

MY CHOICE MANDATORY PROVIDENT FUND SCHEME
我的強積金計劃 (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 My 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.

- (I) During the Period, the fee table headed “(c) **Fund operating charges & expenses of Constituent Funds (including fees & charges payable out of the underlying 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 (including fees & charges payable out of the underlying funds)			
Type of charges & expenses	Name of Constituent Fund	Current level (% of NAV per annum)	Deducted from
Management fees ⁷	My Choice Growth Fund	0.99%	Relevant Constituent Fund assets (which, where applicable, already reflects the charges and expenses paid at the underlying APIF/ITCIS level)
	My Choice Asia Equity Fund		
	My Choice Hong Kong Equity Fund		
	My Choice HKD Bond Fund		
	My Choice China Equity Fund	0.925%	
	My Choice Balanced Fund		
	My Choice Stable Fund		
	My Choice Global Equity Fund	0.97%	
	My Choice Global Bond Fund		

	My Choice RMB & HKD Money Market Fund	up to 0.79%
	My Choice MPF Conservative Fund	0.69%
	My Choice Core Accumulation Fund	0.74%
	My Choice Age 65 Plus Fund	
	My Choice Hong Kong Tracking Fund	0.70%
Other expenses and out-of-pocket expenses ^(e)	<p>Each Constituent Fund would also bear various costs and expenses that are related to the operations and continuation of the Scheme and the Constituent Fund, such as compensation fund levy (if any), audit and legal fees, etc. (to the extent permitted by the MPFS Ordinance).</p> <p>(For details, please refer to item (d) of the Explanatory Notes below)</p> <p>(The establishment cost of each DIS Fund is estimated to be HKD10,000 which will be borne by each DIS Fund and amortised over the first three accounting periods following their launch.)</p>	

7. Management fees: include fees paid to the trustee and investment manager (where applicable) (including fees based on fund performance, if any) 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.

(e): Out-of-pocket expenses

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 at the Constituent Funds level in item (b) 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)		
My Choice Growth Fund My Choice Asia Equity Fund My Choice Hong Kong Equity Fund My Choice HKD Bond Fund My Choice China Equity Fund	0.54%	N/A	0.54%
My Choice Balanced Fund My Choice Stable Fund My Choice Global Equity Fund My Choice Global Bond Fund	0.54%	N/A	0.54%
My Choice RMB & HKD Money Market Fund	0.54%	NIL	0.54%
My Choice MPF Conservative Fund	0.54%	0.15%	0.69%
My Choice Core Accumulation Fund My Choice Age 65 Plus Fund	0.54%	0.20%	0.74%
My Choice Hong Kong Tracking Fund	0.54%	0.06%	0.60%

- [#] 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.

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BOCI-Prudential Trustee Limited
5 June 2025