



醫院管理局
HOSPITAL
AUTHORITY

HOSPITAL AUTHORITY PROVIDENT FUND SCHEME

醫院管理局公積金計劃

給計劃成員的每季最新資料

Quarterly Information Update for Scheme Members

Note: For more relevant comparison of HAPFS' performance against its peers, we have replaced the MPF Average in the Performance charts with median performance of Hong Kong occupational retirement schemes funds survey ("HK ORSO median performance"), effective Q4 2024

注意：為能恰當地比較醫院管理局公積金 ("HAPFS") 和其他職業退休金之投資表現，自2024年第4季起，基金表現圖表中的強積金平均回報將被香港職業退休計劃基金調查的回報中位數("香港職業退休金中位數")取代。

第四季 (2024年10月 - 12月)
Fourth Quarter (Oct - Dec 2024)

基金表現—截至2024年12月31日止的季度

Lifestyle Fund Performance – Quarter Ended 31 Dec 2024



環球股票基金 Global Equity Fund

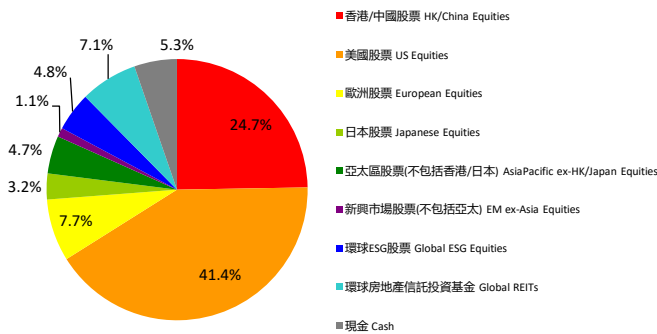
策略股票配置 Strategic equity allocation 95%*

非常高風險
Very High
Risk

投資目標 Investment Objective
致力達到與環球股票市場相若的回報。主要透過投資於環球股票(比重傾向香港及中國股票)而取得長期資本增值
Achieve returns in line with global equity markets & provide long-term capital appreciation by investing primarily in global equities with a bias towards Hong Kong and China

基金資產值 Fund Size HK\$10,323m (百萬港元)
基金成立日期 Inception Date 31/3/2010
基金價格 Fund Price HK\$29.683377
基金風險指數 Fund Risk Indicator (3 yrs S.D. 3年標準誤差) 14.4% p.a.
基金開支比率 Fund Expense Ratio (Year 2023/24 年度) 0.42%

資產分配 Asset Allocation



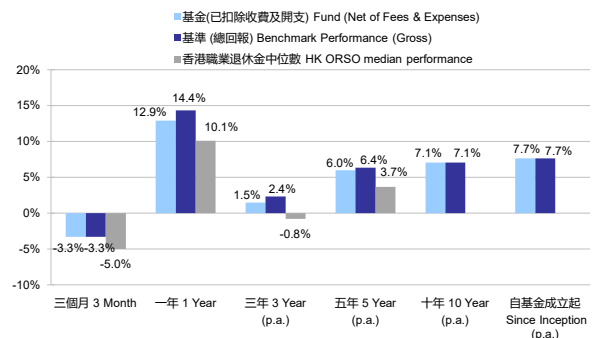
淨貨幣分佈 Net Currency Exposure

貨幣	佔資產淨值之百分比 % of Fund
美元及港元 US Dollar and HK Dollar	80.9%
日圓 Japanese Yen	3.5%
歐洲貨幣 European Currencies	7.3%
其他亞太區貨幣 Other Asia Pacific Currencies	7.0%
新興市場 (亞洲除外) 貨幣 Emerging Markets (ex. Asia) Currencies	1.1%
其他貨幣 Other Currencies	0.3%

*策略股票配置已從 2021 年 7 月 1 日起調高至 95%
Effective 1 July 2021, the Strategic Equity Allocation has increased to 95%

佔資產淨值之百分比 % of Fund

基金表現 Performance



十大持有證券 Top Ten Securities Held

證券	佔資產淨值之百分比 % of Fund
TENCENT	2.8%
NVIDIA	2.2%
MICROSOFT	2.1%
APPLE	1.9%
ALIBABA	1.8%
AMAZON	1.4%
ALPHABET	1.2%
MEITUAN	1.1%
HSBC	1.1%
XIAOMI	0.8%

合計 Total

16.4%



增長基金 Growth Fund

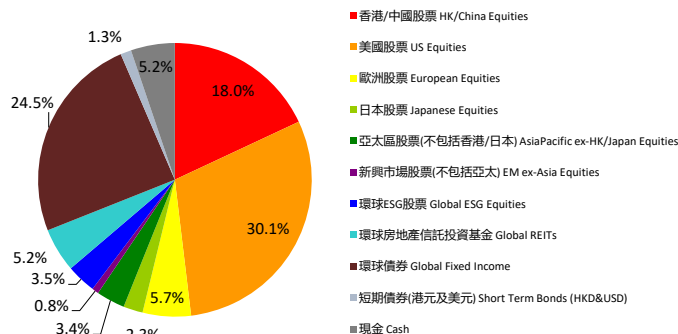
高風險
High Risk

投資目標 Investment Objective

透過投資於股票比重較多的組合獲取長期資本增值，並以全球多元化來控制風險水平

Provide long-term capital appreciation by investing in an equity bias portfolio with risk control through global diversification

資產分配 Asset Allocation



淨貨幣分佈 Net Currency Exposure

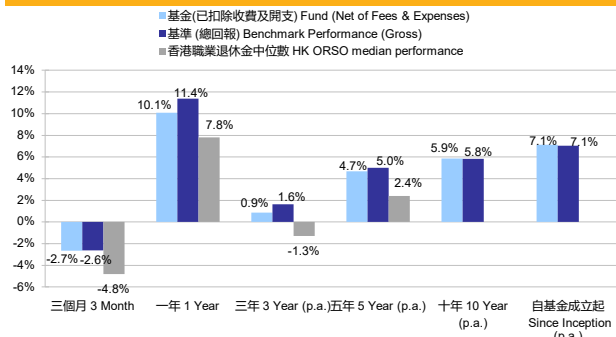
貨幣	佔資產淨值之百分比 % of Fund
美元及港元 US Dollar and HK Dollar	86.7%
日圓 Japanese Yen	2.5%
歐洲貨幣 European Currencies	5.0%
其他亞太區貨幣 Other Asia Pacific Currencies	4.8%
新興市場 (亞洲除外)貨幣 Emerging Markets (ex. Asia) Currencies	1.0%
其他貨幣 Other Currencies	0.1%

*策略股票配置已從 2021 年 7 月 1 日起調高至 70%
Effective 1 July 2021, the Strategic Equity Allocation has increased to 70%

策略股票配置 Strategic equity allocation 70%*

基金資產值 Fund Size	HK\$28,845m (百萬港元)
基金成立日期 Inception Date	1/10/2003
基金價格 Fund Price	HK\$1.009605
基金風險指數 Fund Risk Indicator (3 yrs S.D. 3年標準誤差)	11.9% p.a.
基金開支比率 Fund Expense Ratio (Year 2023/24 年度)	0.40%

基金表現 Performance



十大持有證券 Top Ten Securities Held

證券名稱	佔資產淨值之百分比 % of Fund
TENCENT	2.0%
NVIDIA	1.6%
MICROSOFT	1.5%
APPLE	1.4%
ALIBABA	1.3%
FNMA SINGLE FAMILY 4.5% 30YR SETTLES MARCH	1.2%
AMAZON	1.0%
FNMA PASS-THROUGH 6.0% 30YR SETTLES FEBRUARY	0.9%
ALPHABET	0.8%
MEITUAN	0.8%
合計 Total	12.5%

策略股票配置 Strategic equity allocation 50%*



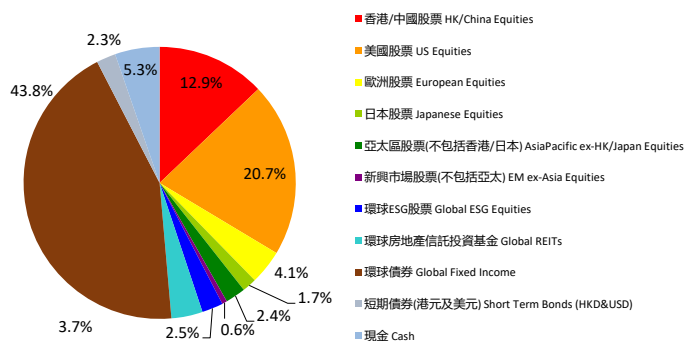
均衡基金 Balanced Fund

高至中風險
High-Medium Risk

投資目標 Investment Objective

透過投資於股票及債券的多元化組合以獲取長期資本增值
Provide long-term capital appreciation by investing in a diversified portfolio of equities and bonds

資產分配 Asset Allocation



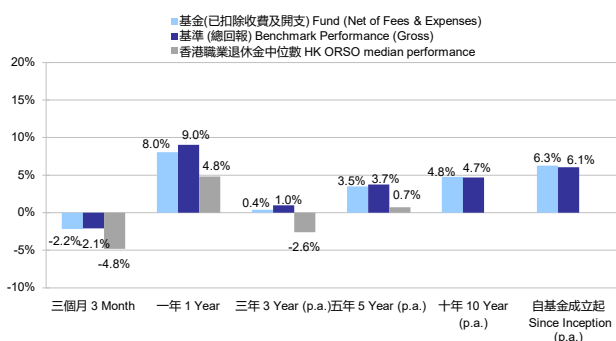
淨貨幣分佈 Net Currency Exposure

貨幣	佔資產淨值之百分比 % of Fund
美元及港元 US Dollar and HK Dollar	91.1%
日圓 Japanese Yen	1.8%
歐洲貨幣 European Currencies	3.3%
其他亞太區貨幣 Other Asia Pacific Currencies	3.1%
新興市場 (亞洲除外)貨幣 Emerging Markets (ex. Asia) Currencies	0.9%
其他貨幣 Other Currencies	-0.1%

* 策略股票配置已從2021年7月1日起調高至50%
Effective 1 July 2021, the Strategic Equity Allocation has increased to 50%

基金資產值 Fund Size	HK\$16,073m (百萬港元)
基金成立日期 Inception Date	1/10/2003
基金價格 Fund Price	HK\$36.36123
基金風險指數 Fund Risk Indicator (3 yrs S.D. 3年標準誤差)	10% p.a.
基金開支比率 Fund Expense Ratio (Year 2023/24 年度)	0.38%

基金表現 Performance



十大持有證券 Top Ten Securities Held

證券名稱	佔資產淨值之百分比 % of Fund
FNMA SINGLE FAMILY 4.5% 30YR SETTLES MARCH	2.1%
FNMA PASS-THROUGH 6.0% 30YR SETTLES FEBRUARY	1.5%
TENCENT	1.5%
NVIDIA	1.1%
FNMA PASS-THROUGH 6.5% 30YR SETTLES FEBRUARY	1.1%
MICROSOFT	1.1%
APPLE	1.0%
US TREASURY BILLS 4.375% 11/30/2028	1.0%
ALIBABA	0.9%
GNMA JUMBOS 3.5% 30 YR SETTLES FEBRUARY	0.8%
合計 Total	12.1%



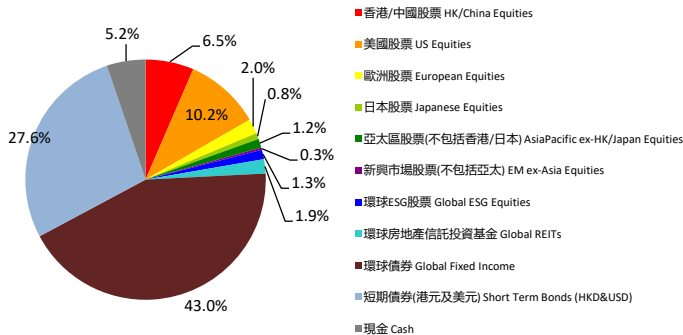
保守基金 Conservative Fund

中等風險
Medium Risk

投資目標 Investment Objective

投資主要集中於債券(但有部份股票)的多元化組合而獲得若干長期資本增值的機會,但仍具資本虧損的可能性
Provide some long-term capital appreciation opportunity with some risks of capital loss by investing in a diversified portfolio focusing toward bonds whilst retaining some equities

資產分配 Asset Allocation



淨貨幣分佈

Net Currency Exposure

貨幣	佔資產淨值之百分比
美元及港元 US Dollar and HK Dollar	96.1%
日圓 Japanese Yen	0.9%
歐洲貨幣 European Currencies	1.4%
其他亞太區貨幣 Other Asia Pacific Currencies	1.2%
新興市場 (亞洲除外)貨幣 Emerging Markets (ex. Asia) Currencies	0.6%
其他貨幣 Other Currencies	-0.2%

*策略股票配置已從 2021 年 7 月 1 日起調高至 25%
Effective 1 July 2021, the Strategic Equity Allocation has increased to 25%

佔資產淨值之百分比

% of Fund

策略股票配置 Strategic equity allocation 25%*

基金資產值 Fund Size

HK\$4,934m (百萬港元)

基金成立日期 Inception Date

1/10/2003

基金價格 Fund Price

HK\$23.641364

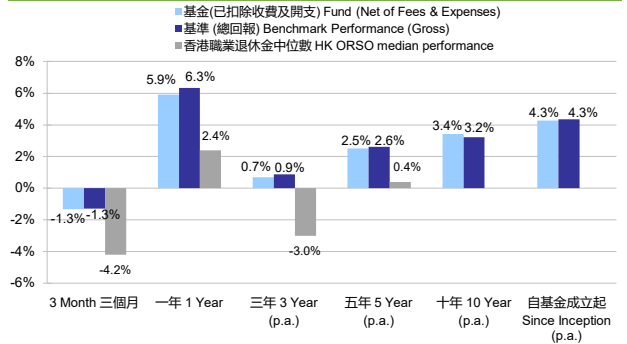
基金風險指數 Fund Risk Indicator (3 yrs S.D. 3年標準誤差)

6.7% p.a.

基金開支比率 Fund Expense Ratio (Year 2023/24 年度)

0.32%

基金表現 Performance



十大持有證券

Top Ten Securities Held

證券名稱	佔資產淨值之百分比
FNMA SINGLE FAMILY 4.5% 30YR SETTLES MARCH	2.0%
FNMA PASS-THROUGH 6.0% 30YR SETTLES FEBRUARY	1.5%
FNMA PASS-THROUGH 6.5% 30YR SETTLES FEBRUARY	1.1%
US TREASURY BILLS 4.375% 11/30/2028	1.0%
HYUNDAI CAPITAL SERVICES 4.72% 02/04/2027	0.9%
KOREA EXPRESSWAY CORPORATION 4.06% 12/05/2027	0.9%
CREDIT AGRICOLE 5.03% 07/09/2026	0.8%
GNMA JUMBOS 3.5% 30 YR SETTLES FEBRUARY	0.8%
SUMITOMO MITSUI BANKING 4.2% 30/03/2026	0.7%
TENCENT	0.7%

合計 Total

10.4%

策略債券配置 Strategic bond allocation 95%*



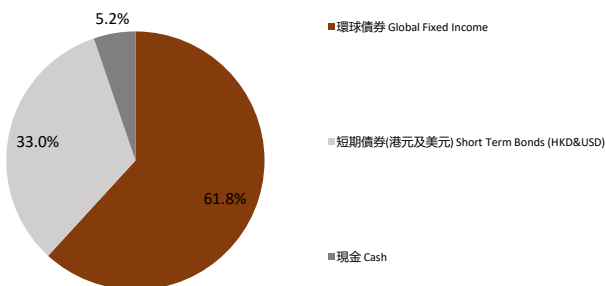
中至低風險
Medium-Low Risk

環球債券基金 Global Bond Fund

投資目標 Investment Objective

致力達到與環球債券市場相若的回報。主要透過投資於環球債券以提供穩定收入,雖然避免股票的風險,但仍具信貸和利率的風險
Achieve returns in line with global bond markets & provide stable income by investing primarily in global bonds to avoid equity risk but with exposure to credit risk and interest rate risk

資產分配 Asset Allocation



淨貨幣分佈

Net Currency Exposure

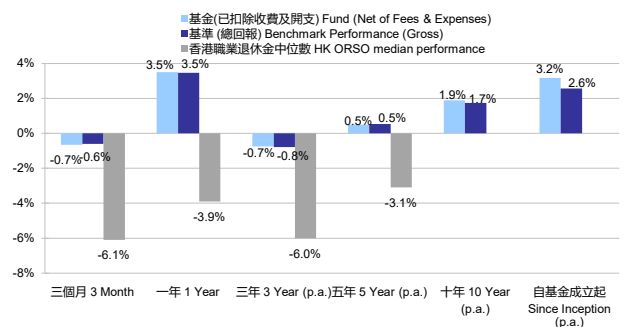
貨幣	佔資產淨值之百分比
美元及港元 US Dollar and HK Dollar	101.2%
日圓 Japanese Yen	0.0%
歐洲貨幣 European Currencies	-0.7%
其他亞太區貨幣 Other Asia Pacific Currencies	-0.6%
新興市場 (亞洲除外)貨幣 Emerging Markets (ex. Asia) Currencies	0.5%
其他貨幣 Other Currencies	-0.4%

*策略債券配置已從2021年7月1日起調高至95%
Effective 1 July 2021, the Strategic Bond Allocation has increased to 95%

佔資產淨值之百分比

% of Fund

基金表現 Performance



十大持有證券

Top Ten Securities Held

證券名稱	佔資產淨值之百分比
FNMA SINGLE FAMILY 4.5% 30YR SETTLES MARCH	2.9%
FNMA PASS-THROUGH 6.0% 30YR SETTLES FEBRUARY	2.2%
FNMA PASS-THROUGH 6.5% 30YR SETTLES FEBRUARY	1.5%
US TREASURY BILLS 4.375% 11/30/2028	1.4%
GNMA JUMBOS 3.5% 30 YR SETTLES FEBRUARY	1.1%
HYUNDAI CAPITAL SERVICES 4.72% 02/04/2027	1.0%
KOREA EXPRESSWAY CORPORATION 4.06% 12/05/2027	1.0%
CREDIT AGRICOLE 5.03% 07/09/2026	1.0%
CHINA GOVERNMENT BOND 2.68% 21/05/2030	1.0%
FNMA SINGLE FAMILY 4.0% 30YR SETTLES FEBRUARY	0.9%

合計 Total

14.0%



貨幣市場基金 Money Market Fund

低風險
Low Risk

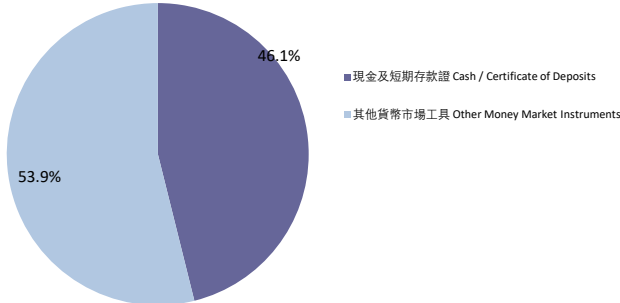
投資目標 Investment Objective

致力達到與港元儲蓄利率相若的回報
Achieve returns in line with Hong Kong Dollar savings rates

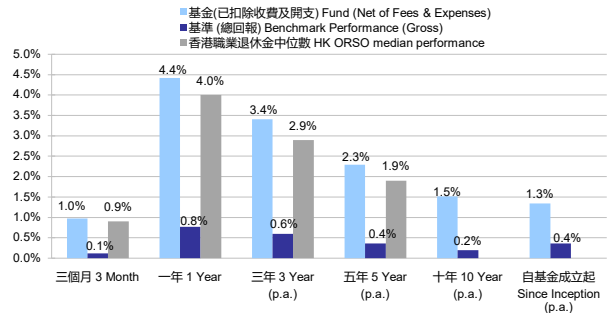
貨幣市場工具 Money Market Instruments 100%

基金資產值 Fund Size HK\$4,126m (百萬港元)
基金成立日期 Inception Date 1/10/2003
基金價格 Fund Price HK\$13.36026
基金風險指數 Fund Risk Indicator (3 yrs S.D. 3年標準誤差) 0.6% p.a.
基金開支比率 Fund Expense Ratio (Year 2023/24 年度) 0.12%

資產分配 Asset Allocation



基金表現 Performance



淨貨幣分佈 Net Currency Exposure

美元及港元 US Dollar and HK Dollar

100.0%

佔資產淨值之百分比 % of Fund

十大持有證券 Top Ten Securities Held

KOREA DEVELOPMENT BANK 4.02% 05/11/2025 7.7%
HONG KONG T-BILL 0% 03/02/2025 6.4%
BANK OF CHINA 0% 03/01/2025 4.6%
HONG KONG T-BILL 0% 08/01/2025 4.6%
SUMITOMO MITSUI 0.0% 04/06/2025 4.3%
KOREA SOUTH EAST 2.125% 03/02/2025 3.7%
PSA INTERNATIONAL 4.27% 11/02/2025 3.6%
AUSTRALIA AND NEW ZEALAND BANKING 4.74% 19/05/2025 3.5%
QNB FINANCE 4.81% 03/02/2025 3.1%
HONG KONG T-BILL 0% 13/03/2025 2.9%

合計 Total

44.4%



定期存款基金 Time Deposit Fund

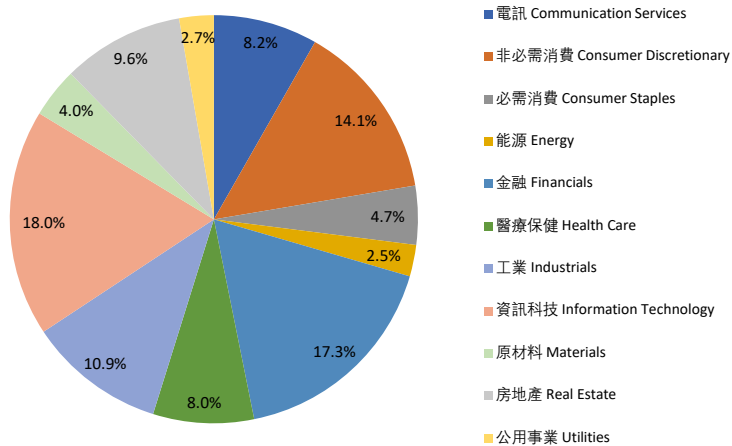
銀行定期存款 Bank Time Deposit 100%

	Principal 本金	Fund Price 基金價格	Fund Returns* 基金回報*	Top 3 banks (%) 三大存款銀行(%)		
Time Deposit Fund 1M** 定期存款基金 1個月**	HK\$799m (百萬港元)	HK\$10.33 (港元)	4.10% p.a.** (每年)	HSBC(匯豐銀行) (30%)	ICBC (中國工商銀行) (19%)	Bank of Communications (交通銀行) (19%)
Time Deposit Fund Series 24-04-12M 定期存款基金 24-04-12個月 系列	HK\$267m (百萬港元)	HK\$10.33 (港元)	4.41% p.a. (每年)	Standard Chartered (渣打銀行) (44%)	HSBC(匯豐銀行) (37%)	ANZ Bank (澳新銀行) (9%)
Time Deposit Fund Series 24-07-12M 定期存款基金 24-07-12個月 系列	HK\$371m (百萬港元)	HK\$10.22 (港元)	4.34% p.a. (每年)	Standard Chartered (渣打銀行) (42%)	ANZ Bank (澳新銀行) (23%)	HSBC(匯豐銀行) (22%)
Time Deposit Fund Series 24-10-06M 定期存款基金 24-10-06個月 系列	HK\$370m (百萬港元)	HK\$10.09 (港元)	3.67% p.a. (每年)	HSBC(匯豐銀行) (42%)	ANZ Bank (澳新銀行) (23%)	BOC (中國銀行) (18%)
Time Deposit Fund Series 24-10-12M 定期存款基金 24-10-12個月 系列	HK\$294m (百萬港元)	HK\$10.08 (港元)	3.26% p.a. (每年)	HSBC(匯豐銀行) (41%)	ANZ Bank (澳新銀行) (24%)	Bank of East Asia (東亞銀行) (19%)
Time Deposit Fund Series 25-01-03M 定期存款基金 25-01-03個月 系列	HK\$886m (百萬港元)	HK\$10.00 (港元)	4.10% p.a. (每年)	Standard Chartered (渣打銀行) (30%)	HSBC(匯豐銀行) (29%)	UOB Bank (大華銀行) (19%)
Time Deposit Fund Series 25-01-06M 定期存款基金 25-01-06個月 系列	HK\$418m (百萬港元)	HK\$10.00 (港元)	3.87% p.a. (每年)	HSBC(匯豐銀行) (29%)	Standard Chartered (渣打銀行) (27%)	ANZ Bank (澳新銀行) (16%)
Time Deposit Fund Series 25-01-12M 定期存款基金 25-01-12個月 系列	HK\$126m (百萬港元)	HK\$10.00 (港元)	3.76% p.a. (每年)	Standard Chartered (渣打銀行) (30%)	HSBC(匯豐銀行) (21%)	ANZ Bank (澳新銀行) (16%)

*Based on interest earned and net of fees and expenses. 基於賺取的利息並扣除費用及開支。

**Members, who had invested in time deposit funds but did not make switching instructions before the funds matured, will automatically invest in the 1-month Time Deposit Fund until switching instruction to other fund options is made. The fund return of the 1-month Time Deposit Fund represents the actual return in the last 1 month in annualised term. 已投資定期存款基金但在基金到期前未作出轉換指令的會員，將自動投資於1個月定期存款基金，直至作出轉換指令至其他基金選項為止。

股票行業分配 Equity Sector Allocation



附圖顯示公積金計劃中所有股票基金經理的綜合行業配置。各成員基金的行業配置或會與這些數字有略微偏差。

The figures illustrate the aggregated sector allocation of all equity managers at the scheme level. The sector allocation of each member choice fund may vary slightly from these figures.

重要資訊 Important Information

1. 閣下在作出投資選擇前，應先考慮自身之風險承受能力與財政狀況。若閣下在選擇基金時對某基金是否適合閣下（包括是否符合閣下之投資目標）有疑問，閣下應諮詢理財及/或專業意見，並在考慮自身情況後選擇最適合閣下之基金。

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

2. 投資附帶風險。過往投資表現並不能代表將來業績。

Investment involves risks. Past performance is not indicative of future performance.

3. 由2019年10月1日起，在本土偏好投資的策略下，分配在香港和中國資金佔所有股票投資組合20%至30%。

With effect from 1 October 2019, an equity market home bias (including Hong Kong and China) of 20% to 30% of total equities has been adopted for strategic asset allocation for the equity portfolio.

4. ESG代表環境、社會及管治。

ESG stands for environmental, social and governance.

5. 基金的基準是由FTSE、MSCI等廣泛使用的市場指數構建，並經本計畫的投資委員會認可和信託委員會批准。

The benchmarks of the lifestyle funds are constructed based on the "widely-used" market indices such as FTSE, MSCI, etc, which have been reviewed and endorsed by the Investment Committee of the Scheme and approved by the Board of Trustees.

6. 香港職業退休計劃基金調查報告由環球顧問公司美世編製，包含各投資經理專為香港職業退休計劃管理的基金。

Hong Kong ORSO Funds Survey is a survey of investment funds managed for Hong Kong occupational retirement schemes. The survey is compiled by Mercer, a global consulting firm.



咖啡漫談

Coffee Chat

在上一期的咖啡漫談中，我們討論了基金基準，這些基準由指數供應商獨立構建，以代表基金投資的各個市場。本計劃的基金選項均投資於全球不同的資產類別，以透過多元化投資產生回報，而不承擔過高的風險。

多元化投資是投資中最著名的基本概念之一，它是一種風險管理策略，涉及將投資分散到各種不同的資產類別中。多元化投資背後的概念是避免將所有雞蛋放在一個籃子里，盡量地減少任何單一投資表現不佳對投資組合的影響。除了將投資分散到不同的資產類別外，每個基金選項還在每個資產類別中分散於不同風格的投資策略，原因如下：

- 確保投資觀點廣泛，防止過度集中於個別的投资理念；
- 利用不同風格投資經理的專業知識。例如，兩位經理投資於美國中小型股：一位專注於增長型股票，另一位則偏向價值型股票；
- 以及分散潛在運營問題的風險，例如內部運營、法律或業務相關問題。

然而，這種多元化投資的優勢某種程度上是有限的。本公積金計劃以及香港的其他退休基金計劃在未來幾年會面臨一些障礙，例如需要降低成本、提高運營效率以及更好地獲取頂級的投資策略。在有限的策略數量中擁有足夠的投資規模，將有助於實現這些目標。

In the previous issue of the Coffee Chat, we discussed fund benchmarks, which are constructed by index providers independently to represent various markets the fund invests. Each fund option of the Scheme invests different asset classes globally in order to generate returns without excessive risks through diversification.

Diversification is one of the most well-known fundamental concepts in investment, it is a risk management strategy that involves spreading investments across a variety of different asset classes. The concept behind diversification is to avoid putting all eggs in one basket, minimizing the impact of poor performance of any single investment on the overall portfolio. Besides diversifying investments into different asset classes, each fund also diversifies into different investment mandates within each asset class for reasons such as:

- ensuring the investment views are broad-based, which prevents from excessive focus into a particular sets of investment ideas;
- taking advantage of manager expertise in different areas. For example, two managers invest in the US small/mid cap equities: one focuses on growth style while the other tilt towards value style;
- and spreading out the risk on potential operational hiccups such as internal operations, legal, or business-related issues of each manager.

However, such diversification benefits are limited to a certain extent. The Scheme, along with some other defined-contribution schemes in Hong Kong, is facing several obstacles over the coming years such as the need to reduce costs, the need to achieve greater operational efficiency, and the need to have better access to top-tier investment strategies. Having sufficient scale in a limited number of mandates will help achieve these objectives.



本公積金計劃目前有 20 多個投資策略。大多數學術研究表明，傳統的投資組合構建只需要大約十幾個的不相關投資，即可分散大部分市場風險。儘管將投資策略整合到更少的數目似乎與投資的觀念背道而馳，但這種整合有幾個益處：

- 首先，管理更直接，因為監管和會見大量投資經理可能會削弱專注於投資策略規劃和風險管理所需的時間和精力。本公積金計劃團隊還可以利用省下來的資源，對擁有複雜多元化策略的頂級經理進行深入審查，從而提高監管效率。
- 其次，更集中的投資組合意味著每個投資策略的資產規模更大，可以受益於規模經濟，並可能降低費用。此外，更大的資產規模會確保更大的談判能力，並且可以吸引更多頂級的投資經理來管理本公積金計劃的資產。
- 最後但同樣重要的是，儘管有一些投資策略是屬於不同的資產類別，但它們回報的關聯性卻可以很高，如同時投資在兩者中則可能 弱分散風險的作用。

The Scheme currently has more than 20 mandates. Most academic studies demonstrate that a conventional portfolio construction needs only around mid-teens number of uncorrelated investments to diversify away most of the market risk. Although consolidating assets to fewer mandates seemingly runs counter to the popular notion, there are several advantages for such integration:

- Governance is more straightforward with fewer mandates, as monitoring and meeting with large number of investment managers can undermine the time and effort to focus on the investment strategy planning and risk management. The Retirement Schemes Team can also improve supervisory efficiency with dedicated resources to conduct in-depth review on the top-tier managers with complex diversifying strategies.
- A more concentrated portfolio denotes a larger asset base for each mandate, which can benefit from economies of scale and potentially reduce fees. Moreover, a larger asset base for each mandate ensures a greater negotiating power, and can attract more top-tier high-quality managers to manage assets for the Scheme.
- Last but not least, although some investment strategies belong to different asset classes, their returns can be highly correlated. Investing in highly correlated asset classes may diminish the effect of diversification.



為了提高本公積金計劃的效率和穩健性，本退休計劃團隊的目標是要創建一個具有足夠規模的投資組合，以具有競爭力的費用投資最佳的投資經理，同時可以進一步降低本公積金計劃的整體成本。由於多元化投資的好處可能會隨著過多的投資策略而消減，因此我們努力專注於減低重疊的可能性 – 將組合整合於有能力尋找寶貴的投資機會並提供卓越的回報的少數頂級投資經理。本公積金計劃的投資結構將在未來進行簡化，以提供更高水準的投資規劃、更好的治理和提高長遠的監管效率。

In order to enhance the efficiency and robustness of the Scheme, the Retirement Schemes Team aims to create an investment program, with sufficient scale to access best-of-breed managers at competitive pricing while potentially taking advantage of structuring solutions that could further reduce overall costs of the Scheme. As the benefits of diversification may largely diminish with excessive number of mandates, we strive to focus on a broad set of opportunities with limited overlap – an integration to a concentrated number of top-quality managers who have capacity to find attractive investment opportunities and deliver superior performance. The investment structure of the Scheme will be streamlined down the road in order to deliver greater proficiency, better governance, and improve supervisory efficiency over the long run.

查詢 Enquiries

成員可在醫管局人力資源內聯網 (<http://hapfs.home/>)，景順積金網內醫管局公積金計劃的專設網頁 (<http://www.invesco.com/hk-ha>) 和 HR App (<http://hrapp.home/>) 查閱更多詳情。

如有任何查詢或意見，請致電景順積金熱線 31918088，成員亦可電郵至總部公積金計劃組 (hopfundunit@ha.org.hk)，聯絡所屬醫院人力資源部或來函醫管局公積金計劃辦公室。

More details about the HAPFS are available on the HAHR Intranet (<http://hapfs.home/>), INVESNet (<http://www.invesco.com/hk-ha>) and HR App (<http://hrapp.home/>).

If you have any enquiries or comments about HAPFS, please call the INVESCall Hotline at 3191 8088, contact Head Office HR HAPFS Unit via email address (hopfundunit@ha.org.hk), your hospital's HR department, or write to the Provident Fund Unit of the Hospital Authority.

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於2024年12月31日的信託人名單：

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* Employee Trustee

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於2024年12月31日的職員代表名單：

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黃國超先生, 醫院管理局總辦事處
黃志強先生, 聯合醫院
黃耀麟先生, 瑪嘉烈醫院
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