

## FIDELITY RETIREMENT MASTER TRUST 富達退休集成信託

### ASSET SWITCHING/CONTRIBUTION RE-DIRECTION FORM FOR MEMBERS

### 成員資產轉換/重定供款分配表格

- Please read the latest Key Scheme Information Document and MPF Scheme Brochure for Fidelity Retirement Master Trust ("the Scheme") (collectively "KSID and MPF Scheme Brochure for the Scheme"), Asset Switching Guide and the Personal Data (Privacy) Ordinance Notice carefully before you complete this form.
- You are able to obtain the latest Asset Switching/Contribution Re-direction Form for Members from time to time via the Fidelity Online [www.fidelity.com.hk/retirement/en](http://www.fidelity.com.hk/retirement/en) or submit your instruction directly via the website.
- In respect of each type of instructions (e.g. Asset Switching or Contribution Re-direction), for any phone, written or online instructions received within the same business day, we reserve the right to determine the priority of execution with such instructions where appropriate and we will notify you in such manner as we consider appropriate in the event of any prioritisation.
- You can use this form: (1) for **re-allocating the assets** which you have accumulated to date – Please complete Part III; **OR** (2) for **changing the investment allocation of your future contributions/future transfer-in assets** – Please complete Part IV; **OR** (3) for **BOTH** – Please complete BOTH Parts III and IV.
- Please send the completed form to the Administrator: **Member Services, Fund Services Hong Kong, HSBC Institutional Trust Services (Asia) Limited, P.O. Box 73448, Kowloon Central Post Office, Hong Kong or fax it to 3409 2638.**
- **Please complete the compulsory fields of personal information marked (▲).** The execution of instructions may be delayed if compulsory fields are incomplete or incorrect.
- Please complete this form in block letters and ✓ the appropriate box. Please do not use correction fluid and all amendments should be signed.
- 在填報本申請表前，請先細閱富達退休集成信託（「計劃」）最新的主要計劃資料文件及強積金計劃說明書（統稱「計劃的主要資料文件及強積金說明書」）、資產轉換指南及個人資料（私隱）條例通知。
- 您可不時於富達理財網 [www.fidelity.com.hk/retirement/tc](http://www.fidelity.com.hk/retirement/tc) 索取最新之成員資產轉換/重定供款分配表格或直接於網頁遞交您的指示。
- 就每一項指示（如：資產轉換或重定供款分配）而言，若於同一工作天內收到之指示，不論是以電話、書面或網上形式遞交，我們在合適的情況下，保留有權決定執行該等指示的先後次序並我們會將認為合適的執行優先次序通知您。
- 您可藉本表格：(1) **調配已累積的資產** - 請填寫第三部；或(2) **更改未來供款/未來轉移資產的投資分配** - 請填寫第四部；或(3) **同時更改兩者** - 請填寫第三及第四部。
- 請將填妥表格寄往香港九龍中央郵政局郵政信箱 73448 號，滙豐機構信託服務（亞洲）有限公司，退休金行政部收或傳真至 3409 2638 予您的行政管理人處理。
- **所有以 (▲) 標記為必須填寫的個人資料。**如必須填寫項目為不完整或不正確，此指示將可能被延誤執行。
- 請以正楷填寫本表格並在適用的空格填上 ✓ 號。請勿使用塗改液，任何刪改必須加簽。

#### PART I - SCHEME MEMBER INFORMATION 第一部 - 計劃成員資料

Salutation 稱謂 <input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Mrs. 太太 <input type="checkbox"/> Ms. 女士 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Dr. 博士/醫生 <input type="checkbox"/> Prof. 教授		Member's Chinese Name 成員中文姓名
▲ Member's English Name 成員英文姓名		
Surname 姓 _____	Given Name 名 _____	
▲ Contact Phone No. 聯絡電話號碼 _____	Mobile No. 流動電話號碼 _____	▲ <input type="checkbox"/> HKID Card No. 香港身份證號碼/ <input type="checkbox"/> Passport No. 護照號碼 _____

#### PART II - ACCOUNT INFORMATION 第二部 - 帳戶資料

Please ✓ **ONE box** only as listed below. 請在以下其中一個方格上填上 ✓ 號。

I would like the investment instructions provided by me in Part III and/or Part IV of this form to apply to:

本人希望在第三部及/或第四部所作出之投資指示應用於：

- all of my accounts in Fidelity Retirement Master Trust 本人所有於富達退休集成信託的帳戶；
- OR** my accounts in Fidelity Retirement Master Trust, as follows 或本人於富達退休集成信託的帳戶，如下：

1.	2.	3.
4.	5.	6.

- Note:**
- If the above option is not selected and/or incomplete, your investment instruction will apply to all of your accounts in the Scheme.
  - If you would like different investment instructions to apply to different accounts, please complete a separate Asset Switching/Contribution Re-direction Form For Members for the relevant account.
  - Completed and accurate instructions received by the Trustee before 4:00pm will normally be processed within the same business day. Effective 23 September 2024, online fund switching and Contribution Redirection of Constituent Funds instructions will be available via the Fidelity's website, mobile apps and hotline on a severe weather trading day ("SWT Day"). For further details on SWT Day and other details, please refer to the Investor Notice available on [www.fidelity.com.hk](http://www.fidelity.com.hk). Instructions submitted via paper form on SWT Day will be processed on the next earliest available business day. If there are any contributions, switch-in and/or transfer-in transactions in progress on the switching date, the new receiving fund units will not be included in such asset switching instruction.
  - You should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. There is no guarantee that, given the time required to implement asset switching instructions, such instructions will achieve your desired results. Please carefully consider your own risk tolerance level and financial circumstances (as well as your own retirement plan) before making any investment choices. If in doubt, please contact your independent financial advisor for further details.

- 註：**
- 如沒有選擇上述任何方案或未能提供完整資料，您的投資指示將適用於您所有於計劃內的帳戶。
  - 如您希望為不同之帳戶作出個別之投資指示，請另填寫一份「成員資產轉換/重定供款分配表格」。
  - 一般情況下，受託人於下午四時前所收到已填妥的投資指示表格將會在同一個營業日內處理。自2024年9月23日起，在惡劣天氣交易日（「SWT Day」）期間，可透過富達的網站、手機應用程式及熱線提交成分基金的基金轉換及重定供款分配指示。有關惡劣天氣交易日的進一步及其他詳情，請參閱網站[www.fidelity.com.hk](http://www.fidelity.com.hk)的投資者通知。在惡劣天氣交易日以書面表格提交指示將在下一個最早的營業日處理。在資產轉換當日，如有任何供款、換入及/或轉入資金的交易正在進行中，有關的供款投資單位將不會被包括在此資產轉換指示內執行。
  - 您必須注意投資市場可能出現顯著的波動，基金單位價格可跌可升。由於處理有關資產轉換指示需要一定的時間，因此未必能夠保證達到您預期的結果。在作出投資選擇前，您必須小心衡量個人可承受風險的程度及財政狀況（包括您的退休計劃）。如有任何疑問，請諮詢您的獨立財務顧問了解更多詳情。



**PART III - ASSET SWITCHING (EXISTING ASSET HOLDINGS) 第三部 - 資產轉換 (現有之累積資產)**

Please change the percentage allocation of **the Constituent Fund(s) selected below:**  
請依指示將以下選擇的成份基金作出調配：

Name of Constituent Funds 成份基金名稱	Percentage (complete in multiples of 1%) 百分比 (請以1%或其倍數填寫)			
	Mandatory Contribution 強制性供款部份		Voluntary Contribution 自願性供款部份 (if applicable) (如適用)	
	Switch Out* 轉出*	Switch In 轉入	Switch Out* 轉出*	Switch In 轉入
<b>Default Investment Strategy 預設投資策略</b> (Please read remark 1 請參閱備註1)	%	%	%	%
<b>Equity Funds 股票基金</b>				
Americas Equity Fund 美洲股票基金	%	%	%	%
Asia Pacific Equity Fund 亞太股票基金	%	%	%	%
European Equity Fund 歐洲股票基金	%	%	%	%
Global Equity Fund 環球股票基金	%	%	%	%
Hong Kong Equity Fund 香港股票基金	%	%	%	%
<b>Index Tracking Funds 追蹤指數基金</b>				
Fidelity Hong Kong Tracker Fund 富達香港盈富基金	%	%	%	%
<b>Lifecycle Funds 人生階段基金</b>				
Growth Fund 增長基金	%	%	%	%
Balanced Fund 均衡基金	%	%	%	%
Stable Growth Fund 平穩增長基金	%	%	%	%
Capital Stable Fund 資本穩定基金	%	%	%	%
RetireEasy Fund 退休易基金	%	%	%	%
<b>Default Investment Strategy Funds 預設投資策略基金 (Standalone Investments 單獨投資) (Please read remarks 2 請參閱備註2)</b>				
Core Accumulation Fund 核心累積基金	%	%	%	%
Age 65 Plus Fund 65歲後基金	%	%	%	%
<b>Bond Funds 債券基金</b>				
Hong Kong Bond Fund 香港債券基金	%	%	%	%
RMB Bond Fund 人民幣債券基金	%	%	%	%
World Bond Fund 國際債券基金	%	%	%	%
<b>MPF Conservative Fund 強積金保守基金</b>				
MPF Conservative Fund 強積金保守基金	%	%	%	%
<b>SaveEasy Funds 「儲蓄易」基金 (Please read remarks 3 請參閱備註3)</b>				
Fidelity SaveEasy 2050 Fund 富達「儲蓄易」2050 基金	%	%	%	%
Fidelity SaveEasy 2045 Fund 富達「儲蓄易」2045 基金	%	%	%	%
Fidelity SaveEasy 2040 Fund 富達「儲蓄易」2040 基金	%	%	%	%
Fidelity SaveEasy 2035 Fund 富達「儲蓄易」2035 基金	%	%	%	%
Fidelity SaveEasy 2030 Fund 富達「儲蓄易」2030 基金	%	%	%	%
Fidelity SaveEasy 2025 Fund 富達「儲蓄易」2025 基金	%	%	%	%
Fidelity SaveEasy 2020 Fund 富達「儲蓄易」2020 基金	%	%	%	%
<b>Total 合共</b>	<b>100 %</b>	<b>100 %</b>	<b>Total 合共</b>	<b>100 %</b>



### PART III - ASSET SWITCHING (EXISTING ASSET HOLDINGS) 第三部 - 資產轉換 (現有之累積資產)

\* You can switch out up to 100% of each selected Constituent Fund/Default Investment Strategy ("DIS") of your existing holdings within the same business day  
\* 在同一營業日內，您所持有的每項成份基金/預設投資策略（「DIS」）之總和最高可轉出100%

1. In order to give effect to your asset switching instruction, the Trustee will redeem some or all of your units in the Constituent Funds/relevant portion of DIS (under "Switch Out") as indicated above and reinvest the redemption proceeds in accordance with your instruction in the respective Constituent Funds/DIS (under "Switch In").
  2. Please refer to the MPF Scheme Brochure for the Scheme in respect of circumstances where your asset switching instruction **will be deemed invalid**.
  3. When your investment switching instruction is being processed or is to take effect on the annual de-risking date of DIS, the annual de-risking of DIS (if any), will only take place after your investment switching is completed.
  4. If the annual de-risking of DIS is in progress, your asset switching instruction will only be processed after the completion of the annual de-risking.
  5. If the offsetting of Long Service Payment/Severance Payment is in progress, the asset switching instruction relating to the employer portion of your accrued benefit will not be processed.
1. 為處理您的資產轉換，受託人將會依照上述指示，賣出您部份或全部成份基金/DIS的有關部份之基金單位（「轉出」）及將所賣出的成份基金單位的收益，根據您的指示，投資於所選定的成份基金/DIS內（「轉入」）。
  2. 請參閱計劃的強積金計劃說明書闡述在若干情況下，您的資產轉換指示會**被視作無效**。
  3. 當您的投資轉換指示於每年降低風險之日正在處理或生效，則DIS每年降低風險的安排（如適用），只會在完成您的投資轉換後才進行。
  4. 倘若DIS每年降低風險的安排正在進行中，則您的資產轉換指示只會在每年降低風險的相關交易完成後才執行。
  5. 倘若長期服務金/遣散費的抵銷交易正在進行中，則您的資產轉換指示中屬於僱主部份的累積結餘將不會被處理。

**Go to next page for Contribution Re-direction 轉下頁作出重定供款分配**

**PART IV - CONTRIBUTION RE-DIRECTION 第四部 - 重定供款分配**

Please re-direct **my future contributions/future transfer-in assets from another scheme** (if applicable) in the following manner:  
請將本人之未來供款/未來轉移自另一計劃的資產 (如適用) 作出以下投資分配：

Name of Constituent Funds 成份基金名稱	Investment Allocation (complete in multiples of 1%) 投資分配 (請以1%或其倍數填寫)	
	Mandatory Contribution 強制性供款部份	Voluntary Contribution 自願性供款部份 (if applicable) (如適用)
<b>Default Investment Strategy 預設投資策略</b> (Please read remark 1 請參閱備註1)	%	%
<b>Equity Funds 股票基金</b>		
Americas Equity Fund 美洲股票基金	%	%
Asia Pacific Equity Fund 亞太股票基金	%	%
European Equity Fund 歐洲股票基金	%	%
Global Equity Fund 環球股票基金	%	%
Hong Kong Equity Fund 香港股票基金	%	%
<b>Index Tracking Funds 追蹤指數基金</b>		
Fidelity Hong Kong Tracker Fund 富達香港盈富基金	%	%
<b>Lifecycle Funds 人生階段基金</b>		
Growth Fund 增長基金	%	%
Balanced Fund 均衡基金	%	%
Stable Growth Fund 平穩增長基金	%	%
Capital Stable Fund 資本穩定基金	%	%
RetireEasy Fund 退休易基金	%	%
<b>Default Investment Strategy Funds 預設投資策略基金 (Standalone Investments 單獨投資)</b> (Please read remarks 2 請參閱備註 2)		
Core Accumulation Fund 核心累積基金	%	%
Age 65 Plus Fund 65歲後基金	%	%
<b>Bond Funds 債券基金</b>		
Hong Kong Bond Fund 香港債券基金	%	%
RMB Bond Fund 人民幣債券基金	%	%
World Bond Fund 國際債券基金	%	%
<b>MPF Conservative Fund 強積金保守基金</b>		
MPF Conservative Fund 強積金保守基金	%	%
<b>SaveEasy Funds 「儲蓄易」基金</b> (Please read remarks 3 請參閱備註 3)		
Fidelity SaveEasy 2050 Fund 富達「儲蓄易」2050 基金	%	%
Fidelity SaveEasy 2045 Fund 富達「儲蓄易」2045 基金	%	%
Fidelity SaveEasy 2040 Fund 富達「儲蓄易」2040 基金	%	%
Fidelity SaveEasy 2035 Fund 富達「儲蓄易」2035 基金	%	%
Fidelity SaveEasy 2030 Fund 富達「儲蓄易」2030 基金	%	%
Fidelity SaveEasy 2025 Fund 富達「儲蓄易」2025 基金	%	%
Fidelity SaveEasy 2020 Fund 富達「儲蓄易」2020 基金	%	%
<b>Total 合共 (%)</b>	<b>100</b> %	<b>100</b> %

1. The new investment allocation specified above will apply in respect of **all future contributions/future transfer-in assets from another scheme**, including contributions made by you and your employer (if applicable).

2. The allocation percentage in decimal is not acceptable and your instruction will be deemed invalid.

1. 以上新的投資分配指示將同時適用於未來所有的供款/未來轉移自另一計劃的資產，包括您或您的僱主所提供的供款（如適用）。

2. 附有小數位的調配百分比，將不被接納，此等指示將被當作無效。

**Remarks:**

1. In summary under the Default Investment Strategy ("DIS"),
  - (a) when you are below the age of 50, all your contributions and accrued benefits (including those transferred from another scheme) will be invested in Core Accumulation Fund ("CAF");
  - (b) when you are between the ages of 50 and 64, all your contributions and accrued benefits (including those transferred from another scheme) will be invested according to the allocation percentages between the CAF and Age 65 Plus Fund ("A65F") as shown in the DIS De-risking Table set out in the MPF Scheme Brochure for the Scheme. The de-risking is to be achieved by annual adjustments of asset allocation gradually from the CAF to the A65F under the DIS. The de-risking of the existing accrued benefits will be automatically carried out as described above. If you would like to switch out of the DIS before the annual de-risking takes place, the switching instruction must be received by the Trustee at least 1 business day before your birthday;
  - (c) when you reach the age of 64, all your contributions and accrued benefits (including those transferred from another scheme) will be invested in the A65F.
2. You should be aware that the de-risking will not apply where you choose the CAF and/or A65F as individual fund choice(s) (rather than as part of the DIS).
3. According to the target year of each SaveEasy Fund that falls on or come closest before the expected retirement year (i.e. age 65), the following information is for reference only.

Year-of-birth	Expected retirement year	The applicable constituent fund
after 1989	after 2054	Fidelity SaveEasy 2050 Fund
1985 - 1989	2050 - 2054	Fidelity SaveEasy 2050 Fund
1980 - 1984	2045 - 2049	Fidelity SaveEasy 2045 Fund
1975 - 1979	2040 - 2044	Fidelity SaveEasy 2040 Fund
1970 - 1974	2035 - 2039	Fidelity SaveEasy 2035 Fund
1965 - 1969	2030 - 2034	Fidelity SaveEasy 2030 Fund
1960 - 1964	2025 - 2029	Fidelity SaveEasy 2025 Fund
1955 - 1959	2020 - 2024	Fidelity SaveEasy 2020 Fund

- (a) If you select a SaveEasy Fund that does not most closely align with your expected date of disposal of your investments in such fund (which may coincide with your expected retirement age of 65), it may result in you having a higher risk of potential mismatch between your investment horizon and your investment type than would be the case if you have accurately selected a SaveEasy Fund that does most closely align with your expected date of disposal of your investments;
- (b) if and when new SaveEasy Funds are launched with later target dates, you should separately consider requesting a switch to any new SaveEasy Fund with a target year that falls on or comes closest before your expected retirement year.
- (c) Although the Fidelity SaveEasy 2020 Fund reached its target year in 2020, the Investment Manager does not propose to terminate the Fidelity SaveEasy 2020 Fund in 2020 and will continue to manage the Constituent Fund until 2025.
4. Please refer to the KSID and MPF Scheme Brochure for the Scheme for further details of the Constituent Funds and DIS. Further, please note that the Trustee and/or the Manager may, without liability, treat any information received from the Participating Employer or you from time to time as being accurate and the Trustee and/or the Manager may reasonably act in reliance on such information.

**備註:**

1. 總括而言，根據預設投資策略（「DIS」）：
  - (a) 當您未滿 50 歲，所有供款及累算權益（包括轉移自另一個計劃的累算權益）將會投資於核心累積基金（「CAF」）；
  - (b) 當您的年齡介乎 50 至 64 歲，所有供款及累算權益（包括轉移自另一個計劃的累算權益）將會按照編印在計劃的強積金計劃說明書內的 DIS 降低風險列表中 CAF 與 65 歲後基金（「A65F」）之間的配置百分比進行投資。DIS 將會按年調整資產配置，逐步將投資從 DIS 下的 CAF 轉移至 A65F 以達致降低風險的目標。現有累算權益將會如上文所述自動執行降低風險安排。若您擬於進行每年降低風險之前轉出 DIS，您的轉換指示必須在您生日前最少一個營業日由受託人接悉；
  - (c) 當您年屆 64 歲，所有供款及累算權益（包括轉移自另一個計劃的累算權益）將會投資於 A65F。
2. 請注意若您選擇以 CAF 及/或 A65F 作為單獨投資，DIS 的降低風險機制將不適用（即非 DIS 的一部份）。
3. 以下是根據「儲蓄易」基金的個別目標年份，表明可達到或最接近的預期退休年份（即 65 歲），資料僅供參考。

出生年份	預期退休年份	適用成份基金
1989年以後	2054年以後	富達「儲蓄易」2050 基金
1985年 - 1989年	2050年 - 2054年	富達「儲蓄易」2050 基金
1980年 - 1984年	2045年 - 2049年	富達「儲蓄易」2045 基金
1975年 - 1979年	2040年 - 2044年	富達「儲蓄易」2040 基金
1970年 - 1974年	2035年 - 2039年	富達「儲蓄易」2035 基金
1965年 - 1969年	2030年 - 2034年	富達「儲蓄易」2030 基金
1960年 - 1964年	2025年 - 2029年	富達「儲蓄易」2025 基金
1955年 - 1959年	2020年 - 2024年	富達「儲蓄易」2020 基金

- (a) 若您所選「儲蓄易」基金的目標年份並非最接近您預期出售投資基金的日期（即與您 65 歲的預期退休年齡相符），這可能導致您投資年期與投資類別出現錯配的潛在風險增加（相對於您準確挑選最接近預期出售投資基金日期的「儲蓄易」基金）；
- (b) 若將來推出有較後目標年份的「儲蓄易」基金，您應個別考慮是否就目標年份達到或最接近您的預期退休年份（即 65 歲）前的「儲蓄易」基金提出轉換的要求。
- (c) 雖然富達「儲蓄易」2020 基金已於 2020 年到達其目標年份，但投資經理人並不打算在 2020 年終止富達「儲蓄易」2020 基金，並將繼續管理有關成份基金，直至 2025 年為止。
4. 有關成份基金及 DIS 之詳情，請參閱計劃的主要資料文件及強積金說明書。受託人及/或經理人可視參與僱主或您不時提供的任何資料均為準確資料，並可依賴有關資料採取合理的行動，而毋須承擔任何責任。

**PART V - DECLARATIONS AND SIGNATURE 第五部 - 聲明及簽署**

1. I hereby agree to indemnify the Trustee against any actions, proceedings, claims, losses, damages, costs or expenses which may be brought against the Trustee or suffered or incurred by the Trustee arising either directly out of or in connection with the Trustee accepting facsimile or internet instructions and acting thereon, whether or not the same are confirmed by me in writing, unless due to the wilful default or gross negligence of the Trustee.

Notwithstanding the previous paragraph, the Trustee has the right to determine which forms or other documents of instructions may or may not be accepted by facsimile or internet.

2. The Trustee assumes no responsibility in regard to unclear instructions and may at its discretion to deem such instructions as invalid and will not be processed.

3. I have read and understood the KSID and MPF Scheme Brochure for the Scheme, including, but not limited to, information relating to the Constituent Funds.

4. I confirm that I have read and understood the Personal Data (Privacy) Ordinance Notice which accompanies this form relating to the use and disclosure of my personal data by the Trustee and the Manager. I confirm that my personal data may be used and disclosed for the purposes and to the persons specified in such notice.

1. 本人同意並授權受託人接受傳真或互聯網所發出的指示及根據該等指示處理有關事宜，而不須本人之確認。受託人無須因此而直接或間接負上任何責任、賠償、損失或費用。惟若因受託人故意失責或嚴重疏忽別論。

儘管有上段之規定，受託人有權決定接受何種傳真或互聯網所發出的表格或指示。

2. 如指示不清晰，受託人有權視此為無效指示而不需為其指示負上任何責任，有關指示將不獲處理。

3. 本人已細閱及明白計劃的主要資料文件及強積金說明書，包括但不限於成份基金相關之資料。

4. 本人確認本人已細閱及明白本表格所隨附有關受託人和經理人使用及披露本人個人資料的個人資料（私隱）條例通知。本人確認本人的個人資料可按該通知所述的目的使用及披露，及向該通知所指明的人士披露。

X

Signature of Member 成員簽署

(Must be identical to the Trustee's record 必須與受託人的記錄相同)

/ /

Date 日期 (D日/M月/Y年)

## PERSONAL DATA (PRIVACY) ORDINANCE NOTICE

Pursuant to the Personal Data (Privacy) Ordinance, the following information is provided to you in connection with your dealings with and provision of data or information to FIL Investment Management (Hong Kong) Limited (the "Manager") and/or HSBC Institutional Trust Services (Asia) Limited (being the trustee of Fidelity Advantage Portfolio Fund and Fidelity Global Investment Fund) or HSBC Provident Fund Trustee (Hong Kong) Limited (being the trustee of Fidelity Retirement Master Trust) (each a "Trustee" and together "Trustees"), and/or any of their affiliates and/or service providers (hereafter collectively known as the "Data User") relating to retirement products, including but not limited to mandatory provident fund ("MPF") schemes and/or occupational retirement schemes ("Retirement Products") offered by the Manager or its affiliates and/or of which the Trustees or their affiliates act as trustee or administrator from time to time. Please be aware that this notice replaces any notice or statement of similar nature in respect of the Retirement Products that may have been provided to you previously.

- (a) From time to time, it is necessary for clients and various other individuals ("data subjects") to supply the Data User with data in connection with various matters such as account opening or continuations, or provision of services to clients and other individuals. The kinds of data that may be collected includes, but are not limited to, name, contact details (including address, contact/mobile phone number, email address), occupation, town/city and region/country of birth, date of birth, nationality, identity card numbers, passport numbers, social security or national insurance numbers, country/jurisdiction of tax residency, tax identification numbers, account information and details of financial status.
- (b) Although it is not generally obligatory for a data subject to provide personal data, failure to supply such data may result in the Data User being unable to open an account or continue services to clients or comply with any laws, regulations or guidelines issued by regulatory or other authorities ("Applicable Laws").
- (c) It is also the case that data are collected or received from data subjects from time to time in the ordinary course of the continuation of the Data User's relationship with them, for example, when clients write cheques, effect transactions, attend seminar/events or generally communicate verbally or in writing with the Data User.
- (d) The purpose for which data relating to a data subject may be used will vary depending on the nature of the data subject's relationship with the Data User. These purposes may comprise any or all of the following:
- (i) the processing of an application for an account;
  - (ii) the daily operation of the services provided to clients;
  - (iii) marketing services and products (please see further details in paragraph (e) below);
  - (iv) for the purposes of any party having at any time obligations under the relevant Retirement Product in relation to a member participating in such Retirement Product (e.g. calculating an employer's long service or severance payment accrued liability);
  - (v) complying with an order of a court or meeting disclosure, reporting, compliance and any other legal and regulatory requirements (including but not limited to tax reporting) under any Applicable Laws or regulatory requirements (including local and foreign taxation authorities) applicable to the Retirement Products and/or the Data User and/or any Data Transferee (as defined below) in Hong Kong or elsewhere from time to time;
  - (vi) complying with any Applicable Laws binding or applicable to the Retirement Products and/or the Data User and/or the Data Transferee within or outside of Hong Kong existing currently and in the future, as well as any present or future contractual or other obligations or requirements with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities that is assumed by or imposed on the Retirement Products and/or the Data User and/or the Data Transferee by reason of their respective financial, commercial or business activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, including but not limited to:
    - (1) compliance with requirements applicable to the Retirement Products and/or the Data User and/or the Data Transferee pursuant to the Hong Kong Inland Revenue Ordinance, its provisions and guidelines or requests issued or given by the Inland Revenue Department, including those concerning automatic exchange of financial account information on tax matters ("AEOI"); or
    - (2) compliance with obligations binding on the Data User and/or the Data Transferee in Hong Kong or elsewhere pursuant to the arrangements in relation to Chapter 4 of Subtitle A of the United States Inland Revenue Code of 1986 as amended or supplemented from time to time ("FATCA"), to the extent FATCA is relevant and applicable to the relevant Retirement Products; or
    - (3) establishing whether you are a citizen of the United States, resident of the United States for its federal income tax purposes or otherwise subject to tax in the United States and/or to substantiate whether your account has US status for the purposes of FATCA, to the extent FATCA is relevant and applicable to the relevant Retirement Products.
  - (vii) any purpose related to the administration of the relevant Retirement Products or the data subject's participation therein;
  - (viii) with respect to MPF data, researching, designing, and launching MPF-related products and services to MPF scheme members;
  - (ix) with respect to MPF data, designing and organising seminars/events/forums to MPF scheme members;
  - (x) providing alerts, newsletter, leaflets and communications with contents relevant to MPF scheme and/or related products including market information and investment education materials;
  - (xi) designing and conducting surveys/questionnaires for client profiling/segmentation, statistical analysis, improving and furthering the MPF services provided by the Manager;
  - (xii) with respect to non-MPF data, researching, designing, and launching financial, investment, wealth management, securities, retirement, insurance and nominee services or related services and products to non-MPF scheme members;
  - (xiii) with respect to non-MPF data, designing and organising financial and investment seminars/events/forums to non-MPF scheme members; and
  - (xiv) purposes directly related or incidental to the above including seeking professional advice.
- (e) **USE OF DATA IN DIRECT MARKETING**  
The Data User (excluding the Trustees and their affiliates and service providers for the purpose of direct marketing under this paragraph (e)) intends to use the data subject's data (as may be collected by the Data User) in direct marketing and the Data User requires the data subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:
- (i) the name, contact details (including address, contact/mobile phone number, email address), MPF products and services portfolio information, MPF transaction pattern and behaviour, financial background, MPF online behaviour and MPF demographic data of the data subject held by the Data User from time to time (collectively referred to as "MPF member data") may be used by

the Data User (excluding the Trustees and their affiliates and service providers) in direct marketing;

- (ii) the name, contact details (including address, contact/mobile phone number, email address), products and services portfolio information, transaction pattern and behaviour, financial background, online behaviour and demographic data of the data subject held by the Data User from time to time (collectively referred to as "Non-MPF member data") may be used by the Data User (excluding the Trustees and their affiliates and service providers) in direct marketing;
  - (iii) the following classes of services, products and subjects may be marketed in direct marketing :
    - MPF member data
      - (1) MPF-related services and products offered by the Data User;
      - (2) reward, loyalty or privileges programmes, and promotional offers in relation to MPF; and
      - (3) invitations to MPF-related seminars/events/forums.
    - Non-MPF member data
      - (1) financial, investment, wealth management, securities, insurance, nominee services or related services and products;
      - (2) Non-MPF related reward, loyalty or privileges programmes, and promotional offers; and
      - (3) invitations to financial and investment seminars/events/forums.
  - (f) Data collected may be maintained for such period as may be required by Applicable Laws or as otherwise prudent in relation to administration of the relevant Retirement Products and may be retained after the data subject ceases to be a client or have a beneficial interest in the relevant Retirement Products.
  - (g) Data held by the Data User relating to a data subject will be kept confidential but the Data User may provide such information to the following parties whether inside or outside Hong Kong for the purposes set out in paragraph (d) ("Data Transferee") :
    - (i) the Manager or the Trustees (as the case may be), the ultimate holding company of the Data User and/or their subsidiaries and/or affiliates;
    - (ii) the service providers of the Data User, including the administrator, the custodian, the registrar, the professional advisors and the auditor of the Data User or of each relevant Retirement Product or such other service providers engaged by the Data User to assist and act on behalf of the relevant Retirement Product with the fulfilment of its obligations under AEOI;
    - (iii) persons appointed to design, research, launch or promote MPF-related products or services of the Data User for data relating to MPF scheme members;
    - (iv) persons appointed to design, research, launch or promote the products or services of the Data User for data relating to non-MPF scheme members;
    - (v) the employees, officers, directors and agents/delegates of the Manager, the Trustees or any of the parties in (i) to (iii) above;
    - (vi) the employer (or former employer) and/or any agent appointed by the employer (or former employer) of any member participating in a relevant Retirement Product, subject to any prohibitions or restrictions in Applicable Laws;
    - (vii) any third party service provider employed to provide administrative, computer, data storage, telecommunications, software development and application, printing, letter-shopping, mailing or other services to the Data User in connection with the operation of its business or meeting the obligations under paragraphs (d)(v) and (vi) ;
    - (viii) external service providers (including but not limited to printing houses, mailing houses, telecommunication companies, public relation companies, advertising agency, telemarketing companies, data processing and data storage companies, cloud providers, storage companies, call centres, market research firms, software development and application companies and information technology companies that the Data User (excluding the Trustees and their affiliates and service providers for the purpose of direct marketing) engages for the purposes set out in paragraph (e);
    - (ix) any applicable regulatory authorities/bodies, governmental authorities/bodies, industry recognised bodies such as future exchanges, fiscal and monetary authorities, securities associations, credit reference agencies, securities exchanges and tax authority of any jurisdictions (whether within or outside of Hong Kong), including but not limited to (a) the Hong Kong Inland Revenue Department for the purpose of, for example, compliance with AEOI, and (b) the United States Internal Revenue Service for the purpose of, for example, compliance with FATCA, to the extent FATCA is relevant and applicable for such Retirement Products and to the extent not prohibited by the laws of Hong Kong; and
    - (x) without limiting the generality of (ix) above, any party to whom the Data User is under an obligation to make disclosure by Applicable Laws or voluntary arrangements binding on the Data User;
- Please note that personal data stored or processed in any jurisdiction outside of Hong Kong may also be accessible to law enforcement, national security and other government authorities of that jurisdiction and may not enjoy the same protection as in Hong Kong.
- (h) Under the Personal Data (Privacy) Ordinance, any individual has the right:
- (i) to check whether the Data User holds data about him/her and of access to such data;
  - (ii) to require the Data User to correct any data relating to him/her which are inaccurate;
  - (iii) to ascertain the Data User's policies and practices in relation to data and to be informed of the kind of personal data held by the Manager or the Trustees; and to object to the use and/or provision of his/her personal data for direct marketing purposes; and the Manager will not use his/her personal data for these purposes if he/she communicates his/her objection to the Manager or the Trustee (as the case may be) (for avoidance of the doubt, the Trustees will not use or provide the personal data of any member participating in the Retirement Products for direct marketing purposes).
  - (i) In accordance with the terms of the Personal Data (Privacy) Ordinance, the Data User has the right to charge a reasonable fee for the processing of any data access request.
  - (j) **You should indicate in the appropriate form or write to the following person(s) or call us if you wish to object to the use and/or provision of your personal data for direct marketing purposes** or if you would like to make a request 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, FIL Investment Management (Hong Kong) Limited, Level 21, Two Pacific Place, 88 Queensway, Admiralty, Hong Kong  
**OR**  
The Data Protection Officer, HSBC Institutional Trust Services (Asia) Limited/HSBC Provident Fund Trustee (Hong Kong) Limited, P.O. Box 73448 Kowloon Central Post Office, Hong Kong.
  - (k) Nothing in this Notice shall limit the rights of data subjects under the Personal Data (Privacy) Ordinance.

## 個人資料（私隱）條例通知

根據個人資料（私隱）條例，本公司就閣下與富達基金（香港）有限公司（「經理人」）及／或滙豐機構信託服務（亞洲）有限公司（作為富達優越投資組合基金和富達環球投資基金的受託人）或 HSBC Provident Fund Trustee (Hong Kong) Limited（作為富達退休集成信託的受託人）（個別或統稱「受託人」），及／或其聯屬公司及／或服務提供者（以下統稱「資料使用者」）進行交易及向彼等提供有關退休產品一包括但不限於由經理人或其聯屬公司提供，及／或受託人或其聯屬公司不時作為受託人或管理人的強制性公積金（「強積金」）計劃及／或職業退休計劃（「退休產品」）的數據或資料，向閣下提供以下資料。請注意，本通知取代可能曾向閣下提供有關退休產品的任何同類性質的通知或聲明。

- (a) 客戶及其他人士（「資料當事人」）在開立或延續帳戶，或資料使用者向客戶及其他人士提供服務等情況下，必須不時向資料使用者提供有關資料。所收集的資料類別可能包括但不限於姓名、聯絡資料（包括地址、聯絡／流動電話號碼、電郵地址）、職業、出生地區／國家及城市／市鎮、出生日期、國籍、身份證號碼、護照號碼、社會保障或國家保險編號、稅籍居留國家／司法管轄區、稅務編號、帳戶資料及財政狀況詳情。
- (b) 雖然資料當事人一般而言並無義務提供個人資料，但若資料當事人未能提供該等資料，可能導致資料使用者無法開立帳戶或繼續向客戶提供服務或未能遵守任何由監管或其他機關頒佈的法律、規例或指引（「適用法律」）。
- (c) 在持續的正常業務往來中，資料使用者不時亦會向資料當事人收集或接收資料，例如當資料當事人簽發支票、進行交易、出席講座／活動，或與資料使用者的一般口頭或書面通訊。
- (d) 資料當事人之資料的用途將視乎其與資料使用者的關係性質而有所不同，可能包括下列任何或所有用途：
- (i) 處理帳戶的申請程序；
  - (ii) 向客戶提供服務的日常運作；
  - (iii) 推廣服務及產品（詳見下述(e)段）；
  - (iv) 任何人士就成員所參與的相關退休產品隨時履行任何責任（例如計算僱主應付的長期服務金或遣散費）；
  - (v) 根據不時適用於退休產品及／或資料使用者及／或任何資料承轉人（定義見下文）在香港或海外的任何適用法例或監管要求（包括當地及海外稅務機關），履行法院命令、資料披露、報告及法規及任何其他法律及監管規定（包括但不限於稅務匯報）；
  - (vi) 遵守香港境內或境外任何對退休產品及／或資料使用者及／或資料承轉人具約束力或適用性的現存及未來適用法律，以及基於退休產品及／或資料使用者及／或資料承轉人位於或跟相關當地或海外法律、監管、政府、稅務、執法或其他機關所屬司法管轄區之有關個別金融、商業或業務活動，而向該等當地或海外法律、監管、政府、稅務、執法或其他機關承擔或委予的任何現有或未來的合約或其他義務或規定，包括但不限於：
    - (1) 遵守《香港稅務條例》適用於退休產品及／或資料使用者及／或資料承轉人的要求，其規定和指引或由稅務局發出或提供的要求，包括與稅務事項有關的自動交換財務帳戶資料（「AEOI」）；或
    - (2) 遵守根據不時經修訂或補充的《1986年美國稅務守則》副標題A第4章的相關安排（「FATCA」）（在與FATCA有關並適用於相關退休產品的範圍內）而對資料使用者及／或資料承轉人在香港或海外的任何個別的聯營公司具約束力的義務；或
    - (3) 確立您是否一名美國公民、美國聯邦所得稅法所指的美國居民，或須繳納美國稅務的其他人士；及／或就FATCA目的而言（在與FATCA有關並適用於相關退休產品的範圍內），證明您的帳戶是否美國帳戶。
  - (vii) 與處理相關退休產品或資料當事人在其中參與有關行政上任何用途；
  - (viii) 有關強積金的資料，以用作研究、設計和推出與強積金有關的產品及服務，予強積金計劃成員；
  - (ix) 有關強積金的資料，以用作規劃及籌備講座／活動／論壇予強積金計劃成員；
  - (x) 提供內容與強積金計劃及／或有關產品相關的提示服務、通訊、單張及訊息包括市場資訊及投資教育資料；
  - (xi) 設計及進行問卷調查／統計分析，以作客戶檔案分析／分類之用；改善及擴展經理人提供的強積金服務；
  - (xii) 有關非強積金的資料，以用作研究、設計和推出金融、投資、財富管理、證券、退休、保險及代理人服務或相關服務和產品，予非強積金計劃成員；
  - (xiii) 有關非強積金的資料，以用作規劃及籌備金融、投資講座／活動／論壇予非強積金計劃成員；及
  - (xiv) 與上述各項直接相關或附帶的用途，包括諮詢專業意見。

(e) 資料作直銷業務推廣用途  
資料使用者（就本段(e)所述直銷業務推廣用途而言，不包括受託人及其聯屬公司及服務提供者）擬使用資料當事人的資料（可由資料使用者收集）作直銷業務推廣及資料使用者須為此目的取得資料當事人同意（包括資料當事人不反對之表示）。因此，請注意以下：

- (i) 資料使用者（不包括受託人及其聯屬公司及服務提供者）或會不時將持有資料當事人的姓名、聯絡資料（包括地址、聯絡電話號碼／流動電話號碼、電郵地址）、強積金產品及服務投資組合資料、強積金交易模式及習性、財務背景、強積金網上行為及強積金人口統計資料（統稱「強積金成員資料」）用於直銷業務推廣；

- (ii) 資料使用者（不包括受託人及其聯屬公司及服務提供者）或會不時將持有資料當事人的姓名、聯絡資料（包括地址、聯絡電話號碼／流動電話號碼、電郵地址）、產品及服務投資組合資料、交易模式及習性、財務背景、網上行為及人口統計資料（統稱「非強積金成員資料」）用於直銷業務推廣；
- (iii) 以下是可能會用作直銷業務推廣的服務類別、產品及項目：

### 強積金成員資料

- (1) 由資料使用者提供與強積金有關的服務及產品；
- (2) 強積金性的獎勵、長期客戶或優惠計劃及優惠推廣；及
- (3) 邀請參與強積金相關的講座／活動／論壇。

### 非強積金成員資料

- (1) 金融、投資、財富管理、證券、保險、代理人服務或相關服務和產品；
- (2) 非強積金性的獎勵、長期客戶或優惠計劃及優惠推廣；及
- (3) 邀請參與金融、投資講座／活動／論壇。

- (f) 所收集的資料可於適用法律規定或審慎管理相關退休產品所須的時限內儲存，並可於資料當事人不再為客戶或不再於相關退休產品中擁有實益權益後繼續保留。
- (g) 資料使用者對其所持有資料當事人的資料將保密，但資料使用者可向以下本港或海外各方就(d)段所述的用途提供該等資料（「資料承轉人」）：
  - (i) 經理人或受託人（視情況而定），資料使用者的最終控股公司及／或彼等附屬公司及／或聯屬公司；
  - (ii) 資料使用者的服務供應商，包括各相關退休產品的管理人、保管人、註冊登記處、專業顧問及資料使用者的核數師，或由資料使用者聘請的其他服務提供者，以協助並進行代表相關退休產品在AEOI下需履行的義務；
  - (iii) 受委任就強積金計劃成員的資料以設計、研究、推出或宣傳資料使用者與強積金有關的產品或服務；
  - (iv) 受委任就非強積金計劃成員的資料以設計、研究、推出或宣傳資料使用者的產品或服務；
  - (v) 經理人、受託人或上述(i)至(iii)項所述任何各方的僱員、高級行政人員、董事及代理／代表；
  - (vi) 在任何受適用法律所禁止或規限的情況下，任何參與相關退休產品成員的僱主（或前僱主）及／或任何僱主（或前僱主）委任的代理；
  - (vii) 就資料使用者的業務營運或履行(d)(v)及(vi)段規定的義務提供行政、電腦、數據儲存、電訊、軟件開發及應用程式、編印、郵件組裝處理、郵寄或其他服務受聘的任何第三方服務供應商；
  - (viii) 資料使用者（就作直銷業務推廣用途而言，不包括受託人及其聯屬公司及服務提供者）為第(e)段所述的目的委聘的外部服務供應商（包括但不限於印刷公司、郵務公司、電訊公司、公關公司、廣告代理機構、電話推銷公司、數據處理及數據儲存公司、雲端服務供應商、儲存公司、客戶熱線中心、市場調查公司、軟件開發及應用程式公司及資訊科技公司）；
  - (ix) 任何合適的監管機構／組織、政府機構／組織、市場公認的行業組織，例如期貨交易所、財政與貨幣機關、證券協會、信貸資料庫、證券交易所及任何司法管轄區（不論在香港境內或境外）的稅務機關，包括但不限於(a)香港稅務局，例如為了遵守AEOI的義務，及(b)美國國家稅務局，以符合（舉例說）FATCA的規定（在與FATCA有關並適用於該類退休產品；以及香港法例不禁止的範圍內）；及
  - (x) 在不限制上述(ix)段一般性的原則下，根據對資料使用者具約束力的適用法律或自願性安排，資料使用者有義務向其披露資料的各方；

請注意，在香港以外的任何司法管轄區儲存或處理之個人資料可能亦須提供予該司法管轄區的執法機構、國家安全或其他政府機關，並未必能享獲與香港同等的保障。

- (h) 根據個人資料（私隱）條例，任何人士均有權：
  - (i) 查核資料使用者是否持有其資料及查閱該等資料；
  - (ii) 要求資料使用者更正任何有關該名人士的不正確資料；
  - (iii) 確定資料使用者有關資料的政策和慣例，以及獲通知經理人或受託人持有個人資料的類別；及
  - (iv) 拒絕使用及／或提供其資料作任何直銷業務推廣資料。若該名人士已向經理人或受託人（視情況而定）反映其拒絕接收直銷業務推廣資料的意向，經理人不得使用其個人資料作上述用途（為免生疑問，受託人將不會使用或提供參與退休產品的任何成員的個人資料作直銷業務推廣用途）。
- (i) 根據個人資料（私隱）條例的條款，資料使用者有權就處理任何查閱資料的要求徵收合理費用。
- (j) 如欲拒絕使用及／或提供閣下的個人資料作直銷業務推廣用途，應於適當的表格內列明或向以下人士提出書面要求或致電我們，而如欲查閱或更正資料，或索取有關政策及慣例及所持資料類別的資料，應聯絡以下人士：資料保護主任，富達基金（香港）有限公司，香港金鐘道88號太古廣場二座21樓  
或  
資料保護主任，滙豐機構信託服務（亞洲）有限公司／HSBC Provident Fund Trustee (Hong Kong) Limited，香港九龍中央郵政局郵政信箱73448號
- (k) 本通知所載的內容概不會限制資料當事人根據個人資料（私隱）條例所享有的權利。