MY CHOICE MANDATORY PROVIDENT FUND SCHEME
我的強積金計劃 (the "Scheme")
SECOND ADDENDUM TO
THE MPF SCHEME BROCHURE DATED 31 July 2021 (the "MPF Scheme Brochure")

This Second Addendum should be read in conjunction with and forms part of the MPF Scheme Brochure dated 31 July 2021 as amended and supplemented by the First Addendum dated 12 August 2021 (collectively, the "MPF Scheme Brochure") for the Scheme. All capitalised terms in this Second Addendum shall have the same meaning as in the MPF Scheme Brochure, unless otherwise stated.

You may visit our website at www.bocpt.com for the MPF Scheme Brochure of the Scheme or obtain a copy of the MPF Scheme Brochure at our Customer Service Centre at Suite 1507, 15/F, 1111 King's Road, Taikoo Shing, Hong Kong.

The amendments to the MPF Scheme Brochure (shown in italics and underlined) set out below shall take effect from 15 August 2022.

1. Page 55 – "6. ADMINISTRATIVE PROCEDURES" – the following shall be inserted as sub-section 6.12A after the sub-section 6.12:

*"**6.12A Arrangement for Unpresented Cheques***

If a cheque payment of accrued benefits made to a member becomes an Unpresented Cheque, on or after 1 April 2017, subject to the MPFS Ordinance, the Regulation and the Trust Deed, the Trustee shall have the discretion, and at such time the Trustee may reasonably determine, to arrange for a personal account to be established for such ex-member who will become a personal account member. The amount of the Unpresented Cheque shall be invested in the My Choice Core Accumulation Fund and/or the My Choice Age 65 Plus Fund according to the MPF Default Investment Strategy.

It should also be noted that for Unpresented Cheques which remained unpresented prior to 1 April 2017, subject to the applicable administrative procedures, such amount had been invested in the My Choice Stable Fund, which was then invested in the My Choice Core Accumulation Fund and/or the My Choice Age 65 Plus Fund according to the MPF Default Investment Strategy from April 2017."

2. Page 62 – "GLOSSARY"

The glossary "Unpresented Cheque(s)" shall be inserted immediately after glossary "TVC member" as follow:

*" **"Unpresented Cheque(s)"***	*means a cheque payment of accrued benefits paid to a member but not being presented after 6 months from the date of issuance."*

The amendments to the MPF Scheme Brochure set out below shall take immediate effect:

3. Page 4 – "2. DIRECTORY OF TRUSTEE AND OTHER SERVICE PROVIDERS"

The following paragraph under Section 2 "DIRECTORY OF TRUSTEE AND OTHER SERVICE PROVIDERS" shall be amended and restated as follows:

"Auditors	Ernst & Young ~~*22/F, CITIC Tower*~~*27/F, One Taikoo Place* ~~*1 Tim Mei Avenue*~~*979 King's Road* ~~*Central*~~*Quarry Bay* Hong Kong"

15 August 2022