



BEA (MPF) Master Trust Scheme 東亞（強積金）集成信託計劃

Member – Membership Application Form (Relevant Employee)

成員 - 申請表格 (一般僱員)



解説例子

- (i) Please read the Explanatory Memorandum of the BEA (MPF) Master Trust Scheme carefully before completing this form.
填寫此表格前，請先細閱東亞（強積金）集成信託計劃說明書。
- (ii) This Form must be completed by Member with Employer's signature. Please use BLOCK LETTERS for completion and "✓" where applicable.
本表格必須由成員填寫及僱主簽署。請以正楷填寫並在適當之方格內加上「✓」號。
- (iii) Upon completion of this Form, please return to BEA branch or mail to MPF Administration Centre, 32nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong.
填妥本表格後，請交回東亞銀行分行，或寄回：香港九龍觀塘道418號創紀之城五期東亞銀行中心32樓，強制性公積金行政中心。

Part I Scheme Information (To be completed by Employer)

第一部分 計劃資料 (須由僱主填寫)

Name of Employer 僱主名稱	BEA (MPF) Master Trust Scheme No. 東亞（強積金）集成信託計劃編號 B E A -
Date of Employment (dd/mm/yyyy) 受僱日期（日／月／年）	Date Joined Scheme (dd/mm/yyyy) ▲ 參與計劃日期（日／月／年）▲
Effective Date of Employment Visa (For Expatriate Employee only) (dd/mm/yyyy)+ 工作簽證生效日期（只適用於海外僱員）（日／月／年）+	Voluntary Contribution Plan No. (if any) 自願性供款計劃號碼（如有）

▲ If the Date Joined Scheme is left blank, it will be considered the same as the Date of Employment. 如沒有填寫參與計劃日期，該日期將視作與受僱日期相同。

+ Please provide the copy of Employment Visa. 請提供工作簽證副本。

Part II Details of Employee (To be completed by Employee)

第二部分 僱員資料 (須由僱員填寫)

Name in English (same as HKID Card / Passport) 英文姓名 (與香港身份證 / 護照相同)	Name in Chinese 中文姓名
HKID Card No. 香港身份證號碼	Passport No. (ONLY for member without HKID Card) 護照號碼 (本欄僅供沒有香港身份證的成員填寫)
Sex 性別	Date of Birth (dd/mm/yyyy) 出生日期 (日 / 月 / 年)
Mobile Phone / Day Time Contact No. 手提電話 / 日間聯絡電話號碼	Email address (if any) 電郵地址 (如有)
Address 地址	

Investment Choice 投資選擇 The allocation in any fund must be in a multiple of 10%. 在任何基金中投資額所佔的百分比必須為 10% 或其倍數。

Name of Fund 基金名稱		Fund Code 基金代號	Contribution of Employer * 僱主供款 *	Contribution of Employee * 僱員供款 *
BEA (MPF) Growth Fund	東亞(強積金)增長基金	GRF	%	%
BEA (MPF) Balanced Fund	東亞(強積金)均衡基金	BAF	%	%
BEA (MPF) Stable Fund	東亞(強積金)平穩基金	STF	%	%
BEA (MPF) Global Equity Fund	東亞(強積金)環球股票基金	GEF	%	%
BEA (MPF) European Equity Fund	東亞(強積金)歐洲股票基金	EEF	%	%
BEA (MPF) North American Equity Fund	東亞(強積金)北美股票基金	NEF	%	%
BEA (MPF) Asian Equity Fund #	東亞(強積金)亞洲股票基金 #	AGF	%	%
BEA (MPF) Greater China Equity Fund #	東亞(強積金)大中華股票基金 #	GCF	%	%
BEA (MPF) Japan Equity Fund #	東亞(強積金)日本股票基金 #	JGF	%	%
BEA (MPF) Hong Kong Equity Fund #	東亞(強積金)香港股票基金 #	HGF	%	%
BEA China Tracker Fund	東亞中國追蹤指數基金	CTF	%	%
BEA Hong Kong Tracker Fund	東亞香港追蹤指數基金	HTF	%	%
BEA (MPF) Global Bond Fund	東亞(強積金)環球債券基金	GBF	%	%
BEA (MPF) RMB & HKD Money Market Fund (this Constituent Fund is denominated in HKD only and not in RMB)	東亞(強積金)人民幣及港幣貨幣 市場基金 (此成分基金只以港幣及 非以人民幣計值)	RHF	%	%
BEA (MPF) Long Term Guaranteed Fund	東亞(強積金)保證基金	GUF	%	%
BEA (MPF) Conservative Fund ^	東亞(強積金)保守基金 ^	MCF	%	%
Total 總計			%	%

BEA (MPF) Asian Equity Fund, BEA (MPF) Greater China Equity Fund, BEA (MPF) Japan Equity Fund and BEA (MPF) Hong Kong Equity Fund are formerly known as BEA (MPF) Asian Growth Fund, BEA (MPF) Greater China Growth Fund, BEA (MPF) Japan Growth Fund and BEA (MPF) Hong Kong Growth Fund. 東亞 (強精金) 亞洲股票基金, 東亞 (強精金) 大中華股票基金, 東亞 (強精金) 日本股票基金及東亞 (強精金) 香港股票基金前名為東亞 (強精金) 亞洲增長基金, 東亞 (強精金) 大中華增長基金, 東亞 (強精金) 日本增長基金及東亞 (強精金) 香港增長基金。

* Including Mandatory Contribution, Voluntary Contribution and Accrued Benefits transferred from other schemes. 包括強制性供款、自願性供款及由其他計劃轉移的累算權益。

^ If a Member fails to make a choice, contribution will be invested in the **BEA (MPF) Stable Fund**. 如成員未作出選擇，供款將投資於**東亞（強積金）平穩基金**。

Fees and charges of MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. BEA (MPF) Conservative Fund uses method (i) and, therefore, unit prices, net asset value and fund performance quoted (except for the fund performance figures quoted in a fund fact sheet) do not reflect the impact of fees and charges. 強積金保守基金的收費可（一）透過扣除資產淨值收取；或（二）透過扣除成員賬戶中的單位收取。東亞（強積金）保守基金採用方式（一）收費，故所列之基金單位價格、資產淨值及基金表現（基金概覽所列的基金表現數字除外）並未反映收費的影響。

For fund details, please refer to Page 4. 請到第4頁參閱有關的基金詳情。

Part III Transfer of Accrued Benefits from Other Schemes

第三部分 由其他計劃轉移之資產

Will you transfer the Accrued Benefits from other schemes to our Master Trust?

你會否將其他計劃之累算權益轉入本集成信託？

- ☐ Yes. Please fill in the "Member - Election Form for Accrued Benefits (Form MPF(S)-P(M))" (TR 147) or call the BEA(MPF) Hotline on 2211 1777 for enquiry.
會。請填寫「成員 - 累算權益轉移表格 (第 MPF(S)-P(M) 號表格)」(TR 147) 或致電東亞 (強積金) 熱線 2211 1777 查詢。
- ☐ No.
不會。

Part IV Voluntary Contribution – Special Voluntary Contribution Account ("SVC")

第四部分 自願性供款 – 特別自願性供款賬戶

To help you build your wealth so you can enjoy a comfortable and carefree retirement. With SVC, you can achieve your financial goals through well-planned, regular monthly contributions. For details, please refer to the Explanatory Memorandum of the BEA (MPF) Master Trust Scheme.

為讓你累積優厚的退休儲備，享受舒適的退休生活。只需成立特別自願性供款賬戶，每月作出定期供款，便可達到你理想的退休生活。詳情請參閱東亞 (強積金) 集成信託計劃銷售說明書。

Are you interested in setting up the SVC?

你是否有興趣成立特別自願性供款賬戶？

- ☐ Yes.[#] Please submit the "Member - Participation Agreement (Special Voluntary Contribution Account)" (TR 128), or call the BEA (MPF) Hotline on 2211 1777 for enquiry.
是。請提交「成員 - 參與協議 (特別自願性供款賬戶)」(TR 128)，或致電東亞 (強積金) 熱線 2211 1777 查詢。
- ☐ No.
否。

[#] Please refer to the Explanatory Memorandum of the BEA (MPF) Master Trust Scheme for details.
詳情請參閱東亞 (強積金) 集成信託計劃說明書。

Classification of Occupation

職業類別

- | | | | |
|---|---|---|--|
| ☐ Dentist (01)
牙醫 | ☐ Accountant (08)
會計師 | ☐ Supervisor / Foreman (15)
監督/領班 | ☐ Civil Servant (22)
公務員 |
| ☐ Doctor (02)
醫生 | ☐ Writer / Artist (09)
作家/藝術家 | ☐ Worker (16)
工人 | ☐ Retired / Housewife (23)
退休/家庭主婦 |
| ☐ Architect (03)
建築師 | ☐ Social Worker (10)
社工 | ☐ Executive (17)
行政人員 | ☐ Student (24)
學生 |
| ☐ Engineer / Surveyor (04)
工程師/測量師 | ☐ Nurse / Para-Medical Worker (11)
護理員 | ☐ Clerical (18)
文員 | ☐ Unemployed (25)
無業 |
| ☐ Teacher (05)
教師 | ☐ Technician (12)
技術員 | ☐ Sales (19)
銷售員 | |
| ☐ System Analyst / Computer Programmer (06)
系統分析員/電腦程式員 | ☐ Banking (13)
銀行 | ☐ Merchant (20)
商人 | |
| ☐ Lawyer (07)
律師 | ☐ Agricultural Worker / Fisherfolk (14)
漁農從業員 | ☐ Hawker (21)
小販 | |

If the above choices are not applicable, you can choose not to fill in and it will be classified as "Others".

如以上類別均不適用，你可以不選擇，而歸類為「其他」類別。

Please attach the copy of HKID Card / Passport.
請貼上香港身份證 / 護照副本。

Cyberbanking

電子網絡銀行服務

- ☐ When you become a member of the BEA (MPF) Master Trust Scheme, we will open an exclusive Cyberbanking Account for you to manage your MPF account. It is a secure and convenient way for you to check and manage your BEA MPF account via the Internet, anytime, anywhere. Please tick the box if you do not wish to open it.
成為東亞 (強積金) 集成信託計劃之成員後，我們會自動為你開立一個專為管理強積金賬戶的電子網絡銀行服務賬戶，讓你透過互聯網，以最安全及簡易的方式，隨時隨地查閱及管理你的強積金賬戶。如你不欲開立此賬戶，請在方格內劃上剔號。

Personal Information Collection Statement 個人資料收集聲明

The information the Member provides to the Bank of East Asia (Trustees) Limited (“**Trustee**”) as the trustee of the BEA (MPF) Master Trust Scheme (“**Scheme**”) and The Bank of East Asia, Limited (“**Sponsor**”) as the sponsor of the Scheme is to enable the Trustee and the Sponsor to carry on their respective retirement and MPF related business and may be used for the purposes of (i) communication with the Member, Employer and Member's personal representative(s) including the provision of information in relation to the Scheme; (ii) transferring to any other trustee carrying on retirement business or any association or government authority that exists or is formed from time to time or service providers / agents / contractors (which provide services including but not limited to administrative, telecommunications, data processing and storage in connection with the operation of the Trustee's and Sponsor's retirement business) whether local or overseas but, only in so far as the transfer of such information is necessary for such other person to exercise or perform functions under or for the purposes of the Mandatory Provident Fund Schemes Ordinance; (iii) disclosing to such other persons to whom disclosure may be required by an order of a court, applicable laws or requirements made under a law; (iv) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the Trustee and the Sponsor and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities and (v) conducting direct marketing activities on MPF related products, benefits or services of the Trustee or the Sponsor.

成員向東亞（強積金）集成信託計劃（「**本計劃**」）的受託人東亞銀行（信託）有限公司（「**受託人**」）及本計劃的保薦人東亞銀行有限公司（「**保薦人**」）提供的資料是讓受託人及保薦人得以經營各自的退休及強積金相關業務，並可用於下列用途：(i) 與成員、僱主及成員的遺產代理人通訊，包括提供有關本計劃的資料；(ii) 將資料轉移予任何經營退休業務的其他受託人或不時存在或成立的任何協會或政府機關或服務供應商 / 代理 / 承辦商（其提供的服務包括但不限於就受託人及保薦人的退休業務運作提供行政、電訊、數據處理及儲貯服務）（不論本地或海外），但只限於轉移該等資料乃使該等其他人士根據或就《強制性公積金計劃條例》行使或履行職責所必要的情況；(iii) 根據法院命令、適用法律或根據某項法律作出的規定而需要向其披露相關資料的其他人士；(iv) 遵守受託人及保薦人集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於受託人及保薦人集團內共用資料及資訊及 / 或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；及 (v) 進行受託人或保薦人的強積金相關產品、利益或服務的直接促銷活動。The Member's information provided in this application including the Member's name, address, telephone numbers, e-mail address and other contact details and information will be used for the purposes of (v) above.

在此項申請中提供的成員資料，包括成員的姓名、地址、電話號碼、電郵地址及其他聯絡詳情及資料，將用於上文 (v) 的用途。

The information the Member provides to the Trustee and the Sponsor is provided on a voluntary basis. However, failure to supply information may result in the Trustee and the Sponsor being unable to accept and process this application or provide MPF related services.

成員向受託人及保薦人提供資料乃屬自願性質。然而，如未能提供資料，則可能令受託人及保薦人無法接納及辦理此項申請或提供強積金相關服務。

The Member (a) may, at any time and without charge, request the Trustee and/or the Sponsor for the personal data of the Member not be used for direct marketing purpose; (b) shall be entitled to access to data or correction of data; or request for information regarding privacy policies and practices and kinds of data held by the Trustee and / or the Sponsor, by writing to:-

成員可以書面方式 (a) 隨時要求受託人及 / 或保薦人不把成員的個人資料用於直接促銷用途，而無須支付任何費用；(b) 有權查閱或更正資料；或查閱有關受託人及 / 或保薦人的私隱政策及守則及所持有的資料種類：-

Bank of East Asia (Trustees) Limited
The Individual Data Protection Officer
Bank of East Asia (Trustees) Limited
32nd Floor, BEA Tower, Millennium City 5,
418 Kwun Tong Road, Kowloon, Hong Kong
東亞銀行（信託）有限公司
個人資料保障主任
東亞銀行（信託）有限公司
香港九龍觀塘道418號創紀之城五期東亞銀行中心32樓

The Bank of East Asia, Limited
The Group Data Protection Officer
The Bank of East Asia, Limited
10 Des Voeux Road Central
Hong Kong
東亞銀行有限公司
集團資料保障主任
東亞銀行有限公司
香港德輔道中10號

In accordance with the terms of the Personal Data (Privacy) Ordinance, each of the Trustee and the Sponsor has the right to charge a reasonable fee for the processing of any data access request.

根據《個人資料（私隱）條例》的條款，受託人及保薦人各自有權就處理任何查閱資料的要求收取合理費用。

☐ You should check (“✓”) in the box on the left side of this item if you do not wish the Trustee itself to use your personal data in direct marketing.

如閣下不希望受託人本身使用閣下的個人資料於直接促銷中，請在此項左邊的方格內加上剔號（「✓」）。

The above represents your present choice whether or not to receive direct marketing contact or information on MPF related products, benefits or services. This replaces any choice communicated by you to the Trustee prior to this application.

以上代表閣下目前就是否希望收到強積金相關產品、利益或服務的直接促銷聯繫或資訊的選擇，並取代閣下於本申請前向受託人傳達的任何選擇。

☐ You should check (“✓”) in the box on the left side of this item if you do not wish the Sponsor itself to use your personal data in direct marketing.

如閣下不希望保薦人本身使用閣下的個人資料於直接促銷中，請在此項左邊的方格內加上剔號（「✓」）。

The above represents your present choice whether or not to receive direct marketing contact or information on MPF related products, benefits or services. This replaces any choice communicated by you to the Sponsor prior to this application.

以上代表閣下目前就是否希望收到強積金相關產品、利益或服務的直接促銷聯繫或資訊的選擇，並取代閣下於本申請前向保薦人傳達的任何選擇。

After a Member ceases to be a member of the Scheme, the Trustee and the Sponsor shall continue to hold data relating to such Member for a period of 7 years or such other period as prescribed by applicable laws and regulations.

當成員不再是本計劃的成員後，受託人及保薦人會繼續持有有關該名成員的資料7年或按照有關法律和法規所規定的期限。

I hereby apply to join the BEA (MPF) Master Trust Scheme and confirm that I have received, read and understood the above personal information collection statement and the Explanatory Memorandum of the BEA (MPF) Master Trust Scheme and undertake to be bound by them.

本人茲申請加入東亞（強積金）集成信託計劃，並確認本人已接獲、細閱及了解上述東亞（強積金）集成信託計劃的個人資料收集聲明及說明書，並承諾受其約束。

I accept the responsibility for the investment choice which I have given on this form. I hereby declare that the investment decision indicated in this form has been reached as a result of my own independent judgement and opinion and no investment advice has been given by the Sponsor and the Trustee. In addition, I acknowledge that the Sponsor and the Trustee should not be liable for any loss resulting from the investment choice given.

本人同意承擔本人在表格所作的投資選擇。本人特此聲明於表格上之投資決定，乃出於本人之獨立判斷及意見，而保薦人及受託人並無提供投資建議。本人並確認保薦人及受託人無須對本人所作出的投資選擇而引致的任何損失承擔責任。

Signed by Applicant
申請人簽署

(This signature will be used to verify your future correspondence to us. 此簽署式樣將用於核對你日後給予我們的文件。)

Employer's Authorised Signature(s) with Company Chop
僱主的授權簽名及公司印章

Date (dd/mm/yyyy)
日期 (日/月/年)

Date (dd/mm/yyyy)
日期 (日/月/年)

For Internal Use Only 內部專用

☐ A registered intermediary (name: _____) (registered number: _____) has invited or induced, or attempted to invite or induce, this applicant to make a material decision and / or given regulated advices to this applicant.
註冊中介人 (姓名: _____) (註冊編號: _____) 曾邀請或誘使，或企圖邀請或誘使申請人作出關鍵決定；及 / 或向申請人提供受規管意見。

Signed by registered intermediary
註冊中介人簽署

BEA (MPF) Master Trust Scheme

東亞（強積金）集成信託計劃

Investment Choices (Note 1)

投資選擇 (附註1)

Constituent Fund 成分基金	Investment Risk 風險程度 (Note 附註 2)	Investment Policy 投資政策
BEA (MPF) Growth Fund 東亞（強積金）增長基金	***	Equities : 60% to 90% Cash, Debt Securities and / or Money Market Instruments : 10% to 40% 股票：60%至90% 現金、債券及/或貨幣市場投資工具：10%至40%
BEA (MPF) Balanced Fund 東亞（強積金）均衡基金	**	Equities : 40% to 60% Cash, Debt Securities and / or Money Market Instruments : 40% to 60% 股票：40%至60% 現金、債券及/或貨幣市場投資工具：40%至60%
BEA (MPF) Stable Fund 東亞（強積金）平穩基金	**	Equities : 10% to 40% Cash, Debt Securities and / or Money Market Instruments : 60% to 90% 股票：10%至40% 現金、債券及/或貨幣市場投資工具：60%至90%
BEA (MPF) Global Equity Fund 東亞（強積金）環球股票基金	***	Equities: invest 70% to 100% in equity markets (including but not limited to the United States of America, United Kingdom, Japan, Canada, Germany, Switzerland, Australia and Spain) Cash, Debt Securities and / or Money Market Instruments for cash management purpose: up to 30% 股票：投資 70%至100%於股票市場（包括但不限於美國、英國、日本、加拿大、德國、瑞士、澳洲及西班牙） 現金、債券及/或貨幣市場投資工具（作現金管理用途）：最多30%
BEA (MPF) European Equity Fund 東亞（強積金）歐洲股票基金	****	Equities: invest 70% to 100% in equity markets (including but not limited to United Kingdom, France, Germany, Switzerland, Spain, Italy, Netherlands, Sweden and Finland) Cash, Debt Securities and / or Money Market Instruments for cash management purpose: up to 30% 股票：投資 70%至100%於股票市場（包括但不限於英國、法國、德國、瑞士、西班牙、意大利、荷蘭、瑞典及芬蘭） 現金、債券及/或貨幣市場投資工具（作現金管理用途）：最多30%
BEA (MPF) North American Equity Fund 東亞（強積金）北美股票基金	****	Equities: invest 70% to 100% in equities of companies that are listed in, or derive or are expected to derive a significant portion of their revenues from North America (including but not limited to United States and Canada) Cash, Debt Securities and / or Money Market Instruments for cash management purpose: up to 30% 股票：投資 70%至100%於在北美（包括但不限於美國及加拿大）上市或其大部分收入乃源自或預期源自北美的公司之股票 現金、債券及/或貨幣市場投資工具（作現金管理用途）：最多30%
BEA (MPF) Asian Equity Fund (Note 3 & 4) 東亞（強積金）亞洲股票基金 (附註3及4) (formerly known as BEA (MPF) Asian Growth Fund) (前名為東亞（強積金）亞洲增長基金)	****	Equities: invest at least 70% of its underlying assets in equities of companies listed in the Asian equity markets (including but not limited to Singapore, Malaysia, Korea, Taiwan, Thailand, Indonesia, the Philippines, India, China and Hong Kong but excluding Japan) Cash, Debt Securities and / or Money Market Instruments for cash management purpose: up to 30% 股票：投資最少70%於亞洲股票市場（包括但不限於新加坡、馬來西亞、韓國、台灣、泰國、印尼、菲律賓、印度、中國及香港，但日本除外）上市之公司的股票 現金、債券及/或貨幣市場投資工具（作現金管理用途）：最多30%
BEA (MPF) Greater China Equity Fund (Note 4) 東亞（強積金）大中華股票基金 (附註4) (formerly known as BEA (MPF) Greater China Growth Fund) (前名為東亞（強積金）大中華增長基金)	****	Equities: invest 70% to 100% of its underlying assets in Greater China Securities Cash, Debt Securities and / or Money Market Instruments for cash management purpose: up to 30% 股票：投資 70%至100%於大中華區證券 現金、債券及/或貨幣市場投資工具（作現金管理用途）：最多30%
BEA (MPF) Japan Equity Fund 東亞（強積金）日本股票基金 (formerly known as BEA (MPF) Japan Growth Fund) (前名為東亞（強積金）日本增長基金)	****	Equities: invest at least 70% of its underlying assets in equities of companies listed in the Japanese equity market Cash, Debt Securities and / or Money Market Instruments for cash management purpose: up to 30% 股票：投資最少70%於日本股票市場上市之公司的股票 現金、債券及/或貨幣市場投資工具（作現金管理用途）：最多30%
BEA (MPF) Hong Kong Equity Fund 東亞（強積金）香港股票基金 (formerly known as BEA (MPF) Hong Kong Growth Fund) (前名為東亞（強積金）香港增長基金)	****	Equities: invest 70% to 100% of its underlying assets in equities of companies that are listed in, or derive or are expected to derive a significant portion of their revenues from Hong Kong Cash, Debt Securities and / or Money Market Instruments for cash management purpose: up to 30% 股票：投資 70%至100%於在香港上市或其大部分收入乃源自或預期源自香港的公司之股票 現金、債券及/或貨幣市場投資工具（作現金管理用途）：最多30%
BEA China Tracker Fund (Note 4) 東亞中國追蹤指數基金 (附註4)	****	Invest directly in a single Approved Index-Tracking Fund, namely the Hang Seng H-Share Index ETF which aims to provide investment returns that match the performance of the Hang Seng China Enterprises Index as closely as practicable 直接投資於單一核准緊貼指數基金 - 恒生H股指數上市基金，該核准緊貼指數基金旨在在可行的情況下提供盡實際可能緊貼恒生中國企業指數表現的投資回報
BEA Hong Kong Tracker Fund 東亞香港追蹤指數基金	****	Invest directly in a single Approved Index-Tracking Fund, namely the Tracker Fund of Hong Kong which aims to provide investment returns that closely correspond to the performance of the Hang Seng Index 直接投資於單一核准緊貼指數基金 - 盈富基金，該核准緊貼指數基金旨在提供緊貼恒生指數表現之投資回報
BEA (MPF) Global Bond Fund 東亞（強積金）環球債券基金	**	Bonds: invest at least 70% of its underlying assets in a diversified range of global bonds denominated in various major currencies (including but not limited to US dollars, Euro, Pounds Sterling, Japanese Yen and Hong Kong dollars) Cash and / or Money Market Instruments: 0% to 30% 債券：投資最少70%於以各種主要貨幣（包括但不限於美元、歐元、英鎊、日圓及港元）結算之各類環球債券 現金及/或貨幣市場投資工具：0%至30%
BEA (MPF) RMB & HKD Money Market Fund (this Constituent Fund is denominated in HKD only and not in RMB) 東亞（強積金）人民幣及港幣貨幣市場基金（此成分基金只以港幣及非以人民幣計值）	**	Short-term deposits (such as certificates of deposits and term deposits) placed with authorised financial institutions in Hong Kong : 90% to 100% Debt securities including bonds, fixed and floating rate securities, convertible bonds and notes with a remaining maturity period of 2 years or less, issued or distributed outside mainland China by banks, corporations and governments : 0% to 10% 香港認可財務機構的短期存款（例如存款證及定期存款）：90%至100% 由銀行、企業及政府在中國大陸境外發行或分銷的餘下年期為2年或以下的債務證券（包括債券、定息及浮息證券、可轉換債券及票據）：0%至10%
BEA (MPF) Long Term Guaranteed Fund (Note 5) 東亞（強積金）保證基金 (附註5)	**	Equity Securities : 10% to 55% Debt Securities : 25% to 90% Cash & Short Term Investments : 0% to 20% 股票證券：10%至55% 債務證券：25%至90% 現金及短期投資項目：0%至20%
BEA (MPF) Conservative Fund (Note 6) 東亞（強積金）保守基金 (附註6)	*	Short-Term Deposits and Debt Securities : 100% 短期存款及債券：100%

Note 附註：

- Investments inherently involve risks and the prices of units may go down as well as up. The above figures are for indication only while past performance is not necessarily a guide to future performance. For further details including the product features and risks involved, please refer to the Explanatory Memorandum of the relevant Scheme. 投資附帶風險，基金價格可跌可升。以上數據僅供參考，而過去的基金表現不一定作為日後的指標。有關詳情，包括產品特點及所涉及之風險，請參閱有關的說明書。
- The more the number of *, the higher the level of investment risk of the Constituent Fund. *愈多表示該成分基金之投資風險愈高。
- Various countries in which this constituent fund will invest are considered as emerging markets. As emerging markets tend to be more volatile than developed markets, any holdings in emerging markets are exposed to higher levels of market risk. 此成分基金將投資的多個國家乃被視為新興市場。由於新興市場較已發展市場更為波動，因此於新興市場持有的任何投資會涉及較高水平的市場風險。
- These constituent funds may invest in securities of companies that are domiciled or conduct a significant portion of their business activities in, or derive or are expected to derive a significant portion of their revenues from, China. To the extent that these constituent funds have exposure to such companies, the value of the assets of these constituent funds may be affected by political, legal, economic, and fiscal uncertainties within China. Existing laws and regulations may not be consistently applied. 此成分基金或會投資於在中國註冊或在中國進行大部分業務活動，或其大部分收入乃源自或預期源自中國的公司之證券。倘若此成分基金投資於該等公司，此成分基金的資產價值，可能受到中國國內在政治、法律、經濟及財政各方面的不明朗因素影響。現行的法律及法規未必可貫徹應用。
- BEA (MPF) Long Term Guaranteed Fund invested solely in an Approved Pooled Investment Fund in a contributions policy provided by Principal Insurance Company (Hong Kong) Limited (the "Guarantor"). The Guarantor offers the guarantee of capital and guaranteed rate of return for the Fund. The guaranteed rate of return for contributions made to the Fund after 30th September, 2004 was revised. The revised guarantee rate would be the "new applicable rate", which is currently set at 1% p.a. The guaranteed rate of return for contributions made to the Fund on or before 30th September, 2004 remains unchanged (5% p.a.). The guarantee of capital and the prescribed guarantee rate of return will only be offered if the contributions invested are withdrawn upon the occurrence of a "qualifying event", which is the receipt by the Guarantor through the Trustee of a valid claim of all the accrued benefits of the member upon satisfying any of the following conditions: a) Attainment of the normal retirement age or retirement at or after the early retirement age but before the normal retirement age b) Total incapacity c) Death d) Permanent departure from Hong Kong e) Claim of "small balance". The above conditions (a) to (e) apply to employee members, self-employed persons, "personal" account holders and Special Voluntary Contribution Account Members; f) Termination of the Member's employment and the continuous period for which the Member has been investing in Fund up to and including the last date of his employment ("qualifying period") is at least 36 complete months. (This only applies if the Member is employed in a company participating in the Master Trust). Such qualifying period is determined at the scheme account level. The qualifying period may also be re-set to zero if the Member (or his personal representative) effects a redemption, switching out or withdrawal of investments from the fund other than upon the occurrence of a qualifying event. For the avoidance of doubt, condition (f) does not apply to self-employed Members, personal account holders or Special Voluntary Contribution Account Members. If a redemption, switching out or withdrawal of the units of the fund is effected other than the occurrence of a qualifying event as stated above, the guarantee will be affected. Special terms and conditions apply regarding how the guarantee operates. Please refer to the Appendix 1 of the Explanatory Memorandum for details of the credit risk, guarantee features and guarantee conditions of this Constituent Fund. 東亞（強積金）保證基金完全投資於由美國信安保險有限公司（「保證人」）以保險單形式提供保證的核准匯集投資基金。保證人提供基金的資本及回報率保證的擔保。在2004年9月30日之後，投資於本基金的供款所獲得的保證回報率已作出修訂。經修訂的保證率為「新適用率」。新適用率目前定為每年1%。於2004年9月30日或該日之前投入本基金的供款額所獲得的保證回報率維持不變（即每年5%）。（本金和訂明的回報率保證只有在發生合乎規定事項的情況下提取基金供款才會提供。發生合乎規定事項，是指在符合下述任何條件的情況下，保證人透過受託人收到就成員所有累積權益提出的有效申索：(a) 達到正常退休年齡，或在提早退休年齡退休，或在提早退休年齡後但在正常退休年齡前退休 (b) 完全喪失行為能力 (c) 身故 (d) 永久性離港 (e) 申索「小額結餘」。以上 (a) 至 (e) 項條件適用於僱員成員、自僱人士、「個人」賬戶持有人及特別自願性供款賬戶成員。(f) 成員終止受僱，而且成員持續（經保證基金）投資於基礎基金的期間（直至並包括其受僱的最後一日）（「合乎規定期間」）須至少為36個整月。（此要求只適用於經由參與本集成信託計劃的僱主所僱用的成員。）該合乎規定期間是按計劃賬戶的層面釐定。若成員（或其遺產代理人）在並非發生合乎規定事項的情況下由保證基金進行基金單位的贖回、轉出或提取，則該成員的合乎規定期間也可能被重訂為零，為免生疑問，條件 (f) 並不適用於自僱人士、個人賬戶持有人及特別自願性供款賬戶成員。倘若在並非發生上述合乎規定事項的情況下贖回、轉出或提取基金單位，保證將受影響。特定的條款及情況適用於MPF Conservative Fund。有關此項成分基金的信貸風險、保證特點及保證條件，請參閱說明書之附件一。
- BEA (MPF) Conservative Fund does not provide any guarantee of the repayment of capital. The charges of BEA (MPF) Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. BEA (MPF) Conservative Fund uses method (ii) and, therefore, unit prices, net asset value and fund performance quoted (except for the fund performance figures quoted in a fund fact sheet) do not reflect the impact of fees and charges. 東亞（強積金）保守基金並不提供任何還還資本的保證。強積金保守基金的收費可（一）透過扣除資產淨值收取；或（二）透過扣除成員賬戶中的單位收取。東亞（強積金）保守基金採用方式（二）收費，故所列之基金單位價格、資產淨值及基金表現（基金概覽所列的基金表現數字除外）並未反映收費的影響。