

**PERSONAL ACCOUNT APPLICATION FORM
for PRINCIPAL MPF SCHEME**

信安強積金計劃之個人帳戶申請表

NOTE 注意

1. This Application Form forms part of the Participation Agreement and shall only be used in conjunction with the Principal Brochure. The details specified in this form shall apply for the purposes of the Scheme. 本申請表將連同信安的主要推銷刊物一併使用，並為參與協議書之一部份。申請表內的資料，將用於此計劃之事宜上。
2. Please return this application form with a photocopy of your HKID card/Passport certified by MPF Intermediary as true copy, and your address proof. 請將身份證/護照副本(須經強積金中介人核證為真實)及住址證明連同本申請表格一併遞交本公司。
1. Please tick and complete the appropriate sections. 請於適當位置及部份加上✓號
2. Please delete where inappropriate 請刪除不適用者
3. Please return this application form with a photocopy of your HKID card/Passport copy (which shall be certified as true copy by a MPF Intermediary, an accounting professional, an estate agent, a legal professional or a Trust or Company Service Provider licensee), and your address proof. 請將身份證/護照副本(該文件須經由強積金中介人、會計專業人士、地產代理、法律專業人士或信託或公司服務持牌人核實為真實副本)及住址證明連同本申請表格一併遞交本公司。

SECTION 1 第一部份 PARTICULARS OF SCHEME PARTICIPANT 計劃參與者資料

<input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Ms. 小姐	Name 姓名 (English 英文) (must be identical to that on the HKID Card & please provide a copy of the document 必須與香港身份證上之姓名相符及請附上有關文件的副本。) Surname 姓 First Name 名	(Chinese 中文) Occupation 職業
HKID Card No. 香港身份證號碼 ()	Date of Birth 出生日期 (DD/MM/YYYY 日/月/年) ()	Nationality 國籍 (must be completed 必須填寫)
Residential Address 住宅地址 (please do not use P.O. Box address and please provide address proof within the past 3 months 請勿填寫郵政信箱地址及請提供最近 3 個月內之住址證明) Flat / Room 室 Floor 樓 Block 座 Building / Estate Name 大廈 / 屋苑 Number & Name of Street 街號及名稱 District 地區		
Home Tel. No. 住宅電話號碼 ()	Mobile No. 手提電話號碼 ()	Fax No. 傳真號碼 ()
Email Address 電子郵箱 ()		
SMS	I wish to register Principal e-Channel Service to receive pension account balance via Principal Mobile SMS on a monthly basis in the following language. (Applicable to phone numbers starting with "5", "6" or "9" and with SMS support ONLY) 本人欲登記 信安 e-Channel 服務以透過手機短訊，以下列語言於每月收取個人退休帳戶的結餘資訊。(只適用以「5」、「6」或「9」字作為第一個號碼並可支援接收短訊服務的手機) Language for SMS messages 接收短訊服務資訊之語言： <input type="checkbox"/> Chinese 中文 <input type="checkbox"/> English 英文	
	<input type="checkbox"/> e-Communication 申請電子通訊 Please indicate your selection of the service by ticking ("✓") the box. 請在方格內加上 ("✓") 號以表示選擇此服務 Remarks: e-Communication covers all documents in electronic form issued by us from time to time which include but are not limited to regulatory notifications (such as member notice, member benefit statement, fund fact sheets, principal brochure and addendum of the principal brochure), newsletter, information booklet and promotional materials. To register for this service, you must provide your information including the above email address for receiving this service. After registration, hard copies of the statements will no longer be sent out. Your subscription will remain effective until we receive your cancellation notice. If you change your email address or you want to cancel this service, please inform us at least 14 days in advance by submitting your request through our website or contact our Customer Service Hotline, or complete and return the e-Communication Registration/Cancel Form for our processing. If you have any questions related to the subscription or consent, please contact our Customer Service Hotline at 2827-1233. 備註: 電子通訊包括 電子形式 之所有我們不時地發出的文件包括但不限於受監管的通知 (例如成員通知書、成員權益報表、基金便覽、主要推銷刊物及主要推銷刊物之附件)、業務通訊、資料小冊子及宣傳資料。要登記這項服務，閣下必須在提供上述你的電郵地址。登記後，本公司將不再郵寄報表。閣下之登記會一直生效直至收到閣下之取消通知，若閣下欲更改電郵地址或取消此項服務，請至少在 14 天前透過本公司之互聯網或聯絡客戶服務熱線遞交通知，或填妥及寄回申請/取消電子通訊服務表格給本公司辦理。如閣下對此申請或同意書有問題，請致電本公司客戶服務熱線 2827-1233 查詢。	

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"CASE-SEPARATOR""DEFKBC-NBPRSER" "OBJTNBAPPFORM"

Trustee & Administrator: Principal Trust Company (Asia) Limited 受託人及管理人: 信安信託(亞洲)有限公司

Sponsor: Principal Insurance Company (Hong Kong) Limited 保薦人: 美國信安保險有限公司

Promoter: Principal Investment & Retirement Services Limited 推銷商: 信安投資及退休金服務有限公司

30/F, Millennium City 6, 392 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong 香港九龍觀塘觀塘道 392 號創紀之城 6 期 30 樓

Tel No. 電話號碼: (852) 2827-1233 Fax No. 傳真號碼: (852) 2827-1707 Website 網址: www.principal.com.hk

SECTION 2 第二部份PRINCIPAL MPF SCHEME APPLIED FOR 申請信安強積金計劃

(only one series can be selected 只可選擇一項系列)

Key Features and Special Note to DIS 預設投資策略的主要特點及特別說明：

◆DIS is not a fund, it is a strategy that uses two constituent funds, namely the CAF and A65F to automatically reduce the risk exposure as the member approaches retirement age. 預設投資策略並非一項基金，而是一項運用兩項成分基金，即信安核心累積基金與信安 65 歲後基金的策略，而該策略隨著成員步向退休年齡而自動降低成員的風險。

◆Members are allowed to choose separate fund choices on mandatory or voluntary contribution. For unspecified part, the future contributions and accrued benefits transferred from another MPF scheme will be set to DIS. 成員可就強制性或自願性供款選擇不同基金。若沒有指示，未來供款和轉移自另一項強積金計劃的累算權益將設定為預設投資策略。

◆Members are free to choose to invest in the DIS. Also, members can select a combination of DIS and other constituent funds including CAF and A65F. 成員可自由選擇按照預設投資策略下投資。同時，成員亦可混合選擇預設投資策略及其他成分基金，包括信安核心累積基金及信安 65 歲後基金。

◆The automatic de-risking feature will only apply to members who have selected or defaulted to DIS. This feature does not apply if member has chosen the CAF and A65F as a standalone constituent fund choice. 自動降低投資風險之特性只適用於成員因已選擇或基於預設投資安排於預設投資策略中。此特性並不適用於成員選擇信安核心累積基金及信安 65 歲後基金為獨立之成分基金。

Constituent Funds 基金種類		Series 800 系列		Series 600 系列	
		MC	VC	MC	VC
Default Investment Strategy (DIS) 預設投資策略	(DIS)				
Principal Age 65 Plus Fund 信安 65 歲後基金	(A65F)				
Principal Core Accumulation Fund 信安核心累積基金	(CAF)				
Principal Capital Guaranteed Fund 信安資本保證基金	(CGF)			N/A 不適用	N/A 不適用
Principal Long Term Guaranteed Fund 信安長線保證基金	(LTGF)				
Principal MPF Conservative Fund 信安強積金保守基金	(MCF)				
Principal HK Dollar Savings Fund信安港元儲蓄基金	(HKDSF)				
Principal Asian Bond Fund 信安亞洲債券基金	(ABF)	N/A 不適用	N/A 不適用		
Principal Hong Kong Bond Fund信安香港債券基金	(HKBF)			N/A 不適用	N/A 不適用
Principal International Bond Fund 信安國際債券基金	(IBF)			N/A 不適用	N/A 不適用
Principal Stable Yield Fund 信安平穩回報基金	(SYF)				
Principal Long Term Accumulation Fund 信安長線增值基金	(LTAF)				
Principal Global Growth Fund 信安環球增長基金	(GGF)				
Principal US Equity Fund 信安美國股票基金	(USEF)			N/A 不適用	N/A 不適用
Principal Asian Equity Fund 信安亞洲股票基金	(AEF)			N/A 不適用	N/A 不適用
Principal China Equity Fund 信安中國股票基金	(CEF)			N/A 不適用	N/A 不適用
Principal Aggressive Strategy Fund 信安進取策略基金	(ASF)	N/A 不適用	N/A 不適用		
Principal Hang Seng Index Tracking Fund 信安恒指基金	(HSITF)				
Principal Hong Kong Equity Fund 信安香港股票基金	(HKEF)			N/A 不適用	N/A 不適用
Principal International Equity Fund 信安國際股票基金	(IEF)			N/A 不適用	N/A 不適用
Total percentage 百份比總和		100%	100%	100%	100%

Remarks 備註:

1. MC = Mandatory Contribution / Minimum MPF Benefits 強制性供款 / 最低強積金利益, VC = Voluntary Contribution 自願性供款

2. If this part is not completed or total Investment Allocation does not equal to 100%, the Trustee will invest all contributions in the DIS. 如無適當指示或投資分配總數不等於 100%，受託人會將所有供款投資於預設投資策略。

3. Percentages indicated must be an integer and add up to 100% in total under each column. 所示之比例必須為整數，而每欄總和必須為 100%。

Please attach Scheme Member’s Request For Fund Transfer Form MPF(S)-P(M) completed with full information for processing. 請附上已填妥之計劃成員轉移基金申請表 MPF(S)-P(M)。

Signed this _____ day of _____, 20_____
簽於 (day 日) (month 月) (year 年)

Signed by the Scheme Participant 計劃參與者簽署

The scheme participant shall provide his / her HKID / Passport copy, which shall be certified as true copy by a MPF Intermediary, an accounting professional, an estate agent, a legal professional or a Trust or Company Service Provider licensee.
此計劃參與者須提供香港身份證/護照副本，而該文件須經由強積金中介人、會計專業人士、地產代理、法律專業人士或信託或公司服務持牌人核實為真實副本。

(To be completed by MPF Intermediary 由強積金中介人填寫)

Signature of MPF Intermediary (Subsidiary Intermediary) 強積金中介人 (附屬中介人) 簽署	MPF Intermediaries Reg. No. 強積金中介人註冊號碼
Name in Print 簽署人姓名	Contact Tel. No. 聯絡電話
Name of Principal Intermediary 主事中介人名稱	Agent / Consultant Code (if any) 營業員 / 顧問編號(如有)

Trustee & Administrator: Principal Trust Company (Asia) Limited 受託人及管理人: 信安信託(亞洲)有限公司
Sponsor: Principal Insurance Company (Hong Kong) Limited 保薦人: 美國信安保險有限公司
Promoter: Principal Investment & Retirement Services Limited 推銷商: 信安投資及退休金服務有限公司
30/F, Millennium City 6, 392 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong 香港九龍觀塘觀塘道 392 號創紀之城 6 期 30 樓
Tel No.電話號碼：(852) 2827-1233 Fax No.傳真號碼：(852) 2827-1707 Website網址：www.principal.com.hk

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Personal Information Collection Statement

The provision of information and other personal data by you is on a voluntary basis. However, failure to provide us with the information and other personal data as requested may result in your application/instruction not being able to be processed. The information and other personal data provided by you will only be accessed and handled by Principal Trust Company (Asia) Limited ("the Trustee & Administrator"), Principal Insurance Company (Hong Kong) Limited ("the Sponsor") and Principal Investment & Retirement Services Limited ("the Promoter")(collectively, "the Company").

The information and other personal data collected from you from time to time will be used for the purposes of:

- (1) processing your application for participation in Principal MPF Scheme Series 600 or 800 ("the Scheme");
- (2) administering and managing your contributions and accrued benefits under the Scheme;
- (3) carrying out your instructions or responding to any enquiries given or purporting to be given by you or on your behalf;
- (4) direct marketing of mandatory provident fund ("MPF") products, retirement schemes, MPF related services and products of the Company;
- (5) providing MPF related services;
- (6) maintaining statistical data and providing a database for product and market research;
- (7) compliance with applicable laws and regulations; and
- (8) any other purposes relating or incidental to the above.

Your personal data (name, contact details and account records) may be used for direct marketing of mandatory provident fund ("MPF") products, retirement schemes, MPF related services and products of the Company only with your consent. If you do not wish your personal data being used for direct marketing as described herein, you should indicate your objection by ticking ("✓") the box under Provision 8 in the Participation Agreement.

Your personal information may be transferred/disclosed to the following parties (whether within or outside the Hong Kong Special Administrative Region) for any of the purposes stated above:

- (1) any agent, contractor, third party service provider, or any company(ies) within the same companies group to which the Company belongs ("the member company(ies)") which provides administrative, telecommunications, computer, marketing, professional or other services to the Company in connection with their business operations;
- (2) any person to whom the Company is under an obligation to make disclosure under the requirements of any law binding on the Company or any of the member companies or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Company or the member companies are expected to comply; and
- (3) any actual or proposed assignee of the Company or participant or sub-participant or transferee of the rights of the Company in respect of the client.

Under the Personal Data (Privacy) Ordinance, you have a right to request access to and correction of any of your personal information held by the Company and to request not to use your personal data for direct marketing purpose as stated above. The aforesaid requests can be made in writing to:

Data Protection Officer
Principal Trust Company (Asia) Limited
30/F, Millennium City 6,
392 Kwun Tong Road,
Kwun Tong, Kowloon,
Hong Kong

If you have any questions or wish to know more about our privacy policy, please send your enquiry to the above address or contact us at 2827-1233.

個人資料收集說明書

閣下提供的資料及其他個人資料純屬自願性質。然而，如未能提供所需資料及其他個人資料，可能導致閣下的申請／指示不獲處理。閣下提供的資料及其他個人資料僅供信安信託(亞洲)有限公司(「受託人及管理人」)、美國信安保險有限公司(「保薦人」)，及信安投資及退休金服務有限公司(「推銷人」)(統稱「公司」)使用及處理。

向閣下所收集的資料及其他個人資料將會用作下列用途：

- (1) 處理閣下參與信安強積金計劃 600 或 800 系列(「本計劃」)的申請；
- (2) 處理及管理閣下於本計劃的供款及累算權益；
- (3) 執行閣下的指示或答覆閣下或閣下代表的查詢；
- (4) 直接促銷本公司的強制性公積金(「強積金」)產品、退休計劃、強積金相關服務及產品；
- (5) 提供強積金相關服務；
- (6) 維持統計數據及用作產品及市場研究資料庫；
- (7) 遵守有關法律及規則；及
- (8) 用作與任何上述有關的用途。

只有在閣下的同意下，閣下的個人資料(姓名，聯絡資料和戶口記錄)或會用於直接促銷本公司的強制性公積金(「強積金」)的產品，退休計劃，強積金相關的服務和產品。如閣下不欲閣下的個人資料被用於如本文所述之直接促銷，您應在參與協議書條款八的方格內加上(「✓」)號，以表示不同意。

閣下的個人資料可能轉移/披露予以下的人士(不論在香港特別行政區內外)作為上述所載的任何用途：

- (1) 在業務上向本公司提供行政、電訊、電腦、市場推廣、專業或其他任何服務的代理、承包商、第三方服務供應商或本公司所屬公司集團旗下的任何公司(「成員公司」)；
- (2) 就本公司或成員公司所需遵守的法律要求，或按監管機構或其他主管機構要求本公司或成員公司需遵守的指引，本公司因而有責任要向其披露的任何人士；及
- (3) 允許任何本公司的實際或建議承讓人或本公司所持客戶權益的分享者、再分享者、受讓人擁有有關客戶資料的權利。

根據個人資料(私隱)條例，閣下有權要求查閱及更正本公司所持有閣下的個人資料及要求閣下的個人資料不被用作上述的直接促銷用途。上述要求可以書面形式通知

保障資料主任
信安信託(亞洲)有限公司
香港九龍觀塘觀塘道 392 號創紀之城 6 期 30 樓

閣下如有任何疑問或欲進一步了解本公司的私隱政策，請致函到上述地址或致電 2827-1233 與本公司聯絡。

DIS Disclosure and Business Rules (Effective Date is 1 April 2017)

Default Option

- (1) Effective from 1 April 2017, the default investment arrangement of the scheme is DIS.
- (2) Members are allowed to choose separate fund choices on mandatory or voluntary contribution. For unspecified part, the future contributions and accrued benefits transferred from another MPF scheme will be set to DIS.

Valid Investment Option

- (1) Fund choice allocation must be an integer.
- (2) For new enrolment case, if the total fund choice allocation is less than or exceeded 100%, or the percentage has been amended but without member's signature, future contributions and accrued benefits transferred from another MPF scheme will be set to DIS.
- (3) For fund switching case, the percentage amount for switching should be an integer percentage and the switch-in total must be 100%. If the total fund choice allocation is less than or exceeded 100%, switching percentage not an integer or the percentage has been amended but without member's signature, the existing investment choice for future contributions and accrued benefits transferred from another MPF scheme and/or fund allocation of the accrued benefits (if any) will remain unchanged.
- (4) For switching out of partial accrued benefits to other constituent fund(s), the fund allocation for the rest of the accrued benefits in any or all of a member's sub-account(s) for which no specified instruction has been given will remain unchanged until the member submits another valid fund switching request.

DIS Features

- (1) Members are free to choose to invest in the DIS. Also, members can select a combination of DIS and other constituent funds including Principal Core Accumulation Fund ("CAF") and Principal Age 65 Plus Fund ("A65F").
- (2) The automatic de-risking feature will only apply to members who have selected or defaulted to DIS. This feature does not apply if member has chosen the CAF and A65F as a standalone constituent fund choice.
- (3) The date of annual de-risking will be on member's birthday. In case the member's birthday is not a business day, the annual de-risking day will be the following business day. For member's birthday on 29 February, the de-risking will be on 1 March if there is no 29 February for the year.
- (4) For member who has selected DIS and with incomplete date of birth record:
 - If only the year and month of birth is available, the annual de-risking will use the last calendar day of the birth month or the following business day if such day is not a business day.
 - If only the year of birth is available, the annual de-risking will use the last calendar day of the year or the following business day if such day is not a business day.
 - If the date of birth is unknown, member's accrued benefits will be fully invested in A65F without de-risking.
- (5) For change of date of birth or submission of date of birth after member enrolment, an ad hoc de-risking on the DIS may be processed within 10 business days after we have updated the member's record.

Discontinue of De-risking

- (1) The de-risking mechanism for future contributions and accrued benefits transferred from another MPF scheme under DIS will be discontinued if member has provided a valid investment instruction on future investment choice to us which does not involve any DIS selection.
- (2) The de-risking mechanism on the accrued benefits under DIS will be discontinued if member has provided a valid fund switching instruction to us to switch out all the existing fund balance under DIS.
- (3) For a deceased member, de-risking will be ceased once we have received proof of the death of the member. If de-risking has already been taken place between the death of the member and the time at which we received the satisfactory proof of such death, such de-risking will not be undone, although no further de-risking will take place in respect of the deceased member.

Multiple Transactions

- (1) If we have received another specified instruction, including but not limited to subscription (e.g. contribution or fund transfer-in), redemption (e.g. fund transfer-out or withdrawals) or switching instructions, the de-risking will be automatically processed on the member's birthday while the other instruction(s) will be processed within the service turnaround time.
- (2) When one or more of the specified instructions, including but not limited to subscription, redemption or switching instructions, are being processed on the annual de-risking date for a relevant member, while the annual de-risking will only take place after completion of these instructions, the annual de-risking will be completed on the original de-risking date.
- (3) In order to ensure that the switching instruction can be processed on or prior to the de-risking date, members should refer to the cut-off time and the required time to complete (after the date of receipt of completed instruction) as set out in the "Trustee Service Comparative Platform" in the MPFA's website before submitting a valid switching instruction or change of investment mandate instruction. Any valid switching instruction or change of investment mandate instruction received by the Trustee before the annual de-risking but not meeting the required timeframe may only be completed after the annual de-risking.

Transfer or Withdrawal of Accrued Benefits

- (1) For transfer of accrued benefits from one account to another account within the same scheme, for example, to transfer the account balance from a terminated member account to a personal account under the same scheme, it will be by way of unit transfer. Regarding future contributions and accrued benefits transferred from another MPF scheme, unless the member has provided investment instruction under the new personal account, the investment mandate will be set to DIS.
- (2) For any specified instructions involving unit redemption, including but not limited to consolidation of personal accounts among different schemes, partial or full withdrawal of accrued benefits, transfer out of accrued benefits due to member termination or under employee choice arrangement, long service payment / severance payment offset and employer switching plans, all or part of the member accrued benefits including DIS will be withdrawn. The de-risking mechanism on the remaining DIS accrued benefits will be continued until the DIS account balance is zero.
- (3) When an account is terminated and all the accrued benefit has been withdrawn or transferred out to another scheme, the subsequent contribution will be withdrawn to the member or transferred out to another scheme from the terminated account without allocating to any of the investment fund.

Contact Details

- (1) For details of the default fund arrangement, de-risking mechanism and de-risking table, please contact our customer service hotline at 2827 1233 or visit our website at www.principal.com.hk.

Continued on next page (請轉移到下頁)

預設投資策略披露及商業守則 (生效日期為1/4/2017)

預設選擇

- (1) 由2017年4月1日生效日期起，預設投資策略將會成為本計劃的預設投資安排。
- (2) 成員可就強制性或自願性供款選擇不同基金。若沒有指示，未來供款和轉移自另一項強積金計劃的累算權益將設定為預設投資策略。

有效投資選擇

- (1) 基金選擇分配必須為整數。
- (2) 就新登記成員而言，若基金選擇分配之總和少於或多於百分之一百，又或是分配率修改而沒有簽署作實，未來供款和轉移自另一項強積金計劃的累算權益將設定為預設投資策略。
- (3) 就基金轉換而言，轉換指示的百分比必須為整數百分比，及轉入總和必須是100%。若基金選擇分配之總和少於或多於100%，轉換率非整數或轉換率經修改而沒有簽署作實，現有未來供款和轉移自另一項強積金計劃的累算權益之投資分配及/或累算權益基金分配(如有)將繼續不變。
- (4) 就把部分累算權益轉出至其它成分基金的情況，成員的任何或所有分賬戶內沒有給予明確指示的餘下累算權益，其基金分配將保持不變，直至該成員遞交另一有效之基金轉換申請。

預設投資策略特色

- (1) 成員可自由選擇按照預設投資策略下投資。同時，成員亦可混合選擇預設投資策略及其他成分基金，包括信安核心累積基金及信安65歲後基金。
- (2) 自動降低投資風險之特性只適用於成員因已選擇或基於預設投資安排於預設投資策略中。此特性並不適用於成員選擇信安核心累積基金及信安65歲後基金為獨立之成分基金。
- (3) 週年降低投資風險之日期定於成員之生日。倘若成員之生日並非交易日，則會改為下一個交易日。假使成員生日是2月29日而該年沒有2月29日，則降低投資風險會在3月1日進行。
- (4) 就選擇預設投資策略而沒有完整出生日期之成員而言：
 - 若只能提供出生年份及月份，週年降低投資風險將會在出生月份之最後一個曆日進行，若該天不是交易日，則會延至下一個交易日。
 - 若只能提供出生年份，週年降低投資風險將會在每年之最後一個曆日進行，若該天不是交易日，則會延至下一個交易日。
 - 若未能提供出生日期，成員之累算權益將全部投資於信安65歲後基金，亦不會進行降低投資風險。
- (5) 已登記之成員之後更改出生日期或遞交出生日期，本公司會在更新成員紀錄後之十個工作天內就預設投資策略進行一次降低投資風險。

終止降低投資風險

- (1) 若成員就未來新供款之投資選擇向本公司提交有效之投資指示而該指示不涉及任何預設投資策略，則未來供款和轉移自另一項強積金計劃的累算權益之投資選擇在預設投資策略下之降低投資風險機制會終止。
- (2) 若成員向本公司提交有效之基金轉換指示以轉出在預設投資策略下所有現有基金結餘，則累算權益在預設投資策略下之降低投資風險機制會終止。
- (3) 對於已故成員，一旦本公司收到成員之身故證明，降低風險機制便會停止。倘若自成員身故之日至本公司收到令其信納的該等身故證明期間，降低風險經已發生，則該等降低風險將不會被撤銷，但是，將不會發生與已故成員有關的任何進一步之降低風險。

多項交易

- (1) 若本公司收到另一指示，包括但不限於認購（例如供款或基金轉入）、贖回（例如基金轉出或提取權益）或轉換基金指示，降低投資風險將自動在成員生日當天進行，而上述之指示則會在服務運轉時間內處理。
- (2) 若於週年降低投資風險日需要為有關成員處理一個或更多特別指示，包括但不限於購入、贖回或轉換基金指示，每年降低風險的安排只會在此等指示辦妥後進行，則每年降低風險的安排將會於原來的降低風險日期辦妥。
- (3) 為確保轉換指示或更改投資授權指示能於降低風險之日或之前辦理，成員在提交有效指示前，應參考強積金管理局網站中「受託人服務比較平台」載列之截止時間及所需時間完成（收妥指示日期後起計）。受託人在每年降低風險之日之前收到但不滿足所需時間規定之任何有效的轉換指示或更改投資授權指示，僅可於進行每年降低風險之後方可辦妥。

轉移或提取累算權益

- (1) 就同一計劃下由一個帳戶轉移累算權益至另一個帳戶，例如，轉移一個離職成員帳戶內之累算權益至同一計劃下之個人帳戶，將會用基金單位轉移方式處理。有關未來供款和轉移自另一項強積金計劃的累算權益之投資分配，除非成員在新個人帳戶提交投資指示，否則投資分配將設定為預設投資策略。
- (2) 就任何特定指示涉及基金單位贖回、不同計劃下之個人帳戶整合、累算權益之部份或全數提取，因成員離職或僱員在自選安排下而轉移累算權益、長期服務金/遣散費抵銷及僱主轉換計劃，全部或部份之成員累算權益(包括預設投資策略)將被提取。在預設投資策略下之餘下累算權益仍會有降低風險機制，直至預設投資策略下之帳戶結存為零。
- (3) 當帳戶已結束及所有累算權益已被提取或轉移至另一計劃，其後再收到之供款將會從已結束之帳戶內提取給成員或轉移至另一計劃而不會作出任何投資。

聯絡詳情

- (1) 有關預設基金安排、降低投資風險機制及降低投資風險列表之詳情可向客戶服務部熱線 2827 1233或登入本公司網址www.principal.com.hk查詢。

Continued on next page (請轉移到下頁)

PARTICIPATION AGREEMENT

THIS PARTICIPATION AGREEMENT is made on

BETWEEN:

- (1) **PRINCIPAL TRUST COMPANY (ASIA) LIMITED** whose registered office is at Unit 1001-1003, Central Plaza, 18 Harbour Road, Wanchai, Hong Kong (the “Trustee”); and
- (2) The applicant, whose name and address are given in the Application Form attached hereto (the “**Scheme Participant**”).

RECITALS:

- (A) The Trustee is the Trustee of the Principal MPF Scheme selected in the Application Form (the “Master Trust Scheme”).
- (B) The Scheme Participant wishes to establish a personal account in the Master Trust Scheme so as to hold the Personal Account Member’s accrued benefits in respect of his/her former employment or former self-employment.
- (C) The participation of the Scheme Participant in the Master Trust Scheme shall be governed by the trust deed of the Master Trust Scheme as amended from time to time (the “Deed”) and this Participation Agreement.

PROVISIONS:

1. Unless otherwise stated, words and expressions used in this Participation Agreement shall have the meanings given to them in the Deed.
2. The Scheme Participant hereby participates in the Master Trust Scheme with effect from the Date Joined Plan as specified in Member Record, the participation is to be governed by the terms of the Deed and this Participation Agreement.
3. The Scheme Participant hereby covenants with the Trustee to comply with and be bound by the provisions of the Deed and this Participation Agreement and all applicable laws and regulations.
4. The Scheme Participant warrants that he/she has read and fully understood the content of the Principal Brochure and the Application Form (including the Personal Information Collection Statement) and that the information contained in the Application Form and other information from time to time to be provided by the Scheme Participant are correct in all respects.
5. The Scheme Participant accepts the responsibility for the decisions he/she has made on this Application and acknowledge that the Company shall not be liable for any loss due to an inappropriate choice made by him/her.
6. The Scheme Participant hereby agrees to indemnify the Company against any action, proceeding, claim, loss, damage, cost or expense which may be brought against the Company or suffered or incurred by the Company arising either directly out of or in connection with the Company accepting facsimile instructions and acting thereon, whether or not the same are confirmed by him/her in writing, unless due to the wilful default or gross negligence of the Company. The Company has the right to determine which forms or other documents of instructions may or may not be accepted by facsimile.
7. The Scheme Participant agrees the Company to record all or any of his/her telephone conversation(s) with the Company.
8. The Scheme Participant understands that Principal Trust Company (Asia) Limited (“the Trustee & Administrator”), Principal Insurance Company (Hong Kong) Limited (“the Sponsor”) and Principal Investment & Retirement Services Limited (“the Promoter”)(collectively, “the Company”) intends to use his/her personal data (name, contact details and account records) for direct marketing of mandatory provident fund (“MPF”) products, retirement schemes, MPF related services and products as stated in the Personal Information Collection Statement. The Scheme Participant also understands that the Company cannot make such use of his/her personal data without his/her consent and will cease to use his/her personal data for direct marketing purpose upon his/her written or verbal request. The Scheme Participant hereby expresses his/her consent to the use of his/her personal data (as provided/updated by him/her from time to time) by the Company (and their agents) for the aforesaid direct marketing purpose. The Scheme Participant further understands that should he/she find such use of his/her personal data not acceptable, he/she should indicate his/her objection by ticking (“✓”) the box below.

☐ The Scheme Participant objects to the proposed use of his/her personal data in direct marketing.
9. Subject to the provisions of the Deed and this Participation Agreement, the Scheme Participant undertakes and agrees to hold the Trustee indemnified against any and all proceedings, costs, charges, liabilities and expenses occasioned by any and all actions, claims, demands or proceedings in connection with the Master Trust Scheme either:
 - (a) arising out of the breach by the Scheme Participant of the warranty referred to in paragraph 4; or
 - (b) as a result of any failure or omission on the part of the Scheme Participant to duly and punctually perform or observe any obligations pursuant to the Deed and this Participation Agreement or otherwise so far as they relate to the Scheme Participant.
10. The Scheme Participant undertakes and agrees to pay all fees and expenses which are payable by it under the terms of the Deed and this Participation Agreement.
11. This Participation Agreement shall be terminated in accordance with Rule 20 of the Deed.
12. This Participation Agreement shall be governed by the laws of Hong Kong.

IN WITNESS whereof this Participation Agreement has been entered into the day and year first above written.

Signed by the Scheme Participant

For and on behalf of
PRINCIPAL TRUST COMPANY (ASIA) LIMITED

Signature

Authorized Signature(s)

The scheme participant shall provide his / her HKID / Passport copy, which shall be certified as true copy by a MPF Intermediary, an accounting professional, an estate agent, a legal professional or a Trust or Company Service Provider licensee.

參與協議書

本參與協議書是於_____由以下雙方所簽訂

- (一) 信安信託〔亞洲〕有限公司〔“受託人”〕，其註冊地址位於香港灣仔港灣道十八號中環廣場 1001 至 1003 室及
- (二) [申請人]〔“計劃參與者”〕，其名稱/姓名及註冊地址填寫在計劃之申請表格內。

引述:

- (甲) 受託人乃個人帳戶成員於申請表內所選擇的信安強積金計劃〔“集成信託計劃”〕的信託人。
- (乙) 計劃參與者現欲參與集成信託計劃，以持有個人帳戶成員以往受僱或自僱的累算權益。
- (丙) 計劃參與者的參與是受集成信託計劃所不時修改的統一信託契據(“契據”)及本參與協議書管限。

條款:

- 一. 除另有所指外，本參與協議書所用字詞的意思均以契據為準。
- 二. 計劃參與者現參與集成信託計劃，於成員紀錄上計劃生效日期起生效，並由契據及本參與協議書的條款所管限。
- 三. 計劃參與者現與受託人立約承諾遵從並受制於契據及本參與協議書的條款及適用的法律和規例。
- 四. 計劃參與者已閱畢並完全明白主要推銷刊物及申請表(包括個人資料收集說明書)之內容，並保證申請表所載的資料及所有由其提供的資料均為確實毋誤。
- 五. 計劃參與者承擔他/她在此申請所作出之決定之責任，並承諾本公司不用承擔因他/她不恰當之選擇所導致之損失。
- 六. 計劃參與者同意並授權本公司接受傳真指示及根據指示處理有關事宜。除因蓄意或大意疏忽，本公司無須因此而直接或間接負上任何責任、賠償、損失或費用。本公司有權決定接受何種傳真表格或指示。
- 七. 計劃參與者謹此同意本公司可記錄他/她與本公司之間進行的所有或任何電話談話。
- 八. 計劃參與者明白信安信託(亞洲)有限公司(「受託人及管理人」)、美國信安保險有限公司(「保薦人」)，及信安投資及退休金服務有限公司(「推銷人」)(統稱「公司」)擬使用他/她的個人資料(姓名、聯絡資料及戶口記錄)以作出個人資料收集說明書內所述的直接促銷強制性公積金(「強積金」)產品、退休計劃、強積金相關服務及產品。計劃參與者亦明白本公司在未得他/她的同意之前不能如此使用他/她的個人資料，本公司倘接獲他/她之書面或口頭要求，將停止使用他/她的個人資料作直接促銷用途。計劃參與者現在明確表示同意本公司(及其代理)使用他/她的個人資料(由他/她不時提供/更新)作上述直接促銷用途。計劃參與者進一步明白，如他/她不接受本他/她的個人資料用作此用途，他/她應在以下方格內加上(「✓」)號，以表示反對。
☐ 計劃參與者反對他/她的個人資料被使用於擬作出的直接促銷。
- 九. 計劃參與者除受制於契據及本參與協議書的限制條款外，亦同意承擔補償受託人任何及所有由於以下原由而引致與集成信託計劃或有關計劃參與者參與集成信託計劃的訴訟、索償或要求所帶來的訴訟費、費用、收費、責任及花費：
 - (a) 計劃參與者違反條款四所承諾的保證；或
 - (b) 任何由於計劃參與者疏忽或遺忘依時履行或遵守契據及本參與協議書訂定的責任或其他與計劃參與者相關的責任。
- 十. 計劃參與者同意承擔支付所有按契據及本參與協議書條款而需其支付的費用及花費。
- 十一. 本參與協議書可按契據內第二十條條款而終止。
- 十二. 本參與協議書是受香港法律所管限。

計劃參與者簽署

信安信託(亞洲)有限公司

簽署

授權人簽署

此計劃參與者須提供香港身份證/護照副本，而該文件須經由強積金中介人、會計專業人士、地產代理、法律專業人士或信託或公司服務持牌人核實為真實副本。