

Principal MPF Smart Plan &
Simple Plan

信安強積金明智之選及
易富之選

 Principal® 信安

Mandatory Provident Fund 強制性公積金

Looking for the best solution
to consolidate your MPF
personal accounts?

尋找整合強積金個人帳戶
最妥善方案？

Exclusive Distributor
獨家分銷商

 安盛

Important: If you are in doubt about the meaning or effect of the contents of this marketing material, you should seek independent professional advice.

重要提示：如閣下對本宣傳品內容的涵義或效力有任何疑問，請尋求獨立專業意見。

Important to note:

重要資料：

- i. You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of constituent funds, you are in doubt as to whether certain constituent fund is suitable for you (including whether it is consistent with your investment objectives), you should seek independent financial and/or professional advice and choose the constituent fund(s) most suitable for you taking into account your circumstances.

您在作出投資選擇前，必須衡量個人可承受風險的程度及您的財政狀況。在揀選成分基金時，如您就某一項成分基金是否適合您（包括是否符合您的投資目標）而有任何疑問，請徵詢獨立財務及／或專業人士的意見，並因應您的個人狀況而選擇最適合您的成分基金。

- ii. The Principal – MPF Conservative Fund under either the Principal MPF – Smart Plan (the “Smart Plan”) or the Principal MPF – Simple Plan (the “Simple Plan”) does not guarantee the repayment of capital. Fees and charges of a MPF conservative fund can be deducted from either: (i) the assets of the constituent fund; or (ii) members’ accounts by way of unit deduction. The Principal – MPF Conservative Fund uses method (i) and, therefore, unit prices/net asset value/fund performance quoted have incorporated the impact of fees and charges.

在信安強積金－明智之選（「明智之選」）或信安強積金－易富之選（「易富之選」）下的信安－強積金保守基金的回報並非本金保證。強積金保守基金的費用及收費可(i)透過扣除成分基金資產收取；或(ii)透過扣除成員帳戶中的單位收取。信安－強積金保守基金採用方式(i)收費，故所列之單位價格／資產淨值／基金表現已反映費用及收費之影響。

- iii. Please be reminded that in the event that you do not make any investment choices or if you submit an investment mandate which is invalid in the circumstances set out in Smart Plan and Simple Plan enrolment forms, your contributions made and/or benefits transferred into Smart Plan or Simple Plan will be invested into the DIS as stated in section 3.3 (MPF default investment strategy (the “DIS”)) of the MPF Scheme Brochures of Smart Plan and Simple Plan.

請謹記，若閣下沒有作出任何投資選擇或若閣下提交的投資授權書在明智之選及易富之選的登記表格內所列的情況下屬無效，則閣下所作出的供款及／或轉移至明智之選或易富之選的累算權益，將根據明智之選或易富之選強積金計劃說明書的第3.3部分（強積金預設投資策略（「預設投資策略」））的規定，投資於預設投資策略。

- iv. You should consider your own risk tolerance level and financial circumstances before investing in the DIS. You should note that the DIS CFs may not be suitable for you, and there may be a risk mismatch between the DIS CFs and your risk profile (the resulting portfolio risk may be greater than your risk preference). You should seek independent financial and/or professional advice if you are in doubt as to whether the DIS is suitable for you, and make the investment decision most suitable for you taking into account your circumstances.

在投資於預設投資策略前，閣下應考慮個人可承受風險的程度及財政狀況。閣下應注意，預設投資策略成分基金未必適合閣下，而且預設投資策略成分基金和閣下的風險狀況之間可能存在風險錯配（所導致的投資組合風險或會高於閣下的風險偏好）。若閣下對於預設投資策略是否適合閣下存有任何疑問，閣下應徵詢獨立財務及／或專業人士的意見，並因應閣下的個人狀況作出最適合閣下的投資決定。

- v. You should note that the implementation of the DIS may have an impact on your MPF investments and accrued benefits. You should consult with the trustee, Principal Company Trust (Asia) Company Limited, if you have doubts on how you are being affected.

閣下應注意，預設投資策略的實施或會影響閣下的強積金投資及累算權益。若閣下對於會如何受到影響存有疑問，閣下應諮詢受託人信安信託（亞洲）有限公司。

- vi. Investment involves risks. The value of the funds may go up or down. The past performance is not indicative of future performance. Your investment may suffer significant loss. There is no assurance on investment returns and you may not get back the amount originally invested.

投資涉及風險。基金價值可升可跌。過往表現並不表示將來會有類似表現。您的投資可能須承受重大虧損。投資回報並無保證，投資者未必能取回全部投資本金。

- vii. You should not invest in reliance on this marketing material alone. You should read the MPF Scheme Brochures of Smart Plan and Simple Plan for further details (including investment policy, risk factors, fee and charges of the constituent funds).

您不應單靠本宣傳品作出投資決定。您必須參閱明智之選及易富之選的強積金計劃說明書，以便獲得進一步資料（包括成分基金的投資政策、風險因素、費用及收費）。

Investment involves risks. Past performance information presented is not indicative of future performance. For further details including product features, fees and charges and risk factors, please refer to the relevant MPF Scheme Brochure.

投資涉及風險，過往業績並非未來業績的指標。如欲獲取進一步資料，包括產品特徵，收費及風險因素，請參閱相關強積金計劃說明書。

Step 1 Choose the Principal MPF scheme that fits you best 第一步 揀選最適合你的信安強積金計劃

Principal MPF schemes are designed to help you comply with the Mandatory Provident Fund Schemes Ordinance and to offer comprehensive MPF services, from your enrolment to contribution management to daily operations. Principal MPF – Smart Plan and Principal MPF – Simple Plan offer **14 and 10 constituent funds** respectively to provide flexibility with a variety of fund options ranging from conservative to aggressive investments.

For detailed information of the above MPF schemes, please refer to the relevant MPF Scheme Brochure of Principal MPF – Smart Plan or Principal MPF – Simple Plan, which can be downloaded from our website www.principal.com.hk.

信安強積金計劃旨在幫助你履行強制性公積金條例下的責任，並為你提供全面的強積金服務，由參加計劃、供款管理至日常運作都一應俱全。我們的信安強積金—明智之選及信安強積金—易富之選分別提供**14項及10項成分基金**，涵蓋了審慎至進取的投資，給予你更具彈性的選擇。

有關上述強積金計劃的詳情，請參閱信安強積金—明智之選或信安強積金—易富之選的強積金計劃說明書。上述強積金計劃說明書可於我們的網頁www.principal.com.hk下載。

Step 2 Check out how many bonus unit rebates you can earn 第二步 看看你可賺取多少紅利單位回贈

New Principal MPF Customer

From now on, as a new MPF Personal Account members² with Principal, who have successfully transferred their accrued benefit with minimum HK\$40,000 to either Principal MPF – Smart Plan or Principal MPF – Simple Plan³, may enjoy management fee offer (“Effective Management Fee”, please refer to the table below for details) of up to **0.46%** management fee discount by way of bonus unit rebate on a monthly basis.

The above offer is subject to relevant terms. Please refer to the Terms and Conditions in this leaflet for further details.

信安強積金新客戶

由即日起，信安強積金個人帳戶新成員²由其他強積金信託公司成功轉入最少港元40,000累算權益至信安強積金—明智之選或信安強積金—易富之選（任擇其一）³，便有機會透過每月紅利單位回贈獎賞享受基金管理費優惠（「實際管理費」，詳情請參閱下表），管理費折扣高達**0.46%**。

以上優惠須受有關條款約束，詳情請參閱此單張內的條款及細則。

Principal MPF – Smart Plan 信安強積金—明智之選 Name of constituent fund 成分基金名稱	Standard Management Fee 標準基金管理費 (% p.a. of NAV按每年 資產淨值的%計算)#	Effective Management Fee after discount 折扣後實際管理費 (% p.a. of NAV按每年 資產淨值的%計算)#	Management Fee Discount 管理費折扣 (% p.a. of NAV按每年 資產淨值的%計算)#
1. Principal Age 65 Plus Fund 信安65歲後基金	0.75%	0.75%	0.00%
2. Principal Core Accumulation Fund 信安核心累積基金	0.75%	0.75%	0.00%
3. Principal Dynamic Global Equity Fund 信安動力環球股票基金	1.75%	1.29%	0.46%
4. Principal Dynamic Asia Pacific Equity Fund 信安動力亞太股票基金	1.75%	1.29%	0.46%
5. Principal Dynamic Hong Kong Equity Fund 信安動力香港股票基金	1.59%	1.27%	0.32%
6. Principal – Hang Seng Index Tracking Fund 信安 – 恒指基金	Up to 0.98%	Up to 0.94%	0.04%
7. Principal Dynamic Greater China Equity Fund 信安動力大中華股票基金	1.37%	1.27%	0.10%
8. Principal Growth Fund 信安增長基金	1.59%	1.14%	0.45%
9. Principal Balanced Fund 信安均衡基金	1.59%	1.14%	0.45%
10. Principal Stable Fund 信安平穩基金	1.59%	1.14%	0.45%
11. Principal Dynamic Global Bond Fund 信安動力環球債券基金	1.49%	1.26%	0.23%
12. Principal Dynamic Asian Bond Fund 信安動力亞洲債券基金	1.33%	1.22%	0.11%
13. Principal – MPF Conservative Fund 信安 – 強積金保守基金	0.95%	0.92%	0.03%
14. Principal Cash Fund 信安流動基金	0.91%	0.91%	0.00%

Principal MPF – Simple Plan 信安強積金—易富之選 Name of constituent fund 成分基金名稱	Standard Management Fee 標準基金管理費 (% p.a. of NAV按每年 資產淨值的%計算)*	Effective Management Fee after discount 折扣後實際管理費 (% p.a. of NAV按每年 資產淨值的%計算)*	Management Fee Discount 管理費折扣 (% p.a. of NAV按每年 資產淨值的%計算)*
1. Principal Age 65 Plus Fund 信安65歲後基金	0.75%	0.75%	0.00%
2. Principal Core Accumulation Fund 信安核心累積基金	0.75%	0.75%	0.00%
3. Principal Dynamic Global Equity Fund 信安動力環球股票基金	1.75%	1.29%	0.46%
4. Principal Dynamic Asia Pacific Equity Fund 信安動力亞太股票基金	1.75%	1.29%	0.46%
5. Principal Dynamic Hong Kong Equity Fund 信安動力香港股票基金	1.59%	1.27%	0.32%
6. Principal Growth Fund 信安增長基金	1.59%	1.14%	0.45%
7. Principal Balanced Fund 信安均衡基金	1.59%	1.14%	0.45%
8. Principal Stable Fund 信安平穩基金	1.59%	1.14%	0.45%
9. Principal Dynamic Global Bond Fund 信安動力環球債券基金	1.49%	1.26%	0.23%
10. Principal – MPF Conservative Fund 信安 – 強積金保守基金	0.99%	0.92%	0.07%

Management fees shown in this part are inclusive of all management fees imposed by the constituent funds and their underlying funds.
本部分所示的基金管理費均包括成份基金及其基礎基金的所有基金管理費。

The bonus unit rebate forms part of the account value and are therefore subject to the relevant fees and charges as set out in section 5 (Fees and Charges) of the relevant MPF Scheme Brochure.

紅利單位回贈將成為戶口價值的一部份，因此會被徵收相關的強積金費用及收費，費用及收費詳情已載列於相關強積金計劃說明書第5部分 (費用與收費) 部份。

Types of transfer to be included in this promotion:

- (i) The accrued benefits transferred from MPF schemes with other service providers under the Employee Choice Arrangement (“ECA”) to Principal MPF - Smart Plan or Principal MPF - Simple Plan. Please refer to the relevant MPF Scheme Brochure for details of ECA transfer into Principal MPF - Smart Plan or Principal MPF - Simple Plan; or
- (ii) for accrued benefits transferred from MPF schemes with other service providers to Principal MPF - Smart Plan or Principal MPF - Simple Plan other than under the ECA, the accrued benefits must be transferred from members’ **personal account(s)*** (or alternatively transferred from members’ contribution account(s) under the circumstances whereby the accrued benefits of the members have not yet been transferred from members’ contribution account(s) to their personal account(s)* after the members cease to be employed with their previous employers); or
- (iii) for Self-employed Persons, the accrued benefits transferred from their contribution account(s) or personal account(s)* under MPF schemes with other service providers to Principal MPF - Smart Plan or Principal MPF - Simple Plan; or
- (iv) the accrued benefits transferred from an ORSO scheme administered by Principal Trust Company (Asia) Limited to Principal MPF - Smart Plan or Principal MPF - Simple Plan.

可享有此優惠的轉移類別：

- (i) 透過「僱員自選安排」從其他強積金服務機構的強積金計劃轉移至信安強積金—明智之選或信安強積金—易富之選的累算權益。請參閱相關強積金計劃說明書透過「僱員自選安排」轉移至信安強積金—明智之選或信安強積金—易富之選的詳情；或
- (ii) 如非透過「僱員自選安排」從其他強積金服務機構的強積金計劃轉移至信安強積金—明智之選或信安強積金—易富之選的累算權益，該等累算權益必須轉移自會員/ 成員的**個人帳戶*** (或者在僱員停止受僱於前僱主而累算權益仍未由僱員的供款帳戶轉移至其個人帳戶*的情況下，則該等累算權益亦可由僱員的供款帳戶轉入)；或
- (iii) 就自僱人士，從其他強積金服務機構的強積金計劃內的供款帳戶或個人帳戶*轉移至信安強積金—明智之選或信安強積金—易富之選的累算權益；或
- (iv) 由信安信託(亞洲)有限公司作為行政管理人的職業退休計劃轉移至信安強積金—明智之選或信安強積金—易富之選的累算權益。

You must consider your risk tolerance level and the level of risks associated with your investment before making any investment decisions. For further details including product features, fees and charges and risk factors, please refer to the relevant MPF Scheme Brochure, which can be downloaded from our website www.principal.com.hk.

在作出投資決定前，你必須考慮自己可承受的風險程度，以及相關投資的風險水平。如欲獲取進一步資料，包括產品特徵，收費及風險因素，請參閱相關強積金計劃說明書。上述強積金計劃說明書可於我們的網頁www.principal.com.hk 下載。

Step 3 Apply and transfer in your other accrued benefits 第三步 申請及轉入你其他的累算權益

HOW TO APPLY 如何申請？

- Contact your **AXA MPF advisor** or our Principal Employee Choice Arrangement Hotline at **(852) 2251 9690**
- Visit **www.principal.com.hk** to download and complete the required form(s) according to the following table:
- 聯絡你的**AXA強積金顧問**或致電信安僱員自選安排專線：**(852) 2251 9690**
- 瀏覽 **www.principal.com.hk** 並按下載及填妥所需表格：

If you wish to 如你需要	Form(s) to be filled in 需填寫的相關表格	The form(s) are to be submitted to 表格需交予
set up a new Personal Account* and transfer your accrued benefits to Principal 成立新個人帳戶*及轉入你的累算權益至信安	a) "Application for Membership - Personal Account* Member" of the scheme you select 你所選擇的強積金計劃下的「會員/成員申請表 - 個人帳戶*會員」 PLUS 及 b) For benefits transferred by Self-employed Person, Personal Account* holder or Employee ceasing employment: 自僱人士、個人帳戶*持有人或終止受僱的僱員之資金轉移： "Scheme Member's Request for Fund Transfer Form (Form MPF(S)-P(M))" 「計劃會員/成員資金轉移申請表 (第MPF(S)-P(M)號表格)」 "Scheme Member's Request for Account Consolidation Form (Form MPF(S)-P(C))" 「計劃會員/成員整合個人帳戶申請表 (第MPF(S)-P(C)號表格)」 OR 或 c) For benefits transferred under Employee Choice Arrangement ("ECA"): 「僱員自選安排」之資金轉移： "Employee Choice Arrangement ("ECA") - Transfer Election Form (Form MPF(S) - P(P))" 「僱員自選安排」- 轉移選擇表格 (第MPF(S)-P(P)號表格)	Principal Pension Administrator - Principal Trust Company (Asia) Limited (Postal address: 30/F Millennium City 6, 392 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong) 信安退休計劃行政管理人 - 信安信託(亞洲)有限公司 (郵遞地址：香港九龍觀塘觀塘道 392號創紀之城 6期30樓)

* "Personal Accounts" was formerly named as "Preserved Accounts"

* 「個人帳戶」前稱為「保留帳戶」

TERMS AND CONDITIONS 條款及細則

- This promotional offer cannot be enjoyed in conjunction with any other bonus unit promotional program, including but not limited to preferential rate and other offer for Personal Account under Principal MPF – Smart Plan and Principal MPF – Simple Plan.
此推廣優惠不可與信安強積金—明智之選及信安強積金—易富之選內其他個人帳戶之紅利單位獎賞推廣計劃同時享有，包括但不限於專屬基金管理費優惠或其他優惠等。
 - This promotional offer is applicable to new Personal Account members with Principal MPF – Smart Plan or Principal MPF – Simple Plan. The applicants must submit a new application form within promotion period (please see clause 3 in this Terms and Conditions) and successfully transfer-in accrued benefits with minimum HK\$40,000 to either Principal MPF – Smart Plan or Principal MPF – Simple Plan on or before 9 October 2024.
此推廣優惠適用於信安強積金—明智之選及信安強積金—易富之選帳戶的個人帳戶新成員。申請人必須於推廣期內（請參閱條款及細則第3條）提交申請表，並於2024年10月9日或之前成功轉入最少港幣40,000元累算權益至信安強積金—明智之選或信安強積金—易富之選。
 - The promotion period will be from 1 January 2024 to 30 September 2024 (both dates inclusive).
 - The promotional offer is applicable to customers whose signed and duly completed required form(s) is submitted to and received by Principal Pension Administrator – Principal Trust Company (Asia) Limited between 1 January 2024 and 30 September 2024 (both dates inclusive). For details about the required form(s) to be submitted, please refer to the table under section “Step 3 – Apply and transfer in your other accrued benefits” in this leaflet. For further details, you may call our customer service hotline. You are suggested to submit the application forms promptly to ensure there is sufficient time for accrued benefits transfer-in.
 - The accrued benefits with minimum HK\$40,000 must have been successfully transferred into the account(s) of Principal MPF – Smart Plan or Principal MPF – Simple Plan from MPF scheme(s) with other MPF service providers or from your ORSO scheme on or before 9 October 2024. Accrued benefits transferred between Principal MPF Schemes are not eligible for this offer.
推廣期由2024年1月1日至2024年9月30日（包括上述兩天）。
 - 此推廣優惠適用於客戶在2024年1月1日至2024年9月30日（包括上述兩天）期間填妥並簽署所需之表格，成功遞交予信安強積金的行政管理人—信安信託（亞洲）有限公司（以信安信託（亞洲）有限公司收妥表格之日期為準）。有關遞交所需表格的詳情，請參閱本單張內「第三步—申請及轉入你其他的累算權益」部份。詳情請致電客戶服務熱線。為確保你有足夠時間轉入累算權益，我們建議你儘早提交所需表格。
 - 成員須於2024年10月9日或之前從其他強積金信託公司的強積金計劃或職業退休計劃成功轉入最少港幣40,000元累算權益至信安強積金—明智之選及信安強積金—易富之選的個人帳戶內。如客戶從其中一個信安強積金計劃轉移累算權益至另一個信安強積金計劃，則不能享有此優惠。
 - In determining whether a Personal Account Member is entitled to bonus unit rebate for a Calendar Month, Principal will take account of whether the Member has fulfilled clause 2 in this Terms and Conditions with any balance standing to his/her Personal Account (“Account Balance”) as at the Specific Cut-off Date pertinent to that Calendar Month. If there is none, then he/she will not be entitled to bonus unit.
獲贈紅利單位回贈的資格是取決於個人帳戶成員是否符合條款及細則第2條及個人帳戶於曆月的指定截數日是否有相關的結存可作計算（「帳戶結存」）。若帳戶沒有結存，該成員將不會獲得紅利單位回贈。
 - If a Member has Account Balance in his/her Personal Account as at the Specific Cut-off Date pertinent to a Calendar Month, the Effective Management Fee for Personal Account applicable to each of the constituent funds in which he/she invests shall be applied and the value of bonus units will be determined by reference to the amount of his/her Personal Account’s balance as at that Specific Cut-Off Date.
若成員的個人帳戶於相關的曆月的指定截數日有帳戶結存，其紅利單位價值將取決於其個人帳戶於指定截數日的帳戶結存，並根據其投資的各成分基金所適用的個人帳戶實際管理費計算。
 - The applicable bonus unit rebate in respect of a constituent fund in which a Member invests equals the Standard Management Fee minus the Effective Management Fee for Personal Account applicable to that constituent fund.
成員所投資的成分基金所適用的紅利單位回贈率相等於該成分基金的標準基金管理費減去個人帳戶實際管理費。
 - The value of the bonus unit for each of the constituent funds that a Member invests will be used to subscribe for units of the constituent funds. Such units will be subscribed and credited to the corresponding sub-accounts of the Member’s Personal Account for each of those constituent funds on or before mid of next month, except the last bonus unit rebate in October 2024, which will be subscribed and credited at the same month.
每個成員所投資的成分基金所獲得的紅利單位回贈價值，將會用作購買成分基金單位。有關紅利單位將於下個曆月中旬，購買並存入成員個人帳戶相關的子帳戶內的各相關成分基金，而最後2024年10月的紅利單位回贈則會於10月內購買及存入相關的子帳戶內。
 - In the event of any subsequent changes being made to the Standard Management Fee of the constituent funds, the Effective Management Fee for Personal Account applicable to a Member shall remain unchanged.
假使成分基金的標準基金管理費日後有任何變更，成員所享有的個人帳戶實際管理費將維持不變。
 - For the avoidance of doubt, if a Member has submitted a written request to Principal to transfer or withdraw his/her entire Account Balance on or before the Specific Cut-off Date, the Member shall NOT be entitled to bonus units under this reward even though he/she has Account Balance as at the Specific Cut-off Date.
為免疑問，若成員在指定截數日當日或之前，向信安提交書面要求轉移或提取帳戶結存，該成員即使在指定截數日當日有帳戶結存，亦不可享有本獎賞的紅利單位回贈。
10. Definitions:
- Specific Cut-off Date means the last working day of each Calendar Month from January to September 2024. For the month in October 2024, the Specific Cut-Off Date is 9 October 2024. If that day is not a business day, the Specific Cut-off Date will be the immediately preceding business day; and if a black rainstorm or typhoon no. 8 signal or above is hoisted on that day and hence business is closed on the whole of that day, the Specific Cut-off Date will be the immediately following business day.
 - Standard Management Fee means the management fees of the constituent funds under the Scheme as disclosed in the “Fees and Charges” section of the MPF Scheme Brochure and Addendum (if any) of the Scheme
定義：
 - 指定截數日是指由2024年1月至9月每個曆月的最後一個工作天，而2024年10月的指定截數日則是2024年10月9日。若該日不是一個工作天，指定截數日將提前至上一個工作天；若黑色暴雨、八號颱風或以上的訊號在當天懸掛，導致業務全日停頓，指定截數日亦將順延至下一個工作天。
 - 標準基金管理費指本計劃的強積金計劃說明書及附件（如有）中「費用及收費」部份所披露的成分基金的管理費。
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