

BOCI-Prudential Easy-Choice Mandatory Provident Fund Scheme (the “Scheme”)

Notice to Participating Employers and Members

1 April 2026

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. The latest MPF Scheme Brochure of the Scheme (including addendum, collectively the “**MPF Scheme Brochure**”) will be available on our website at www.bocpt.com.

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 MPF Scheme Brochure.

This table summarises the changes to the Scheme (the “**Changes**”). The Changes will take effect from 1 April 2026 (the “**Effective Date**”).

What are the Changes?

(a) Reduction of the Fees payable to the Platform Company

- The general fee level charged by the eMPF Platform Company Limited (“**Platform Company**”) will be reduced from 0.37% of NAV per annum to 0.29% of NAV per annum with effect from the Effective Date (“**Platform Fee Reduction**”).
- As a result of the Platform Fee Reduction, the aggregate management fees of each Constituent Fund will be reduced from the Effective Date as set out in the tables in section 1 of this notice.
- Apart from the reduction of the fees payable to the Platform Company, other fee components of the aggregate management fees of the Constituent Funds will remain unchanged.

Please refer to section 1 of this notice for details of the Changes.

How will the Changes affect the Scheme Participants?

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

Any actions required of the Scheme Participants?

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

Contact details

- (d) If you have any questions or concerns about the Changes set out in this notice, please contact our enquiry contact at (852) 2929 3030.

1. Reduction of Fees Payable to the Platform Company

By way of background, the general fee level charged by the Platform Company will be reduced from 0.37% of NAV per annum to 0.29% of NAV per annum starting from the Effective Date.

In view of the Platform Fee Reduction,

- (i) the fees payable to the Platform Company at the constituent fund level of each Constituent Fund will be reduced to 0.29% of NAV per annum; and
- (ii) the aggregate management fees of the Constituent Funds (comprising the management fees payable at the constituent fund level and underlying fund level) will be reduced correspondingly,

and the reductions shall take effect from the Effective Date. Please refer to the relevant tables below for details.

Apart from the reduction of the fees payable to the Platform Company, other fee components of the aggregate management fees of the Constituent Funds will remain unchanged.

The relevant disclosure in the MPF Scheme Brochure and the Key Scheme Information Document of the Scheme (“**KSID**”) will be updated accordingly.

Fees Payable to the Platform Company

Name of Constituent Fund	Prior to 1 April 2026 (% of NAV per annum)	From 1 April 2026 (% of NAV per annum)
All Constituent Funds (Except BOC-Prudential Core Accumulation Fund and BOC-Prudential Age 65 Plus Fund)	0.37%	0.29%
BOC-Prudential Core Accumulation Fund BOC-Prudential Age 65 Plus Fund	0.31%	0.29%

Aggregate Management Fees (comprising management fees payable at the constituent fund level and underlying fund level)*

Name of Constituent Fund	Prior to 1 April 2026 (% of NAV per annum)	From 1 April 2026 (% of NAV per annum)
BOC-Prudential Growth Fund BOC-Prudential Balanced Fund BOC-Prudential Stable Fund BOC-Prudential Global Equity Fund BOC-Prudential Hong Kong Equity Fund BOC-Prudential Asia Equity Fund BOC-Prudential Japan Equity Fund BOC-Prudential China Equity Fund	1.5975%	1.5175%
BOC-Prudential MPF Conservative Fund BOC-Prudential MPF RMB & HKD Money Market Fund	0.76%	0.68%
BOC-Prudential Bond Fund	1.2%	1.12%
BOC-Prudential Hong Kong Stable Retirement Fund	1.26%	1.18%

BOC-Prudential CSI HK 100 Tracker Fund	0.8325%	0.7525%
BOC-Prudential North America Index Tracking Fund BOC-Prudential European Index Tracking Fund	0.95%	0.87%
BOC-Prudential Core Accumulation Fund BOC-Prudential Age 65 Plus Fund	0.75%	0.73%

* *Aggregate management fees include management fees chargeable by the Constituent Fund and its underlying fund only. For details, please refer to Section 5 of the MPF Scheme Brochure – Fees and Charges Section.*

2. Impact on the Scheme Participants

The Changes will not have any adverse impact on the Scheme or the interests of the Scheme Participants. We also confirm that the Changes will be in the interests of the Scheme Participants and the interests of the Scheme Participants will be adequately protected and will not be prejudiced in this exercise.

3. Any actions need to be taken by the Scheme Participants?

No action is required of the Scheme Participants to effect the Changes.

4. Costs of the Changes

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

This notice only summarises the changes to the Scheme. Details of the Changes are set out in the Second Addendum to the MPF Scheme Brochure and the KSID of the Scheme. The updated MPF Scheme Brochure together with the Second Addendum and the KSID will be available on our website at www.bocpt.com. You may access the soft copies of the MPF Scheme Brochure and Trust Deed via the QR code in the KSID of the Scheme.

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.