



**CHINA LIFE MPF MASTER TRUST SCHEME (“the Scheme”)**

**FORM MPF(S) – W(R)**

**MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP. 485) (“the Ordinance”)**

**CLAIM FORM FOR PAYMENT OF MPF ACCRUED BENEFITS (BENEFITS) ON GROUNDS OF  
ATTAINING THE RETIREMENT AGE OF 65 OR EARLY RETIREMENT**

Please read the following **important notes** before completing this Form.

**Filling In This Form**

- (a) This Form is to be completed by any person who wishes to claim for payment of benefits from an MPF scheme on the grounds of attaining the retirement age of 65 or early retirement only. For a claim made on the grounds of early retirement, the scheme member must reach the age of 60 and have permanently ceased all employment and self-employment with no intention of becoming employed or self-employed again. For a claim for payment of benefits on other grounds, please use Form MPF(S) – W(O).
- (b) If the claimant/scheme member wishes to withdraw benefits from more than one scheme, please fill in a separate form for each scheme.
- (c) Please submit the completed form and the required supporting documents to China Life Trustees Limited for processing the claim. If any information provided is incorrect or incomplete, the relevant trustee may not be able to process your request.
- (d) Please read the explanatory notes carefully before completing this Form.
- (e) The personal data to be supplied in support of this claim for payment of benefits are to be used for processing your claim. The personal data you supply may, for such purpose, be transferred to the relevant service provider(s) and the government or regulatory bodies including the Mandatory Provident Fund Schemes Authority (“the Authority”).
- (f) All information may be treated by China Life Trustees Limited in the same manner as mentioned in the Personal Information Collection Statement as attached. Please read it carefully before completing this Form.

**Reminder Before Submitting a Claim**

- (g) Withdrawal of benefits derived from voluntary contributions paid pursuant to section 11 of the Ordinance is subject to the governing rules of the scheme concerned. Please check the information from the MPF Scheme Brochure of the Scheme at [www.chinalife.com.hk](http://www.chinalife.com.hk) or contact our Service Hotline 3999 5555 for details.

- (h) Withdrawal of benefits derived from tax deductible voluntary contributions paid pursuant to section 11A of the Ordinance is subject to the same withdrawal requirements as for mandatory contributions (except that under section 11A(3), certain provisions relating to offsetting of severance or long service payments, and protection of benefits from creditors and others, do not apply).

### **Factors to Consider before Selecting Withdrawal Option**

- (i) Benefits may be withdrawn on the grounds of attaining the retirement age of 65 or early retirement either in a lump sum or by instalments. Before making any decision as regards the amount and timing of withdrawal of benefits, please consider, among other things, your personal needs, risk tolerance level and financial circumstances carefully. The scheme member may be charged the necessary transaction costs for each withdrawal, and additional fees or financial penalties may be charged to or imposed on the scheme member if more than twelve withdrawals by instalments from the same MPF account are made in a calendar year. Each additional withdrawal instalment exceeding twelve instalments in each financial period will be subject to a handling fee of HK\$100. This handling fee will not be applicable to scheme member who have invested in any one of the Constituent Funds of default investment strategy (“DIS”) and without any apportionment if only part of the benefits are invested in the Constituent Funds of DIS. Please check the MPF Scheme Brochure of the Scheme at [www.chinalife.com.hk](http://www.chinalife.com.hk) or contact our Service Hotline 3999 5555 for details.

#### **Reminder**

- Withdrawal of benefits out of a guaranteed fund may result in some or all of the guarantee conditions not being satisfied; thus affecting your entitlement to the guarantee. Please check the MPF Scheme Brochure of the Scheme at [www.chinalife.com.hk](http://www.chinalife.com.hk) or contact our Service Hotline 3999 5555 for details.
- The price of fund units may change due to market fluctuations and may go down as well as up. The price of fund units on the date when you submit a claim form to the trustee may be different from that on the date when the fund units are redeemed.
- If your benefits are currently invested according to default investment strategy (“DIS”) of the scheme, you should be aware that the de-risking mechanism of the DIS starts at the age of 50. If the annual de-risking of your investments in the DIS and your claim for payment of benefits take place at around the same time, the trustee of the scheme shall sequence the de-risking and the claim in accordance with its procedures and in compliance with the Ordinance. Please check the MPF Scheme Brochure of the Scheme at [www.chinalife.com.hk](http://www.chinalife.com.hk) or contact our Service Hotline 3999 5555 if you wish to know the details of how we will handle these transactions.
- If benefits are not withdrawn in full, the remaining benefits will continue to be invested. Investment involves risk and the price of fund units may go down as well as up. Past performance does not indicate future performance. Please check the MPF Scheme Brochure of the Scheme or contact our Service Hotline for details. You should carefully consider factors such as your investment objectives, financial situation, risk tolerance level and key features (e.g. types and levels of risks, types and levels of fees and charges) of the scheme(s) and the constituent fund(s) concerned. Please refer to the Authority’s publications available on the Authority’s website ([www.mpfa.org.hk](http://www.mpfa.org.hk)).

### **Enquiries**

- (j) Please contact our Service Hotline 3999 5555 for enquiries about account details and information on the Scheme or funds.

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ATTAINING THE RETIREMENT AGE OF 65 OR EARLY RETIREMENT**

**SECTION I – DETAILS OF THE CLAIMANT <sup>Note 1</sup> / SCHEME MEMBER**

(1) CLAIMANT DETAILS					
Name <sup>Note 2</sup> <i>(as shown on your Hong Kong Identity (HKID) Card)</i>	Surname:				
	Other Name:				
Identification	HKID Card No.:				
	Passport No.: <i>(ONLY for person without HKID Card)</i>				
Contact Details	Daytime Phone No.:		Mobile Phone No.:		
	Email Address:				
Correspondence Address	Flat/Room	Floor	Block	Building	
	Estate		Street No.	Street	
	District / Country (if not Hong Kong)		Hong Kong / Kowloon / New Territories <i>(delete whichever is not applicable)</i>		

(2) SCHEME MEMBER DETAILS (IF DIFFERENT FROM THE CLAIMANT)				
Name <sup>Note 2</sup> <i>(as shown on your Hong Kong Identity (HKID) Card)</i>	Surname:			
	Other Name:			
Identification	HKID Card No.:			
	Passport No.: <i>(ONLY for scheme member without HKID Card)</i>			

## SECTION II – DETAILS OF THE CLAIM

<b>(1) ACCOUNT INFORMATION (please ✓ the appropriate box)</b>	
Name of Scheme	
<input type="checkbox"/> All accounts under the Scheme	
<input type="checkbox"/> Selected account(s) under the Scheme (please specify the scheme member account no. <sup>Note 3</sup> )	(1)
	(2)
	(3)

<b>(2) GROUNDS FOR CLAIMING BENEFITS AND THE REQUIRED DOCUMENTS</b> <sup>Notes 4, 5</sup> (please ✓ the appropriate box)	
<input type="checkbox"/> I have previously withdrawn the benefits by instalments on the below grounds from all the accounts specified in Section II(1), therefore, I <u>DO NOT</u> provide the required documents for this claim again.	
Grounds	Required documents
<input type="checkbox"/> Attaining the retirement age of 65	<input type="checkbox"/> a copy of the scheme member's HKID card for verification of the name, date of birth and identity card number of the scheme member if the claimant does not wish to present the card in person for verification <sup>Note 6</sup>
<input type="checkbox"/> Early retirement	<input type="checkbox"/> a copy of the scheme member's HKID card for verification of the name, date of birth and identity card number of the scheme member if the claimant does not wish to present the card in person for verification <sup>Note 6</sup> ; and <input type="checkbox"/> the original statutory declaration form on early retirement (Form MPF(S) - W(SD1)) <sup>Note 7</sup>
<b>For a scheme member whose HKID card does not contain the month and/or day of birth, evidence showing the scheme member's date of birth</b> <sup>Note 8</sup> :	
<input type="checkbox"/> a copy of the scheme member's passport or other travel document showing the month and/or day of birth; or <input type="checkbox"/> a copy of the scheme member's HKID card with the day and month of the issue date of the HKID card circled or by other means to indicate that the scheme member wishes to use the day and month of the issue date of the HKID card as the day and month of birth; or <input type="checkbox"/> the original statutory declaration of the scheme member's date of birth <sup>Note 7</sup>	

<b>(3) AMOUNT OF BENEFITS TO BE WITHDRAWN FROM EACH ACCOUNT SPECIFIED IN SECTION II(1)</b> <sup>Notes 9, 10</sup> (please ✓ the appropriate box)	
<input type="checkbox"/> A lump sum <sup>Note 11</sup>	<b>OR</b>
	<input type="checkbox"/> Specify withdrawal amount <sup>Note 12</sup> HK\$ _____
(please check with the relevant trustee for the requirements on minimum withdrawal amount)	

<b>(4) METHOD OF PAYMENT (please ✓ the appropriate box)</b>	
<input type="checkbox"/>	by cheque
<input type="checkbox"/>	by depositing directly into a bank account <i>(This option is applicable only to trustees who provide such services and there may be bank charges involved)</i>
Name of bank account holder:	
Name of bank:	
Bank account number:	
<i>For overseas bank only:</i>	Address of bank:
	Swift code :
	Other settlement information (if any):(e.g: IBAN)
	Currency :

**SECTION III – AUTHORIZATION & DECLARATION**

<b>(1) TERMINATION OF MPF ACCOUNT WITH NO RESIDUAL BALANCE (IF APPLICABLE)</b>	
I/We* <sup>Note 1</sup> hereby authorize the trustee to terminate the relevant scheme member account(s) as referred to in Section II(1) upon	
<ul style="list-style-type: none"> <li>(i) withdrawal of the full amount of benefits with no residual balance in the said account(s);</li> <li>(ii) (for employee contribution account only) termination of the employment in relation to the contribution account; and</li> <li>(iii) (for self-employed person contribution account only) cessation of the self-employment, with effect from _____ (DD/MM/YYYY).</li> </ul>	
<b>(2) DECLARATION</b>	
I/We* <sup>Note 1</sup> declare that to the best of my/our* knowledge and belief, the information given in this Form and its attachments is correct and complete.* I acknowledge and confirm that I have read and understood and agree with the terms of the Personal Information Collection Statement (“PICS”) attached herein.	
Signature of the claimant(s)	Date (DD/MM/YYYY)

\* delete whichever is not applicable

✦ **Warning:** Under section 43E of the Ordinance, a person who, in any document given to the Authority or an approved trustee, knowingly or recklessly makes a statement which is false or misleading in a material respect commits an offence and is liable to a maximum penalty of a \$100,000 fine and one year’s imprisonment on the first conviction and a \$200,000 fine and two years’ imprisonment on each subsequent conviction. A person who knowingly and wilfully makes a statutory declaration false in a material particular also commits an offence under section 36 of the Crimes Ordinance (Cap. 200) and is liable on conviction to imprisonment for two years and to a fine.

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*Explanatory Notes on  
Claim Form for Payment of MPF Accrued Benefits (Benefits) on Grounds of  
Attaining the Retirement Age of 65 or Early Retirement (Form MPF(S) – W(R))*

- (1) Either the scheme member or person(s) appointed as a committee of the estate of a mentally incapacitated person under the Mental Health Ordinance (Cap. 136) (“the committee of the estate”) to act on behalf of the scheme member can be the claimant to lodge the claim for payment of benefits. If there is more than one person appointed by the court as the committee of the estate, those persons should apply and sign in the capacity as the committee of the estate in accordance with those terms of appointment and any other requirements contained in the relevant court order. Please use an additional blank sheet to provide details of the claimants under Section I. Under such circumstances, this Form needs to be signed by all of the persons appointed by the court as the committee of the estate, unless the Court authorizes otherwise.
- (2) If a claimant/scheme member does NOT possess a HKID Card, please fill in the name as shown on the passport.
- (3) Scheme member account number can be found:
  - (i) in the membership certificate, notice of acceptance, or notice of participation; or
  - (ii) in the annual benefit statement, or other statements provided by the trustee; or
  - (iii) through the member enquiry facilities available from the trustee.If you are in doubt, please contact the trustee of the scheme concerned.
- (4) In processing a claim for payment, the trustee of the scheme concerned may request the claimant to produce the original documents for checking purpose, if necessary.
- (5) For a claim made by the committee of the estate on behalf of the scheme member, in addition to the required documents in respect of the scheme member, the following documents should be enclosed:
  - (i) a copy of the evidence of the status of the committee of the estate, i.e. the court order;
  - (ii) a copy of each claimant’s HKID card for verification of the name and identity card number of the claimant if the claimant does not wish to present the card in person for verification<sup>Note 6</sup>; and
  - (iii) the original statutory declaration form made by the committee of the estate for a claim for payment of benefits (Form MPF(S) - W(SD4))<sup>Note 7</sup> (if applicable). Where such a statutory declaration has been made and enclosed with the claim, the statutory declaration form (MPF(S)-W(SD1)) for a claim made on the grounds of early retirement shall not be required.
- (6) For a claimant/scheme member who does NOT possess a HKID card, a copy of the passport (only pages with personal particulars and passport number) should be provided to the trustee concerned for verification of the name and passport number of the claimant/scheme member if the claimant/scheme member does not wish to present the passport in person for verification.
- (7) The statutory declaration must be a valid statutory declaration in the place where the declaration is made (e.g. in Hong Kong, the statutory declaration should be made before and signed by a Commissioner for Oaths (e.g. at a Public Enquiry Service Centre of the Home Affairs Department) or a Notary Public or a Justice of the Peace). A statutory declaration made in a place other than Hong Kong is also acceptable provided that it is made before and signed by a Notary Public or a person authorized under the law of that place to administer an oath or take a statutory declaration.

- (8) A scheme member who does not have the month and/or day of birth printed on the HKID card may provide evidence as to the month and/or day by using one of the following methods:
- (i) using the birth date as shown on an official document (e.g. a travel document or a statutory declaration of the scheme member's date of birth); or
  - (ii) using the day and month of the issue date of the HKID card of the scheme member.

If the scheme member has not used any of the methods above to provide evidence as to the month and day, then in the absence of the above evidence, the trustee will:

- (i) where the HKID card shows only the year and month of birth (and not the day of birth), use the last day of the month as shown on the HKID card as the birth date of the scheme member; and
- (ii) where the HKID card shows only the year of birth (and neither the month nor day of birth), use the last day of the year as shown on the HKID card as the birth date of the scheme member.

Please note that mandatory contributions in respect of the scheme member (if any) will cease on the day when the scheme member reaches age 65 based on the evidence provided by the scheme member or defaulted above.

- (9) If a claimant wishes to select different withdrawal amounts for different accounts within a scheme, the claimant should fill in a separate form for each account.
- (10) No fees or financial penalties may be charged to or imposed on a scheme member or deducted from the scheme member account, other than necessary transaction costs incurred or reasonably likely to be incurred in selling or buying investments in order to give effect to the withdrawal and are payable to a party other than the trustee, for payment of the member's benefits in a lump sum or for the first twelve withdrawals by instalments each calendar year. Payments in excess of twelve times in a calendar year may be subject to fees or financial penalties. Each additional withdrawal instalment exceeding twelve instalments in each financial period will be subject to a handling fee of HK\$100. This handling fee will not be applicable to scheme member who have invested in any one of the Constituent Funds of DIS and without any apportionment if only part of the benefits are invested in the Constituent Funds of DIS. Please check the offering document of the Scheme via our website at [www.chinalifetrustees.com.hk](http://www.chinalifetrustees.com.hk) or contact our Service Hotline 3999 5555 for details.
- (11) This option is applicable for withdrawing the benefits in a LUMP SUM from each scheme member account specified in Section II(1) (including benefits derived from voluntary contributions if the scheme member is entitled to withdraw them based on the governing rules of the scheme concerned and benefits derived from tax deductible voluntary contribution). Please consult the trustee of the scheme concerned for details.
- (12) This option is applicable for withdrawing the benefits by INSTALMENTS from each scheme member account specified in Section II(1) (including benefits derived from voluntary contribution if the scheme member is entitled to withdraw them based on the governing rules of the scheme concerned and benefits derived from tax deductible voluntary contribution). For each scheme member account, the specified withdrawal amount will be redeemed proportionally from each sub-account (if any) according to the fund allocation as of the day on which the trustee redeems the benefits (including benefits derived from voluntary contributions if the scheme member is entitled to withdraw them based on the governing rules of the scheme concerned). If the account balance is less than the withdrawal amount specified by the claimant, the entire account balance will be withdrawn. If the claimant subsequently wishes to withdraw the remaining benefits in the accounts, please submit another claim to the trustee of the scheme concerned.



## Personal Information Collection Statement

China Life Trustees Limited (the "Company") recognises its responsibilities in relation to the collection, holding, processing or use of personal data under the Personal Data (Privacy) Ordinance. Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorized or accidental access, erasure or other use.

The provision of your personal data is voluntary. Please note that if you do not provide us with the required personal information, the Company may not be able to provide your requested information, products or services.

**Purpose:** From time to time it is necessary for us to use your personal data for the following purposes:

1. offering and providing to you the China Life MPF Master Trust Scheme ("MPF Scheme") or related products/services of the Company and other companies of the China Life Group ("our affiliates"), and administering, maintaining, managing and operating such MPF Scheme or related products/services;
2. processing and evaluating any applications or requests made by you or in respect of your benefits in the MPF Scheme or related products/services offered by the Company and our affiliates;
3. providing subsequent services to you on the MPF Scheme or related products/services of the Company and our affiliates and the administration thereof e.g. enrollment and termination, variations, calculation of contributions and benefits and the processing of redemption/withdrawal/switching/transfer requests;
4. any purposes in connection with any claims or benefits payment or transfer requests made by or against or otherwise involving you or your benefits in respect of the MPF Scheme or related products/services provided by the Company and/or our affiliates;
5. evaluating your financial needs with respect to the MPF Scheme and related products/services;
6. designing new or enhancing existing MPF scheme or related products/services of the Company and/or our affiliates;
7. conducting market or actuarial research for statistical or similar purposes undertaken by the Company and/or our affiliates, the MPF industry or our respective regulators;
8. matching any data held which relates to you from time to time for any of the purposes listed herein;
9. meeting requirements imposed by any applicable, present, existing or future law, rules, regulations, codes of practice or guidelines (including sending of information) or assisting with law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
10. conducting identity check and/or debt collection for the MPF Scheme and related business;
11. carrying out other services in connection with the operation of the Company's MPF Scheme or related business;
12. sending out administrative communications about any account you may have with the Company, MPF Scheme communications or about future changes to this Personal Information Collection Statement;
13. performing relevant due diligence procedures in accordance with the Common Reporting Standard (or Automatic Exchange of Financial Account Information) as set out in the Inland Revenue Ordinance (Cap. 112); and
14. other purposes directly relating to any of the above.

**Transfer of personal data:** Personal data will be kept confidential but, subject to the provisions of any applicable law, may be shared with the following for the purpose of exercise and performance of the Company's functions conferred or imposed by or under the MPF laws:

1. any of our affiliates;
2. any person in connection with any claims made by or against or otherwise involving you or your benefits in respect of the MPF Scheme or related products/services provided by the Company and/or our affiliates;
3. any agent, contractor or third party who help provide services in connection with the MPF Scheme or related product/services provided by the Company and/or our affiliates, including any service providers engaged by the Company, MPF intermediary, fund management company or financial institution;
4. any agent, contractor or third party who provides administrative, technology, data processing, telecommunications, computer, payment, debt collection, securities clearing, call centre services or other services to the Company and/or our affiliates in connection with the MPF Scheme or related business;
5. any actual or proposed assignee, transferee, participant or sub-participant of our rights or business; and
6. any government department or other appropriate governmental or regulatory authority (which may be further transferred to governmental or regulatory authority of certain other jurisdiction(s)) to whom the Company and/or our affiliates are requested or required by any applicable, present, existing or future law, rules, regulations, codes of practice or guidelines to make disclosures.

Your personal data may be provided to any of the above parties who may be located in Hong Kong or outside of Hong Kong, and in this regard you consent to the transfer of your data outside of Hong Kong.

**Use of Personal Data for Direct Marketing Purposes:** The Company intends to:

1. use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing of the MPF Scheme or related products/services by the Company and/or our affiliates;
2. The Company requires your written consent (which includes an indication of no objection) to use your personal data for any promotional or marketing purpose.

You may withdraw your consent to the use of your personal data for direct marketing purposes at any time, and thereafter the Company shall, without charge to you, cease to use such data for direct marketing purposes. If you wish to withdraw your consent, please contact our Personal Data Protection Officer (details below).

**Access and correction of personal data:** Under the Personal Data (Privacy) Ordinance, you have the right to ascertain whether the Company holds your personal data, to correct any data that is inaccurate, and to ascertain the Company's policies and practices in relation to personal data. You may also request the Company to inform you of the type of personal data held by it.

Requests for access and correction or for information regarding policies and practices and types of data held should be addressed in writing to:

The Personal Data Protection Officer  
China Life Trustees Limited  
17/F, CLI Building, 313 Hennessy Road,  
Wan Chai, Hong Kong  
Telephone: (852) 3999 5555  
Fax: (852) 2893 2103

The Company has the right to charge a reasonable fee for the processing of any data request.