

**My Choice Mandatory Provident Fund Scheme
(the “Scheme”)**

Summary Notice to Participating Employers and Members (the “Summary Notice”)

Attention: This Summary Notice is important and requires your immediate attention. If you are in any doubt about the contents of this document, you should seek independent professional advice. The Trustee accepts responsibility for the information contained in this document.

This Summary Notice only gives a summary of the Notice to Participating Employers and Members dated 31 December 2025 (“Full Version Notice”) in relation to various changes/amendments to the MPF Scheme Brochure and the Trust Deed.

To preserve the environment by reducing paper usage, the Full Version Notice and the Second Addendum have been uploaded to our website, you can review the electronic version of the Full Version Notice and the Second Addendum by simply scanning the below QR code. Besides, you can also view the Full Version Notice and the Second Addendum in “MyChoice MPF – Download Corner” at our website www.bocpt.com. If you wish to receive a printed version of Full Version Notice either in English or Chinese, please contact us at (852) 2929 3366.

Full Version Notice



Second Addendum



31 December 2025

Dear Sir/Madam,

We would like to inform you of the amendments to the MPF Scheme Brochure of the Scheme (the “**MPF Scheme Brochure**”) and the Trust Deed with effective date(s) as specified in the summary box below. The changes to the MPF Scheme Brochure will be made by way of the Second Addendum to the MPF Scheme Brochure (the “**Second Addendum**”). The amendments will not have any adverse impact on the interests of the Members of the Scheme.

Unless otherwise defined, capitalised terms used herein shall have the same meaning as defined in the MPF Scheme Brochure.

This table summarises the changes to the Scheme (the “**Changes**”). The Changes will take effect from 31 December 2025.

What are the Changes?

- (a) the following changes will be made in response to the recent updates of the Code on Disclosure for MPF Investment Funds:
- (i) all references to “sponsor” in the MPF Scheme Brochure will be changed to “MPF scheme provider” (except that the reference to “sponsor” for the purposes of section 34DD(2) of the Mandatory Provident Fund Schemes Ordinance in the MPF Scheme Brochure remains unchanged); and
 - (ii) the definition for “Member servicing fee” will be added.
- The member servicing fee will be NIL for each Constituent Fund at the constituent funds level of the Scheme. **The current level of the management fees payable at the constituent funds level remains unchanged;**
- (b) changes relating to the operation arrangement of constituent funds will be made in response to the recent updates of the Code on MPF Investment Funds;
- (c) the existing definition of “business day” in the MPF Scheme Brochure and the Trust Deed will be amended and new definitions of “Severe Weather” and “Severe Weather Trading Day” will be introduced in response to the severe weather trading arrangement implemented by The Stock Exchange of Hong Kong Limited effective from 23 September 2024; and
- (d) the disclosure relating to severance payment or long service payment effective from 1 May 2025 will be updated.

Please refer to section 1 of Full Version Notice for details of the Changes.

How will the Changes affect the Scheme Participants?

- (e) The Changes will not have any adverse impact on the interests of the Scheme Participants.

Any actions required of the Scheme Participants?

- (f) No action is required of the Scheme Participants to effect the Changes.

Contact details

- (g) If you have any questions or concerns about the Changes, please contact us at (852) 2929 3366.

Yours faithfully,

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 MPF Scheme Brochure.