

MPF Annual Benefit Statement – Glossary

強積金周年權益報表 – 詞彙

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| Account gain/(loss) during the financial period 財政期內帳戶益／（損） | Dollar value of overall investment return of a member's account in a scheme during the financial period. The figure represents the change in value of the account balance during the financial period after netting off fund transactions like contributions, transfers and withdrawals during the year. 計劃成員的強積金帳戶在財政期內的整體投資回報的幣值。此數字反映帳戶結餘（已扣除年內作出的供款、權益轉移及權益提取等基金交易）在財政期內的價值變動。 |
| Amount withdrawn 提取款額 | Dollar value of proceeds from the redemption of units of constituent funds, after deduction of fees and charges, withdrawn by scheme member during the financial period. 計劃成員在財政期內從贖回成分基金單位所得款項（已扣除費用及收費）中提取的幣值。 |
| Bid price 買入價 | Transaction price for redeeming units in a constituent fund after fees and charges are deducted from the net asset value per unit of the fund. 贖回成分基金單位的交易價，當中已扣除按每個基金單位淨資產值計算的費用及收費。 |
| Bid spread 買入差價 | Amount charged by the trustee/sponsor upon redemption of units of a constituent fund by a scheme member. Bid spread for a transfer of benefits, withdrawal of benefits in a lump sum, or by instalments subject to the specific number of withdrawals in a year can only include necessary transaction costs incurred or reasonably likely to be incurred by the trustee in selling or purchasing investments in order to give effect to the transfer or withdrawal and are payable to a party other than the trustee. 受託人／保薦人在計劃成員贖回成分基金的單位時所收取的款額。轉移權益、提取整筆權益或在一年內於指定的提取次數分期提取提取所涉及的買入差價，只能包括為了落實該項轉移或提取權益而進行買賣投資所招致的或是合理地相當可能招致的，以及須向某方（受託人除外）支付的必需交易費用款額。 |
| Closing balance 期末結餘 | Dollar value of the MPF accounts of a scheme member as at the end of the financial period. 計劃成員的強積金帳戶在財政期終結時的幣值。 |
| Contributions from current employment 來自現時受僱工作的供款 | Contributions paid to a scheme under the current term of employment. 在現時的受僱工作期間向計劃支付的供款。 |
| Contributions from former employment 來自以往受僱工作的供款 | Contributions paid to a scheme from former employment excluding contributions in personal account. 在以往的受僱工作期間向計劃支付的供款，不包括個人帳戶內的供款。 |
| eMPF ID 積金易號碼 | eMPF ID is a single personal ID assigned to a member after eMPF registration. 積金易號碼是在註冊積金易後分配給成員的一個個人專屬號碼。 |
| Miscellaneous adjustments 雜項調整 | Adjustments made to the figures after the financial year-end date of the scheme in the annual benefit statements. They include, for example, bonus units and interest credited. 在計劃財政年度終結日後，對周年權益報表數字作出的調整，例如收到的紅利單位和利息。 |
| Offer price 賣出價 | Transaction price for acquiring units in a constituent fund inclusive of fees and charges marked up on the net asset value per unit of the fund. 購入成分基金單位的交易價，當中已加入按每個基金單位淨資產值計算的費用及收費。 |
| Offer spread 賣出差價 | Amount charged by the trustee/sponsor upon acquisition of units of a constituent fund by a scheme member. Offer spread for a transfer of benefits can only include necessary transaction costs incurred or reasonably likely to be incurred by the trustee in selling or purchasing investments in order to give effect to the transfer and are payable to a party other than the trustee. 受託人／保薦人在計劃成員購入成分基金的單位時所收取的款額。轉移權益涉及的賣出差價，只能包括為了落實該項轉移而進行買賣投資所招致的或是合理地相當可能招致的，以及須向某方（受託人除外）支付的必需交易費用款額。 |

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| Opening balance 期初結餘 | Dollar value of the MPF accounts of a scheme member as at the beginning of the financial period. 計劃成員的強積金帳戶在財政期開始時的幣值。 |
| Payroll Group ID 工資組別編號 | An identification number that indicates which pay centre a member belong to, for administration purposes only. 只供行政用途，以識別成員所屬的付款中心的編號。 |
| Periods with contributions and / or surcharges outstanding for the statement period 於報表期內尚未繳付供款及/或附加費的供款期 | Periods where contributions and/or surcharges were due, but not yet received. 已到期但仍未收到的供款及/或附加費的供款期。 |
| Switch-in to Fund 轉入基金款額 | Amount moved out of a constituent fund that is invested in another constituent fund of the same scheme during the financial period. 在財政期內從成分基金移出而其後移入並投資於同一註冊計劃的其他成分基金的款額。 |
| Switch-out of Fund 轉出基金款額 | Amount received from the redemption of units of constituent funds that is moved from one constituent fund to other constituent fund of the same scheme during the financial period. 在財政期內贖回成分基金單位並轉到同一註冊計劃的其他成分基金的款額。 |
| Total contributions 供款總額 | Total contributions paid to a scheme during the financial period before deduction of fees and charges. 在財政期內向計劃支付的供款總額，當中並未扣除費用及收費。 |
| Total contributions (after fees) 供款總額（收費後） | Total contributions paid to a scheme during the financial period and invested in constituent funds, after deduction of fees and charges. 在財政期內向計劃支付並投資於成分基金的供款總額，當中已扣除費用及收費。 |
| Total Fees Charged to Your Account 由你帳戶支付的費用總額 | This refers to member account level fees and expenses that are incurred directly by the member at the member account level, usually relating to transactional activities in the member account such as contributions, transfers, withdrawals, and the purchasing and selling of units in constituent funds. Such expenses include fees deducted on each contribution, transfer to and from the member account, withdrawal from the member account and each purchase and sale of fund units in the member account. It does not include fees paid out of the constituent funds to trustees, investment managers, and other service providers for services provided to the funds or costs incurred for investing into other funds. 指直接從成員帳戶收取的費用與開支，這些費用與開支通常與成員帳戶的交易活動有關，例如供款、權益轉移、權益提取及成分基金單位買賣。此等開支包括就每次供款收取的供款費，把供款轉入或轉出成員帳戶、從成員帳戶提取權益所扣除的費用，以及成員帳戶每次購入或贖回基金單位所扣除的費用。這項總額不包括從成分基金支付予為基金提供服務的受託人、投資經理，以及其他服務提供者的費用，亦不包括基金投資於其他基金所支付的成本。 |
| Transfer-in to Scheme 轉入計劃款額 | Amount moved to a scheme during the financial period before deduction of fees and charges. 在財政期內移入計劃的款額，當中並未扣除費用及收費。 |
| Transfer-in to Scheme (after fees) 轉入計劃款額（收費後） | Amount moved to a scheme during the financial period and invested in constituent funds, after deduction of fees and charges. 在財政期內移入計劃並投資於成分基金的款額，當中已扣除費用及收費。 |
| Transfer-out of Scheme 轉出計劃款額 | Amount moved out of a scheme during the financial period before deduction of fees and charges. 在財政期內從計劃移出的款額，當中並未扣除費用及收費。 |
| Transfer-out of Scheme (after fees) 轉出計劃款額（收費後） | Amount moved out of a scheme to another registered scheme during the financial period, after deduction of fees and charges. 在財政期內從一個計劃移出至另一註冊計劃的款額，當中已扣除費用及收費。 |



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| Unit deduction 單位扣減 | Method of charging fees to the constituent funds or scheme members by reducing the number of units held in the funds or by the scheme members. 透過扣減成分基金或計劃成員持有的基金單位，從而向基金或計劃成員收費的方法。 |
| Vested balances 歸屬結餘 | Dollar value of MPF account balances accrued to a scheme member according to the governing rules of the scheme. 計劃成員在強積金帳戶下根據計劃的管限規則累算所得結餘的幣值。 |