

生活滙訊

EssenceLife

滙豐強積金 2018年2月號
HSBC MPF February 2018 Edition



HSBC
滙豐

重要事項

- 滙豐強積金智選計劃及自選計劃為強制性公積金計劃。
- 在作出投資選擇前，您必須衡量個人可承受風險的程度及您的財政狀況。在選擇基金時，如您就某一項基金是否適合您（包括是否符合您的投資目標）而有任何疑問，請徵詢財務及／或專業人士的意見，並因應您的個人狀況而選擇最適合您的基金。
- 在投資「預設投資策略」前，您必須衡量個人可承受風險的程度及財政狀況。請注意預設投資策略基金（核心累積基金與65歲後基金）未必適合您，而預設投資策略基金的風險級數與您的風險取向或出現風險錯配的情況（組合的風險或高於您的風險取向）。在作出投資決定時，如您就「預設投資策略」是否適合您而有任何疑問，請徵詢財務及／或專業人士的意見，並因應您的個人狀況而選擇最適合的投資選擇。
- 您應注意「預設投資策略」的實施或對您的強積金投資及權益有影響。如您有任何疑問關於實施「預設投資策略」對您的影響，我們建議您可向信託人查詢。
- 滙豐強積金智選計劃內之保證基金只投資於由滙豐人壽保險（國際）有限公司提供以保單形式成立的核准匯集投資基金，而有關保證亦由滙豐人壽保險（國際）有限公司提供。因此，您於保證基金的投資（如有）將受滙豐人壽保險（國際）有限公司的信用風險所影響。有關信用風險的詳情，請參閱滙豐強積金智選計劃「主要推銷刊物」的第二部分 — 基金結構內「保證基金」下的「忠告」。
- 保證基金所提供的保證只適用於指定的條件。有關保證特點（包括分期支付權益情形下的保證特點）及保證條件的詳情，請參閱滙豐強積金智選計劃「主要推銷刊物」的第二部分 — 基金結構內「保證基金」下的「保證特點」。
- 在成員年滿65歲之日或者於其年滿60歲之日或之後提早退休時所應支付的強積金的權益和自願性供款的權益，可由成員選擇（採用信託人在不被《強積金條例》或一般規例禁止的範圍內訂定的形式，並且按照信託人在不被《強積金條例》或一般規例禁止的範圍內訂定的條款和條件）整筆支付或分期支付。詳情請參閱有關「主要推銷刊物」的第一部分 — 產品資料內「權益支付」下的「支付強積金的權益及自願性供款的權益」。
- 您應該參閱有關「主要推銷刊物」，而不應只根據這文件作出投資。
- 投資涉及風險。往績不能作為未來表現的指標。金融工具（尤其是股票及股份）之價值及任何來自此類金融工具之收入均可跌可升。有關詳情，包括產品特點及所涉及的風險，請參閱有關「主要推銷刊物」。

Important notes

- The HSBC Mandatory Provident Fund – SuperTrust Plus and ValueChoice are mandatory provident fund schemes.
- You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of funds, you are in doubt as to whether a certain fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the fund(s) most suitable for you taking into account your circumstances.
- You should consider your own risk tolerance level and financial circumstances before investing in the MPF Default Investment Strategy. You should note that the DIS constituent funds, namely, the Core Accumulation Fund and the Age 65 Plus Fund, may not be suitable for you, and there may be a risk mismatch between the DIS constituent funds and your risk profile (the resulting portfolio risk may be greater than your risk preference). You should seek financial and/or professional advice if you are in doubt as to whether the DIS is suitable for you, and make the investment decision most suitable for you taking into account your circumstances.
- You should note that the implementation of the DIS may have an impact on your MPF investments and benefits. We recommend that you consult with the Trustee if you have doubts on how you are being affected.
- The Guaranteed Fund under HSBC Mandatory Provident Fund – SuperTrust Plus invests solely in an approved pooled investment fund in the form of an insurance policy provided by HSBC Life (International) Limited. The guarantee is also given by HSBC Life (International) Limited. Your investments in the Guaranteed Fund, if any, are therefore subject to the credit risks of HSBC Life (International) Limited. Please refer to the 'Warning' section under 'Guaranteed Fund' in Part II – Fund Structure of the 'Principal Brochure' of HSBC Mandatory Provident Fund – SuperTrust Plus for details of the credit risk.
- The guarantee in the Guaranteed Fund only applies under certain conditions. Please refer to the 'Guarantee features' section under 'Guaranteed Fund' in Part II – Fund Structure of the 'Principal Brochure' of HSBC Mandatory Provident Fund – SuperTrust Plus for full details of the guarantee features and Guarantee Conditions, including the guarantee features in the context of payment of benefits in instalments.
- MPF Benefits and AVC Benefits payable on a member's 65th birthday or early retirement on or after his/her reaching age 60 can be paid in one lump sum or in instalments, at the member's election (in such form and on such terms as the Trustee may, to the extent not prohibited by the 'MPF Ordinance' or General Regulation, prescribe). Please refer to the 'Payment of MPF Benefits and AVC Benefits' section under 'Payment of benefits' in Part I – Product Information of the relevant 'Principal Brochure' for full details.
- You should not invest based on this document alone and should read the relevant 'Principal Brochure'.
- Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income from such financial instruments, may go down as well as up. For further details including the product features and risks involved, please refer to the relevant 'Principal Brochure'.

滙豐強積金收費下調 HSBC MPF Fee reductions

滙豐強積金已於2017年12月1日起，下調旗下兩個強積金計劃——滙豐強積金智選計劃及滙豐強積金自選計劃，當中合共10項成分基金的基金管理費。

這是由2007年起第六次下調基金管理費，此次減幅介乎4%至27%。當中個別成分基金的新管理費更低至每年資產淨值的0.75%。近年我們更廣泛地採用數碼化以及於2016年的強積金計劃合併，進一步促進各項成分基金的規模經濟效益，支持此基金管理費下調。

滙豐強積金不時檢討各項成分基金的管理費及服務，適時調整基金管理費以符合客戶的期望。

您可以參考滙豐強積金網頁上最新的「主要推銷刊物」及強積金刊物以了解最新的基金管理費詳情。

With effect from 1 December 2017, the management fees for 10 constituent funds across two HSBC MPF schemes, namely HSBC Mandatory Provident Fund - SuperTrust Plus and HSBC Mandatory Provident Fund - ValueChoice have been lowered.

This is the sixth time of management fee reduction since 2007. The magnitude of the fee reduced ranges from 4% to 27%, hitting fee rate as low as 0.75% per annum of the net asset value ('NAV') for certain individual funds. This reduction was supported by the economies of scale gained through the 2016 MPF scheme merger and our continuous effort to enhance our digital platforms to serve customers better and more efficiently.

HSBC MPF will continue to review our management fees and services regularly, and will adjust the management fee level where appropriate, to meet customers' expectation.

Please refer to the latest version of 'Principal Brochure' and MPF publications on HSBC MPF website for details of the latest management fees.

強積金獎項 MPF Awards

滙豐強積金致力為客人提供優異的基金表現及卓越的客戶服務，最近我們勇奪多個獎項，再一次引証各界對我們的肯定和認同。

At HSBC MPF, we are committed to provide best-in-class fund performance and services to our customers. We have recently received a number of awards which recognised our achievements.

《資本壹週》智選強積金品牌大獎2017

滙豐強積金非常榮幸連續第五年接受由《資本壹週》頒發的智選強積金品牌大獎。這個獎項再次肯定了滙豐強積金多年來一直致力為客戶提供一站式強積金管理平台，專業的客戶服務及以客為本的領導方針。

《彭博商業周刊／中文版》 領先基金大獎2017

卓越大獎 — 環球債券基金（強積金 — 5年）
滙豐強積金自選計劃 — 環球債券基金

《指標》雜誌

《指標》2017年度基金大獎（強積金）

同級最佳基金 — 香港股票（指數追蹤）
滙豐強積金智選計劃 — 恒指基金

傑出投資管理 — 亞洲股票
滙豐環球投資（香港）有限公司

傑出表現 — 實力大獎，最佳管理預設投資策略
香港上海滙豐銀行有限公司

作為各成員的可靠夥伴，滙豐將繼續協助他們策劃理想退休計劃並為他們提供最優越的服務。



滙豐退休金主管葉士奇先生（左）接受《資本壹週》的智選強積金品牌大獎2017 Mr Alfred Yip (left), Head of Pensions, HSBC, received PROchoice Award 2017 by 'Capital Weekly' on behalf of HSBC MPF

'Capital Weekly' PROchoice Awards 2017 (MPF Category)

HSBC MPF has once again received PROchoice Awards by 'Capital Weekly' for the 5th consecutive year. The award reaffirmed our effort in providing one-stop MPF solutions, professional customer service and customer-centricity over the years.

'Bloomberg Businessweek' (Chinese) Top Fund Awards 2017

Best Performer in Global Bond (MPF – 5 years)
HSBC Mandatory Provident Fund – ValueChoice – Global Bond Fund

'BENCHMARK Magazine'

BENCHMARK Fund of the Year Awards 2017 (MPF)

Best-in-class – Hong Kong Equity (Index Tracking)
HSBC Mandatory Provident Fund –
SuperTrust Plus – Hang Seng Index Tracking Fund

Outstanding Investment Manager Award – Asia Equity
HSBC Global Asset Management (Hong Kong) Limited

Outstanding Achiever – MPF Capability Awards – Best Managed DIS
The Hongkong and Shanghai Banking Corporation Limited

As a Trusted Partner of our members, HSBC will continue to help them realise their retirement goals, and provide them with best-in-class services.



推出僱員登記影片

Launch of employee enrolment video

滙豐強積金錄製了一段全新的短片，以協助僱主為僱員登記強積金計劃。短片談及新僱員登記的常見問題以及滙豐強積金的基本資訊，例如退休儲備和賬戶整合等。

HSBC MPF has produced an enrolment video to facilitate employers for new member enrolment to MPF scheme. The video serves as a guide on common enquiries for the new joiners during enrolment, provides them with basic information of HSBC MPF, such as retirement saving and account consolidation.



強積金制度簡介

An overview of MPF system



滙豐強積金優勝之處

Why HSBC MPF and what we offer

短片分為五個部分
The video consists of 5 parts



計劃登記及基金轉換

Scheme participation and change of fund choice



查詢滙豐強積金的渠道

Enquiry channels of HSBC MPF



供款及賬戶整合

Contribution and account consolidation

短片已上載於滙豐強積金網頁，您亦可聯絡您的客戶服務經理或滙豐強積金僱主熱線以索取有關短片。

The video is now available on HSBC MPF website. If you would like to have a copy of this video for your employees, please contact your account service managers or HSBC MPF Employer Hotline.

積金局推動受託人提高管治水平

MPFA promotes a higher standard of governance among trustees

「良好管治」是政商界近年常見的詞彙。一間機構的管治水平高低，某程度上會反映在它的整體效率及效益。強制性公積金計劃管理局（積金局）作為強制性公積金（強積金）計劃受託人的規管機構，非常重視強積金受託人的管治水平，尤其這與計劃成員的利益息息相關。

強積金條例清楚列明，受託人有法定的責任，為計劃成員的利益而非本身的利益行事。積金局一直要求受託人，致力為計劃成員提供物有所值的產品和服務，例如它們須定期檢討現有基金是否具成本效益、向表現欠佳的基金經理問責，及確保新的強積金基金經妥善評估及審核後，才把它們納入其計劃內。

受託人須制訂良好管治架構，有效監管服務提供者在計劃行政及資產管理方面所提供的服務及產品，同時致力提高基金的透明度，包括收費及表現資料，設立有效的風險管理措施等。

在過去幾年，積金局查訪了各強積金計劃受託人的董事局，討論他們的管治架構及做法，以及向他們推廣最佳的管治及風險管理文化。積金局亦在去年10月舉辦了首個強積金受託人管治工作坊，邀得過百名代表，包括強積金受託人的董事、本港金融規管機構以及業界專家出席，一同為提升管治水平出謀獻策。

積金局呼籲各受託人一同努力，為強積金計劃成員提供物有所值的基金，達到「收費低、表現好」的目標。

以上資料由強制性公積金計劃管理局提供。

強制性公積金計劃管理局

熱線：2918 0102

網頁：www.mpfa.org.hk

‘Good governance’ has become a buzzword in the political and commercial sectors in recent years. To a certain extent, the standard of governance is reflected in the overall efficiency and efficacy of an organization. As the regulator of Mandatory Provident Fund (MPF) trustees, the Mandatory Provident Fund Schemes Authority (MPFA) attaches great importance to their governance, especially because it is closely related to the interests of MPF scheme members.

The MPF legislation clearly states that trustees have the statutory duty to act in the interests of scheme members, not their own. The MPFA has been urging the trustees to provide value-for-money products and services for MPF members. For instance, the trustees should regularly review their existing funds to see if they are cost efficient, take follow-up action with the investment managers of underperforming funds, and ensure proper assessment and review of new MPF funds before including them in the scheme.

The trustees should have a good framework to supervise the services and products offered by their scheme administration and asset management service providers. Trustees also have to commit to greater fund transparency, including fees and charges, ensure effective risk management, etc.

In the past few years, the MPFA has visited the boards of directors of the MPF trustees to discuss their governance framework and practices, and to promote good governance and a sound risk management culture. The MPFA hosted the first Workshop on Governance of MPF Trustee last October. Over 100 representatives, including directors of boards of trustees, other local financial regulators, and industry experts, attended the workshop and exchanged views on how to enhance the standard of governance.

The MPFA calls on all MPF trustees to strive to provide good value-for-money MPF funds with ‘low fees and high performance’.

The above information is provided by the Mandatory Provident Fund Scheme Authority.

Mandatory Provident Fund Schemes Authority

Hotline: 2918 0102

Website: www.mpfa.org.hk

滙豐強積金財富策劃講座

HSBC MPF wealth management seminar

滙豐強積金於2017年共舉辦了三場財富策劃講座，最近一場於12月2日完滿結束。

為配合「理想升學 規劃未來」的主題，滙豐強積金邀請了著名資深教育工作者趙榮德先生和強積金達人梁世傑先生為嘉賓講者。

我們的嘉賓講者分享了子女教育策劃，強積金最新資訊以及如何有效管理強積金風險。強積金服務專員亦在場解答客人有關強積金的疑難。

2018年滙豐強積金將繼續舉辦各類型活動，希望能提高大眾對強積金及財富策劃的認識。



HSBC MPF has organised 3 wealth management seminars in 2017, as concluded by the most recent one on 2 December 2017.

Echo to the theme, ‘Prepare for the future with a good education’, HSBC MPF invited Mr Chiu Wing-tak, a reputable and experienced educator and Mr Leung Sai-kit, MPF expert, as our honourable guest speakers.

Our guest speakers shared tips on child education planning as well as the latest MPF news and also tips on managing MPF risks. MPF specialists also provided assistance to our participants on MPF enquiries.

In 2018, HSBC MPF will continue to organise various activities in order to share knowledge and to raise public awareness on MPF and wealth management.



1 僱主及自僱人士的供款責任 Responsibilities of employers and self-employed persons on contribution

根據強積金法例，僱主及自僱人士都必須於相關供款日或之前全數支付強制性供款。

僱主須從僱員的薪金中扣除強制性供款，並連同僱主部分一併遞交至受託人處理。

如您是自僱人士，您須直接向受託人支付您的強制性供款。如您選擇按月作出供款，供款日是指您以書面通知受託人的每月供款日期。例如，若您把供款日定為每個月的最後一日，您的供款期將會是從每個公曆月的首日至最後一日。

如您選擇按年供款，則供款須於每年的6月30日前遞交，即每個滙豐強積金計劃財政期終結日前全數支付。

無論是僱主或自僱人士，於供款時同樣須遞交付款結算書及附上有效支票。如以自動轉賬付款，請預留足夠金額於銀行戶口作自動轉賬。

如供款日為星期六、公眾假日、烈風警告日或黑色暴雨警告日，供款日可順延至下一個並非星期六、公眾假日、烈風警告日或黑色暴雨警告日的日子。

僱主或自僱人士如欠交或拖欠供款，強制性公積金管理局可向僱主徵收拖欠供款額的5%作為附加費或向自僱人士罰款港幣5,000或欠款的10%，以款額較大者為準。

拖欠供款或附加費均屬刑事罪行，僱主如被定罪，最高可被罰款港幣450,000元及監禁四年。自僱人士如沒有向受託人繳付強制性供款，初犯者最高可被罰款港幣50,000及監禁六個月。其後每次定罪，最高可被罰款港幣100,000及監禁一年。

Under the MPF legislation, all the mandatory contributions made by employers and self-employed persons must be paid in full on or before the relevant contribution day.

Employers should deduct mandatory contribution from employees' salary and remit the contributions to the trustee, together with the employer mandatory contribution.

For self-employed person, you are required to pay your mandatory contributions to your trustee directly. If you have selected to make monthly contributions, contribution day is a day specified by you in writing to the trustee for making contribution. For example, if you set your contribution day as the last day of each month, your contribution period will be from the first day to the last day of the calendar month.

If you have selected to make the mandatory contributions on a yearly basis, the contributions should be settled by 30 June each year, which is the end of the scheme financial period for each HSBC MPF scheme.

Remittance statement and valid cheque are required for remitting contribution for both employers and self-employed persons. If you have set up payment by direct debit please retain adequate amount in the bank account for contribution payment.

If the contribution day falls on a Saturday, a public holiday, a gale warning day or a black rainstorm warning day, then the contribution day shall be postponed to the next following day which is not a Saturday, a public holiday, a gale warning day or a black rainstorm warning day.

If an employer or self-employed person defaults on MPF contributions, the Mandatory Provident Fund Scheme Authority can impose 5% surcharge to employer on the default contribution or financial penalty to self-employed person of HKD 5,000 or 10% of the amount due, whichever is greater.

Defaulting on MPF contributions or surcharges is a criminal offence. Upon conviction, employer is liable to a maximum fine of HKD 450,000 and imprisonment for four years. Self-employed persons who fail to pay mandatory contribution to trustee will be imposed a maximum fine of HKD 50,000 and six months' imprisonment on the first occasion. For each subsequent conviction, the maximum penalty is HKD 100,000 fine and imprisonment for one year.

2 僱主自願性供款安排 Arrangement for employer voluntary contribution

除了強制性供款外，部分僱主會為僱員以固定金額或按收入百分比作出自願性供款。滙豐強積金提醒各位僱主，為僱員作出有關自願性供款安排前請先填妥及遞交「額外自願性供款申請表格」(表格代號：IN12/INV2)，並請依照設定於每個供款期作出適當的自願性供款。

Employers may make voluntary contribution in addition to the mandatory contributions, either by fixed amount or by percentage of income, for their employees. HSBC MPF would like to remind employers to complete and submit "Additional Voluntary Contribution Application Form" (Form code: IN12 / INV2) prior to submitting voluntary contribution for your employees. The voluntary contribution submitted in each contribution period should match with the setting on the application form.

為協助僱主更有效地保存自願性供款紀錄，由2018年3月起，在處理供款時，如發現與行政管理人的紀錄不符，我們會向相關僱主發出電郵通知。有關電郵主要涵蓋未繳付、尚欠的或已投資的多繳自願性供款之紀錄。僱主如收到有關電郵，請仔細檢閱所遞交的自願性供款安排資料，並盡快處理有關差異。以上安排同樣適用於已登記滙豐強積金計劃的自僱人士。

您可於滙豐強積金網頁或致電強積金客戶服務隊伍索取相關表格以增設或更改自願性供款安排。

To help employers to maintain records for voluntary contribution more effectively, starting from March 2018, email notification will be sent to the relevant employers if there is any discrepancy against the records with the administrator during the processing of the contributions. The email mainly covers the non-payment, underpayment or invested overpayment of voluntary contributions. Employers should review the information submitted for voluntary contribution and settle any discrepancy as soon as possible when receiving such e-mail notification. The above arrangement will also apply to self-employed persons who have enrolled under HSBC MPF schemes.

You can download the relevant form from HSBC MPF website or contact MPF customer service team for assistance should you wish to add or amend voluntary contribution setting for the MPF account.

3 準確匯報強積金供款 Report MPF contribution in a proper way

根據強積金法例，僱主有責任確保在相關供款日或之前為僱員提交強積金付款結算書並支付強積金供款。付款結算書中的供款詳情應包括有關的供款期、僱員的有關入息及供款金額。受託人須匯報遲交或拖欠供款的資料到強制性公積金計劃管理局（「積金局」），沒有準時全數繳付強制性供款，相關僱主有可能會被徵收附加費或被檢控。有關詳情，請參閱積金局網頁 www.mpfa.org.hk。即使未有收到積金局所發出的付款通知書，僱主仍須為所有拖欠或遲交的強積金供款支付相關的附加費。因此，請緊記於供款到期日或之前為所有僱員遞交完整的付款結算書及支付全數供款金額。

以下是一些常見誤解及正確的供款方法：

According to the MPF legislation, employers are required to submit MPF remittance statement and contribution for all employees on or before relevant contribution day. The remittance statement should include the contribution details such as the relevant contribution period, relevant income and contribution amounts of each of your employees. Trustees are required to report late and default contribution details to Mandatory Provident Fund Schemes Authority ('MPFA'). Failure to pay mandatory contributions in full, the employer may be liable to surcharge or prosecution. You may refer to the MPFA's website at www.mpfa.org.hk for further details. All outstanding contribution and late payment will be subject to surcharge even without receiving payment notice from the MPFA. Please ensure to submit completed remittance statement and payment in full for all of your employees on or before the relevant contribution day to avoid any surcharge.

Below are some common misconceptions and proper ways for handling contribution:

✘ 誤解 Misconceptions

✔ 正確供款方法 Proper ways for handling contribution

1 郵寄支票 Mailing cheque

我已於供款日寄出支票給受託人，因此我並沒有遲交供款。

I have submitted the contribution on time because I have already sent out the cheque to trustee on the contribution day.

- 預留足夠郵遞時間及付有足夠郵資，確保供款支票及付款結算書於供款日或之前寄達受託人
Allow sufficient time and postage for mailing to make sure trustee receives cheque and remittance statement on or before contribution day
- 信封上的郵戳日期並不會被視作支付供款的日期
The postmark date on the envelope will not be regarded as the contribution receipt date
- 必須確保支票上的資料正確並確保銀行戶口有足夠款項供支票兌現或作自動轉賬，如支票不能成功兌現或未能成功轉賬，僱主會被視作欠交供款
Make sure the information on the cheque is correct and retain sufficient amount in the bank account for cheque payment or for direct debit. It will be regarded as default contribution if trustee fails to present the cheque or fails to receive payment

2 經分行收集箱遞交 Submission by drop-in box in branch

我已於供款日把支票投進就近分行的收集箱。

I have put the cheque into the collection box in the branch nearby on the contribution day.

- 供款支票必須投進**指定**滙豐銀行分行的強積金寄存辦理箱內
Contribution cheque must be put into MPF drop-in box in **designated** HSBC branches
- 請向我們的強積金專員或致電客戶服務熱線查詢設有強積金寄存辦理箱的**指定**分行
Please check with our MPF specialists or contact customer service hotline for the **designated** branches with MPF drop-in box
- 你亦可於滙豐強積金網頁上查閱設有強積金寄存辦理箱的分行名單
<https://www.personal.hsbc.com.hk/1/2/mpf/branch>
You can also find the list of branches with MPF drop-in box on HSBC MPF website <https://www.personal.hsbc.com.hk/1/2/mpf/branch>

3 僱員沒有有關入息 No relevant income for the employee

僱員於某一個供款期沒有有關入息及強積金供款，因此不用於付款結算書上填寫該僱員。

I do not need to include the employee in the remittance statement because there is no relevant income and contribution in a particular contribution period for the employee.

- 如僱員於某一個供款期沒有有關入息及強積金供款，亦須於付款結算書上列出該僱員資料，並於有關入息一欄填報「0」

It is still required to include the employee and report '0' for relevant income in the remittance statement even if there is no relevant income and contribution for the employee in a particular contribution period

4 僱員離職 Member termination

僱員離職時，我只須為僱員作出最後一期供款便可。

I only need to report the last contribution for the employee during member termination.

- 必須向受託人申報僱員離職，僱主可於僱員離職該月份的付款結算書上作出申報，或使用離職僱員資料表格（表格代號：INZ3/ INVY）作出申報

An employer must notify the trustee that an employee has ceased to be employed by reporting it in the remittance statement in the month in which the employee ceases to be employed, or by using Employee Termination Information (Form code: INZ3 or INVY) for such purpose

- 如僱主沒有向受託人申報僱員的離職資料，僱主於下一個供款期可能會被誤作欠交該僱員的供款

The employer may be regarded as default contribution for the terminated member in next contribution period if the employer failed to report termination details

5 提出反對 Filing an objection

每次繳交附加費前，我都嘗試提出反對，看看積金局會否撤銷附加費。

I will try to file an objection before payment for any surcharge to see if the MPFA will withdraw it.

- 一旦發現未有準時支付供款或供款資料錯誤，應盡快聯絡受託人，並一併支付欠款及相關附加費

You should contact your trustee immediately if there is any late contribution or error in contribution details and settle the late contribution and relevant surcharge at the same time

- 法例規定，僱主拖欠供款，不論是遲交或供款金額不足，都必須繳交附加費

By law, employer is required to pay surcharge should there be any default contribution, either because of late submission or insufficient contribution payment

我們明白僱主希望在匯報強積金供款時可以化繁為簡，因此滙豐強積金提供多種電子方式積極配合僱主簡化供款程序，歡迎親臨分行向強積金專員查詢或致電滙豐強積金僱主熱線2583 8033以獲取更多資訊。

We understand employers would like to make MPF contribution simple and flexible. In HSBC MPF, we offer several electronic methods in handling MPF contribution at your convenience. Please feel free to contact our MPF specialists in branch or by contacting HSBC MPF Employer Hotline on 2583 8033 for more details.

強積金保守基金的訂明儲蓄利率 Prescribed savings rates for MPF Conservative Fund

資料來源：強制性公積金計劃管理局（「積金局」）網頁 www.mpfa.org.hk
積金局會於每月第二個工作日在《南華早報》及《信報》刊登訂明儲蓄利率。

Source: The Mandatory Provident Fund Schemes Authority's ('MPFA') website at www.mpfa.org.hk
The MPFA publishes the prescribed savings rate in the South China Morning Post and Hong Kong Economic Journal on the second working day of each month.

日期 Date	年率 Annual rate
1-30/11/2017	0.007%
1-31/12/2017	0.007%
1-31/01/2018	0.007%

有關的強積金服務，包括但不限於網上服務、自動櫃員機、綜合銀行結單、分行網絡及部分熱線服務乃透過香港上海滙豐銀行有限公司提供。

The MPF associated services, including but not limited to the internet service, ATM, consolidated bank statement, branch network and part of the hotline service, are provided through The Hongkong and Shanghai Banking Corporation Limited.

本刊物所載資料僅供參考，詳情以強制性公積金計劃條例、其他生效的法例／規例及強制性公積金計劃管理局發出的指引或公布為準。如對本刊物內容的涵義或效力有任何疑問，請徵詢獨立專業人士的意見。

The information contained in this publication is for reference only and the provisions of the Mandatory Provident Fund Schemes Ordinance, other applicable legislation/regulations and guidelines or announcements published by the Mandatory Provident Fund Schemes Authority shall prevail. If you are in doubt about the meaning or the effect of the contents of this publication, you should seek independent professional advice.

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Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income from such financial instruments, may go down as well as up. For further details including the product features and risks involved, please refer to the relevant 'Principal Brochure'.

客戶有權要求不得使用其個人資料作直接促銷用途。如有需要，可致函九龍中央郵政信箱73770號（c/o 滙豐人壽保險（國際）有限公司），向HSBC Provident Fund Trustee (Hong Kong) Limited 資料保護主任提出。

Customers have a right to request that personal data about them not be used for direct marketing purposes. Requests can be made in writing to the Data Protection Officer, HSBC Provident Fund Trustee (Hong Kong) Limited, c/o HSBC Life (International) Limited, PO Box 73770 Kowloon Central Post Office.

由香港上海滙豐銀行有限公司刊發

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