

中銀保誠資產管理 強積金通訊

BOCI-Prudential Asset Management MPF NEWSLETTER

2024
第一期
Issue 1



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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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

簡易強積金開戶及基金熱線 Easy-Choice MPF Application and Fund Hotline: 2280 8686

網址 Website: <https://www.boci-pru.com.hk>



整合強積金賬戶最高可獲一次性

HK\$10,000 獎賞單位回贈#

Up to One-off

HK\$10,000 Reward Unit Rebate#

for MPF Accounts Consolidation

在目前的強積金制度下，每次入職新公司時均須開立全新強積金供款賬戶。久而久之，打工仔少不免擁有多個強積金賬戶。不妨考慮把這些分散的強積金賬戶整合到單一個強積金計劃，可以節省時間管理賬戶之餘，更有機會獲得最高一次性HK\$10,000獎賞單位回贈#，詳情請透過二維碼參閱相關單張。

Under the current MPF system, employees are required to open a new MPF contribution account upon the commencement of each new employment. Over time, employees more often than not own multiple MPF accounts. Consolidating multiple MPF accounts into a single MPF scheme helps save time in the management of account, and you may enjoy up to one-off HK\$10,000 Reward Unit Rebate#, please refer to the relevant leaflet through the QR code for details.



受相關單張內有關「單位回贈」之條文或條款及細則約束。

Subject to the provisions or terms and conditions relating to 'Unit Rebate' stated in the relevant leaflet.

強積金賬戶整合單張



MPF Accounts
Consolidation Leaflet



投資涉及風險。強積金賬戶結餘可升可跌，並可受市場波動及一切固有風險所影響。投資者作出的投資可能並無回報及／或蒙受重大的虧損。過去表現並不代表未來的表現。
Investment involves risks. MPF accounts' balance may go up as well as down and is subject to market fluctuations and inherent risks. Investors could face no returns and/or suffer significant loss related to the investments. Past performance is not indicative of future performance.

本文件之資料是根據相信是可靠的來源而編製，但並未有獨立查證。中銀國際英國保誠資產管理有限公司並不就當中所載之任何資料或意見，或任何此等意見之基礎作出任何明示或默示的申述、保證或承諾。任何人士因信賴本文件而招致之損失，本公司概不負責。本文件所載之資料及意見均反映刊發日的情況，並可能在沒有作出事前通知的情況下作出變更。

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The above information and opinion is for reference only. You should not solely rely on the stand-alone information to make any investment decision. Investors should seek independent financial and professional advice as appropriate before making any investment decision. This document should not be reproduced or further distributed to any person or entities, whether in whole or in part, for any purposes. Please refer to the offering document of relevant MPF scheme for details (including risk factors, fees and charges, and fund information).

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以上資料由中銀國際英國保誠資產管理有限公司刊發，資料及基金經理的網頁並未經證監會審核。

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高利率環境下該如何 部署退休策劃？

How would you deploy your
retirement planning
under high-interest rate
environment?



主題 Topics

宏觀環球金融市場 Global Financial Market Overview
強積金管理多面睇 Multi-Aspect 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 1

日期 Date: 23/03/2024 (星期六 Sat)
時間 Time: 下午 2:30-3:30 p.m.
地點 Venue: 基督教家庭服務中心
九龍觀塘翠屏道 3 號
2 樓 204-205 室
Christian Family Service Centre
Room 204-205, 2/F, 3 Tsui Ping Road,
Kwun Tong, Kowloon

場次 Session 2

25/06/2024 (星期二 Tue)
晚上 7:00-8:00 p.m.
葵芳新都會廣場一座
23 樓 2306B-2316 室
2306B-2316, 23/F, Tower 1,
Metro Plaza, Kwai Fong

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。投資前請先參閱相關銷售文件。
Investment involves risk. Please read relevant offering document before investing.

支付強積金供款方式小錦囊 Tips on payment method for MPF contributions



現時，強積金僱主、自僱人士或成員可以選擇以直接付款或支票方式，支付強積金計劃及/或賬戶的供款。

下列是支付供款方法的小錦囊：

1. 如以支票付款，請預備抬頭祈付「中銀國際英國保誠信託有限公司」的劃線支票，並於支票背面寫上**強積金計劃編號**。
2. **不接受**以現金、持票人支票、期票或銀行本票等付款方式。
3. 不接受任何載有**不正確或不完整資料**的支票。
4. 確保銀行戶口有足夠資金支付以支票或直接付款形式作出的供款。
5. 確保銀行戶口的交易限額足夠支付供款。

有關詳情，請參閱信託公司的「[強積金供款須知](#)」。

Currently, employers, self-employed persons or members can choose to make contributions to the MPF Scheme and/or accounts either by direct debit authorization or cheque.

Below are some tips in making payment for MPF contributions:

1. To pay the contributions by cheque, please prepare a crossed cheque payable to 'BOCI-Prudential Trustee Limited' with **MPF Scheme Number** marked at the back of the cheque.
2. Payment methods such as CASH, bearer cheques, post-dated cheques or cashier orders are **NOT** accepted.
3. Any cheques with incorrect or incomplete information will be considered as invalid and will not be accepted.
4. Ensure there are sufficient funds in the bank account for cheque settlement or direct debit.
5. Ensure your bank transaction limit is sufficient for payment of contributions.

Please refer to the Trustee's "[Notice on MPF Contributions](#)" for more details.

登記成為 e-成員 享用電子服務 Register as e-Members to enjoy convenient electronic services



踏入電子化年代，或許你正在體驗各電子渠道帶來的高效率及便捷。我們著力優化電子服務，現在新登記的 e- 成員將可透過網上賬戶或中銀保誠強積金應用程式的「電子報表」取得過去兩個計劃年度的電子版成員周年報表，方便成員瀏覽及保存過往的報表記錄。

另外，信託公司將於 5 至 6 月陸續寄發 2023-2024 計劃年度周年報表予參與僱主及計劃成員。計劃成員可透過本公司網站登記「e- 成員」收取電子版周年報表，既支持環保，亦方便下載保存。

請即登記使用「e- 成員」享用增值服務！詳情請瀏覽「e- 成員」[網頁](#)及[影片](#)指南。

While you may already be experiencing the efficiency and convenience brought by various electronic channels in the digital era, we are committed to enhance our electronic services. Newly registered e-member can obtain the last 2 scheme years' electronic Annual Benefit Statements via online account or BOCPT MPF mobile app. This facilitates members in viewing and keeping record of benefit statement from past years.

In addition, Trustee will deliver the Annual Benefit Statements for Scheme Year 2023-2024 to participating employers and scheme members starting from May to June. Scheme members can register as "e-Member" on Trustee's website to help protect the environment as well as download and keep MPF statements easily.

Register as e-Member now to enjoy the value added services! For details, please visit our '[e-Member](#)' webpage and [video](#) guide.

提高警覺 提防強積金詐騙 Be vigilant against MPF fraud



現時的詐騙手法層出不窮，成員須提高警覺，小心保護自己的個人資料，時刻警惕身份不明的第三方來電。如對來電者或強積金中介人的身份存疑，你可以直接聯絡該服務提供者，在核實來電者的身份前，切勿輕信身份未明的來電者而提供個人資料。成員在簽署文件前，亦應先確保已完全閱讀並理解該文件上所有內容，避免於空白或未完成之文件上簽名。

成員亦須防範來自懷疑犯罪集團、聲稱可協助成員提早提取強積金累算權益的自來推銷電話、短訊或社交媒體帖文，以免蒙受損失。

Nowadays, there are endless fraud methods. Members should be more vigilant, protect their personal information carefully, and always be aware of unsolicited calls. If the identity of the caller or MPF intermediary is in doubt, you can contact the service provider directly to verify the identity of the caller. Do not trust unidentified callers and provide personal information to them before caller's identity is verified. Before signing a document, members should also ensure that they have fully read and understood the whole document and avoid signing on blank or unfinished document.

Members should also be aware of suspected crime syndicates that offer to help make early withdrawal of MPF accrued benefits through unsolicited calls, text messages or social media posts to avoid losses.

如有查詢，請即致電2929 3030與信託公司客戶服務代表聯絡。

Should you have any queries, please do not hesitate to contact Trustee's Customer Services Representatives at 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).