

FIDELITY RETIREMENT MASTER TRUST 富達退休集成信託

PERSONAL ACCOUNT MEMBERSHIP ENROLMENT FORM 個人帳戶成員登記表格

- 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") and the Personal Data (Privacy) Ordinance Notice carefully before you complete this form.
- To ensure smooth transfer of MPF balance to the personal account, please also complete Scheme's Member Request for Fund Transfer Form which can be obtained via Fidelity Investor Hotline or Fidelity Website www.fidelity.com.hk.
- Please send the completed form and required supporting documents 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.**
- **Please complete the compulsory fields of personal information marked (▲).** Account opening may be disrupted or rejected if documents are insufficient or compulsory fields are incomplete or incorrect.
- The personal information (including name, HKID card/passport no., date of birth, nationality and residential address) you provided in this form will automatically apply to **ALL** of your accounts maintained under the Scheme with the same HKID card/passport no. stated in Part I.
- Please complete this form in block letters and ✓ the appropriate box. Please do not use correction fluid and all amendments should be signed.
- 在填報本表格前，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」）及個人資料（私隱）條例通知。
- 為確保強積金資產能順利轉移至本個人帳戶，請您同時填妥計劃成員資金轉移申請表。有關申請表格可透過富達投資熱線索取或於富達網站 www.fidelity.com.hk 下載。
- 請將填妥表格及所需證明文件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。如文件有任何遺漏或必須填寫項目為不完整或不正確，處理開戶程序將可能出現延誤或無法處理。
- 您在本表格所提供的個人資料（包括姓名、出生日期、香港身份證號碼/護照號碼、國籍及住址），將會自動應用於您所有在本計劃中以第一部相同的香港身份證/護照號碼所登記的帳戶。
- 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。

In order for the Trustee to process your application, please attach certified copy¹ of HK Permanent Identity Card² or Passport.

為處理您的申請，請連同香港永久性居民身份證²或護照的核證副本¹一併交回。

¹ A certified copy means a copy of the original that has been sighted by an independent suitable certifier ("the certifier"). The certifier can be a certified public accountant, a lawyer, a notary public, a branch manager of a bank or director or manager of a regulated financial institution in a jurisdiction that is a Financial Action Task Force (FATF) member or an equivalent jurisdiction or a SFC licensed or registered person. The name, capacity or position, contact telephone number and address of the certifier and the date of certification should be clearly shown, together with the wordings to indicate that the copy document is a true copy of the original (e.g. "Original Seen" or words to similar effect). Where documents are not in English, a notarised translation is required. The certified documents submitted by post are not returnable.

² For persons who are not the holder of HK Permanent Identity Card, they must provide a certified copy of the HK Identity Card and Passport.

¹ 核證副本是指文件的正本須經由一名獨立合適人士（「核證人」）查看。核證人包括打擊清洗黑錢財務行動特別組織(FATF)成員或同等司法管轄區內的執業會計師、律師、公證人或銀行的分行經理或受監管的金融機構之經理或主管或香港證監會持牌人或監管人。副本須列明核證人的姓名、身份或職位、聯絡電話及地址、以及列明核實日期，並附有可認證所提供之文件為真實副本的字句（例如：「已查看正本」或以同義句子陳述）。若該文件並非以英文書寫，其譯本必須提交並經由公證人核實。如使用郵寄方式遞交之核證文件，將恕不退還。

² 若非持有香港永久性居民身份證人士，必須提供香港身份證及護照之核證副本。

PART I - PERSONAL INFORMATION 第一部 - 個人資料

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 English Name 成員英文姓名 (Must be identical to the one shown on your HKID Card/Passport 須與您的香港身份證/護照上的姓名相同)	
Surname 姓 _____	
Given Name 名 _____	
Member's Chinese Name 成員中文姓名	Gender 性別 <input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女
▲ Date of Birth 出生日期 (Must be identical to the one shown on your HKID Card/Passport 須與您的香港身份證/護照上的相同) Date 日 ____ / Month 月 ____ / Year 年 ____	▲ <input type="checkbox"/> HKID Card No. 香港身份證號碼 / <input type="checkbox"/> Passport No. 護照號碼 (Passport No. only for member without HKID Card 護照號碼僅供沒有香港身份證的成員填寫)
▲ Nationality 國籍	Place of Birth (City & Region/Country) 出生地點 (城市及地區/國家)
▲ Contact Tel No. 聯絡電話號碼	Mobile No. 流動電話號碼 (Required for online services 使用網上服務必須提供)
Personal Email Address 個人電郵地址	

For Fidelity Use 供富達內部使用	Print Name	Title	Signature	<input type="checkbox"/> Walk-in <input type="checkbox"/> Original Seen & Verified
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PART I - PERSONAL INFORMATION (CON'T) 第一部 - 個人資料 (續)

▲ **Residential Address 住址** (P.O. Box is not acceptable 郵政信箱恕不接受)

Flat/Room 室 _____ Floor 樓 _____ Block 座 _____

Building/Estate Name
大廈/屋苑名稱 _____

Number & Name of Street
街道號碼及名稱 _____ District 地區 _____

If outside HK 如香港以外

H.K. 香港 Kln. 九龍 N.T. 新界 City 城市 _____ Region/Country
地區/國家 _____ Postal Code
郵寄代碼 _____

Correspondence Address 通訊地址 (If different from residential address 如與住址不同)

Flat/Room 室 _____ Floor 樓 _____ Block 座 _____

Building/Estate Name
大廈/屋苑名稱 _____

Number & Name of Street
街道號碼及名稱 _____ District 地區 _____

If outside HK 如香港以外

H.K. 香港 Kln. 九龍 N.T. 新界 City 城市 _____ Region/Country
地區/國家 _____ Postal Code
郵寄代碼 _____

Registration of MPF SMS/Email Notification Service 登記強積金短訊 / 電郵提示服務

Language Preference 語言選擇	<input type="checkbox"/> Chinese 中文 <input type="checkbox"/> English 英文
Media 提示方式 (You can tick both items 可同時選擇兩項)	<input type="checkbox"/> SMS 短訊 (SMS is applicable to Hong Kong Mobile Phone Users Only 短訊只限香港流動電話用戶) <input type="checkbox"/> Email 電郵
e-Messages 電子訊息選擇 (You can tick both items 可同時選擇兩項) By enrolling to this notification service, I confirm I have read, understood and agreed to all the declaration as listed below. 當登記此項提示服務表示本人已經閱覽，明白並同意下列所有聲明之內容。	<input type="checkbox"/> Monthly Account Balance 每月帳戶結餘 (You will receive the account balance of each of the MPF accounts registered under your name as of each month end. 您會收到您名下的每個強積金帳戶截至每月月底之帳戶結餘提示。)
	<input type="checkbox"/> Other e-Messages Services 其他電子訊息服務 (You will receive the general administrative alert messages, such as completion of the monthly contribution process, except the Monthly Account Balance. 您會收到一般行政事宜之提示訊息 (例如: 每月完成供款程序), 每月帳戶結餘除外。)

Declaration for MPF SMS/Email Notification Services (the "Notification Service")

I confirm that I have read, understood and agreed that:

1. the message from the Notification Service will only be sent to me once. It is my sole responsibility to check my mobile phone and/or email account regularly for such messages.
2. to provide my updated and correct mobile phone number and/or email address to HSBC Provident Fund Trustee (Hong Kong) Limited as trustee of the Fidelity Retirement Master Trust (the "Trustee") for the Notification Service in order to receive my MPF account balance notification via SMS messages and/or emails. If there is any change to the mobile phone number and/or email address provided to the Trustee, I undertake to notify the Trustee of the change immediately by logging in to Fidelity Online, completing the Change of Particulars for Members or contacting Fidelity Investor Hotline. I hereby agree that the Trustee shall not be liable or in any way be responsible for sending my MPF account balance notification to the wrong recipient or for any loss, damage or expense where this is caused by my failure to notify the Trustee immediately of any change to my mobile phone number and/or email address.
3. the Notification Service is only available to me provided that I have appropriate internet and telecommunications services, equipment (including both software and hardware) and such other services, equipment and facilities specified by the Trustee from time to time ("Equipment") and I hereby agree that I shall keep the Equipment secure and shall take all reasonable measures to prevent unauthorised access thereof. I also agree to bear any fees, charges or expenses which may be imposed by any telecommunications company or service providers (whether or not designated by the Trustee) providing or servicing me telecommunications or internet services in connection with the Notification Service.
4. I have assessed and analysed and I understand, acknowledge and accept all possible risks involved in receiving the notification of my MPF account balance by mobile phone and/or email account including, without limitation, the MPF account balance details being intercepted, monitored, amended, tampered with or being sent or disclosed to other parties without my/our authorisation.
5. the delivery of the SMS/email notification may be subject to delay, interruption or other errors due to the network traffic or other reasons of the service providers or any other related parties. FIL Investment Management (Hong Kong) Limited (the "Manager") and the Trustee will not be liable for any interruption, delays, errors, unavailability or mistaken delivery due to any failure of the network or the service providers.
6. the Trustee shall not be liable or in any way be responsible for any loss, damage or expense that I shall incur (including but not limited to any loss or damage caused to my/our data or Equipment) arising out of or in connection with my use of the Notification Service unless caused solely and directly by the Trustee's negligence or wilful default.

PART I - PERSONAL INFORMATION (CON'T) 第一部 - 個人資料 (續)

- the Manager and the Trustee may at their sole discretion determine the scope and contents of the Notification Service from time to time and may modify, expand or reduce the same at any time without notice. If either the Manager or the Trustee gives notice of change to the Notification Service, such notice may be made in such manner and by such means of communication as the Manager or the Trustee shall deem fit, including, without limitation, use of direct mailing material, advertisement, or electronic communications.
- any messages sent through the Notification Service are one-way communications and I should not reply to such message (via SMS or email). In particular, I should not provide any account or security details such as passwords in any reply.

有關強積金短訊/電郵提示服務服務的聲明 (「該提示服務」)

本人已經閱覽, 明白並同意:

- 該提示服務之訊息只會發送予本人一次。本人有責任定期查看流動電話及/或電郵帳戶, 以獲取相關訊息。
- 本人向富達退休集成信託之受託人 HSBC Provident Fund Trustee (Hong Kong) Limited (「受託人」) 提供本人最新及正確的流動電話號碼及/或電郵地址用於該提示服務, 以便透過短訊及/或電郵接收本人的強積金帳戶結餘通知。如向受託人提供之流動電話號碼及/或電郵地址發生任何變更, 本人承諾立即登入富達理財網、填寫成員更改個人資料表格或致電富達投資熱線, 將相關變更通知受託人。本人謹此同意, 對於受託人將本人的強積金帳戶結餘通知發送給錯誤的收件人, 或因本人未能將本人流動電話號碼及/或電郵地址之任何變更立即通知受託人而造成的任何損失、損害或開支, 受託人概不負責或以任何方式承擔責任。
- 該提示服務僅供本人使用, 惟本人須獲取適當的互聯網及電訊服務、設備 (包括軟件及硬件) 及受託人不時指定的其他服務、設備及設施 (「設備」)。本人謹此同意確保設備安全, 並採取一切合理措施防止未經授權的使用。本人亦同意承擔任何電訊公司或服務供應商 (不論是否由受託人指定) 就強積金帳戶結餘通知服務向本人提供電訊或互聯網服務而可能收取的任何費用、收費或開支。
- 本人已評估分析並了解、確認及接受透過流動電話及/或電郵帳戶接收本人強積金帳戶結餘通知可能涉及的一切風險, 包括但不限於本人的強積金帳戶結餘資料被截獲、監控、修改、篡改或在未經本人/吾等授權的情況下被發送或披露予其他人士。
- 由於服務供應商或任何其他相關方的網絡流量或其他原因, 短訊/電郵通知可能會延遲、中斷或出現其他錯誤。對於因網絡或服務供應商的任何故障所引致的任何中斷、延遲、錯誤、發送不成功或誤發, 富達基金 (香港) 有限公司 (「投資經理」) 及受託人毋須承擔任何責任。
- 受託人不會對本人因使用該提示服務而產生或與之相關的任何損失、損害或開支 (包括但不限於對本人/吾等的數據或設備造成之任何損失或損害) 負責或以任何方式承擔責任, 除非該等損失、損害或開支乃完全及直接因受託人之疏忽或故意失責所導致。
- 投資經理及受託人可不時酌情釐定該提示服務的範圍及內容, 並可隨時在不發出通知的情況下對其加以修改、擴大或縮減。如投資經理或受託人發出強積金帳戶結餘通知服務變更通知, 該通知可以投資經理或受託人認為適當的方式及通訊途徑作出, 包括但不限於使用直接郵寄材料、廣告或電子通訊。
- 透過該提示服務發送的任何訊息皆是單向的, 本人不應透過短訊或電郵回覆該等訊息, 尤其不應於任何回覆內提供任何帳戶或保安資料, 例如密碼。

PART II - TAX RESIDENCY SELF-CERTIFICATION (COMPULSORY) 第二部 - 稅務居民身分自我證明 (必須填寫)

- This is a self-certification provided by you to the Trustee for the purpose of Automatic Exchange of Financial Account Information ("AEOI") in compliance with tax law and regulations (including but not limited to the Inland Revenue Ordinance (Cap.112) and regulations based on the Organisation for Economic Co-operation and Development (OECD) Common Reporting Standard (CRS) for automatic exchange of information). The data collected may be transmitted by the Trustee to the Inland Revenue Department for transfer to the tax authority of another jurisdiction.
- This self-certification will remain valid unless there is any change in circumstances relating to your status of tax residency. You must notify the Trustee within 30 days if there is any change in circumstances that makes any of the information provided in this self-certification incorrect or incomplete and provide an updated self-certification form.
- The Trustee **MUST** obtain the complete and valid tax residency self-certification for the setting up of member record. To avoid any delay in the setting up of member record and contribution settlement (if any), please read and complete all the appropriate parts below.
- All relevant identification/verification documentation will be provided to the Trustee upon request. 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.
- As a financial institution, the Manager is not allowed to give tax or legal advice. If you have any questions regarding your tax residency, please consult your tax adviser or visit the Inland Revenue Department's AEOI and OECD website at http://www.ird.gov.hk/eng/tax/dta_aeoi.htm and <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/> respectively, or simply scan the above QR code, for more CRS and related information.
- The personal information, including name, HKID card no., date of birth and residential address, provided in Part I will form part of this self-certification.
- 這是您向受託人提供的自我證明, 以作自動交換財務帳戶資料用途以遵守稅務法律及規例 (包括但不限於《稅務條例》(第112章) 和根據自動交換資料有關的經濟合作與發展組織 (OECD) 《通用報告準則》(CRS) 的規則)。受託人可把收集所得的資料交給稅務局以將資料交到另一稅務管轄區的稅務當局。
- 這自我證明是有效文件除非您的稅務居住地有任何改變。您必須在改變後的30天內通知受託人有關的改變並提供最新的自我證明。
- 受託人在開立成員帳戶前, **必須**取得完整及有效的稅務居民身分自我證明。為避免成員帳戶開立及供款處理 (如有) 有任何延誤, 請細閱並完成以下所有適用部分。
- 受託人有權要求您提供所有相關的身份證明/驗證文件。如未能提供所需資料及其他個人資料, 可能導致您的申請/指示不獲處理。
- 作為財務機構, 經理人不獲允許提供稅務或法律意見。若您對您的稅務居民身分存有任何疑問, 請詢問專業稅務顧問或瀏覽稅務局 (http://www.ird.gov.hk/chi/tax/dta_aeoi.htm) 及OECD (<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/>) 有關自動交換財務帳戶資料的網頁, 或掃描上方之二維碼, 以獲取更多 CRS 及相關資料。
- 於第一部提供的個人資料, 包括姓名、香港身份證號碼、出生日期及住址, 將成為此自我證明的一部分。



OECD



IRD 稅務局

PART II - TAX RESIDENCY SELF-CERTIFICATION (COMPULSORY) (CON'D)
第二部 - 稅務居民身分自我證明 (必須填寫) (續)

Please list ALL countries/jurisdictions where you are a resident for tax purposes and Taxpayer Identification Number or its functional equivalent ("TIN") for each country/jurisdiction. If the space provided is insufficient, please provide your tax information in the below format on additional sheet(s).

請在以下列出您所有稅務居留國家/司法管轄區，並提供其相關的稅務編號或具有等同功能的識別號碼（「稅務編號」）。如下列位置不敷應用，請按以下格式另加新頁。

I hereby declare that, to the best of my knowledge and belief, my Tax Residence is (are) : (Please tick (✓) one answer only.)
 以本人所知及所信，在此聲明本人之稅務居留地區為：（請在其中一個選項填上「✓」號。）

- Hong Kong ONLY**, with no tax residence in any other countries/jurisdictions (and my TIN is my HKID card no.).
 只有香港，並本人不屬於任何其他稅務居留國家/司法管轄區（而本人的稅務編號是本人的香港身份證號碼）。
- Hong Kong** (and my TIN is my HKID card no.) **and other country(ies)/jurisdiction(s) of tax residency** as listed in below table.
 香港（而本人的稅務編號是本人的香港身份證號碼）**並其他於下表所列香港以外的稅務居留國家/司法管轄區**。
- The country(ies)/jurisdiction(s) as listed in below table (**but NOT Hong Kong**).
 下表所列出的稅務居留國家/司法管轄區（**但不是香港**）。

Country/Jurisdiction of Tax Residency 稅務居留國家/司法管轄區	TIN ^{Remarks 1} 稅務編號 ^{註1}	Reason A, B or C if no TIN is available ^{Remarks 2} 若沒有提供稅務編號，填寫理由A、B或C ^{註2}	Explain why you are unable to obtain a TIN if you have selected Reason B. 若您選擇理由B，請在下方解釋無法取得稅務編號的原因。
(1)			
(2)			
(3)			
(4)			
(5)			

Remarks 註：

1. Your HKID card no. is your TIN as HK tax resident and if you are PRC Resident Identity Card holder, the TIN is the PRC Resident Identity Card no.
 作為香港稅務居民，稅務編號是您的香港身份證號碼。若您是中華人民共和國居民身份證持有人，稅務編號是您的中華人民共和國居民身份證號碼。
2. Reason A: The country/jurisdiction where the account holder is a resident for tax purposes does not issue TINs to its residents.
 理由A - 帳戶持有人所屬的稅務居留國家/司法管轄區沒有向其居民發出稅務編號。
 Reason B: The account holder is unable to obtain a TIN. (Please explain why you are unable to obtain a TIN if you have selected this reason.)
 理由B - 帳戶持有人不能取得稅務編號。（如選取這一理由，請在上表解釋您不能取得稅務編號的原因。）
 Reason C: TIN is not required. Select this reason if the authorities of the country/jurisdiction of residence do not require the TIN to be disclosed.
 理由C - 帳戶持有人毋須提供稅務編號。居留國家/司法管轄區的主管機關不需要帳戶持有人披露稅務編號。

WARNING: It is an offence under section 80(2E) of the Inland Revenue Ordinance if any person, in making a self-certification (comprising the contents herein described as forming parts of the self-certification), makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. HK\$10,000).

警告：根據《稅務條例》第80（2E）條，如任何人在作出自我證明時（包括此處描述構成自我證明的一部分的內容），在明知一項陳述在要項上屬具誤導性、虛假或不正確，或罔顧一項陳述是否在要項上屬具誤導性、虛假或不正確下，作出該項陳述，即屬犯罪。一經定罪，可處第3級（即HK\$10,000）罰款。

PART III - INVESTMENT ALLOCATION OF TRANSFER ASSETS 第三部 - 轉移資產投資分配詳情

Transfer-in assets from another scheme shall be invested in the following manner:

(In the event that you **do not** make any valid investment choices, your benefits transferred into the Scheme will unless otherwise provided in the KSID and MPF Scheme Brochure for the Scheme be invested in accordance with the Default Investment Strategy.)

轉移自另一計劃的資產應按下列比例投資：

(如您沒有作出任何有效的投資選擇，除非於計劃的主要資料文件及強積金說明書另有列明，否則您轉移至計劃的權益將會根據預設投資策略進行投資。)

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)
Default Investment Strategy 預設投資策略 (Please read remark 2 請參閱備註 2)	%	%
Equity Funds 股票基金		
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	%	%
Index Tracking Funds 追蹤指數基金		
Fidelity Hong Kong Tracker Fund 富達香港盈富基金	%	%
Lifecycle Funds 人生階段基金		
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	%	%
Default Investment Strategy Funds 預設投資策略基金 (Standalone Investments 單獨投資) (Please read remark 3 請參閱備註 3)		
Core Accumulation Fund 核心累積基金	%	%
Age 65 Plus Fund 65歲後基金	%	%
Bond Funds 債券基金		
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	%	%
MPF Conservative Fund 強積金保守基金		
MPF Conservative Fund 強積金保守基金	%	%
SaveEasy Funds 「儲蓄易」基金 (Please read remark 4 請參閱備註 4)		
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	%	%
Total 合共 (%)	100	100

Remarks:

- The table above must be completed in accordance with the instructions in it. You should give a valid investment election specifying the investment allocations (in percentage terms) to the Constituent Fund(s) and/or DIS for each of your categories of contributions. If you do not make any election setting out how your contributions/transfer in asset from another scheme to be invested, you will be deemed not to have given a valid specific investment instruction, then the DIS applies, e.g., if only a valid specific investment instruction is given to the "Mandatory Contribution", and not the "Voluntary Contribution", then the DIS will be applied to the "Voluntary Contribution".
- In summary under the DIS,
 - 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");
 - 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;
 - 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.
- 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).
- 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

- 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.
 - 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.
 - 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.
- Please refer to the KSID and MPF Scheme Brochure for the Scheme for further details of the Constituent Funds and DIS. Each member is entitled to switch their units in a Constituent Fund and/or DIS in accordance with the general terms for "Switching between Constituent Funds and/or Switching in and out of DIS" as set out in the MPF Scheme Brochure for the Scheme.
 - Further, please note that the Manager and/or the Trustee may, without liability, treat any information received from the Participating Employer or you from time to time as being accurate and the Manager and/or the Trustee may reasonably act in reliance on such information.
 - If you wish to change your investment allocation in the future, please use the Asset Switching/Contribution Re-direction Form for Members which can be obtained via Fidelity Investor Hotline or Fidelity Website www.fidelity.com.hk.

備註：

- 以上部份必須按照有關指示填寫。您需提交一個有效的投資指示（以百分率形式），列明每項供款類別的成份基金及/或預設投資策略（「DIS」）的投資分配安排。若您未有設置特定投資指示，將被視為沒有給予有效的投資指示，有關供款及轉移自另一計劃的累積權益將自動在DIS下作出投資，例如：若只有在「強制性供款」的部份提供有效的特定投資指示，而在「自願性供款」的部份則沒有填寫，那麼屬「自願性供款」的部份將按照DIS下作出投資。
- 總括而言，根據DIS：
 - 當您未滿50歲，所有供款及累積權益（包括轉移自另一個計劃的累積權益）將會投資於核心累積基金（「CAF」）；
 - 當您的年齡介乎50至64歲，所有供款及累積權益（包括轉移自另一個計劃的累積權益）將會按照編印在計劃的強積金計劃說明書內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。現有累積權益將會如上文所述自動執行降低風險安排；
 - 當您年屆64歲，所有供款及累積權益（包括轉移自另一個計劃的累積權益）將會投資於A65F。
- 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）。
- 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

- 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（即或與您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）。
 - 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。
 - 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分基金，直至2025年為止。
- 有關成份基金及/或DIS之詳情，請參閱計劃的主要資料文件及強積金說明書。每名成員有權根據計劃的強積金計劃說明書「成份基金間之轉換及/或轉入和轉出DIS」的一般條款，轉換其成份基金及/或DIS之間的投資分配。
 - 經理人及/或受託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。
 - 如欲更改您的未來投資分配，請填寫成員資產轉換/重定供款分配表格。有關表格可透過富達投資熱線索取，或於富達網站 www.fidelity.com.hk 下載。

PART IV - DECLARATION AND SIGNATURE 第四部 - 聲明及簽署

1. I undertake to FIL Investment Management (Hong Kong) Limited ("the Manager") and HSBC Provident Fund Trustee (Hong Kong) Limited ("the Trustee"):
 - (a) to comply with and be bound by the relevant provisions of the Trust Deed of the Scheme and the MPF Legislation, and
 - (b) to provide the Trustee with such information and assistance as the Trustee reasonably require in order to enable the Trustee to comply with its obligations under the MPF Legislation.
2. I declare and acknowledge that the following information has been disclosed to me :
 - (a) the requirements and information required for application for membership of the Scheme,
 - (b) the governing rules of the Scheme, and
 - (c) the scheme information, including all of the fees and charges payable under the Scheme.
3. I confirm I have received, read and understood the KSID and MPF Scheme Brochure for the Scheme (either printed or electronic version), including, but not limited to, information relating to the constituent funds before completing and returning this form. I also acknowledge that my participation in the Scheme is subject to the terms of such documents (as amended from time to time).
4. I confirm that the information provided by me on this form is true and complete, and authorise the Trustee to confirm this from any source the Trustee may choose.
5. 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 information by the Manager and the Trustee. I confirm that my personal information may be used and disclosed for the purposes and to the persons specified in such notice.

By checking (✓) this box, I confirm that I do not wish my personal information to be used or disclosed by the Manager for MPF related direct marketing purposes.
6. I understand that in the absence of gross negligence, fraud or bad faith the Trustee will not be liable for any delay in processing my enrolment, any discrepancy between my intended investment allocation as set out under Part III above and the allocation actually used for my contributions, or for any other loss, cost or liability whatsoever related to my membership in the Scheme.
7. I confirm that the Manager and the Trustee are authorised to act upon facsimile or internet instructions in respect of my units without liability in respect of any transfer, payment or any other act done in accordance with such instructions and notwithstanding that it shall be shown the same was not signed or sent by me. I agree to indemnify and hold harmless the Manager and the Trustee against any loss, cost or expense which the Manager or the Trustee may incur, directly or indirectly, as a result of the Manager or the Trustee acting upon facsimile or internet instructions in respect of my units given or purported to be given by me.
8. I understand and agree that the Manager and/or the Trustee of the Scheme may request from me, both upon this application and during such time as I am a member of the Scheme, such evidence and/or documentation as any of them may require to fulfil their obligations under applicable law, regulation or regulatory policy, including, but not restricted to, laws, regulations or guidelines addressing money laundering, and I shall provide such information.
9. I understand and agree that each time that I make a subsequent subscription, switch or realisation of units in the Scheme; I am bound by the terms of the KSID and MPF Scheme Brochure for the Scheme (as amended from time to time) and shall be deemed to repeat the representations, warranties and undertakings provided in this application.
10. I confirm that I have completed and sent to the Trustee a Scheme Member's Request for Fund Transfer Form in relation to the Transfer Assets which are being transferred to my Personal Account in accordance with this form.
11. This Declaration shall be governed by and construed in accordance with the laws of The Hong Kong Special Administrative Region.
 1. 本人向富達基金（香港）有限公司（「經理人」）和 HSBC Provident Fund Trustee (Hong Kong) Limited（「受託人」）承諾：
 - (a) 遵從信託契約及強積金法例之有關條文及受其約束，及
 - (b) 向受託人提供其合理要求之有關資料及協助，務使受託人遵守強積金法例之義務。
 2. 本人聲明及承認以下資料已向本人披露：
 - (a) 申請參加本計劃之所需資格，規定及資料，
 - (b) 本計劃之管轄規則，及
 - (c) 本計劃之資料，包括在本計劃下應付之所有費用及收費。
 3. 本人確認在填妥及交回本表格前，本人已收取、細閱及明白計劃的主要資料文件及強積金說明書（印刷或電子版本），包括但不限於成份基金相關之資料。同時，本人謹此承諾根據該等文件所載的細則（包括不時作出修訂的細則）參與本計劃。
 4. 本人確認在本表格上填寫的資料均屬完備及確實無訛。本人授權受託人用任何渠道確實資料的真確。
 5. 本人確認已細閱及明白本表格所隨附有關經理人和受託人使用及披露本人的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。

本人在此空格填上 ✓ 號，以示本人不願意經理人使用或披露本人的個人資料用作與強積金有關之直銷業務推廣用途。
 6. 本人明白在沒有重大過失、欺詐或惡信的情況下受託人將不會負責有關處理本人參加計劃之延誤、真正的投資分配與第三部不同而引致本人負上的任何其他損失、費用或責任。
 7. 本人確認經理人及受託人已獲授權按照有關本人的單位經由傳真或互聯網所發出的指示行事，但毋須就任何根據該等指示進行的轉讓、付款或任何其他事項承擔任何責任，儘管將可顯示本人並無簽署或寄發有關指示。本人同意將就經理人或受託人可能直接或間接因經理人或受託人按照由本人或本意由本人就本人的單位經由傳真或互聯網所發出的指示行事而引致的任何損失、費用或開支向經理人及受託人作出賠償及免致彼等受損。
 8. 本人明白及同意計劃的經理人及/或受託人可在遞交本申請時及本人身為計劃成員期間要求本人提交彼等為根據適用法例、規例或規管政策，包括但不限於有關洗黑錢的法例、規例或指引，履行彼等的責任而可能需要的該等證明及/或文件，而本人亦必須提供該等資料。
 9. 本人明白及同意，每次當本人於其後認購、轉換或變現計劃內的單位，本人均受計劃的主要資料文件及強積金說明書（包括不時作出修訂的細則）所述的條款所約束，並應被視為重複在本申請所作出的聲明、保證及承諾。
 10. 本人藉本表格確認已就轉移資產至計劃內個人帳戶的事宜，填妥及遞交計劃成員資金轉移申請表予受託人。
 11. 本協議聲明由香港特別行政區法律管轄，並按其詮釋。

X

Signature of Member 成員簽署

(This signature will also act as a specimen signature for future correspondence.
日後有關本計劃之簽署，將以此簽署式樣為準。)

/

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 advices.
- (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工作；
 - (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。