

**My Choice Mandatory Provident Fund Scheme  
(the “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 the 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 Scheme. Details of the “Change” as specified in the summary box below are set out in the first addendum of the MPF Scheme Brochure (“First Addendum”) and the KSID of the Scheme. The latest MPF Scheme Brochure, Addendum, First Addendum and the KSID of the Scheme (the “Scheme Documents”) will be available on our website at [www.bocpt.com](http://www.bocpt.com).

30 June 2025

Dear Sir/Madam,

Thank you very much for your participation in the Scheme.

We would like to inform you of the Change to the Scheme. The Change will be made by way of the First Addendum and to the KSID which 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 MPF Scheme Brochure.

**(a) The Change:**

With effect from 31 July 2025 (the “Effective Date”), the investment policies of certain constituent funds (the “Relevant CFs”) will be updated to reflect the changes and/or enhance disclosure of the investment policy of its underlying APIFs respectively:

- (i) My Choice Asia Equity Fund may invest in China A Shares and China B Shares;
- (ii) My Choice Hong Kong Equity Fund may use of financial futures contracts and financial option contracts in accordance with the Regulation; and
- (iii) My Choice Global Bond Fund may invest in onshore China debt securities and instruments with loss-absorption features.

Please refer to section 1 “Investment policy update of Relevant CFs” of this notice below for details.

- (b) Scheme Participants of the Relevant CFs who disagree with the Change may switch their units in the Relevant CFs to other Constituent Fund(s) of the Scheme free of charge in accordance with the MPF Scheme Brochure.
- (c) No action is required of the Scheme Participants if they do not object to the Change.
- (d) The costs of the Change will be borne by the Relevant CFs.

If you have any questions or concerns about the changes set out in this notice, please contact (852) 2929 3366.

## 1. Investment policy update of the Relevant CFs

### (i) My Choice Asia Equity Fund - Investment in China A Shares and China B Shares

Name of constituent fund	Name of underlying APIF
My Choice Asia Equity Fund	Asia Pacific Equity Fund (MPF) of the Fidelity Global Investment Fund

In order to enhance the flexibility of the underlying APIF to tap into the investment opportunities in the Mainland China equity markets, with effect from the Effective Date, the investment policy of the underlying APIF will be amended to reflect that may invest up to 20% of their respective net asset values in China A Shares and China B Shares via the Shanghai-Hong Kong Stock Connect and the Shenzhen-Hong Kong Stock Connect and/or Qualified Foreign Investor status of the investment manager of the underlying APIF.

Corresponding amendments will also be made to the investment policy of the constituent fund, which is a feeder fund investing into the underlying APIF, to reflect the changes to the investment policy of the underlying APIF.

As a result of the amendments and to enhance the disclosure, the constituent fund may be subject to risk of "China market securities risk" and additional risks of "PRC taxation risk", "QFI risk" and "Risks associated with Stock Connect". Members should take note of the risks as disclosed under the "Risks" of "(e) My Choice Asia Equity Fund" under section 3.4.1 "Investment policies of the Constituent Funds" and please refer to "4. RISKS" – "4.1 Risk factors" of the MPF Scheme Brochure and the First Addendum for further details of the relevant risk factors.

### (ii) My Choice Hong Kong Equity Fund - Use of financial futures contracts and financial option contracts in accordance with the Regulation

Name of constituent fund	Name of underlying APIF
My Choice Hong Kong Equity Fund	Hong Kong Equity Fund of the Fidelity Global Investment Fund

With effect from the Effective Date, financial futures contracts and financial option contracts may also be acquired by the underlying APIF for purposes other than hedging in accordance with the Regulation, which may only do so for addressing any settlement mismatch with the relevant securities markets ("Other Purposes").

Corresponding amendments will also be made to the investment policy of the constituent fund, which is a feeder fund investing into the underlying APIF, to reflect the changes to the investment policy of the underlying APIF.

As a result of the amendments, the constituent fund will not directly acquire financial futures and options contracts, but may through the underlying APIF acquire financial futures and options contracts for hedging purposes and Other Purposes. And the constituent fund may be subject to additional risks of "Derivatives risk". Members should take note of the risks as disclosed under the "Risks" of "(g) My Choice Hong Kong Equity Fund" under section 3.4.1 "Investment policies of the Constituent Funds" and please refer to "4. RISKS" – "4.1 Risk factors" of the MPF Scheme Brochure and the First Addendum for further details of the relevant risk factors.

- (iii) My Choice Global Bond Fund - Investment in onshore China debt securities and instruments with loss-absorption features

Name of constituent fund	Name of underlying APIF
My Choice Global Bond Fund	World Bond Fund of the Fidelity Global Investment Fund

- (a) The percentage of indirect invest to onshore China debt securities by the underlying APIF will be changed from the Effective Date:

Before Effective Date	After Effective Date
Up to 10% of its net asset value	Up to 20% of its net asset value

- (b) Enhance disclosure to the underlying APIF which may indirectly invest in instruments with loss-absorption features, include instruments classified as non-preferred senior bonds and other instruments eligible to be counted as loss-absorbing capacity.

In order to enhance the flexibility of the underlying APIF to tap into the investment opportunities in the Mainland China bond markets, with effect from the Effective Date, the investment policy of the said underlying APIF will be amended to reflect that may invest up to 20% of their respective net asset values in onshore Mainland China debt securities.

Corresponding amendments in relation to (a) and (b) above will also be made to the investment policy of the constituent fund, which is a feeder fund investing into the underlying APIF, to reflect the changes to the investment policy of the underlying APIF.

As a result of the increased investment limit in onshore Mainland China debt securities by the underlying APIF mentioned in (a) above, the constituent fund may also have increased exposure to onshore Mainland China debt securities.

As a result of the amendments, the constituent fund may indirectly invest in instruments with loss-absorption features by the underlying APIF mentioned in (b) above. Members should take note of the "Risks associated with investing in instruments with loss-absorption features". Please refer to "4. RISKS" – "4.1 Risk factors" of the MPF Scheme Brochure and the First Addendum for further details of the relevant risk factors.

## 2. Costs of the Changes

All costs and expenses associated with the Changes will be borne by the by the Relevant CFs.

No fees or penalty, bid/offer spread or transfer fee will be imposed on any transfer out of the Scheme or switching existing investments out of the Relevant CFs.

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## 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 Documents.***