

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

ADDENDUM TO THE MPF SCHEME BROCHURE DATED June 2025

This Addendum should be read in conjunction with and forms part of the MPF Scheme Brochure dated June 2025 (the “**MPF Scheme Brochure**”) for the BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme. All capitalised terms in this 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.

During 5 June 2025 to 4 September 2025 (both dates inclusive) (the “Period”), the following fee arrangement will apply to the Scheme.

This Addendum will cease to have any effect for any purposes from the date on which the Period expires.

Except as supplemented by this Addendum during and for the purposes of the Period only, the MPF Scheme Brochure remains in full force and effect.

- (l) During the Period, the fee table headed “(C) Fund operating charges & expenses of Constituent Funds” under the subsection headed “5.1 Fee tables” under the section headed “5. FEES AND CHARGES” shall be as follows:

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(c) Fund operating charges & expenses of Constituent Funds			
Type of charges & expenses	Name of Constituent Fund	Current level (% of NAV per annum)	Deducted from
Management fees ⁽⁷⁾ & (c)	BOC-Prudential MPF Conservative Fund	0.80%	Relevant Constituent Fund assets
	BOC-Prudential MPF RMB & HKD Money Market Fund	0.80%	
	BOC-Prudential Bond Fund	1.40%	
	BOC-Prudential CSI HK 100 Tracker Fund	0.8125%	
	BOC-Prudential North America Index Tracking Fund	0.9025%	
	BOC-Prudential European Index Tracking Fund		
	BOC-Prudential Core Accumulation Fund	0.75 %	
	BOC-Prudential Age 65 Plus Fund	0.75 %	

	BOC-Prudential Hong Kong Stable Retirement Fund	1.2125% (Please refer to sub-section 5.4 (Unit rebate for investment in the BOC-Prudential Hong Kong Stable Retirement Fund upon reaching retirement stage).)	
	Other Constituent Funds	1.55%	
Other expenses ^(f) and out-of-pocket expenses ^(g)	<ul style="list-style-type: none"> ▪ Fees and expenses of the custodians or sub-custodians of the assets of the Scheme (to the extent permitted by the MPFS Ordinance) ▪ Charges and expenses (including tax, stamp duty, registration fee, custody and nominee charges) ▪ Investment handling fee (an amount charged per transaction) ▪ Investment costs such as brokerage commission, transaction levy, trading fee, stamp duty in acquiring units of ITCIS ▪ Audit and legal fees ▪ Any other fees and charges incurred in respect of the establishment, management and administration of the Constituent Funds ▪ Costs and expenses in effecting and maintaining adequate insurance as required by the MPFS Ordinance and the Regulation ▪ Compensation fund levy (if any) 		

(7): Management fees include fees paid to the trustee, custodian, investment manager (including fees based on fund performance, if any) and sponsor of a scheme for providing their services to the relevant Constituent Fund. They are usually charged as a percentage of the NAV of a Constituent Fund. In the case of the DIS Funds, management fees payable to the parties named above, or their delegates, can only (subject to certain exceptions in the MPFS Ordinance) be charged as a percentage of the NAV of the fund. These management fees are also subject to a statutory daily limit equivalent to 0.75% per annum of the NAV of the fund which applies across both the fund and underlying funds.

(c): Please refer to paragraph (II) below of this Addendum.

(f): The participating employers and members shall be responsible for the legal costs involved, if any, for preparing the participation agreement referred to in section 6.1 (*Participation into the Scheme*) of the MPF Scheme Brochure.

Advertising expenses or charges incurred in relation to the Scheme or the Umbrella Unit Trust will not be charged to the assets of the Scheme or the Umbrella Unit Trust.

(g): Out-of-pocket expenses include, for example, annual audit expenses, printing or postage expenses relating to recurrent activities (such as issuing annual benefit statements), recurrent legal and professional expenses, safe custody charges which are customarily not calculated as a percentage of NAV and transaction costs incurred by a DIS Fund in connection with recurrent acquisition of investments for the DIS Fund (including, for example, costs incurred in acquiring underlying funds), fund price publication expenses, bank charges, governmental fees and charges (including but not limited to stamp duty and licence fee), annual statutory expenses (such as compensation fund levy where relevant) of the DIS Fund, other charges and expenses properly incurred and permitted under the MPFS Ordinance, the regulations and governing rules of the Scheme.

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- (II) During the Period, the first fee table relating to the breakdown of the management fees payable out of each Constituent Funds in item (c) under the subsection headed “5.1.2 Explanatory notes” under the subsection headed “5.1 Fee tables” shall be 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 Hong Kong Stable Retirement Fund	0.55%	0.6625%	1.2125%
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 ⁽ⁱ⁾ BOC-Prudential Age 65 Plus Fund ⁽ⁱ⁾	0.45%	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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- (III) During the Period, the third and fourth fee tables relating to the maximum levels of management fees chargeable under the Scheme in item (c) under the subsection headed “5.1.2 Explanatory notes” under the subsection headed “5.1 Fee tables” shall be as follows:

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(iii) Management fees:

Name of fund (excluding the DIS Funds)	Trustee fee ^{**}	Investment management fee	Management fees (in total)
	(% of NAV per annum)		
Constituent funds:			
BOC-Prudential MPF Conservative Fund	0.95%	0.60%	1.55%
BOC-Prudential MPF RMB & HKD Money Market Fund	0.95%	0.60%	1.55%
BOC-Prudential Bond Fund	0.95%	1.25%	2.20%
BOC-Prudential CSI HK 100 Tracker Fund	0.95%	1.25%	2.20%
BOC-Prudential North America Index Tracking Fund	0.95%	1.25%	2.20%
BOC-Prudential European Index Tracking Fund	0.95%	1.25%	2.20%
Other Constituent Funds	0.95%	1.25%	2.20%
Underlying funds:			
Umbrella Unit Trust	0.0875%	Nil	0.0875%
ITCIS	0.0875%	Nil	0.0875%

Name of fund	Trustee fee ^{**}	Investment management fee	Management fees (in total)
	(% of NAV per annum)		
Constituent funds:			
BOC-Prudential Core Accumulation Fund	0.45%	0.30%	0.75%
BOC-Prudential Age 65 Plus Fund	0.45%	0.30%	0.75%
Underlying funds:			
Umbrella Unit Trust	Nil	Nil	Nil
ITCIS	Nil	Nil	Nil

^{**} Same as note [#] in (c) above.

- (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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