

HONG KONG BAPTIST UNIVERSITY 1998 SUPERANNUATION FUND
(“the Superannuation Fund”)
香港浸會大學 1998 公積金計劃 (“公積金計劃”)

DEFERRED WITHDRAWAL OF BENEFITS APPLICATION FORM
延遲提取權益申請表格

Important Notes 重要事項：

1. Please read the following Terms and Conditions carefully before completing this form. 填寫此表格前，請先細閱條款。
2. Please clearly mark and counter-sign all amendments in the input boxes provided. 請在提供的輸入框中清楚地標記，如有任何刪改，必須清楚註明並在旁加簽。
3. Your contact information provided hereunder will supersede previous record(s) and will be updated to the corporate trustee, Bank Consortium Trust Company Limited (“BCTC”)’s system. 您在此處提供的聯絡資料將自動更新並取代公司信任人－銀聯信託有限公司(銀聯信託)現有系統的紀錄。
4. Please complete, sign and submit this form to the Payroll Section of the Finance Office via campus mail (Attention to Payroll Section/FO) or send a scanned copy via email to foforms@hkbu.edu.hk at least one month before your last day of service (either your last working day at the Hong Kong Baptist University (“University”) or your last pay day, whichever is the earlier). 請將此表格填妥及簽署，並於離職前最少一個月（即您在香港浸會大學（“大學”）的最後一個工作天或您的最後薪金支付日，以較早者為準）通過校園郵遞交回財務處-薪俸組或通過電子郵件將掃描文件發送至 foforms@hkbu.edu.hk。
5. If you have any questions when completing this form, please contact the Finance Office’s Hotline at ext. 2404. 如您填寫表格時有任何疑問，請致電成員熱線分機 2404。

Section A – Member Information 第一部份 – 成員資料

Name of Member 成員姓名： <input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Ms. 女士 <input type="checkbox"/> Mrs. 太太 <input type="checkbox"/> Prof. 教授 <input type="checkbox"/> Dr. 博士 (Please ✓ the appropriate box 請在適當方格內填上 ✓ 號)				
Surname 姓		First Name 名		[same as HKID Card/Passport 與香港身份證 / 護照一致]
HKID Card / Passport Number* 香港身份證 / 護照號碼*	Staff ID 員工號碼	Contact Phone Number 聯絡電話號碼	Mobile Phone Number 手提電話號碼	Personal Email Address 個人電郵地址
Your Personal Correspondence Address (all correspondence will be sent to the following address) 個人通訊地址 (所有通訊將寄往以下地址)				

* Delete as appropriate 請刪去不適用者

Section B – Terms and Conditions 第二部份 – 條款

1. Eligible applicants represent the retirees of the University who will exit the Superannuation Fund upon their retirement. Retirees may choose to retain their accrued vested benefits in unit holdings under the Superannuation Fund for a maximum deferred period of **five (5) years** from the date of deferral (i.e. the first day of the month following your last pay month).
符合條件的申請者須為在退休後退出大學公積金計劃的退休成員。退休成員可以選擇保留他們在公積金計劃中持有的累算權益，從延遲日期開始起計，最長的延遲期限為五 (5) 年 (即您最後薪金支付月份的下一個月的第一天起計。)
2. (i) If you are a **Post-MPF Full or a Post-MPF Limited Member and under the age of 65** at the time of your cessation of employment with the University, please complete the “Statutory Declaration for Claims for Withdrawal of Minimum MPF Benefits on Ground of Early Retirement” and the “Claim Form for Withdrawal of Minimum MPF Benefits from MPF exempted ORSO registered scheme” which can be downloaded from the below sites for the purpose of retaining the whole accrued benefits in the Superannuation Fund:
如果您是強積金生效後全供款成員或強積金生效後有限供款成員，而且終止與大學的僱傭合約時未滿 65 歲，可從以下網站下載，並填寫 “基於提早退休的理由而申索最低強積金利益的法定聲明” 及 “從獲強積金豁免的職業退休註冊計劃提取最低強積金利益”，以確保保留在公積金計劃中持有全部累算權益：
<https://www.mpfa.org.hk/en/-/media/files/useful-tools/forms/orso-schemes/withdrawal-of-minimum-mpf-benefits/en/form-mmb-w/form-mmbwsd1-annex-c-to-v11.pdf>
<https://www.mpfa.org.hk/en/-/media/files/useful-tools/forms/orso-schemes/withdrawal-of-minimum-mpf-benefits/en/form-mmb-w/form-mmbw-annex-a-to-v11.pdf>
(ii) If you are a **Post-MPF Full or a Post-MPF Limited Member and at the age of 65 or above** at the time of your cessation of employment with the University, please complete the “Claim Form for Withdrawal of Minimum MPF Benefits from MPF exempted ORSO registered scheme” which can be downloaded from the below site for the purpose of retaining the whole accrued benefits in the Superannuation Fund:
如果您是強積金生效後全供款成員或強積金生效後有限供款成員，而且終止與大學的僱傭合約時已年滿 65 歲，可從以下網站下載，並填寫 “從獲強積金豁免的職業退休註冊計劃提取最低強積金利益”，以確保保留在公積金計劃中持有全部累算權益：
<https://www.mpfa.org.hk/en/-/media/files/useful-tools/forms/orso-schemes/withdrawal-of-minimum-mpf-benefits/en/form-mmb-w/form-mmbw-annex-a-to-v11.pdf>
If you do not duly complete the above-mentioned form, you will not be permitted to opt for deferred withdrawal of benefits. Please send the completed form to the Finance Office as indicated in clause 9 below.
如果您沒有妥善填寫上述表格，您將不被批准選擇延遲提取權益。請按照下文第 9 條的規定將填妥的表格遞交至財務處-薪俸組。

3. You will receive a notification email specifying the end date of your deferred period from the University.
您將收到一封通知郵件，列明您延遲的結束日期。
4. During the deferred period, your unit holdings under the Superannuation Fund will continue to be invested according to your instructions until BCTC receives a valid redemption instruction to withdraw your unit holdings. You may change the investment allocation of the investment units during the deferred period. Your access to BCTC members' portal as well as funds' support services will remain unchanged.
在延遲期間，您持有的公積金計劃基金單位將繼續按照您的指示進行投資，直到銀聯信託收到有效的贖回指令，以提取您持有的單位。您可以在延遲期間更改投資單位的分配。您的銀聯信託成員平台權限以及基金的支援服務將維持不變。
5. You are not allowed to make additional contributions, and no contributions will be made in respect of you, during the deferred period.
在延遲期間，您不得進行額外供款，大學也不會為您進行任何供款。
6. If you are a Pre-MPF Full Member or Post-MPF Full Member, the monthly deduction of 1% out of your contribution will not be made after cessation of your employment with the University.
如果您是強積金生效前全供款成員或強積金生效後全供款成員，在您終止與大學的僱傭合約後，將不會從您的供款中扣除每月的1%。
7. You are required to bear the funds' management fees, trustee, administration and other related fees charged by the respective investment managers (as reflected in the unit prices) and you are entitled to the surplus of the management fee rebates which will be distributed to you by the end of each financial year-end, if available.
您需承擔各個投資經理收取的基金管理費、託管費、行政費及其他相關費用（以單位為準），您有權在每個財政年度時獲得管理費回扣的盈餘部分（如果有）。
8. You are not entitled to the distribution of other surpluses generated by the Superannuation Fund other than the management fee rebates stated in clause 7 above.
除了上述第7條所述的管理費回扣外，您無權獲得公積金計劃產生的其他盈餘分配。
9. **You are required to make a payment to the University of a non-refundable one-off administration fee of HK\$5,000 for your application for the deferred withdrawal of benefits for a maximum of five (5) years.** Please make a direct bank deposit to the University's bank account with details below and send the bank pay-in-slip with your personal details via email to foforms@hkbu.edu.hk:
您必需向大學支付港幣 5,000 元的一次性不可退還的行政費用，以申請延遲最多五 (5) 年的提取權益。請將費用直接存入大學以下銀行帳戶，並將銀行存款收據連同您的個人資料發送至電郵 foforms@hkbu.edu.hk：
- Bank Name: Hang Seng Bank 恆生銀行
Bank Account Name: Hong Kong Baptist University 香港浸會大學
Bank Account No.: 283-338366-010
- If the Finance Office do not receive your bank pay-in-slip one month before your last day of service, your application will be void.**
如果財務處在您最後服務日期前一個月沒有收到您的銀行存款收據，您的申請將會無效。
10. There is a withdrawal fee charged by BCTC for each withdrawal and the fee is currently HK\$300 per withdrawal. BCTC reserves the right to revise the withdrawal fee from time to time. Such fee revision will be notified to you by the University or BCTC. You may withdraw a portion of your accrued benefits in a multiple of 10% on your total amount of accrued benefits every calendar month, or you may withdraw fully, anytime, within the deferred period of five (5) years, by completing the "Deferred Withdrawal Member Account Partial Withdrawal Form" (Partial Withdrawal Form) which is available in BCTC's Deferred Members' website. Please follow the instruction in the Partial Withdrawal Form for the return of the form and for payment of the withdrawal fee to BCTC. The payment of your liquidated proceeds shall follow the normal payout schedule of BCTC.
銀聯信託目前對每次提取所收取的提取費用為港幣 300 元。銀聯信託保留更改提取費用的權利。如果費用有任何更改將由大學或銀聯信託通知。您可以從銀聯信託提供的延遲會員網站下載"延遲提取成員帳戶部份提取表格"(部份提取表格)，填寫及指示以每月按累算權益總額的 10% 倍數提取部分累算權益，或者您可以在五 (5) 年的延遲期間內隨時提取全部累算權益。請按照部份提取表格中的指示交回表格及向銀聯信託支付提取費用。您所提取的權益將根據銀聯信託的常規支付時間支付。
11. You must pay the withdrawal fee for each withdrawal request by issuing a cheque with payee name "Bank Consortium Trust Co. Ltd." or making a bank deposit to BCTC's bank account as indicated below and send the cheque or bank pay-in-slip with the Partial Withdrawal Form to BCTC's postal address at 18/F, Cosco Tower, 183 Queen's Road Central, Hong Kong for handling.
您必須就每次提取請求向銀聯信託透過以劃線支票並註明支付「銀聯信託有限公司」，或者直接存入以下銀行帳戶支付提取費用，並將支票或銀行存款收據連同表格郵遞至銀聯信託於香港皇后大道中 183 號中遠大廈 18 樓的地址，以供他們辦理。
- Bank Name: OCBC Bank (Hong Kong) Limited 華僑銀行(香港)有限公司
Bank Account Name: Bank Consortium Trust Co. Ltd. 銀聯信託有限公司
Bank Account No.: 035-802-353898-202
12. Subject to clause 13 below, if you fail to fully redeem your unit holdings at or before the expiration of the 5-year deferred period, BCTC will liquidate your investments in full by default and the proceeds in cash less the relevant administration fee(s) and/or withdrawal fee(s) for the deferred period, if any, will be paid to you by cheque to be sent to your correspondence address as recorded by BCTC.
根據下述第 13 條，如果您未能在 5 年延遲期屆滿時或之前完全贖回您所持有的單位，銀聯信託將以默認情況下將您的投資代您贖回。所得的款項將扣除相關管理費和/或延遲期間的提取費用（如有），透過支票支付給您，並郵遞至您在銀聯信託記錄中的通訊地址。
13. In the unfortunate event of your death or bankruptcy or the Superannuation Fund being terminated or wound-up before your election to redeem, you will be deemed to have elected to redeem your unit holdings in full, and all of your unit holdings will be immediately redeemed and the redemption proceeds less the relevant administration fee(s) and/or withdrawal fee(s) for the deferred period, if any, will be paid in accordance with the Superannuation Fund rules.
如果您在選擇贖回之前不幸身故或破產或公積金計劃被終止或清盤，您將被視為已選擇全面贖回您的單位股份，您的所持有單位將被立即贖回，贖回收益扣除相關管理費和/或延遲提取費用（如果有）會根據公積金規則支付。
14. The University has the absolute discretion to decide whether this application shall be approved and the terms on which the approval may be granted. The University reserves the right to make any changes to these Terms and Conditions of the Deferred Withdrawal of Benefits at any time. Such changes will be notified to you by the University.
大學有絕對酌情權決定是否批准此申請以及批准該條款。大學保留隨時對這些延遲提取福利的條款和條件進行任何更改的權利。如有任何更改，將由大學通知您。
15. The University may, in its absolute discretion, at any time and for any reason terminate your participation in the Superannuation Fund by giving notice in writing to you with effect from the date of that notice or such other date as the University may determine. Upon receipt of such notice, you will be treated to have elected to withdraw all of your deferred benefits. The University reserves the right to cease offering the Deferred Withdrawal of Benefits to its employees at any time without prior notice.
大學可自行決定隨時以任何理由向您發出書面通知以終止你參與公積金計劃，日期為通知日或大學確定的其他日期起生效。當收到此類通知後，您將被視為已選擇贖回所有延遲權益。大學保留隨時停止向其員工提供延遲提取權益的權利，恕不另行通知。
16. You will cease to be a member of the Superannuation Fund automatically when you have withdrawn all your accrued benefits.
當您提取所有累算權益後，您將自動不再是公積金計劃的成員。

17. If there is any discrepancy between these Terms and Conditions and the trust deed constituting the Superannuation Fund (“Trust Deed”), the latter shall prevail.
如果本條款和條件與構成公積金計劃的信託契約（“信託契約”）之間存在任何差異，以後者為準。
18. If there is any inconsistency or ambiguity between the English and Chinese version, the English version shall prevail.
如果英文和中文版本之間存在任何不一致或歧義，以英文版本為準。

Section C – Personal Information Collection Statement 第三部份 – 收集個人資料聲明

The personal data collected from you will only be accessed and handled by properly authorised staff of the administrator, the trustee or participating employers of the Superannuation Fund and its properly authorised service providers and will only be used for processing the instructions of this form; administering and managing the contributions and accrued benefits under the Superannuation Fund; compliance with applicable laws and regulations; any other purpose relating to the above; and the carrying out of matching procedures with any other personal data for the purpose of running a pension and trust business. If required by law or relevant regulations, the above parties may provide such personal data to governmental bodies, regulators or other third parties. Failure to provide the requested information may suspend the instructions. For more details of the University’s Privacy Policy Statement and Personal Information Collection Statement, please visit the website at <http://bupdp0.hkbu.edu.hk/policies-and-procedures/pps-pics/>.

從您收集之個人資料，僅供本公積金計劃的管理人、信託人或參與本公積金計劃的各僱主公司正式授權之職員及服務供應商使用及處理，並且只會被用作處理此表格之指示；處理和管理參與公積金計劃下之供款及累算權益；遵守法律及規例；與上述有關之任何其他用途；及為經營退休計劃及信託業務而與任何其他個人資料進行核對程序。如因法律或相關規例規定，以上各方可向政府機關、監管機構或其他第三者提供有關個人資料。未能提供所需資料可能會導致相關指示被終止。有關大學私隱政策聲明及個人資料聲明的詳情，請瀏覽網站 <http://bupdp0.hkbu.edu.hk/policies-and-procedures/pps-pics/>。

Section D – Declaration 第四部份 – 聲明

- I accept the provisions of the Trust Deed and the Rules of the Superannuation Fund. 本人接納有關信託契約的條款和公積金計劃的規例。
- I have read and understood the items under the Important Notes section and Terms and Conditions under Section B above and agreed to be bound by them and any changes to such Terms and Conditions which may be notified by the University from time to time. 本人已閱讀及明白重要事項之下的項目及在第二部份的條款並同意接受該等條款及大學不時通知本人之有關條款之任何修定約束。
- I acknowledge that I have read and fully understood the following contents regarding the investment risks before making an investment decision. 本人確認本人在作出投資決定前，已閱讀及完全明白下述有關投資風險的內容。
 - The performance of the funds’ investments may involve substantial market, currency, credit/counterparty, regulatory and political risks. 相關基金的投資表現可能涉及重大市場、貨幣、信貸/交易對手、監管及政治風險。
 - In particular, the securities that the funds invest in are typically unsecured debt obligations not supported by any collateral. The funds may also invest in below investment grade or non-rated securities. These securities may carry higher credit risk than those rated as investment grade. 尤其是基金投資在一般為無抵押的償還債項，並無任何抵押品支持。基金亦可投資於未達投資級別或未獲評級的證券。這些證券或會比投資級別的證券有較高的信貸風險。
 - For securities invested in a single country, the underlying investment may be subject to higher concentration and liquidity risks. 對於投資在單一國家的證券，其相關投資可能涉及較高的集中風險及流動性風險。
 - The value of a fund can be volatile and could go down substantially within a short period of time. It is possible that an amount of your principal investment could be lost. 基金價格可能會較為波動且可能在短時間內大幅下跌，有可能令投資者損失部分投資的本金。
 - I should consider my own risk tolerance level and financial circumstances before making any investment choices. When, in selection of my fund choice, I am in doubt whether the funds are suitable for me, I should seek financial and/or professional advices. 本人應在作出投資決策之前，必須衡量個人可承受的風險程度及財政狀況。在選擇基金時，如本人就某一項基金是否適合而有任何疑問，請徵詢財務及/或專業人士的意見。
 - I understand that I should seek independent professional or legal advice before making an application for the deferred withdrawal of accrued benefits and/or making any decision / instruction (including without limitation any investment or withdrawal decision / instruction) in relation to my deferred withdrawal of benefits. I declare and confirm that my application and agreement to the terms and conditions stated in this form has been reached as a result of my own independent judgement and opinion. I agree that the University and BCTC shall not be liable for any loss I may incur, whether directly or indirectly, as a result of my application, decision and instruction. 本人明白在申請延遲提取累算權益及/或就本人的延遲提取累算權益作出任何決定/指示（包括但不限於任何投資或提取決定/指示）之前，應尋求獨立專業或法律意見。我聲明並確認，我對本表格所述條款和條件的申請和同意是基於我自己的獨立判斷和意見而達成的。我同意大學和銀聯信託對本人因申請、決定和指示而可能直接或間接任何損失一概不會承擔責任。

Name of Member 成員姓名

Signature of Member 成員簽署

Date 日期： dd 日 / mm 月 / yyyy 年