee and/or the Sponsor intend:

就直接促銷而言，受託人及/或贊助人擬：

- (i) to use your name, contact details, services and products portfolio information, financial background and demographic data held by the Trustee and/or the Sponsor from time to time in direct marketing activities of MPF products and/or MPF services; and/or
使用受託人及/或贊助人不時持有的閣下姓名、聯絡資料、服務及產品組合資料、財務背景及人口統計資料作強積金產品及/或服務直接促銷用途；及/或
- (ii) to market the MPF product/service information offered by the Trustee or the Sponsor from time to time.
推銷受託人或贊助人不時提供的強積金產品/服務資料。

If you do NOT wish the Trustee or the Sponsor to use your Personal Data in direct marketing, please tick (✓) the appropriate box in column (k) of the Declaration to exercise your opt-out right. You may also write to the Administrator at the address below to opt-out from direct marketing at any time.

若閣下不希望受託人或贊助人使用閣下的個人資料作直接促銷用途，請在聲明內(k)項的有關方格內加上剔(✓)號，藉以行使閣下不同意此項安排的權利。閣下亦可於任何時間致函行政管理人，藉以拒絕直接促銷。

4. Access and correction of personal data 查閱及更正個人資料：

You may be entitled under the Ordinance to request access to your personal data or to request the correction of any personal data. All requests for such access or correction should be made in writing to:

閣下可根據個人資料(私隱)條例賦予之權利去查閱或要求更正自己的個人資料，惟該等要求須以書面通知：

The Administrator,
BestServe Financial Limited
10/F, One Harbourfront
18 Tak Fung Street
Hungghom, Kowloon
Hong Kong

卓譽金融服務有限公司 – 行政管理人
香港九龍紅磡德豐街18號海濱廣場一座10樓

Subject to the Ordinance, the Company reserves the right to charge a reasonable fee for the processing of any data access request.

在不違反個人資料(私隱)條例之情況下，本公司保留就處理任何查閱資料的要求而收取合理費用的權利。

If you want to access to information regarding Personal Data Policy and Practices of the Trustee or if you do not want to receive any further direct marketing information, requests can be made in writing to:

如閣下欲索取有關受託人之個人資料政策及執行的資料，或不欲再收到任何直接促銷資料，可致函：

The Corporate Data Protection Officer
Sun Life Pension Trust Limited
10th Floor, Sun Life Tower, The Gateway, 15 Canton Road, Kowloon, Hong Kong

資料保護主任
永明退休金信託有限公司
香港九龍廣東道十五號港威大廈永明金融大樓十樓

Sun Life Pension Trust Limited 永明退休金信託有限公司