

CHINA LIFE MPF MASTER TRUST SCHEME (“the Scheme”)
中國人壽強積金集成信託計劃 (“本計劃”)
Application of Participation Form for Tax Deductible Voluntary Contribution (“TVC”) Account
可扣稅自願性供款帳戶申請表

This form should be read in conjunction with the latest version of the MPF Scheme Brochure of the Scheme before completion. You may visit our website to read the MPF Scheme Brochure. 填寫此表格前，請先一併閱讀本計劃最新版本的強積金計劃說明書。你可於我們網頁瀏覽該強積金計劃說明書。

Part I – Details of Applicant 第一部 – 申請人資料

(Please “✓” the appropriate box) (請在適當方格內填上“✓”號)

Name of Applicant * 申請人名稱* (same as that shown on your HKID Card/ Passport 與香港身分證/護照上的姓名相同)	English 英文		
	Chinese 中文		
HKID Card Number 香港身份證號碼	(Please provide us a copy of HKID Card for identity verification purpose. 請提供香港身份證副本，以用於核對身份用途。)	Nationality 國籍	
Passport Number 護照號碼 (NOT applicable to Hong Kong permanent resident. 不適用於香港永久性居民)	(Please provide us a copy of passport only if you do not possess HKID card. If NOT holders of HK permanent ID card, please provide us a copy of the HKID card and the Passport. 請在沒有香港身分證情況下才提供護照之副本。如非持有香港永久性居民身分證，請提供香港身分證及護照之副本。)		
Date of Birth (D/M/Y) * 出生日期 (日/月/年) *		Sex 性別	<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女
Residential Address 住址 (P.O. Box address will not be accepted. All correspondence will be sent to residential address if correspondence address is not provided. 郵政信箱恕不接受。如沒有提供通訊地址，所有通訊將寄往住址。)			
District 地區: <input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界 <input type="checkbox"/> Other 其他(City*城市*) _____ (Country*國家*) _____			
Correspondence Address 通訊地址 (If different from the Residential Address stated above 如與上述住址不同)			
District 地區: <input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界 <input type="checkbox"/> Other 其他(City*城市*) _____ (Country*國家*) _____			
Telephone No. 電話號碼	Country Code 國家號碼	Area Code 地區號碼	Phone Number 電話號碼
Hong Kong Mobile Phone Number# 香港流動電話號碼#	_____	_____	_____
Hong Kong Day Time Contact Number 香港日間聯絡電話號碼	_____	_____	_____
Other Countries Telephone Number 其他國家電話號碼	_____	_____	_____
Fax Number 傳真號碼	_____	_____	_____
E-mail Address# 電郵地址#	_____		

* The information are required to be reported by China Life Trustees Limited to the Inland Revenue Department. 這些項目為中國人壽信託有限公司須向稅務局申報的資料。

Please provide your local mobile phone no. and email address to receive the PIN verification code for password set up to login online account. 請提供本地手提電話號碼及電郵地址以便收取驗證碼後設定登入網上帳戶的個人密碼。

Part II – Contribution Option 第二部 - 供款選擇 (Please "✓" the appropriate box) (請在適當方格內填上"✓"號)

<input type="checkbox"/> Monthly Contribution 每月供款 <ul style="list-style-type: none"> ● By Direct Debit only 只接受以自動扣賬供款 ● Direct debit date: 27th day of each calendar month 扣賬日：每曆月第 27 日 ● Minimum Monthly Contribution: HK\$300 每月最低供款：港幣 300 元 ● Please complete and return the "Direct Debit Authorization Form" 請填妥並遞交「直接付款授權書」 	HK\$ (港幣)
<input type="checkbox"/> Lump Sum Contribution 一次性供款 <ul style="list-style-type: none"> ● By Cheque only 只接受以支票供款 ● Cheque should be made payable to "China Life MPF Master Trust Scheme" 支票抬頭請填寫「中國人壽強積金集成信託計劃」 ● Subject to Minimum Contribution of HK\$ 500 最低供款額為港幣 500 元 	HK\$ (港幣)

Part III – Investment Choice¹ 第三部 – 投資選擇¹

Please note that only Option 1 or Option 2 can be selected as your investment choice. Scheme members who do not wish to choose an investment option do not have to do so. If you do not make any choice, your accrued benefits (including contributions) will be invested in accordance with the Default Investment Strategy ("DIS"). DIS is not a fund – it is a strategy that uses two constituent funds, namely the China Life Core Accumulation Fund and the China Life Age 65 Plus Fund (collectively the "DIS Funds") to automatically reduce the risk exposure as the member approaches retirement age. The DIS Funds will invest in a globally diversified manner and invest in different assets (e.g. equities, bonds, money market instruments, etc).

For Option 2, please indicate into which of the funds you would like to invest your contributions and transferred monies (apply to all mandatory and voluntary contributions, if any). The investment allocation percentage should be an integer (e.g. 50% but not 50.5%) and equal to 100% in total under the column. If you do not give valid specific investment instructions, all amounts will be automatically invested into the DIS. We will regard a specific investment instruction as valid under the following circumstances:

- 1) this part is not left blank, and
- 2) you specify either in any or all of the Constituent Fund(s) ("individual fund choice") or DIS in the specific investment instruction other than a combination of both the individual fund choice and DIS; and
- 3) the investment allocation specified in a specific investment instruction in all of the Constituent Funds in individual fund choice by you must be equivalent to an integer; and
- 4) the aggregate investment allocation percentage in respect of any or all of the Constituent Funds in individual fund choice by you must be equivalent to 100%; and
- 5) this form has been signed and/or this part has been endorsed.

You should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. Please carefully consider your own risk tolerance level and financial circumstances (as well as your own retirement plan) before making any investment choices. If in doubt, please contact your independent financial advisor for further details.

請注意，只可選擇選項1或選項2作為投資選擇。計劃成員如不想作出投資選擇，可無須這樣做。如閣下沒有作出任何選擇，閣下的累算權益（包括供款）將會按照「預設投資策略」進行投資。「預設投資策略」並非一項基金，而是一項運用兩項成分基金，即中國人壽核心累積基金與中國人壽65歲後基金，統稱「預設投資策略基金」的策略；隨著成員步向退休年齡而自動降低成員的風險。「預設投資策略基金」將以全球分散方式作投資，並投資於不同資產（例如股票、債券、貨幣市場工具等）。

於選項2，請指示如何把供款及轉移款項（如有，適用於所有強制性及自願性供款）分配至下列各項基金內。投資分佈百分比必須為整數（例如50%而非50.5%）及其總和須為100%。若閣下並無作出有效的特定投資指示，所有款項將自動投資於「預設投資策略」內。我們視為有效的特定投資指示的情況如下：

- 1) 此部分不是留空；及
- 2) 閣下指定任何一個或所有成分基金（即個別基金選擇）或預設投資策略而非個別基金和預設投資策略的共同組合；及
- 3) 當閣下之特定投資指示中個別基金選擇內所有成分基金的投資分配百分比是整數；及
- 4) 於個別基金選擇內任何一個或所有成分基金的總投資分配等於 100%；及
- 5) 此表格已簽署及／或此部背書認可。

閣下必須注意投資市場可能出現顯著的波動，基金單位價格可跌可升。在作出投資選擇前，您必須小心衡量個人可承受風險的程度及財政狀況（包括您的退休計劃）。如有任何疑問，請諮詢您的獨立財務顧問了解更多詳情。

Part III – Investment Choice¹ (Cont'd) 第三部 – 投資選擇¹ (續)

Option 1 - I wish to invest my contributions and transferred monies (if any) according to DIS² 本人欲投資本人的供款及轉移款項(如有)於預設投資策略²內:

		Percentage % 百分比 %	
Default Investment Strategy 預設投資策略		DIS	100%

OR 或

Option 2 - Please indicate the investment allocation percentage of your designated Constituent Fund(s) in the following table 請指示閣下欲投資的成份基金之分佈百分比:

Name of Constituent Fund 成份基金名稱		Percentage % 百分比 %	
China Life MPF Conservative Fund 中國人壽強積金保守基金	MCF		
China Life Age 65 Plus Fund ³ 中國人壽 65 歲後基金 ³	APF		
China Life Core Accumulation Fund ³ 中國人壽核心累積基金 ³	CAF		
China Life Balanced Fund 中國人壽平衡基金	BAL		
China Life Growth Fund 中國人壽增長基金	GRW		
China Life Hong Kong Equity Fund 中國人壽香港股票基金	HKE		
China Life Joyful Retirement Guaranteed Fund 中國人壽樂安心保證基金	RGU		
China Life Retire-Easy Global Equity Fund 中國人壽樂休閑環球股票基金	RGF		
China Life Greater China Equity Fund 中國人壽大中華股票基金	GCE		
China Life US Equity Fund 中國人壽美國股票基金	USE		
Total 合計			100%

Note 注意:

- The above Investment Choice will not apply to any transfer-in asset in the form of unit transfer from another account in the same Scheme. 上述投資選擇並不適用於由本計劃內的其他戶口以單位轉移形式轉入的資產。
- De-risking process will generally be arranged annually on your birthday if DIS is the investment choice for your accrued benefits. When one or more instructions, including but not limited to, subscription, redemption (i.e. withdrawals or transfers out of the Scheme) or switching instructions are being processed on the annual date of de-risking for a relevant Member, the annual de-risking will only take place after completion of these instructions where necessary. If annual de-risking is deferred due to the foregoing circumstances, annual de-risking will take place within 2 Business Days after the completion of those instructions. Please refer to the latest version of the MPF Scheme of China Life MPF Master Trust Scheme for more details. 如閣下的累算權益投資選擇為預設投資策略，其降低風險過程一般會安排在閣下每年的生日進行。若一項或多項指示，包括但不限於認購、贖回(即提取或轉出本計劃)或轉換指示將於有關成員每年降低風險之日辦理，每年降低風險的安排只會在此等指示辦妥(如有必要)後進行。若每年降低風險的安排因前述情況而延遲，每年降低風險的安排將於辦此等指示後的 2 個營業日之內進行。詳情請參照中國人壽強積金集成信託計劃最新版本的強積金計劃說明書。
- You should be aware that the de-risking will not apply where you choose the China Life Core Accumulation Fund and China Life Age 65 Plus Fund as individual fund choices (rather than as part of the DIS). 閣下必須注意，若閣下選定中國人壽核心累積基金與中國人壽 65 歲後基金為個別基金選擇(而非預設投資策略的一部分)，降低風險的安排將不適用。

Part IV – Tax Residency Self-Certification (MUST FILL) 第四部 – 稅務居民身分自我證明 (必須填寫)

Please read the following instructions before completing this part 請在填寫本部分前細閱以下指示：

♦ Why are we asking you to complete this part? 為何我們要求你填寫本部分？

To help protect the integrity of tax systems, governments around the world are introducing a new information-gathering and reporting requirement for financial institutions. This is known as the Common Reporting Standard (the “CRS”). 為維護稅制完整，全球各地政府現正推出適用於金融／財務機構的資料收集及匯報新規例，名為共同匯報標準（簡稱「CRS」）。

Under the CRS, we are required to determine where you are a “tax resident” (this will usually be where you are liable to pay income taxes). If you are a tax resident outside Hong Kong, we may need to give the Inland Revenue Department this information, along with information relating to your accounts. That may then be exchanged with different countries’/jurisdictions’ tax authorities. 根據 CRS 規定，我們必須確定你的「稅務居住地」（這通常是你有義務繳納薪俸稅的國家／地區）。若你的稅務居住地不是香港，我們可能需要將此情況及你的有關賬戶資料告知稅務局，稅務局隨後或會將相關資料與不同國家／地區的稅務機關交換。

Completing this part will ensure that we hold accurate and up to date information about your tax residency. 填妥本部分可確保我們持有你正確及最新的稅務居住地資料。

If your circumstances change and any of the information provided in this part becomes incorrect, please let us know within 30 days and provide an updated “Individual Tax Residency Self-Certification Form (CLT015)”. 如你的情況有變，導致本部分內的任何資料不再正確，請於三十天內告知我們，並提交一份已更新的「個人稅務居民自我證明表格(CLT015)」。

♦ Where to go for further information? 如何獲取更多資訊？

If you have any questions about this part, please call our Service Hotline 3999 5555. 如對本部分有任何疑問，請致電我們的服務熱線 3999 5555。

The Organisation for Economic Co-operation and Development (“OECD”) has developed the rules to be used by all governments participating in the CRS and these can be found on the OECD’s Automatic Exchange of Information (“AEOI”) website, www.oecd.org/tax/automatic-exchange/. 經濟合作與發展組織（簡稱「經合組織」）已制訂規則，供參與 CRS 的所有政府使用，並載於經合組織的自動交換資料（簡稱「AEOI」）網站 www.oecd.org/tax/automatic-exchange/。

Please also visit the website of the Inland Revenue Department that sets out information relating to the implementation of AEOI in Hong Kong: http://www.ird.gov.hk/eng/tax/dta_aeoi.htm. Meaning of terms and expressions used in this form (e.g. “account holder” and “reportable account”) may be found under Section 50A of the Inland Revenue Ordinance (Cap. 112). 另請參閱稅務局的網站了解香港實施 AEOI 的詳情：www.ird.gov.hk/chi/tax/dta_aeoi.htm。有關本表格內所用詞彙的涵義（例如：「賬戶持有人」和「須申報賬戶」），請參閱《稅務條例》（第 112 章）第 50A 條。

If you have any questions on how to define your tax residency status, please visit the OECD website, or speak to your tax advisor as we are not allowed to give tax advice. 如你對判定你的稅務居民身分有任何疑問，請瀏覽經合組織網站或諮詢你的稅務顧問。請恕我們不能提供稅務意見。

Important Notes 重要提示：

- This is a self-certification provided by an account holder to China Life Trustees Limited (a reporting financial institution) for the purpose of automatic exchange of financial account information. The data collected may be transmitted by China Life Trustees Limited to the Inland Revenue Department for transfer to the tax authority of another country/jurisdiction. 這是由賬戶持有人向中國人壽信託有限公司(申報金融／財務機構)提供的自我證明，以作自動交換財務賬戶資料用途。中國人壽信託有限公司可把收集所得的資料交給稅務局，稅務局會將資料轉交到另一國家／稅務管轄區的稅務當局。
- An account holder should report all changes in his/her tax residency status to China Life Trustees Limited. 如賬戶持有人的稅務居民身分有所改變，應盡快將所有變更通知中國人壽信託有限公司。
- China Life Trustees Limited MUST obtain the complete and valid tax residency self-certification for the setting up of member record. To avoid any delay in the setting up of member record and contribution settlement (if any), please read and complete all the appropriate parts below. 中國人壽信託有限公司在開立成員帳戶前，必須取得完整及有效的稅務居民身份自我證明。為避免成員帳戶開立及供款處理（如有）有任何延誤，請細閱並完成以下所有適用部分。
- If space provided is insufficient, continue on additional sheet(s). Information in Part I & Part IV marked with an asterisk (*) are required to be reported by China Life Trustees Limited to the Inland Revenue Department. 如這份表格上的空位不夠應用，可另紙填寫。在第一及第四部標有星號 (*) 的項目為中國人壽信託有限公司須向稅務局申報的資料。

Part IV – Tax Residency Self-Certification (MUST FILL) (Cont'd)

第四部 – 稅務居民身分自我證明（必須填寫）（續）

- (1) My Tax Residence is Hong Kong ONLY, with no tax residence in any other jurisdictions or countries (and my Hong Kong Identity Card Number is my TIN). 本人之稅務居住地只有香港，及沒有處於任何其他司法管轄區或國家的稅務居住地（而我的香港身分證號碼是我的稅務編號）。

Please tick one. 請選一項。

- Yes 是 (you may skip (2). 你可略過第(2)部分。)
- No 否 (please complete (2). 請填寫第(2)部分。)

- (2) Complete the following table indicating 提供以下資料，列明：

- (a) each country/jurisdiction (including Hong Kong) where the account holder is a resident for tax purposes; and 賬戶持有人作為稅務居民的國家／司法管轄區(包括香港)；及
- (b) the account holder's TIN for each country/jurisdiction indicated. 該國家／稅務管轄區發給賬戶持有人的稅務編號。

If the account holder is a tax resident of Hong Kong, the TIN is the Hong Kong Identity Card Number. 如賬戶持有人是香港稅務居民，稅務編號是賬戶持有人的香港身分證號碼。

If a TIN is unavailable, provide the appropriate reason A, B or C where indicated below 如沒有提供稅務編號，必須按下列填寫合適的理由 A, B 或 C：

Reason 理由 A - The country/jurisdiction where the account holder is a resident for tax purposes does not issue TINs to its residents. 賬戶持有人的國家／稅務管轄區並沒有向其居民發出稅務編號。

Reason 理由 B - The account holder is unable to obtain a TIN. Explain why the account holder is unable to obtain a TIN if you have selected this reason. 賬戶持有人不能取得稅務編號。如選取這一理由，解釋賬戶持有人不能取得稅務編號的原因。

Reason 理由 C - TIN is not required. Select this reason only if the authorities of the country/jurisdiction of tax residence do not require the TIN to be disclosed. 賬戶持有人毋須提供稅務編號。國家/稅務管轄區的主管機關不需要賬戶持有人披露稅務編號。

Country/Jurisdiction of Tax Residence * 國家／稅務管轄區 *	TIN * 稅務編號 *	Enter Reason A, B or C if no TIN is available 如沒有提供稅務編號， 填寫理由A、B或C	Explain why the account holder is unable to obtain a TIN if you have selected Reason B 如選取理由B，解釋賬戶持有人不能取得稅務編號的原因
1			
2			
3			
4			
5			

- (3) If you have any foreign indicia (e.g. residential/correspondence/office address, contact number, etc.), please provide your explanation for not being a tax resident of the country/jurisdiction. 如果您有任何外籍標記（例如：住宅/通訊/辦公地址、聯繫電話等），請在以下方框內解釋不屬於此國家/司法管轄區的稅務居民之原因。

Part V – Important Information 第五部 - 注意事項

- (1) TVC refers to contributions paid into a TVC account of a registered scheme under section 11A of the Mandatory Provident Fund Schemes Ordinance. It is a new type of contributions and is different from the voluntary contributions as defined in section 11 of the Ordinance. Member who wishes to make TVC should open a TVC account in a registered scheme and make TVC directly to the scheme without going through your employer.
 - (2) There should be ONLY one TVC account for a member in an MPF scheme.
 - (3) The following persons are eligible to open TVC account in an MPF scheme:
 - (a) Current holders of contribution accounts or personal accounts of MPF schemes ; or
 - (b) Current members of MPF Exempted ORSO Schemes.
 - (4) It should be noted that voluntary contributions by members that are made through their employers to their contribution accounts are not TVC and such voluntary contributions will not be eligible for claiming tax deduction.
 - (5) TVC account holder may, at any time, choose to transfer ALL (but not part) of the benefits from one TVC account to another TVC account in another MPF scheme.
 - (6) All existing preservation and withdrawal requirements applicable to MPF mandatory contributions will apply to benefits derived from TVC. In other words, members can only withdraw their benefits derived from TVC in the following circumstances:
 - (a) Retirement at age 65
 - (b) Early Retirement at age 60
 - (c) Permanent Departure
 - (d) Total Incapacity
 - (e) Terminal Illness
 - (f) Small Balance
 - (g) Death
 - (7) TVC will be fully vested in the member once it is paid into the Scheme. TVC paid into the Scheme cannot be refunded (e.g. cannot be refunded for TVC made in excess of the maximum amount of deduction allowable under the Inland Revenue Ordinance) or withdrawn unless under specified circumstances as mentioned above.
 - (8) Same as other voluntary contributions, the right or entitlement of the members to any benefits derived from TVC in an MPF scheme may not be excluded from the property of the bankrupt member for the purposes of the Bankruptcy Ordinance.
 - (9) It is the responsibility of TVC account holder to keep track of the total amount of TVC made in a year of assessment for completion and filing of tax return. It should be noted that the maximum amount of deductions allowable under salaries tax and tax under personal assessment in a year of assessment under the Inland Revenue Ordinance is an aggregate limit for both TVC and qualifying annuity premiums rather than for TVC only.
 - (10) Kindly note that only the amount of TVC made by or in respect of the member during the assessment year is tax deductible but not the amount of TVC transferred in from other TVC accounts.
 - (11) China Life Trustees Limited may reject any application to open a TVC Account in the event of (i) having reason to know that information and documents provided to China Life Trustees Limited are incorrect or incomplete; (ii) failure of the applicant to provide information and documents as required by China Life Trustees Limited to ensure compliance with applicable laws and regulations relating to anti-money laundering/tax reporting; and/or (iii) other circumstances which China Life Trustees Limited may consider appropriate.
 - (12) Apart from the withdrawal of accrued benefits, China Life Trustees Limited may terminate the TVC Account if (i) the balance of the TVC Account is zero and (ii) has had no activity in respect of the TVC Account for 365 days.
- (一) 可扣稅自願性供款是指根據強制性公積金計劃條例第 11A 條下交付於註冊計劃內的可供稅自願性供款帳戶中的供款。可扣稅自願性供款屬一種新型供款，有別於條例第 11 條下定義的自願性供款。希望作可扣稅自願性供款的成員，均可於註冊計劃開立可供稅自願性供款帳戶，及毋須通過僱主而直接向該計劃作可扣稅自願性供款。
 - (二) 每名成員僅可在每個強積金計劃下開立一個可供稅自願性供款帳戶。
 - (三) 以下人士均合資格開立可供稅自願性供款帳戶：
 - (甲) 強積金計劃供款帳戶或個人帳戶的現時持有人；或
 - (乙) 獲強積金豁免的職業退休計劃的現時成員。
 - (四) 應當注意僱員成員透過其僱主作出的自願性供款，概不屬於可供稅自願性供款，將不合資格進行可供稅自願性供款稅項減免申報。
 - (五) 可供稅自願性供款帳戶持有人可隨時選擇將一個可供稅自願性供款帳戶內的全部(並非部分)累算權益，轉移至另一強積金計劃下的另一可供稅自願性供款帳戶。
 - (六) 所有現時強制性供款適用的保存及提取限制規限均可適用於可供稅自願性供款帳戶所持有的累算權益，換言之，可供稅自願性供款所得累算權益僅在以下提取條件下支付：
 - (甲) 退休(年滿 65 歲)
 - (乙) 提早退休(年滿 60 歲)
 - (丙) 永久性地離開香港特別行政區
 - (丁) 完全喪失行為能力
 - (戊) 罹患末期疾病
 - (己) 小額結餘
 - (庚) 死亡
 - (七) 可供稅自願性供款一經撥入計劃，則將悉數歸屬於成員。撥入計劃的可扣稅自願性供款均不可退回(如供款超過《稅務條例》所指定的最高可扣稅金額，亦不可退回)或提取(除了以上指定條件外)。
 - (八) 與其他自願性供款相同，於破產條例下，成員從可供稅自願性供款所得的任何利益之權利，未必可由破產成員的財產中剔除。
 - (九) 可供稅自願性供款帳戶持有人有責任留意如何悉數動用最高可扣稅限額，以及自行報稅。《稅務條例》載有可供稅自願性供款每個課稅年度的最高稅務優惠金額，應當注意該稅務優惠金額為可供稅自願性供款及其他合資格年金保費的總限額，而非可供稅自願性供款的單一限額。
 - (十) 應當注意於某一個課稅年度內作出的可供稅自願性供款才可申報稅項減免，從另一強積金計劃下的可供稅自願性供款帳戶轉入的累算權益則不包括在內。
 - (十一) 若(i)有理由知悉中國人壽信託有限公司獲提供的資料及文件為不準確或不完整；(ii)申請人未能提供中國人壽信託有限公司為確保遵守反洗錢/報稅相關的適用法例及規例而要求的資料及文件；及/或(iii)在中國人壽信託有限公司可能認為恰當的其他情況下，中國人壽信託有限公司可拒絕任何開立可供稅自願性供款帳戶的申請。
 - (十二) 除提取累算權益外，中國人壽信託有限公司可在以下情況下終止成員的可扣稅自願性供款帳戶：(i)可供稅自願性供款帳戶的結餘為零；及(ii)可供稅自願性供款帳戶於 365 日內無交易活動。

Part VI – Declaration and Signature 第六部 – 聲明及簽署

Declaration

- It is hereby acknowledged that I have read and fully understood the MPF Scheme Brochure of the China Life MPF Master Trust Scheme.
- All the information herein together with other documents duly signed by me in connection with this enrolment are full, complete and true. I am aware that China Life Trustees Limited shall rely on the above information provided by me for the purpose of enrolment.
- I hereby adopt the China Life MPF Master Trust Scheme as a provident fund scheme as defined in the Mandatory Provident Fund Schemes Ordinance in compliance with section 7A.
- I will be bound by the terms and conditions of the Master Trust Deed and its Governing Rules and any amendments thereto from time to time including the fees or charges mentioned herein and undertake to comply with the same.
- I accept the responsibility for the choices I have made on this Application and acknowledge that China Life Trustees Limited shall not be liable for any loss due to an inappropriate choice made by me.
- I acknowledge and agree that (i) the information contained in this form is collected and may be kept by or the purpose of automatic exchange of financial account information, and (ii) such information and information regarding the account holder and any reportable account(s) may be reported by China Life Trustees Limited to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region and exchanged with the tax authorities of another country/jurisdiction or countries/jurisdictions in which the account holder may be resident for tax purposes, pursuant to the legal provisions for exchange of financial account information provided under the Inland Revenue Ordinance (Cap.112).
- I undertake to advise China Life Trustees Limited of any change in circumstances which affects the tax residency status of the individual identified in Part I of this form or causes the information contained herein to become incorrect, and to provide China Life Trustees Limited with a suitably updated "Individual Tax Residency Self-Certification Form (CLT015)" within 30 days of such change in circumstances.
- I acknowledge and confirm that I have read and understood and agree with the terms of the Personal Information Collection Statement ("PICS") attached herein. I agree, by signing this Application of Participation Form, that the personal data provided by me and held by China Life Trustees Limited (whether contained herein or otherwise obtained) may be held, stored, used, disclosed, released and transferred by China Life Trustees Limited to the parties and for the purposes mentioned in the PICS.
- I would like to open a TVC account under the Scheme. I understand that in order to be eligible to open a TVC account under the Mandatory Provident Fund Schemes Ordinance, I must be a current holder of a contribution account, a personal account of an MPF scheme or a current member of an Occupational Retirement Scheme (ORSO scheme) who is exempted from the provisions of the Mandatory Provident Fund Schemes Ordinance (Cap. 485) (MPFSO) by virtue of section 5 of the MPFSO (i.e. a member of an MPF Exempted ORSO Scheme).
- I confirm that I am a current member of:
 - contribution account(s) of MPF scheme(s); and/or
 - personal account(s) of MPF scheme(s); and/or
 - MPF exempted ORSO scheme(s)
- I understand that if I do not agree to the use of my personal data for direct marketing as set out in the section "Use of Personal Data for Direct Marketing Purposes" of the PICS, I should tick the following box:

I do not agree with the use of my personal data for direct marketing purposes as set out in the Personal Information Collection Statement (see "Use of Personal Data for Direct Marketing Purposes") and do not wish to receive any promotional and direct marketing materials.

The above represents my latest choice whether or not to receive direct marketing materials or contacts and this latest choice replaces any choice communicated by me to China Life Trustees Limited prior to this application.

⚡ WARNINGS:

- (1) Under section 43E of the Ordinance, a person who, in any document given to the Mandatory Provident Fund Schemes Authority ("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 HK\$100,000 fine and 1 year's imprisonment on the first conviction and a HK\$200,000 fine and 2 years' imprisonment on each subsequent conviction.
- (2) The Authority may verify the eligibility of the TVC account holders.

聲明

- 本人現確認已參閱中國人壽強積金集成信託計劃之強積金計劃說明書，並完全明白該說明書之內容。
- 本表內及其它本人已簽署之文件所載有關本人參加本計劃之資料皆完整及真確。本人已注意到，就本人之申請，中國人壽信託有限公司將根據上述資料處理。
- 本人現採納「中國人壽強積金集成信託計劃」為公積金計劃，藉此符合強制性公積金計劃條例第 7A 條。
- 本人同意受成立本計劃之信託契約及規章及所有隨時生效之有關修定（包括收費）所約束，同時本人承諾遵守所有條款。
- 就本人於本表內的所有選擇，本人願意接受一切責任，並確認中國人壽信託有限公司毋須就本人所作之不適當選擇而導致之損失負任何責任。
- 本人知悉及同意，中國人壽信託有限公司可根據《稅務條例》(第 112 章)有關交換財務賬戶資料的法律條文，(i)收集本表格所載資料並可備存作自動交換財務賬戶資料用途及(ii)把該等資料和關於賬戶持有人及任何須申報賬戶的資料向香港特別行政區政府稅務局申報，從而把資料轉交到賬戶持有人的國家/稅務管轄區的稅務當局。
- 本人承諾中國人壽信託有限公司，如情況有所改變，以致影響本表格第一部所述的個人的稅務居民身分，或引致本表格所載的資料不正確，本人會通知中國人壽信託有限公司，並會在情況發生改變後30日內，向中國人壽信託有限公司提交一份已適當更新的「個人稅務居民自我證明表格(CLT015)」。
- 本人知悉及確認本人已閱讀並明白及同意收集個人資料聲明條款。本人於此參加申請表簽署同意，中國人壽信託有限公司可根據收集個人資料聲明內所述之有關人等及目的而持有、儲存、使用、透露、發放及移轉本人所提供並由中國人壽信託有限公司持有之個人資料（不論是否從此申請表或其他途徑所得）。
- 本人同意於本計劃開立可扣稅自願性供款帳戶，本人明白在條例下要符合資格開立可扣稅自願性供款帳戶，本人必須是強積金計劃供款賬戶或個人賬戶的現時持有人；或獲強積金豁免的職業退休計劃的現時成員。
- 本人確認本人是：
 - 強積金計劃供款賬戶，及/或
 - 強積金計劃個人賬戶，及/或
 - 獲強積金豁免的職業退休計劃的現時成員。
- 本人明白如本人不同意根據收集個人資料聲明中“為直接促銷目的而使用個人資料”部份所述為直接促銷之目的而使用本人的個人資料，本人需於下文空格處劃上「✓」號。

本人不同意根據收集個人資料聲明（參閱“為直接促銷目的而使用個人資料”部份）中為直接促銷之目的而使用本人的個人資料，亦不希望接收任何推廣及直接促銷材料。

以上代表本人就是否希望收到直接促銷材料或聯繫的最新選擇，此最新選擇取代本人於本申請前向中國人壽信託有限公司所傳達的任何選擇。

⚡注意:

- (1) 根據《條例》第 43E 條，任何人在給予強制性公積金計劃管理局（「管理局」）或核准受託人的任何文件中，明知或罔顧後果地作出在要項上屬虛假或具誤導性的陳述，即屬犯罪。首次定罪者，最高可處罰款港幣\$100,000 及監禁一年；其後每次定罪，最高可處罰款港幣\$200,000 及監禁兩年。
- (2) 管理局可能核實可扣稅自願性供款賬戶持有人的資格。

Signature of Applicant: 申請人簽署:		Date 日期	
For Office use only 公司專用	Input by:	Verify by:	Remarks:
Agent Details 中介人資料 (To be completed by MPF intermediaries 由強積金中介人填寫)			
Agent Name 代理人名稱:		MPF Intermediaries No.: 中介人編號:	
Agent Code 代理人編號:		MPF Registration No.: 中介人註冊號碼:	

WARNING: It is a serious offence under the Inland Revenue Ordinance if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. Heavy penalty may apply upon conviction.

警告：根據《稅務條例》，如任何人在作出自我證明時，在明知一項陳述在要項上屬具誤導性、虛假或不正確，或罔顧一項陳述是否在要項上屬具誤導性、虛假或不正確下，作出該項陳述，即屬嚴重罪行。一經定罪，可致重罰。

Warning: Under section 43E of the Ordinance, a person who, in any document given to the Mandatory Provident Fund Schemes 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.

警告：根據《條例》第 43E 條，任何人在給予強制性公積金計劃管理局或核准受託人的任何文件中，明知或罔顧後果地作出在要項上屬虛假或具誤導性的陳述，即屬犯罪。首次定罪者，最高可處罰款\$100,000 及監禁一年；其後每次定罪，最高可處罰款\$200,000 及監禁兩年。根據《刑事罪行條例》（第 200 章）第 36 條，任何人明知而故意在法定聲明中作出在要項上屬虛假的陳述，亦屬犯罪。一經定罪，可處監禁兩年及罰款。

Personal Information Collection Statement 收集個人資料聲明

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
Room 801, 8/F, Tower A, China Life Center,
One HarbourGate, 18 Hung Luen Road,
Hung Hom, Kowloon
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.

中國人壽信託有限公司（下稱“本公司”）明白其在《個人資料（私隱）條例》下就個人資料的收集、持有、處理或使用所負有的責任。本公司僅將為合法和相關的目的收集個人資料，並將採取一切切實可行的步驟，確保本公司所持個人資料的準確性。本公司將採取一切切實可行的步驟，確保個人資料的安全性，及避免發生未經授權或者因意外而擅自取得、刪除或另行使用個人資料的情況。

閣下的個人資料為自願提供。敬請注意，如果閣下不向本公司提供所需的個人資料，本公司可能無法提供閣下要求的資料、產品或服務。

目的：本公司不時有必要使用閣下的個人資料作下列目的：

1. 向閣下推介和提供本公司及中國人壽集團的其他公司（“本公司關聯方”）的中國人壽強積金集成信託計劃（下稱“強積金計劃”）或相關產品／服務，以及提供、維持、管理和操作該強積金計劃或相關產品／服務；
2. 處理和評估閣下就本公司及本公司關聯方的強積金計劃或相關產品／服務提出的或與閣下就該強積金計劃或相關產品／服務所享有的權益有關的任何申請或要求；
3. 就本公司及本公司關聯方的強積金計劃或相關產品／服務向閣下提供後續服務，以及執行/管理該強積金計劃或相關產品／服務，例如登記加入和終止、變更、計算供款和權益以及處理贖回/提取/轉換/轉移要求；
4. 就本公司和/或本公司關聯方提供的強積金計劃或相關產品／服務而由閣下提出的、針對閣下或閣下的權益提出的、或者其他涉及閣下或閣下的權益的任何申索或權益的支付或轉移要求相關的任何目的；
5. 就強積金計劃及相關產品／服務而評估閣下的財務需求；
6. 為本公司和/或本公司關聯方設計新的強積金計劃或相關產品／服務或改進現有的強積金計劃或相關產品／服務；
7. 為本公司和/或本公司關聯方、強積金行業或相關的監管機構的統計或類似目的進行市場或精算研究；
8. 基於本收集個人資料聲明（“本聲明”）所列的任何目的，將本公司不時持有並與閣下有關的任何資料進行核對；
9. 滿足任何適用已存在、現有或將來法律、規則、規例、實務守則或指引要求（包括發送資訊），或協助在香港或香港以外其他地方的警方或其他政府或監管機構執法及進行調查；
10. 為強積金計劃和相關業務進行身份和/或債務追收；
11. 開展與本公司的強積金計劃或相關業務經營有關的其他服務；
12. 就閣下在本公司持有的任何帳戶、強積金計劃通訊或本聲明未來的變更發出行政性通訊；
13. 根據第112章《稅務條例》中自動交換財務帳戶資料的規定，進行所需的盡職審查程序；及
14. 與上述任何目的直接有關的其他目的。

個人資料的移轉：個人資料將予以保密，但在遵守任何適用法律條文的前提下，可為本公司行使和履行強積金法律賦予或委予其職能的目的而與下列人士共享：

1. 任何本公司關聯方；
2. 就本公司和/或本公司關聯方提供的強積金計劃或相關產品／服務而由閣下提出的、針對閣下或閣下的權益提出的、或其他涉及閣下或閣下的權益的任何申索相關的任何人士；
3. 就本公司和/或本公司關聯方所提供的強積金計劃或相關產品／服務的任何代理、承包商或第三方，包括本公司聘用的任何服務提供商、強積金中介人、基金管理公司或金融機構；
4. 就強積金計劃或相關業務向本公司和/或本公司關聯方提供行政、技術、數據處理、電訊、電腦、支付、債務追收、證券交收、電話中心服務、或其他服務的任何代理、承包商或第三方；
5. 本公司權利或業務的任何實際或建議的承讓者、受讓方、參與者或次參與者；及
6. 任何適用已存在、現有或將來法律、規則、規例、實務守則或指引要求或規定本公司和/或本公司關聯方向其作出披露的任何政府部門或其他適當的政府或監管機關（被移轉的資料或會進一步轉交予其他司法管轄區的政府部門或適當的政府或監管機關）。

閣下的個人資料可能會提供給上述任何一方（該方可能位於香港境內或境外），而就此而言，閣下同意將閣下的資料移轉至香港境外。

為直接促銷目的而使用個人資料：本公司打算：

1. 使用本公司不時持有的閣下的姓名、聯絡資料、產品和服務的組合資料、交易模式和行為、財政背景和統計數據以就本公司和/或本公司關聯方提供的強積金計劃或相關產品／服務進行直接促銷；
2. 本公司需取得閣下的書面同意（包括表示不反對）方可為任何推廣或促銷目的而使用閣下的個人資料。

閣下可隨時撤回給予本公司有關使用閣下的個人資料作直接促銷用途的同意，而本公司將在不收取任何費用的情況下停止使用該等資料作直接促銷用途。閣下如欲撤回閣下給予本公司的同意，請聯絡本公司的個人資料保護主任（詳情參閱下文）。

個人資料的查閱和更正：根據《個人資料（私隱）條例》，閣下有權查明本公司是否持有閣下的個人資料，更正任何不準確的資料，以及查明本公司有關個人資料的政策及常規。閣下還可以要求本公司告知閣下本公司所持個人資料的種類。

查閱和更正的要求，或有關獲取政策、常規及所持的資料種類的資料，均應以書面形式發送至：

個人資料保護主任
中國人壽信託有限公司
九龍紅磡紅鸞道 18 號 One HarbourGate
中國人壽中心 A 座 8 樓 801 室
電話：(852) 3999 5555
傳真：(852) 2893 2103

本公司有權就因處理任何查閱個人資料的要求收取合理費用。

DIRECT DEBIT AUTHORISATION 直接付款授權書

NOTE: Please complete and return this form to your banker. 注意：請依次填寫並將此授權書交給 貴戶之往來銀行。

Date 日期

Name of Party to be Credited (The Beneficiary) 收款之一方 (受益人) 中國人壽強積金集成信託計劃 CHINA LIFE MPF MASTER TRUST SCHEME	Bank No. 銀行編號 0 1 4	Branch No. 分行編號 6 7 6	Account No. 賬戶號碼 0 0 1 8 8 8 8 0
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I/We hereby authorise my/our below named Bank to effect transfers from my/our account to the above account in accordance with such instructions as my/our Bank may receive from the beneficiary and/or its banker and/or its banker's correspondent from time to time provided always that the amount of any one such transfer shall not exceed the limit indicated below.

I/We agree that my/our Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me/us.

I/We jointly and severally accept full responsibility for any overdraft (or increase in existing overdraft) on my/our account which may arise as a result of any such transfer(s).

I/We agree that should there be insufficient funds in my/our account to meet any transfer hereby authorised, my/our Bank shall be entitled, in its discretion, not to effect such transfer in which event the Bank may make the usual charge and that it may cancel this authorisation at any time on one week's written notice.

This authorisation shall have effect until further notice or until the expiry date written below (whichever shall first occur).

I/We agree that any notice of cancellation or variation of this authorisation which I/we may give to my/our Bank shall be given at least four working days prior to the date on which such cancellation/variation is to take effect.

本人/吾等現授權本人/吾等之下述銀行，(根據受益人及/或代理行不時給予本人/吾等銀行之指示)自本人/吾等之賬戶內轉賬至上列賬戶。惟每次轉賬金額不得超過以下指定之限額。

本人/吾等同意本人/吾等之銀行毋須證實該等轉賬通知是否已交予本人/吾等。

如因該等轉賬而令本人/吾等之賬戶出現透支(或令現時之透支增加)，本人/吾等願共同及個別承擔全部責任。

本人/吾等同意如本人/吾等之賬戶並無足夠款項支付該等授權轉賬，本人/吾等之銀行有權不予轉賬，且銀行可收取慣常之收費，並可隨時以一星期書面通知取消本授權書。

本授權書將繼續生效直至另行通知為止或直至下列到期日為止(以兩者中最早之日期為準)。

本人/吾等同意，本人/吾等取消或更改本授權書之任何通知，須於取消/更改生效日最少四個工作天之前交予本人/吾等之銀行。

My/Our Bank Name and Branch 本人/吾等之銀行及分行之名稱		Bank No. 銀行編號	Branch No. 分行編號	My/Our Account No. 本人/吾等之賬戶號碼
#My/Our Name(s) as recorded on Statement/Passbook 本人/吾等在結單/存摺上所紀錄之名稱			Contact Tel No. 聯絡電話號碼	
†Limit for Each Payment 每次付款之限額	†Expiry Date 到期日 Day 日 Month 月 Year 年	My/Our Address as recorded on Statement/Passbook 本人/吾等在結單/存摺上所紀錄之地址		
#Name of Debtor (If other than Account Holder) 債務人之姓名(若非賬戶持有人)		†My/Our Signature(s) 本人/吾等之簽名		
†Debtor's Reference (Compulsory Field) 債務人參考(必填之欄)				
For Bank Use Only 銀行專用	Remarks	†Maximum Amount of Each Payment if no payment limit specified by debtor		Signature Verified

*Please delete whichever is not appropriate. 請刪去不適用者。

#Please write in block letters. 請以英文正楷填寫。

† NOTES 附註:

- If the amount of your payments are likely to vary each time, set the Limit for Each Payment at the maximum amount you would expect to pay at any one time.
如 台端付款之該額每次可能不相同，則請將最高者定為每次付款之最高限額。
- This Direct Debit Authorisation will be cancelled automatically on the date included in the box marked "Expiry Date". If you wish the Direct Debit Authorisation to have effect indefinitely (or until cancelled by you) please leave box blank.
本直接付款授權書將於『到期日』一欄中所填寫之日期自動撤銷。如 貴戶意欲直接付款授權書無限期有效(或直至 貴戶予以撤銷為止)，則請將該欄留空。
- Please ensure that you sign the form in the usual way that you would sign on your Bank Account. 請保證 貴戶在此授權書內之簽名，與銀行賬戶所簽署完全相同。
- In the box marked "Debtor's Reference" enter the identifying reference between yourself and the party to be credited i.e. Student No., Mortgage Agreement No., Rental Agreement No., etc. 在債務人之參考欄內，請將 貴戶與受款一方之關係，略予說明，例如學生編號、抵押合約號碼等。
- The debtor's bank may set an internal limit when the "limit for each payment" is not specified.
當“每次付款之限額”一欄未有填上時，債務銀行可酌權就轉賬金額設下一個限額。
- The debtor's bank reserves the right to reject the payment exceeding the maximum limit specified by the debtor's bank unless prior arrangements have been made.
如果轉賬金額超過債務銀行所釐定限額，債務銀行會保留權利不予轉賬，預先安排除外。
- This form is in conformity with the sample as laid down in the Hong Kong Dollar Clearing Operating Procedures Electronic Clearing System for Autodebit & Autocredit.
此直接付款授權書與香港銀行同業結算有限公司之港幣交換操作流程(電子交換系統 - 自動轉賬)內之樣本相符。