

THIS DOCUMENT IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION. IF IN DOUBT, PLEASE SEEK PROFESSIONAL ADVICE.

BOCI-Prudential Trustee Limited accepts responsibility for the accuracy of the contents hereof.

14 January 2019

Dear Sir/Madam,

**Re: BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme (the “Scheme”)
Amendments to the Principal Brochure of the Scheme**

Thank you very much for your participation in the Scheme. We would like to inform you the following changes to the Principal Brochure of the Scheme:

Unless otherwise defined, capitalized terms used herein shall have the same meaning as defined in the Principal Brochure of the Scheme.

The key changes to the Principal Brochure are summarized below. Details of the changes can be found in the main body of this notice.

Change of Address of Customer Service Centre

- Customer Service Centre is relocated to 25/F, Citicorp Centre, 18 Whitfield Road, Causeway Bay, Hong Kong

Enhancement of Breakdown of Management Fees

- The existing breakdown of management fees (current level) is enhanced by separating the breakdown of management fees at constituent funds level and underlying funds (Umbrella Unit Trust/Approved ITCIS) level
- A footnote is added next to the Trustee fee to clarify its nature at constituent funds level

The total Management Fees will remain the same and there will be no increase in the overall Fee at both the constituent funds level and the underlying funds (Umbrella Unit Trust/Approved ITCIS) level. The Trustee confirms that the changes will not have any adverse impact on the interests of the Scheme members. There is no special action required to be taken by the Scheme members.

If you have any queries in relation to the changes set out this notice, please contact our Customer Service Centre at 25/F, Citicorp Centre, 18 Whitfield Road, Causeway Bay, Hong Kong or call our Customer Services Representative at 2929 3030.

1. Change of Address of Customer Service Centre

The Customer Service Centre has been relocated to 25/F, Citicorp Centre, 18 Whitfield Road, Causeway Bay, Hong Kong. The hotline, fax numbers and email address will remain unchanged.

2. Enhancement of Breakdown of Management Fees

We have replaced the fee table with new ones under Explanatory Note (c) of Section 7.1 of the Principal Brochure to provide more detailed breakdown of management fees to the Scheme members. The breakdown of management fees at both constituent funds level and underlying funds (Umbrella Unit Trust/Approved ITCIS) level are now shown separately in the Principal Brochure. A footnote is added next to the Trustee fee under the relevant tables to explain that the Trustee at constituent funds level also performs administration and custodian services but there is no separate charge for such services performed by the Trustee.

Explanatory Notes (c) “Breakdown of Management Fees (Current Level)” under Section 7.1 “Fee Tables” on page 53 shall be amended and restated as follows:

“(c) Breakdown of Management Fees (Current Level)”

Management fees currently comprise of trustee fee and investment management fee only. Breakdown of current level of management fees is as follows:

Constituent Funds Level

Name of fund	Trustee fee [#]	Investment management fee	Management fees (in total)
	(% of NAV per annum)		
BOC-Prudential Growth Fund BOC-Prudential Balanced Fund BOC-Prudential Stable Fund BOC-Prudential Global Equity Fund BOC-Prudential Hong Kong Equity Fund BOC-Prudential Asia Equity Fund BOC-Prudential Japan Equity Fund BOC-Prudential China Equity Fund	0.55%	1.00%	1.55%
BOC-Prudential MPF Conservative Fund BOC-Prudential MPF RMB & HKD Money Market Fund	0.55%	0.25%	0.80%
BOC-Prudential Bond Fund	0.55%	0.85%	1.40%
BOC-Prudential CSI HK 100 Tracker Fund	0.55%	0.2625%	0.8125%
BOC-Prudential North America Index Tracking Fund BOC-Prudential European Index Tracking Fund	0.55%	0.3525%	0.9025%
BOC-Prudential Core Accumulation Fund ^(k) BOC-Prudential Age 65 Plus Fund ^(k)	0.45%	0.30%	0.75%

Underlying Funds (Umbrella Unit Trust/ Approved ITCIS^(e)) Level

Name of fund	Trustee fee	Investment management fee	Management fees (in total)
	(% of NAV per annum)		
BOC-Prudential Growth Fund BOC-Prudential Balanced Fund BOC-Prudential Stable Fund BOC-Prudential Global Equity Fund BOC-Prudential Hong Kong Equity Fund BOC-Prudential Bond Fund BOC-Prudential Asia Equity Fund BOC-Prudential Japan Equity Fund BOC-Prudential China Equity Fund BOC-Prudential CSI HK 100 Tracker Fund BOC-Prudential North America Index Tracking Fund BOC-Prudential European Index Tracking Fund	0.0875%	NIL	0.0875%
BOC-Prudential Core Accumulation Fund ^(k) BOC-Prudential Age 65 Plus Fund ^(k)	NIL	NIL	NIL

[#] The Trustee at constituent funds level also performs administration and custodian services. There is however no separate charge for administration and custodian services performed by the Trustee. Administration services include amongst others daily administration work of the Scheme, provision of customer services to employers and Scheme members, processing and recording of Scheme member data, handling contributions, redemption and switching requests from Scheme members and processing of investments and claims etc. Custodian services include administering and safe-keeping of investments and assets of the Scheme. For the avoidance of doubt, if sub-custodians are appointed to provide custody services, their fees and charges will be charged separately as a discrete amount instead of a percentage (%) of NAV per annum to the constituent funds.”

The changes mentioned above will not have any adverse impact on the interests of the Scheme members. The above changes will take effect on the date of this notice.

Details of the amendments are set out in the First Addendum to the Principal Brochure. To preserve the environment by reducing paper usage, the Trustee is not sending a copy of the First Addendum to each Scheme member. If you wish to obtain a copy of the First Addendum, you can download it from our website at www.bocpt.com or request a copy in writing or verbally. You may write to our Customer Service Centre at 25/F, Citicorp Centre, 18 Whitfield Road, Causeway Bay, Hong Kong or call our Customer Services Representative at 2929 3030.

The Principal Brochure together with the First Addendum to the Principal Brochure are also available for inspection free of charge at our Customer Service Centre or can be downloaded from our website: www.bocpt.com.

If you have any questions regarding the above amendments, please do not hesitate to call our Customer Services Representative at 2929 3030.

Yours faithfully,
BOCI-Prudential Trustee Limited

**BOC-PRUDENTIAL EASY-CHOICE
MANDATORY PROVIDENT FUND SCHEME
中銀保誠簡易強積金計劃 (the “SCHEME”)
FIRST ADDENDUM**

The amendments to the Principal Brochure (English version) are hereby shown in italics and underlined for your ease of reference.

This First Addendum should be read in conjunction with and forms part of the Principal Brochure dated 27 August 2018 (the “**Principal Brochure**”). All capitalised terms in this First Addendum shall have the same meaning as in the Principal Brochure, unless otherwise stated.

You may visit our website at www.bocpt.com for the Principal Brochure of the Scheme or obtain a copy of the Principal Brochure at our Customer Service Centre at 25/F, Citicorp Centre, 18 Whitfield Road, Causeway Bay, Hong Kong.

The following changes to the Principal Brochure shall take effect on the date of this Addendum:

1. The last sentence under “Important Information – Withdrawal of Accrued Benefits by Instalments” on page 1 shall be amended and restated as follows:

“You may also obtain the relevant forms from our Customer Service Centre at 25/F, Citicorp Centre, 18 Whitfield Road, Causeway Bay, Hong Kong or call our Customer Services Representative at 2929 3030 for further information.”

2. The following paragraph under Section 2 “Management and Administration” on page 5 shall be amended and restated as follows:

“ Trustee and Custodian: BOCI-Prudential Trustee Limited

Registered Address:
12/F & 25/F, Citicorp Centre
18 Whitfield Road
Causeway Bay
Hong Kong

Customer Service Centre:
25/F, Citicorp Centre
18 Whitfield Road
Causeway Bay
Hong Kong

3. Explanatory Notes (c) “Breakdown of Management Fees (Current Level)” under Section 7.1 “Fee Tables” on page 53 shall be amended and restated as follows:

“(c) Breakdown of Management Fees (Current Level)”

Management fees currently comprise of trustee fee and investment management fee only. Breakdown of current level of management fees is as follows:

Constituent Funds Level

Name of fund	Trustee fee [#]	Investment management fee	Management fees (in total)
	(% of NAV per annum)		
<u>BOC-Prudential Growth Fund</u> <u>BOC-Prudential Balanced Fund</u> <u>BOC-Prudential Stable Fund</u> <u>BOC-Prudential Global Equity Fund</u> <u>BOC-Prudential Hong Kong Equity Fund</u> <u>BOC-Prudential Asia Equity Fund</u> <u>BOC-Prudential Japan Equity Fund</u> <u>BOC-Prudential China Equity Fund</u>	<u>0.55%</u>	<u>1.00%</u>	<u>1.55%</u>
<u>BOC-Prudential MPF Conservative Fund</u> <u>BOC-Prudential MPF RMB & HKD Money Market Fund</u>	<u>0.55%</u>	<u>0.25%</u>	<u>0.80%</u>
<u>BOC-Prudential Bond Fund</u>	<u>0.55%</u>	<u>0.85%</u>	<u>1.40%</u>
<u>BOC-Prudential CSI HK 100 Tracker Fund</u>	<u>0.55%</u>	<u>0.2625%</u>	<u>0.8125%</u>
<u>BOC-Prudential North America Index Tracking Fund</u> <u>BOC-Prudential European Index Tracking Fund</u>	<u>0.55%</u>	<u>0.3525%</u>	<u>0.9025%</u>
<u>BOC-Prudential Core Accumulation Fund^(k)</u> <u>BOC-Prudential Age 65 Plus Fund^(k)</u>	<u>0.45%</u>	<u>0.30%</u>	<u>0.75%</u>

Underlying Funds (Umbrella Unit Trust/ Approved ITCIS^(e)) Level

Name of fund	Trustee fee	Investment management fee	Management fees (in total)
	(% of NAV per annum)		
<u>BOC-Prudential Growth Fund</u> <u>BOC-Prudential Balanced Fund</u> <u>BOC-Prudential Stable Fund</u> <u>BOC-Prudential Global Equity Fund</u> <u>BOC-Prudential Hong Kong Equity Fund</u> <u>BOC-Prudential Bond Fund</u> <u>BOC-Prudential Asia Equity Fund</u> <u>BOC-Prudential Japan Equity Fund</u> <u>BOC-Prudential China Equity Fund</u> <u>BOC-Prudential CSI HK 100 Tracker Fund</u> <u>BOC-Prudential North America Index Tracking Fund</u> <u>BOC-Prudential European Index Tracking Fund</u>	<u>0.0875%</u>	<u>NIL</u>	<u>0.0875%</u>
<u>BOC-Prudential Core Accumulation Fund^(k)</u> <u>BOC-Prudential Age 65 Plus Fund^(k)</u>	<u>NIL</u>	<u>NIL</u>	<u>NIL</u>

[#] The Trustee at constituent funds level also performs administration and custodian services. There is however no separate charge for administration and custodian services performed by the Trustee. Administration services include amongst others daily administration work of the Scheme, provision of customer services to employers and Scheme members, processing and recording of Scheme member data, handling contributions, redemption and switching requests from Scheme members and processing of investments and claims etc. Custodian services include administering and safe-keeping of investments and assets of the Scheme. For the avoidance of doubt, if sub-custodians are appointed to provide custody services, their fees and charges will be charged separately as a discrete amount, instead of a percentage (%) of NAV per annum, to the constituent funds.

4. The same Footnote “[#]” is also added next to “Trustee fee” in the table for Explanatory Notes (d) “Maximum Levels of Fees, Charges and Expenses” under Section 7.1 “Fee tables” and the following is added under the table on page 53:

[#] The Trustee at constituent funds level also performs administration and custodian services. There is however no separate charge for administration and custodian services performed by the Trustee. Administration services include amongst others daily administration work of the Scheme, provision of customer services to employers and Scheme members, processing and recording of Scheme member data, handling contributions, redemption and switching requests from Scheme members and processing of investments and claims etc. Custodian services include administering and safe-keeping of investments and assets of the Scheme. For the avoidance of doubt, if sub-custodians are appointed to provide custody services, their fees and charges will be charged separately as a discrete amount, instead of a percentage (%) of NAV per annum, to the constituent funds.