

Standardized Terms Used in the Member Benefit Statement 成員權益報表劃一用語詞彙

Account gain/(loss) 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Amount withdrawn 提取款額	Dollar value of proceeds from the redemption of units of constituent funds, after deduction of fees and charges, withdrawn by scheme member during the financial period.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(已扣除收費)中提取的幣值。
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。
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。
Switch-in to Fund 轉入基金款額	Amount moved out of a constituent fund that is invested in another constituent fund in the same scheme. 從成分基金移出而其後移入並投資於同一註冊計劃內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 in 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內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, 當中並未扣除收費。

Standardized Terms Used in the Member Benefit Statement 成員權益報表劃一用語詞彙

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, transfer, withdrawal, 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 MPF funds 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 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強積金基金所扣除的費用。

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。

Transferred into 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，當中並未扣除收費。

Transfer out or withdrawn from Scheme (after fees)
轉出計劃/從計劃提取的款額 (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或從計劃提取的款額，當中已扣除收費。

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 schemes.

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。
