

立法會

Legislative Council

立法會CB(3) 183/12-13號文件

2012年11月30日內務委員會會議文件

定於2012年12月5日立法會會議上提出的質詢

提問者：

- | | | |
|------|----------------------------------|---------------|
| (1) | 單仲偕議員 | (口頭答覆) |
| (2) | 梁志祥議員 | (口頭答覆) |
| (3) | 葛珮帆議員 | (口頭答覆) |
| (4) | 黃國健議員 | (口頭答覆) |
| (5) | 郭榮鏗議員 | (口頭答覆) |
| (6) | 廖長江議員
(張華峯議員已放棄編配給他的
質詢時段) | (口頭答覆) (新的質詢) |
| (7) | 田北俊議員 | (書面答覆) |
| (8) | 吳亮星議員 | (書面答覆) |
| (9) | 李國麟議員 | (書面答覆) |
| (10) | 石禮謙議員 | (書面答覆) |
| (11) | 易志明議員 | (書面答覆) |
| (12) | 黃毓民議員 | (書面答覆) |
| (13) | 湯家驊議員 | (書面答覆) |
| (14) | 毛孟靜議員 | (書面答覆) |
| (15) | 梁君彥議員 | (書面答覆) |
| (16) | 張超雄議員 | (書面答覆) |
| (17) | 涂謹申議員 | (書面答覆) |
| (18) | 葉建源議員 | (書面答覆) |
| (19) | 胡志偉議員 | (書面答覆) |
| (20) | 葉劉淑儀議員 | (書面答覆) |

註 :

NOTE :

議員將採用這種語言提出質詢

Member will ask the question in this language

監察強制性公積金計劃的表現

(6) 廖長江議員 (口頭答覆)

根據上月起實施的僱員自選安排(俗稱“半自由行”),僱員可把強制性公積金計劃(下稱“強積金”)供款的累算權益轉移至合意的受託人所營辦的強積金計劃。有市民向本人反映,市場上有眾多的強積金計劃和基金類別可供選擇,使人眼花撩亂,無所適從,他們擔心誤選投資表現差劣的強積金計劃。然而,強制性公積金計劃管理局(下稱“積金局”)除了提供各強積金計劃的基金開支比率的比較表外,一直沒有提供強積金計劃的投資表現的比較資料,反而消費者委員會在今年10月發表了一份強積金計劃收費和回報率的研究報告。此外,亦有市民向本人反映,希望強積金計劃能提供更多投資選擇,以增加回報。就此,政府可否告知本會:

- (一) 是否知悉積金局為甚麼一直沒有提供強積金計劃的投資表現的比較資料;積金局會否定期發表此類資料,以協助僱員和僱主作出明智的選擇;是否知悉積金局會否設立監察機制,推動受託人改善旗下強積金計劃的投資表現,例如要求投資表現持續差劣的受託人提交報告及對他們作出警告,如多番警告後仍未有作出改善,則考慮將有關受託人除名;若會,詳情為何;若否,原因為何;
- (二) 鑒於有市民指出,有不少基金投資公司旗下非強積金計劃的基金的投資表現良好,但該等公司作為受託人管理而收費相若的強積金計劃的投資表現卻差勁,是否知悉積金局有否就上述情況作出研究;若沒有研究,原因為何;

何；若有研究，結果為何，若這情況確實存在，積金局有否要求有關的受託人交代原因；及

- (三) 政府會否考慮改革強積金計劃，以增加可供市民選擇的投資組合和模式，例如讓市民以供款作置業首期或購買醫療保險之用；若會，詳情為何；若否，原因為何？

Monitoring the performance of
Mandatory Provident Fund schemes

(6) Hon Martin LIAO Cheung-kong (Oral reply)

Under the Employee Choice Arrangement (commonly known as “Semi-portability”) which has been implemented since last month, employees may transfer the accrued benefits derived from their contributions to the Mandatory Provident Fund (“MPF”) schemes to the MPF schemes operated by the trustees they prefer. Some members of the public have relayed to me that they were perplexed and confused as there are many MPF schemes and types of funds available for their choices in the market. They worry that they may wrongly choose those MPF schemes with poor investment performances. However, apart from providing a comparison table on the fund expense ratios of various MPF schemes, the Mandatory Provident Fund Schemes Authority (“MPFA”) has all along not provided information on the comparison of the investment performances of various MPF schemes. Instead, the Consumer Council published a research report in October this year regarding the fees and rates of return of MPF schemes. Moreover, some other members of the public have also relayed to me their wish for more investment options offered by MPF schemes, so as to increase the returns. In this connection, will the Government inform this Council:

- (a) whether it knows why MPFA has all along not provided information on the comparison of the investment performances of MPF schemes; whether MPFA will publish such kind of information on a regular basis, so as to assist employees and employers in making smart choices; whether it knows if MPFA will

establish a monitoring mechanism to urge the trustees to improve the investment performances of the MPF schemes they manage, such as requiring trustees with continued poor investment performances to submit reports and issuing warnings to them, and considering cancellation of the registration of the trustees concerned if there is no improvement despite repeated warnings; if so, of the details; if not, the reasons for that;

- (b) given that some members of the public have pointed out that the non-MPF funds under quite a number of fund investment companies have good investment performances, but the MPF schemes managed by these companies as trustees, with similar fees charged, have poor investment performances, whether it knows if MPFA has conducted studies on the aforesaid situation; if no such study has been conducted, of the reasons for that; if such studies have been conducted, of the outcome, and if such a situation does exist, whether MPFA has requested the trustees concerned to give an account for that; and
- (c) whether the Government will consider reforming the MPF schemes to provide more portfolios and modes of investment for members of the public to choose, such as allowing members of the public to use their contributions as down payment for buying properties or for taking out medical insurance; if it will, of the details; if not, the reasons for that?