



ICBC

工銀澳門

(退休基金管理公司)

【修訂各退休基金管理規章的通告】

尊敬的客戶：

茲通知，本公司所管理的五項退休基金之管理規章進行了修改，包括工銀（澳門）退休基金—穩健基金、工銀（澳門）退休基金—平穩增長基金、工銀（澳門）退休基金—儲蓄基金、工銀（澳門）退休基金—人民幣收益基金及工銀（澳門）退休基金—大灣區增長基金。澳門金融管理局已批准了相關修改，現把較重要的修改內容說明如下：

1. 新增各退休基金管理規章之英文名稱，並更新條款的用語與最新監管的要求或指引保持一致，以及刪除不適用之條款及序號；
2. 新增工銀（澳門）退休基金—穩健基金、工銀（澳門）退休基金—平穩增長基金、工銀（澳門）退休基金—儲蓄基金及工銀（澳門）退休基金—人民幣收益基金有關退休基金的投資風險類別，以及其資產組合之投資範圍和策略基準；
3. 修改本公司的註冊資本為 6,000 萬澳門元；
4. 修改工銀（澳門）退休基金—儲蓄基金可投資於存款證，並更新相關的條款。

新修訂各退休基金的管理規章將於 2025 年 6 月 5 日起生效並在政府公報上刊登，請於“工銀澳門網站” — “退休基金” — “下載區域” — [“工銀澳門退休基金管理規章”](#) 瀏覽。

如閣下對最新修訂的管理規章有任何疑問，請致電本公司客戶服務熱線 8398 2651 作出垂詢。

工銀（澳門）退休基金管理股份有限公司

2025 年 4 月 24 日



Announcement of Revision of Each Pension Fund Management Regulations

Dear valued customers,

Please be informed that the management regulations of five pension funds managed by our company have been amended, including ICBC (Macau) Pension Fund – Secured Income Fund, ICBC (Macau) Pension Fund – Stable Growth Fund, ICBC (Macau) Pension Fund – Savings Fund, ICBC (Macau) Pension Fund – RMB Income Fund and ICBC (Macau) Pension Fund – Greater Bay Area Growth Fund. The Macau Monetary Authority has already approved the relevant amendments, and the major changes are shown as following:

1. The English names of the management regulations of each fund have been added, and the terminology of the clauses has been updated to be in accord with the latest regulatory requirements or guidelines. In addition, the clauses and numbering that are no longer applicable have been removed;
2. The investment risk category of pension funds about ICBC (Macau) Pension Fund – Secured Income Fund, ICBC (Macau) Pension Fund – Stable Growth Fund, ICBC (Macau) Pension Fund – Savings Fund and ICBC (Macau) Pension Fund – RMB Income Fund have been added as well as the investment scope and strategy benchmark of assets portfolios;
3. The registered capital of our company has been amended to 60 million Patacas;
4. The ICBC (Macau) Pension Fund – Savings Fund has been amended to be able to invest in certificate of deposit, and the relevant clauses have been updated.

The revision of management regulations of each pension fund has been published in the Government Gazette. They will take effect on 2025 June 5th. Please visit "ICBC Macau Website"- Pension Funds" - "Download Area"- ["ICBC Pension Fund Management Regulation"](#) for details.

If you have any queries about the revision of management regulations, please feel free to contact our customer service hotline at 8398 2645 for inquiries.

ICBC (Macau) Pension Fund Management Company Limited
2025 April 24th