

Member Fund Switching Form  
成員基金調配表格  
ICBC (Macau) Scheme  
工銀(澳門)計劃

Please indicate your participating scheme:  
請指出閣下參與的計劃：

☐ ICBC (Macau) Private Pension Fund Scheme  
工銀(澳門)私退金計劃 ("PPF")

☐ ICBC (Macau) Central Provident Fund Scheme  
工銀(澳門)中央積金計劃 ("CPF")

Section A: Details of Member 第一部份：參與成員資料	
1. Member Name 成員姓名	2. Identity Card / Passport No. 身份證 / 護照號碼
3. Member Pension Fund No. 成員退休基金號碼	4. Daytime Contact No. / Mobile Phone No. 日間聯絡號碼 / 流動電話號碼
5. Employer Name 僱主名稱 (Not applicable to Individual Member under CPF 不適用於中央積金個人成員)	6. Employer Pension Fund No. 僱主退休基金號碼 (Not applicable to Individual Member under CPF 不適用於中央積金個人成員)

For changing the investment allocation of future contributions - Please complete Section B 更改新供款的投資分配 - 請填寫第二部份  
For changing the investment allocation of existing investments - Please complete Section C 更改現有投資的投資分配 - 請填寫第三部份

Section B: Contribution Redirection 第二部份：重新分配新供款		
✪ IMPORTANT NOTE ✪ 重要聲明		
Completing this section will change the investment allocation of your future contributions only. The investment allocation of your existing investments will remain unchanged. The instruction in this Section B will only apply to future contributions received after the instructions in the Section B have been effected and will not apply to contributions in process. 完成本部份的指示只更改新供款的投資分配，現有投資的投資分配則會保持不變。第二部份內的指示只適用於該指示生效後接收到的新供款，並不適用於正在處理的供款。		
Please invest all my future contribution in the manner as follows: 請將本人未來的供款按下列的投資方式分配投資：		
ICBC (Macau) Private Pension Fund Scheme 工銀(澳門)私退金計劃 ("PPF")		
Name of each fund option 各退休基金選擇名稱	Contribution Allocation Percentage 供款分配百分比	
	Employer's Contribution* 僱主供款*	Member's Contribution 成員供款
Savings Fund 儲蓄基金	%	%
Secured Income Fund 穩健基金	%	%
RMB Income Fund 人民幣收益基金	%	%
Stable Growth Fund 平穩增長基金	%	%
Greater Bay Area Growth Fund 大灣區增長基金	%	%
Total 總和	100 %	100 %
ICBC (Macau) Central Provident Fund Scheme 工銀(澳門)中央積金計劃 ("CPF")		
Name of each fund option 各退休基金選擇名稱	Contribution Allocation Percentage 供款分配百分比	
	Employer's Contribution** 僱主供款** (Not applicable to Individual Member under CPF 不適用於中央積金個人成員)	Member's Contribution 成員供款
Savings Fund 儲蓄基金	%	%
Secured Income Fund 穩健基金	%	%
RMB Income Fund 人民幣收益基金	%	%
Stable Growth Fund 平穩增長基金	%	%
Greater Bay Area Growth Fund 大灣區增長基金	%	%
Total 總和	100 %	100 %
Notes: 注意：		
(a) All contribution allocation percentages must be in whole numbers (e.g. 50% not 50.5%), each allocation must be at least 5% and be multiples of 5%, and the total should be 100%. Otherwise, we will apply a default investment allocation of 100% of your contributions and the contributions paid by your employer in respect of you to ICBC (Macau) Pension Fund - Savings Fund.		
(b) Where only one of the above tables is completed, we will assume instruction only applies to the fund option in that table and not the other table.		
* A member shall only be entitled to give investment options of the employer's balance if the employer allows the member to do so.		
** A member shall only be entitled to give investment options of the employer's balance if (i) the employer allows the member to do so; or (ii) the employer's balance fully vests in the member according to the appropriate vesting percentage.		
(a)所有供款分佈百分比必須為整數(如 50%而並非 50.5%)，每次分佈必須至少為 5%且必須是 5%的倍數，而且，其總和必須為 100%，否則本公司會將閣下的全部供款及你的僱主所作出有關於你的供款全數投資於工銀(澳門)退休基金 - 儲蓄基金內。		
(b)當以上表格只是有效地完成其中的一份，我方將假定指示只適用於有效完成表格的投資選擇，而不是另一份表格。		
*有關成員只有在僱主同意的情況下，有權對僱主的結餘作出投資的選擇。		
**有關成員只有在(i)僱主同意的情況下，或(ii)按照相應歸屬比例僱主的結餘是全面歸屬，有權對僱主的結餘作出投資的選擇。		

**Section C: Asset Switching of Existing Investment 第三部份：調配現有資產投資****✪ IMPORTANT NOTE ✪ 重要聲明**

Completing this section will change the investment allocation of your existing investments only. The investment allocation of your future contributions will remain unchanged.  
完成本部份的指示只更改現有資產的投資分配，新供款的投資分配則會保持不變。

Please switch my existing investments in the manner as follows: 請將本人現有資產的投資按下列的方式作出調配：

**ICBC (Macau) Private Pension Fund Scheme 工銀(澳門)私退休金計劃 ("PPF")**

Employer Account* 僱主賬戶*					
Name of each fund option 各退休基金選擇名稱	To be redeemed 贖回	Please select one 請選一項		Allocate to 投資於	Name of each fund option 各退休基金選擇名稱
		Percentage 百分比	Units 單位		
		%			
		%			
		%			

Member Account 成員賬戶					
Name of each fund option 各退休基金選擇名稱	To be redeemed 贖回	Please select one 請選一項		Allocate to 投資於	Name of each fund option 各退休基金選擇名稱
		Percentage 百分比	Units 單位		
		%			
		%			
		%			

**ICBC (Macau) Central Provident Fund Scheme 工銀(澳門)中央積金計劃 ("CPF")**

Employer Account ** 僱主賬戶**					
Name of each fund option 各退休基金選擇名稱	To be redeemed 贖回	Please select one 請選一項		Allocate to 投資於	Name of each fund option 各退休基金選擇名稱
		Percentage 百分比	Units 單位		
		%			
		%			
		%			

Member Account 成員賬戶					
Name of each fund option 各退休基金選擇名稱	To be redeemed 贖回	Please select one 請選一項		Allocate to 投資於	Name of each fund option 各退休基金選擇名稱
		Percentage 百分比	Units 單位		
		%			
		%			
		%			

Notes: 注意：

All percentages to be redeemed must be in whole numbers (e.g. 50% not 50.5%), be at least of 5% and be multiples of 5%. On the day on which the instructions in the Section 3 of Member Fund Switching Form are executed, the balance in each of your Employer Account and Member Account may be different from the day this form is filled in. If you intend to transfer the entire balance invested in one specific fund option to another fund option, please fill in "100%" in the appropriate area to indicate which balance invested in which fund option is to be redeemed entirely.

\*A member shall only be entitled to give investment options of the employer's balance if the employer allows the member to do so.

\*\*A member shall only be entitled to give investment options of the employer's balance if (i) the employer allows the member to do so; or (ii) the employer's balance fully vests in the member according to the appropriate vesting percentage.

所有贖回百分比必須為整數(如 50%而並非 50.5%，必須至少為 5%且必須是 5%的倍數。在執行本成員基金調配表格第三部份的指示當天，各僱主賬戶內之基金單位結餘可能與填寫本表格時不同。如有意將投資在某一基金選擇的結餘全數調配至另一基金選擇，請在適當的位置填寫"100%"表示需作完全贖回的基金選擇的基金單位結餘。

\*有關成員只有在僱主同意的情況下，有權對僱主的結餘作出投資的選擇。

\*\*有關成員只有在(i)僱主同意的情況下，或(ii)按照相應歸屬比例僱主的結餘是全面歸屬，有權對僱主的結餘作出投資的選擇。

**Section D: Remark 第四部份：備註**

- Please return the completed form to ICBC (Macau) Pension Fund Management Company Limited, 17/F, ICBC Tower, Macau Landmark, 555 Avenida da Amizade, Macau.  
請把填妥的表格遞交至澳門新口岸友誼大馬路 555 號，澳門置地廣場工銀(澳門)中心 17 樓，工銀(澳門)退休基金管理股份有限公司。
- ICBC (Macau) Pension Fund Management Company Limited assumes no responsibility in regard to unclear instructions and may at its discretion deem such instructions as invalid. Neither ICBC (Macau) Pension Fund Management Company Limited nor any of its delegates or their respective officers, employees or agents shall be responsible to you for any loss resulting from its exercising of discretion to deem unclear instructions invalid.  
工銀(澳門)退休基金管理股份有限公司有權將不清晰的指示視為無效而不須為其負上任何責任，工銀(澳門)退休基金管理股份有限公司或任何其他代表、人員、僱員或代理人不須為行使權力而將不清晰的指示視為無效所引致的損失對閣下負上任何責任。
- The instructions in this form do not apply to any contributions which are waiting clearance at the time when ICBC (Macau) Pension Fund Management Company Limited (or any of its delegates) processes the instructions. Once clearance is given, such contributions will be invested in accordance with the previous instructions as if the subsequent instructions in this form did not exist.  
本表格的指示不適用於任何在工銀(澳門)退休基金管理股份有限公司(或其任何代表)處理該等指示時尚未結算的供款。一經結算，該等供款會依據以前的指示作出投資，猶如此表格內其後的指示從未出現一樣。
- Where this form is improperly completed, eg. where the contribution allocation percentage is not in accordance with the "Notes" in Section B or where any other aspect of this form is not properly completed, ICBC (Macau) Pension Fund Management Company Limited will not execute the instructions in this form. Accordingly, in such case, the investment allocation of the contributions by or in respect of you (whether past or future contributions) will be in accordance with the investment instruction pre-existing this

form.

如不適當填寫本表格，例如供款百分比並未有根據第二部份的“注意”部份設定或未有填妥本表格的任何其他部份，工銀(澳門)退休基金管理股份有限公司將不會執行此表格內的指示。據此，在此等情況下，由你所作出或有關於你的供款(無論是已作出的或是將來的供款)將根據先前的投資指示被分配。

5. A confirmation will be sent to you after the instructions in this form have been successfully executed.

確認書將會在完成執行此表格內的指示後寄給閣下。

## Section E: Declaration 第五部份：聲明

1. I understand and agree that, subject to the remarks in Section D above, (a) all future contributions will be allocated and invested in the same choice of fund options as selected in Section B above (if any) and (b) all my existing investments will be switched and invested in the same choice of fund options as selected in Section C above (if any).

本人明白及同意，除上述第四部份的備註另有規定外，(a)所有新供款將根據以上第二部份所選擇的相同基金選擇作出分配及投資(若有)和(b)所有現有投資將根據以上第三部份所選擇的相同基金選擇(若有)作出調配及投資。

2. I acknowledge and understand that investment involves risk. The unit prices of each of the above fund options may go up as well as down. I confirm that the instructions in this form have been given by me solely as a result of my own judgment and opinion and agree to accept the responsibility for the instructions given by me in this form. I also confirm that the Management Company shall not be liable for any loss or damages that I or my nominated beneficiary (or legal personal representative) (as the case may be) may incur for my decisions set out in Section C or the Management Company acting or relying on such decision.

本人了解及明白投資附帶風險，以上各基金選擇的單位價格可升也可跌。本人確認本表格內的指示純粹根據本人的判斷和意思發出，及同意對本表格內的指示負責，本人還確認，管理公司不對本人或本人指定的受益人(或法定代理人)(以適用者為準)因為本人於第三部份所述的決定或者管理公司執行或依賴本人的決定而蒙受的任何損失或損害承擔責任。

3. Where I have elected to invest all or part of my future contributions in, and/or switch all or part of my existing investments to, the ICBC (Macau) Pension Fund - RMB Income Fund, I understand and agree to the following:

在本人已經選擇將本人的未來供款全部或部份投資於工銀(澳門)退休基金—人民幣收益基金並/或將本人的現有投資全部或部份調配到工銀(澳門)退休基金—人民幣收益基金的情況下，本人理解並同意如下：

- (a) Where a benefit is payable under the ICBC (Macau) Scheme to or in respect of me in accordance with its constitutive documents, and all or part of such benefit is attributable to investments in the ICBC (Macau) Pension Fund - RMB Income Fund ("RIF"), I or my nominated beneficiary (or legal personal representative) (as the case may be) may elect to collect such part of the benefits attributable to investments in the RIF in Renminbi ("RMB") (i.e. the currency in which the RIF are denominated) or in such currencies as the Management Company may from time to time agree;

在按照工銀(澳門)計劃的組織文件應於該計劃項下向本人支付某一權益或者應就本人支付某一權益，而該等權益可全部或部分歸因於在工銀(澳門)退休基金—人民幣收益基金中所作投資的情況下，本人或本人指定的受益人(或者法定代理人)(以適用者為準)可以選擇以人民幣(“人民幣”)(即工銀(澳門)退休基金—人民幣收益基金的計價貨幣)或者管理公司不時同意的其他貨幣收取歸因於在工銀(澳門)退休基金—人民幣收益基金中所作投資的權益。

- (b) RMB is not a freely convertible currency and it is subject to exchange control policies and restrictions. Currency conversion is also subject to availability of RMB at the relevant time and this may affect investors' investment in the RIF. There is no guarantee that RMB will not depreciate and investors may suffer a loss if they convert another currency into RMB so as to invest in the RIF and subsequently convert the RMB redemption proceeds back into such other currency in case of depreciation of RMB.

人民幣不可自由兌換，並受外匯管制政策和限制的規管。貨幣兌換也受限於人民幣在相關時間的供應量，而這可能會影響投資者在工銀(澳門)退休基金—人民幣收益基金中的投資。概不保證人民幣不會貶值，因此，如果投資者將另一種貨幣兌換成人民幣以便對工銀(澳門)退休基金—人民幣收益基金進行投資，而之後又在人民幣貶值的情況下將贖回所得的人民幣收益兌回為該另一種貨幣，則投資者可能會蒙受損失。

- (c) The RIF, which involve investments in the Mainland China, which is an emerging market, involve special risks and considerations. These risks include the possibility of nationalisation, expropriation, government control and intervention, smaller capital market and price volatility. All these may have an adverse impact on the performance of the RIF. The markets in respect of RMB denominated debt instruments both in and outside of the Mainland are still at a developing stage and market capitalisation and trading volumes may be lower than in more mature financial markets. Market volatility and the potential for a lack of liquidity may result in security prices fluctuating significantly, which in turn may adversely affect the volatility of the unit prices of RIF. Also, the RIF invest primarily in securities related to the Mainland China market and may be subject to additional concentration risk.

工銀(澳門)退休基金—人民幣收益基金涉及到在中國大陸投資，而中國大陸還是一個新興市場，因此會涉及到特殊的風險和考慮因素。這些風險包括可能國有化、徵用、政府控制和干預、較小的資本市場以及價格波動。所有這些都有可能對工銀(澳門)退休基金—人民幣收益基金的業績產生不利影響。中國大陸內外以人民幣計價的債務證券市場尚處於發展階段，市值和交易量可能會低於比較成熟的金融市場。市場波動以及潛在的缺乏流動性可能會導致證券價格的大幅波動，而這一個結果又可能會對工銀(澳門)退休基金—人民幣收益基金的基金單位價格波動幅度帶來不利的影響。此外，工銀(澳門)退休基金—人民幣收益基金主要投資於與中國大陸市場有關的證券，因此可能會有額外的集中風險。

- (d) I confirm that the Management Company (or its agent(s)) has provided clear, fair and accurate information of each of the fund options under Section B, including, in particular, the RIF, and I understand the characteristics, fees and charges and risks disclosure of each of these fund options, including, in particular, the RIF. I also confirm that I have been advised by the Management Company (or its agent(s)) to seek professional financial advice when in doubt.

本人確認，管理公司(或其代理人)已就第二部份項下的每種基金選擇方案(其中包括且尤其需要注意的工銀(澳門)退休基金—人民幣收益基金)提供了明晰、公允和準確的資料，而且，本人了解上述每一基金選擇方案(其中包括且尤其需要注意的工銀(澳門)退休基金—人民幣收益基金)的特徵、費用和收費以及風險披露內容。本人還確認，管理公司(或其代理人)已建議本人在遇有疑問時即應尋求專業的財務意見。

Signature of Member

成員簽署

Date

日期

For Bank Use Only 銀行專用

分行代碼		分行職員編號及簡簽		日期	
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For Pension Fund Company Use Only 退休基金公司專用

輸入人員簡簽		日期		覆核人員簡簽		日期	
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