

HSBC MPF

Unleash your full potential with your strongest partner

Personal Account Consolidation Offers



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.

MPF personal account consolidation

Enjoy a bonus unit rebate of
up to **HKD16,000**

Investment involves risks. T&Cs apply.

Benefits of consolidating your MPF account(s)

You might have an additional new MPF account every time you move to a new employer. Managing them all separately can be a hassle. You could save time by bringing all accounts together in one place for easier management.

Holistic retirement planning in one account

One instruction to switch constituent funds

One-stop solution to manage both MPF and bank accounts

Bonus unit rebate of up to HKD16,000

Standard Personal Account Consolidation Offer

From 1 January 2025 to 31 May 2025 ('promotion period'), you can enjoy a bonus unit rebate of up to HKD12,000 upon successful transfer of MPF accrued benefits from other MPF providers to an HSBC MPF Personal Account¹.

Mobile Personal Account Consolidation Offer

What's more? You can enjoy an additional bonus unit rebate of up to HKD4,000 upon successful transfer of HKD200,000 or above of MPF accrued benefits to an HSBC MPF Personal Account via the HSBC HK Mobile Banking app (HSBC HK App) with designated promo code 'HSBC160' within the promotion period.

Tier	Cumulative transfer-in MPF accrued benefits (HKD)	Standard Personal Account Consolidation Offer	Mobile Personal Account Consolidation Offer	
		Cumulative bonus unit rebate (HKD)	Additional bonus unit rebate (HKD)	Cumulative bonus unit rebate (HKD)
1	50,000	150	-	150
2	100,000	350	-	350
3	200,000	700	One-off 300	1,000
4	500,000	1,800		2,100
5	1,000,000	5,000		5,300
6	1,500,000	12,000	One-off 4,000	16,000



Smart tips

1. Only the Minimum MPF Benefits or MPF accrued benefits transferred to the HSBC MPF Personal Account (not contribution account) are eligible for the January - May 2025 Personal Account Consolidation Offers.
2. Minimum MPF Benefits and MPF accrued benefits under Employee Choice Arrangement (ECA) cannot be transferred to HSBC MPF via the HSBC HK App.

¹Through consolidating MPF personal accounts, ECA or through transfer of Minimum MPF Benefits from other ORSO providers.

Example:



Submit a Scheme Member's Request for Fund Transfer Form and successfully transfer HKD90,000 MPF accrued benefits



Successfully transfer HKD110,000 MPF accrued benefits via the HSBC HK App with designated promo code 'HSBC160'



[Reached tier 1]
A bonus unit rebate of HKD150 will be credited to your HSBC MPF Personal Account by September



[Reached tier 3]
A bonus unit rebate of HKD850 will be credited to your HSBC MPF Personal Account by December

2025

JAN

APR

SEP

DEC

- Your cumulative transfer-in MPF accrued benefits is HKD200,000, reaching the requirement of tier 3. Therefore, your **cumulative bonus unit rebate is HKD1,000**.

How to enrol



HK

Download HSBC HK App



Visit www.hsbc.com.hk/mpf/pa



Call (852) 3128 0128



Speak to our MPF Specialist in designated HSBC branches

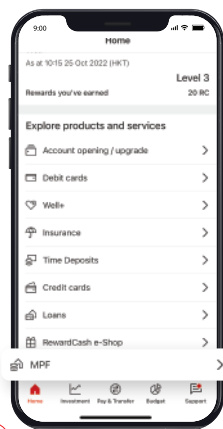


Please refer to MPF Scheme Brochure which contains more detailed information about HSBC Mandatory Provident Fund – SuperTrust Plus including information on the fund structure, risks involved, fees table and our ability to alter these fees and charges in the future.

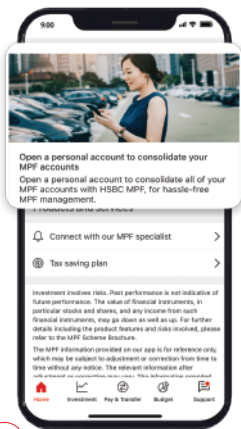
Consolidate your MPF personal account(s) via mobile in few simple steps

You can now open an HSBC MPF Personal Account and transfer your MPF accrued benefits from other MPF providers to HSBC MPF in few simple steps via the HSBC HK App.

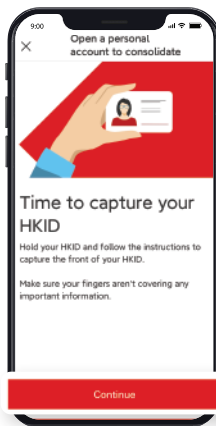
Existing HSBC banking customers



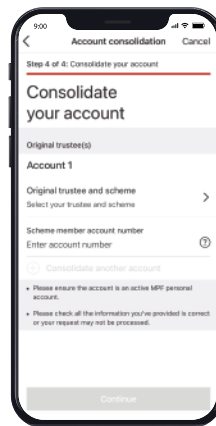
1 Log on to the HSBC HK App and select 'MPF' under 'Explore products and services' from the homepage



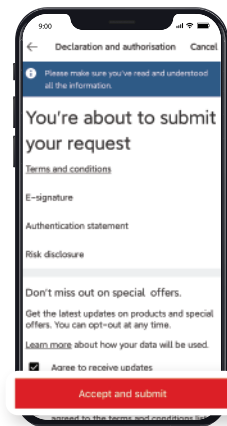
2 Select 'Open a personal account to consolidate your MPF accounts'



3 Follow the instructions to verify your identity by capturing your HKID and taking a selfie

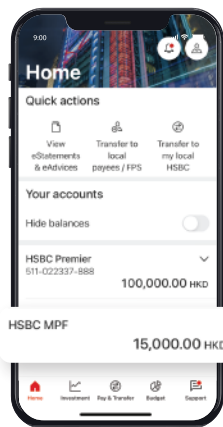


4 Select the trustee(s) and scheme(s) from which you would like to transfer your accrued benefits

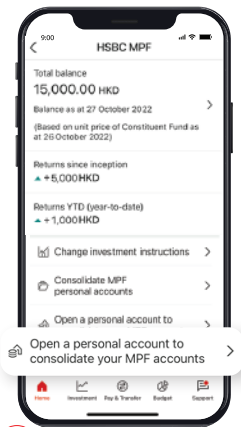


5 Verify the transfer information and accept the 'Declaration and authorisation'

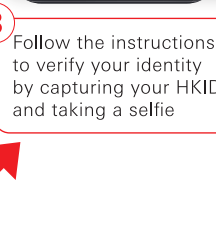
Existing HSBC MPF members



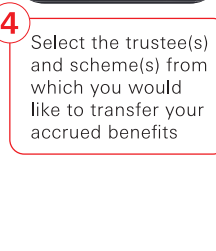
1 Log on to the HSBC HK App and select 'HSBC MPF' from the homepage



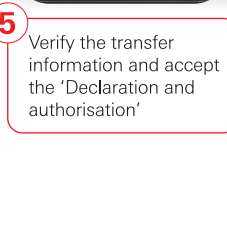
2 Select 'Open a personal account to consolidate your MPF accounts'



3 Follow the instructions to verify your identity by capturing your HKID and taking a selfie



4 Select the trustee(s) and scheme(s) from which you would like to transfer your accrued benefits



5 Verify the transfer information and accept the 'Declaration and authorisation'



Smart tip

Before you start, you can check the number of personal account(s) you hold, and the contact information of the trustee under which each account is held via the e-Enquiry of Personal Account (ePA) platform (epa.mpfa.org.hk) or the mobile app launched by the Mandatory Provident Fund Schemes Authority.

Please input the trustee name, scheme name and account number in step 4. You may wish to contact your current trustee(s) for this information, or you can get the information from the annual benefit statement(s) from your current trustee(s).

Terms and conditions for HSBC MPF January – May 2025 Personal Account Consolidation Offers

1. The HSBC MPF January – May 2025 Personal Account Consolidation Offers ('**Offers**') are provided by The Hongkong and Shanghai Banking Corporation Limited ('**HSBC**').
2. Both Offers are limited to MPF accrued benefits / Minimum MPF Benefits transferred from other MPF schemes ('**Eligible MPF Benefits**') to an HSBC MPF Personal Account ('**Eligible Account**').
3. The promotion period of the Offers is from 1 January 2025 to 31 May 2025 (both days inclusive) ('**Promotion Period**').
4. We will allocate bonus units to your Eligible Account according to the table accompanying these terms and conditions if:
 - you give us accurate and complete transfer-in instructions using the relevant form ('**Instructions**') within the Promotion Period to transfer Eligible MPF Benefits to your Eligible Account; and
 - those benefits are successfully transferred to your Eligible Account between 1 January 2025 and 31 July 2025; and
 - you do not transfer-out or withdraw those benefits from the Eligible Account before we allocate bonus units under the Offers; and
 - you satisfy the other requirements in these terms and conditions.
5. We will allocate bonus units:
 - within eight months after your last successful transfer of Eligible MPF Benefits under the Offers; and
 - according to (i) the investment choice(s) of the Eligible Account and (ii) the unit prices of the relevant constituent fund(s) as of the date of allocation.
6. We won't allocate bonus units to an Eligible Account to the extent that:
 - the bonus units to be allocated in respect of a constituent fund is less than 0.001 unit; or
 - the Eligible Account has been cancelled or terminated as of the date we would allocate the bonus units.
7. You can enjoy both Offers at the same time. You can only enjoy each Offer once.

Standard Personal Account Consolidation Offer

8. Eligible MPF Benefits, other than Minimum MPF Benefits, transferred from an HSBC or Hang Seng MPF scheme are excluded from this offer.
9. You must give us Instructions through an HSBC MPF Specialist for (a) Eligible MPF Benefits under Employee Choice Arrangement ('**ECA**') and (b) Eligible MPF Benefits that are Minimum MPF Benefits. You must give us Instructions for any other Eligible MPF Benefits through an HSBC MPF Specialist or the HSBC HK Mobile Banking app ('**HSBC HK App**').

Mobile Personal Account Consolidation Offer

10. You must enter promo code 'HSBC160' into the HSBC HK App when submitting your Instructions.
11. Eligible MPF Benefits under ECA and Eligible MPF Benefits that are Minimum MPF Benefits are excluded from this offer.
12. Eligible MPF Benefits that are transferred from an HSBC or Hang Seng MPF scheme are excluded from this offer.
13. You must give us Instructions through the HSBC HK App.
14. We will only allocate bonus units under either Tier 3 to 5 or Tier 6 of this offer; please refer to the table accompanying these terms and conditions for further details of the tiers.

Other terms and conditions

15. You cannot transfer bonus units to other members or convert them into cash or cash equivalent, except where you submit a valid withdrawal request for accrued benefits under the Mandatory Provident Fund Schemes Ordinance, applicable regulatory requirements, and the scheme rules of HSBC MPF.
16. The bonus units from the Offers allocated to your Eligible Account are part of the account balance and shall be subject to the relevant fees and charges applicable to HSBC MPF. They will be reflected as 'Special Bonus' in the Mandatory Provident Fund Member Benefit Statement for the relevant scheme financial period. For details of the fees and charges, please refer to the MPF Scheme Brochure (including any supplements) and Key Scheme Information Document.
17. HSBC reserves the right to change these terms and conditions at any time. HSBC may also withdraw and/or terminate the Offers at its discretion without prior notice to you.
18. In the event of any disputes related to the Offers, HSBC's decision shall be final and conclusive.
19. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

20. No person other than you and HSBC will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
21. These terms and conditions are governed by, and construed in accordance with, the laws of the Hong Kong Special Administrative Region.

Customers have a right to request that their 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.

April 2025

