BCOM Joyful Retirement MPF Scheme

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

Group Background

- Bank of Communications Co., Ltd. is one of the banks with the longest history and the first nationwide state-owned joint-stock commercial bank in China
- It has set up 246 domestic branches, including 30 Tier-1 branches, 7 directly operating branches of Head Office and 209 Tier-2 branches. 2,923 banking outlets have been set up in prefecture-level cities or above and country-level cities nationwide.
- BoCom has set up 23 overseas subsidiaries, branches and representative offices in Hong Kong, Macau, Taipei, Tokyo, Seoul, Singapore, Ho Chi Minh City, Sydney, Brisbane, Melbourne, Frankfurt, London, Luxembourg, Paris, Rome, Prague, New York, San Francisco, Toronto, Rio de Janeiro and Johannesburg, and established 69 overseas operating outlets in total (excluding the representative offices).
- Part of Recent Awards[1]

Fortune magazine (USA)	Top 500 Global Companies (ranked 137)
The Banker (UK)	Global Top 1,000 Banks (Ranked no. 11 in terms of Tier 1 Capital)

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 investor

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

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

1 Updated: 2021 Source: Bank of Communications Co., Ltd. Website

Company Profile

- Established since 1981, BCOM Trustee has 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 over HK$800 billion[2]
- Provide one-stop service of MPF / ORSO which is both professional and reliable
- Wide business coverage include : Retirement, Private Trust, Corporate Custodian, Nominee Services

2 Data as of 31 Dec 2021 Source : Trustee Ltd. Website

交通銀行信託有限公司
BANK OF COMMUNICATIONS TRUSTEE LIMITED
(交通銀行股份有限公司全資附屬公司)

1/F., Far East Consortium Building,
121 Des Voeux Central, Hong Kong
2239 5559 2854 0880
www.bocomtrust.com.hk

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Multi-investment-manager

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

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

3 Investment manager of corresponding constituent funds as listed in the table under the section "Constituent Fund Choice"
4 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 13 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[5]	Current Level of Management Fee (% p.a. of NAV)[6]
Money Market Fund					
BCOM MPF Conservative Fund[7]	BCOM Finance	• Obtain a return that is higher than the prescribed savings rate • Invest in Hong Kong dollar denominated bank deposits and short-term debt securities	Debt Securities 0% - 50% Cash & Deposits 50% - 100%	1	0.8975%
Guaranteed Fund					
BCOM Guaranteed (CF) Fund[8]	BCOM Finance	• Achieve long term capital growth • Invest in a diversified portfolio comprising cash and deposits, debt securities, equities and authorized unit trusts	Debt Securities[9] 25% - 85% Equities[9] 5% - 35% Authorized unit trusts 0% - 10% Cash & Deposits 0% - 55%	2	1.6975%[10]
Bond Fund					
BCOM Global Bond (CF) Fund	Invesco	• Achieve steady growth over the long term through investment in a portfolio of global bonds • Invest in an APIF, MPF Bond Fund of Invesco Pooled Investment Fund	Global Bonds 50% - 90% HK dollar denominated Bonds 10% - 50%	3	0.84-0.99%[11]
Mixed Assets Fund					
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) • Invest in an APIF, Schroder MPF Stable Growth Fund	Bonds 20% - 60% Equities 30% - 60% Cash or Cash Equivalents 0% - 20%	4	1.5700%
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) • Invest in an APIF, Schroder MPF Balanced Investment Fund	Bonds 0% - 40% Equities 45% - 85% Cash or Cash Equivalents 0% - 20%	5	1.5700%
BCOM Dynamic Growth (CF) Fund	Allianz	• Maximize long term overall returns by investing primarily in global equities • Invest in an APIF, Allianz Choice Growth Fund of Allianz Global Investors Choice Fund	Global Equities 80% - 100% Cash[12] & Fixed-interest securities 0% - 20%	5	Up to 1.5750%
BCOM Core Accumulation Fund	Invesco	• Provide capital growth to Members by investing in a globally diversified manner • Invests in an APIF, Core Accumulation Fund under the Invesco Pooled Investment Fund	Higher Risk Assets 55% - 65% Lower Risk Assets 35% - 45%	4-6	0.7500%
BCOM Age 65 Plus Fund	Invesco	• Provide stable growth to Members by investing in a globally diversified manner • Invests in an APIF, Age 65 Plus Fund under the Invesco Pooled Investment Fund	Higher Risk Assets 15% - 25% Lower Risk Assets 75% - 85%	3-4	0.7500%
Equity Fund					
BCOM Asian Dynamic Equity (CF) Fund	Principal	• Achieve capital growth over the long-term by investing in Asian equity markets • Invest in an APIF, Principal Asian Equity Fund of Principal Unit Trust Umbrella Fund	Equities 70% - 100% Cash & Short-term Investments 0% - 30%	6	1.6050%
BCOM HSI Tracking (CF) Fund	E Fund	• Provide investment results that closely correspond to the performance of the Hang Seng Index • Invest in an approved index-tracking collective investment scheme, Tracker Fund of Hong Kong	Equities 100%	6	0.8 - 0.850%
BCOM Hong Kong Dynamic Equity (CF) Fund	Principal	• Achieve capital growth over the long-term by investing mainly in Hong Kong equity markets • Invest in an APIF, Principal Hong Kong Equity Fund of the Principal Life Style Fund	Equities 70% - 100% Cash & Short-term Investments 0% - 30%	6	1.5350%
BCOM Greater China Equity (CF) Fund	Allianz	• Achieve long term capital growth by investing mainly in Greater China-related equities • Invest in an APIF, Allianz Choice Greater China Fund of Allianz Global Investors Choice Fund	Equities 70% - 100% Cash & Short term fixed-interest securities[13] 0% - 30%	5	Up to 1.5550%
BCOM China Dynamic Equity (CF) Fund	Principal	• Achieve capital growth over the long term by investing mainly in China-related equities • Invest in an APIF, Principal China Equity Fund of the Principal Life Style Fund	Equities 70% - 100% Cash & Short-term Investments[13] 0% - 30%	6	1.5850%

5 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 Tracking (CF) Fund is 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 or BCOM Finance, 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.
6 Include the management fees of the constituent fund and the underlying fund. Management fees for the constituent funds include 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.
7 Fees and charges of a MPF Conservative Fund can be deducted from either (i) the assets of the constituent fund or (ii) member's 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.
8 The BCOM Guaranteed (CF) Fund in the Scheme 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 Dec, and in no event shall the guaranteed rate of return be lower than 1% p.a.. The guaranteed rate of return for financial year 2021 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.
9 Including relevant index-tracking collective investment scheme approved by the MPFA.
10 Inclusive of 0.135% guarantee charge.
11 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 0.30-0.45% investment management fee collected according to the following scale for the underlying fund:
First USD 100 million NAV 0.45% 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.
12 For ancillary purposes.
13 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[14] / Tax-deductible Voluntary Contributions Members
Payroll, MPF Contribution Software • MPF & ORSO Module • Taxation & Report Module • Payroll Module • Leave Module	✓		
Remittance Statement Pre-printed Service	✓		
Remittance Statement, Change of Data Form and Notification of Cessation of Employment can be submitted via fax	✓		
Scheme introductions and Enrolment Seminars	✓		
MPF Seminars	✓	✓	✓
iMPF Online Service (www.bocomtrust.com.hk) **Employers**: Online submission of remittance statement (applicable for employer with MPF direct debit authorization only), review of contribution record, employee list, employee information and other MPF information **Personal Accounts / Self-employed Persons / Employees / Joyful Smart Personal Contribution / Tax-deductible Voluntary Contributions Members**: account balance enquiry, contribution record, fund price enquiry, fund switching, forms download, change of personal information, Annual Benefit Statement and Quarterly Accrued Benefit Statement download function etc	✓	✓	✓
Any outlets of Bank of Communications (Hong Kong) Limited or Bank of Communications Co. Ltd., Hong Kong Branch Enquiry Service	✓	✓	✓
Personal Account Consolidation Service		✓	✓
Same day switching of existing investment balance[15]		✓	✓
SMS confirmation for receiving change of data instruction		✓	✓
Bank account and MPF account enquiry simultaneously via e-banking platform of Bank of Communications		✓	✓
24 Hours MPF IVRS Service (Telephone: 2835 7222) Account balance enquiry, contribution record, fund price and fund switching function etc		✓	✓
MPF Account balance enquiry via ATM[16]		✓	✓
Electronic Confirmation of Joyful Smart Personal Contribution/ Tax-deductible Voluntary Contributions[17]			✓

14 Joyful Smart Personal Contribution stands for Non-Employment Related VCs defined in the MPF Scheme Brochure of the Scheme.
15 Cut-off Time (Each complete business day, Monday to Friday):
iMPF Online Service/ 24 hours MPF IVRS Service / Fax or Postage submission of relevant form (as per the time of form receipt by BCOM Trustee) : 4:00 pm
16 MPF account balance enquiry is applicable to JETCO ATM Network by using Bank of Communications ATM card and / or credit card.
17 Electronic confirmation (e.g. SMS) will be sent to members once the Joyful Smart Personal Contribution/ Tax-deductible Voluntary Contributions is well received.

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) Application of Participation Form for Personal Account Holder (EE/SEP/PA_AOP) and
2) Scheme Member's Request for Fund Transfer Form (MPF(S) – P(M)) or
3) Scheme Member's Request for Account Consolidation Form (MPF(S) – P(C))

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 sponsor of the Scheme) to check and obtain your personal account information for consolidation purpose.

Joyful Smart Personal Contribution[14]

Through participating in Joyful Smart Personal Contribution[14], 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 HKD250
- The minimum amount of the first irregular contribution is HKD1,000
- Open for enrolment to both members and non-members of the Scheme

Required Forms:
1) Application of Participation Form for Joyful Smart Personal Contribution (SVC_AOP) and / or
2) Direct Debit Authorization (MPF-DDA)

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 $60,000[1] 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 HKD250
- The minimum amount of the irregular contribution is HKD1,000

1 The maximum tax deductible limit is an aggregate limit for MPF TVCs and deferred annuity premiums.

交通銀行信託有限公司
BANK OF COMMUNICATIONS TRUSTEE LIMITED
(交通銀行股份有限公司全資附屬公司)

1/F., Far East Consortium Building,
121 Des Voeux Central, Hong Kong
2239 5559 2854 0880
www.bocomtrust.com.hk

MPF Accrued Benefits Transfer-in Promotion

交銀 MPF 信心之選

Promotion Period: 1 July 2022 to 30 November 2022 (both dates inclusive)

To celebrate the 88th anniversary of Bank of Communications in HKSAR, enjoy HK$188 to HK$10,288 unit rebate in our newly launched "MPF Accrued Benefits Transfer-in Promotion"

You may **enjoy a one-off unit rebate worth HK$188 to HK$10,288** 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] within the promotion period 1July 2022 to 30 November 2022, and the MPF accrued benefits transfer is completed on or before 31 December 2022!

BComBEST Private Services[3] or BComBEST[3] or BOCOM FORTUNE[3] or MI Credit Card Holders[3] Customer of Bank of Communications (Hong Kong) Limited (identity of BComBEST Private Services[3] or BComBEST[3] or BOCOM FORTUNE[3] or MI Credit Card Holders[3] must be verified by Bank of Communications (Hong Kong) Limited) may enjoy extra unit rebate. The 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 Private Services[3] or BComBEST[3] or BOCOM FORTUNE[3] or MI Credit Card Holders[3] (Extra up to 61% rebate)
Above 20,000 - 50,000	188	288
Above 50,000 - 100,000	288	388
Above 100,000 - 200,000	688	988
Above 200,000 - 400,000	1,388	2,088
Above 400,000 - 800,000	3,288	5,188
Above 800,000 - 1,000,000	4,988	7,988
Above 1,000,000	6,388	10,288

- **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

1. 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 Private Services[3] or BComBEST[3] or BOCOM FORTUNE[3] or MI Credit Card Holders[3]**) to BOCOM Trustee* from 1 July 2022 to 30 November 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.
2. 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$) (Completed on 8 July 2022) (a)	MPF Accrued Benefits Transfer (HK$) (Completed on 24 September 2022) (b)	Aggregate MPF Accrued Benefits Transfer-in Amount (HK$) (As at 30 November 2022) (c) = (a) + (b)	Amount of Unit Rebate (HK$) (Credited on or before 28 February 2023)[5,6,7,8]
Example 1: Mr. Wong[Δ] who is a general customer	10,000	20,000	30,000	**188**
Example 2: Ms. Chan[Δ] who is a BComBEST Private Services[3] or BComBEST[3] or BOCOM FORTUNE[3] or MI Credit Card Holders[3] Customer of Bank of Communications (Hong Kong) Limited	10,000	20,000	30,000	**288**

Δ 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 Private Services[3] or BComBEST[3] or BOCOM FORTUNE[3] or MI Credit Card Holders[3] for Customer of Bank of Communications (Hong Kong) Limited was effective from 31 December 2022.

3. **In order to enjoy the extra unit rebate, customers are required to apply and successfully become BComBEST Private Services or BComBEST or BOCOM FORTUNE or MI Credit Card Holders Customers of Bank of Communications (Hong Kong) Limited on or before 31 December 2022, and provide his/her account number of BComBEST Private Services or BComBEST or BOCOM FORTUNE or MI Credit Card on the completed required form(s)[1].**
4. 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 December 2022.
5. The amount of unit rebate will be credited to the Personal Account on or before 28 February 2023 ("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").
6. 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.
7. **The MPF accrued benefits transferred to the Scheme under this promotion must be maintained in the Personal Account till 31 May 2023, 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.**
8. 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 March 2023 for the details of the credit of the unit rebate to the Personal 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).

* 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 sponsor of the BCOM Joyful Retirement MPF Scheme.

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