eMPF 積金易

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eMPF Received Date:

P(P)

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]

(For an employee to transfer MPF accrued benefits (benefits) from a contribution account in an MPF registered scheme (scheme) under current employment (Original Scheme) to an account in a scheme elected by the employee (New Scheme) during employment 適用於僱員在現職期間把現職的強積金註冊計劃 (原計劃) 供款帳戶內的強積金累算權益 (權益) 轉移至自選計劃 (新計劃) 的帳戶)

Sections 148A and 148B of the Mandatory Provident Fund Schemes (General) Regulation (Cap. 485A)《強制性公積金計劃 (一般) 規例》(第 485A 章) 第 148A 及 148B 條

P(P)

Important Notes 重要事項：

General Terms and Conditions of the eMPF Platform 積金易平台 一般條款及細則

1. eMPF Platform Company Limited ("eMPF Company"), a wholly owned subsidiary of the Mandatory Provident Fund Schemes Authority ("MPFA"), will provide the scheme administration services to you through the eMPF Platform, subject to the "General Terms and Conditions of the eMPF Platform" which can be accessed from https://empf.org.hk/tnc/en. 積金易平台有限公司 (「積金易公司」) 是強制性公積金計劃管理局 (「積金局」) 的全資附屬公司。積金易公司將根據「積金易平台一般條款及細則」(可於 https://empf.org.hk/tnc 瀏覽)，透過積金易平台為你提供計劃行政服務。
2. Please read the Explanatory Notes and Guide to Transfer of MPF Accrued Benefits ("Benefits") under Employee Choice Arrangement (ECA) carefully before completing this form. 填寫本表格前，請先細讀註釋及「僱員自選安排」強積金累算權益 (「權益」) 轉移指南。
3. Please complete this form in BLOCK LETTERS with black or blue pen and tick the appropriate box(es). Please countersign beside any amendment. 請用黑色或藍色筆以正楷填寫本表格，並在適當空格內填上剔號。如有刪改，請於更改位置旁加簽。
4. The signature (including countersign) in this form should match with the signature specimen of the original account. 本表格的簽署 (包括加簽) 必須與原帳戶的簽署樣式相符。
5. The eMPF Platform will process this request upon receipt of the completed Form MPF(S)-P(P) and all relevant supporting document(s) (if any). If there are any omissions (including but not limited to missing page(s) / supporting document(s)), the eMPF Platform may not be able to process this request. 積金易平台收到完整的第 MPF(S)-P(P) 號表格及相關證明文件 (如有) 後，才會處理有關指示。如有遺漏 (包括但不限於頁數／證明文件不齊全)，積金易平台可能未能執行此指示。
6. If (i) mobile phone no., (ii) email address and / or (iii) correspondence address of the scheme member provided in this form is different from the records of the eMPF Platform AND the signature in this form matches with the signature specimen of the original account, the eMPF Platform will update those information to the original member account as indicated in the form. 如計劃成員在本表格提供的 (i) 手提電話號碼、(ii) 電郵地址及／或 (iii) 通訊地址與積金易平台的紀錄不同，而本表格上的簽署與原帳戶的簽署樣式相符，積金易平台便會更新該資料至本表格所指示的原有成員帳戶。
7. The personal data to be supplied in support of this election of transfer are to be used for processing your election of transfer. The personal data you supply may, for such purpose, be transferred to the approved trustee(s) concerned, the relevant service provider(s), the eMPF Platform, and the government or regulatory bodies including the MPFA. 你就此項轉移申請提供的個人資料，將用作處理你的轉移申請。你提供的個人資料可能會為該目的而轉交相關核准受託人、相關服務提供者、積金易平台，以及政府或規管機構，包括積金局。
8. The information provided in this form will be used in accordance with the relevant MPF legislation and for the purposes mentioned in the "Personal Information Collection Statement" of the eMPF Platform and the Schemes referred / listed in Part B and C below. For details, please refer to the Appendix A : List of "Personal Information Collection Statement" ("PICS") of the eMPF Platform and the MPF Schemes. 本表格所有已提供的資料將按照有關強積金法例、積金易平台及下列 B 及 C 部分所指／所列計劃《收集個人資料聲明》處理。詳情請參閱附錄 A : 積金易平台及強積金計劃《收集個人資料聲明》(「聲明」) 列表。

A. SCHEME MEMBER'S DETAILS 計劃成員資料

(1) Name [Note 1] 姓名 [註 1] (As shown on HKID Card / Passport 與香港身份證／護照上的姓名相同)

Surname in English 英文姓氏: K I o t h

Given Name in English 英文名字: J a n - E r i c C a r l ("the Member")

Name in Chinese 中文姓名: (Surname 姓氏) _____ (Given Name 名字) _____ (「成員」)

(2) Identification 身分證明

☑ HKID Card 香港身份證 ☐ Passport 護照 (Applicable ONLY for an individual without HKID Card 僅供沒有香港身份證人士填寫)

Document No. 證件號碼: R 6 1 3 7 6 1 (9)

(3) Contact Details 聯絡資料

(i) Mobile Phone No. 手提電話號碼 — (Country / Area Code # 國家／地區編號 #): 852 — 98609468

(ii) Daytime Phone No. / Secondary Telephone No. 日間聯絡電話號碼／第二聯絡電話號碼 — (Country / Area Code # 國家／地區編號 #):

SMS (if applicable) will be sent to Hong Kong mobile phone no. only. If no country / area code is provided, it will be defaulted to "Hong Kong (852)". 短訊 (如適用) 只發送至香港手提電話號碼。如未有提供國家／地區編號，將預設為「香港 (852)」。

(iii) Email Address 電郵地址 (If any 如有):

(4) Correspondence Address 通訊地址 (Please provide either English OR Chinese address 請提供英文或中文地址)

Flat / Room 單位／室: 295A — Floor 層數: — Block 座:

Building / Estate 大廈／屋苑:

Street (Street No. and Street Name) 街道 (街號及街道名稱): Sheung Sze Wan, Clear Water Bay

District Area 區域: Sai Kung

☐ Hong Kong 香港 ☐ Kowloon 九龍 ☑ New Territories 新界

City ◆ 城市 ◆:

Country ◆ / Region ◆ 國家 ◆／地區 ◆: Hong Kong

Postal code ◆ 郵政編號 ◆:

◆ Applicable to address outside Hong Kong only 只適用於香港以外地址

B. CONTRIBUTION ACCOUNT INFORMATION IN ORIGINAL SCHEME 原計劃的供款帳戶資料

(1) Name of Original Scheme Note 2 & ^ 原計劃名稱 註 2 及 ^: HSBC Mandatory Provident Fund SuperTrust Plus

(2) Member Account 成員帳戶

(i) Member Account No. Note 2 & + *(8 digits)* 成員帳戶號碼 註 2 及 + *(8 位數字)*

(ii) Casual Employee No. Note 2 & + *(13 digits)* 臨時僱員號碼 註 2 及 + *(13 位數字)*
(Applicable ONLY to casual employees of Industry Schemes 僅供行業計劃的臨時僱員填寫)

(3) Employer Account No. Notes 2 & 3 僱主帳戶號碼 註 2 及 3

^ Please refer to the Appendix A: List of "Personal Information Collection Statement" ("PICS") of the eMPF Platform and the MPF Schemes. 請參閱附錄 A: 積金易平台及強積金計劃《收集個人資料聲明》(「聲明」) 列表。

+ Please fill in one "No." only and leave the field blank if not applicable. 請只填寫一個「號碼」及留空不適用的欄位。

C. TRANSFER OF BENEFITS Note 4 轉移權益 註 4

Please indicate the part(s) of benefits in your contribution account of Original Scheme that you wish to transfer out to another MPF account. 請註明你擬把原計劃供款帳戶內哪部分的權益轉移至另一個強積金帳戶。(Please select either option (1) or (2) and tick as appropriate. 請選擇 (1) 或 (2)，並於適當方格內填上剔號。)

☐ **(1) Transfer ALL Benefits 轉移全部權益**

I wish to transfer ALL the benefits comprising the following parts from my contribution account of Original Scheme as its governing rules permit
本人擬在管限規則准許下轉移原計劃供款帳戶內以下全部權益：

- Employee mandatory contributions in current employment Notes 5 & 6
  現職期間的僱員強制性供款 註 5 及 6
- Employee voluntary contributions in current employment Notes 7 & 8
  現職期間的僱員自願性供款 註 7 及 8
- Mandatory contributions that have been transferred into the contribution account and are attributable to former employment(s) Note 9
  以往工作所累積並已轉移至供款帳戶的強制性供款 註 9
- Voluntary contributions that have been transferred into the contribution account and are attributable to former employment(s) Notes 8 & 10
  以往工作所累積並已轉移至供款帳戶的自願性供款 註 8 及 10

Please transfer the benefits to the following personal account 請把權益轉移至以下個人帳戶 :

(i) Name of New Scheme Note 11 & ^ 新計劃名稱 註 11 及 ^	
(ii) Member Account No. Note 11 *(8 digits)* 成員帳戶號碼 註 11 *(8 位數字)*	

☑ **(2) Transfer Part(s) of Benefits 轉移部分權益**

I wish to transfer the following part(s) of the benefits from my contribution account of Original Scheme as its governing rules permit 本人擬在管限規則准許下轉移原計劃供款帳戶內以下部分權益： (you may select one or more parts below and tick as appropriate 你可選擇轉移以下其中一部分或多個部分，請於適當方格內填上剔號)

Type of account receiving the benefits 接收權益的帳戶類別	Benefits to be transferred from Original Scheme 由原計劃轉出的累算權益
Personal account only 只限個人帳戶	☑ Employee mandatory contributions in current employment Notes 5 & 6 現職期間的僱員強制性供款 註 5 及 6
	☑ Employee voluntary contributions in current employment Notes 7 & 8 現職期間的僱員自願性供款 註 7 及 8
Personal account **or** contribution account 個人帳戶 **或** 供款帳戶	☐ Mandatory contributions that have been transferred into the contribution account and are attributable to former employment(s) Note 9 以往工作所累積並已轉移至供款帳戶的強制性供款 註 9
	☐ Voluntary contributions that have been transferred into the contribution account and are attributable to former employment(s) Notes 8 & 10 以往工作所累積並已轉移至供款帳戶的自願性供款 註 8 及 10

Please transfer the benefits selected above to the following account 請將上述選擇的權益轉移至以下帳戶 :

(i) Name of New Scheme Note 11 & ^ 新計劃名稱 註 11 及 ^	AIA MPF - Prime Value Choice
(ii) Account Type 帳戶類型 (Select ONE only* and tick as appropriate 只可選擇一項*，並於適當方格內填上剔號)	☑ Personal account 個人帳戶 **OR 或** ☐ Contribution account 供款帳戶 (Employer Account No. Notes 3 & 11: 僱主帳戶號碼 註 3 及 11: _____)
(iii) Member Account 成員帳戶 a. Member Account No. Note 11 & ✣ *(8 digits)* 成員帳戶號碼 註 11 及 ✣ *(8 位數字)* b. Casual Employee No. Note 11 & ✣ *(13 digits)* 臨時僱員號碼 註 11 及 ✣ *(13 位數字)* (Applicable ONLY to casual employees of Industry Schemes 僅供行業計劃的臨時僱員填寫)	

^ Please refer to the Appendix A: List of "Personal Information Collection Statement" ("PICS") of the eMPF Platform and the MPF Schemes. 請參閱附錄 A: 積金易平台及強積金計劃《收集個人資料聲明》(「聲明」) 列表。

✣ Please fill in one "No." only and leave the field blank if not applicable. 請只填寫一個「號碼」及留空不適用的欄位。

* If you wish to transfer different parts of benefits from your contribution account to different MPF accounts, please fill in a separate Form MPF(S)-P(P) for each MPF account that receives the benefits. 如欲將供款帳戶內不同部分的權益轉移至不同的強積金帳戶，請就每個將會接收該等權益的強積金帳戶分別填寫一份第 MPF(S)-P(P) 號表格。

D. AUTHORIZATION AND DECLARATION 授權及聲明

By signing this form, the Member ("I") declare that 在簽署本表格，成員 (下稱「本人」) 聲明：

1. I hereby give consent to the trustee of my elected scheme and the eMPF Platform to disclose information supplied by me in support of this election of transfer to the approved trustee(s) concerned and the relevant service provider(s) or to enable such party or parties to access or disclose relevant information for processing my election of transfer. 本人同意，本人選擇的計劃的受託人及積金易平台處理本人的轉移申請，向相關核准受託人及相關服務提供者披露本人就此項轉移申請提供的資料，或使該等機構／人士能夠取覽或披露該等資料。
2. I have read and understood the General Terms and Conditions of the eMPF Platform, the Important Notes, the Explanatory Notes, the Guide to Transfer of MPF Benefits ("Benefits") under Employee Choice Arrangement (ECA) and the PICS of the eMPF Platform and the Schemes listed in Part B and C, and have voluntarily elected to transfer my benefits in accordance with this Form. 本人已閱讀及明白積金易平台一般條款及細則、重要事項、註釋、「僱員自選安排」強積金累算權益 (「權益」) 轉移指南及積金易平台及於 B 及 C 部分所列計劃「聲明」的內容，並自願選擇按照本表格轉移本人的權益。

3. As of the date when I submit this form, I confirm that I am being employed by the employer in relation to the contribution account in Original Scheme. 截至遞交本表格當日，本人確認仍受僱於為本人開立原計劃供款帳戶的僱主。
4. To the best of my knowledge and belief, the information given in this form is correct and complete. 盡本人所知所信，本表格所提供的資料均屬正確無訛且無缺漏。

Signature of Member Note 12 **成員簽署** 註 12	**Date 日期**
	13/10/2026 DD 日 / MM 月 / YYYY 年

Submission Channels 遞交途徑	**Enquiries 查詢**
1. Post: PO Box 98929 Tsim Sha Tsui Post Office 郵寄 : 尖沙咀郵政局郵政信箱 98929 號 2. Drop-in Box in any one of the eMPF Service Centres below 下列任何一間積金易服務中心的投遞箱 3. Email address 電郵地址 : forms@support.empf.org.hk 4. Fax 傳真 : 3197 2988 Please do **NOT** submit duplicate copies to avoid duplication. **請勿**遞交相同表格，以免重複。	1. eMPF Customer Service Hotline 積金易客戶服務熱線 : 183 2622 2. Email address 電郵地址 : enquiry@support.empf.org.hk 3. Fax 傳真 : 3197 2922

eMPF Service Centres Address & Service Hours 積金易服務中心地址及服務時間

Hong Kong Island 香港島	**Kowloon 九龍**	**New Territories 新界**
Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong 香港灣仔皇后大道東 248 號大新金融中心 6 樓 601B 室	Suites 1204-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon 九龍尖沙咀東部麼地道 77 號華懋廣場 12 樓 1204-6 室	Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories 新界荃灣楊屋道 8 號如心廣場第 2 座 18 樓 1802A 室

Service Hours 服務時間 :

Monday to Friday	星期一至五	9:00 am – 6:00 pm	上午 9 時 至 下午 6 時
Saturday	星期六	9:00 am – 1:00 pm	上午 9 時 至 下午 1 時
Sunday & Public Holiday	星期日及公眾假期	Closed 休息	

eMPF Customer Service Hotline Service Hours 積金易客戶服務熱線服務時間

Monday to Friday	星期一至五	9:00 am – 7:00 pm	上午 9 時 至 下午 7 時
Saturday	星期六	9:00 am – 1:00 pm	上午 9 時 至 下午 1 時
Sunday & Public Holiday	星期日及公眾假期	Closed 休息	

MPF INTERMEDIARY DETAILS 強積金中介人資料 (For MPF Intermediary Use Only 只供強積金中介人填寫)

Intermediary Name 1 中介人名稱 1 Ho Kar Lee	Intermediary Name 2 中介人名稱 2
MPF Registration No. 強積金註冊編號 112154	MPF Registration No. 強積金註冊編號
Agent / Broker Code. 經紀／代理人編號 H1690	Agent / Broker Code. 經紀／代理人編號

EXPLANATORY NOTES 註釋

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. The transfer election may not be processed if the name of Original Scheme, the scheme member account no. or casual employee no. (only applicable to casual employees of Industry Schemes) or the employer account no. under the Original Scheme is not provided or is incorrect. The scheme member account no. or casual employee no. (only applicable to casual employees of Industry Schemes) is the number assigned by the eMPF Platform to the member concerned upon the onboarding of the scheme concerned to the eMPF Platform. To obtain the above information, you can register with the eMPF Platform and log-in to the eMPF Web Portal or the eMPF Mobile App. Alternatively, you may contact the eMPF Customer Service Hotline or visit the eMPF Service Centre or eMPF self-service kiosk. This information can also be found in your membership certificate, notice of acceptance, notice of participation or the annual benefit statement issued by the eMPF Platform. If you are in doubt, please contact the eMPF Customer Service Hotline. 如你沒有提供原計劃名稱、計劃成員帳戶號碼或臨時僱員號碼 (僅適用於行業計劃的臨時僱員) 或原計劃的僱主帳戶號碼，或所提供的資料有誤，則此項轉移申請或不獲處理。計劃成員帳戶號碼或臨時僱員號碼 (僅適用於行業計劃的臨時僱員) 即有關計劃加入積金易平台後，積金易平台為有關成員編配的號碼。你可在積金易平台註冊後，登入積金易網上平台或積金易流動應用程式，以獲取上述資料。你亦可致電積金易客戶服務熱線，或前往積金易服務中心或積金易自助服務站，查詢以上資料。有關資料亦可於積金易平台發出的成員證明書、接納通知、參與通知或周年權益報表上查閱。如有疑問，請致電積金易客戶服務熱線查詢。
3. The employer account no. is the number assigned by the eMPF Platform to the employer concerned upon the onboarding of the scheme concerned to the eMPF Platform. To obtain the employer account number, you can register with the eMPF Platform and log-in to the eMPF Web Portal or the eMPF Mobile App. Alternatively, you may contact the eMPF Customer Service Hotline or visit the eMPF Service Centre or eMPF self-service kiosk. The number can also be found in the notice of participation issued by the eMPF Platform. If you are in doubt, please contact the eMPF Customer Service Hotline. 僱主帳戶號碼即有關計劃加入積金易平台後，積金易平台為有關僱主編配的號碼。你可在積金易平台註冊後，登入積金易網上平台或積金易流動應用程式，以獲取僱主帳戶號碼。你亦可致電積金易客戶服務熱線或前往積金易服務中心或積金易自助服務站，查詢僱主帳戶號碼。有關號碼亦可於積金易平台發出的參與通知上查閱。如有疑問，請致電積金易客戶服務熱線查詢。
4. If any part of the benefits chosen under Part C contains nil balance, that part will not be processed. 如你在 C 部分選擇轉移的權益的任何部分是「零」結餘，則該部分權益的轉移申請將不獲處理。
5. (i) This means all benefits in the sub-account referred to in section 78(6)(b) of the Mandatory Provident Fund Schemes (General) Regulation (the Regulation). 這是指《強制性公積金計劃 (一般) 規例》(《規例》) 第 78(6)(b) 條所提述的分帳戶內的全部權益。

   (ii) For a casual employee in an industry scheme, this sub-account generally contains the 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，這個分帳戶一般包含在成員以臨時僱員身分受僱於不同僱主期間向這個分帳戶所作出的所有僱員強制性供款所產生的權益。
6. If you have already elected to transfer out the benefits derived from the employee mandatory contributions once (or, if the governing rules of Original Scheme allow more than once, but the transfer elections you have made have reached the maximum number of times allowed by the governing rules) in the same calendar year, transfer of that part of the benefits will not be processed. Please refer to paragraph (4) of the Guide for more information. 如你已於同一公曆年內要求把僱員強制性供款所產生的權益轉出一次 (或如原計劃的管限規則准許你作出多於一次的轉移，但你轉移的次數已達該上限)，則該部分權益的轉移申請將不獲處理。詳情請參閱「指南」第 (4) 段。
7. (i) This means all benefits in the sub-account referred to in section 78(6)(e) of the Regulation. 這是指《規例》第 78(6)(e) 條所提述的分帳戶內的全部權益。

   (ii) For a casual employee in an industry scheme, this sub-account generally contains the 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，這個分帳戶一般包含在成員以臨時僱員身分受僱於不同僱主期間向這個分帳戶所作出的所有僱員自願性供款所產生的權益。
8. If you request to transfer out the benefits derived from the voluntary contributions but the governing rules of Original Scheme do not allow this, the option(s) will not be processed. Please refer to paragraph (3) of the Guide for more information. 如你要求把自願性供款所產生的權益轉出，但原計劃的管限規則並不准許轉移，則有關轉移選項將不獲處理。詳情請參閱「指南」第 (3) 段。
9. This means all benefits in the sub-account referred to in section 78(6)(c) of the Regulation. This part generally contains benefits derived from the mandatory contributions that are attributable to your former employment(s) or former self-employment(s) and that have been transferred into the contribution account under current employment. 這是指《規例》第 78(6)(c) 條所提述的分帳戶內的全部權益。這部分一般包含以往受僱或自僱工作所累積並已轉移至現職供款帳戶的強制性供款所產生的權益。
10. This means all benefits in the sub-account referred to in section 78(6)(f) of the Regulation. This part generally contains benefits derived from the voluntary contributions that are attributable to your former employment(s) or former self-employment(s) and that have been transferred into the contribution account under current employment. 這是指《規例》第 78(6)(f) 條所提述的分帳戶內的全部權益。這部分一般包含以往受僱或自僱工作所累積並已轉移至現職供款帳戶的自願性供款所產生的權益。
11. The transfer election may not be processed if the name of the New Scheme, the account type, the employer account no. or the scheme member account no. or casual employee no. (only applicable to casual employees of Industry Schemes) under the New Scheme is not provided or is incorrect. To obtain the above information, you can register with the eMPF Platform and log-in to the eMPF Web Portal or the eMPF Mobile App. Alternatively, you may contact the eMPF Customer Service Hotline or visit the eMPF Service Centre or eMPF self-service kiosk. The information can also be found in your membership certificate, notice of acceptance, notice of participation or the annual benefit statement issued by the eMPF Platform. You may, however, leave the employer account no. and the scheme member account no. or casual employee no. (only applicable to casual employees of Industry Schemes) blank if you have recently enrolled in the scheme and have not been notified of those numbers. If you are in doubt, please contact the eMPF Customer Service Hotline. 如你沒有提供新計劃名稱、帳戶類別、新計劃的僱主帳戶號碼、計劃成員帳戶號碼或臨時僱員號碼 (僅適用於行業計劃的臨時僱員)，或所提供的資料有誤，則此項轉移申請或不獲處理。你可在積金易平台註冊後，登入積金易網上平台或積金易流動應用程式，以獲取上述資料。你亦可致電積金易客戶服務熱線或前往積金易服務中心或積金易自助服務站，查詢以上資料。有關資料亦可於積金易平台發出的成員證明書、接納通知、參與通知或周年權益報表上查閱。不過，如你最近才參加計劃，並未獲悉僱主帳戶號碼及計劃成員帳戶號碼或臨時僱員號碼 (僅適用於行業計劃的臨時僱員)，則可留空此項。如有疑問，請致電積金易客戶服務熱線查詢。
12. The signature must be the same as your signature specimen previously given to the eMPF Platform / the original trustee. Please note that the transfer may not be processed if the signature provided in this form does not match your signature specimen previously given to the eMPF Platform / the original trustee. If you are in doubt, please contact the eMPF Customer Service Hotline. 你的簽署必須與你之前給予積金易平台／原受託人的簽署樣式相符。請注意，若本表格上的簽署與你之前給予積金易平台／原受託人的簽署樣式不符，有關轉移或不獲處理。如有疑問，請致電積金易客戶服務熱線查詢。

GUIDE TO TRANSFER OF MPF ACCRUED BENEFITS ("BENEFITS") UNDER EMPLOYEE CHOICE ARRANGEMENT (ECA)
「僱員自選安排」強積金累算權益 (「權益」) 轉移指南

Explanation of terms used in Form MPF(S)-P(P), the Explanatory Notes and this Guide 第 MPF(S)-P(P) 號表格、註釋及本《指南》的用詞解釋 :

Definition of terms 用詞定義：

(i) "Contribution account" 「供款帳戶」 – an account in an MPF registered scheme (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 in respect of any current employment or MPF contributions made by a self-employed person in respect of any current self-employment.
指強積金註冊計劃 (計劃) 下的帳戶，主要用以接收僱主就僱員現時受僱工作而為僱員所作出及代表僱員所作出的強積金供款 (包括僱主及僱員部分)，或用以接收自僱人士就現時自僱工作所作出的強積金供款。

(ii) "Personal account" 「個人帳戶」 – an account in a scheme which is mainly used to receive the benefits transferred from other contribution or personal account(s).
指計劃下主要用以接收由其他供款或個人帳戶轉入的權益的帳戶。

(iii) "Original Scheme" 「原計劃」 – the scheme from which your benefits are to be transferred.
指轉出你的權益的計劃。

(iv) "New Scheme" 「新計劃」 – the scheme to which your benefits are to be transferred. If you elect to transfer your benefits to another account within the same scheme, the New Scheme on Form MPF(S)-P(P) will be the same as the Original Scheme.
指轉入你的權益的計劃。如你選擇把權益轉移至同一計劃的另一個帳戶，第 MPF(S)-P(P) 號表格所指的新計劃將與原計劃相同。

(v) "Calendar year" 「公曆年」 – the one-year period from 1 January to 31 December.
指由 1 月 1 日至 12 月 31 日的一年期間。

Rights of employees under the ECA 僱員在「僱員自選安排」下可享的權利

1. Under the ECA, an employee can, **during employment**, make an election to transfer part of the benefits from a contribution account in Original Scheme to an account in New Scheme nominated by him / her. 在「僱員自選安排」下，僱員可在**受僱期間**，選擇把原計劃供款帳戶內的部分權益轉移至其自選新計劃的帳戶。
2. The table below shows the parts of benefits derived from the mandatory contributions in a contribution account and the transferability of these parts of benefits in a contribution account under the ECA. 下表載列供款帳戶內由強制性供款所產生的各部分權益，以及這些權益在「僱員自選安排」下可作轉移的情況。

	Parts of benefits in a contribution account 供款帳戶內的各部分權益	**Under ECA 在「僱員自選安排」下權益可作轉移的情況**
(i)	Employer mandatory contributions in current employment 現職期間的僱主強制性供款	Not transferable 不可轉移
(ii)	Employee mandatory contributions in current employment 現職期間的僱員強制性供款	Transferable to an MPF personal account **once per calendar year** [1] 可**每公曆年一次** [1] 轉出至強積金個人帳戶
(iii)	Mandatory contributions that have been transferred into the contribution account and are attributable to former employment(s) 以往工作所累積並已轉移至供款帳戶的強制性供款	Transferable to an MPF personal account or contribution account anytime 可隨時轉出至強積金個人帳戶或供款帳戶

[1] Unless the governing rules of Original Scheme provide for more frequent transfer-out [1] 如原計劃的管限規則訂明可多次轉出權益，則不在此限。

3. The transferability of benefits derived from voluntary contributions is subject to the governing rules of Original Scheme. Please check this information from the MPF Scheme Brochure and the Key Scheme Information Document ("KSID") of Original Scheme, which can be found on the website of the MPFA. You may also contact your employer, the trustee of Original Scheme or the eMPF Customer Service Hotline. 至於自願性供款所產生的權益是否可作轉移，則視乎原計劃的管限規則而定。有關規則的詳情，請查閱原計劃的強積金計劃說明書及主要計劃資料文件，該文件可於積金局的網頁下載，你亦可聯絡僱主或原計劃的受託人，或致電積金易客戶服務熱線查詢詳情。
4. You can only elect to transfer out the benefits derived from your employee mandatory contributions once per calendar year (unless the governing rules of Original Scheme provide for more frequent transfer-out). **The date the eMPF Platform / the trustee of New Scheme receives the completed election form is adopted for counting that quota.** You may check that date from the transfer statement issued by the eMPF Platform, or contact your trustee of Original Scheme or the eMPF Customer Service Hotline directly. 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權益一次 (如原計劃的管限規則訂明可多次轉出權益，則不在此限)。**積金易平台／新計劃的受託人收到已填妥的轉移選擇表格的日期將用作計算轉移次數有否超出限額。**你可於積金易平台發出的轉移結算書上查閱該日期，或直接聯絡原計劃的受託人或致電積金易客戶服務熱線查詢。
5. Please note that the benefits derived from your employee mandatory contributions in current employment and employee voluntary contributions in current employment (if any) can be transferred to **a personal account** only. They cannot be transferred to another contribution account (Note: if you are concurrently working for more than one employer, you would have other contribution accounts). 請注意，你在現職期間所作出的僱員強制性供款及僱員自願性供款 (如有) 所產生的權益只可轉移至**個人帳戶**，不可轉移至另一個供款帳戶 (註：如你同時從事多於一份受僱工作，則會持有其他供款帳戶)。
6. After your benefits are transferred out from Original Scheme, future contributions made by your existing employer (both employer and employee portions) will continue to be made to your contribution account with the trustee of Original Scheme. If you want to transfer the benefits derived from the subsequent employee mandatory contributions to your account in New Scheme, you should make a separate transfer election in the next calendar year (or earlier if the governing rules of Original Scheme allow for more frequent transfer-out in a calendar year). 從原計劃轉出你的權益後，現職僱主日後為你作出的供款 (包括僱主及僱員部分)，將繼續由受託人分配至你在原計劃的供款帳戶。如你日後想把該等僱員強制性供款所產生的權益轉移至你在新計劃的帳戶，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訂明可在同一公曆年內多次轉出權益，則可提前在同一公曆年內選擇轉出權益)。

Reminders before making an election to transfer 作出轉移選擇前的注意事項

7. Before you decide to transfer your benefits to another scheme, you should take into consideration all relevant factors, including your personal needs, and the following factors: 在你決定把權益轉移至另一個計劃前，你應考慮所有相關因素，包括你的個人需要，及以下因素：
   (i) services of the trustees; 受託人的服務；
   (ii) fees and charges of the funds (for detailed information, please refer to the website of the MPFA); 基金的收費 (詳情請參閱積金局網頁)；
   (iii) 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，尤須注意計劃有否提供切合你需要的基金；及

(iv) if you are currently investing in an MPF guaranteed fund, a transfer of the 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. 如你現時投資於強積金保證基金，從該保證基金轉出權益，可能會導致你不符合部分或所有保證條件，以致影響你享有保證的資格。

Please check the MPF Scheme Brochure and the KSID of Original Scheme, which can be found on the website of the MPFA or contact the trustee of the Original Scheme for details. 詳情請查閱原計劃的強積金計劃說明書及主要計劃資料文件，該文件可於積金局的網頁下載或聯絡原計劃的受託人。

8. Before deciding to transfer benefits to the New Scheme, you should try to understand as much as you can about the New Scheme. Please read the MPF Scheme Brochure and the KSID of the New Scheme, which can be found on the website of the MPFA, or contact the trustee of New Scheme or the eMPF Customer Service Hotline. 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。請細閱新計劃的強積金計劃說明書及主要計劃資料文件，該文件可於積金局的網頁下載，你亦可聯絡新計劃的受託人或致電積金易客戶服務熱線索取該文件。

9. Please ensure that you have an MPF account in the New Scheme. Otherwise, you have to enrol in the New Scheme via eMPF Web Portal or eMPF Mobile App or submit a membership enrolment form before or at the same time when you submit Form MPF(S)-P(P) to the eMPF Platform. Please contact the eMPF Customer Service Hotline for the procedures and required documents for setting up an account. 請確保你在新計劃已開立強積金帳戶。否則，你在向積金易平台提交第 MPF(S)-P(P) 號表格之時或在此之前，須透過積金易網上平台或積金易流動應用程式登記參加新計劃或提交成員登記表格。有關開立帳戶的程序及所需文件，請致電積金易客戶服務熱線查詢。

10. If you wish to transfer your benefits from one scheme to another, please be aware of how the transferred-in benefits will be invested. In general, the transferred-in benefits will be invested according to the investment mandate of selected MPF account. In the below events, the transferred-in benefits will be invested in the default investment strategy (DIS) if you either: 如欲把權益從一個計劃轉移至另一個計劃，請留意轉入帳戶的權益將會如何投資。一般而言，轉入權益將會根據已選擇的強積金帳戶的投資授權進行投資。就下列情況，轉入權益將會根據預設投資策略進行投資，如你 :

(i) do not give or have not given any investment instructions for the account under the New Scheme; or 沒有或尚未就新計劃下的有關帳戶給予任何投資指示；或

(ii) have given invalid investment instructions for the account under the New Scheme. 就新計劃下的有關帳戶給予無效的投資指示。

Please contact the eMPF Customer Service Hotline to seek clarification, where necessary. If you wish to change or specify an investment instruction for the account in the New Scheme, please submit the instruction to the eMPF Platform. 如有需要，請致電積金易客戶服務熱線查詢詳情。如欲就新計劃的帳戶更改或給予投資指示，請向積金易平台提交指示。

11. If you have reached, or are approaching, the age of 50 and your benefits are currently invested according to the DIS of the MPF scheme, you should be aware that the de-risking mechanism of the DIS starts at the age of 50. If the annual de-risking of your investments in the DIS of the MPF scheme and your transfer request take place at around the same time, the eMPF Platform shall sequence the de-risking and the transfer request in accordance with its procedures and in compliance with the Mandatory Provident Fund Schemes Ordinance. Please contact the eMPF Customer Service Hotline if you wish to know the details of how the eMPF Platform handles these transactions. 如你已年滿或快將年滿 50 歲，而現時你的強積金計劃的權益是按照計劃的預設投資策略投資，請留意預設投資策略的降低投資風險機制，會由計劃成員年滿 50 歲開始運作。如積金易平台在預設投資策略下按年降低你的強積金計劃投資的風險的時間，與接獲你的轉移權益申請的時間相當接近，積金易平台將根據其運作程序及在符合《強制性公積金計劃條例》規定的情況下，訂定處理降低風險及轉移權益的次序。如欲瞭解積金易平台如何處理該等交易，請致電積金易客戶服務熱線查詢詳情。

12. (i) If the accrued benefits is transferred between the member accounts within the **same scheme and same investment class (if applicable)**, such request will be processed: 如轉移累算權益乃於**同一計劃及由相同投資單位類別 (如適用)** 內轉至另一成員帳戶，其轉移將以下列方式進行 :

a. by way of unit transfer for the unitized constituent funds; and 所有單位化的成分基金以轉移單位方式進行轉移；及

b. by way of transferring account balance for the non-unitized constituent fund(s). 非單位化的成分基金會以轉移帳戶結餘方式進行轉移。

In short, there is no selling or buying of funds during the transfer process. The latest investment mandate of the member account concerned is not applicable to the accrued benefits being transferred under such transfer arrangement. 概括而言，轉移過程並不涉及任何基金買賣，而相關成員帳戶內的最新投資授權並不適用於此轉移安排下的相關累算權益。

(ii) If the accrued benefits is transferred between the member accounts 如成員轉移累算權益乃於

a. with **different investment classes within the same scheme**, or **同一計劃內不同的投資單位類別**進行，或

b. **across different schemes**, **不同計劃進行**，

all existing unit holdings in the existing member account will be redeemed. The redemption proceeds will be reinvested in accordance with the latest investment mandate of the chosen member account. 現有成員帳戶內所有持有單位將被贖回，該贖回款項將根據所選擇的成員帳戶的最新投資授權再作投資。

13. 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 trustee of the Original Scheme will redeem all the fund units from the part(s) of benefits in your MPF account that you elect to transfer out on the date of redemption and transfer out the redeemed benefits. The trustee of the New Scheme will subscribe fund units in accordance with your instructions. There will be a time-lag of about one to two weeks, during which your benefits will not be invested in any fund. During this period, fund prices may change due to market fluctuations, and there is a risk of a "sell low, buy high". 在你作出轉移選擇當日，你現有強積金帳戶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。原計劃的受託人將在贖回日贖回你選擇從強積金帳戶轉出的各部分權益的所有基金單位，以及轉出贖回權益。新計劃的受託人會按照你的指示買入基金單位，過程中會出現一至兩個星期的「投資空檔」。在此期間，你的權益不會投資於任何基金，假若這時基金價格因市場波動而出現變化，便有機會出現「低賣高買」的風險。

14. If you wish to transfer-out the benefits from more than one accounts, you should submit a separate Form MPF(S)-P(P) for each of those accounts. 如欲從多於一個帳戶轉出權益，請就每個帳戶分別遞交一份第 MPF(S)-P(P) 號表格。

15. **Please DO NOT sign on a blank form.** After the completed Form MPF(S)-P(P) has been received by the eMPF Platform, the administration procedures taken by the eMPF Platform may not be reversible. **請勿在空白的表格上簽署。**在積金易平台收到已填妥的第 MPF(S)-P(P) 號表格後，之前由積金易平台採取的行政步驟未必能夠撤銷。

16. If any information provided on Form MPF(S)-P(P) (including the signature) is incorrect or incomplete, the eMPF Platform may not be able to process your benefit transfer request. 若你在第 MPF(S)-P(P) 號表格上提供的任何資料 (包括簽署) 不正確或不完整，積金易平台可能無法處理你的權益轉移要求。

17. Please refer to the MPFA's website (www.mpfa.org.hk) for the factors to consider when choosing a scheme and the potential risks involved in MPF investment. 有關選擇計劃時各項考慮因素及強積金投資的潛在風險，請瀏覽積金局網頁 (www.mpfa.org.hk)。

Enquiries 查詢

18. Information about a scheme is set out in the MPF Scheme Brochure and the KSID of that scheme, which can be found on the website of the MPFA (www.mpfa.org.hk). This information will assist you in making a decision about whether to make a transfer of benefits to that scheme. Please contact the eMPF Customer Service Hotline at 183 2622 or via email at enquiry@support.empf.org.hk for enquiries about account details or contact the relevant approved trustee(s) for enquiries about the information on specific schemes or funds. 計劃的強積金計劃說明書及主要計劃資料文件載有該計劃的資料，該文件可於積金局 (www.mpfa.org.hk) 的網頁下載，這些資料將有助你決定是否把權益轉移至該計劃。如欲查詢帳戶詳情，請致電積金易客戶服務熱線 183 2622 或發送電郵至 enquiry@support.empf.org.hk；如欲查詢個別計劃或基金的資料，請聯絡相關核准受託人。

19. For general enquiries regarding the ECA, you may contact the eMPF Customer Service Hotline. 有關「僱員自選安排」的一般查詢，可致電積金易客戶服務熱線。

APPENDIX A: LIST OF "PERSONAL INFORMATION COLLECTION STATEMENT" ("PICS") OF THE eMPF PLATFORM AND THE MPF SCHEMES
附錄 A: 積金易平台及強積金計劃《收集個人資料聲明》(「聲明」) 列表

Below are the PICS of the eMPF Platform and the MPF schemes. Please download and read the PICS of the eMPF Platform and the MPF scheme(s) via visiting the website of the eMPF Platform or scanning respective QR code. Alternatively, you may also get a copy of the PICS by calling eMPF Customer Service Hotline 183 2622 or visiting any one of the eMPF Service Centres. 下列為積金易平台及強積金計劃的「聲明」。請瀏覽積金易平台的網頁或掃描相關二維碼下載及詳閱積金易平台及強積金計劃「聲明」。你亦可致電積金易客戶服務熱線 183 2622 或到訪任何一間積金易服務中心索取「聲明」副本。

Personal Information Collection Statement of the eMPF Platform 積金易平台收集個人資料聲明		**Link / QR Code 連結／二維碼**
The eMPF Platform 積金易平台		https://empf.org.hk/pics/en
Personal Information Collection Statement of the MPF Schemes 強積金計劃收集個人資料聲明		
Scheme Name 計劃名稱	**Trustee Name 受託人名稱**	**Link / QR Code 連結／二維碼**
AIA MPF - Prime Value Choice 友邦強積金優選計劃	AIA Company (Trustee) Limited 友邦（信託）有限公司	https://empf.org.hk/pics_aia
AMTD MPF Scheme AMTD 強積金計劃	Bank Consortium Trust Company Limited 銀聯信託有限公司	https://empf.org.hk/pics_bctad
BCOM Joyful Retirement MPF Scheme 交通銀行愉盈退休強積金計劃	Bank of Communications Trustee Limited 交通銀行信託有限公司	https://empf.org.hk/pics_bocom
BCT (MPF) Industry Choice BCT（強積金）行業計劃	Bank Consortium Trust Company Limited 銀聯信託有限公司	https://empf.org.hk/pics_bctic
BCT (MPF) Pro Choice BCT 積金之選		https://empf.org.hk/pics_bctpc
BCT MPF Scheme Series 800 BCT 強積金計劃 800 系列		https://empf.org.hk/pics_bct8
BCT MPF – Simple Plan BCT 強積金 – 易富之選		https://empf.org.hk/pics_bctsp
BCT MPF – Smart Plan BCT 強積金 – 明智之選		https://empf.org.hk/pics_bctsm
BCT Strategic MPF Scheme BCT 強積金策略計劃		https://empf.org.hk/pics_bctsg
BEA (MPF) Industry Scheme 東亞（強積金）行業計劃	Bank of East Asia (Trustees) Limited 東亞銀行（信託）有限公司	https://empf.org.hk/pics_beais
BEA (MPF) Master Trust Scheme 東亞（強積金）集成信託計劃		https://empf.org.hk/pics_beamt
BEA (MPF) Value Scheme 東亞（強積金）享惠計劃		https://empf.org.hk/pics_bea
BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme 中銀保誠簡易強積金計劃	BOCI-Prudential Trustee Limited 中銀國際英國保誠信託有限公司	https://empf.org.hk/pics_bociec
China Life MPF Master Trust Scheme 中國人壽強積金集成信託計劃	China Life Trustees Limited 中國人壽信託有限公司	https://empf.org.hk/pics_chinalife

Personal Information Collection Statement of the MPF Schemes 強積金計劃收集個人資料聲明		
Scheme Name 計劃名稱	**Trustee Name 受託人名稱**	**Link / QR Code 連結／二維碼**
Fidelity Retirement Master Trust 富達退休集成信託	HSBC Provident Fund Trustee (Hong Kong) Limited	https://empf.org.hk/pics_hsbcfd
Haitong MPF Retirement Fund 海通 MPF 退休金		https://empf.org.hk/pics_hsbcht
Hang Seng Mandatory Provident Fund - SuperTrust Plus 恒生強積金智選計劃		https://empf.org.hk/pics_hsbchs
HSBC Mandatory Provident Fund - SuperTrust Plus 滙豐強積金智選計劃		https://empf.org.hk/pics_hsbchb
Manulife Global Select (MPF) Scheme 宏利環球精選（強積金）計劃	Manulife Provident Funds Trust Company Limited 宏利公積金信託有限公司	https://empf.org.hk/pics_manl
Manulife RetireChoice (MPF) Scheme 宏利退休精選（強積金）計劃	Bank Consortium Trust Company Limited 銀聯信託有限公司	https://empf.org.hk/pics_bctrc
MASS Mandatory Provident Fund Scheme 萬全強制性公積金計劃	YF Life Trustees Limited 萬通信託有限公司	https://empf.org.hk/pics_yflife
My Choice Mandatory Provident Fund Scheme 我的強積金計劃	BOCI-Prudential Trustee Limited 中銀國際英國保誠信託有限公司	https://empf.org.hk/pics_bocimc
SHKP MPF Employer Sponsored Scheme 新地強積金僱主營辦計劃	Standard Chartered Trustee (Hong Kong) Limited 渣打信託 (香港) 有限公司	https://empf.org.hk/pics_sc
Sun Life Rainbow MPF Scheme 永明彩虹強積金計劃	Sun Life Trustee Company Limited 永明信託有限公司	https://empf.org.hk/pics_sun