

Date: dd mm 2017

[Member title] [Member name]
[Address]
[Address]
[Address]
[Address]
[Address]

Ref:

Dear Customer

Default Investment Strategy ('DIS') re-investment notice

Name of approved trustee : [xxxxx]
Scheme name : [xxxxx]
Employer name : [xxxxx]
Employer ID : [xxxxx]
Pay centre ID : [xxxxx]
MPF membership no. : [xxxxx]

This notice is important to you as it explains how your Mandatory Provident Fund ('MPF') benefits will be affected by the DIS. Please read the enclosed document carefully and respond to us (where required) by [the expiry day of the reply period in the DRN].

Should you have any queries, please contact our HSBC MPF Member Hotline on **3128 0128**.

Yours faithfully
Retirement Benefits Administration
(This is a computer-generated letter; a signature is not required.)

HSBC Life (International) Limited

滙豐人壽保險 (國際) 有限公司

PO Box 73770, Kowloon Central Post Office, Kowloon, Hong Kong

九龍中央郵政信箱73770號

DIS RE-INVESTMENT NOTICE MANDATORY PROVIDENT FUND SCHEMES ORDINANCE

This DIS re-investment notice ('the Notice') is important as it deals with how your Mandatory Provident Fund ('MPF') benefits may be affected by the Default Investment Strategy as set out in the Mandatory Provident Fund Schemes Ordinance ('the Ordinance'). You should read it carefully, and in particular note the impact explained in paragraph 4 about what happens if no action is taken by you within 42 days. You are also reminded to consider it in conjunction with the 'Principal Brochure' of the MPF scheme mentioned below.

This Notice is sent to you by us, the approved trustee of your MPF scheme, in relation to your MPF account listed below, under sections 34DI and 34DJ of the Ordinance because:

- (a) as at 1 April 2017, all of the accrued benefits in your account listed below were invested according to the Default Investment Arrangement of the scheme and have since remained so invested;
- (b) we have not received any investment instructions from you to invest the accrued benefits in the account in constituent funds according to your selection as permitted under the governing rules; and
- (c) you were under 60 years of age or became 60 years of age on 1 April 2017.

Your MPF account details

Name of scheme member	: [xxxxx]
Membership number of scheme member	: [xxxxx]
Employer ID	: [xxxxx]
Date of birth	: [xxxxx]
Name of scheme	: [xxxxx] ("the Scheme")
Name of approved trustee	: [xxxxx]

Default investment arrangement details:

All benefits in the account are held in units of MPF Conservative Fund as of dd mm 2017

Why you are getting this Notice

1. Amendments to the Ordinance in 2016 provide for the establishment of a new investment arrangement called the Default Investment Strategy ('the DIS') in all MPF schemes. In essence, the DIS has been designed as a standardised investment arrangement that applies to accrued benefits in accounts where the member has not given any investment instructions.
2. Details of the DIS, including its automatic de-risking characteristics and fee controls, were sent to scheme members in the notice from December 2016 to January 2017 setting out changes to the governing rules and 'Principal Brochure' of the scheme ('Amendment Notice'). If you do not have a copy of the Amendment Notice, a copy of it and the 'Principal Brochure' are available on our website at www.hsbc.com.hk/mpf or contact our HSBC MPF Member Hotline on **3128 0128** to obtain the relevant information.
3. Under the Ordinance, as the approved trustee of the scheme, we must, by 3 October 2017 give you this Notice so that you can understand the impact of this change on your account.

The impact on your account

4. **If, by [the expiry day of the reply period in the DRN], ie 42 days after the date of this Notice, we have not received any specific investment instructions from you for the accrued benefits in your account and all of the accrued benefits in your account continue to be invested according to default investment arrangement of the scheme set out under 'Your MPF account details' above, we must, by [14 days after the expiry day], ie 14 days after [the expiry day of the reply period in the DRN], invest those benefits according to the DIS. We are required to invest those**

benefits according to the DIS and any investment instructions received by us after [the expiry day of the reply period in the DRN] can only be carried out after the benefits have been first invested according to the DIS, providing that such investment instruction is still a valid instruction. There is potential investment gain or loss since the processes of investing according to the DIS will involve selling units from the existing default investment arrangement fund(s) then purchasing units in the DIS funds at prevailing prices.

- Further, if accrued benefits referred to in paragraph 4 are invested according to the DIS, this will also affect how new contributions or accrued benefits transferred from another registered scheme are invested. Contributions received or accrued benefits transferred from another registered scheme into the account after the date on which the accrued benefits referred to in paragraph 4 are invested according to the DIS will also be invested according to the DIS unless we receive specific investment instructions from you to invest them in some other way. You should note that special rules apply in some cases where benefits are transferred between accounts (eg between a contribution account and a personal account) within the 42-day period. If this applies to you, we will advise you accordingly.

What you need to do – your options

Option 1 – Take no action and be invested in DIS

- You are not required to do anything, however, if you do not take any action, then as set out in paragraphs 4 and 5 above, the accrued benefits in your account will be automatically re-invested according to the DIS and new contributions and accrued benefits transferred from another registered scheme will also be invested according to the DIS.

Option 2 – Stay invested in the existing constituent funds

- If you want the accrued benefits in your account and new contributions and accrued benefits transferred from another registered scheme to stay invested in the existing constituent funds, as set out under ‘Your MPF account details’ above, then you need to complete and return the attached **Option 2 Form** to us by [the expiry day of the reply period in the DRN]. This Form can be returned by post with the enclosed postage-paid envelope to the address indicated on the envelope. This Form can only be acted on by us if it is received by us by [the expiry day of the reply period in the DRN]. Accordingly please allow adequate time for postal delivery so that it will be received by us by [the expiry day of the reply period in the DRN]. If you want to invest in the existing constituent funds after your accrued benefits and/or new contributions and accrued benefits transferred from another registered scheme have been invested according to the DIS, you are free to do so at any time by giving us an investment instruction.
- You are reminded that if you want to re-invest the accrued benefits in your account into some other constituent funds, you are free to give us investment instructions to do so at any time, whether before or after [the expiry day of the reply period in the DRN], by submitting instruction to change of investment of accrued benefits and/or new contributions and accrued benefits transferred from another registered scheme. Please note, however, as set out in paragraph 4 above, any investment instructions in relation to existing benefits received by us after [the expiry day of the reply period in the DRN] can only be carried out after those benefits have been first invested according to the DIS.
- As always, when making decisions about how to invest the accrued benefits in your MPF account, you should obtain the necessary information from the ‘Principal Brochure’ of the scheme and consider whether you need to obtain independent advice. Please note that the DIS does not provide any guarantee on the capital or return and investments in the DIS are subject to risks that are different from the risks of other investment strategies and constituent funds (including, for example, the impacts

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of the de-risking process and a different risk profile from the previous default investment arrangement). These risks are set out more fully in the 'Principal Brochure' of the scheme and in paragraph 4 above. In addition, you may also refer to the table listed below the difference and key features of the existing default fund and the DIS for reference.

	Existing Default Fund	The DIS comprising the Core Accumulation Fund and the Age 65 Plus Fund with a de-risking strategy	
Name	MPF Conservative Fund	Core Accumulation Fund	Age 65 Plus Fund
Fund Type	Money Market Fund	Mixed Assets Fund – Global	Mixed Assets Fund – Global
De-risking Feature	No	Yes	Yes
Total Management Fees	0.79% pa of NAV	0.75% pa of NAV	0.75% pa of NAV
Daily Fee Cap	No [#]	Yes	Yes
The Latest Risk Rating*	1 = Low Risk	3 = Medium Risk	1 = Low Risk
Guarantee Features	No	No	No

*The risk rating is defined using a 5-point risk scale with risk rating '1' representing the lowest risk and risk rating '5' representing the highest risk. The risk rating is derived based on a combination of quantitative and qualitative risk factors including price volatility, asset allocation and liquidity. The following provides a general description of the risk rating categorisation.

1 = Low Risk – Minimal chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate minimal price fluctuations over short periods of time.

2 = Low to Medium Risk – Low chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate moderately low level of price fluctuations over short periods of time.

3 = Medium Risk – Moderate chance of losing a significant portion of your capital over the term of the investment (although this is not guaranteed). Expected to demonstrate moderate level of price fluctuations over short periods of time.

4 = Medium to High Risk – Moderately high chance of losing a significant portion of your capital over the term of the investment. Expected to demonstrate moderately high level of price fluctuations over short periods of time.

5 = High Risk – High chance of losing a significant portion of your capital over the term of the investment. Expected to demonstrate high level of price fluctuations over short periods of time.

[#]Management fees can only be deducted from the MPF Conservative Fund when the returns of the fund for the month exceed the monthly Prescribed Savings Rate ('PSR') published by Mandatory Provident Fund Schemes Authority.

10. If you have any enquiries about what is set out in this Notice, please contact our HSBC MPF Member Hotline on **3128 0128**.

Barcode INKP

DIS re-investment notice
Option 2 Form

INKP

Note: You only need to complete and send this Form to us if you wish to stay invested in the existing constituent funds, ie proceed with Option 2 as described in paragraph 7 of the DIS re-investment notice

To : HSBC Provident Fund Trustee (Hong Kong) Limited, [Name of Scheme]
Address : PO Box 73770, Kowloon Central Post Office

Your MPF account details

Name of scheme member : [xxxxx]
Membership number of scheme member : [xxxxx]
Employer ID : [xxxxx]
Date of birth : [xxxxx]
Name of scheme : [xxxxx] ("the Scheme")
Name of approved trustee : [xxxxx]

Default investment arrangement details:

All benefits in the account are held in units of MPF Conservative Fund as of dd mm 2017

I have read and understood the DIS re-investment notice dated dd mm 2017.

In respect of the existing accrued benefits in my account, the details of which are set out under "MPF account details" above, I hereby instruct you that these benefits are to stay invested in the existing constituent funds of the default investment arrangement as set out above.

I note that this instruction also applies to new contributions and accrued benefits transferred from another registered scheme into the account. This instruction stays in force unless, or until, I make some other investment instructions in the manner set out in paragraph 8 of the DIS re-investment notice.

Signature of the scheme member

Date:

(This signature must be the same as your previous signature specimen submitted to us. Otherwise, this form may not be processed.)

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Personal information collection statement for HSBC Mandatory Provident Fund

1. The personal data provided by Participating Employers and/or Members and details of transactions or dealings by such Participating Employers and/or Members from time to time may be used for one or more of the following purposes: - (i) the administration and/or management of or in connection with the contributions or accrued benefits or MPF account in respect of the Participating Employers and/or Members under the HSBC MPF schemes and Hang Seng MPF schemes administered by the HSBC Group; (ii) conducting direct marketing activities of MPF products and/or MPF services by entities of the HSBC Group as described in paragraph 5 below; (iii) improving and furthering the provision of MPF products and/or MPF services (including through customer research or surveys) by entities of the HSBC Group, subject to applicable MPF legislation; (iv) matching for MPF related purpose with other personal data concerning the relevant Participating Employers and/or Members; (v) compliance or in accordance with an order of a court or compliance or in accordance with a law or a requirement made under a law.
2. Failure to provide your information may result in us being unable to process your application or perform the services you request.
3. Personal data held by us relating to a Participating Employer and/or Member will be kept confidential but such information may be provided by us or any of our service providers to the following parties for the purposes set out in paragraph 1:- (i) any regulators or government authorities in any jurisdiction; (ii) any service provider, agent or contractor who provides administrative, telecommunications, computer, payment, data processing, matching, storage, customer research or survey or other services in connection with the operation of our MPF business; (iii) relevant Participating Employers; (iv) entities of the HSBC Group. Such information may be transferred to a place outside Hong Kong Special Administrative Region.
4. You have the right to request access to and correction of your personal data held by us. Request should be addressed to: The Data Protection Officer, HSBC Provident Fund Trustee (Hong Kong) Limited, c/o HSBC Life (International) Limited, PO Box 73770, Kowloon Central Post Office. For enquiries, please contact our MPF Hotline at (852) 2583 8033 (Employer) or (852) 3128 0128 (Member).
5. We, entities of the HSBC Group, intend to use your personal data in direct marketing of MPF products and/or MPF services, and we require your consent (which includes an indication of no objection) for that purpose. In this connection, please note that:
 - (i) your name, contact details, other products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by us from time to time may be used in direct marketing; and
 - (ii) the MPF products and/or MPF services offered by entities of the HSBC Group may be marketed.If you do not wish us to use your personal data in direct marketing as described in paragraph 5 above, you may exercise your opt-out right by notifying us.
6. No person other than you and us will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.

Date: dd mm 2017

[Member title] [Member name]
[Address]
[Address]
[Address]
[Address]
[Address]

Ref:

Dear Customer

Default Investment Strategy ('DIS') re-investment notice

Name of approved trustee : [xxxxx]
Scheme name : [xxxxx]
Employer name : [xxxxx]
Employer ID : [xxxxx]
Pay centre ID : [xxxxx]
MPF membership no. : [xxxxx]

This notice is important to you as it explains how your Mandatory Provident Fund ('MPF') benefits will be affected by the DIS. Please read the enclosed document carefully and respond to us (where required) by [the expiry day of the reply period in the DRN].

Should you have any queries, please contact our HSBC MPF Member Hotline on **3128 0128**.

Yours faithfully
Retirement Benefits Administration
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This Notice is sent to you by us, the approved trustee of your MPF scheme, in relation to your MPF account listed below, under sections 34DI and 34DJ of the Ordinance because:

- (a) as at 1 April 2017, all of the accrued benefits in your account listed below were invested according to the Default Investment Arrangement of the scheme and have since remained so invested;
- (b) we have not received any investment instructions from you to invest the accrued benefits in the account in constituent funds according to your selection as permitted under the governing rules; and
- (c) you were under 60 years of age or became 60 years of age on 1 April 2017.

Your MPF account details

Name of scheme member	: [xxxxxx]
Membership number of scheme member	: [xxxxxx]
Employer ID	: [xxxxxx]
Date of birth	: [xxxxxx]
Name of scheme	: [xxxxxx] ("the Scheme")
Name of approved trustee	: [xxxxxx]

Default investment arrangement details:

All benefits in the account are held in units of MPF Conservative Fund as of dd mm 2017

Why you are getting this Notice

1. Amendments to the Ordinance in 2016 provide for the establishment of a new investment arrangement called the Default Investment Strategy ('the DIS') in all MPF schemes. In essence, the DIS has been designed as a standardised investment arrangement that applies to accrued benefits in accounts where the member has not given any investment instructions.
2. Details of the DIS, including its automatic de-risking characteristics and fee controls, were sent to scheme members in the notice from December 2016 to January 2017 setting out changes to the governing rules and 'Principal Brochure' of the scheme ('Amendment Notice'). If you do not have a copy of the Amendment Notice, a copy of it and the 'Principal Brochure' are available on our website at www.hsbc.com.hk/mpf or contact our HSBC MPF Member Hotline on **3128 0128** to obtain the relevant information.
3. Under the Ordinance, as the approved trustee of the scheme, we must, by 3 October 2017 give you this Notice so that you can understand the impact of this change on your account.

The impact on your account

4. **If, by [the expiry day of the reply period in the DRN], ie 42 days after the date of this Notice, we have not received any specific investment instructions from you for the accrued benefits in your account and all of the accrued benefits in your account continue to be invested according to default investment arrangement of the scheme set out under 'Your MPF account details' above, we must, by [14 days after the expiry day], ie 14 days after [the expiry day of the reply period in the DRN], invest those benefits according to the DIS. We are required to invest those**

benefits according to the DIS and any investment instructions received by us after [the expiry day of the reply period in the DRN] can only be carried out after the benefits have been first invested according to the DIS, providing that such investment instruction is still a valid instruction. There is potential investment gain or loss since the processes of investing according to the DIS will involve selling units from the existing default investment arrangement fund(s) then purchasing units in the DIS funds at prevailing prices.

5. Further, if accrued benefits referred to in paragraph 4 are invested according to the DIS, this will also affect how new contributions or accrued benefits transferred from another registered scheme are invested. Contributions received or accrued benefits transferred from another registered scheme into the account after the date on which the accrued benefits referred to in paragraph 4 are invested according to the DIS will also be invested according to the DIS unless we receive specific investment instructions from you to invest them in some other way. You should note that special rules apply in some cases where benefits are transferred between accounts (eg between a contribution account and a personal account) within the 42-day period. If this applies to you, we will advise you accordingly.

What you need to do – your options

Option 1 – Take no action and be invested in DIS

6. You are not required to do anything, however, if you do not take any action, then as set out in paragraphs 4 and 5 above, the accrued benefits in your account will be automatically re-invested according to the DIS.

Option 2 – Stay invested in the existing constituent funds

7. If you want the accrued benefits in your account and new contributions and accrued benefits transferred from another registered scheme to stay invested in the existing constituent funds, as set out under ‘Your MPF account details’ above, then you need to complete and return the attached **Option 2 Form** to us by [the expiry day of the reply period in the DRN]. This Form can be returned by post with the enclosed postage-paid envelope to the address indicated on the envelope. This Form can only be acted on by us if it is received by us by [the expiry day of the reply period in the DRN]. Accordingly please allow adequate time for postal delivery so that it will be received by us by [the expiry day of the reply period in the DRN]. If you want to invest in the existing constituent funds after your accrued benefits and/or new contributions and accrued benefits transferred from another registered scheme have been invested according to the DIS, you are free to do so at any time by giving us an investment instruction.
8. You are reminded that if you want to re-invest the accrued benefits in your account into some other constituent funds, you are free to give us investment instructions to do so at any time, whether before or after [the expiry day of the reply period in the DRN], by submitting instruction to change of investment of accrued benefits and/or new contributions and accrued benefits transferred from another registered scheme. Please note, however, as set out in paragraph 4 above, any investment instructions in relation to existing benefits received by us after [the expiry day of the reply period in the DRN] can only be carried out after those benefits have been first invested according to the DIS.
9. As always, when making decisions about how to invest the accrued benefits in your MPF account, you should obtain the necessary information from the ‘Principal Brochure’ of the scheme and consider whether you need to obtain independent advice. Please note that the DIS does not provide any guarantee on the capital or return and investments in the DIS are subject to risks that are different from the risks of other investment strategies and constituent funds (including, for example, the impacts

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of the de-risking process and a different risk profile from the previous default investment arrangement). These risks are set out more fully in the 'Principal Brochure' of the scheme and in paragraph 4 above. In addition, you may also refer to the table listed below the difference and key features of the existing default fund and the DIS for reference.

	Existing Default Fund	The DIS comprising the Core Accumulation Fund and the Age 65 Plus Fund with a de-risking strategy	
Name	MPF Conservative Fund	Core Accumulation Fund	Age 65 Plus Fund
Fund Type	Money Market Fund	Mixed Assets Fund – Global	Mixed Assets Fund – Global
De-risking Feature	No	Yes	Yes
Total Management Fees	0.79% pa of NAV	0.75% pa of NAV	0.75% pa of NAV
Daily Fee Cap	No [#]	Yes	Yes
The Latest Risk Rating*	1 = Low Risk	3 = Medium Risk	1 = Low Risk
Guarantee Features	No	No	No

*The risk rating is defined using a 5-point risk scale with risk rating '1' representing the lowest risk and risk rating '5' representing the highest risk. The risk rating is derived based on a combination of quantitative and qualitative risk factors including price volatility, asset allocation and liquidity. The following provides a general description of the risk rating categorisation.

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[#]Management fees can only be deducted from the MPF Conservative Fund when the returns of the fund for the month exceed the monthly Prescribed Savings Rate ('PSR') published by Mandatory Provident Fund Schemes Authority.

10. If you have any enquiries about what is set out in this Notice, please contact our HSBC MPF Member Hotline on **3128 0128**.

Barcode INKP

DIS re-investment notice
Option 2 Form

INKP

Note: You only need to complete and send this Form to us if you wish to stay invested in the existing constituent funds, ie proceed with Option 2 as described in paragraph 7 of the DIS re-investment notice

To : HSBC Provident Fund Trustee (Hong Kong) Limited, [Name of Scheme]
Address : PO Box 73770, Kowloon Central Post Office

Your MPF account details

Name of scheme member : [xxxxx]
Membership number of scheme member : [xxxxx]
Employer ID : [xxxxx]
Date of birth : [xxxxx]
Name of scheme : [xxxxx] ("the Scheme")
Name of approved trustee : [xxxxx]

Default investment arrangement details:

All benefits in the account are held in units of MPF Conservative Fund as of dd mm 2017

I have read and understood the DIS re-investment notice dated dd mm 2017.

In respect of the existing accrued benefits in my account, the details of which are set out under "MPF account details" above, I hereby instruct you that these benefits are to stay invested in the existing constituent funds of the default investment arrangement as set out above.

I note that this instruction also applies to new contributions and accrued benefits transferred from another registered scheme into the account. This instruction stays in force unless, or until, I make some other investment instructions in the manner set out in paragraph 8 of the DIS re-investment notice.

Signature of the scheme member

Date:

(This signature must be the same as your previous signature specimen submitted to us. Otherwise, this form may not be processed.)

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Personal information collection statement for HSBC Mandatory Provident Fund

1. The personal data provided by Participating Employers and/or Members and details of transactions or dealings by such Participating Employers and/or Members from time to time may be used for one or more of the following purposes: - (i) the administration and/or management of or in connection with the contributions or accrued benefits or MPF account in respect of the Participating Employers and/or Members under the HSBC MPF schemes and Hang Seng MPF schemes administrated by the HSBC Group; (ii) conducting direct marketing activities of MPF products and/or MPF services by entities of the HSBC Group as described in paragraph 5 below; (iii) improving and furthering the provision of MPF products and/or MPF services (including through customer research or surveys) by entities of the HSBC Group, subject to applicable MPF legislation; (iv) matching for MPF related purpose with other personal data concerning the relevant Participating Employers and/or Members; (v) compliance or in accordance with an order of a court or compliance or in accordance with a law or a requirement made under a law.
2. Failure to provide your information may result in us being unable to process your application or perform the services you request.
3. Personal data held by us relating to a Participating Employer and/or Member will be kept confidential but such information may be provided by us or any of our service providers to the following parties for the purposes set out in paragraph 1:- (i) any regulators or government authorities in any jurisdiction; (ii) any service provider, agent or contractor who provides administrative, telecommunications, computer, payment, data processing, matching, storage, customer research or survey or other services in connection with the operation of our MPF business; (iii) relevant Participating Employers; (iv) entities of the HSBC Group. Such information may be transferred to a place outside Hong Kong Special Administrative Region.
4. You have the right to request access to and correction of your personal data held by us. Request should be addressed to: The Data Protection Officer, HSBC Provident Fund Trustee (Hong Kong) Limited, c/o HSBC Life (International) Limited, PO Box 73770, Kowloon Central Post Office. For enquiries, please contact our MPF Hotline at (852) 2583 8033 (Employer) or (852) 3128 0128 (Member).
5. We, entities of the HSBC Group, intend to use your personal data in direct marketing of MPF products and/or MPF services, and we require your consent (which includes an indication of no objection) for that purpose. In this connection, please note that:
 - (i) your name, contact details, other products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by us from time to time may be used in direct marketing; and
 - (ii) the MPF products and/or MPF services offered by entities of the HSBC Group may be marketed.If you do not wish us to use your personal data in direct marketing as described in paragraph 5 above, you may exercise your opt-out right by notifying us.
6. No person other than you and us will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.