

Dear Valued Customer,

Re : Overview of the eMPF Platform and BCOM Joyful Retirement MPF Scheme (the “Scheme”)

Administrative Arrangements after onboarding to the eMPF Platform

Thank you for your continued support for Bank of Communications Trustee Limited (“BCOM Trustee”). This letter aims at providing you with an overview of the eMPF Platform and the administrative arrangements after onboarding¹ of the Scheme to the eMPF Platform.

A. The eMPF Platform

The eMPF Platform aims at centralizing and digitalizing the administrative processes of all Mandatory Provident Fund schemes (“MPF schemes”) in order to enhance user experience, operation efficiency, flexibility and reliability of MPF schemes. The eMPF Platform is designed to provide a one-stop electronic platform for participating employers and scheme members, allowing them to proactively manage MPF accounts under different MPF schemes² through online and mobile applications.

The eMPF Platform will improve your MPF experience to a whole new level by offering the following key benefits:

- One-stop management of all accounts;
- Operate anytime, anywhere;
- Review MPF performance at a glance; and
- Online submissions of fund switching, transfer and benefits withdrawal requests.

B. Changes after Onboarding to the eMPF Platform

MPF trustees and their MPF schemes will get onboard to the eMPF Platform in sequence. BCOM Trustee is communicating closely with the Mandatory Provident Fund Schemes Authority, the eMPF Platform Company and the eMPF Platform project contractor regarding matters including account data security, migration arrangement and platform operation, and also keeping each other updated through scheduled meetings.

From the onboarding date of the Scheme onward, MPF account information under the Scheme including past records will be migrated to the eMPF Platform. While BCOM Trustee remains the trustee of the scheme, the eMPF Platform will take up the administration of the Scheme and provide scheme administration services to you directly. From then on, you can manage your MPF account more effectively via the eMPF Platform by performing a wide range of functions on a real-time, secure and paperless basis, such as one-stop management of all accounts, change of investment choices and fund switching, application for MPF account consolidation, and submission of documents and information.

¹ The onboarding date to be announced by government

² MPF scheme which is onboarded to the eMPF Platform

C. The eMPF Platform Registration

To enjoy the above benefits and more, scheme members shall complete a one-time registration for the eMPF Platform once it is available. Registration details will be provided at a later stage.

The information outlined in this document is for reference only and is subject to change according to the development progress of the eMPF Platform. If you have further enquiry on the above information, please feel free to call our Customer Service Hotline 223 95559.

Yours sincerely,

Bank of Communications Trustee Limited

(This is a computer generated document requiring no signature.)