

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

SECOND ADDENDUM TO THE MPF SCHEME BROCHURE DATED JUNE 2025

The amendments to the MPF Scheme Brochure are hereby shown in italics and underlined for your ease of reference.

This Second Addendum should be read in conjunction with and forms part of the MPF Scheme Brochure dated June 2025 (the “MPF Scheme Brochure”) and the First Addendum to the MPF Scheme Brochure dated 31 December 2025 for the Scheme. All capitalised terms in this Second 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.

The amendments to the MPF Scheme Brochure set out below shall take effect from 1 April 2026:

1. Page 44 – “5.1 Fee tables”

The fee table (c) relating to the fund operating charges and expenses of Constituent Funds (together with its heading) under the sub-section headed “5.1 Fee Tables” shall be amended and restated as follows:

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(c) Fund operating charges & expenses of Constituent Funds <i>(effective on and after 5 September 2025)</i>			
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	0.76 <u>0.68%</u>	Relevant Constituent Fund assets
	BOC-Prudential MPF RMB & HKD Money Market Fund	0.76 <u>0.68%</u>	
	BOC-Prudential Bond Fund	1.1125 <u>1.0325%</u>	
	BOC-Prudential CSI HK 100 Tracker Fund	0.7725 <u>0.6925%</u>	
	BOC-Prudential North America Index Tracking Fund	0.8625 <u>0.7825%</u>	
	BOC-Prudential European Index Tracking Fund		
	BOC-Prudential Core Accumulation Fund	0.75 <u>0.73 %</u>	
	BOC-Prudential Age 65 Plus Fund	0.75 <u>0.73%</u>	
	BOC-Prudential Hong Kong Stable Retirement Fund	1.1725 <u>1.0925%</u> (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	1.51 <u>1.43%</u>	

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) 	
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2. Page 48 – “5.1 Fee tables”

The first fee table relating to the breakdown of management fees (current level) payable at the constituent fund level under item (c) of the sub-section headed “5.1.2 Explanatory notes” under the sub-section headed “5.1 Fee tables” shall be amended and restated as follows:

“(c) Breakdown of management fees (current level)

Breakdown of current level of management fees is as follows:

Constituent Funds level

Name of fund	<i>Breakdown of management fees</i>				Management fees (in total)
	Trustee fee [#]	Fees payable to the Platform Company	Investment management fee	Member servicing fee ^{##}	
	(% of NAV per annum)				
BOC-Prudential Growth Fund	0.14%	0.37 0.29%	0.80%	0.20%	1.51 1.43%
BOC-Prudential Balanced Fund					
BOC-Prudential Stable Fund					
BOC-Prudential Global Equity Fund					
BOC-Prudential Hong Kong Equity Fund					
BOC-Prudential Asia Equity Fund	0.14%	0.37 0.29%	0.20%	0.05%	0.76 0.68%
BOC-Prudential Japan Equity Fund					
BOC-Prudential China Equity Fund					
BOC-Prudential MPF Conservative Fund	0.14%	0.37 0.29%	0.5025%	0.10%	1.1125 1.0325%
BOC-Prudential MPF RMB & HKD Money Market Fund					
BOC-Prudential Bond Fund	0.14%	0.37 0.29%	0.4625%	0.20%	1.1725 1.0925%
BOC-Prudential Hong Kong Stable Retirement Fund					
BOC-Prudential CSI HK 100 Tracker Fund					
BOC-Prudential North America Index Tracking Fund	0.14%	0.37 0.29%	0.3025%	0.05%	0.8625 0.7825%
BOC-Prudential European Index Tracking Fund					
BOC-Prudential Core Accumulation Fund ⁽ⁱ⁾	0.14%	0.37 0.29%	0.30%	0%	0.75 0.73%
BOC-Prudential Age 65 Plus Fund ⁽ⁱ⁾					

BOCI-Prudential Trustee Limited

1 April 2026