

# HSBC MPF personal account consolidation - Bonus Unit Offer



HSBC

## Important Notes:

- The HSBC Mandatory Provident Fund - SuperTrust Plus is a mandatory provident fund scheme.
- You should consider your own risk tolerance level and financial circumstances before making any investment choices or investing in the MPF Default Investment Strategy (the 'DIS'). You should note that the DIS Constituent Funds, namely, the Core Accumulation Fund and the Age 65 Plus Fund, the DIS or a certain Constituent Fund may not be suitable for you. There may be a risk mismatch between the DIS Constituent Funds or a certain Constituent Fund and your risk profile (the resulting portfolio risk may be greater than your risk preference). When you are in doubt as to whether the DIS or a certain Constituent Fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice. You should make the investment decision most suitable for you taking into account your circumstances.
- You should note that the implementation of the DIS may have an impact on your MPF investments and accrued benefits. We recommend that you consult with the Trustee if you have doubts on how you are being affected.
- The Guaranteed Fund invests solely in an approved pooled investment fund ('APIF') in the form of an insurance policy provided by HSBC Life (International) Limited. The guarantee is also given by HSBC Life (International) Limited. Your investments in the Guaranteed Fund, if any, are therefore subject to the credit risks of HSBC Life (International) Limited. Please refer to section 4 'Risks' of the MPF Scheme Brochure for details of the credit risk.
- The guarantee in the Guaranteed Fund only applies under certain conditions. Please refer to subsection 3.4.3(f) 'Guarantee features' of the MPF Scheme Brochure for details of the guarantee features (including in the context of payment of accrued benefits in instalments) and the 'Guarantee Conditions'.
- MPF Benefits, AVC Benefits and TVC Benefits are payable on a Member's 65th birthday or on early retirement on or after reaching age 60. The accrued benefits can be paid in one lump sum or in instalments, at the Member's election. The accrued benefits can be paid in such form and on such terms and conditions as the Trustee may, to the extent not prohibited by the MPF Ordinance or General Regulation, prescribe. Please refer to subsection 6.7(c) 'Payment of MPF Benefits, AVC Benefits and TVC Benefits' of the MPF Scheme Brochure for details.
- You should not invest based on the information shown on this document alone and should read the MPF Scheme Brochure.
- Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income from such financial instruments, may go down as well as up. For further details including the product features and risks involved, please refer to the MPF Scheme Brochure.
- Important – if you are in doubt about the meaning or effect of the contents of the MPF Scheme Brochure, you should seek independent professional advice.

# Enjoy up to HKD12,000 bonus unit rebates

Terms and conditions apply

## Benefits of consolidating your MPF accounts

You may get a new MPF account every time you move to a new employer. Managing them all separately can be a hassle, especially when you haven't checked the account(s) for a while, you may forget the account details. It's time saving for you to bring all accounts together in one place for easier management.



**Holistic  
retirement  
planning  
in one account**



**One instruction  
to switch  
Constituent Funds**



**Comprehensive  
support from  
our MPF  
specialists**

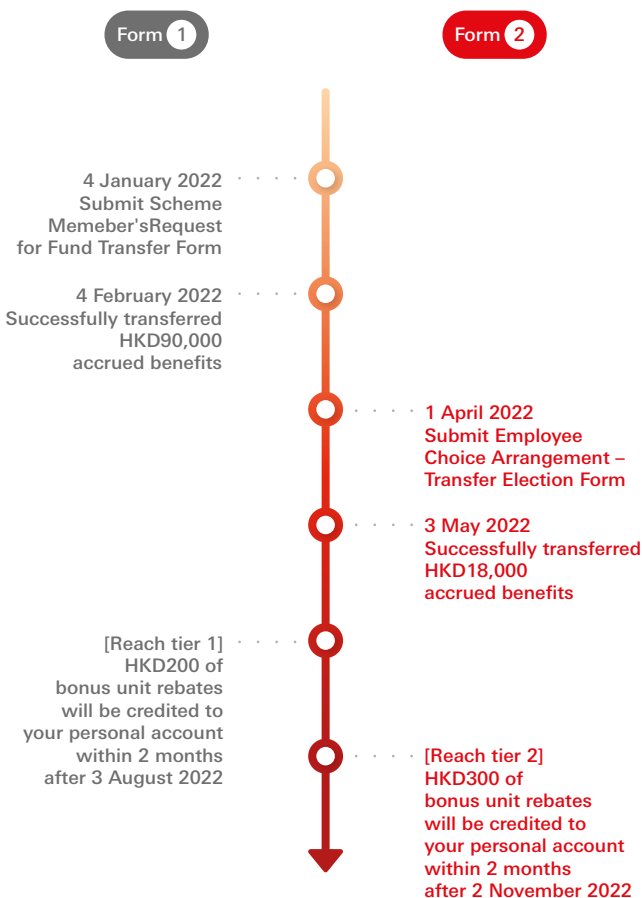
## Reward for consolidating your MPF accounts

Apart from using the comprehensive platform in HSBC MPF to manage your MPF accounts, you can now enjoy bonus unit rebate by consolidating your MPF account(s) to HSBC MPF.

You can enjoy up to HKD12,000 bonus unit rebates upon successful transfer of MPF accrued benefits from personal accounts with other MPF providers or, via an Employee Choice Arrangement or, through transfer of a Minimum MPF Benefits from an ORSO scheme, into an HSBC MPF personal account. Different levels of accumulated transfer-in amount within the promotion period (1 January 2022 to 31 December 2022) will qualify you for different level of rebates, as per the table below:

Tier	Cumulative transfer-in MPF accrued benefits over promotion period (HKD)	Bonus unit rebates paid after reaching the threshold (HKD)	Accumulated bonus unit rebates (HKD)
1	50,000	200	200
2	100,000	300	500
3	200,000	500	1,000
4	500,000	1,500	2,500
5	1,000,000	3,500	6,000
6	1,500,000	6,000	12,000

## Example:



- ▶ Your cumulative transfer-in MPF accrued benefits is **HKD108,000**, reaching the requirement of tier 2. Therefore your **accumulated bonus unit rebates** from this programme is **HKD500**.



### How to enrol

Please call our HSBC MPF Member Hotline on 3128 0128 or contact our MPF Specialist

Please refer to MPF Scheme Brochure which contains more detailed information about HSBC Mandatory Provident Fund – SuperTrust Plus including information on the fund structure, risk involved, fee table and of our ability to alter these fees and charges in the future.

# Terms and conditions

1. The Special Bonus Unit offer is provided by The Hongkong and Shanghai Banking Corporation Limited ('HSBC').
2. All members are required to register through an HSBC MPF Specialist or the HSBC HK Mobile Banking app (HSBC HK App).
3. The promotion period of this offer is from 1 January 2022 to 31 December 2022 (the 'Promotion Period')(both days inclusive).
4. Please refer to below for the offer conditions:
  - This offer is available for the member's HSBC MPF personal account ('Account').
  - A member will receive bonus units according to the aggregate transfer-in amount received within the Promotion Period in corresponding tier in his / her eligible account if all the following requirements are met:
    - i. The MPF accrued benefits / Minimum MPF Benefits has to be transferred successfully from 1 January 2022 to 28 February 2023 (the 'Transfer-in Transaction Period') after the submission of the Employee Choice Arrangement ('ECA')- Transfer Election Form / Scheme Member's Request for Fund Transfer Form / Scheme Member's Request for Account Consolidation Form / Minimum MPF Benefits Transfer Form on 1 January 2022 to 31 December 2022 (the 'Promotion Period').
    - ii. The holding period is 6 months from the day the MPF accrued benefits / Minimum MPF Benefits has been met and successfully transferred (the 'Transfer-in Holding Period').
    - iii. The member has not transferred out or withdrawn any MPF accrued benefits / Minimum MPF Benefits of the member's Account before the bonus units are allocated and during the Holding Period.
    - iv. The member's MPF accrued benefits has to be from other MPF schemes (Non-HSBC and non-Hang Seng MPF schemes).
    - v. The member's Minimum MPF Benefits apply to all Trustees.
    - vi. The bonus unit payout is based on the transfer-in amount of the member's MPF accrued benefits / Minimum MPF Benefits within the Transfer-in Transaction Period.
  - The bonus units will be credited to the Sub-Account as 'Preserved MPF Transfer' according to (i) the investment choices(s) of the above personal Sub-Account and (ii) the unit prices of the relevant Constituent Fund(s) as of the date of allocation, which is any business day within the next 2 months after the Transfer-in Holding Period.
  - Each Account is entitled to the bonus units of this programme ONE time only.
5. The member shall not receive any bonus units if his / her Account has been cancelled or terminated before the bonus units are allocated.
6. Upon allocation of the bonus units to the member's Account, a confirmation shall be sent to the relevant member within the next month after the date of allocation of the bonus units.
7. The bonus units allocated to the member's Account are part of the account balance and shall be subject to the appropriate fees and charges applicable to the HSBC Mandatory Provident Fund - SuperTrust Plus. For details of the fees and charges, please refer to the MPF Scheme Brochure.
8. The bonus unit payout will be reflected as 'Special Bonus' in the Mandatory Provident Fund Member Benefit Statement for the financial period of the scheme.
9. The bonus unit allocation shall not be in the form of cash or cash equivalent at the time of payout.
10. In the event of any disputes arising from the entitlement of the bonus unit, the decision of HSBC should be final and conclusive.
11. HSBC reserves the right to change these terms and conditions at anytime and the offer may be withdrawn and / or terminated by HSBC at its discretion without prior notice to the member(s).
12. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.
13. These terms and conditions are governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.
14. This offer is subject to the terms and conditions.

Customers have a right to request that his / her personal data are not to be used for direct marketing purposes. Requests can be made in writing to the Data Protection Officer, HSBC Provident Fund Trustee (Hong Kong) Limited, c/o The Hongkong and Shanghai Banking Corporation Limited, PO Box 73770, Kowloon Central Post Office.

Investment involves risks. Past performance is not indicative of future performance. For further details including the product features and risks involved, please refer to the MPF Scheme Brochure.  
May 2022