

**Employer (“Applicant”)  
Application of Participation Form for  
BCOM Joyful Retirement MPF Scheme (“Master Trust Scheme”)**

**僱主 (“申請人”)**

**交通銀行愉盈退休強積金計劃 (“集成信託計劃”) 參與表格**

This Application of Participation Form may only be issued in conjunction with the Principal Brochure and the On-going Cost Illustrations of the Master Trust Scheme  
此參與表格必須連同集成信託計劃之主體冊子及持續成本列表一併派發。

**交通銀行信託有限公司**  
BANK OF COMMUNICATIONS TRUSTEE LIMITED

For trustee use only

**Part I: Employer Details 第一部：僱主資料**

(Please tick ✓ where appropriate 請在適用處加✓)

1. Category of Employer 僱主類別
- Corporate 公司  
 Partnership 合夥商號  
 Sole Proprietor 獨資經營者  
 Charitable Organization 慈善機構  
 Others 其他 \_\_\_\_\_ (please specify 請註明)

2. Name of Applicant 申請者名稱
- In English 英文 \_\_\_\_\_  
In Chinese 中文 \_\_\_\_\_

3. Telephone No. 電話號碼 \_\_\_\_\_
4. Contact Person 聯絡人姓名 \_\_\_\_\_

5. Fax No. 傳真號碼 \_\_\_\_\_
6. Title 職位 \_\_\_\_\_

7. Business Registration No./Inland Revenue Dept. Ref. No./Society Office of HK Police No./Education Dept. No./Registry of Trade Unions No./Others:  
商業登記證號碼 / 稅務局參考編號 / 香港警務處社團事務處編號 / 教育署編號 / 職工會登記局編號 / 其他 \_\_\_\_\_

8. Correspondence Address 聯絡地址 \_\_\_\_\_  
\_\_\_\_\_

9. Registered Address 公司註冊地址 \_\_\_\_\_  
\_\_\_\_\_

10. Contribution Period 供款期
- Monthly 每月  
 Bi-Weekly 每兩星期  
 Weekly 每星期  
 Others (please specify) 其他(請註明) \_\_\_\_\_

11. Nature of Business 業務性質 \_\_\_\_\_

12. Email Address 電郵地址 \_\_\_\_\_

**Mandatory Contributions 強制性供款**

13. Commencement date of the first contribution period for which Mandatory Contributions will be paid to this Scheme  
向本計劃支付強制性供款第一個供款期之首日 \_\_\_\_\_

The amount of Mandatory Contributions shall be in accordance with the prescribed percentage as specified in section 7A of the Mandatory Provident Fund Schemes Ordinance (“MPF Ordinance”) from time to time. 強制性供款金額須按強制性公積金計劃條例(“強積金條例”)第7A條內於任何時候所指定的百分比來計算。

## Voluntary Contributions 自願性供款

If the employer is not prepared to make any Voluntary Contribution or does not have any transfer value from other ORSO schemes or MPF schemes, please ignore this part. 如僱主不準備為僱員作自願性供款，或沒有從職業退休計劃 / 強制性公積金計劃轉移金額，則不用填寫此欄。

14. An Eligible employee for Voluntary Contribution shall be 自願性供款之合資格僱員為：

- Any employee of the Employer 任何僱員；
- Any employee of the Employer who has completed the relevant probationary period 任何通過相關試用期之僱員；
- Any full time employee of the Employer 任何全職之僱員；
- Any employee of the Employer who has completed \_\_\_\_\_ years of employment with the Employer 任何已受僱滿\_\_\_\_\_年之僱員；
- Any full time employee of the Employer who has completed \_\_\_\_\_ years of employment with the Employer 任何已受僱滿\_\_\_\_\_年之全職僱員；
- Any employee of the Employer who is over \_\_\_\_\_ years of age 任何已屆滿\_\_\_\_\_歲之僱員；
- Any full time employee of the Employer who is over \_\_\_\_\_ years of age 任何已屆滿\_\_\_\_\_歲之全職僱員；
- Any full time employee of the Employer who is over \_\_\_\_\_ years of age and completed \_\_\_\_\_ years of employment with the Employer 任何已屆滿\_\_\_\_\_歲並受僱滿\_\_\_\_\_年之全職僱員。

15. Commencement date of the first contribution period for which Voluntary Contributions will be paid to this Scheme

向本計劃支付自願性供款第一個供款期之首日

16. Schedule of Voluntary Contributions of Relevant Income 自願性供款比率 (\*Delete if inapplicable 刪除不適用者)

*Standardized/Period of Employment and/or Rank *統一 / 受僱年資及 / 或職級	<input type="checkbox"/> Percentage 百分比	<input type="checkbox"/> Amount 金額
	_____ % of Relevant Income 有關入息	\$
	_____ % of Relevant Income 有關入息	\$
	_____ % of Relevant Income 有關入息	\$

Pursuant to the employment contract, employees are required/not required \*to make voluntary contributions according to the same schedule.

根據僱傭合約，僱員須要/不須要\*按照上述比率作僱員之自願性供款。

"Relevant Income" has the same meaning as defined in section 2 of the MPF Ordinance as amended from time to time.

"有關入息"與強積金條例第2條所定義者相同而該條例可不時被修訂。

17. Voluntary Contributions in Lump Sum 一筆過自願性供款

Voluntary Contributions by way of lump sum payment, single contribution or transfer value from other schemes under the MPF Ordinance or ORSO Ordinance.

自願性供款以一筆過、單次供款或由其他按"強積金條例"或"職業退休計劃條例"成立的公積金計劃轉調過來的供款。

Voluntary Contributions in Lump Sum 一筆過自願性供款	<input type="checkbox"/> ORSO Scheme 職業退休計劃	<input type="checkbox"/> MPF Scheme 強制性公積金計劃 <i>Please also submit Form MPF(S)-P(E) 請一併填寫 MPF(S)-P(E)</i>
By Employer 僱主	\$	\$
By Employees 僱員	\$	\$
Name of Trustee / Administrator 計劃之受託人/管理人名稱		
Name of Scheme and Registration No. 計劃名稱及註冊編號		
Effective Date 生效日期		

18. Retirement Age 退休年齡

- Age 65  Others 其他 \_\_\_\_\_ (please specify 請註明)

Retirement date will be the first day of the month coincides with or immediately following the birthday of the Member's normal retirement age as indicated above.

退休日期是指僱員到達上述退休年齡之生日後的當天或首個月份的第一日。

19. Benefit Payment 利益給付

(a) Normal retirement/Disablement/Death 正常退休 / 傷殘 / 死亡

The benefit payable is 100% of the accrued benefits of Employer's Voluntary Contribution/the Vested Portion \* and accrued benefits of Member's Voluntary Contribution as at the date of retirement age/permanent disability/death.

應付利益是截至僱員正常退休 / 永久傷殘 / 死亡的日期僱主自願性供款之累算權益之100%/歸屬部份\*及僱員自願性供款之累算權益。

**(b) Early Retirement 提早退休**

Not Applicable 不適用

- With the consent of the Employer, an Employee or casual employee may retire earlier. The benefit payable is 100% of the accrued benefits of Employer's Voluntary Contribution / the Vested Portion\* and accrued benefits of Member's Voluntary Contributions as at the date of early retirement.  
在僱主同意之下，僱員或臨時僱員可提早退休。應付利益是截至僱員提早退休的日期僱主自願性供款之累算權益之100% / 歸屬部分\* 及僱員自願性供款之累算權益。

**Criteria of Early Retirement 提早退休之條件 (\*Delete if inapplicable 刪除不適用者)**

- Attaining age of \_\_\_\_\_ and/or\* 年齡已達 \_\_\_\_\_ 歲及/或 \*
- Complete \_\_\_\_\_ years or more of service and/or\* 服務滿 \_\_\_\_\_ 年或以上 及/或 \*
- Others 其他 (please specify 請註明 \_\_\_\_\_)

**(c) Late Retirement 延遲退休**

An Employee or casual employee (with the consent of the Employer) may retire later than the normal retirement age, in which case Voluntary Contributions will be: 在僱主同意之下，僱員或臨時僱員可在正常退休年齡以後才退休。在此情況下，自願性供款將會：

- Discontinued after the normal retirement date. 在正常退休年齡後終止。  
The benefit payable is 100% of the accrued benefits of Employer's Voluntary Contribution / the Vested Portion\* and accrued benefits of Member's Voluntary Contribution as at the date of normal retirement.  
應付利益是截至僱員正常退休日僱主自願性供款之累算權益之100% / 歸屬部分\* 及僱員自願性供款之累算權益。
- Continued until actual retirement. 繼續直至正式退休為止  
The benefit payable is 100% of the accrued benefits of Employer's Voluntary Contribution / the Vested Portion\* and accrued benefits of Member's Voluntary Contribution as at the date of actual retirement.  
應付利益是截至僱員正式退休日僱主自願性供款之累算權益之100% / 歸屬部分\* 及僱員自願性供款之累算權益。

**(d) On Termination of Employment 終止僱用**

- (i) If a Member resigns other than for normal retirement, death or permanent disability, the Member is entitled to the accrued benefits of his own Voluntary Contributions together with a Vested Portion of the accrued benefits of the Employer's contribution in accordance with the following vesting scale:  
如成員並非因正常退休、死亡或永久傷殘而終止僱用，僱員可得到僱員自願性供款之累算權益及按以下歸屬比率計算所得到的僱主自願性供款部份：

**Vesting Scale 歸屬比率**

<u>Completed Years of Service 服務年資</u>	<u>Vested Percentage 歸屬百分比</u>
[ ] years 年	( ) %
[ ] years 年	( ) %
[ ] years 年	( ) %
[ ] years 年	( ) %
[ ] years 年	( ) %
[ ] years 年	( ) %
[ ] years 年	( ) %
[ ] years 年	( ) %
[ ] years 年	( ) %
[ ] years 年	( ) %

For the purposes of this paragraph, service shall mean 在此段，服務是指

- Employment with the Employer in completed years 受僱於僱主之完整年數
- Employment with the Employer in completed years from the effective date of Voluntary Contributions. 由自願性供款生效日起，受僱於僱主之完整年數
- Others (please specify)  
其他 (請註明) \_\_\_\_\_

"Vested Portion" herein means the Vested Portion of the Employer's Voluntary Contributions as defined in the Governing Rules of the Master Trust Deed.  
"歸屬部分"之定義乃根據集成信託契約內之管限規則內之定義為"僱主自願性供款之歸屬部分"。

**(e) Forfeiture on Dismissal 解僱時權益沒收**

If a Member who is an employee is dismissed for any of the following grounds 如屬僱員身份的成員因下列任何理由遭受解僱：

- (a) willfully disobeying a lawful and reasonable order 故意不服從任何合法及合理命令；
- (b) misconducting himself, such conduct being inconsistent with the due and faithful discharge of his duties 作出不當行為，與妥善及真誠地執行其職務不符；
- (c) guilty of fraud or dishonesty 犯有欺詐或不誠實行為；
- (d) habitually neglectful in his duties 慣性疏忽職守；
- (e) upon any other ground on which the employer is entitled to terminate his contract of employment without notice at common law

僱主有權按普通法終止成員僱傭合約而無須給予通知的任何其他理由；  
he is only entitled to receive 100% of the accrued benefits of his own Voluntary Contributions. The employer's Voluntary Contribution will be forfeited.  
則成員只有權取得其自願性供款累算權益的百分之一百。僱主的自願性供款將被沒收。

## Part II: Fees and Charges

Please refer to the Principal Brochure for details.

## 第二部：費用及收費

詳情請參閱主體冊子。

## Part III: Notice to Clients relating to the Personal Data (Privacy) Ordinance (the "PDP Ordinance")

### 1. Importance of Data Collection

The personal data which you have voluntarily provided to us herein will be used by Bank of Communications Trustee Ltd. ("the Company") for providing services and marketing services and/or products to you. They will at all times be governed by the provisions of the Personal Data (Privacy) Ordinance ("PDP Ordinance"). Failure to supply such data (except e-mail address) may result in the Company unable to open or continue accounts or provide services for you.

### 2. Purposes of Data Collection and Usage

The personal data relating to a client may be used for the following purposes and uses:- i) opening, administering and continuation of the client's account; ii) the daily operation of the services provided to the client (e.g. the Company may send information of the client including but not limited to contribution receipts and benefit statements to the client through E-mail); iii) designing services or products for the client's use; iv) updating and/or verifying any and all clients' personal information that may be held by the Company's parent company, Bank of Communications Co., Ltd. ("BOCOM"), and/or any of its affiliate, subsidiary or agent of BOCOM; v) marketing services and/or products of the Company, BOCOM and/or any affiliate, subsidiary or agent of BOCOM and/or selected companies or business partners (please write to the Company if you do not wish to receive relevant promotional articles); vi) conducting matching procedures; vii) meeting the legal, governmental or regulatory requirements on the Company, BOCOM and/or any affiliate, subsidiary or agent of BOCOM to make disclosure; viii) enabling any actual or proposed assignee of the Company to evaluate the intended transaction; and ix) all other incidental and associated purposes relating thereto.

### 3. Data Confidentiality

Data held by the Company relating to a client will be kept confidential but the Company may provide such information to the following parties (whether within or outside Hong Kong) for the purposes set out in paragraph 2 above:- i) any agent, contractor or third party service provider who provides administrative, telecommunication, computer, payment, securities clearing, custodian, insurance, professional or other services to the Company in connection with the operation of its business; ii) BOCOM and/or any affiliate, subsidiary or agent of BOCOM; iii) any other person under a duty of confidentiality to the Company which has undertaken to keep such information confidential; iv) any bank, financial institution or other institution with which the clients have or propose to have dealings; v) government or regulatory bodies or any person to whom the Company, BOCOM and/or any affiliate, subsidiary or agent of BOCOM is under an obligation to make disclosure under any applicable legal, governmental or regulatory requirements; vi) any actual or proposed assignee of the Company; and vii) selected companies for the purpose of informing clients of services and/or products which the Company believes will be of interest to the clients.

### 4. Transfer of Data Outside Hong Kong

The Company may from time to time transfer the data of the clients outside Hong Kong for different purposes including processing and storage.

### 5. The Client's Rights

Nothing in this Notice shall limit the rights of clients under the PDP Ordinance. Under and in accordance with the terms of the PDP Ordinance, any person whose data are being held by the Company has the right to:- i) check whether the Company holds data about him/her and has the right of access to such data; ii) require the Company to correct any data relating to him/her which is inaccurate; and iii) ascertain the Company's policies and practices in relation to data and to be informed of the kind of personal data held by the Company.

In accordance with the terms of the PDP Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed as follows:

The Data Protection Officer, Bank of Communications Trustee Limited, 1/F., Far East Consortium Building, 121 Des Voeux Road Central, Hong Kong

## 第三部：有關個人資料(私隱)條例("私隱條例")的客戶通知

### 1. 資料收集之重要性

客戶在此自願提供之個人資料，交通銀行信託有限公司(「本公司」)將藉以向客戶提供服務及推廣服務及/或產品，而該等資料之運用將會受制於個人資料(私隱)條例("私隱條例")。若未能向本公司提供該等資料(電郵地址除外)，可能會導致本公司無法開立、管理及延續戶口或向客戶提供服務。

### 2. 收集資料之目的及用途

客戶的資料可能會作下列用途：- i) 開立、管理及延續客戶之戶口；ii) 為提供服務予客戶之日常運作(包括但不限於本公司會通過電郵發送供款收據及權益報表等客戶的資料訊息予客戶)；iii) 為客戶設計服務或產品；iv) 更新及/或核實由本公司的控股公司-交通銀行股份有限公司(「交通銀行」)及/或任何交通銀行的附屬公司、聯屬公司或代理人所持有的任何及所有客戶的個人資料；v) 為本公司、交通銀行及/或交通銀行的附屬公司、聯屬公司或代理人及/或特選公司推廣服務及/或產品(如不欲收取有關宣傳物品，請來函本公司)；vi) 進行配對程序；vii) 根據本公司、交通銀行及/或交通銀行的附屬公司、聯屬公司或代理人須遵守之法例、政府或監管規定而作出披露；viii) 促使本公司之實際或建議承讓人評核擬進行的交易；及ix) 所有其他附帶及相關之目的。

### 3. 資料保密

本公司將對持有與客戶有關的資料保持機密，但本公司可將該等資料提供予下列各方作第2段所述的用途(不論在香港境內或境外)：i) 任何代理人、承包商、或提供行政、電訊、電腦、付款、證券結算、保管、保險、專業或其他和本公司業務運作有關的服務的第三者服務供應商；ii) 交通銀行及/或交通銀行的附屬公司、聯屬公司或代理人；iii) 對本公司有保密責任且已承諾將該等資料保密的任何其他人士；iv) 客戶與之進行或擬與之進行交易的任何銀行、金融機構或其他機構(不論是否在香港)；v) 在履行本公司、交通銀行及/或交通銀行的附屬公司、聯屬公司或代理人須遵守之法例、政府或監管規定下有責任對其作出披露的政府或監管機構或任何人士；vi) 本公司之實際或建議承讓人；及 vii) 特選的公司，目的是通知客戶有關本公司認為適合客戶的服務及/或產品資料。

### 4. 將資料轉移至外地

本公司可能不時為不同的目的將客戶的資料轉移至香港以外之地方，包括處理及儲存。

### 5. 客戶的權利

本通知不會限制客戶在私隱條例下所享有的權利。根據私隱條例中的條款，其資料為本公司所持有的任何人士有權：i) 審查本公司是否持有其資料及有權查閱有關的資料；ii) 要求本公司修正任何與其有關而不正確的資料；iii) 查悉本公司對於資料的政策及實務及獲告知本公司持有關於其之何種個人資料。

根據私隱條例的條款，本公司有權就處理任何查閱資料要求而徵收合理費用。

要求查閱資料或更改資料或要求提供政策及實際應用及資料種類須聯絡以下人士：- 香港中環德輔道中121號遠東發展大廈一樓交通銀行信託有限公司資料保護主任。

## Consent

In accordance with the provisions of the Personal Data (Privacy) Ordinance of Hong Kong, I/We consent, by signing below, that the personal information provided by me/us (whether contained herein or otherwise obtained) and held by the Company (whether contained herein or otherwise obtained) may be held, stored, used, disclosed, released and transferred by the Company to the parties and for the purposes mentioned in the "Notice to Clients relating to the Personal Data (Privacy) Ordinance".

## Part IV: Important Information

1. The Company can record all or any telephone conversation(s) between clients and the Company.

## Part V: Declaration and Acknowledgement (By Employer)

- It is hereby agreed and acknowledged that the Employer has read and fully understand the Principal Brochure and the On-going Cost Illustrations accompanying this Application of Participation Form.
- All the information herein together with other documents duly signed by Employer in connection with this Application are full, complete and true. The Employer is aware that the Company shall rely on the above information provided by Employer for the purpose of this Application.
- The Employer hereby adopts the Master Trust Scheme as a provident fund scheme, as defined in the MPF Ordinance in compliance with sections 7 and 7A of the MPF Ordinance.
- The Employer shall be bound by the terms and conditions of the Master Trust Deed and its Governing Rules and any amendments thereto from time to time including the fees and charges mentioned herein and undertake to comply and/or causes its Employees to comply with the same.
- The Employer gives its expressed consent as in terms of Part III herein.
- I also agree the Company to record all or any of Employer and its staff telephone conversation(s) with the Company.

Signed at Hong Kong, this      day of      , 20  
於      年      月      日於香港簽署

## 同意

根據香港個人資料(私隱)條例，我/我等，一經簽署，即同意公司持有、儲存、運用、披露、發放及轉移我/我等(不論在此包含或從其他途徑得知)在公司(不論在此包含或從其他途徑得知)之資料予在“有關個人資料(私隱)條例的客戶通知”內提及之用途及單位。

## 第四部：注意事項

1. 本公司可記錄客戶與本公司之間進行的所有或任何電話談話。

## 第五部：聲明及確認(僱主)

- 本人謹此同意及確認僱主已閱畢並完全明白連同此參與表格之主體冊子及持續成本列表。
- 僱主在此所提供所有資料與其他連同此表格提交並由僱主簽署之文件均屬正確無誤並無缺漏。僱主明白公司將會利用僱主提供的以上資料作辦理申請的用途。
- 僱主現採用此“集成信託計劃”作為強積金條例中第7及7A條所定義之“公積金計劃”。
- 僱主須受到集成信託契約內之條款及管限規則所約束及於任何時候，條款若有所更改(包括收費及費用)，僱主承諾會遵守及使其僱員同樣遵守有關條款。
- 僱主謹此同意第三部之條款。
- 本人謹此同意 貴公司可記錄僱主及其職員與 貴公司之間進行的所有或任何電話談話。

Signature of Employer with Company Chop (if any)

僱主簽署，連同公司印章(若有)

中介人專用

單位/機構	強積金中介人編號	核印	強積金中介人簽署	主管簽署	日期

Witness

見證人