

## 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 Principal Brochure of the Fidelity Retirement Master Trust ("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 Trustee: **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.
- 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」）的最新主要推銷刊物及個人資料（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受託人處理。
- 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。
- 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 - 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 Names 名 _____			
Member's Chinese Name 成員中文姓名		Gender 性別 <input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女	▲ Contact Tel No. 聯絡電話號碼
▲ 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)		▲ <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 照號碼僅供沒有香港身份證的成員填寫)	
Date 日 _____ / Month 月 _____ / Year 年 _____		_____	
Personal Email Address 個人電郵地址		Mobile No. 流動電話號碼 (Required for online services 使用網上服務必須提供)	
e-Message Service Registration 登記電子訊息服務 <input type="checkbox"/> SMS 短訊 (Hong Kong Mobile Phone Users Only 只限香港流動電話用戶) <input type="checkbox"/> Email 電郵		e-Message Language Preference 電子訊息語言選擇 <input type="checkbox"/> Chinese 中文 <input type="checkbox"/> English 英文	
<p>1. 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. The Manager and 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.</p> <p>2. The Manager and Trustee may at their sole discretion determine the scope and contents of the e-Message service from time to time and may modify, expand or reduce the same at any time without notice. If either the Manager or Trustee gives notice of change to the e-Message service, such notice may be made in such manner and by such means of communication as the Manager and Trustee shall deem fit, including, without limitation, use of direct mailing material, advertisement, or electronic communications.</p> <p>3. Any e-Messages are one-way communications and the receiver should not reply to such message (via SMS or e-mail). In particular, the receiver should not provide any account or security details such as passwords in any reply.</p> <p>1. 短訊/電郵的傳送可能會因為服務供應商或有關機構之網絡交通繁忙或其他原因有所延誤、中斷或錯誤，受託人及經理人不會承擔因電訊網絡故障而構成之任何服務中斷、延誤、錯誤或誤發所引致的損失。</p> <p>2. 受託人及經理人可不時全權決定電子訊息服務的範圍及內容，並可隨時在不發出通知的情況下，加以修改、擴大或縮減。若受託人或經理人發出修改電子訊息服務的通知，受託人及經理人將會以其認為合適的方式及通訊渠道發出該通知，包括但不限於使用直接郵遞、廣告或電子通訊。</p> <p>3. 所發的電子訊息皆是單向的，您不應回覆該等訊息（透過短訊或電郵）。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。</p>			
▲ 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/Postal Code 地區/郵寄代碼 _____		<input type="checkbox"/> H.K. 香港 <input type="checkbox"/> Kln. 九龍 <input type="checkbox"/> N.T. 新界 <input type="checkbox"/> Country (if not HK) 國家 (如香港以外地區) _____	
For Internal Use	Print Name _____	Title _____	Signature _____
			<input type="checkbox"/> Walk-in <input type="checkbox"/> Original Seen & Verified

**PART II - INVESTMENT ALLOCATION OF TRANSFER ASSETS 第二部 - 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 Principal Brochure 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，除非於主要推銷刊物另有列明，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)
<b>Default Investment Strategy 預設投資策略</b> (Please read remark 2 請參閱備註 2)	%	%
<b>Equity Funds 股票基金</b>		
Asia Pacific Equity Fund 亞太股票基金	%	%
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	%	%
<b>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)</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 remark 4 請參閱備註 4)</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>

**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 Principal Brochure. 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.
- Please refer to the latest Principal Brochure of 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 latest Principal Brochure.
  - 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](http://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算權益將自動在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」）；
  - 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主要推銷刊物內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。現有累算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，所有供款及累算權益（包括轉移自另一個計劃的累算權益）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。
- 有關成份基金及/或DIS之詳情，請參閱計劃的最新主要推銷刊物。每名成員有權根據最新主要推銷刊物「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](http://www.fidelity.com.hk) 下載。

**PART III - DECLARATION AND SIGNATURE 第三部 - 聲明及簽署**

1. I undertake to FIL Investment Management (Hong Kong) Limited ("the Manager") and HSBC Institutional Trust Services (Asia) 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 hereby consent to receive an electronic copy of the latest Principal Brochure of the Scheme ("electronic Principal Brochure") and confirm that an electronic Principal Brochure of the Scheme has been provided to me.
4. I understand and agree that if I do not want to receive an electronic Principal Brochure, I can request for a printed copy of the latest Principal Brochure of the Scheme by calling the Fidelity Investor Hotline.
5. I confirm I have received, read and understood the latest Principal Brochure of the Scheme, 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 Principal Brochure (as amended from time to time).
6. 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.
7. 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 or the Trustee for MPF related direct marketing purposes.
8. 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 II 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.
9. 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.
10. 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.
11. 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 Principal Brochure of the Scheme (as amended from time to time) and shall be deemed to repeat the representations, warranties and undertakings provided in this application.
12. 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.
13. 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」)和滙豐機構信託服務(亞洲)有限公司(「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. 本人謹此同意收取計劃之最新主要推銷刊物之電子版本(「主要推銷刊物之電子版本」), 並確認主要推銷刊物之電子版本已提供予本人。
4. 本人明白及同意, 若本人不欲收取主要推銷刊物之電子版本, 本人可致電富達投資熱線要求收取計劃之最新主要推銷刊物之印刷版本。
5. 本人確認在填妥及交回本表格前, 本人已收取、細閱及明白計劃之最新主要推銷刊物, 包括但不限於成份基金相關之資料。同時, 本人謹此承諾根據主要推銷刊物所載的細則(包括不時對該主要推銷刊物的修訂的細則)參與本計劃。
6. 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實。
7. 本人確認已細閱及明白本表格所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或受託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。
8. 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二部不同而引致本人負上的任何其他損失、費用或責任。
9. 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。
10. 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。
11. 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推銷刊物(包括不時對該主要推銷刊物的修訂的細則)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。
12. 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。
13. 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 HSBC Institutional Trust Services (Asia) Limited (the "Trustee") 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 Trustee or its affiliates acts 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 Manager and/or the Trustee 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 residential address, correspondence address, permanent address (if applicable), contact/mobile phone number, email address), occupation, town/city and country of birth, nationality, identity card numbers, passport numbers, social security or national insurance numbers, country of tax residency, tax identification numbers 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 Manager and/or Trustee 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 Manager and/or the Trustee's relationship with them, for example, when clients write cheques, effect transactions, attend seminar/events or generally communicate verbally or in writing with the Manager and/or the Trustee.
- (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 Manager and/or the Trustee. 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) 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 Manager and/or the Trustee 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 applying to the Manager and/or the Trustee 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 Manager and/or the Trustee 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 obligations binding on the Manager and/or the Trustee 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 Internal 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
    - (2) 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 schemes 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 provision of MPF services 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 Manager and/or the Trustee intend to use the data subject's data (as may be collected by the Manager and/or the Trustee) in direct marketing and the Manager and/or the Trustee 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 residential address, registered office address, correspondence 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 Manager and/or the Trustee from time to time (collectively referred to as "MPF member data") may be used by the Manager and/or the Trustee in direct marketing;
  - (ii) the name, contact details (including residential address, correspondence 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 Manager and/or the Trustee from time to time (collectively referred to as "Non-MPF member data") may be used by the Manager and/or the Trustee 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 Manager and/or the Trustee;
  - (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 Manager and/or the Trustee relating to a data subject will be kept confidential but the Manager and/or the Trustee 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 Trustee (as the case may be), the ultimate holding company of the Manager and/or the Trustee and/or their subsidiaries and/or affiliates;
  - (ii) the service providers of the Manager and/or the Trustee, including the administrator, the custodian, the registrar, the professional advisors and the auditor of the Manager and/or the Trustee or of each relevant Retirement Product;
  - (iii) persons appointed to design, research, launch or promote MPF-related products or services of the Manager and/or the Trustee for data relating to MPF scheme members;
  - (iv) persons appointed to design, research, launch or promote the products or services of the Manager and/or the Trustee for data relating to non-MPF scheme members;
  - (v) the employees, officers, directors and agents of the Manager, the Trustee 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 Manager and/or the Trustee in connection with the operation of its business ;
  - (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 Manager and/or the Trustee 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 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 Manager and/or the Trustee is under an obligation to make disclosure by Applicable Laws or voluntary arrangements binding on the Manager and/or the Trustee;

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 Manager and/or the Trustee holds data about him/her and of access to such data;
  - (ii) to require the Manager and/or the Trustee to correct any data relating to him/her which are inaccurate;
  - (iii) to ascertain the Manager and/or the Trustee's policies and practices in relation to data and to be informed of the kind of personal data held by the Manager or the Trustee; and
  - (iv) to object to the use and/or provision of his/her personal data for marketing purposes; and neither the Manager nor the Trustee will 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).
- (i) In accordance with the terms of the Personal Data (Privacy) Ordinance, the Manager and/or the Trustee 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 Manager  
The Data Protection Officer  
FIL Investment Management (Hong Kong) Limited  
Level 21, Two Pacific Place  
88 Queensway  
Admiralty, Hong Kong  
**OR**  
The Trustee  
The Data Protection Officer  
HSBC Institutional Trust Services (Asia) 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」）和滙豐機構信託服務（亞洲）有限公司（「受託人」）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」）一的數據或資料，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，或經理人及/或受託人向客戶及其他人士提供服務等情況下，必須不時向經理人及/或受託人提供有關資料。所收集的資料類別可能包括但不限於姓名、聯絡資料（包括住址、通訊地址、長期居住地址（如適用）、聯絡/流動電話號碼、電郵地址）、職業、出生國家及城市/市鎮、國籍、身份證號碼、護照號碼、社會保障或國家保險編號、稅籍國、稅務編號及財政狀況詳情。
- (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，可能導致經理人及/或受託人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，經理人及/或受託人亦不時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，或與經理人及/或受託人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經理人及/或受託人的關係性質而有所不同，可能包括下列任何或所有用途：
- 處理帳戶的申請程序；
  - 向客戶提供服務的日常運作；
  - 推廣服務及產品（詳見下述第(e)段）；
  - 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）；
  - 根據不時適用於經理人及/或受託人及/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）；
  - 遵守香港境內或境外任何對經理人及/或受託人及/或資料承轉人員約束力或適用的現存及未來適用法律，以及基於經理人及/或受託人及/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：
    - 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）而對經理人及/或受託人及/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
    - 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。
  - 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；
  - 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；
  - 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；
  - 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；
  - 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；
  - 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；
  - 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
  - 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  
經理人及/或受託人擬使用資料當事人的資料（可由經理人及/或受託人收集）作直銷業務推廣及經理人及/或受託人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：
- 經理人及/或受託人或會不時將持有資料當事人的姓名、聯絡資料（包括住址、註冊辦事處地址、通訊地址、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；
  - 經理人及/或受託人或會不時將持有資料當事人的姓名、聯絡資料（包括住址、通訊地址、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；

- 以下可能曾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**
    - 由經理人及/或受託人提供與強積金有關的服務及產品；
    - 強積金性的獎勵、長期客戶或優惠計劃及優惠推廣；及
    - 邀請參與強積金相關的講座/活動/論壇。
  - 非強積金成員資料**
    - 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；
    - 非強積金性的獎勵、長期客戶或優惠計劃及優惠推廣；及
    - 邀請參與金融、投資講座/活動/論壇。
- 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。
- 經理人及/或受託人對其所持有資料當事人的資料將保密，但經理人及/或受託人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」）：
  - 經理人或受託人（視情況而定）及/或彼等附屬公司及/或聯屬公司的最終控股公司；
  - 經理人及/或受託人的服務供應商，包括各相關退休產品的管理人、保管人、註冊登記處、專業顧問及經理人及/或受託人的核數師；
  - 受委任就強積金計劃成員的資料以設計、研究、推出或宣傳經理人及/或受託人與強積金有關的產品或服務；
  - 受委任就非強積金計劃成員的資料以設計、研究、推出或宣傳經理人及/或受託人的產品或服務；
  - 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；
  - 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；
  - 就經理人、受託人的業務營運提供行政、電腦、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；
  - 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
  - 在不限制上述(i)至(iii)段一般性的原則下，根據對經理人及/或受託人具約束力的適用法律或自願性安排，經理人及/或受託人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。
- 根據個人資料（私隱）條例，任何人士均有權：
  - 查核經理人及/或受託人是否持有其資料及查閱該等資料；
  - 要求經理人及/或受託人更正任何有關該名人士的不正確資料；
  - 確定經理人及/或受託人有關資料的政策和慣例，以及獲通知經理人及/或受託人持有個人資料的類別；及
  - 拒絕使用及/或提供其資料作任何市場推廣資料。若該名人士已向經理人或受託人（視情況而定）反映其拒絕接收市場推廣資料的意向，經理人及受託人不得使用其個人資料作上述用途。
- 根據個人資料（私隱）條例的條款，經理人及/或受託人有權就處理任何查閱資料的要求徵收合理費用。
- 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，或索取有關政策與慣例及所持資料類別的資料，應聯絡以下人士：
 

經理人  
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  
受託人  
資料保護主任  
滙豐機構信託服務（亞洲）有限公司  
香港九龍中央郵政局郵政信箱73448號
- 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。