中銀國際英國保誠信託有限公司
BOCI-Prudential Trustee Limited

BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme
(the "Scheme")

Notice to Participating Employers and Members

The Scheme got onboard the eMPF Platform ("**eMPF**") on 5 June 2025. Following onboarding eMPF, the scheme administration fee was set as the eMPF fee payable to the eMPF Platform Company Limited ("**eMPF Company**") i.e. 0.37% p.a. Those constituent funds under the Scheme with pre-onboarding scheme administration fee above 0.37% p.a. had been reduced to the eMPF fee of 0.37% p.a. Their aggregate management fees had also been reduced correspondingly. Members may refer to the notice dated 1 April 2025 for details of the Scheme's eMPF onboarding and the relevant fee level.

Effective 1 April 2026, the eMPF fee charged by eMPF Company has been further reduced from 0.37% p.a. to 0.29% p.a.

The aggregate management fees of all constituent funds under the Scheme had also been reduced correspondingly with effect from 1 April 2026. Members may refer to the notice dated 1 April 2026 for details of the reduction in the eMPF fee payable to eMPF Company for each constituent fund under the Scheme.

5 November 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 took effect from 30 September 2026 (the "**Effective Date**").

What are the Changes?

(a) **Reduction of the Investment Management Fee at Constituent Funds level of certain Constituent Funds**

香港太古城英皇道1111號15樓1507室
Suite 1507, 15/F, 1111 King's Road, Taikoo Shing, Hong Kong

- The Investment Management Fee at Constituent Funds level for the following six Constituent Funds (collectively, the "**Relevant Funds**") has been reduced to the rates as stated below with effect from the Effective Date: (i) BOC-Prudential Growth Fund, BOC-Prudential Balanced Fund and BOC-Prudential Stable Fund have been reduced from 0.80% of NAV per annum to 0.70% of NAV per annum; (ii) BOC-Prudential Hong Kong Stable Retirement Fund has been reduced from 0.4625% of NAV per annum to 0.40% of NAV per annum; and (iii) BOC-Prudential North America Index Tracking Fund and BOC-Prudential European Index Tracking Fund have been reduced from 0.3025% of NAV per annum to 0.2125% of NAV per annum ("**Investment Management Fee Reduction**").

- As a result of the Investment Management Fee Reduction, the aggregate management fee of each Relevant Fund has been reduced from the Effective Date as set out in the tables in section 1 of this notice.

- Apart from the reduction of the Investment Management Fee at Constituent Funds level of the Relevant Funds, other fee components of the aggregate management fees of the Relevant Funds remain unchanged. Further, the aggregate management fees of all the Constituent Funds (other than the Relevant Funds) remain unchanged.

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

How do the Changes affect the Scheme Participants?

(b) The Changes do 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 the Investment Management Fee at Constituent Funds level of the Relevant Funds

With effect from the Effective Date, the Investment Management Fee at Constituent Funds level for (i) BOC-Prudential Growth Fund, BOC-Prudential Balanced Fund and BOC-Prudential Stable Fund has been reduced from 0.80% of NAV per annum to 0.70% of NAV per annum; (ii) BOC-Prudential Hong Kong Stable Retirement Fund has been reduced from 0.4625% of NAV per annum to 0.40% of NAV per annum; and (iii) BOC-Prudential North America Index Tracking Fund and BOC-Prudential European Index Tracking Fund has been reduced from 0.3025% of NAV per annum to 0.2125% of NAV per annum .

In view of the Investment Management Fee Reduction, the aggregate management fees of the Relevant Funds (comprising the management fees payable at the constituent fund level and underlying fund level) have been reduced correspondingly with effect from the Effective Date. Please refer to the relevant tables below for details.

Apart from the reduction of the Investment Management Fee at Constituent Funds level of the Relevant Funds, other fee components of the aggregate management fees of the Relevant Funds

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remain unchanged. Further, the aggregate management fees of all the Constituent Funds (other than the Relevant Funds) remain unchanged.

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

Investment Management Fee at Constituent Funds level of the Relevant Funds

Name of Constituent Fund	Prior to 30 September 2026 (% of NAV per annum)	From 30 September 2026 (% of NAV per annum)
BOC-Prudential Growth Fund BOC-Prudential Balanced Fund BOC-Prudential Stable Fund	0.80%	0.70%
BOC-Prudential Hong Kong Stable Retirement Fund	0.4625%	0.40%
BOC-Prudential North America Index Tracking Fund BOC-Prudential European Index Tracking Fund	0.3025%	0.2125%

Aggregate Management Fees of the Relevant Funds (comprising management fees payable at Constituent Funds level and underlying fund level)*

Name of Constituent Fund	Prior to 30 September 2026 (% of NAV per annum)	From 30 September 2026 (% of NAV per annum)
BOC-Prudential Growth Fund BOC-Prudential Balanced Fund BOC-Prudential Stable Fund	1.5175%	1.4175%
BOC-Prudential Hong Kong Stable Retirement Fund	1.18%	1.1175%
BOC-Prudential North America Index Tracking Fund BOC-Prudential European Index Tracking Fund	0.87%	0.78%

* *Aggregate management fees include management fees chargeable by the Relevant 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 and the Scheme Participants

The Changes do not have any adverse impact on the Scheme or the interests of the Scheme Participants. We also confirm that the Changes are in the interests of the Scheme Participants and the interests of the Scheme Participants have been adequately protected and were not 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 are borne by the Scheme.

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This notice only summarises the changes to the Scheme. Details of the Changes are set out in the Third Addendum to the MPF Scheme Brochure and the KSID of the Scheme. The updated MPF Scheme Brochure together with the Third Addendum and the KSID will be available from 21 December 2026 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.

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