

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")

BCOM HSI ESG Tracking (CF) Fund

Effective date: 1 August 2023

The investment objective is to provide investment results that, before deduction of fees and expenses, closely correspond to the performance of the HSI ESG Enhanced Index



With effect from 1 August 2023, the BCOM HSI Tracking (CF) Fund will cease to invest in the Tracker Fund of Hong Kong and instead will invest in the E Fund (HK) HSI ESG Enhanced Index ETF. Correspondingly, the name of the BCOM HSI Tracking (CF) Fund will be changed to BCOM HSI ESG Tracking (CF) Fund. The investment objective is to provide investment results that, before deduction of fees and expenses, closely correspond to the performance of the HSI ESG Enhanced Index. For further details of the BCOM HSI ESG Tracking (CF) Fund including the product features and risks involved, please refer to the MPF Scheme Brochure of the Scheme. The information and data are not an investment recommendation and does not constitute any invitation, offer or solicitation to invest.

Balance of Investments

- ★ The BCOM HSI ESG Tracking (CF) Fund will seek to achieve its investment objective by investing its assets entirely in a single approved Index-Tracking Collective Investment Schemes, the E Fund (HK) HSI ESG Enhanced Index ETF, managed by E Fund Management (Hong Kong) Co., Limited
- ★ The E Fund (HK) HSI ESG Enhanced Index ETF holds shares in the constituent companies of the Index in substantially similar composition and weighting as they appear in the Index and may also invest in certain other permitted investments in seeking to meet the investment objective
- ★ The Index is a free float adjusted market capitalization weighted index. The Index aims to combine the Index with ESG (environmental, social and governance) initiatives from international lens

Security lending and repurchase agreements

- ★ The BCOM HSI ESG Tracking (CF) Fund will not engage in security lending and will not enter into repurchase agreements. However, the E Fund (HK) HSI ESG Enhanced Index ETF may engage in security lending and may enter into repurchase agreements

Futures and options

- ★ The BCOM HSI ESG Tracking (CF) Fund may not enter into futures contracts or option contracts. However, the E Fund (HK) HSI ESG Enhanced Index ETF may enter into currency forward contracts, futures contracts and options contracts for hedging purposes and non-hedging (i.e. investment) purposes



Please call Express Service Hotline 2905 8779 / 2905 8756 for details.
Issuer: Bank of Communications Trustee Limited

