

# **Hong Kong Baptist University**

## **Exit arrangement for Superannuation Fund Members**

# Category of Fund Member – Forms to be completed

## 1. PRE – MPF Members

- (A) Benefit Payment Option Form

## 2. POST – MPF Members

- (A) Benefit Payment Option Form
- (B) Minimum MPF Benefits Transfer Instruction Form OR
- (C) Sun Life Rainbow MPF Scheme – Personal Account Member Enrolment Form

# (A) Benefits Payment Options Form - Submission Date

- The Form must be submitted to the Finance Office (FO)
  - Remain in HK - **4 weeks** before your last working day; or
  - Permanent departure from HK - **6 weeks** before your last working day

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”)  
Benefit Payment Option Form (for All Terminating Member)  
福利款項選擇表格 (成員終止適用)

**Note 注意：**

1. Please use blue or black ball pen and complete this Form in BLOCK LETTERS. Please do not use correction fluid, and put your signature beside all amendments clearly marked.  
請以藍色或黑色原子筆及正楷填寫此表格。請避免使用塗改液，而任何刪改必須清楚註明並在旁加簽。
2. The Chinese translation of this Form is for reference only. If there are any inconsistencies between the English version and the Chinese translation, the English version will be used for interpretation.  
本申請表之中文譯本只供參考之用，如有任何爭議，應以英文原義為準。
3. Please return the completed Form to Payroll & Benefit Disbursements Section of the Finance Office or send a scanned copy to [foforms@hkbu.edu.hk](mailto:foforms@hkbu.edu.hk).  
請將填妥之表格交回財務處 – 薪俸及福利支付組或掃描及發送表格到電郵 [foforms@hkbu.edu.hk](mailto:foforms@hkbu.edu.hk)。
4. Should you have any question when completing this Form, please contact the Member Hotline at 2298 9088.  
如閣下於填寫表格時有任何疑問，請致電成員熱線 2298 9088。

This form should be used when your membership of the Scheme terminates to indicate how your benefit should be paid. If you are a Post MPF member, please also complete the “Minimum MPF Benefit Transfer Instruction Form” and only your vested benefit in excess of MMB will be paid to you. Please send the completed form(s) to the Finance Office at least 2 weeks before your last working day to ensure prompt payment of your benefit. Late submission will lead to late payment correspondingly.

成員離開此計劃時，必須填寫此表格，指示有關福利之發還方式。如閣下屬於強積金生效後之成員，請填妥「強積金最低利益轉移指示」表格，而閣下只會獲付超過強積金之最低利益的歸屬權益。請在最後離職日期前兩星期將填妥之表格交回財務處，以確保閣下之福利可獲儘快發還，若逾期遞交表格，有關款項或會延遲發放。

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

Name (in English) 英文姓名：	_____	Staff ID 員工編號：	_____
Name (in Chinese) 中文姓名：	_____	Email address 電郵地址：	_____
HKID Card / Passport No. 身份證 / 護照號碼：	_____	Mobile Phone Number 手提電話號碼：	_____
Home Phone Number 住宅電話號碼：	_____	Office Phone Number 辦公室電話號碼：	_____
Residential Address 地址：	_____		

## (A) Benefits Payment Options Form – Redemption

- **Sell all or partial of your Investment Portfolios**
  - Fill in section B if you want to redeem your units
  - The proceeds will be deposited into your designated bank account in 6 working days after the Value day

### Section B – Payment Instruction 第二部份 - 付款方式

You may choose to receive your benefit in one of three ways as listed below. Please indicate which method you prefer by putting a tick in the appropriate box.

閣下可以揀選以下三項提取福利方式之其中一項。請在適用的方格內填上「✓」。

Please arrange to pay my benefit:

請安排付款方式如下：

- By Direct Bank Deposit  
直接存入銀行戶口

Bank Name  
銀行名稱：

\_\_\_\_\_

Branch  
分行：

\_\_\_\_\_

Account Name  
戶口姓名：

\_\_\_\_\_

Account Number  
戶口號碼：

\_\_\_\_\_

- By Cheque sent to my home address  
支票寄往住宅地址

<To be cont'd>  
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# (A) Benefits Payment Options Form – Rollover

## ➤ Roll over of Investment Portfolios to your personal accounts

### ➤ Indicate which funds you want to roll over

<Cont'd><承上頁>

- Rollover (please consult the Finance Office for applicability)  
基金轉戶 (如適用, 請先與財務處查詢)

By transferring 100% of all my vested units of the selected funds below under the Scheme into my personal investment accounts (for single account holder) with HSBC and / or FIL Investment Management (Hong Kong) Limited and / or BlackRock (HK) Ltd and / or JP Morgan Asset Management Ltd according to the terms and conditions stated in the latest offering documents of the relevant unit trusts.

按照有關信託基金在最新銷售文件的規定條款和細則, 把所有本人在此計劃下所選的組合的 100% 歸屬權益單位投資到本人在滙豐及 / 或富達基金 (香港) 有限公司及 / 或貝萊德 (香港) 有限公司及 / 或摩根資產管理有限公司之私人投資戶口 (只限單一戶口持有人)。

Portfolio Code / Name 投資組合編號/名稱 (Please refer to Appendix 1 for HKBU's Fund Names) (有關浸會大學的基金名稱請參閱附件 1)	Funds to be rolled over (Please mark "✓" in the below box) 基金轉戶(請於以下方格內填上 "✓" 號)	My personal investment account number is: 本人之私人投資戶口號碼為
PF05A - HSBC Global Money Funds HKD - A Class 滙豐環球貨幣基金港元 - A 單位		
PF14-HSBC Global Investment Funds - Asia Pac ex Jap Eq High DIV-IC 滙豐環球投資基金 - 亞太收益增長股票 - IC 單位		
PF07-FAP Growth Fund - Ord Class 富達優越投資組合 - 增長基金 (一般單位)		
PF08-FAP Balanced Fund - Ord Class 富達優越投資組合 - 均衡基金 (一般單位)		
PF09-FAP Stable Growth Fund - Ord Class 富達優越投資組合 - 平穩增長基金 (一般單位)		
PF18-FAP Capital Stable Fund - Ord Class 富達優越投資組合 - 資本穩定基金 (一般單位)		
PF11-BlackRock Global Government Bond Fund 貝萊德環球政府債券基金		
PF12A-JPMorgan SAR Hong Kong Fund - Class A 摩根宜安香港基金 - A 類別		
PF20-JPMorgan Provident High Growth Fund - Inv Class 摩根裕盛高增長基金 - 投資單位		
PF21-JPMorgan Provident Growth Fund - Inv Class 摩根裕盛增長基金 - 投資單位		
PF22-JPMorgan Provident Balanced Fund - Inv Class 摩根裕盛均衡基金 - 投資單位		
PF23-JPMorgan Provident Capital Fund - Inv Class 摩根裕盛平穩基金 - 投資單位		
PF24-JPMorgan SAR American Fund - Class A 摩根宜安美洲基金 - A 類別		

Note: The iShares Developed World Index Fund (IE) (PF16), and the BlackRock ICS US Dollar Liquidity Fund (PF19) are not qualified for roll-over.  
註: 安碩環球已發展國家股票指數基金(PF16)及貝萊德美元流動性基金(PF19)不能作基金轉戶。

I will refer to additional materials regarding this arrangement, complete required applications and give consent for necessary authorisation arrangement. Any relevant costs including stamp duty and fiscal charges shall be borne by my account.  
本人將就此安排細閱更多有關資料, 填妥所需申請表及同意授權此安排。所有相關費用包括印花稅和財務費用將由本人之帳戶支付。

Please arrange to pay my last contribution in excess of the minimum MPF benefit (if any), to my bank account below: 請安排支付本人之最後供款(已扣除強積金最低利益(如適用))到以下銀行戶口:

Bank Name 銀行名稱: \_\_\_\_\_ Account Name 戶口姓名: \_\_\_\_\_  
Branch 分行: \_\_\_\_\_ Account No. 戶口號碼: \_\_\_\_\_

## (A) Benefits Payment Options Form – Rollover (Cont'd)

➤ Rollover to personal account

1. Open personal investment accounts with Investment Managers or Banks according to the below table one month before your last working day

Investment Manager	Type of account
JPMorgan	Personal account with JPMorgan
Fidelity	Personal account with Fidelity
HSBC	Investment account with HSBC bank
BlackRock	Investment account with a bank <sup>(Note1)</sup>

Note 1: HSBC, Hang Seng Bank, Standard Chartered Bank, Citibank, DBS, Nanyang Commercial Bank and Bank of China (Please consult the bank before opening an account)

2. You can only roll over each portfolio entirely, you cannot rollover a part of a portfolio and sell the rest
3. BlackRock USD Money Market and iShare Developed World Index funds are not allowed to be rolled-over

## (A) Benefits Payment Options Form – Rollover (Cont'd)

4. Processing time : BCT will issue roll over instruction to investment manager on the last working day of the month (T) + respective processing time by investment manager

Fund administrator and Investment Managers	Processing time
BCT to send out roll over instruction	Last working day of the month (T)
JPMorgan	T + 3 working days
Fidelity	T + 1 week
HSBC	> T + 6 working days <sup>(Note2, 3)</sup>
BlackRock	> T + 6 working days <sup>(Note2)</sup>
Note 2 : On top of T+6, further processing time is subject to the time when HSBC or other bank that receives the relevant documents from member.	
Note 3 : Please click <a href="#">here</a> for the procedure & flow chart with sample documents for reference	

## Points to Note – Redemption and Rollover

- Your investments will be sold or transferred on the last business day of your last pay month (Value day) by the Fund Administrator – Bank Consortium Trust Co. Ltd (“BCT”)
- Benefit Payment Statement will be provided by BCT in 8 working days after the termination of employment
- Management fees charged by each investment managers can be obtained by clicking the below link: [Management Fees](#)

## (B) Minimum MPF Benefits Transfer Instruction Form - Submission Date

- If you become a member after the enactment of the Mandatory Provident Fund Schemes Ordinance and you are less than the age of 65, you must complete & submit the below form to FO **4 weeks** before your last working day to authorise the Fund administrator to transfer your minimum benefits to your designated MPF Scheme.

### 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”)

#### Minimum MPF Benefits Transfer Instruction - Upon Leaving Service (*Applicable to Post MPF Members Only*)

強積金最低利益轉移指示 - 離職時適用 (強積金條例生效後成員適用)

#### Section A – Information to Fund Members 第一部分-公積金成員須知

##### I. Legal Requirement 法例要求

Pursuant to the Mandatory Provident Fund Schemes (Exemption) Regulation (Cap 485B, Schedule 2), where a Post-MPF Full Member and a Post-MPF Limited Member is entitled to receive benefits (whether immediately or prospectively) under the Hong Kong Baptist University 1998 Superannuation Fund (the Superannuation Fund), the Trustee of the Superannuation Fund shall transfer the Minimum MPF Benefits of the member as soon as practicable and as instructed by the Member, either:

據強制性公積金計劃(豁免)規例(第 485B 章附表 2)規定，強積金條例生效後供款成員及有限供款成員，如在香港浸會大學 1998 公積金計劃(公積金計劃)下有權收取利益(不論是即時收取或將來收取)者，公積金的信託人須盡快在可行範圍內，將該成員的強積金最低利益轉移至：

**Option A:** to a registered MPF scheme in which the member’s new employer is a participating employer, or

選項 A：其新僱主參與的強積金註冊計劃；或

**Option B:** to a registered MPF scheme appointed by the University (currently Bank Consortium Trust Company Limited - BCT Strategic MPF Scheme), you may refer to [www.bcthk.com](http://www.bcthk.com) for more information of BCT Strategic MPF Scheme; or

選項 B：大學指定的強積金計劃(現為銀聯信託有限公司之 BCT 強積金策略計劃)，如欲進一步瞭解 BCT 強積金策略計劃，可瀏覽 [www.bcthk.com](http://www.bcthk.com)；或

**Option C:** to a master trust scheme, nominated by the member, that accepts transfers of Minimum MPF Benefits from other registered schemes.

選項 C：其指定的一個集成信託計劃，而該計劃會接受從其他註冊計劃轉移過來的強積金最低利益。

## (B) Minimum MPF Benefits Transfer Instruction Form – Transfer Options

Three options to transfer your minimum benefits :

- Your new Employer's MPF account **OR**
- A personal account opened with one of the existing MPF Service Providers of the University – [BCT Financial Limited](#) or [Sun Life Hong Kong Limited](#) **OR**
- A Master Trust Scheme which you open with another MPF Service Provider

### Section C – Transfer of Minimum MPF Benefits 第三部份-強積金最低利益轉移指示

I elect to transfer the Minimum MPF Benefits:

本人選擇將強積金之最低利益轉移:

(please ✓ either Option A or Option B or Option C 請以✓選取選項 A 或選項 B 或選項 C)

- (A) **to my account with my new employer** 至本人在新僱主開立的戶口:  
(please complete details of the transferee scheme below 請填寫承轉計劃的詳細資料)  
Name of New Employer 新僱主的名稱: \_\_\_\_\_  
New Employer's Participation No. 新僱主參與號碼: \_\_\_\_\_  
Address of New Employer 新僱主的地址: \_\_\_\_\_  
Tel. No. of New Employer 新僱主的電話號碼: \_\_\_\_\_  
Name of the Scheme 計劃名稱: \_\_\_\_\_  
Scheme Member's A/C No. 計劃成員戶口號碼: \_\_\_\_\_  
Name of the Trustee 受託人名稱: \_\_\_\_\_  
Address of the Trustee 受託人地址: \_\_\_\_\_
- (B) **to personal account with Bank Consortium Trust Company Limited** 至銀聯信託有限公司管理之個人帳戶  
(please visit BCT's website at [www.bcthk.com](http://www.bcthk.com) for the investment choices and complete BCT Strategic MPF Scheme Personal Account Membership Enrollment Form. 請填寫 BCT 強積金策略計劃個人帳戶成員登記表格; 如欲進一步瞭解有關基金之資料, 可瀏覽 [www.bcthk.com](http://www.bcthk.com)。)
- (C) **to my account in a Master Trust Scheme / Industry Scheme** 至本人在集成信託計劃/行業計劃內的戶口  
(please complete details of the transferee scheme below 請填寫承轉計劃的詳細資料)  
Name of the Scheme 計劃名稱: \_\_\_\_\_  
Name of the Trustee 受託人名稱: \_\_\_\_\_  
Address of the Trustee 受託人地址: \_\_\_\_\_  
Scheme Member's A/C No. 計劃成員戶口號碼: \_\_\_\_\_

## What is Minimum MPF Benefits (MMB)?

MMB is the accrued benefits in respect of a Member who joined an ORSO scheme after the launch of the MPF System on 1 December 2000 and are subject to the preservation, portability and withdrawal requirements up to an amount equivalent to the MMB which represents the lesser calculated amount of (a) and (b) as below:

- (a) The member's benefits accrued during the course of employment, i.e. Benefits derived from the employee's contributions + Benefits derived from the employer's contributions under the vesting scale; and
- (b)  $1.2 \times$  final average monthly relevant income (capped at \$30,000)  $\times$  years of Post-MPF service

## Points to Note - If you are a Post Limited Member

- Your entire benefit balance which represents the minimum MPF benefits will be transferred to your designated MPF Scheme upon your termination / retirement from HKBU
- You cannot roll over your units, therefore, you do not need to fill in the relevant section in the Benefit Payment Option Form
- Member must choose an MPF account for the transfer of their Minimum MPF Benefits, otherwise, it will be kept as cash in the Trustee's bank account where no return is generated

## Points to Note - If you are a Post Full Member

- Your minimum MPF benefits will be determined according to the previously defined MMB and it must be transferred upon termination / retirement from HKBU to your designated MPF Scheme
- BCT will calculate the MMB for the transfer
- Member must choose an MPF account for the transfer of their Minimum MPF Benefits, otherwise, it will be kept as cash in the Trustee's bank account where no return is generated

## What conditions should I meet for not making the MMB transfer?

- You must be age 65 when you leave the University. You only need to fill in the [Claim Form for withdrawal of Minimum MPF Benefits](#)
- Decide NOT to work / Early retirement
  - Age between 60 and 64
  - Statutory Declaration of early retirement and withdraw of the cumulative benefits
  - You need to fill in the [Claim Form](#) and [Declaration](#) on ground of Early Retirement
- Permanent departure
  - Statutory Declaration of permanent departure and withdraw of cumulative benefits
  - You need to fill in the [Claim Form](#) and [Declaration](#) on ground of Permanent Departure

## When would I be able to withdraw my MMB after the transfer?

- You may withdraw your cumulative benefits when you reach 65
- You may refer to “Decide not to work / Early retirement” and “permanent departure” in the previous slide for information
- Members who have reached the age of 65 or who are early retired at the age of 60 may collect their MPF benefits by installments. There is no limit on the number of installments and amount per each installment. However, from the fifth installment onwards, members should be aware of the possibility of the additional charge imposed

## Hotline

### Fund Administrator :

➤ Bank Consortium Trust Company Ltd. - 2298 9088

### Investment Managers :

➤ JP Morgan Funds (Asia) Ltd. - 2978 7588

➤ HSBC Global Asset Management (HK) Ltd. - 2284 1281

➤ Fidelity Investment Management(HK) Ltd. - 2629 2629

➤ BlackRock Asset Management North Asia Ltd. - 3903 2688

### Finance Office, Superannuation Fund

Enquiry - Ext. 2404

Email: [fopayrollrb@hkbu.edu.hk](mailto:fopayrollrb@hkbu.edu.hk)

Document submission - [foformssubmit@hkbu.edu.hk](mailto:foformssubmit@hkbu.edu.hk)