

# COMPARATIVE INFORMATION OF MPF EXEMPTED ORSO SCHEMES AND MPF SCHEMES

## 獲強積金豁免的職業退休計劃與強積金計劃的比較資料

Item 項目	MPF Exempted ORSO Scheme 獲強積金豁免的職業退休計劃	MPF Scheme 強積金計劃
Scheme name 計劃名稱	<Scheme name> <計劃名稱>	<Scheme name> <計劃名稱>
Scheme Administrator 計劃管理人	<Scheme Administrator's name> <計劃管理人名稱>	<Scheme Administrator's name> <計劃管理人名稱>
Trustee 受託人	<Trustee's name> <受託人名稱>	<Trustee's name> <受託人名稱>
Scheme Establishment Date 計劃成立日期	<Scheme Establishment Date> <計劃成立日期>	<Scheme Establishment Date> <計劃成立日期>
Legislation & Regulations 法例與規例	Occupational Retirement Schemes Ordinance & Mandatory Provident Fund Schemes (Exemption) Regulation 《職業退休計劃條例》及 《強制性公積金計劃（豁免）規例》	Mandatory Provident Fund Schemes Ordinance 《強制性公積金計劃條例》
Scheme Type 計劃類別	Defined Contribution Scheme or/and Defined Benefit Scheme 界定供款計劃或／及界定利益計劃	Defined Contribution Scheme 界定供款計劃
Eligibility 參加資格	Subject to governing rules or trust deed 受管限規則或信託契據管限	Employees aged 18 to below 65, and under contract for a continuous period of not less than 60 days. 凡年滿 18 歲至未滿 65 歲，及在僱傭合約下連續受僱不少於 60 日的僱員。
Date of Joining the Scheme 參加計劃日期	Subject to governing rules or trust deed 受管限規則或信託契據管限	Start date of employment contract 僱員開始受僱的第一天
Salary Definition 薪金定義	Subject to governing rules or trust deed 受管限規則或信託契據管限	Monthly relevant income (including any wages, salary, leave pay, fees, commissions, bonuses, gratuities, perquisites or allowances, etc.) 每月有關入息，包括以金錢形式支付予僱員的任何工資、薪金、假期津貼、費用、佣金、花紅、獎金、合約酬金，賞錢或津貼等
Employer's Contribution 僱主供款	Subject to governing rules or trust deed 受管限規則或信託契據管限	5% of monthly relevant income, up to a maximum mandatory contribution of \$1,500 per month 強制性供款為每月有關入息的 5%，每月強制性供款上限為\$1,500
Employee's Contribution 僱員供款	Subject to governing rules or trust deed 受管限規則或信託契據管限	5% of monthly relevant income (up to \$30,000) as a mandatory contribution (no contribution is required for a monthly relevant income under \$7,100) 強制性供款為每月有關入息的 5%（最高有關入息水平為\$30,000） （如僱員的每月有關入息少於\$7,100，則無須作出供款）

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Item 項目	MPF Exempted ORSO Scheme 獲強積金豁免的職業退休計劃	MPF Scheme 強積金計劃
Contribution Period 供款期	Subject to governing rules or trust deed 受管限規則或信託契據管限	<u>Employer's contributions</u> : calculated from the first day of employment <u>Employee's contributions</u> : contributions are waived for the first 30 days of employment ("contribution holiday") and the first incomplete payroll cycle immediately following the contribution holiday (not applicable to casual employees) 僱主供款：從僱員受僱第一天起計算 僱員供款：僱員無須就受僱首 30 天（免供款期）及緊接免供款期後的首個不完整糧期作出供款（不適用於臨時僱員）
Contribution Due Date 供款到期日	Subject to governing rules or trust deed 受管限規則或信託契據管限	The 10th day after the end of the preceding month's contribution period 上月供款期的最後一日之後的第十日
Retirement Age 退休年齡	Subject to governing rules or trust deed 受管限規則或信託契據管限	65 years old 65 歲
Vesting Scale 歸屬比例	Subject to governing rules or trust deed 受管限規則或信託契據管限	Fully and immediately vested in employee 全數及即時歸屬於僱員
Preservation of Accrued Benefits 累算權益的保存	Employees who joined MPF exempted ORSO registered schemes after 1 December 2000 will be subject to the minimum MPF benefits requirement and may only be paid out under one of the following circumstances: 1) retirement; 2) early retirement; 3) permanent departure from Hong Kong; 4) death; 5) total incapacity; or 6) terminal illness 2000 年 12 月 1 日之後加入獲強積金豁免的職業退休計劃的僱員，須遵從最低強積金利益的保存規定，並在下列情況下才可提取權益： 1) 退休； 2) 提早退休； 3) 永久離開香港； 4) 死亡； 5) 完全喪失行為能力；或 6) 罹患末期疾病	Mandatory contributions must be preserved and may only be paid out under one of the following circumstances: 1) retirement; 2) early retirement; 3) permanent departure from Hong Kong; 4) death; 5) total incapacity; 6) from small balance accounts; or 7) terminal illness 強制性供款所產生的累算權益必須保存，並在下列情況下才可提取權益： 1) 退休； 2) 提早退休； 3) 永久離開香港； 4) 死亡； 5) 完全喪失行為能力； 6) 帳戶只有小額結餘；或 7) 罹患末期疾病
Portability / Transferability of Accrued Benefits 累算權益的可調動性 或可轉移性	Minimum MPF benefits can only be • transferred to an MPF scheme; • transferred to a master trust scheme; or • transferred to an industry scheme 最低強積金利益只可：	When an employee changes jobs, his accrued benefits may be: • retained in the current MPF scheme; • transferred to a new employer's MPF scheme; or • transferred to another scheme of the employee's choice 僱員轉職時可把累算權益：

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<b>Item 項目</b>	<b>MPF Exempted ORSO Scheme 獲強積金豁免的職業退休計劃</b>	<b>MPF Scheme 強積金計劃</b>
	<ul style="list-style-type: none"><li>● 轉移至強積金計劃；</li><li>● 轉移至集成信託計劃；或</li><li>● 轉移至行業計劃</li></ul>	<ul style="list-style-type: none"><li>● 保留於現有的強積金計劃；</li><li>● 轉移至新僱主的強積金計劃；或</li><li>● 轉移至僱員自選的強積金計劃</li></ul>
Choices of Investment Fund(s) 投資基金的選擇		
Investment Risk 投資風險		
Compensation Fund 補償基金	No 沒有	Yes 有
Bearer of Administration Charge 管理費用的承擔者	Subject to governing rules or trust deed 受管限規則或信託契據管限	Employees 僱員