

**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 constituent 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 constituent fund's asset. The Bank of Communications Co. Ltd., Hong Kong Branch is the guarantor to this constituent fund. Your investments are therefore subject to the credit risks of the guarantor. Please refer to the sub-section "3.2 BCOM Guaranteed (CF) Fund" under the sub-section "3. Statements of investment policies" under the section "III. FUND OPTIONS, INVESTMENT OBJECTIVES AND POLICIES" and Appendix 1 to the MPF Scheme Brochure of the Scheme for details of the guarantee features and guaranteee conditions.
4. You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of constituent funds, you are in doubt as to whether a certain constituent fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and / or professional advice and choose the constituent 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 MPF default investment strategy ("DIS"), and the DIS may not necessarily be suitable for you.
5. You should consider your own risk tolerance level and financial circumstances before investing in the DIS. You should note that the BCOM Core Accumulation Fund and the BCOM Age 65 Plus Fund may not be suitable for you, and there may be a risk mismatch between the BCOM Core Accumulation Fund and the BCOM Age 65 Plus Fund and your risk profile (the resulting portfolio risk may be greater than your risk preference). You should seek financial and/or professional advice if you are in doubt as to whether the DIS is suitable for you, and make the investment decision most suitable for you taking into account your circumstances.
6. You should note that the implementation of the DIS may have an impact on your MPF investments and benefits. You should consult with the Approved Trustee if you have doubts on how you are being affected.
7. Please do not invest based on this document alone. For further details including the product features, investment policies, investment objectives, charges and risks involved, please refer to the MPF Scheme Brochure of the Scheme.

Issuer: BOCOM MPF & Financial Services Company Limited is the MPF scheme provider of the BCOM Joyful Retirement MPF Scheme.

# Tax-Deductible Voluntary Contribution Promotion

**Promotion Period:** 1 December 2025 to 31 March 2026 (both dates inclusive)

Customer may enjoy unit rebate if they make contribution to and/or transfer-in of the accrued benefits of the Tax-Deductible Voluntary Contribution ("TVC") account from other MPF Scheme to BCOM Joyful Retirement MPF Scheme ("the Scheme") during 1 December 2025 to 31 March 2026 ("Promotion Period").

**Offer 1:** Customer may enjoy an one-off unit rebate worth HKD100 to HKD200 by making irregular and/or monthly and/or annual contributions to the Tax-Deductible Voluntary Contribution account under the Scheme. Customer who is a Personal Account holder under the Scheme or designated customer of Bank of Communications (Hong Kong) Limited<sup>4</sup> may enjoy unit rebate worth HKD180 to HKD400.

**Offer 2:** Customer may enjoy an one-off unit rebate worth HKD100 to HKD500 by transferring MPF accrued benefits from other MPF scheme(s) to the Tax-Deductible Voluntary Contribution Account under the Scheme. Customer who is a Personal Account holder under the Scheme or designated customer of Bank of Communications (Hong Kong) Limited<sup>4</sup> may enjoy unit rebate worth HKD200 to HKD1,000.

Offer 1 and Offer 2 are subject to the following table and the Terms and Conditions.



## Offer 1

### Offer for contribution of TVC Account under the Scheme

| Aggregate Tax-Deductible Voluntary Contribution<br>Amount during Promotion Period<br>(including irregular and/or monthly<br>and/or annual contribution)(HKD) | Amount of Unit Rebate from Tax-Deductible<br>Voluntary Contribution (HKD) |  |
|--|---|--|
|  | General Customers   | Personal Account Holder under the<br>Scheme or Designated Customer of<br>Bank of Communications (Hong Kong) Limited <sup>4</sup> |
| 30,000 - below 60,000  | 100   | 180  |
| 60,000 or above  | 200   | 400  |

## Offer 2

### Offer for transfer-in of accrued benefits to TVC account under the Scheme

| Aggregate MPF Accrued Benefits Transfer-in<br>Amount of TVC account during Promotion Period<br>(HKD) | Amount of Unit Rebate from the Transfer-in<br>of Accrued Benefits of TVC Account (HKD) |  |
|--|--|--|
|  | General Customers  | Personal Account Holder under the<br>Scheme or Designated Customer of<br>Bank of Communications (Hong Kong) Limited <sup>4</sup> |
| 50,000 - below 100,000   | 100  | 200  |
| 100,000 - below 250,000  | 250  | 500  |
| 250,000 or above   | 500  | 1,000  |

- The unit rebate credited to the TVC Account will form part of its account balance. Therefore, the same level of fees and charges currently applying to the TVC Account under the Scheme will be charged on fund units. Please refer to the MPF Scheme Brochure of the Scheme for details of fees and charges.
- Bank of Communications Trustee Limited ("BOCOM Trustee") reserves the right to amend the terms and conditions at any time without prior notice. Customer will not be affected by subsequent amendments if the contributions and/or MPF accrued benefits are transferred-in before the date of amendment. In case of any dispute, the decision of BOCOM Trustee shall be final and conclusive.

## Terms & Conditions

- Offer 1 and Offer 2 are applicable to customers who make contribution to and/or transfer-in of the accrued benefits of the TVC account from other MPF scheme to the Scheme.
- The minimum amount of irregular contribution of the TVC account is HKD1,000; The minimum amount of monthly contribution of the TVC account is HKD250; The minimum amount of annual contribution of the TVC account is HKD3,000.
- The amount of unit rebate is determined by the aggregate amount of transfer-in of MPF accrued benefits and/or the aggregate amount of contribution of TVC account. Please refer to the illustrative example below:

Note: Figures in the example below are hypothetical and for illustrative purpose only.

|  | Aggregate MPF Accrued Benefits Transfer-in and/or Contribution of TVC Account (HKD)  | Total Amount of Unit Rebate of MPF Accrued Benefits Transfer-in and/or Contribution of TVC Account (HKD)  |
|--|--|---|
| Example 1: Mr. Wong<br>An existing TVC Account Holder  | HKD50,000<br>The transfer-in of MPF accrued benefits of HKD50,000 to TVC account was made on 13 January 2026   | HKD100<br>Given that the customer is classified as general customer, the unit rebate of the transfer-in of MPF accrued benefits to TVC account is HKD100  |
| Example 2: Mr. Chan<br>A new joined TVC Account Holder and BComBEST Customer   | HKD60,000<br>An one-time contribution of HKD60,000 to the TVC account was made on 13 January 2026  | HKD400<br>Given that the customer is classified as designated customer <sup>4</sup> , the unit rebate for the contribution to the TVC account is HKD400   |
| Example 3: Mr. Au<br>An existing TVC Account Holder who transfers accrued benefits from other MPF scheme(s) to the TVC Account under the Scheme and BComBEST Private Services Customer | HKD210,000<br>An one-time contribution of HKD60,000 and also transfer-in of MPF accrued benefits of HKD150,000 to the TVC account were made on 13 January 2026 | HKD900<br>Given that customer is classified as designated customer <sup>4</sup> , the unit rebate for the contribution to the TVC account is HKD400, while the unit rebate for the transfer-in of MPF accrued benefits to TVC account is HKD500 |

- Designated customer includes: BComBEST Private Services or BComBEST or BOCOM FORTUNE or General Banking customers of Bank of Communications (Hong Kong) Limited.
- Existing TVC Account holders of BCOM Joyful Retirement MPF Scheme ("Scheme") have to process Tax-Deductible Voluntary Contribution or MPF Accrued Benefits Transfer-in from 1 December 2025 to 31 March 2026 (both dates inclusive) ("Promotion Period") through one of the following methods:
  - Submit the completed Scheme Member's Request for Transfer of Tax Deductible Voluntary Contributions (MPF(S) – P(T)) or BCOM Joyful Retirement MPF Scheme - Contribution Change Form(CC) to eMPF Platform directly or through BOCOM Trustee. Customers who do not have TVC Account with the Scheme have to submit the completed BCOM Joyful Retirement MPF Scheme - Tax Deductible Voluntary Contributions Account Member Application Form (TVCA) and the relevant transfer form(s) mentioned above during the Promotion Period. The relevant forms can be downloaded via the eMPF Platform's website at <https://empf.org.hk/forms/en> or
  - Submit the instructions for opening a TVC Account with the Scheme (if necessary) and the transfer of MPF Accrued Benefits to the Scheme through eMPF Web Portal or eMPF Mobile App.
- The amount of unit rebate will be credited to the TVC Account on or before 31 March 2027 ("Unit Credit Date") as unit rebate. The investment allocation of the fund units will follow the latest investment mandate of the TVC Account to be credited. If no investment choice for the Personal Account is indicated, the unit rebate will be invested into the MPF default investment strategy.
- Customers will not be entitled to the unit rebate if customers (i) have withdrawn or transfer out any MPF accrued benefits from the TVC Account or (ii) termination of TVC Account on or before the Unit Credit Date. In addition to the above conditions, customers who have terminated Personal Account or BComBEST Private Services or BComBEST or BOCOM FORTUNE or general banking account of Bank of Communications (Hong Kong) Limited on or before 28 February 2027 will not be eligible to receive the designated customer unit rebate.
- The transfer of a specific amount of MPF accrued benefits from other MPF scheme(s) to the TVC Account under the Scheme have to be completed on or before 30 June 2026, otherwise customer will not be entitled the unit rebate.
- BOCOM Trustee will only notify customers, who successfully receive unit rebate and are verified by BOCOM Trustee, in writing by 30 April 2027 for the details of the credit of the unit rebate to the TVC Account.
- Unit rebate cannot be redeemed for cash, other gifts nor offers in any circumstances.
- The promotion can be used in conjunction with any other MPF promotional offers (if any).
- BOCOM Trustee reserves the right to make changes to promotional materials. In case of any dispute, the decision of BOCOM Trustee shall be final and conclusive.

The full name of BOCOM Trustee is Bank of Communications Trustee Limited which is a wholly owned subsidiary of Bank of Communications Co., Ltd.

Please call Express Service Hotline 2905 8779 / 2905 8756 for details.

Issuer: BOCOM MPF & Financial Services Company Limited is the MPF scheme provider of the BCOM Joyful Retirement MPF Scheme.



Please call:

Express Service Hotline

**2905 8779 | 2905 8756**

for details

Issuer: BOCOM MPF & Financial Services Company Limited is the sponsor of the BCOM Joyful Retirement MPF Scheme



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Issuer: Bank of Communications Trustee Limited ("BCOM Trustee")

## Group Background

- Founded in 1908, Bank of Communications Co., Ltd. is one of banks with the longest history in modern China. Bank of Communications Co., Ltd. reopened after reorganisation on 1 April 1987 and became the first nationwide state-owned joint-stock commercial bank in China, with Head Office located in Shanghai.
- Upon approval by the China Banking and Insurance Regulatory Commission ("CBIRC"), Bank of Communications Co., Ltd. provides comprehensive financial services including deposits and loans, supply chain finance, cash management, international settlement and trade financing, investment banking, asset custody, wealth management, bank cards, private banking, treasury businesses, etc. for 2.84 million corporate customers and 199 million retail customers through online service channels such as mobile banking and online banking, as well as over 2,800 domestic outlets and 24 overseas branches (subsidiaries) and representative offices.
- Part of Recent Awards<sup>1</sup>

|                        |   |
|------------------------|---|
| Fortune magazine (USA) | Top 500 Global Companies for the sixteenth consecutive years in 2025 by FORTUNE               |
| The Banker (UK)        | Ranked ninth among Top 1000 World Banks according to the Tier 1 capital ranking by The Banker |



1908 : Founded, up to now established over 100 years

2000 : BCOM Trustee became one of the first batch of financial institutions which launched MPF business

2004 : Introduced HSBC as strategic partner

2005 : Listed in Hong Kong (Stock code: 3328)

2013 : Established BOCOM Asset Custody Business Center (Hong Kong)

<sup>1</sup> Source: Bank of Communications Co., Ltd. Website, Fortune magazine, The Banker

## Company Profile

- Established since 1981, BCOM Trustee has over 40 years comprehensive experience in trust and retirement scheme management
- Wholly owned subsidiary of Bank of Communications Co., Ltd, solid foundation
- Prestige recognition with assets under administration nearly HK\$600 billion<sup>2</sup>
- Provide one-stop service of MPF / ORSO which is both professional and reliable
- Wide business coverage include : Retirement, Private Trust, Corporate Custodian, Nominee Services



<sup>2</sup> Data as of 31 Dec 2024 Source : BCOM Trustee Website

## Multi-investment-manager

Our Scheme seize potential returns in different markets for you via diversified investment managers:

- BCOM Finance (Hong Kong) Limited ("BCOM Finance")<sup>3</sup>
- Principal Asset Management Company (Asia) Limited ("Principal")<sup>4</sup>
- Schroder Investment Management (Hong Kong) Limited ("Schroder")<sup>4</sup>
- Allianz Global Investors Asia Pacific Limited ("Allianz")<sup>4</sup>
- Invesco Hong Kong Limited ("Invesco")<sup>4</sup>
- E Fund Management (Hong Kong) Co., Limited ("E Fund")<sup>3</sup>

<sup>3</sup> Investment manager of corresponding constituent funds as listed in the table under the section "Constituent Fund Choice"

<sup>4</sup> Investment manager of underlying approved pooled investment fund ("APIF") of corresponding constituent fund(s) as listed in the table under the section "Constituent Fund Choice"



## Constituent Fund Choice

The Scheme provides 14 constituent funds with different risk levels to meet your personal needs! For further details including the product features, investment policies, investment objectives, charges and risks involved, please refer to the MPF Scheme Brochure of the Scheme.

| Name of Constituent Fund                | Investment Manager | Investment Objective and Policy  | Asset Allocation   | Risk Inherent Rating <sup>5</sup>             | Current Level of Management Fee (% p.a. of NAV) <sup>6</sup> |
|---|--------------------|--|--|---|--|
| <b>Money Market Fund</b>                |                    |  |  |   |  |
| BCOM MPF Conservative Fund <sup>7</sup> | BCOM Finance       | • Obtain a return that is higher than the prescribed savings rate<br>• Invest in Hong Kong dollar denominated bank deposits and short-term debt securities   | Debt securities<br>Cash & deposits   | 0% - 50%<br>50% - 100%                        | 1<br>0.8975%   |
| <b>Guaranteed Fund</b>                  |                    |  |  |   |  |
| BCOM Guaranteed (CF) Fund <sup>8</sup>  | BCOM Finance       | • Achieve long term capital growth<br>• Invest in a diversified portfolio comprising cash and deposits, debt securities, equities and authorized unit trusts   | Debt securities <sup>9</sup><br>Equities <sup>9</sup><br>Authorized unit trusts<br>Cash & deposits | 25% - 85%<br>5% - 35%<br>0% - 10%<br>0% - 55% | 2<br>1.285% <sup>10</sup>                                    |
| <b>Bond Fund</b>                        |                    |  |  |   |  |
| BCOM Global Bond (CF) Fund              | Invesco            | • Achieve steady growth over the long term through investment in a portfolio of global bonds<br>• Invest in an APIF, MPF Bond Fund of Invesco Pooled Investment Fund   | Global bonds<br>HK dollar denominated bonds  | 50% - 90%<br>10% - 50%                        | 3<br>0.84-0.96% <sup>11</sup>                                |
| <b>Mixed Assets Fund</b>                |                    |  |  |   |  |
| BCOM Stable Growth (CF) Fund            | Schroder           | • Achieve a long term return in excess of Hong Kong price inflation (as measured by the Consumer Price Index Type A)<br>• Invest in an APIF, Schroder MPF Stable Growth Fund   | Bonds<br>Equities<br>Cash or cash equivalents  | 20% - 60%<br>30% - 60%<br>0% - 20%            | 4<br>1.255%  |
| BCOM Balanced (CF) Fund                 | Schroder           | • Achieve a long term return in excess of salary inflation in Hong Kong (as indicated by the Hong Kong Monthly Digest of Statistics as published by the Census and Statistics Department of the Government of Hong Kong Special Administrative Region)<br>• Invest in an APIF, Schroder MPF Balanced Investment Fund | Bonds<br>Equities<br>Cash or cash equivalents  | 0% - 40%<br>45% - 85%<br>0% - 20%             | 5<br>1.255%  |
| BCOM Dynamic Growth (CF) Fund           | Allianz            | • Maximize long term overall returns by investing primarily in global equities<br>• Invest in an APIF, Allianz Choice Growth Fund of Allianz Global Investors Choice Fund  | Global equities<br>Cash <sup>12</sup> & fixed-interest securities                                  | 80% - 100%<br>0% - 20%                        | 5<br>Up to 1.21%   |
| BCOM Core Accumulation Fund             | Invesco            | • Provide capital growth to Members by investing in a globally diversified manner<br>• Invests in an APIF, Core Accumulation Fund under the Invesco Pooled Investment Fund   | Higher risk assets<br>Lower risk assets  | 55% - 65%<br>35% - 45%                        | 4-6<br>0.75%   |
| BCOM Age 65 Plus Fund                   | Invesco            | • Provide stable growth to Members by investing in a globally diversified manner<br>• Invests in an APIF, Age 65 Plus Fund under the Invesco Pooled Investment Fund  | Higher risk assets<br>Lower risk assets  | 15% - 25%<br>75% - 85%                        | 3-4<br>0.75%   |
| <b>Equity Fund</b>                      |                    |  |  |   |  |
| BCOM Asian Dynamic Equity (CF) Fund     | Principal          | • Achieve capital growth over the long-term by investing in Asian equity markets<br>• Invest in an APIF, Principal Asian Equity Fund of Principal Unit Trust Umbrella Fund   | Equities<br>Cash & short-term investments  | 70% - 100%<br>0% - 30%                        | 6<br>1.24%   |
| BCOM HSI ESG Tracking (CF) Fund         | E Fund             | • Provide investment results that closely correspond to the performance of the HSI ESG Enhanced Index<br>• Invest in an approved index-tracking collective investment scheme ("ITCIS"), E Fund (HK) HSI ESG Enhanced Index ETF   | Equities   | Up to 100%                                    | 6<br>0.8% <sup>13</sup>                                      |
| BCOM North American Equity (CF) Fund    | E Fund             | • Achieve capital growth over the long term by investing in North American equity markets<br>• Invest in two or more ITCISs and APIFs  | Equities<br>Cash & short-term investments  | 70% - 100%<br>0% - 30%                        | 5<br>1.07 - 1.12%  |
| BCOM Hong Kong Dynamic Equity (CF) Fund | Principal          | • Achieve capital growth over the long-term by investing mainly in Hong Kong equity markets<br>• Invest in an APIF, Principal Hong Kong Equity Fund of the Principal Life Style Fund   | Equities<br>Cash & short-term investments  | 70% - 100%<br>0% - 30%                        | 6<br>1.24%   |
| BCOM Greater China Equity (CF) Fund     | Allianz            | • Achieve long term capital growth by investing mainly in Greater China-related equities<br>• Invest in an APIF, Allianz Choice Greater China Fund of Allianz Global Investors Choice Fund   | Equities<br>Cash & short-term fixed-interest securities <sup>14</sup>                              | 70% - 100%<br>0% - 30%                        | 5<br>Up to 1.21%   |
| BCOM China Dynamic Equity (CF) Fund     | Principal          | • Achieve capital growth over the long term by investing mainly in China-related equities<br>• Invest in an APIF, Principal China Equity Fund of the Principal Life Style Fund   | Equities<br>Cash & short-term investments <sup>14</sup>  | 70% - 100%<br>0% - 30%                        | 6<br>1.24%   |

<sup>5</sup> Risk inherent rating is defined using a 6-point risk scale as 1 = Little risk, 2 = Relatively low risk, 3 = Low risk, 4 = Medium risk, 5 = Relatively high risk, 6 = High risk. Risk inherent of each constituent fund is determined by the investment manager of the corresponding constituent fund or the investment manager of underlying APIF of the corresponding constituent fund (as the case may be) while the risk profile of the BCOM HSI ESG Tracking (CF) Fund and the BCOM North American Equity (CF) Fund are determined by E Fund Management (Hong Kong) Co., Limited as its investment manager. Corresponding risk inherent rating of each constituent fund is assigned by BCOM Trustee based on the above-mentioned risk inherent of each constituent fund. Should there be any change to the risk inherent of any constituent fund by the above-mentioned investment manager, BCOM Trustee will update the corresponding risk inherent rating accordingly.

Risk inherent and corresponding risk inherent rating are provided for reference only. You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in your selection of constituent funds, you are in doubt as to whether a certain constituent fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and / or professional advice and choose the constituent fund(s) most suitable for you taking into account your circumstances.

<sup>6</sup> Include the management fees of the constituent fund and the underlying fund. Management fees for the constituent funds include member servicing fee, trustee fee, administration fee, investment management fee and custodian fee. Management fees for the underlying funds include trustee fee and investment management fee. Please refer to the MPF Scheme Brochure of the Scheme for details of the fees and charges.

<sup>7</sup> A conservative fund under a mandatory provident fund scheme may use one of two methods for deduction of fees and charges, namely (i) Fund Level Deduction or (ii) Member Level Deduction. Prior to 1 January 2023, the BCOM MPF Conservative Fund uses method (ii), i.e. Member Level Deduction, whereby the fees and charges accrue on a monthly basis, and are deducted monthly by way of unit deduction from Members' accounts. With effect from 1 January 2023, the BCOM MPF Conservative Fund uses method (i), i.e. Fund Level Deduction, whereby the fees and charges will accrue on a daily basis, and will be reflected daily in such fund's unit prices, net asset value and fund performance quoted.

<sup>8</sup> The BCOM Guaranteed (CF) Fund is a capital and return guaranteed fund. Bank of Communications Co., Ltd. Hong Kong Branch is the guarantor to this constituent fund. Your investments are subject to the credit risks of the guarantor. The guarantor will declare the guaranteed rate of return on each Accounting Date of a financial year, i.e. 31 December, and

in no event shall the guaranteed rate of return be lower than 1% p.a. The guaranteed rate of return for financial year 2024 is 1% p.a. Where participation in the constituent 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 constituent fund's assets. The constituent fund includes a pre-announcement mechanism. Please refer to the sub-section "3.2 BCOM Guaranteed (CF) Fund" under the sub-section "3. Statements of investment policies" under the section "III. FUND OPTIONS, INVESTMENT OBJECTIVES AND POLICIES" and Appendix 1 to the MPF Scheme Brochure of the Scheme for details of the guarantee features and guarantee conditions.

<sup>9</sup> Including relevant index-tracking collective investment scheme approved by the MPFA.

<sup>10</sup> Not inclusive of 0.135% guarantee charge.

<sup>11</sup> The rate of management fees of BCOM Global Bond (CF) Fund is inclusive of all management fees payable in respect of that constituent fund, inclusive of, in particular, the 0.3%-0.42% investment management fee collected according to the following scale for the underlying fund:

First USD 100 million NAV 0.42% p.a.

Second USD 100 million NAV 0.40% p.a.

Third USD 100 million NAV 0.35% p.a.

Remainder 0.30% p.a.

<sup>12</sup> For ancillary purposes.

<sup>13</sup> A rebate will be credited to the BCOM HSI ESG Tracking (CF) Fund from the investment manager of the BCOM HSI ESG Tracking (CF) Fund such that the aggregate management fee covering both the constituent fund and its underlying fund will be maintained at a level of 0.8% p.a. of NAV of the BCOM HSI ESG Tracking (CF) Fund.

<sup>14</sup> For cash management purpose.

## Service & Support

You can enjoy a series of comprehensive services and support by simply joining our Scheme!

| Services   | Employers | Personal Accounts | Self-employed Persons / Employees / Joyful Smart Personal Contribution <sup>15</sup> / Tax-deductible Voluntary Contributions Members |
|--|-----------|-------------------|---|
| Payroll, MPF Contribution Software <ul style="list-style-type: none"> <li>• MPF &amp; ORSO Module</li> <li>• Payroll Module</li> <li>• Taxation &amp; Report Module</li> <li>• Leave Module</li> </ul> | ✓         |                   |   |
| Scheme introductions and Enrolment Seminars  | ✓         |                   |   |
| MPF Seminars   | ✓         | ✓                 | ✓   |
| Any outlets of Bank of Communications (Hong Kong) Limited or Bank of Communications Co. Ltd., Hong Kong Branch Enquiry Service   | ✓         | ✓                 | ✓   |
| Personal Account Consolidation Service   |           | ✓                 | ✓   |
| Bank account and MPF account enquiry simultaneously via e-banking platform of Bank of Communications   |           | ✓                 | ✓   |

<sup>15</sup> Joyful Smart Personal Contribution stands for Non-Employment Related VCs defined in the MPF Scheme Brochure of the Scheme.

## Personal Account Consolidation

MPF contributions of ex-employers will be stopped, and all your accrued benefits will be transferred to personal account after resignation. Consolidating all your personal accounts in one account with us will help you manage your MPF investment more easily and efficiently!

Required Forms:

- 1) BCOM Joyful Retirement MPF Scheme - Personal Account Member Application Form and
- 2) Scheme Member's Request for Fund Transfer Form or
- 3) Scheme Member's Request for Account Consolidation Form

The relevant forms can be downloaded via the eMPF Platform's website at <https://empf.org.hk/forms/en>.

If you do not have your previous personal account record, you may submit us the completed **Personal Account Information Enquiry Authorization Form (Principal Intermediary)** simultaneously in order to authorize BOCOM MPF & Financial Services Company Limited (The MPF scheme provider of the Scheme) to check and obtain your personal account information for consolidation purpose.

## Joyful Smart Personal Contribution<sup>15</sup>

Through participating in Joyful Smart Personal Contribution<sup>15</sup>, you can be well-prepared for your retirement life by making additional contributions based on your personal needs.

- No minimum investment period required
- Flexible to adjust the contribution amount
- Can choose monthly contribution or irregular contribution
- The minimum amount of monthly contribution is HK\$250
- The minimum amount of the first irregular contribution is HK\$1,000
- Open for enrolment to both members and non-members of the Scheme

Required Forms:

- 1) BCOM Joyful Retirement MPF Scheme - Special Voluntary Contributions ("SVC") Account Member Application Form: Joyful Smart Personal Contribution and / or
- 2) BCOM Joyful Retirement MPF Scheme - Direct Debit Authorization

The relevant forms can be downloaded via the eMPF Platform's website at <https://empf.org.hk/forms/en>.

## Tax-deductible Voluntary Contributions

Through making MPF TVCs, you can claim deductions under salaries tax and personal assessment to save even more for better retirement protection!

- Contribution account or personal account holders in MPF schemes or members of MPF exempted ORSO schemes can open a "TVC account" in the MPF schemes to claim a tax deduction by directly making MPF contributions to this account
- Maximum tax deductible limit for a taxpayer will be HK\$60,000<sup>16</sup> per year (Based on the prevailing highest tax rate (i.e. 17%), the maximum tax savings can reach up to HK\$10,200 every year)
- Available to withdraw upon retirement at age 65 or on other statutory grounds
- Can choose monthly contribution or irregular contribution
- The minimum amount of monthly contribution is HK\$250
- The minimum amount of the irregular contribution is HK\$1,000

<sup>16</sup> The maximum tax deductible limit is an aggregate limit for MPF TVCs and deferred annuity premiums.

Required Forms:

- 1) BCOM Joyful Retirement MPF Scheme - Tax Deductible Voluntary Contributions ("TVC") Account Member Application Form and / or
- 2) BCOM Joyful Retirement MPF Scheme - Direct Debit Authorization

The relevant forms can be downloaded via the eMPF Platform's website at <https://empf.org.hk/forms/en>.

