中銀國際英國保誠信託有限公司
BOCI-Prudential Trustee Limited

BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme

Notice to Participating Employers and Members

This notice is important and requires your immediate attention. It should be read by all participating employers and members (the "Scheme Participants") of BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme. If you are in any doubt about the contents of this document, you should seek independent professional advice.

BOCI-Prudential Trustee Limited (the "Trustee", "we", "us" or "our") accepts responsibility for the information contained in this notice having made all reasonable enquiries that to the best of its knowledge and belief there are no other facts the omission of which would make any statement herein misleading as at the date of issuance.

This notice only summarises the changes to the BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme (the "**Scheme**"). The latest MPF Scheme Brochure of the Scheme (the "**Scheme Brochure**") will be available on our website at www.bocpt.com.

This notice forms part of and should be read together with the letter ("**Letter**") titled "Embrace your new digital MPF experience – eMPF Platform has started operation" of the same date.

1 April 2025

Dear Sir/Madam,

Thank you very much for your participation in the Scheme.

We would like to inform you of the following changes to the Scheme Brochure. The changes will be effective from the date as specified in the summary box below. Unless otherwise defined, capitalised terms used herein shall have the same meaning as defined in the Scheme Brochure.

With effect from 5 June 2025 ("**Onboarding Date**"), the relevant administrative services currently provided by the Trustee will cease and the eMPF Platform Company Limited will take up the administration of the Scheme and provide scheme administration services to handle instructions from Scheme Participants directly through the eMPF Platform ("**Changes**"). The eMPF Platform is a centralized electronic platform and your one-stop online hub for managing your MPF anytime anywhere through the mobile app or web portal.

empf.org.hk/reg/type/en

eMPF Web Portal

eMPF Mobile App

Starting from the Onboarding Date, Scheme Participants should submit their scheme administration service instructions to the eMPF Platform directly. Scheme Participants should no longer submit their instructions to the Trustee. For details, please refer to sections 2 and 3 of this notice. With respect to the details of the transitional operational arrangements and the relevant cut-off dates (i.e. the last date on which the relevant valid instructions need to be received by the Trustee in order for the instructions to be processed before the Onboarding Date), please refer to section 4 of this notice. **Switching and change of investment mandate instructions received by us after the relevant cut-off date as indicated in section 4 of this notice and before the Onboarding Date will be rejected.** Members will need to submit the switching and change of investment mandate instructions on the eMPF Platform again on or after the Onboarding Date.

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In addition, the Trust Deed, Scheme Brochure and Key Scheme Information Document ("**KSID**") of the Scheme (where necessary) will be amended and/or streamlined to:

(a) reflect the eMPF onboarding;
(b) reflect the reduction of the aggregate management fees of certain constituent funds in connection with the eMPF Platform Company Limited taking up the administration services of the Scheme;
(c) reflect the new administrative arrangements;
(d) reflect the reduction of investment management fee charged at the Constituent Fund level of BOC-Prudential Bond Fund; and
(e) reflect the reduction of trustee fee charged at the underlying fund level of BOC-Prudential CSI HK 100 Tracker Fund.

Please refer to this notice for details of the Changes.

Actions to be taken

Scheme Participants should complete registration with the eMPF Platform through the eMPF Web Portal or eMPF Mobile App starting from 7 April 2025 in order to have access to electronic channels of the eMPF Platform from the Onboarding Date. For participating employers, if your company has already registered for the eMPF Platform earlier, you do not need to register again. Similarly, members who have already registered for the eMPF Platform do not need to register again. Please refer to section 3 of this notice for details.

To assist participating employers and members to know more about the eMPF Platform: seminars about the eMPF Platform will be held for Scheme Participants; and the eMPF Customer Service Hotline, eMPF Service Centres and the eMPF Kiosk Arrangement will be in place. Please refer to section 6 and section 7 of this notice for details.

Contact details

If you have any questions or concerns about the changes set out in this notice, please contact our customer service hotline at (852) 2929 3030.

1. Introduction of eMPF Platform

The eMPF Platform is developed by the eMPF Platform Company Limited (the "**eMPF Company**") which is a wholly-owned subsidiary of the Mandatory Provident Fund Schemes Authority of Hong Kong (the "**MPFA**"), and operates the eMPF Platform as a not-for-profit public utility. The eMPF Platform is a centralized electronic platform and your one-stop online hub for managing your Mandatory Provident Fund ("**MPF**") anytime anywhere through the mobile app or web portal. The legal notice on mandatory use of eMPF Platform of the Scheme is published in the Gazette.

2. Scheme administrator

MPF trustees and their respective MPF schemes will get onboard the eMPF Platform one by one. The Scheme is scheduled to get onboard the eMPF Platform on the Onboarding Date. Upon the Scheme getting onboard the eMPF Platform, the administration of the Scheme will be performed by the eMPF Company. Scheme Participants can manage their MPF accounts via, and submit their MPF instructions to, the eMPF Platform directly. For details on the submission of instructions, please refer to section 3 of this notice. Scheme Participants should no longer submit their instructions to us. The following are matters and activities that are conducted by the eMPF Platform:

a. processing registration of eMPF Platform for participating employers and scheme members;

b. processing enrolment in the registered scheme for participating employers and scheme members;

c. processing MPF contributions and default contributions;

d. processing scheme members' investment instructions (including investment instructions on new contributions and switching instructions);

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e. processing transfers of benefits within the registered scheme or between registered schemes or from occupational retirement schemes to the registered scheme;

f. processing claims and withdrawals of benefits;

g. processing the offset and refund of severance payments and long service payments to participating employers and/or scheme members/claimants;

h. processing of changes of participating employer and/or scheme member particulars;

i. giving of notices and documents to participating employers and scheme members;

j. handling of enquiry and complaint; and

k. following up with participating employers and scheme members on any unclear scheme administration instructions.

Accordingly, effective from the Onboarding Date, we will cease to be the administrator of the Scheme and Scheme Participants should no longer submit MPF instructions to us.

3. Submission of instructions

3.1. To make the best use of the eMPF Platform, Scheme Participants are strongly encouraged to submit instructions electronically via the eMPF Platform. To facilitate the smooth transition to the eMPF Platform, Scheme Participants shall take note of the following and take necessary actions:

	Your Actions	Quick Access
Registration with eMPF Platform ***(APPLICABLE TO ALL SCHEME PARTICIPANTS)***	Register with eMPF Platform from 7 April 2025 to facilitate you in managing your MPF account(s) via the eMPF Platform going forward. [1] **Please be reminded that the account details will only be available on the eMPF Web Portal or the eMPF Mobile App after the Scheme gets onboard on the Onboarding Date. You are encouraged to register soon so that you will be able to access your account details after the Scheme got onboard to the eMPF Platform.**	1. Scan the QR Code for eMPF Platform registration eMPF Web Portal / eMPF Mobile App 2. Visit eMPF Web Portal at (from the Onboarding Date onwards): empf.org.hk/reg/type/en

[1] This applies to non-registered Scheme Participants only. Yet, Scheme Participants who have performed registration can log-in to the eMPF Web Portal or eMPF Mobile App and check the account details after the Onboarding Date.

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Submission of administration instructions and MPF account enquiries ***(APPLICABLE TO ALL SCHEME PARTICIPANTS)***	Submit MPF administration instructions and access your MPF account information and balance via the eMPF Web Portal or eMPF Mobile App from the Onboarding Date onwards. **eMPF Platform commences processing MPF administration instructions and MPF account enquiries.** **Please be reminded that the MPF administration instructions received by us through the original channels offered by us after the respective cut-off dates** (for details, please refer to section 4 for the transitional operation arrangement.) **will lead to delay in handling or rejection of the instructions.**	1. Scan the QR Code for accessing eMPF User Guide on eMPF website Employers Members 2. Visit eMPF website at (from the Onboarding Date onwards): Employers empf.org.hk/er/tutorial/en Members empf.org.hk/tutorial/en
Submission of contribution data and payment instructions ***(APPLICABLE TO PARTICIPATING EMPLOYERS, TVC ACCOUNT HOLDERS, SVC ACCOUNT MEMBERS AND MEMBERS WHO ARE SELF-EMPLOYED PERSONS ONLY)***	Submit contribution data and payment instructions via the eMPF Web Portal or the eMPF Mobile App from the Onboarding Date onwards.	1. Scan the QR Code for eMPF Web Portal and eMPF Mobile App login page Employers eMPF Web Portal eMPF Mobile App Members eMPF Web Portal eMPF Mobile App 2. Visit eMPF website at (from the Onboarding Date onwards): empf.org.hk/er/login/en

3.2. Regarding submission of contribution data, participating employers who currently use their own payroll system to calculate and/or submit contribution data to us should check with their respective payroll vendors or in-house IT system/application developers to ensure system has been enhanced to support data submission to the eMPF Platform via standardized contribution data file upload or API data submission (for API data submission, API integration testing with the eMPF Platform has to be completed). If the system has not yet been enhanced to support standardized data file upload or API submission, participating employers can choose to submit contributions through the eMPF Web Portal or eMPF Mobile App as stipulated above.

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3.3. Alternatively, instructions may be submitted by paper-based means to the eMPF Platform by post, fax, email or in person (for details, please refer to section 8 below).

Scheme Participants can also visit the eMPF Service Centres during the office hours for MPF related services (e.g. making enquiries/complaints relating to MPF scheme administration, seeking assistance in using the eMPF Web Portal or eMPF Mobile App, etc.).

3.4. The account number(s) of the existing MPF account(s) of the Scheme Participants will be changed after the Scheme got onboard to the eMPF Platform. Scheme Participants may log-in to the eMPF Web Portal or the eMPF Mobile App, contact the eMPF Customer Service Hotline or visit the eMPF Service Centres or eMPF Kiosk to obtain the updated account number after the Onboarding Date.

3.5. All MPF administrative forms are available from the eMPF website at www.empf.org.hk and the eMPF Service Centres from the Onboarding Date onwards. There will be a grace period of two months following the Onboarding Date during which eMPF Platform will accept our existing administration forms. Please note that our existing administration forms received after the grace period (i.e. 4 August 2025) will be rejected.

3.6. Arrangement of e-communication consent for passport holders: Members are required to complete the registration with the eMPF Platform for receiving notices or documents by electronic means including e-notification and e-statement ("**e-Communications**") from the eMPF Platform. However, if a member previously used passport as identification document to enrol the MPF account(s) in the Scheme, such member will not be able to complete the registration with the eMPF Platform using passport number and receive e-Communications from the eMPF Platform. As a result, the eMPF Platform will send all notices or documents to the member through paper means. If the member wish to continue to receive e-Communications from the eMPF Platform after the Scheme gets onboard, please update the identification document to Hong Kong Identity Card ("**HKID**") (i) with BOCI-Prudential Trustee Limited before onboarding or (ii) with the eMPF Platform after onboarding.

4. Transitional operation arrangement

Where Scheme Participants wish to have his/her/its instructions processed before the Onboarding Date, valid instructions (and in the case of contribution instructions, with cleared funds) must reach us by the respective cut-off dates as mentioned below:

Instruction^	**Received by us on or before**:**
Redemption (including withdrawal and claim of accrued benefits) [#]	21.05.2025 with all required document duly received
Transfer-out of members (including employee members and self-employed persons) and employers [##]	21.05.2025 with all required document duly received
Termination (including cessation of employment, cessation of self-employment and termination of MPF account)	21.05.2025 with all required document duly received
Participating employer / member (including employee members and self-employed persons) enrolment (including transfer-in by participating employers or self-employed persons)	20.05.2025 with all required document duly received
Contribution[##]	20.05.2025 duly receipt of both Remittance Statement and physical cheque if contribution made by physical cheque 16.05.2025 duly receipt of Remittance Statement if contribution made by direct debit/autopay *[Note: This does not apply to Self-Employed Person.]*

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Self-Employed Person making contribution via direct debit / autopay	23.05.2025 for the Trustee to initiate monthly Self-Employed Person scheduled direct debit or autopay for the contribution period of May 2025. Contribution and settlement for May 2025 and afterwards will be handled by the eMPF Platform after onboarding.
Transfer-in[##]	20.05.2025 duly receipt of transfer-in money with physical cheque
Fund switching[@ ##]	21.05.2025 paper-based instruction by post/facsimile 22.05.2025, 16:00 via online instruction
Change of investment choice*	21.05.2025 paper-based instruction by post/facsimile 22.05.2025, 16:00 via online instruction
Change of details relating to members (including employee members and self-employed persons) and participating employers	20.05.2025 with all required document duly received 20.05.2025, 16:00 via online instruction

^ Other than switching and change of investment mandate instructions, any instruction received by us after the relevant cut-off date as indicated above and before the Onboarding Date will be transferred to the eMPF Platform for processing on the Onboarding Date. Switching and change of investment mandate instructions received by us after the relevant cut-off date as indicated above and before the Onboarding Date will be rejected. Members will need to submit the switching and change of investment mandate instructions on the eMPF Platform again on or after the Onboarding Date. Please also refer to note ** and note [@] for further information on fund switching instructions.

** Despite the cut-off date for any of the instructions set out in the table above (other than switching and change of investment mandate instructions submitted through our website) becoming a Severe Weather Trading Day (i.e. a day or part of a day on which Tropical Cyclone Warning Signal No.8 or above, or black rainstorm warning signal is hoisted or the Government of the Hong Kong Special Administrative Region of the People's Republic of China makes an announcement on a territory-wide "extreme conditions" and the Stock Exchange of Hong Kong is open for the business of dealing in securities), all such instructions from participating employers and Members received by the Trustee on such day will be suspended and not be processed by the Trustee and will be transferred to the eMPF Platform for processing on or after the Onboarding Date. Any switching and change of investment mandate instructions submitted through our website will continue to be processed on any such cut-off date.

[#] Redemption instructions must be submitted in paper form by post or in person.

[##] The last dealing day of transactions will be on 22 May 2025, where no further transactions will be processed thereafter by BOCI-Prudential Trustee Limited until the completion of the Scheme's onboarding to the eMPF Platform.

[@] Even if the fund switching instruction is submitted on or before the cut-off time as set out in the above table, if any one of the following circumstances occurs:

(i) your MPF account is in the process of transfer-out assets to other registered scheme(s), annual de-risking between Default Investment Strategy funds, partial claim or withdrawal of MPF accrued benefits, transfer fund unit(s) from or to other account(s) with the Scheme;

(ii) multiple fund switching instructions are received within the same day; or

(iii) a previous fund switching instruction has not yet been completed,

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then such fund switching instruction will not be able to be processed before the Onboarding Date and will be rejected. Accordingly, Scheme Participants will have to submit new instruction to the eMPF Platform on or after the Onboarding Date.

* Investment choice with effective date after Onboarding Date will lead to rejection of the instruction.

5. Amendment to the Trust Deed, Scheme Brochure and KSID

5.1. The Trust Deed, Scheme Brochure and KSID of the Scheme will be amended to reflect the new administrative arrangements as summarised in section 2 of this notice above.

5.2. In addition, a fee will be payable by the Trustee from the Scheme's assets to the eMPF Company for its services and the aggregate management fees of certain Constituent Funds* will be reduced effective 5 September 2025. Please refer to the enclosed **Appendix 1** setting out the new breakdown of the management fees of each Constituent Fund at the Constituent Fund level which will take effect from 5 September 2025. For the avoidance of doubt, the breakdown of the management fees of each Constituent Fund at the Constituent Fund level before 5 September 2025 will remain the same as the one set out in the existing Scheme Brochure.

* Please refer to the table below for the aggregate management fees of each Constituent Fund before / on and after 5 September 2025:

No.	Name of Constituent Fund	**Management fees before 5 September 2025** (As a percentage of net asset value per annum)	**Management fees on and after 5 September 2025** (As a percentage of net asset value per annum)
1.	BOC-Prudential Growth Fund	1.6375%	1.5975%
2.	BOC-Prudential Balanced Fund	1.6375%	1.5975%
3.	BOC-Prudential Stable Fund	1.6375%	1.5975%
4.	BOC-Prudential Global Equity Fund	1.6375%	1.5975%
5.	BOC-Prudential Hong Kong Equity Fund	1.6375%	1.5975%
6.	BOC-Prudential Asia Equity Fund	1.6375%	1.5975%
7.	BOC-Prudential Japan Equity Fund	1.6375%	1.5975%
8.	BOC-Prudential China Equity Fund	1.6375%	1.5975%
9.	BOC-Prudential MPF Conservative Fund	0.8%	0.76%
10.	BOC-Prudential MPF RMB & HKD Money Market Fund	0.8%	0.76%
11.	BOC-Prudential Bond Fund	1.4875%	1.2%[(i)]
12.	BOC-Prudential Hong Kong Stable Retirement Fund	1.3%	1.26%
13.	BOC-Prudential CSI HK 100 Tracker Fund[(ii)]	0.8725%	0.8325%
14.	BOC-Prudential North America Index Tracking Fund	0.99%	0.95%
15.	BOC-Prudential European Index Tracking Fund	0.99%	0.95%
16.	BOC-Prudential Core Accumulation Fund[(iii)]	0.75%	0.75%
17.	BOC-Prudential Age 65 Plus Fund[(iii)]	0.75%	0.75%

(i) With effect from 5 September 2025, the investment management fee charged at the Constituent Fund level of BOC-Prudential Bond Fund will be reduced from 0.85% to 0.6025% of NAV per annum, and the aggregate management fees of BOC-Prudential Bond Fund (which includes the investment management fee charged at the Constituent Fund level) will be reduced accordingly. Modifications will be made to the relevant disclosures in the Scheme Brochure and the KSID to reflect such reduction.

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(ii) The trustee fee charged at the underlying fund level of BOC-Prudential CSI HK 100 Tracker Fund has been reduced from 0.075% to 0.06% of NAV per annum with effect from 1 January 2025. In view of the said reduction, the aggregate management fees of BOC-Prudential CSI HK 100 Tracker Fund (which includes the trustee fee charged at the underlying fund level) have been reduced accordingly. Modifications will be made to the relevant disclosures in the Scheme Brochure and the KSID to reflect such reduction.

(iii) The Investment Manager and the Trustee will rebate the investment management fees and the trustee fees charged by the Umbrella Unit Trust and ITCIS at underlying fund level to the respective DIS Funds.

5.3. Moreover, according to the amendments to the MPF legislation, the cap on the total amount of out-of-pocket expenses incurred by us on a recurrent basis in the discharge of our duties to provide services for the BOC-Prudential Core Accumulation Fund and the BOC-Prudential Age 65 Plus Fund in a single year will be reduced from 0.2% of the net asset value of each of these Constituent Funds to 0.1% of the net asset value effective 1 April 2026. For details as to what types of expenses are characterised as out-of-pocket expenses, please refer to section 5 of the Scheme Brochure.

6. Invitation to participate in seminar to onboarding to eMPF Platform

6.1 In order to know more about the eMPF Platform and to get prepared for the onboarding, Scheme Participants are cordially invited to the eMPF introductory seminar.

6.2 Details of the seminar are as follows:

Participating employers' session

Date and Time	9 April 2025 (Wednesday) 2:30pm - 4:30pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	Interested parties shall register via

Date and Time	23 April 2025 (Wednesday) 2:30pm - 4:30pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	English
Registration	Interested parties shall register via

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Date and Time	14 May 2025 (Wednesday) 2:30pm - 4:30pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	Interested parties shall register via

Date and Time	28 May 2025 (Wednesday) 2:30pm - 4:30pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Putonghua
Registration	Interested parties shall register via

Date and Time	11 June 2025 (Wednesday) 2:30pm - 4:30pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	Interested parties shall register via

Date and Time	25 June 2025 (Wednesday) 2:30pm - 4:30pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	Interested parties shall register via

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Date and Time	16 July 2025 (Wednesday) 2:30pm - 4:30pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	Interested parties shall register via

Date and Time	30 July 2025 (Wednesday) 2:30pm - 4:30pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	Interested parties shall register via

Members' session (Including employee members, members who are self-employed persons, TVC account holders, SVC account members and personal account holders)

Date and Time	10 April 2025 (Thursday) 2:30pm - 4pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	Interested parties shall register via

Date and Time	24 April 2025 (Thursday) 2:30pm - 4pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	English
Registration	Interested parties shall register via

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Date and Time	8 May 2025 (Thursday) 2:30pm - 4pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	Interested parties shall register via

Date and Time	29 May 2025 (Thursday) 2:30pm - 4pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Putonghua
Registration	Interested parties shall register via

Date and Time	12 June 2025 (Thursday) 2:30pm - 4pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	Interested parties shall register via

Date and Time	17 June 2025 (Tuesday) 2:30pm - 4pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	English
Registration	Interested parties shall register via

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Date and Time	26 June 2025 (Thursday) 2:30pm - 4pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	Interested parties shall register via

Date and Time	8 July 2025 (Tuesday) 2:30pm - 4pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Putonghua
Registration	Interested parties shall register via

Date and Time	17 July 2025 (Thursday) 2:30pm - 4pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	Interested parties shall register via

Date and Time	22 July 2025 (Tuesday) 2:30pm - 4pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	Interested parties shall register via

For further details, please visit www.bocpt.com. Should you have any queries, please feel free to contact our customer service hotline at (852) 2929 3030.

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7. eMPF Customer Service Hotline, eMPF Service Centres and eMPF Kiosk Arrangement

7.1 With effect from the Onboarding Date, Scheme Participants who wish to obtain more information relating to eMPF, such as make enquiries relating to MPF scheme administration, seek assistance in using the eMPF Web Portal or eMPF Mobile App, etc., can call eMPF Customer Service Hotline at (852) 183 2622 or visit eMPF Service Centres. Please refer to section 8 below for the locations and office hours of the eMPF Service Centres.

7.2 Furthermore, you may use eMPF Kiosks to submit your MPF instructions. The following are the locations of eMPF Kiosks:

Operating hours of kiosks in eMPF Service Centres:
Monday to Friday 9:00 am to 6:00 pm
Saturday 9:00 am to 1:00 pm
Closed on Sunday and Public Holidays

Operating hours of kiosks in other retail shops:

For the detailed location of eMPF Kiosk, you can scan the QR code or visit eMPF website at https://empf.org.hk/contact/en for details.

7.3 Prior to the Onboarding Date, Scheme Participants should continue to contact us.

7.4 After the Onboarding Date, as regards enquiries and information other than in relation to scheme administration services, such as fund-specific and trustee-specific enquiries and information, Scheme Participants can contact:

Easy-Choice MPF Application and Fund Hotline : (852) 2280 8686
Enquiry Contact: (852) 2929 3030

8. Dos & Don'ts list after onboarding

Scheme Participants must register with eMPF Platform to enjoy all the new features and functions from the Onboarding Date.

From the Onboarding Date onwards, Scheme Participants must comply with the following:

	DOs	DON'Ts
Submission of digital instruction	Participating employers to submit their instructions via: eMPF Web Portal and empf.org.hk/er/login/en	Do not send the digital instructions to the original channels offered by us

	eMPF Mobile App Members to submit their instructions via: eMPF Web Portal and empf.org.hk/login/en eMPF Mobile App 	
Submission of paper instruction forms	Mailing address: PO Box 98929 Tsim Sha Tsui Post Office eMPF Service Centres: **Hong Kong Island** Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong **Kowloon** Suites 1205-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon **New Territories** Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories Service hours: Monday to Friday: 9:00 am – 6:00 pm Saturday: 9:00 am – 1:00 pm Sunday & Public Holiday: Closed Email address (not applicable to applications where the Trustee requires certified true copy of supporting documents): forms@support.empf.org.hk Fax number (not applicable to applications where the Trustee requires certified true copy of supporting documents): (852) 3197 2988	Do not send paper instructions to the original channels offered by us

Using the correct paper instruction forms	All to use the correct version of eMPF paper instruction forms, which you can obtain from eMPF Service Centres or download from: eMPF.org.hk/forms/en	Do not use our existing administration forms. From 4 August 2025 onwards, eMPF Platform will reject all our existing administration forms.
Making enquiry in relation to the MPF administration (e.g. the progress of your instruction, MPF account's administration, usage of eMPF Web Portal or eMPF Mobile App, etc.)	eMPF Customer Service Hotline: (852) 183 2622 Service hours: Monday to Friday: 9:00 am – 7:00 pm Saturday: 9:00 am – 1:00 pm Sunday & Public Holiday: Closed Email address: enquiry@support.empf.org.hk	Do not call the customer service hotline of the Trustee in relation to the MPF account's administration Easy-Choice MPF Application and Fund Hotline and Enquiry Contact will continue to operate for enquiries in relation to non-scheme administration related matters.

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This notice only summarises the changes to the Scheme. Details of the changes are set out in the Scheme Brochure and the KSID of the Scheme and/or the Trust Deed of the Scheme. The updated Scheme Brochure and KSID of the Scheme will, with effect from 5 June 2025, be available on our website at www.bocpt.com. You may access the soft copies of the Scheme Brochure and Trust Deed via the QR code in the KSID of the Scheme.

BOCI-Prudential Trustee Limited

Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income from such financial instruments, may go down as well as up. For further details including the product features and risks involved, please refer to the Scheme Brochure.

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Appendix 1
Breakdown of management fees at the Constituent Funds level

Name of fund	Trustee fee[#]	Fees payable to the eMPF Company	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	0.14%	0.37%	1.00%	1.51%
BOC-Prudential MPF Conservative Fund BOC-Prudential MPF RMB & HKD Money Market Fund	0.14%	0.37%	0.25%	0.76%
BOC-Prudential Bond Fund	0.14%	0.37%	0.6025%	1.1125%
BOC-Prudential Hong Kong Stable Retirement Fund	0.14%	0.37%	0.6625%	1.1725%
BOC-Prudential CSI HK 100 Tracker Fund	0.14%	0.37%	0.2625%	0.7725%
BOC-Prudential North America Index Tracking Fund BOC-Prudential European Index Tracking Fund	0.14%	0.37%	0.3525%	0.8625%
BOC-Prudential Core Accumulation Fund[(i)] BOC-Prudential Age 65 Plus Fund[(i)]	0.14%	0.31%	0.30%	0.75%

The Trustee at Constituent Funds level also performs custodian services. There is however no separate charge for custodian services performed by the Trustee. 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.

(i) The Investment Manager and the Trustee will rebate the investment management fees and the trustee fees charged by the Umbrella Unit Trust and ITCIS at underlying fund level to the respective DIS Funds.

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