

Sun Life MPF

Tax-Deductible Voluntary Contribution Online Application Quick Guide

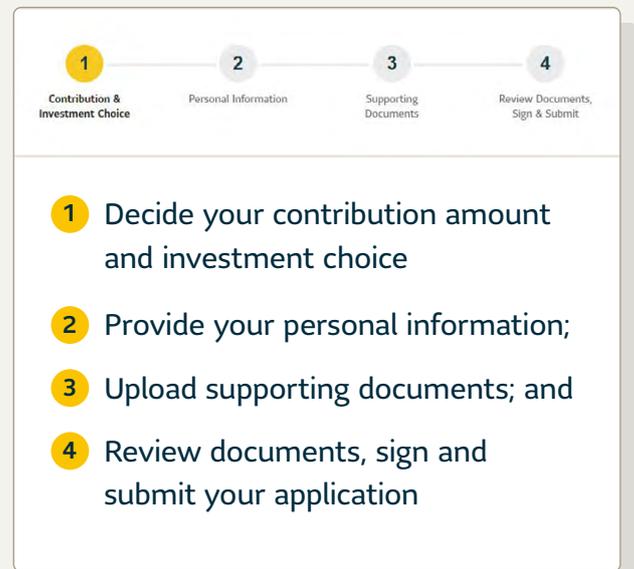
This self-serve portal allows you to open a **Tax-deductible Voluntary Contribution ("TVC")** account under Sun Life Rainbow MPF Scheme. This quick guide provides you the key and important instructions to complete the online application. You can enjoy a hassle-free digital journey.

Before Starting Application:

The screenshot shows the Sun Life MPF online application form. At the top, it says 'Sun Life 永明金融' and 'Good afternoon! EN'. The main heading is 'Tax Deductible Voluntary Contributions Application Form'. Below this, there is a section titled 'Opening a TVC account' with the instruction 'Please read and agree to our statements below to proceed:'. There are four checkboxes with corresponding text: 1. 'I have read and confirmed the requirements and notes for TVC application, including the Important Information for Investment Choice, and Personal Information Collection Statement.' 2. 'I confirm that I do not have special needs and this confirmation shall override any previous confirmation and/or any information about me, which may indicate otherwise.' 3. 'I have read and understood the following documents for the Scheme: MPF Scheme Brochure and Key Scheme Information Document.' 4. 'I confirm this application is based on my self-directed decision and did not involve the subsidiary intermediary (i.e., MPF Advisor) and conduct any regulated activities leading my decision.' Below this is an 'Important Notes' section with four numbered points. At the bottom, it says 'Please prepare the following required documents to process your application:' and lists two items: 'Hong Kong ID Card For identification document' and 'Secondary Identification Document (e.g. Passport, Home Visit Permit) For identification document and nationality confirmation'.

- You should read the statements and the important notes carefully.
- In addition, the required documents (such as HKID card, Passport or Home Visit Permit) should be prepared for processing your application.
- If you hold the identity document or passport issued by foreign countries, please provide the details for the tax residence of other jurisdictions or countries, otherwise, we may request to provide additional information.

The online application involves 4 simple steps:



1. Contribution & Investment Choice

Contribution Details
How much contribution would you like to make?

Flexible contribution arrangements

- Minimum contribution for both monthly and lump sum contribution is HK\$300.
- Define the contribution amount according to your own situation
- Free to select between monthly or lump sum contributions with the option to choose both.
- If you would like to make contribution HK\$50,000 or above for monthly contribution / HK\$500,000 or above for lump sum, please contact us at (852) 3183 1888 for assistance.
- To calculate your estimated tax savings, feel free to use our [online calculator](#)

Choose your contribution method:
The maximum amount for tax deduction per tax payer for each assessment year on TVC is prescribed in the Inland Revenue Ordinance (Cap.112). Such maximum amount is an aggregate limit for both TVC and qualifying annuity premiums.

Lump Sum Basis (HKD)
Contribute via Direct credit (via bank transfer/ATM) or Cheque

Direct credit via bank transfer / ATM

Contribution amount *

 ⓘ Minimum of HK\$300. Maximum of HK\$499,999.

Cheque

Monthly Basis (HKD)
Contribute via Direct Debit Authorization (DDA). Bank approval process would take within 6-8 weeks.

Contribution amount * Commencement date of contribution *

ⓘ Minimum of HK\$300. Maximum of HK\$49,999.
 Commencement date of contribution will be the date provided by the member or 1st of the following month after DDA successfully setup, whichever is later.

- You can choose your contribution mode and method.
- You can make a lump sum payment via direct credit (i.e. bank transfer/ATM) or cheque payment.
- You can make monthly contributions via Direct Debit Authorization (“DDA”). In general, banks take 6-8 weeks to set up the DDA.

Your Investment Choice
Choose your desired investment fund

Please read the [important information for investment choice](#) before filling this section and choose ONE option only.

1. Select Investment Option



Explore
Own Investment Choice



Explore
Fund Cruiser



Explore
Default Investment Strategy

- 3 types of investment option are available:

- i You own investment choice;
- ii Fund Cruiser; and
- iii Default Investment Strategy

For details of Fund Cruiser and Default Investment Strategy, please refer to the MPF Scheme Brochure of the Scheme.

Constituent Fund	Fund type	Risk class	Investment Choice
<input type="checkbox"/> Sun Life MPF Conservative Fund	Money Market	1	0%
<input type="checkbox"/> Sun Life MPF Hong Kong Dollar Bond Fund	Bond	2	0%
<input type="checkbox"/> Sun Life MPF RMB and HKD Fund	Money Market	3	0%
<input type="checkbox"/> Sun Life MPF Global Bond Fund	Bond	4	0%
<input type="checkbox"/> Sun Life MPF Stable Fund	Mixed Assets	4	0%
<input type="checkbox"/> Sun Life MPF Balanced Fund	Mixed Assets	5	0%
<input type="checkbox"/> Sun Life MPF Growth Fund	Mixed Assets	5	0%
<input type="checkbox"/> Sun Life MPF Global Low Carbon Index Fund	Equity	N/A	0%
<input type="checkbox"/> Sun Life MPF Multi-Sector Equity Fund	Equity	6	0%
<input type="checkbox"/> Sun Life MPF European Equity Fund	Equity	N/A	0%
<input type="checkbox"/> Sun Life MPF Asian Equity Fund	Equity	6	0%
<input type="checkbox"/> Sun Life MPF US Equity Fund	Equity	N/A	0%
<input type="checkbox"/> Sun Life MPF US & Hong Kong Equity Fund	Equity	N/A	0%
<input type="checkbox"/> Sun Life MPF Greater China Equity Fund	Equity	6	0%
<input type="checkbox"/> Sun Life FTSE MPF Hong Kong Index Fund	Equity	7	0%
<input type="checkbox"/> Sun Life MPF Hong Kong Equity Fund	Equity	7	0%
<input type="checkbox"/> Sun Life MPF Core Accumulation Fund	Mixed Assets	8	0%
<input type="checkbox"/> Sun Life MPF Age 65 Plus Fund	Mixed Assets	4	0%
Total (must equal to 100%) *			0%
Remaining (%)			100%

- For your own investment choice, the Scheme offers 18 constituent funds. The total allocation should be equal to 100%.

2. Personal Information

- Fill in your personal information and contact information

Personal Information
Member's Application Form

Personal Information

English name
Surname * Given name *

Chinese name
Surname Given name

Title * Mr Ms Date of birth * DD/MM/YYYY

Identity document
Choose your document type *
HKID Card

HKID card number/Passport number *

Ⓢ For HKID card number, please input A1234563 for A123456E3

Nationality * Occupation

Residential address
PO Box will NOT be accepted

Flat/Room Floor

Block Building/Estate

Number and name of street *

District area/City * Country *

- If you selected monthly contribution, please fill in your bank account details in Payment Details section.

Payment Details

Direct Debit Authorization
You have chosen direct debit as the payment method of the monthly contribution.

Important Note:

- Please provide the required information for the setup of direct debit authorization.
- The monthly contribution will be made by autopay and the debit date will be on 10th of each calendar month or the following bank business day if the debit date is not a bank business day. The autopay setup takes approximately 6 to 8 weeks from receipt of your completed form. We will notify you the effective date of autopay. You may make lump-sum payment by cheque before your autopay facility is established.
- This authorization shall have effect until further notice.

Bank name *

Branch name * Bank number *

Branch number * Account number *

The account holder's name must be the same as the applicant's name

Surname * Given name *

I have read and understood this Declaration and authorization, and noted the important note mentioned above.

Alerts & Notifications

To protect the environment and reduce using paper, instead of sending paper statements or non-regulatory documents, you will receive an email/SMS reminder whenever your statement and non-regulatory documents are ready for personal at the Online Pension Services Centre.

Additional alerts and notifications service

MPF Account Balance SMS Service (Service details)

I want to receive my MPF account balance via SMS notification service.

E-Notification for Regulatory Documents (Terms and conditions)

I want to enroll to the E-Notification for Regulatory Documents service and confirmed I've read and agree the relevant terms and condition above.

Language selection *
For alerts and notifications

Chinese English

- We encourage you to subscribe MPF Account Balance SMS Service and e-Notification for Regulatory Document to receive first-hand account updates and e-statements.

Tax Residency Self-Certification

Please read the [Important Note](#) before to completion this section.

I hereby declare that, to the best of my knowledge and belief, My Tax Residency is:

Hong Kong ONLY, with no tax residence in any other jurisdictions or countries (and my HKID number is my TN)

Hong Kong (and the TN is my HKID number) and also some other jurisdictions or countries.

NOT Hong Kong, but instead some other jurisdictions or countries.

Marketing Information

I do not wish to receive marketing information from trustee of Sun Life Rainbow MPF Scheme.

We are happy to provide you with our servicing agent to assist you whenever possible.

Already have my own Sun Life MPF Advisor

Sun Life MPF Advisor full name * Sun Life MPF Advisor mobile number *

Ⓢ Please refer to the name card of the advisor

MPF License No.

I don't have an agent but would like Sun Life to assign one for MPF related services.

No, thank you.

- If you know a Sun Life MPF advisor and want to appoint him/her to be your servicing agent, please provide the full name, mobile number and MPF License No. of the Sun Life MPF advisor.

3. Upload Supporting Documents

Supporting Documents
Please upload the following 2 documents for verification

1. Hong Kong ID Card *

Please upload a copy of your HKSD Card.

File upload
The file size of each document can be up to 5MB. We accept JPG and PNG formats.

Drop files here or

[Choose Image](#)

No files selected

2. Secondary Identification Document (e.g. Passport, Home Visit Permit) *

Please upload a copy of your Passport or Home Visit Permit.

File upload
The file size of each document can be up to 5MB. We accept JPG and PNG formats.

Drop files here or

[Choose Image](#)

No files selected

- Please upload the images of your HKID Card and your passport or Home Visit Permit as the supporting documents. Please noted that the file size of each document should be less than 5MB and both JPG and PNG formats are accepted.

4. Review, Sign and Submit Your Application

Review TVC Application

Contribution Details [Edit](#)

Lump Sum Basis

Contribution method	Direct Credit
Contribution amount	HK\$ 10,000

Monthly Basis

Contribution method	Direct Debit Authorization
Contribution amount	HK\$ 1,000

Investment Choice [Edit](#)

Own Investment Choice	
Sun Life MPF Multi-Sector Equity Fund	50%
Sun Life MPF Hong Kong Equity Fund	50%
Total	100%

Account Information [Edit](#)

Personal Information	
English surname	Chan
English given name	Tsi Man
Chinese surname	-
Chinese given name	-
Title	Mr
Date of birth	01/01/2000
Identity document	
HKID number	A1234543
Passport number	-
Nationality	Hong Kong SAR
Occupation	-
Residential address	

Declaration and Authorization

- I hereby apply to join the Scheme established by the Trustee.
- I hereby covenant with the Trustee to comply with and be bound by the provisions of the Trust Deed and all applicable laws and regulations.
- I declare that the information given and statements made in this form are, to the best of my knowledge and belief, true, correct and complete. I further undertake that if there is any change in the information so provided, I shall notify the Trustee of such change as soon as reasonably practicable.
- I acknowledge and agree that (a) the information contained in this form is collected and may be kept by the Trustee for the purpose of automatic exchange of financial account information, and (b) such information and information regarding the account holder and any reportable account(s) may be reported by the Trustee to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region and exchanged with the tax authorities of another jurisdiction or 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 the Trustee of any change in circumstances which affects the tax residency status of the individual identified in Section 1 of this form or causes the information contained herein to become incorrect, and to provide the Trustee with a suitably updated self-certification form within 30 days of such change in circumstances.
- 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 agree to make any TVC contribution under the Rules of the Scheme as advised in this application form. In addition, I understand that I will be responsible for making the investment choice for my contributions and if I fail to make such investment choice, all the contributions will be invested in accordance with the terms of the Trust Deed. In the event of my death, I understand that all my accrued benefits under the Scheme will be paid to my personal representative(s).
- I understand that if I fail to supply complete information as required in this application form, the Trustee may not be able to establish my member record. In which case, any contribution monies made by me will not be invested in accordance with my investment choice as specified in this application form but may be invested by the Trustee at any time into the Default Investment Strategy, until the Trustee receives such information and establishes my member record.
- I hereby authorize any government officer or any organization or persons who has any records, knowledge, information of me to disclose, release or transfer to the Trustee or its representatives such record, knowledge or information required for processing this application and for administration of the Scheme upon request by the Trustee or its representatives.
- I confirm that I have received, read and understood the terms in the enclosed "Personal Information Collection Statement (Version 2018-03)" and the latest offering document [comprising KSD and MPF Scheme Brochure] of the Scheme.
- I declare that to the best of my knowledge and belief, the information given in this section for the purpose of opening a TVC account in the scheme is correct and complete.
- I certify that I am the account holder of the account(s) to which this form relates.
- WARNING:** 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. The Authority may verify the eligibility of the TVC account holder. It is an offence under section 80(2) of 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. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. \$10,000).

Commission Disclosure Statement And Consent (If applicable)

I understand, acknowledge and agree that, as a result of my participation in the Sun Life Rainbow MPF Scheme ("Scheme"), Sun Life Hong Kong Limited ("SLHK") will pay the MPF intermediary a commission, fee or other rewards in respect of (i) contribution (including regular and/or lump sum or any increase thereof); (ii) accrued benefits transfer-in received by the Scheme; and/or (iii) asset managed under the Scheme (if applicable), during the course of the said participation.

I have read and understood the declaration and authorization, and the disclosure statement and consent above.

Electronic Signature

[Click to sign](#)

- You should read the Declaration and Authorization carefully before click to sign.

4. Review, Sign and Submit Your Application

Declaration and Authorization

1. I hereby apply to join the Scheme established by the Trustee.
2. I hereby covenant with the Trustee to comply with and be bound by the provisions of the Trust Deed and all applicable laws and regulations.
3. I declare that the information given and statements made in this form are, to the best of my knowledge and belief, true, correct and complete. I further undertake that if there is any change in the information so provided, I shall notify the Trustee of such change as soon as reasonably practicable.
4. I acknowledge and agree that (a) the information contained in this form is collected and may be kept by the Trustee for the purpose of automatic exchange of financial account information, and (b) such information and information regarding the account holder and any reportable account(s) may be reported by the Trustee to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region and exchanged with the tax authorities of another jurisdiction or 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).
5. I undertake to advise the Trustee of any change in circumstances which affects the tax residency status of the individual identified in Section I of this form or causes the information contained herein to become incorrect, and to provide the Trustee with a suitably updated self-certification form within 30 days of such change in circumstances.
6. 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).
7. I agree to make any TVC contribution under the Rules of the Scheme as advised in this application form. In addition, I understand that I will be responsible for making the investment choice for my contributions and if I fail to make such investment choice, all the contributions will be invested in accordance with the terms of the Trust Deed. In the event of my death, I understand that all my accrued benefits under the Scheme will be paid to my personal representative(s).
8. I understand that if I fail to supply complete information as required in this application form, the Trustee may not be able to establish my member record. In which case, any contribution monies made by me will not be invested in accordance with my investment choice.
9. I hereby authorize the Trustee to disclose, release or use my personal information for the purpose of processing this application and for the purpose of providing services to me.
10. I confirm that I have read and understood the disclosure statement (including the disclosure statement under Section 10 of the Ordinance (Version 2018-03)).
11. I declare that to the best of my knowledge, the information provided in this application form is true and correct.
12. I certify that I am not a disqualified person under the Ordinance.
13. **WARNING:** Under the Securities and Futures Commission (SFC) Schemes Authority, the SFC may consider the information provided in this application form to be misleading in a material particular or an omission of material information. The SFC may require the person who provides the information to provide further information or to correct the information. The SFC may also take action against the person who provides the information if any of the information provided is misleading in a material particular or an omission of material information.

Electronic Signature

Your signature must be identical with your bank signature
By selecting Confirm, I agree that the signature will be the electronic representation of my signature for all purposes when I use them on documents, including legal binding contracts - just the same as a pen-and-paper signature.

I have read and understood the declaration and authorization, and the disclosure statement and consent above.

- Please press "click to sign".
- Please read the note carefully and draw your signature here and click confirm.

Account Application Form

Sun Life 永明金融 Good evening! EN

✔ Contribution & Investment Choice ✔ Personal Information ✔ Supporting Documents 4 Review Documents, Sign & Submit

Tax Deductible Voluntary Contributions (TVC)
Account Application Form

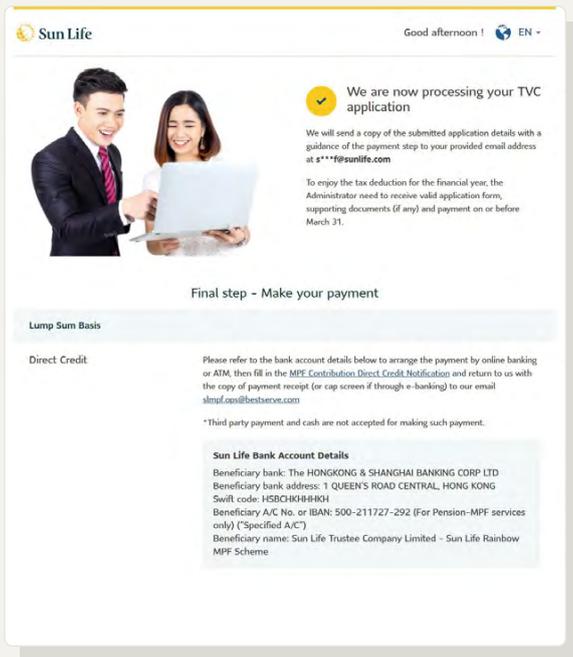
ACCOUNT INFORMATION

Personal Information		Identity document	
English surname	Chan	HKID number	A1234563
English given name	Tai Man	Passport number	-
Chinese surname	-	Nationality	Hong Kong SAR
Chinese given name	-	Occupation	
Title	Mr	Same as residential address	Yes
Date of birth	17/11/2005		

Residential address		Correspondence address	
Flat/Room		Flat/Room	
Floor		Floor	
Block		Block	
Building/Estate		Building/Estate	
Number and name of street	Ming San Road	Number and name of street	Ming San Road

- After confirmed the signature and submit, you can review your account application form here.

Final Step - make your payment



- After you sign and submit your application, instructions for direct credit payment and cheque payment will be provided.
- If you pay the lump sum contribution by direct credit, please refer to the bank account details on the screen to arrange the payment by online banking or ATM. After that, please fill in the Document Checklist and return a copy of the ATM pay-in slip or cap screen if through e-banking (showing the account holder name and account number, otherwise, please also submit with the ATM card or statement copy) by email (slmpf.ops@bestserve.com)

Note:

- * Third party payment and cash are not accepted for making such payment.

- If you make your contribution by cheque payment, please make cheque payable to "Sun Life Trustee Company Limited - MPF" and mark TVC online, application name, HKID/passport number and contact number at the back of the cheque. Please submit the cheque to the Administrator of Sun Life Rainbow MPF Scheme, BestServe Financial Limited at 10/F, One Harbourfront, 18 Tak Fung Street, Hunghom, Kowloon, Hong Kong by post or in person.
- If you chose to make contributions via DDA, the autopay setup will take approximately 6 to 8 weeks from receipt of your completed form. We will notify you the effective date of autopay. You may need to make lump sum payment by cheque before your autopay facility is established.

For enquiry about TVC Online Application, please contact Sun Life Pension Services Hotline at 3183 1888.

Sun Life Hong Kong Limited

(Incorporated in Bermuda with limited liability)

16/F, Cheung Kei Center Tower A, No.18 Hung Luen Road, Hunghom, Kowloon, Hong Kong

Sun Life Pension Services Hotline: 3183 1888 Fax: 3183 1889 www.sunlife.com.hk

Client Service - BestServe Financial Limited

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