

Employee Member / Self-employed Member / Individual Relevant Employee ("Applicant")

BCOM Joyful Retirement MPF Scheme ("Master Trust Scheme")

Application of Participation Form for Joyful Smart Personal Contribution ("Personal Contribution")

(i.e. contributors of "Non-Employment Related VCs" as referred to in the Principal Brochure)

僱員成員 / 自僱人士成員 / 獨立有關僱員 ("申請人")

交通銀行愉盈退休強積金計劃 ("集成信託計劃")

自積金供款參與表格 (即主體冊子內所指的非僱員有關的自願性供款)

交通銀行信託有限公司

BANK OF COMMUNICATIONS TRUSTEE LIMITED

Bank use only  
銀行專用

For trustee use only  
受託人專用

This Application of Participation Form shall 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。

Part I: Details of Applicant 第一部：申請人資料

1. Name of Applicant (as in HKID card) Chinese English  
申請人姓名 (與身份證姓名同) 中文 英文

2. HKID Card / Passport No. 香港身份證/護照號碼

3. Date at Birth (dd/mm/yyyy) 出生日期 (日/月/年)

4. Sex  Male 男  Female 女  
性別

5. Email Address 電郵地址 (為方便接收電子訊息建議填寫 Suggest to fill in this item for receiving e-mail)

6. Telephone No. 電話號碼 (i) 手提電話號碼 Mobile Phone No. (ii) 住宅電話號碼 Residential Telephone No.

7. Residential Address 住址

8. Category of Applicant 申請人類別 (Please tick ✓ where appropriate 請在適用處加✓)  
(a) Existing Scheme Member 現有計劃成員  Self-employed Person 自僱人士  Relevant Employee 有關僱員  
(b) Individual Relevant Employee 獨立有關僱員  Self-employed Person 自僱人士  Relevant Employee 有關僱員

9. Scheme No. (For existing scheme member only) 計劃編號 (只適用於現有計劃成員)

10. Occupation 職業

11. Business Registration No. (For Self-employed person only) 商業登記證號碼 (只適用於自僱人士)

12. Name of Employer (For employee only) 僱主名稱 (只適用於僱員)

13. Effective date of the first contribution period for which Joyful Smart Personal Contributions will be paid to the Master Trust Scheme  
向本計劃支付第一期自積金供款生效日期:  
Monthly Contribution 每月供款 (dd/mm/yyyy 日/月/年) Irregular contribution 不定期供款 (dd/mm/yyyy 日/月/年)

Part II: Contribution Option 第二部：供款選擇

14. Frequency of Payment 供款周期 (Please tick ✓ where appropriate 請在適用處加✓)

(a) Monthly Contribution 每月供款  
Monthly Contribution 每月供款金額 HKD 港元 (Min. Monthly Contribution: HKD500) (每月最低供款: 港幣500元)  
 Cheque 支票  
 Direct Debit 自動扣賬 \*Direct Debit Date: (each calendar month) \*扣賬日期(每曆月)  5<sup>th</sup> day 第5日  25<sup>th</sup> day 第25日 (\*Please choose one 請選其一)  
Authorized Direct Debit Account Name 授權自動扣賬賬戶戶名

(b) Irregular contribution 不定期供款  
First Contribution 首次供款金額 HKD 港元 (Min. First Contribution: HKD50,000) (首次最低供款: 港幣50,000元)  
 Cheque 支票  
 Direct Debit 自動扣賬  
Authorized Direct Debit Account No. 授權自動扣賬賬戶號碼 0 2 7

Part III: Direct Debit Authorization 第三部：自動扣賬授權書 (交通銀行客戶專用)

I hereby authorize Bank of Communications Co., Ltd., Hong Kong Branch to debit my above-mentioned authorized direct debit account held in Bank of Communications Co., Ltd., Hong Kong Branch in respect of settlement of my monthly and irregular Personal Contributions to Bank of Communications Trustee Limited. This authorization shall be in continuous force and effect until I notify Bank of Communications Co., Ltd., Hong Kong Branch in writing of variation, cancellation or payment suspension not less than 7 business days in advance. In case of failure to debit the account due to insufficient fund or any other reasons, Bank of Communications Co., Ltd., Hong Kong Branch reserves the right to make the usual charge and if it relates to monthly contribution, it will be regarded as a non-payment of contribution for that month and the account will be automatically debited again for the next contribution. 本人授權交通銀行股份有限公司香港分行於上述本人之交通銀行股份有限公司香港分行授權自動扣賬賬戶內扣賬，作為向交通銀行信託有限公司支付本人之自積金供款之每月定期及不定期供款。如需更改、取消或暫停自動扣賬，本人將以不少於7個工作天書面通知交通銀行股份有限公司香港分行；否則，是項授權繼續有效。若因戶口結餘不足或其他原因而未能成功扣賬，交通銀行股份有限公司香港分行保留收取取債權之權利，如屬每月定期供款者，則該月視為不扣賬及不供款，下期供款再從本人之戶口自動扣賬。

X

S. V.

15. Signature of Applicant 申請人簽署  
(Please sign according to the signature specimen of the authorized direct debit account 請按授權扣賬賬戶簽署式樣簽署)

銀行核印

16. Date 日期

Part IV: BCOM MPF IVRS and Internet Service 第四部：強積金互動電話及網上服務 (If you apply, please put a "✓" in the box below如申請, 請在以下方格加上 "✓")

17.  I would like to apply for the service of Change of Investment Choice for New Contributions/ Switching of Existing Investment Balances in BCOM MPF IVRS and Internet Service.  
本人現申請強積金互動電話及網上服務中之更改新供款投資組合/轉換戶口現有結餘投資組合服務\*

Please read the "Terms and Conditions for the BCOM MPF IVRS/Internet Service" ("Terms and Conditions") carefully before applying for and/or using the services in BCOM MPF IVRS and Internet Service provided by Bank of Communications Trustee Limited ("the Company"). Upon applying for and/or using these services, you are deemed to have read and accepted the Terms and Conditions and agree to be bound by them. Copies of the Terms and Conditions are available at the Company, and in the Company's website at [www.bcomtrust.com.hk](http://www.bcomtrust.com.hk).  
\*申請及/或使用交通銀行信託有限公司("本公司")所提供之強積金互動電話服務及網上服務之前, 請仔細閱讀「強積金互動電話/網上服務條款」(「條款細則」)。閣下一旦申請及/或使用有關服務, 即被視為已經閱讀及接納此等條款細則, 並願意受其約束。有關條款細則可向本公司索取, 亦可在本公司之網站([www.bcomtrust.com.hk](http://www.bcomtrust.com.hk))瀏覽。

Part V: Investment Option 第五部：投資選擇

18. Applicable to regular and irregular contributions, and if any, amounts transferred from other schemes 適用於定期及不定期供款及如有的話, 由其他計劃轉移的金額

Code 編號	Name of Constituent Fund 成分基金名稱	The minimum allocation % in any constituent fund selected must not be less than 10% (whole number), and the total for all funds selected must be added up to 100% 在所選擇的任何成分基金中投資額所佔的最低百分比不得少於10%(整數),而所選擇的總成分基金的投資額百分比總數必須為100%
01	BCOM MPF Conservative Fund 交通銀行強積金保守基金	%
02	BCOM Guaranteed (CF) Fund 交通銀行保證回報成分基金	%
06	BCOM Stable Growth (CF) Fund 交通銀行平穩增長成分基金	%
07	BCOM Balanced (CF) Fund 交通銀行均衡成分基金	%
08	BCOM Dynamic Growth (CF) Fund 交通銀行動力增長成分基金	%
09	BCOM Asian Dynamic Equity (CF) Fund 交通銀行亞洲動力股票成分基金	%
10	BCOM Hong Kong Dynamic Equity (CF) Fund 交通銀行香港動力股票成分基金	%
11	BCOM China Dynamic Equity (CF) Fund 交通銀行中國動力股票成分基金	%
12	BCOM HSI Tracking (CF) Fund 交通銀行恒指成分基金	%
Total Percentage Allocated 總百分比分配		100%

If no choice of Constituent Funds is made by and received from the Applicant, the contribution and other money received for his Personal Contribution Account will be invested in the BCOM Stable Growth (CF) Fund. 如無收到或申請人並無作出成分基金投資選擇, 申請人的自積金供款賬戶內所接收的供款及任何其他金額將投資於交通銀行平穩增長成分基金。

## Part VI: Fees and Charges

Please refer to the Principal Brochure for details.

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

- 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 all 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.
- 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.
- 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.
- 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.
- 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 such 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

## Consent

In accordance with the provisions of the Personal Data (Privacy) Ordinance of Hong Kong, I consent, by signing below, that the personal information provided by me (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 VIII: Important Information

- Personal Contribution of the Applicant shall be recorded in an account (the "Personal Contribution Account") separate from the account record for any mandatory contributions and voluntary contributions paid to the Master Trust Scheme in respect of the Applicant's current employment or self-employment (if any).** Bank of Communications Trustee Limited ("Company") reserves the right not to accept the Applicant's application for participation in this programme for making Personal Contribution to the Master Trust Scheme by the Applicant.
- The Applicant must be an employee or a self-employed person.**
- If the Applicant ceases to be employed or self-employed, the Applicant shall inform the Company as soon as practicable but in no event later than 5 business days. No further Personal Contribution shall be received by the Master Trust Scheme for the Applicant until the Applicant informs the Company that he has resumed employment or self-employment.**
- If the Applicant stops making contributions for any reasons, the accrued benefits in the Personal Contribution Account shall be preserved in the Master Trust Scheme until withdrawn by the Applicant.**
- The Applicant may choose to make contributions on a monthly basis or irregularly. Payments could be made by authorized direct debit or by cheque. The minimum amount of monthly contribution is HKD500. If the Applicant wishes to change the monthly contribution amount, a written notice addressed to the Company is required not less than 7 business days in advance to change the direct debit amount and process the relevant procedures. If the Applicant elects to make irregular contributions, the minimum amount of the first irregular contribution shall be HKD50,000. The Company reserves the right to amend the minimum and maximum amount of Personal Contribution.**
- If the Applicant elects to make monthly contributions and that the authorized direct debit account is not an account with Bank of Communications Co., Ltd., Hong Kong Branch, an additional form of DIRECT DEBIT AUTHORIZATION should be used. The contribution amount shall be debited from the authorized direct debit account on the 5<sup>th</sup> or 25<sup>th</sup> day as selected by the Applicant or the next business day if that day is a holiday) of each calendar month following the effective date after completion of all application procedures. For any failure to debit the account due to insufficient balance or any other reasons, the transaction shall be cancelled and it will be treated as a non-payment of contribution for that month. The authorized direct debit shall be processed in the following month. If the Applicant wishes to stop or suspend making Personal Contribution, written notice addressed to the Company is required not less than 7 business days in advance to cancel the direct debit authorization.**
- Important information about investing Personal Contribution in BCOM Guaranteed (CF) Fund (the "Fund"):** (a) The maximum amount of contributions (including new contributions, accrued benefits transferred from other scheme(s) or account(s) and switching of account balance(s) from other constituent fund(s) under the Master Trust Scheme) that will be accepted for each Personal Contribution Account for investment in the Fund is HKD600,000 in each financial period. The Company reserves the right to accept Personal Contribution exceeding the maximum amount. (b) Upon any redemption of units of the Fund as a result of the Applicant's withdrawal of account balance, the Company will charge for its own benefit a fee 1% of the proceeds of redemption of the relevant units. (c) Unless otherwise agreed by the Company, the amounts invested by the Applicant in the Fund and maintained in the Applicant's Personal Contribution Account shall enjoy the benefits of the guarantee offered by the Fund. Please refer to the Principal Brochure of the Master Trust Scheme for details of the guarantee mechanism and conditions. (d) The benefit of the guarantee offered by the Fund applies to the Personal Contribution provided that the Applicant has invested his Personal Contribution to the Fund for not less than 60 continuous months. This continuous 60 months qualifying period is separate and independent from the period(s) of the Applicant's investment in the Fund in respect of inclusively but not limited to his mandatory contributions and employment related voluntary contributions (if any). (e) A written notice of not less than 14 business days in advance addressed to the Company from the Applicant is required to withdraw the accrued benefits derived from Personal Contribution invested in the Fund.
- Personal Contribution shall be invested in the constituent funds of the Master Trust Scheme in accordance with the investment option made by the Applicant in this Form. The Applicant may use the appropriate form provided by the Company to change his investment option subsequently. There will be no charge for the first 4 changes of investment option in a financial period. A fee of HKD200 shall be charged for each additional change.**
- Withdrawal of accrued benefits is subject to the provisions of the Mandatory Provident Fund Schemes (General) Regulation and the provisions of the Trust Deed and Rules of the Master Trust Scheme. The minimum withdrawal amount of accrued benefits derived from Personal Contribution is HKD1,000 each time. The withdrawal shall generally be completed within 14 days (and in any event no more than 30 days) after receipt of the appropriate written notice in the form as prescribed by the Company and all relevant documents from the Applicant as the Company may require from time to time. The Applicant can withdraw his accrued benefits derived from his Personal Contribution for no more than 4 times in a financial period.**
- If the Applicant fails to maintain any balance in the Personal Contribution Account for 3 continuous months, his participation in this programme for making Personal Contribution shall be regarded as terminated. The Company may close his Personal Contribution Account accordingly. If the Applicant only has a Personal Contribution Account in the Master Trust Scheme, such Applicant's participation in the Scheme will also be terminated upon the closure of his Personal Contribution Account.**
- The Company can record all or any telephone conversation(s) between clients and the Company..**

## Part IX: Declaration and Acknowledgement

It is hereby agreed and acknowledged that I have read and fully understood the important information of this Application Form and 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 me in connection with this enrolment are full, complete and true. I am aware that the Company shall rely on the above information provided by me for the purpose of enrolment. I will 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 with the same. I accept the responsibility for the choices I have made on this Application and acknowledge that the Company shall not be liable for any loss due to an inappropriate choice made by me. I hereby give my express consent as in terms of Part VII herein. It is hereby agreed and acknowledged that I have read and fully understood the "Terms and Conditions for the BCOM MPF IVRS/Internet Service". I also agree the Company to record all or any of my telephone conversation(s) with the Company.

### **The following shall only apply to an Applicant who is an Employee Member:**

Upon receipt by the Company of any instruction, whether by me or by my Employer (in the case of an Employee Member), to transfer my accrued benefits held under the Master Trust Scheme to another scheme registered under the Mandatory Provident Fund Schemes Ordinance:

- I agree that any accrued benefits derived from my non-employment related voluntary contributions (Personal Contribution) paid by me to the Master Trust Scheme will become immediately repayable to me.
- subject to any specific instruction to the contrary, I direct the Company to reinvest the value of the accrued benefits as referred to in (1) above in a Preserved Account Member's Personal Contribution Account (which is not a preserved account as defined in the Mandatory Provident Fund (General) Regulation) in the Master Trust Scheme in the same manner and subject to the same conditions as the original investment of my Personal Contribution, and
- I shall cease to be an Employee Member and become an Individual Relevant Employee Member (as defined in the Trust Deed) for the purposes of the Trust Deed and shall make Personal Contribution to the Scheme in the capacity as an Individual Relevant Employee Member, unless I specifically instruct otherwise. I agree that the terms and conditions set out in this Application of Participation Form, other than items 8 and 12 of Part I, shall continue to apply to me after my becoming an Individual Relevant Employee Member.

## 第六部：費用及收費

詳情請參閱主體冊子。

## 第七部：有關個人資料(私隱)條例(「私隱」條例)的客戶通知

- 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立法、管理及延續戶口或向客戶提供服務。
- 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收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律、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。
- 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) 客戶與之進行或擬進行的交易之任何經理、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律、政府或監管規定下有責任作出披露的政府或監管機構任何人士；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。
- 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。
- 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) 查悉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知本公司持有關於其之任何個人資料。

根據私隱條例的條款，本公司有權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列於以下：-  
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

## 同意

根據香港個人資料(私隱)條例，我一經簽署，即同意公司持有、儲存、運用、披露、發放及轉移我(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。

## 第八部：注意事項

- 申請人的自積金供款將由一獨立的帳戶(「自積金供款帳戶」)記錄，該帳戶記錄與申請人就業時受僱或自僱(如有的話)而向集成信託計劃所支付的任何強制性供款及自願性供款的記錄分開。交通銀行信託有限公司(「本公司」)保留權利不接納申請人參與本計劃及向集成信託計劃作自積金供款。
- 申請人必須須為僱員或自僱人士。
- 如申請人須終止受僱或自僱，申請人須盡早並在不於5個工作天的時間內通知本公司，集成信託計劃將不接受申請人的自積金供款直至申請人通知本公司恢復受僱或自僱。
- 如申請人因任何原因停止供款，自積金供款帳戶內的累積權益將保留於集成信託計劃內直至申請人提取。
- 申請人可選擇每月或不定期供款。申請人可選擇以自動扣賬方式或支票支付供款，每月最低供款額為港幣500元。申請人如欲更改每月供款金額，須給予本公司不少於7個工作天的書面通知以辦理更改自動扣賬金額及相關更改手續。如選擇不定期供款，首次最低供款額為港幣50,000元，本公司保留設定或更改自積金供款金額及上行的權利。
- 如申請人選擇每月供款，若自動扣賬賬戶並非為交通銀行股份有限公司香港分行賬戶，則須附加額外的直接付款授權書。申請人可選擇供款於申請手續完成及生效日期後每月的第5日(或該日為假日，則順延至下一個工作天)於指定的賬戶自動扣賬。若因戶口結餘不足或其他原因引致未能成功扣賬，該項供款交易將被取消，該月視為不扣賬，下期再自動扣賬。申請人如欲終止支付或修改自積金供款，須給予本公司不少於7個工作天的書面通知以辦理終止自動扣賬授權。
- 有關投資自積金供款於交通銀行保證回報成分基金(「基金」)之注意事項：(a) 每自積金供款賬戶納投資於基金的總供款金額(包括新供款，由其他計劃或賬戶轉移的累積權益及由其他成分基金戶口結餘的款額)上限為每財政期港幣600,000元。本公司保留權限高於總供款金額上限的自積金供款的權利。(b) 對於申請人因提取戶口結餘而須於基金辦理的單位贖回，本公司會收取有關贖回單位之價值計算的1%的手續費作為本公司之利益。(c) 除非本公司另外同意，申請人投資於基金並保留於自積金供款賬戶的款額將享受由基金提供之保證回報利益。有關的保證機制及條件請參閱集成信託計劃之主體冊子。(d) 基金提供予自積金供款的保證利益只於申請人就其自積金供款連續參與基金不少於60個月後生效。此60個月連續參與將獨立計算並與申請人為其他原因包括但不限於強制性供款及受僱相關的自願性供款參與基金的時間分別計算。(e) 申請人須給予本公司不少於14個工作天的書面通知以提取投資於基金的自積金供款所產生的累積權益。
- 更改供款將按申請人在本表格內所示的投資選擇投資於集成信託計劃的成分基金。申請人其後可使用本公司提供的合適表格更改其投資選擇。每財政期內可免費更改投資選擇4次，其後的每次更改將收取港幣200元之手續費。
- 提取累積權益受制於強制性公積金計劃(一般規例及集成信託計劃的信託契約及規則)的規定。集成信託計劃的自積金供款的累積權益每次提取最高金額為港幣1,000元，一般在收妥申請人遞交合適的書面申請及本公司不時要求的其他有關文件完備後14天內完成處理，最遲不多於30天。申請人在每財政期內可提取自積金供款累積權益不多於4次。
- 如申請人之自積金供款賬戶連續三個月並無維持任何結餘，將視為申請人終止參與本計劃作自積金供款。本公司可因而終止其自積金供款賬戶，若申請人在集成信託計劃下只有自積金供款戶口，當申請的自積金供款戶口終止時，申請人將同時終止參與本計劃。
- 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。

## 第九部：聲明及確認

本人謹此同意及確認本人已閱畢並完全明白此表格之注意事項及連同此申請參與表格之主體冊子及持續成本列表。本人在此所提供所有資料以及其他連同此表格提交及由本人簽署之文件均屬正確並無缺漏。本人明白 貴公司將會利用本人提供的以上資料作辦理申請的用途。本人受制於集成信託計劃內的條款及管理規則(包括收費及費用)以及有關條款及規則的不時的修訂。本人願意承擔本人在此申請所作出之選擇之責任，並確認 貴公司不用承擔因本人不恰當之選擇所導致之損失。本人謹此同意第8部的條款。

本人謹此同意及確認本人已閱畢並完全明白「強積金互動電話服務網上服務條款」。本人謹此同意 貴公司可記錄本人與 貴公司之間進行的所有或任何電話談話。

### **以下條款只適用於為僱員成員的申請人:**

當 貴公司收到本人或本人之僱主(如屬僱員成員)的任何指示，要求將本人於集成信託計劃內的任何累積權益轉移至另一個強制性公積金計劃條例下的註冊計劃：

- 本人同意由本人支付予集成信託計劃的非受僱相關的自願性供款(「自積金供款」)所得的累積權益將可即時授予予本人，
- 如無其他特別的指示，本人指示 貴公司將於(1)點所指的累積權益根據本人的自積金供款原來的投資選擇及條件，重新投資於集成信託計劃內的一個保留賬戶成員的自積金供款賬戶(但此保留賬戶並非強制性公積金計劃(一般)規例所定義的保留賬戶)內，及
- 本人將停止作為僱員成員，並根據信託契約作為獨立有關僱員。除本人特別指示外，本人並會以獨立有關僱員身份向集成信託計劃作自積金供款。在作為獨立有關僱員後，本人同意繼續受本參與申請表格內的條款(除第一部的第8及 12項)所限。

19. Signature of Applicant 申請人簽署

20. Date 日期

## 中介人專用

單位 / 機構	強積金中介人編號	核印規證	強積金中介人簽署	主管簽署	日期

香港身份證副本  
HKID CARD COPY