

**BOC-Prudential Easy-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. 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 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 of the Scheme (including addendum, collectively the “Scheme Brochure”), the Key Scheme Information Document of the Scheme (“KSID”) and the Trust Deed.

To preserve the environment by reducing paper usage, the Full Version Notice and the First Addendum have been uploaded to our website, you can review the electronic version of the Full Version Notice and the First Addendum by simply scanning the below QR code. Besides, you can also view the Full Version Notice and the Scheme Brochure 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 3030.

Full Version Notice



First Addendum



31 December 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. Unless otherwise defined, capitalised terms used herein shall have the same meaning as defined in the 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 (“**Disclosure Code**”):
- all references to “sponsor” in the 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 Scheme Brochure remains unchanged); and
 - the definition for “member servicing fee” will be added;
- (b) BOCI-Prudential Asset Management Limited (“**BOCI-Pru Asset Management**”) act as the MPF Scheme Provider of the Scheme. This reflects the various services that BOCI-Pru Asset Management has in fact been providing to the Scheme and scheme participants, apart from its role as Investment Manager in providing investment management services to the Scheme, BOCI-Pru Asset Management has also been providing ongoing services regarding client communication, call centre / enquiry hotline services and client education services (“**Ongoing Client Services**”). These services will continue to be provided by BOCI-Pru Asset Management in its capacity as MPF Scheme Provider;
- (c) in order to enhance transparency on fee disclosure and to ensure that the fees reflect services provided to Scheme Participants by key operators, certain proportion of the investment management fee rate (which is payable to the Investment Manager) (current level) of the Constituent Funds (except for BOC-Prudential Core Accumulation Fund and BOC-Prudential Age 65 Plus Fund) at the constituent fund level will be re-aligned as member servicing fee (which is incurred or received by the MPF Scheme Provider for the provision of Ongoing Client Services) and as such, the current level of the investment management fee rate of those Constituent Funds will be reduced correspondingly. **The aggregate management fees (in total) payable at the constituent fund level of each Constituent Fund will remain unchanged;**
- (d) 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;
- (e) the existing definition of “business day” in the 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
- (f) the disclosure relating to severance payment or long service payment effective from 1 May 2025 will be updated.

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

How will the Changes affect the Scheme Participants?

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

Any actions required of the Scheme Participants?

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

Contact details

- (i) If you have any questions or concerns about the Changes, please contact our enquiry contact at (852) 2929 3030.

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 Scheme Brochure.