

(i) 更改投資授權 (適用於所有未來的供款及自其他強積金計劃轉入之款項)

Change of Investment Mandate (Applies to All Future Monies Received Including Contributions and Transfer-in Monies)

成份基金 Constituent Fund	基金編號 Fund Code	投資選擇 (5% 的倍數) Investment Choice (in multiples of 5%)	
永明強積金保守基金 Sun Life MPF Conservative Fund	CRCPF		%
永明強積金港元債券基金 Sun Life MPF Hong Kong Dollar Bond Fund	CRFIG		%
永明強積金人民幣及港元基金 Sun Life MPF RMB and HKD Fund	SLRMB		%
永明強積金環球債券基金 Sun Life MPF Global Bond Fund	SLFGB		%
永明強積金平穩基金 Sun Life MPF Stable Fund	CRSIF		%
永明強積金均衡基金 Sun Life MPF Balanced Fund	CRBPF		%
永明強積金增長基金 Sun Life MPF Growth Fund	CRPGF		%
永明強積金環球低碳指數基金 Sun Life MPF Global Low Carbon Index Fund	SLMGL		%
永明強積金行業股票基金 Sun Life MPF Multi-Sector Equity Fund	SLIGE		%
永明強積金歐洲股票基金 Sun Life MPF European Equity Fund	SLMEU		%
永明強積金亞洲股票基金 Sun Life MPF Asian Equity Fund	SLRAE		%
永明強積金美國股票基金 Sun Life MPF US Equity Fund	SLMUS		%
永明強積金大中華股票基金 Sun Life MPF Greater China Equity Fund	SLIHC		%
永明富時強積金香港指數基金 Sun Life FTSE MPF Hong Kong Index Fund	SLTHI		%
永明強積金香港股票基金 Sun Life MPF Hong Kong Equity Fund	CRHKE		%
永明強積金核心累積基金 ^{備註 1} Sun Life MPF Core Accumulation Fund ^{Note 1}	SLCA		%
永明強積金 65 歲後基金 ^{備註 1} Sun Life MPF Age 65 Plus Fund ^{Note 1}	SL65		%
	總數 Total	100	%

備註 Notes:

1. 若閣下選擇此基金作為單獨投資，該等未來投資 / 累算權益將不會遵從降低風險程序。 If you choose this investment fund as standalone investment, those investments / benefits will not be subject to the de-risking process.

(ii) 投資轉換(只適用於現有結餘) Fund Switching (Applies to Existing Balance Only)

轉出 Switch-out	成份基金 Constituent Fund	基金編號 Fund Code	投資選擇 (5% 的倍數) Investment Choice (in multiples of 5%)	
	預設投資策略及其他成份基金 DIS AND Other Constituent Fund(s)		<input type="checkbox"/> 100%→ (如閣下選擇此項目，請略過下列成份基金的選擇並填寫「轉入」部分。Please skip below constituent fund options and complete "Switch-in" section if you select this option.)	
	預設投資策略 DIS		<input type="checkbox"/> 100%→ (如閣下選擇此項目，請略過下列成份基金的選擇並填寫「轉入」部分。Please skip below constituent fund options and complete "Switch-in" section if you select this option.)	
	永明強積金保守基金 Sun Life MPF Conservative Fund	CRCPF		%
	永明強積金港元債券基金 Sun Life MPF Hong Kong Dollar Bond Fund	CRFIG		%
	永明強積金人民幣及港元基金 Sun Life MPF RMB and HKD Fund	SLRMB		%
	永明強積金環球債券基金 Sun Life MPF Global Bond Fund	SLFGB		%
	永明強積金平穩基金 Sun Life MPF Stable Fund	CRSIF		%
	永明強積金均衡基金 Sun Life MPF Balanced Fund	CRBPF		%
	永明強積金增長基金 Sun Life MPF Growth Fund	CRPGF		%
	永明強積金環球低碳指數基金 Sun Life MPF Global Low Carbon Index Fund	SLMGL		%
	永明強積金行業股票基金 Sun Life MPF Multi-Sector Equity Fund	SLIGE		%
	永明強積金歐洲股票基金 Sun Life MPF European Equity Fund	SLMEU		%
	永明強積金亞洲股票基金 Sun Life MPF Asian Equity Fund	SLRAE		%
	永明強積金美國股票基金 Sun Life MPF US Equity Fund	SLMUS		%
	永明強積金大中華股票基金 Sun Life MPF Greater China Equity Fund	SLIHC		%
	永明富時強積金香港指數基金 Sun Life FTSE MPF Hong Kong Index Fund	SLTHI		%
	永明強積金香港股票基金 Sun Life MPF Hong Kong Equity Fund	CRHKE		%
	永明強積金核心累積基金 ^{備註 1} Sun Life MPF Core Accumulation Fund ^{Note 1}	SLCA		%
	永明強積金 65 歲後基金 ^{備註 1} Sun Life MPF Age 65 Plus Fund ^{Note 1}	SL65		%

	永明強積金保守基金 Sun Life MPF Conservative Fund	CRCPF		%
	永明強積金港元債券基金 Sun Life MPF Hong Kong Dollar Bond Fund	CRFIG		%
	永明強積金人民幣及港元基金 Sun Life MPF RMB and HKD Fund	SLRMB		%
	永明強積金環球債券基金 Sun Life MPF Global Bond Fund	SLFGB		%
	永明強積金平穩基金 Sun Life MPF Stable Fund	CRSIF		%
	永明強積金均衡基金 Sun Life MPF Balanced Fund	CRBPF		%
	永明強積金增長基金 Sun Life MPF Growth Fund	CRPGF		%
	永明強積金環球低碳指數基金 Sun Life MPF Global Low Carbon Index Fund	SLMGL		%
	永明強積金行業股票基金 Sun Life MPF Multi-Sector Equity Fund	SLIGE		%
	永明強積金歐洲股票基金 Sun Life MPF European Equity Fund	SLMEU		%
	永明強積金亞洲股票基金 Sun Life MPF Asian Equity Fund	SLRAE		%
	永明強積金美國股票基金 Sun Life MPF US Equity Fund	SLMUS		%
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	永明強積金核心累積基金 ^{備註 1} Sun Life MPF Core Accumulation Fund ^{Note 1}	SLCA		%
	永明強積金 65 歲後基金 ^{備註 1} Sun Life MPF Age 65 Plus Fund ^{Note 1}	SL65		%
		總數 Total	100	%

備註 Notes :

1. 若閣下選擇此基金作為單獨投資，該等未來投資 / 累算權益將不會遵從降低風險程序。If you choose this investment fund as standalone investment, those investments/benefits will not be subject to the de-risking process.

第三部分 SECTION III

個人資料收集聲明 (2018-03a 版本)

PERSONAL INFORMATION COLLECTION STATEMENT (Version 2018-03a)

申請人 / 成員明白及同意永明信託有限公司(「受託人」) 可以將其所收集的任何個人資料(不論由此申請表所收集或由其他途徑取得)作以下用途: (i) 處理成員的此項申請及任何其他申請; (ii) 為申請人 / 成員參與本計劃; (iii) 管理成員於本計劃的供款和累算權益的事宜; (iv) 進行客戶調查; (v) 為客戶研究及設計金融、保險或退休金產品; (vi) 為申請人 / 成員甄選及參與獎賞、忠實或特選客戶計劃; (vii) 因上述目的與成員聯絡; (viii) 與上述目的直接有關的任何其他目的; 及 (xi) 為遵守適用的法例、法規或法庭命令。

受託人可為以上目的披露申請人 / 成員的個人資料予(a) 為協助受託人就上述用途(不論在香港或其他地方) 而提供服務的第三方, 包括計劃管理人(條件是有關承辦商須把所有個人資料保密並只會為提供有關服務而使用個人資料); (b) 申請人 / 成員的銀行作繳款用途; (c) 申請人 / 成員的保險經紀(如有); (d) 申請人 / 成員的強積金中介人; (e) 受託人的關連公司(根據公司條例訂明)包括保險公司及金融服務機構; (f) 受託人及其關連公司(不論在香港與否) 為遵守監管當局或其他機構發出之指引或其就法例、法規或法庭頒令所約束或規定之責任而需向其作出披露的任何人士; (g) 有關僱主; 及(h) 按法例要求或准許的其他人仕。

受託人可就法例准許或於獲得申請人 / 成員的同意後披露或將申請人 / 成員的個人資料作其他用途。

申請人 / 成員明白申請人 / 成員所提供之個人資料均屬自願, 然而倘若未能提供所需個人資料, 可導致受託人無法處理申請人 / 成員的申請。申請人 / 成員有權查閱及要求更正受託人持有有關成員的個人資料, 有關要求可以書面形式郵寄至香港九龍紅磡德豐街 18 號海濱廣場一座 10 樓卓譽金融服務有限公司退休金管理部經理。受託人可就處理任何該等要求收取合理費用。

Applicant/Member(s) understand(s) and consent(s) that, any personal data collected by Sun Life Trustee Company Limited ("Trustee") (whether collected in this application form or otherwise) may be used by the Trustee for the following purposes: (i) processing this application and any other applications applicant/member(s) make(s); (ii) enrolling applicant/member(s) in the Scheme; (iii) administering and managing applicant/member(s)' contributions and accrued benefits under the Scheme; (iv) conducting customer surveys; (v) researching and designing financial, insurance or pensions products for customer use; (vi) selecting and participating in reward, loyalty or privileges program and related service for applicant/member(s); (vii) contacting applicant/member(s) for the above purposes; (viii) purposes which are directly related to the above purposes; and (ix) complying with applicable laws, regulation or court order.

The Trustee may disclose member(s)' personal data for the above purposes: (a) to third parties who provide services in Hong Kong or elsewhere which assist the Trustee to carry out the above purposes, including scheme administrator (provided that such contractors are required to keep all such personal data confidential and may only use the personal data to provide those services); (b) to applicant/member(s)' bank for payment purposes; (c) to applicant/member(s)' insurance broker (if any); (d) to applicant/member(s)' MPF intermediaries; (e) to the Trustee's related companies (as defined in the Companies Ordinance) including insurance companies and financial services companies; (f) to any person to whom the Trustee or its related companies (inside or outside Hong Kong) is under an obligation to make disclosure under the requirements of any law, regulation or court order binding on or applying to or to which the Trustee or its related companies (inside or outside Hong Kong) is subject to, or under and for the purposes of any guidelines issued by regulatory or other authorities with which the Trustee or its related companies (inside or outside Hong Kong) is expected to comply; (g) relevant employer(s) and (h) as otherwise required or permitted by law.

The Trustee may also use and disclose member(s)' personal data in other ways with applicant/member(s)' consent or as otherwise required or permitted by law.

Applicant/Member(s) understand(s) that the information applicant/member(s) gave is voluntary, but failure to provide the requested personal data may mean the Trustee is unable to process applicant/member(s)' application. Applicant/Member(s) has/have the right to seek access to and request correction of any personal data the Trustee holds by sending a written request to The Manager, Pensions Administration Department, BestServe Financial Limited, 10/F, One HarbourFront, 18 Tak Fung Street, Hung Hom, Hong Kong. The Trustee may charge a reasonable fee for the processing of any such requests.

第四部分 SECTION IV 條款細則 TERMS AND CONDITIONS

1. 每項投資基金百分比必須為 5% 之倍數。
2. 只有於指示獲得執行後, 新的投資授權方可應用於未來供款 / 將轉入款項。處理中之供款 / 將轉入款項將根據舊的投資授權作出分配。
3. 投資轉換指示僅適用於帳戶現有結餘, 並不適用於處理中之供款 / 將轉入款項。
4. 更改投資授權的截止時間為每個公曆日的下午 4:00。如果遞交指示當日為交易日, 在截止時間前提交的指示會在當日生效。而在截止時間後或遞交當日並非交易日(如黑色暴雨、八號風球、公眾假期或星期六 / 日等)所提交的指示, 會在下一個交易日生效。
5. 投資轉換 / 參加預設投資策略 / 參加基金自動導航系統指示的截止時間為每個公曆日下午 4:00。如果遞交指示當日為交易日, 在截止時間前提交的指示會以當日的基金價格即日處理。而在截止時間後或遞交當日並非交易日(如黑色暴雨、八號風球、公眾假期或星期六 / 日等)所提交的指示, 會在下一個交易日並以當日的基金價格處理。
6. 如於同一個公曆日的截止時間前收到超過一個由網上退休金服務中心或其他途徑(包括郵寄、傳真或互動話音系統)提交的指示包括投資轉換、投資授權、參加預設投資策略及/或參加基金自動導航系統, 最後處理的指示將會生效。卓譽及受託人毋須對此而招致之任何直接、間接、特別或相應損失或損害承擔責任。
7. 請注意, 如您的轉換指示的執行日同為(i)僱員自選安排下的權益轉移(「自選安排轉移」)之執行日, 或(ii)長期服務金/遣散費退款(「長期服務金/遣散費退款」)之執行日, 或(iii)基於已達到 65 歲退休年齡而申索的整筆提取累算權益/罹患末期疾病的理由提出申索或提取部分自願性供款(「提取累算權益」)之執行日, 或(iv)預設投資策略每年降低風險之執行日或(v)在連續執行自選安排轉移、長期服務金/遣散費退款、提取累算權益及/或預設投資策略每年降低風險的日子, 您的轉換指示將會順延至完成處理自選安排轉移、長期服務金/遣散費退款、提取累算權益及/或預設投資策略每年降低風險的下一個交易日處理。在以上任何情況下, 任何於轉換指示、自選安排轉移、長期服務金/遣散費退款、提取累算權益及/或預設投資策略每年降低風險正待處理時而提交的轉換指示, 將於完成這些正待處理的轉換指示、資產調配指示、自選安排轉移、長期服務金/遣散費退款、提取累算權益及/或預設投資策略每年降低風險後的下一個交易日處理。
8. (只適用於已選擇基金自動導航系統作為投資授權的成員)當更改投資授權、投資轉換及/或參加預設投資策略指示執行後, 基金自動導航系統將不再適用於閣下的未來供款(包括供款及由其他計劃轉入的款項)及現有結餘。
9. 如未能符合本表格上列明的規定, 將可能導致指示未能執行。
10. 成員必須注意投資市場可能出現顯著的波動, 基金單位價格可跌可升。由於處理有關投資轉換指示需要一定的時間, 因此未必能夠保證達到您預期的結果。在作出投資選擇前, 您必須小心衡量個人可承受風險的程度及財政狀況(包括您的退休計劃)。如有任何疑問, 請諮詢您的獨立財務顧問了解更多詳情。

1. Percentage of each investment fund must be in multiples of 5%.
2. New investment mandate will be applied to future contributions/ money to be transferred in after the instruction has been effected. Contributions/transfer-in monies in process will be allocated according to the old investment strategy.
3. Fund Switching instruction will be applied to the existing account balance only and will NOT be applied to contributions/ transfer-in monies in process.
4. The cut-off time for submission of Change Investment Mandate is 4:00 p.m. every calendar day. The instruction received before the cut-off time will be effective on the same day if it is a dealing day. The instruction received after cut-off time on a dealing day or submitted on a non-dealing day (such as black rainstorm, typhoon No. 8, public holiday or Saturday/Sunday) will be effective on the next dealing day.
5. The cut-off time of submission of Fund Switching/Joining DIS/Joining Fund Cruiser is 4:00 p.m. every calendar day. The instruction received before the cut-off time will be proceeded on the same day if it is a dealing day, fund price on the same day will be applied to the instruction. The instruction received after cut-off time on a dealing day or submitted on a non-dealing date (e.g. such as black rainstorm, typhoon No. 8, public holiday or Saturday/Sunday) will be proceeded on the next dealing day and the fund price of next dealing day will be applied.
6. If more than one Change Investment Mandate, Fund Switching, Joining DIS and/or Joining Fund Cruiser instruction are received before the cut-off time within the same calendar day via the Online Pension Services Centre or any other means (including mail, fax and Interactive Voice System), the last proceeded instruction will be effective. BestServe and the Trustee shall not be liable for any direct, indirect, special or consequential loss or damages in executing such instruction.
7. Please note that if the processing of your switching instruction is scheduled on any day that (i) there is transfer of benefits under Employee Choice Arrangement ('ECA Transfer') being processed, or (ii) the refund of long service payment/severance payment ('Refund of LSP/SP') is being processed, or (iii) the claim of accrued benefits on the ground of attaining the retirement age of 65 in a lump sum or terminal illness or partial withdrawal of voluntary contributions ('Withdrawal of benefits') are being processed, or (iv) Annual de-risking of DIS or (v) on any of the consecutive days that ECA Transfer, Refund of LSP/SP, Withdrawal of benefits and/or Annual de-risking of DIS is/are to be processed, the processing of your switching instruction will be postponed to the next dealing day after the day(s) that such ECA Transfer, Refund of LSP/SP, Withdrawal of benefits and/or Annual de-risking of DIS is/are being completed. In any of the above circumstances, the processing of any further switching instruction made before the processing of any prior pending consecutive switching instruction, ECA Transfer, Refund of LSP/SP, Withdrawal of benefits and/or Annual de-risking of DIS will be postponed to the next dealing day after the day(s) that such pending consecutive switching instruction, ECA Transfer, Refund of LSP/SP, Withdrawal of benefits and/or Annual de-risking of DIS is/ are being completed.
8. (Only applicable to member who selected Fund Cruiser as investment mandate) After Change Investment Mandate, Fund Switching and/or Joining DIS instruction has been effective, Fund Cruiser will be ceased to apply to your future monies (including contribution and transfer-in monies from other schemes) and existing balances.
9. Any failure to comply with conditions mentioned in this form, it may result in instruction rejection.
10. Members should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. There is no guarantee that, given the time required to implement fund switching instructions, such instructions will achieve your desired results. Please carefully consider your own risk tolerance level and financial circumstances (as well as your own retirement plan) before making any investment choices. If in doubt, please contact your independent financial advisor for further details.

第五部分 SECTION V 聲明 DECLARATION

本人確認已收到、閱讀和明白附件《個人資料收集聲明(2018-03a 版本)》中的條款及最近期的《強積金計劃說明書》。

I confirm that I have received, read and understood the terms in the enclosed "Personal Information Collection Statement (Version 2018-03a)" and the latest MPF Scheme Brochure.

成員簽署
Signature of Member

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日期
Date

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日/月/年
DD/MM/YYYY

請將填妥表格交予：

永明彩虹強積金計劃行政管理人 — 卓譽金融服務有限公司
香港九龍紅磡德豐街 18 號海濱廣場一座 10 樓

Please send the completed form to :

Sun Life Rainbow MPF Scheme, The Administrator, BestServe Financial Limited
10/F, One Harbourfront, 18 Tak Fung Street, Hunghom, Kowloon, Hong Kong

電話：3183 1888 傳真：3183 1889 網址：www.sunlife.com.hk

Tel: 3183 1888 Fax: 3183 1889 Website: www.sunlife.com.hk

投資選擇重要事項

IMPORTANT INFORMATION FOR INVESTMENT CHOICE

強制性供款和自願性供款（如有）包括由其他計劃轉入的款項，將根據成員提供投資選擇作出投資。投資選擇需符合規定、清晰、完整，包括於刪改處簽署作實。有關預設投資策略及基金自動導航系統詳情，請到 www.sunlife.com.hk 參閱《強積金計劃說明書》。

1. 預設投資策略

「預設投資策略」是一項根據《強制性公積金計劃條例》規定的預設投資安排。「預設投資策略」並非一項基金，而是一項運用兩項成分基金，即永明強積金核心累積基金和永明強積金 65 歲後基金（統稱「預設投資策略基金」）的策略；隨著成員步向退休年齡而自動降低成員的風險。有關「預設投資策略」的詳情，請參閱本計劃的《強積金計劃說明書》。

未來供款（包括供款及轉入款額）會投資於預設投資策略並根據年齡來釐定帳戶中的基金分佈進行投資。未來供款的投資授權及現有結餘的投資組合亦於當天或生日後首個交易日（如生日當天為非交易日）根據預設的基金分佈自動更改或轉換。當一個或多個特定的指示（包括認購任何轉入指示、贖回任何提取指示、退款指示或支付任何法定長期服務金 / 遣散費、轉移指示、更改投資委託書或轉換指示），在相關成員每年降低風險之日正在辦理，每年降低風險程序則將被推遲，只有在完成該等指示後於下一個交易日才能進行。

2. 基金自動導航系統

「基金導航系統」是本計劃視乎成員年齡而採用預設的基金分佈。成員選用此系統後，其強制性供款和自願性供款（如有），包括由其他計劃轉入的款項，將依照成員的年齡及預設基金選擇而作出投資，其後亦會隨年齡遞增而於成員生日當天或生日後之下一個交易日（如生日當天不是交易日），根據預設基金選擇自動更改未來供款（包括由其他計劃轉入的款項）的投資授權和自動轉換現有結餘的投資組合。有關「基金導航系統」的詳情，請參閱本計劃的《強積金計劃說明書》。

任何由本計劃其他沒有參加基金自動導航系統的強積金帳戶轉出累積權益至此帳戶，此帳戶將被視為退出基金自動導航系統。自動資金分配方案將會由累積權益轉移時停止，轉移累積權益將與轉移前的投資分配相同。任何此帳戶的未來供款（包括由其他計劃轉入的款項）將根據退出基金自動導航系統前的投資分配或成員最近提供有效的投資授權進行投資。

3. 自選基金組合

每個基金的供款分配百分比應為 5% 的倍數。每項供款的總百分比必須為 100%。

如成員沒有註明有效供款分配率指示；或未有於第五部份簽署，其相關強制性及 / 或自願性供款將會全數（100%）投資於預設投資策略，直至受託人收到並完成處理成員的進一步投資選擇指示。

The mandatory contribution and voluntary contribution (if any), including transferred-in monies from other schemes will be invested according to investment choice provided. The instruction choice(s) made must be valid, clear and complete; any amendments must be signed by the applicant. For details of Default Investment Strategy and Fund Cruiser, please refer to "MPF Scheme Brochure" which is available at www.sunlife.com.hk.

1. Default Investment Strategy ("DIS")

DIS is a default investment arrangement as stipulated in accordance with the Mandatory Provident Fund Schemes Ordinance. The DIS is not a fund - it is a strategy that uses two constituent funds, namely the Sun Life MPF Core Accumulation Fund and the Sun Life MPF Age 65 Plus Fund (collectively the "DIS Funds") to automatically reduce the risk exposure as the member approaches retirement age. For details of DIS, please refer to the MPF Scheme Brochure of the Scheme.

Future monies (including contributions and transfer-in monies) will be invested to DIS which will be invested in accordance with the pre-determined fund choices based on age. The investment mandate for future monies will be changed automatically and existing balance will be automatically switched on birthday or the next business day after birthday (if the birthday on a non-business day) (except the following situations).

When one or more of the specified instructions (including but not limited to subscription including any transfer-in instructions, redemption including any withdrawal instructions, instructions for refund or payment of any statutory long service / severance pay, transfer-out instructions, change of investment mandate or switching instructions) are being processed on the annual date of de-risking for a relevant member, the annual de-risking will be deferred and will only take place on the next dealing day after completion of these instructions where necessary.

2. Fund Cruiser

Fund Cruiser is an automatic fund allocation programme offered by the Scheme. All mandatory and voluntary contribution (if any), including monies transferred-in from other schemes will be invested in accordance with the pre-determined fund choices based on age. The investment mandate for future contribution (including monies transferred-in from other schemes) will be automatically changed and existing balance be automatically switched on applicant's birthday or the first dealing day following the birthday (if applicant's birthday falls on a non-dealing day). For details of Fund Cruiser, please refer to the MPF Scheme Brochure of the Scheme.

Any accrued benefit transferred from other MPF account within the Scheme NOT using Fund Cruiser, Fund Cruiser in this account will be deemed exited. The automatic fund allocation program will be ceased upon transfer and the benefits transferred will be invested in the same manner immediately before such transfer. The asset allocation in relation to any future contribution (including monies transferred-in from other schemes) to this account will be invested based on the investment allocation of the Fund Cruiser immediately before the exit of Fund Cruiser arrangement, or mostly recently given valid investment mandate.

3. Own Investment Choice Program

Allocation percentage of selected fund(s) should be in multiples of 5%. Total should be 100% in each contribution type.

If no valid instruction is being provided by the applicant; or absence of his/her signature in Section V, the relevant mandatory contributions and/or voluntary contributions will be wholly (100%) invested in Default Investment Strategy, until the completion of processing any further instruction(s) of investment choice received by Trustee.