



此通訊及基金經理網頁由中銀國際英國保誠資產管理有限公司刊發，並未經證監會審核。

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This Newsletter and the Manager's website are issued by BOCI-Prudential Asset Management Limited and have not been reviewed by the SFC.

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香港中環花園道1號中銀大廈27字樓
27/F, Bank of China Tower, 1 Garden Road, Central, Hong Kong
強積金開戶及產品熱線 MPF Application and Product Hotline: 2280 8686
網址 Website: <https://www.boci-pru.com.hk>

中銀保誠資產管理強積金 BOCI-Prudential Asset Management MPF

可扣稅自願性供款 (TVC) ▽ Tax Deductible Voluntary Contributions (TVC) ▽



TVC成員雙享禮遇 Double Privileges for TVC Members

先享
Privilege 1

單位回贈*
Unit Rebate*
高達
Up To **0.3375%**

再享
Privilege 2

額外獎賞單位回贈*
Extra Reward Unit Rebate*
高達
Up To **HK\$1,200**

推廣有效至2023年3月31日**
Promotion valid till 31 March 2023**



▽ 為達到鼓勵市民為退休生活作額外儲備的目標，強積金可扣稅自願性供款須受「保存規定」所規限，即只可在65歲退休時或基於法例容許的理由(包括年滿60歲提早退休、完全喪失行為能力、罹患末期疾病、永久離開香港、死亡及只有小額結餘)方可提取。

▽ To meet the purpose of encouraging extra savings for retirement, the TVC is subject to the preservation requirements. It means that withdrawal is allowed only upon retirement at the age of 65 or on statutorily permissible grounds including early retirement attaining the age of 60, total incapacity, terminal illness, permanent departure from Hong Kong, death and small balances.

* 此推廣受相關單張內有關「單位回贈」及/或「額外獎賞單位回贈」之條文或條款及細則約束，詳情請參閱相關單張。

* This promotion is subject to the provisions or terms and conditions relating to "Unit Rebate" and/or "Extra Reward Unit Rebate" stated in the relevant leaflet, please refer to the relevant leaflet for details.

** 以中銀國際英國保誠信託有限公司收妥供款及/或轉入之金額(如適用)之日期為準。

** Subject to the date of BOCI-Prudential Trustee Limited's receipt of the contribution and/or transfer-in amount (if applicable).

投資涉及風險，且可扣稅自願性供款的賬戶結餘（作為稅務優惠退休儲蓄）均可升可跌。

Investment involves risks and the account balance of TVC (as tax incentivized retirement savings) may go up as well as down.

以上資料僅供參考之用，你不應只依賴這些資料來作出任何投資決定，計劃詳情（包括風險因素、費用及收費及基金資料）請參閱相關計劃之強積金計劃說明書。

The above information is for reference only. You should not solely rely on the stand-alone information to make any investment decision. Please refer to the MPF Scheme Brochure of the relevant scheme for details (including risk factors, fees and charges, and fund information).

以上資料並未經證監會審核。

The above information has not been reviewed by SFC.



相關單張 Relevant Leaflet



新常態下的 強積金管理

MPF Management under the New Normal

主題 Topics

分析環球金融市場 Explore the Global Financial Market

強積金管理錦囊 Snippets of MPF Management

請緊記帶備您最近的強積金成員累算
權益報告出席！！

Remember to bring along your latest
MPF Member Benefit Statement(s)!!

	場次 Session
日期 Date:	24/11/2022 (星期四 Thu)
時間 Time:	晚上 7:00-8:00 p.m.
地點 Venue:	網上講座 Webinar

講座均以廣東話主講，費用全免。請即致電登記熱線 (852) 2280 8687 留座。

Seminars are conducted in Cantonese and free of charge. For reservation, please call the enrolment hotline at (852) 2280 8687.

投資涉及風險。投資前請先參閱銷售文件。

Investment involves risk. Please read the offering documents before investing.

推出簡化版的計劃資料文件 — 《主要計劃資料文件》
Launch of a simplified scheme offering document –
“Key Scheme Information Document”

積金局於去年更新《強積金投資基金披露守則》，規定所有強積金受託人於2022年6月30日起，必須向準計劃成員提供一份「主要計劃資料文件」。該文件為現時計劃說明書的簡化版本，並且積金局已訂立指引，統一該文件的內容及格式標準，讓計劃成員更容易掌握強積金計劃的資料。

信託公司已於6月30日正式推出中銀保誠簡易強積金計劃《主要計劃資料文件》的紙質版及電子版小冊子，以提升強積金資訊的透明度。有關文件可於信託公司網頁的「下載區域」下載 <https://www.bocpt.com/media/2180/ec-ksid-chi.pdf>。

The MPFA has updated the “Code on Disclosure for MPF Investment Funds” in last year, requiring all MPF trustees to provide a Key Scheme Information Document (“KSID”) to prospective scheme members starting from 30 June 2022. KSID is a simplified document of existing MPF scheme brochure, with standardized contents and format requirements set out by the MPFA. KSID can help scheme members better understand key information of the MPF scheme.

The Trustee has issued the KSID of BOC-Prudential Easy-Choice MPF Scheme in both paper and electronic format on 30 June 2022 to enhance MPF scheme information disclosure. Please visit Download Corner at Trustee’s website <https://www.bocpt.com/media/2181/ec-ksid-eng.pdf> to obtain the KSID.



取消遣散費及長期服務金的對沖安排 (將於 2025 年實施)
Abolition of long service payment /
severance payment arrangement offsetting arrangement
(to be implemented in 2025)

現時，僱主可使用由僱主為僱員作出強制性及自願性供款所累積的強積金累算權益，抵銷根據《僱傭條例》須向僱員支付的長期服務金 / 遣散費 (「對沖」安排)。立法會已於2022年6月9日通過《2022年僱傭及退休計劃法例 (抵銷安排) (修訂) 條例草案》，當「積金易」平台預計於2025年全面運作時，將實施取消「對沖」安排。

有關詳情，請參閱勞工處網頁 <https://www.labour.gov.hk/tc/news/aoa.htm>。

Currently, employers can offset the Long Service Payment (LSP) / Severance Payment (SP) payable to employees under the Employment Ordinance against the MPF accrued benefits derived from the employer’s mandatory and voluntary contributions. On 9 June 2022, the Legislative Council passed the Employment and Retirement Schemes Legislation (Offsetting Arrangement) (Amendment) Bill 2022 to abolish the abovementioned offsetting arrangement, which is expected to be in 2025 when the eMPF Platform is fully implemented.

For details, please visit Labour Department’s website at <https://www.labour.gov.hk/eng/news/aoa.htm>.



如有查詢，請即與信託公司客戶服務代表聯絡：

Should you have any queries, please do not hesitate to contact the Customer Services Representatives of the Trustee at:

強積金行政熱線 MPF Administration Hotline : 2929-3030

有關強積金計劃售後的行政文件，請郵寄至「香港太古城英皇道1111號15樓1507室，中銀國際英國保誠信託有限公司」。此外，成員可致電強積金行政熱線2929 3030查詢各項強積金行政事務(包括賬戶資料、供款及其他強積金行政事務)。

Regarding the after-sales administration forms of MPF scheme, kindly send to “BOCI-Prudential Trustee Limited, Suite 1507, 15/F, 1111 King’s Road, Taikoo Shing, Hong Kong”. In addition, members may call the MPF Administration Hotline at 2929 3030 for MPF administration affair enquiries (including account details, contributions and other MPF administration affairs).