

MPF Accrued Benefits Transfer-in Promotion



Promotion Period: 1 Jan 2022 to 30 June 2022 (both dates inclusive)

A Chance to Enjoy HK\$130 to HK\$10,080 Unit Rebate

A Chance to Enjoy Extra Unit Rebate for BComBEST³ or BOCOM FORTUNE³ or , BComBEST Private Services³, or MI Credit Card Holders³ Customer of Bank of Communications (Hong Kong) Limited (This promotion is subject to the Terms & Conditions)

You may **enjoy a one-off unit rebate worth HK\$130 to HK\$10,080** if you apply for transferring MPF accrued benefits from other MPF scheme(s) to the Personal Account under BCOM Joyful Retirement MPF Scheme ("Scheme") by submitting the completed required form(s)¹ from 1 Jan 2022 to 30 June 2022, and the MPF accrued benefits transfer is completed on or before 31 July 2022! **BComBEST³ or BOCOM FORTUNE³ or BComBEST Private Services³ or MI Credit Card Holders³ Customer of Bank of Communications (Hong Kong) Limited (identity of BComBEST³ or BOCOM FORTUNE³ or BComBEST Private Services³ or MI Credit Card Holders³ must be verified by Bank of Communications (Hong Kong) Limited)** may enjoy extra unit rebate. This promotion is subject to the following table and Terms & Conditions:



Aggregate MPF Accrued Benefits Transfer-in Amount (HK\$)	Amount of Unit Rebate (HK\$)	
	General Customers	Only applicable to BComBEST ³ or BOCOM FORTUNE ³ or BComBEST Private Services ³ or MI Credit Card Holders ³ (Extra 60% compared with general customers)
Above 20,000 - 50,000	130	208
Above 50,000 - 100,000	260	416
Above 100,000 - 200,000	620	992
Above 200,000 - 400,000	1,340	2,144
Above 400,000 - 800,000	3,240	5,184
Above 800,000 - 1,000,000	4,940	7,904
Above 1,000,000	6,300	10,080

- The additional fund units credited to the Personal Account will form part of its account balance. Therefore, the same level of fees and charges currently applying to the Personal Account under the Scheme will be charged on the additional fund units. Please refer to the MPF Scheme Brochure of the Scheme for details of fees and charges.
- BOCOM Trustee* reserves the right to amend the terms and conditions at any time without prior notice. Customers will not be affected by subsequent amendments if the MPF accrued benefits is transferred-in before the date of amendment. In case of any dispute, the decision of BOCOM Trustee* shall be final and conclusive.

Terms & Conditions

- Existing Personal Account holders of BCOM Joyful Retirement MPF Scheme ("Scheme") have to submit the completed **Scheme Member's Request for Fund Transfer Form (MPF(S) - P(M)) / or Employee Choice Arrangement - Transfer Election Form (MPF(S) - P(P)) / or Scheme Member's Request for Account Consolidation Form (MPF(S) - P(C))** and/or **Change of Data for Scheme Member Form (MPF - CDM)** (Applicable to customers who have not provided his/ her account number of BComBEST or BOCOM FORTUNE or BComBEST Private Services or MI Credit Card Holders) to BOCOM Trustee* from 1 January 2022 to 30 June 2022 (both dates inclusive) ("Promotion Period"). Customers who do not have Personal Account with the Scheme have to submit the completed **Application of Participation Form for Personal Account Holder (AOP- EE/SEP/PA)** and the relevant transfer form(s) mentioned above during the Promotion Period.
- The amount of unit rebate is determined by referencing to the aggregate MPF accrued benefits transfer-in amount which is the summation of the transfer-in amount of all the MPF accrued benefits transfer made under this promotion. Please see the illustrative examples below.
Note: Figures in the examples below are hypothetical and for illustrative purpose only.

	MPF Accrued Benefits Transfer (HK\$) (Completed on 8 June 2022) (a)	MPF Accrued Benefits Transfer (HK\$) (Completed on 24 June 2022) (b)	Aggregate MPF Accrued Benefits Transfer-in Amount (HK\$) (As at 30 June 2022) (c) = (a) + (b)	Amount of Unit Rebate (HK\$) (Credited on or before 30 September 2022) ^{5,6,7,8}
Example 1: Mr Wong ⁴ who is a general customer	10,000	20,000	30,000	130
Example 2: Ms Chan ⁴ who is a BComBEST ³ or BOCOM FORTUNE ³ or BComBEST Private Services ³ Customer of Bank of Communications (Hong Kong) Limited	10,000	20,000	30,000	208

- Assuming both Mr Wong and Ms Chan had applied for transferring MPF accrued benefits to the Personal Account under the Scheme twice within the Promotion Period by submitting the relevant completed required forms to BOCOM Trustee* during the Promotion Period. Besides, Ms Chan's identity of being BComBEST or BOCOM FORTUNE or BComBEST Private Services for Customer of Bank of Communications (Hong Kong) Limited was effective from 31 July 2022.
- In order to enjoy the extra unit rebate, customers are required to apply and successfully become BComBEST or BOCOM FORTUNE or BComBEST Private Services or MI Credit Card Holders Customers of Bank of Communications (Hong Kong) Limited on or before 31 July 2022, and provide his/ her account number of BComBEST or BOCOM FORTUNE or BComBEST Private Services or MI Credit Card Holders on the completed required form(s)¹.
- The transfer of MPF accrued benefits from other MPF scheme(s) to the Personal Account under the Scheme have to be completed on or before 31 July 2022.
- The amount of unit rebate will be credited to the Personal Account on or before 30 September 2022 ("Unit Credit Date") as additional fund units. The investment allocation of the additional fund units will follow the latest investment mandate of the Personal 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 ("DIS").
- Customers will not be entitled to the unit rebate if BOCOM Trustee* receives a request to withdraw any MPF accrued benefits or transfer any MPF accrued benefits from the Personal Account to other MPF scheme(s) on or before the Unit Credit Date.
- The MPF accrued benefits transferred to the Scheme under this promotion must be maintained in the Personal Account till 31 December 2022, otherwise BOCOM Trustee* reserves the right to reclaim from customers the original amount of the unit rebate credited, which may be higher than the value of unit rebate credited prevailing at the time of reclaim.
- BOCOM Trustee* will only notify customers, who successfully transfer MPF accrued benefits to the Personal Account under BCOM Joyful Retirement MPF Scheme and are verified by BOCOM Trustee* as eligible for the unit rebate, in writing by 31 October 2022 for the details of the credit of the unit rebate to the Personal 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).
- 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 which is the sponsor of the Scheme.

Appendix