



## Preserved Accounts MPF Service

MPF Accrued  
Benefits Transfer-in  
Promotion



您的財富管理銀行

### Important Notes

1. The BCOM Joyful Retirement MPF Scheme ("Scheme") is a registered MPF Scheme.
2. Investment involves risks and not all investment choices available under the Scheme would be suitable for everyone. There is no assurance on investment returns and your investments / accrued benefits may suffer significant loss.
3. The BCOM Guaranteed (CF) Fund in the Scheme is a capital and return guaranteed fund. Where participation to this fund is less than 60 months, the repayment of capital and return on investment are not guaranteed and the withdrawal values are fully exposed to fluctuations in the value of the fund's asset. The Bank of Communications Co. Ltd., Hong Kong Branch is the guarantor to this fund. Your investments are therefore subject to the credit risks of the guarantor. Please refer to section (f) of Annexure A-2 of the Principal Brochure of the Scheme for details of the guarantee features and guarantee conditions.
4. You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of funds, you are in doubt as to whether a certain fund is suitable for your (including whether it is consistent with your investment objectives), you should seek financial and / or professional advice and choose the fund(s) most suitable for you taking into account your circumstances. In the event that you do not make any investment choices, please be reminded that your contributions made and / or benefits transferred into the Scheme will be invested into the BCOM Stable Growth (CF) Fund, and such fund may not necessarily be suitable for you.
5. Please do not solely rely on this marketing material. For further details including the product features, investment policies, investment objectives, charges and risks involved, please refer to the Principal Brochure of the Scheme.

### How to consolidate my preserved accounts if I'm not sure how many accounts do I have?

### We are pleased to serve you with preserved account consolidation.

You may enjoy a wide range of constituent fund choices and a comprehensive range of services by simply consolidating all your preserved accounts in one account with us.

### Diversified Constituent Fund Choices

We provide a comprehensive range of constituent fund choices with different risk levels to meet your unique investment needs:

- BCOM China Dynamic Equity (CF) Fund
- BCOM Greater China Equity (CF) Fund
- BCOM Hong Kong Dynamic Equity (CF) Fund
- BCOM HSI Tracking (CF) Fund
- BCOM Asian Dynamic Equity (CF) Fund
- BCOM Dynamic Growth (CF) Fund
- BCOM Balanced (CF) Fund
- BCOM Stable Growth (CF) Fund
- BCOM Global Bond (CF) Fund
- BCOM Guaranteed (CF) Fund
- BCOM MPF Conservative Fund\*

\*Fees and charges of MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. BCOM MPF Conservative Fund uses method (ii) and, therefore, unit prices / NAV / fund performance quoted (except for the fund performance figures quoted in a fund fact sheet) do not reflect the impact of fees and charges.

### Comprehensive MPF Services & Support

We are devoted to offering you professional MPF services including both electronic and non-electronic means in order to get rid of geographical limitation:

- iMPF Online Service
- JETCO ATM Network Enquiry Service
- MPF IVRS Service (24 hours)
- BCOM e-Newsletter
- e-Reminder Service (e.g. Electronic statement via email, SMS / Email Contribution Confirmation)
- Member Seminar
- Professional Client Servicing Team

Please tick the following box and submit your request with relevant information via fax (fax no: 2854 0880) or send the request to our Data Protection Officer by mail if you do not wish to receive any marketing materials from BCOM Trustee. Address: 1/F., Far East Consortium Building, 121 Des Voeux Central, Hong Kong

I do not wish to receive the marketing materials from BCOM Trustee

Name (Full Name): \_\_\_\_\_

ID No: \_\_\_\_\_

Signature: \_\_\_\_\_

## Accrued Benefits Transfer-in Promotion HK\$50 to HK\$200 Unit Rebate

You may enjoy a one-off unit rebate worth HK\$50 to HK\$200 if you set up a NEW Preserved Account under the Scheme ("New Preserved Account") from 1 December 2011 to 31 March 2012, and transferred MPF accrued benefits to the New Preserved Account on or before 30 April 2012! Please refer to the following table and Terms & Conditions for details:



Aggregate MPF Accrued Benefits Transfer-in Amount (HK\$)	Amount of Unit Rebate (HK\$)
\$5,000 or below	\$50
Above \$5,000 - \$15,000	\$100
Above \$15,000 - \$30,000	\$150
Above \$30,000	\$200

### Terms & Conditions

1. Customers have to open a New Preserved Account from 1 December 2011 to 31 March 2012 (both dates inclusive) ("Promotion Period").
2. New Preserved Account means the customer did not have any MPF preserved accounts in the Scheme during the past 12 months (from the date Bank of Communications Trustee Limited ("BCOM Trustee") received the Application of Participation Form within the Promotion Period).
3. The accrued benefits have to be transferred successfully from other MPF scheme(s) to the New Preserved Account on or before 30 April 2012.
4. The amount of unit rebate will be credited to the New Preserved Account on or before 15 June 2012 ("Unit Credit Date") as additional fund units. The investment allocation of the additional fund units will follow the latest investment mandate of the New Preserved Account to be credited. If no investment choice for the New Preserved Account is indicated, the unit rebate will be invested into the BCOM Stable Growth (CF) Fund.
5. The same level of fees and charges currently applying to the account under the Scheme will be charged on the unit rebate.
6. Customers will not be entitled to the unit rebate if BCOM Trustee receives a request to withdraw any accrued benefits or transfer any accrued benefits from the New Preserved Account to other MPF scheme(s) on or before the Unit Credit Date.
7. The accrued benefits transferred in under this promotion must be maintained in the New Preserved Account till 30 September 2012, otherwise BCOM Trustee reserves the right to reclaim from customers the original amount of the unit rebate credited, which may be higher than the current value of unit rebate credited at the time of reclaim.
8. BCOM Trustee will only notify the successful customers in writing by 13 July 2012 for the details of the credit of the unit rebate to the New Preserved Account.
9. Unit rebate cannot be redeemed for cash, other gifts nor offers in any circumstances.
10. The promotion can be used in conjunction with any other MPF promotional offers (if any).
11. BCOM Trustee reserves the right to amend the terms and conditions at any time without prior notice. In case of any dispute, the decision of BCOM Trustee shall be final and conclusive.

Please call

**Express Service Hotline**  
**2905 8779 / 2905 8756**

or visit any of BCOM branch / sub-branches for details

[www.bocomtrust.com.hk](http://www.bocomtrust.com.hk)



Issuer: Bank of Communications Trustee Limited