

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")

MEMBER APPLICATION FORM 成員申請表

☐ ICBC (Macau) Central Provident Fund Scheme - Joint Scheme 工銀(澳門)中央積金計劃 ("CPF") — 共同計劃

Please fill out this form with BLOCK LETTERS 請以正楷填寫本表格

Member PPF / CPF No. 成員私退金/中央積金號碼: _____

* Required fields * 必須填寫項目

Name of Participating Employer 參與僱主名稱: _____

Section A: Details of Applicant 第一部分: 申請人資料

Chinese Name 中文姓名	English/Portuguese Last Name* 英文/葡文姓氏*	English/Portuguese First Name* 英文/葡文名字*	Sex* 性別* <input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女
Date of Birth* 出生日期* yyyy 年 / mm 月 / dd 日	Nationality* 國籍* <input type="checkbox"/> Chinese 中國籍 <input type="checkbox"/> Others 其他: _____	Country / Region of Birth* 出生國家/地區* <input type="checkbox"/> Macau 澳門 <input type="checkbox"/> Hong Kong 香港 <input type="checkbox"/> China 中國 <input type="checkbox"/> Others 其他: _____	City of Birth* 出生城市*
ID Issued Country / Region* 證件發出國家/地區* <input type="checkbox"/> Macau 澳門 <input type="checkbox"/> Hong Kong 香港 <input type="checkbox"/> China 中國 <input type="checkbox"/> Others 其他: _____	ID Type* 證件類別* <input type="checkbox"/> Identity Card 身份證 <input type="checkbox"/> Passport 護照 <input type="checkbox"/> Others 其他: _____	ID/Passport No.* 證件號碼*	
Mobile Phone No.* 流動電話號碼* () - () - ()	Communication Language 通訊語言 <input type="checkbox"/> Chinese 中文 <input type="checkbox"/> English 英文	Other Phone No. 其他聯絡電話號碼	E-mail Address 電郵地址
Position 職位	Date of Employment 受僱日期 yyyy 年 / mm 月 / dd 日	Date of Participation in the Scheme 參與計劃日期 yyyy 年 / mm 月 / dd 日	

Current Residence Address* 現時住址*

Street N.º, Building, Floor, Suite 街道、門牌、大廈、樓層、室: _____

City 城市: ☐ Macau 澳門 ☐ Zhuhai 珠海市 ☐ Zhongshan 中山市 ☐ Others 其他: _____

Province, State 省、州: ☐ Guangdong 廣東省 ☐ Others 其他: _____

Postal Code / ZIP Code 郵政編碼/郵遞區號碼: _____

Country / Region 國家/地區: ☐ Macau 澳門 ☐ Hong Kong 香港 ☐ China 中國 ☐ Others 其他: _____

Mailing Address 通訊位址 (if different from current residence address 如與現時住址不同)

Street N.º, Building, Floor, Suite 街道、門牌、大廈、樓層、室: _____

City 城市: ☐ Macau 澳門 ☐ Zhuhai 珠海市 ☐ Zhongshan 中山市 ☐ Others 其他: _____

Province, State 省、州: ☐ Guangdong 廣東省 ☐ Others 其他: _____

Postal Code / ZIP Code 郵政編碼/郵遞區號碼: _____

Country / Region 國家/地區: ☐ Macau 澳門 ☐ Hong Kong 香港 ☐ China 中國 ☐ Others 其他: _____

I agree that ICBC (Macau) Pension Fund Management Company Limited (the "Management Company") shall only provide the service of electronic statements for the statement of my account.
本人同意工銀(澳門)退休基金管理股份有限公司(「管理公司」)就本人之帳戶的結單僅提供電子結單服務。

☐ I would like to apply for paper statements.
本人欲申請收取紙質結單。

I agree to receive promotional and marketing information issued by the Management Company via postal mail, internet, mobile phones, and other electronic information systems.
本人同意接收管理公司通過郵寄、互聯網、手機和其他電子信息系統發出的推廣宣傳信息。

☐ I don't agree to receive promotional and marketing information.
本人不同意接收推廣宣傳信息。

Section B: Beneficiary Details 第二部分: 受益人資料 Only applicable to PPF 只適用於私退金計劃

I designate the following individual(s) (as detailed below) to receive any benefits due to me under this scheme upon my demise. If multiple designees are named, benefits shall be allocated in the specified percentages.
本人現指定以下人士(其資料詳情如下)於本人身故後享有本人在本計劃內所應得之利益。如多於一人,該利益將按所述之百分比分配予該等人士。

I understand that if I do not make any nomination or the person(s) named in the table below predecease me, the benefit payable in respect of me from this scheme in the event of my death will be made to my legacy heirs.
本人明白如本人不作任何指定或於下表所列名的人士早於本人身故,任何於本人身故時根據計劃應付的利益將付予本人的遺產繼承人。

Beneficiary Name 受益人姓名	Nationality 國籍	ID No. 證件號碼	Date of Birth 出生日期	Relationship ¹ 關係 ¹	Percentage(in integer) 百分比(整數)
			yyyy 年 / mm 月 / dd 日		
			yyyy 年 / mm 月 / dd 日		
			yyyy 年 / mm 月 / dd 日		

Remark¹ 備註¹: Relationship includes: Couple / Father / Mother/ Daughter / Son / Brother / Sister / Others 關係包括: 配偶/父親/母親/女兒/兒子/兄弟/姊妹/其他

Total 總計: 100%

Section C: US "Foreign Account Tax Compliance Act" - Personal Data Collection Statement 第三部分: 美國《海外賬戶納稅法案》之個人資料披露聲明

Are you a citizen of the United States of America?* 閣下是否為美國公民?* ☐ Yes 是 ☐ No 否 Do you hold a US Permanent Resident Card (green card)?* 閣下是否持有美國永久居民證(綠卡)?* ☐ Yes 是 ☐ No 否 Are you a resident of the United States of America?²* 閣下是否為美國居民?²* ☐ Yes 是 ☐ No 否

If you have answered "Yes" to any of the question, please provide "W9", "TIN" Number and sign the "FATCA REPORTING related CONSENT LETTER". 倘以上其中任何一項為“是”,請提供“W9表格”和納稅人識別號碼及簽署“FATCA 報告同意函-美國客戶”。

Remark² 備註²: You must be physically present in the United States for at least: 您必須實際待在美國至少下列期間:

- a. 31 days during the current year, and 本年度 31 天, 並且
- b. 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting. 3 年間(包括本年度和本年之前兩週年) 183 天, 要符合 183 天的條件, 算進:
 - All the days you were present in the current year, and 您本年度在美國的全部天數, 以及
 - 1/3 of the days you were present in the first year before the current year, and 您本年度之前第一年在美國天數的 1/3, 以及
 - 1/6 of the days you were present in the second year before the current year. 您本年度之前第二年在美國天數的 1/6。

For Receipt Only 收件專用

機構/部門/分行/HR	人員(簽章)	日期
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Section D: Common Reporting Standard (CRS) Self-Certification 第四部分：通用報送標準 (CRS) 自證明

Please complete the following table, indicating (a) the jurisdiction of residence (including Macao SAR) of the Account Holder and (b) the Account Holder's tax identity number ("TIN") for each jurisdiction indicated. 提供以下資料，列明(a)帳戶持有人的常居地的司法管轄區(澳門特別行政區包括在內)及(b)該常居地的司法管轄區發給帳戶持有人的稅務編號。

If the Account Holder has more than three jurisdictions of residence, please use a separate sheet. 如帳戶持有人的常居地的司法管轄區多於3個，可另紙填寫。

If the Account Holder has tax obligation in the Macao SAR, the TIN is the taxpayer number or the Macao SAR resident identity card number. 如帳戶持有人在澳門特別行政區有納稅義務，稅務編號是其納稅人編號或澳門特別行政區居民身份證編號。

If a TIN is unavailable, please provide the appropriate reason 如沒有提供稅務編號，必須填寫合適的理由：

Reason A – The jurisdiction of residence where the Account Holder is a resident for tax purposes does not issue TINs to its residents.
理由 A – 帳戶持有人的常居地的司法管轄區並沒有向其居民發出稅務編號。

Reason B – The Account Holder is unable to obtain a TIN. Please explain why the Account Holder is unable to obtain a TIN in below table if you have selected this reason.
理由 B – 帳戶持有人不能取得稅務編號。如選取這一理由，請解釋帳戶持有人不能取得稅務編號的原因。

Reason C – TIN is not required. Select this reason only if the authorities of the jurisdiction of residence do not require the TIN to be disclosed.
理由 C – 帳戶持有人毋須提供稅務編號。僅當常居地的司法管轄區的主管機關不需要帳戶持有人披露稅務編號。

Jurisdiction of residence* 常居地的司法管轄區*	TIN 稅務編號	If no TIN available, enter reason A, B or C 如沒有提供稅務編號，填寫理由A、B 或 C	Explain why you are unable to obtain a TIN if you have selected Reason B 如選取理由B，解釋您不能取得稅務編號的原因

Important Notes 重要提示：

The Management Company is required by the Macao law to conduct due diligence on applicant's tax residence, the information contained in this form and the information regarding the Account Holder and any Reportable Account(s) may be reported to the Macao SAR Financial Services Bureau and exchanged with tax authorities of such jurisdictions of residence of the Account Holder, pursuant to agreements for exchange financial account information. 管理公司根據澳門法律要求就申請人之稅務居住地進行盡職調查，本表格所載資料和關於帳戶持有人及任何須申報帳戶的資料將向澳門特別行政區政府財政局申報，而有關資料將按照金融帳戶信息交換協定，被轉交到帳戶持有人所屬的常居地的司法管轄區的稅務當局。

Failure to submit required information truthfully per legal requirements may lead to account denial or transaction limits. 如未按法律要求如實填寫相關資訊可能導致拒絕開戶或限制交易。

Section E: Employee contribution Allocation Percentage and Upper / Lower Limit 第五部分：僱員供款比率及供款上下限 Only applicable to CPF or specific schemes 只適用於央積金或特定計劃

1. Contribution Allocation Percentage 供款比率
I (the employee) decide to make contribution as the employer and employee contribution in the employer scheme. 本人（僱員）決定按僱主計劃內訂定的僱主及僱員供款比率。

Tick it only if the pre-selected option need to be changed 如需更改請勾選：
☐ I (the employee) decide to adjust the percentage of the employee contribution to _____ % (minimum of 5% or more in a whole number).
本人（僱員）選擇更改僱員供款比率為_____ %（5%或5%以上的整數）。

2. Upper Limit of Calculation Base of the Contribution 供款金額上限
I (the employee) decide that the employee's maximum contribution limit will follow the arrangement of employer's maximum contribution limit in the employer's scheme.
本人（僱員）決定僱員供款上限將跟隨僱主計劃內僱主供款上限的安排。

Tick it only if the pre-selected option need to be changed 如需更改請勾選：
☐ I (the employee) disagree to make contribution for the excess amount. 本人（僱員）不同意就超出的部分繳納供款。
☐ I (the employee) agree to make contribution for the excess amount. 本人（僱員）同意就超出的部分繳納供款。

3. Lower Limit of Calculation Base of the Contribution 供款金額下限
I (the employee) decide to have lower limit of calculation base of the contribution. 本人（僱員）決定對供款計算基礎設置下限。

Tick it only if the pre-selected option need to be changed 如需更改請勾選：
☐ I (the employee) decide not to have lower limit of calculation base of the contribution. 本人（僱員）決定對供款計算基礎不設置下限。

Section F: Fund Introduction and Contribution Allocation 第六部分：基金簡介及投配選擇

Fund Name 基金名稱	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
Fund Type 基金類型	Money Market Fund 貨幣市場基金	Mixed Assets Fund 混合資產基金	Mixed Assets Fund 混合資產基金	Mixed Assets Fund 混合資產基金	Mixed Assets Fund 混合資產基金
Risk Profile 風險類別	Low 低	Low 低	Low 低	Medium 中	High 高
Launch Date 推出日期	01/11/2012	01/09/2003	02/01/2014	01/09/2010	20/05/2021
Currency 基金貨幣	Macao Pataca 澳門元	Macao Pataca 澳門元	Chinese Yuan 人民幣	Macao Pataca 澳門元	Macao Pataca 澳門元
Investment Objectives 投資目標	<p>The investment objective of the Fund is to invest in deposit instruments which are denominated in Macau Patacas, Hong Kong dollars and US dollars. The fund primarily invests in the form of bank deposits and certificate of deposits so as to avoid risks associated with purchasing of other funds, securities, stocks, shares or investment products, and to achieve a stable income from deposit interest.</p> <p>本基金的投資目標是透過存款投資於澳門元、港元和美元的存款投資工具，主要為銀行存款和存款證，免於因購買其他基金、證券、股票、股份或投資產品而承受的風險，以獲取穩定的存款利息收入。</p>	<p>The investment objective of the Fund is to endeavor to enhance long-term interest income in a low-risk framework. The Fund primarily invests in high-quality debt securities issued by governments, corporations and financial institutions, and invests in a limited extent in high-quality equities in the Hong Kong SAR, China, and the United States. Under appropriate market conditions, the proportion of money market instruments will be relatively increased to mitigate risk.</p> <p>本基金的投資目標是在低風險範疇內盡量提高其長期利息收入。本基金主要投資於政府、企業及金融機構發行的優質債務證券，及有限度地投資於香港、中國及美國高質素的股票。如在合適情況，將會相對提高貨幣市場工具的比重以控制風險。</p>	<p>The investment objective of the Fund is to seek a long term RMB income and capital appreciation through investments in RMB denominated investment instruments. The Fund primarily invests in high-quality debt securities and bank deposits. If appropriate opportunities arise, the fund may have a limited extent of high-quality equities. Under appropriate market conditions, the proportion of money market instruments will be relatively increased to mitigate risk.</p> <p>本基金的投資目標是透過投資於人民幣計價的投資工具，主要為優質的債務證券和銀行存款，如遇適當時機，可有限度地投資於高質素股票，以尋求長期的人民幣收益和資本增值。如在合適情況，將會相對提高貨幣市場工具的比重以控制風險。</p>	<p>The investment objective of the Fund is to seek a higher investment returns for medium to long-term investors by adopting a slightly aggressive investment strategy through investments in securities and equities evenly. The Fund primarily invests in high-quality debt securities issued by governments, corporations and financial institutions, and also invests in high-quality equities in the Hong Kong SAR, China and United States.</p> <p>本基金的投資目標是以稍微進取的投資策略，平衡投資於債券和股票，為中長線投資者提高投資回報。本基金主要投資於政府、企業及金融機構發行的優質債務證券，和投資於香港、中國及美國的高質素股票。</p>	<p>The investment objective of the Fund is to provide investors with investment opportunities related to the Guangdong-Hong Kong-Macau Greater Bay Area. The Fund primarily invest in the stocks of listed companies that have their headquarters or main operating centers located in the designated cities of Guangdong-Hong Kong-Macau Greater Bay Area, and whose businesses are related to these designated cities. Additionally, the main income of these companies generate from Mainland China, Hong Kong SAR and/or Macau SAR. Secondly, the fund also invests in securities which are issued by the corporations in the Greater China region.</p> <p>本基金的投資目標是主要投資於總部或主要營運中心設於粵港澳大灣區的指定城市，業務與粵港澳大灣區的指定城市相關，以及主要收入來自中國內地、香港及或澳門的上市公司股票，其次投資於大中華企業發行的債券，致力為投資者提供粵港澳大灣區相關的投資機會。</p>
Strategic Benchmark 策略基準	Bank deposits and certificates of deposit 銀行存款和存款證 100%	Bonds 債券 85% Equities 股票 10% Cash and bank deposits 現金和銀行存款 5%	Bonds 債券 90% Equities 股票 5% Cash and bank deposits 現金和銀行存款 5%	Bonds 債券 47.5% Equities 股票 47.5% Cash and bank deposits 現金和銀行存款 5%	Equities 股票 65% Bonds 債券 30% Cash and bank deposits 現金和銀行存款 5%

Contribution Allocation Percentage 供款分佈百分比					
Employer's Contribution 僱主供款	%	%	%	%	%
Employee's Contribution 僱員供款	%	%	%	%	%
Remark 備註	● For PPF, a member shall only be entitled to give investment options of the employer's balance if the employer allows the member to do so. 對於 PPF 的成員，只有在僱主同意的情况下，成員才有權對僱主的結餘作出投資的選擇。 ● For CPF, 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 is fully vested in the member according to the appropriate vesting percentage. 對於 CPF 的成員，只有在(i)僱主同意的情况下，或(ii)僱主的結餘按照相應歸屬比例全部歸屬成員，成員才有權對僱主的結餘作出投資的選擇。				

Notes & Declaration: 注意及聲明：

1. All contribution allocation percentages must be in whole numbers (e.g. 50% not 50.5%), each allocation must be at least of 5% and be multiples of 5%, and the total should be 100%. Otherwise, the Management Company 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.

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%，否則管理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。

2. I understand and agree that, subject to the notes in this Section, all future contributions will be allocated and invested in the same choice of fund options as selected in this form.

本人明白及同意，除本部份的注意另有規定外，所有新供款將根據以上所選擇的相同基金選擇作出分配及投資。

3. 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 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 this Section and/or the Management Company acting or relying on such decisions.

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按照本人的判斷和意見發出，及同意對本人在本表格內作出的指示負責。本人還確認，管理公司不對本人或本人指定的受益人(或者法定代理人)(以適用者為準)因本人於本部份所述的決定和/或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。

4. Where I have elected to invest all or part of my future contributions in the ICBC (Macau) Pension Fund – RMB Income Fund (collectively, "RIF"), 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分投資於工銀(澳門)退休基金—人民幣收益基金(統稱“人民幣收益基金”)的情況下，本人理解並同意如下：

i. When 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 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 other currencies as the Management Company may from time to time agree.

在按照工銀(澳門)退休基金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人民幣收益基金中所作投資的權益。

ii. 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 the 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。

iii. RIF, which involve investments in the Mainland China, which is an emerging market, involves 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 China 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 unit prices of the RIF. Also, the RIF invest primarily in securities related to the Mainland China market and may be subject to additional concentration risk.

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。所有這些都有可能會對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，而這一結果又可能會對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，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。

iv. I confirm that the Management Company (or its agent(s)) has provided clear, fair and accurate information of each of the fund options under this Section, 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)已就本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。

Section G: The Personal Data Protection Act - Personal Data Collection Statement 第七部份：關於個人資料保護法—收集個人資料聲明

Any personal data of yourself (in your capacity as a member participant of a participating employer under ICBC (Macau) Scheme (the "Scheme")), whether such personal data is provided by you or by your participating employer. Whether during your application to participate in the Scheme or at any time following such application (the "Personal Data") will be used for any of the Purposes (as defined below).

您(以您作為工銀(澳門)計劃(「計劃」)之下的參與僱主的成員參與者身份)的任何個人資料，不論該等個人資料是由您還是您的參與僱主提供的，也不論是在您申請參與退休基金計劃期間還是在該項申請之後任何時間提供的(「個人資料」)，將被用於任何指定用途(定義見下文)。

The Purposes mean: (i) the purposes of your participation in the Scheme including the operation and administration of the Scheme and the implementation of any of your instructions or nominations relating to your participation in the Scheme, and/or (ii) promoting, improving, furthering and/or conducting any direct marketing activities in relation to the pension fund, provident fund, investment, insurance, banking, financial or other related products or services of the Management Company or any member of the ICBC Group, and/or (iii) matching for whatever purposes with other personal data concerning yourself and/or (iv) ensuring compliance by the Management Company, the Scheme and/or any member of the ICBC Group with any applicable laws, regulations, court order, agreement, treaty, requirement or commitment, whether contractual, statutory or otherwise, and whether present or future (collectively, "Applicable Laws and Regulations").

指定用途是指(i)用於您參與退休基金計劃的多種用途，包括：退休基金計劃的運作和管理，以及根據您的指示或指定而實行您所參與的退休基金計劃，及/或(ii)就管理公司或工銀集團的任何成員就退休基金、公積金、投資、保險、銀行、金融或其他相關產品或服務的推動、改進、推行及/或進行任何直接促銷活動，及/或(iii)符合使用您的其他個人資料的任何用途，及/或 (iv) 確保管理公司、退休基金計劃及/或工銀集團的任何成員遵從任何適用的法律、規則、法院命令、條約、要求或承諾，不管是否合約、法定或其他性質、也不論是現存或將來出現的(「適用的法律及規則」)。

You understand and agree that: 您明白並同意:

1. The provision of the Personal Data is mandatory for your participation in the Scheme and that without such Personal Data the Management Company may not be able to enrol you into, or allow you to continue participation in the Scheme and/or provide any services in relation to your enrolment or participation in the Scheme.

為了參與退休基金計劃，您必須提供個人資料；若無該等個人資料，管理公司則可能無法讓退休基金計劃為您作出登記或讓您繼續參與及/或就您所登記或參與的退休基金計劃提供任何服務。

2. The Personal Data may be used, disclosed and/or transferred, in or outside the Macau Special Administrative Region, to any of the following parties for the purposes of discharging the duties and functions relating to the Purposes: (i) any agent, contractor or third party service provider; (ii) any actual or proposed assignee or transferee of the Management Company the subject matter of the assignment or transfer being related to the Management Company's rights and obligations in respect of you; (iii) any regulator or government authority; (iv) any local or foreign person, entity or authority to whom the Management Company, the Scheme and/or any member of the ICBC Group is under an obligation or commitment, whether contractual, statutory or otherwise, and whether present or future, to make disclosure pursuant to or in connection with any Applicable Law and Regulations; (v) any member of the ICBC Group; (vi) legal or other professional advisors, and/or (vii) auditors.

在澳門特別行政區境內或境外，個人資料可以由管理公司或下列任何一方為了履行與指定用途有關的職責及職能而使用、披露及/或轉移(i)任何代理人、承辦商或第三方服務提供者；(ii)管理公司任何實際的或擬議的承讓方或受讓方，該項轉讓或轉移的事項是與管理公司相對於您而有的權利和義務有關的；(iii)任何監管機構或政府機構；(iv)根據任何適用的法律及規則，管理公司、退休基金計劃及/或任何工銀集團成員根據義務或承諾，不管是合約、法定或其他性質、也不論是現存或將來出現的，須向其作出披露的當地或外地的人士、機構或機關；(v)工銀集團的任何成員；(vi)法律或其他專業顧問；及/或 (vii)核數師。

3. You have the right to request access to and correction of any of the Personal Data and to request that the Personal Data not to be used for direct marketing purpose. Requests can be made in writing to the Management Company. Avenida Panorâmica do Lago Nam Van, Nos. 796-818, Fortuna Business Centre, 18 andar, Macau. The Management Company has the right to charge a reasonable fee for processing any data access request.

您有權要求查閱和更正有關任何屬於您的個人資料，並要求個人資料不被用於直接促銷的用途。上述要求可透過書面方式致函管理公司，澳門南灣湖景大馬路 796-818 號財神商業中心 18 樓。管理公司有權就處理任何查閱資料的要求收取合理費用。

4. "ICBC Group" means the Management Company, any of its holding companies, subsidiaries, subsidiary undertakings, associated or affiliated companies (whether direct or indirect) from time to time. “工銀集團”指管理公司、不時變更的任何其母公司、附屬公司、姊妹公司及任何其他相關公司(直接或間接的)。

Section H: Additional Requirements 第八部份：其他注意事項

1. The Management Company shall only process the contributions after the Management Company has received clear instruction in respect of the contributions and all relevant and accurate information.

管理公司應只在對管理公司收到有關供款的明確指示及所有相關及準確的資訊後方對供款作出處理。

2. A confirmation will be sent to you after the instructions in this form have been successfully executed or, in case the instructions in this form are deemed as invalid, a notification shall be provide to you.

確認信息將會在完成執行本表格內的指示後發出予閣下，或當本表格內之指示視為無效時，亦會向閣下作出通知。

3. The Management Company 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.

管理公司有權對不清晰的指示不承擔任何責任，且有權自行決定視該等指示為無效。管理公司或任何其代表、人員、僱員或代理人均不須為行使自行決定權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。

4. The Management Company must comply with the relevant laws and regulations in operating the Scheme. Particularly to the operating of the Non-mandatory Central Provident System, the Law No. 7/2017 and the Supplementary Provisions Relating to the Non-Mandatory Central Provident Fund System, Administrative Regulation No. 33/2017. In the event that there is any inconsistency between this agreement and the applicable laws and regulations, the applicable laws and regulations will prevail to the extent of any inconsistency.
管理公司在經營本計劃時必須遵守有關法律及法規，尤其在經營公積金計劃時，管理公司須遵守第 7/2017 號法律《非強制性中央公積金制度》及第 33/2017 號行政法規《非強制性中央公積金制度補充規定》。在本協議與適用的法律及法規之間有抵觸的情況下，在任何抵觸之範圍內以適用的法律及法規為準。

5. The "ICBC (Macau) Scheme - Retirement Investment Guide" and "ICBC (Macau) Pension Fund Management Regulation" described in this form are available for download from ICBC (Macau) website www.icbc.com.mo. The aforementioned documents, along with the Master Document and the "Pension Plan" or "Central Provident Fund Scheme" of your Participating Employer, can also be obtained from the ICBC (Macau) Pension Fund Management Company Limited, located on 18/F, Fortuna Business Centre, Nos. 796-818, Avenida Panoâmica do Lago Nam Van, Macau.
本表格所述的“工銀(澳門)計劃－退休投資指南”和“工銀(澳門)退休基金管理規章”放置於工銀(澳門)的網站 www.icbc.com.mo 供下載，上述文件連同集成協議及參與僱主的“退休金計劃”或“中央公積金計劃”亦可在管理公司位於澳門南灣湖景大馬路 796-818 號財神商業中心 18 樓，工銀(澳門)退休基金管理股份有限公司索取。

Section I: Declaration and Authorisation 第九部份：聲明及授權書

Participation - by signing this form, I
參加計劃 — 在簽署本表格後，本人

1. declare that I have read and understood the "ICBC (Macau) Scheme - Retirement Investment Guide" and the "Pension Plan" or "Central Provident Fund Scheme" of your Participating Employer, and
謹此聲明已細閱和明白“工銀(澳門)計劃－退休投資指南”，及參與僱主的“退休金計劃”或“中央公積金計劃”，及

2. declare that I have accepted the Master Document as amended from time to time, and
謹此聲明接受不時修訂的集成協議，及

3. agree to comply with the documentation governing the ICBC (Macau) Scheme (as amended from time to time), and
同意遵守規管工銀(澳門)計劃 (或不時作出修訂)，及

4. accept the declaration of the ICBC (Macau) Pension Fund Management Regulation (and the future additional amendment), and
接受工銀(澳門)退休基金管理規章 (及其未來倘有的修改) 的聲明，及

5. confirm having read and understood the Personal Data Protection Act - Personal Data Collection Statement in Section G, and
確認已閱讀明白第七部份內的關於個人資料保護法—收集個人資料聲明，及

6. authorise the Participating Employer to deduct contribution from my relevant income and remit such contribution to the Management Company.
授權參與僱主於本人的有關入息內扣除退休金供款並繳付予管理公司。

7. declare that the information given above is true, correct and complete.
確認以上提供的資料是真實、準確以及完整。

8. agree that I will submit a new form within 30 days if any Declaration on this form becomes incorrect.
同意如果此表格上的任何聲明有誤，本人將於 30 日內提交新表格。

9. understand that this Declaration has been translated into English. If there is any inconsistency or ambiguity between the English version and the Chinese version, the Chinese version shall prevail.
明白此英文聲明為中文版本譯本，如中、英文兩個版本有任何抵觸或不相符之處，應以中文版本為準。

10. I understand and agree that: 本人明白及同意：

i. in submitting this form, I must complete all of items in sections A to F of this form (the "Information");
於提交此表格時，本人必須填妥此表格上第一部份至第六部份項的所有項目(下稱“資料”)；

ii. whenever there is any change of circumstances which render any of the Information out-of-date, or that causes any entity(ies) of the ICBC Group to know or have reason to know that any such Information is incorrect, unreliable or out-of-date, I must promptly and in any event within 30 days of the change of circumstances provide to the Scheme and the Management Company the updated information (any such updated information will form part of the Information);
凡有出現任何變動情況，令任何資料變得過時，或是使工銀集團的任何機構知道或有理由知道任何資料屬錯誤、不可靠或過時，本人必須及時及不論在任何情況下在出現變動情況後 30 日內向退休金計劃及管理公司提供已更新的資訊 (任何更新資訊將會納入為資料的一部分)；

iii. any Information provided to the Scheme and/or the Management Company may be used for the purposes, and/or may be transferred to such parties, as set out in Section G;
任何提供給退休金計劃及/或管理公司的任何資料可按第七部份之規定的目的及/或轉移至有關一方；

iv. I hereby give express authorisation to the Management Company and any member of ICBC Group, to the processing, transfer and disclosure of the Information and expressly authorise the transfer of the Information to jurisdictions outside Macau;
本人在此明確授權管理公司及工銀集團任何成員進行處理、轉移及披露資料，且明確授權將資料轉移到澳門以外的司法管轄區；

v. I expressly waive any rights of mine, and authorise release the Management Company and any member of ICBC Group, in respect of any secrecy duty under the applicable law, including the Macau Financial System Act;
本人明確許可免除管理公司及工銀集團任何成員有關按所適用法律，包括澳門金融體系法律制度的保密義務及放棄任何相關的權利；

vi. I confirm that I will do such things and sign such documents as the Management Company may reasonably require to comply with the Applicable Laws and Regulations by the Management Company and any member of ICBC Group; and
為着管理公司及工銀集團任何成員遵從適用的法律及法規，本人確認會履行管理公司有理由要求的事項及簽署有關文件；及

vii. where I fail to provide the Information, any entity(ies) of the ICBC Group may, to the extent not prohibited by the applicable law, take such actions or decide not to take certain actions, in order for them and/or the ICBC Group to comply with the Applicable Laws and Regulations.
如本人未能提供資料，工銀集團任何機構可在適用法律不禁止的限度內，採取有關行動或決定不採取特定行動，以讓他們及/或工銀集團遵從適用的法律及法規。

I hereby confirm that through the online or offline channels of the Management Company or the participating employer, I hereby acknowledge receipt and understood the "ICBC (Macau) Scheme - Retirement Investment Guide" and the "Pension Plan" or "Central Provident Fund Scheme" described by the Participating Employer. I have carefully read and agreed to the terms and conditions stated in this form.

本人特此確認透過管理公司或參與僱主的線上或線下渠道，取得及了解“工銀(澳門)計劃－退休投資指南”及參與僱主的“退休金計劃”或“中央公積金計劃”所述的內容，亦已仔細閱讀並同意本表格所述的條款內容。

I hereby acknowledge and expressly authorise the Management Company and any member of ICBC Group to process or transfer my personal data.
本人特此確認及明確同意管理公司及工銀集團任何成員處理或轉移本人的個人資料。

Signature of Member* 成員簽署* (This signature will be used to verify your future correspondence to us 此簽署式樣將用於核對閣下日後給予我們的文件)		Date* 日期*	
We, the Participating Employer, confirm that all information given by the Member in this form is true, accurate and complete to the best of our knowledge. 我們，作為參與僱主及盡我們所知，確認由成員在此表格內提供的所有資料均屬真實、準確及完整。 Authorised Signature of Participating Employer* 參與僱主授權簽署*		Company Chop (if applicable) 公司章(如適用)	
For the Management Company Use Only 管理公司專用			
經辦 (簽章)		日期	
經辦 (簽章)		復核 (簽章)	
Attachments/ Remarks and Rationale (if applicable) 附件/備註及合理性原因(如適用)			