

# MPF Accrued Benefits Transfer-in Promotion

Promotion Period: 27 January 2014 to 30 June 2014

## Extra Unit Rebate

for Bank of Communications  
MI Credit Card<sup>3</sup> or DreamCash  
Personal Loan<sup>3</sup> Customers



DreamCash 私人貸款

## HK\$50 to HK\$8,750 Unit Rebate

You may **enjoy a one-off unit rebate worth HK\$50 to HK\$8,750** 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)<sup>1</sup> from 27 January 2014 to 30 June 2014, and the MPF accrued benefits transfer is completed on or before 31 August 2014! **Bank of Communications MI Credit Card<sup>3</sup> or DreamCash Personal Loan<sup>3</sup> Customers (identity of MI Credit Card<sup>3</sup> or DreamCash Personal Loan<sup>3</sup> Customer must be verified by Bank of Communications Co., Ltd. Hong Kong Branch) can enjoy extra unit rebate.** Please refer to the following table and Terms & Conditions for details:

Aggregate MPF Accrued Benefits Transfer-in Amount (HK\$)	Amount of Unit Rebate (HK\$)	
	General Customers	MI Credit Card <sup>3</sup> or DreamCash Personal Loan <sup>3</sup> Customers (extra 25% compared with general customers)
\$20,000 or below	\$50	\$62.5
Above \$20,000-\$50,000	\$150	\$187.5
Above \$50,000-\$100,000	\$300	\$375
Above \$100,000-\$200,000	\$700	\$875
Above \$200,000-\$400,000	\$1,500	\$1,875
Above \$400,000-\$800,000	\$3,600	\$4,500
Above \$800,000-\$1,000,000	\$5,500	\$6,875
Above \$1,000,000	\$7,000	\$8,750

### 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))** to Bank of Communications Trustee Limited ("BCOM Trustee") from 27 January 2014 to 30 June 2014 (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 (EE/SEP/PA\_AOP)** 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 (Completed on 16 July 2014) (a)	MPF Accrued Benefits Transfer (Completed on 20 August 2014) (b)	Aggregate MPF Accrued Benefits Transfer-in Amount (As at 31 August 2014) (c) = (a) + (b)	Amount of Unit Rebate
Example 1: Mr Wong* who is a general customer	HK\$10,000	HK\$20,000	HK\$30,000	<b>HK\$150</b>
Example 2: Ms Chan* who is a MI Credit Card <sup>3</sup> or DreamCash Personal Loan <sup>3</sup> Customer	HK\$10,000	HK\$20,000	HK\$30,000	<b>HK\$187.5</b>

\*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 BCOM Trustee during the Promotion Period.

- In order to enjoy the extra unit rebate, customers are required to be the Bank of Communications MI Credit Card or DreamCash Personal Loan Customers on or before 31 August 2014, and the identity of MI Credit Card or DreamCash Personal Loan Customer must be verified by Bank of Communications Co., Ltd. Hong Kong Branch.
- The MPF accrued benefits have to be transferred successfully from other MPF scheme(s) to the Personal Account under the Scheme on or before 31 August 2014.
- The amount of unit rebate will be credited to the Personal Account on or before 17 October 2014 ("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 BCOM Stable Growth (CF) Fund.
- 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 Principal Brochure of the Scheme for details of fees and charges.
- Customers will not be entitled to the unit rebate if BCOM 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 2014, otherwise BCOM 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.
- BCOM Trustee will only notify the successful customers in writing by 14 November 2014 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).
- BCOM Trustee reserves the right to amend the terms and conditions at any time without prior notice. In case of any dispute, the decision of BCOM Trustee shall be final and conclusive.

Please call Express Service Hotline 2905 8779 / 2905 8740 or visit any of Bank of Communications Co., Ltd. Hong Kong Branch and sub-branches for details.

Website: [www.bocomtrust.com.hk](http://www.bocomtrust.com.hk)

Issuer: Bank of Communications Trustee Limited

Appendix

## BCOM Joyful Retirement MPF Scheme



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### 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 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 fund's asset. The Bank of Communications Co. Ltd., Hong Kong Branch is the guarantor to this fund. Your investments are therefore subject to the credit risks of the guarantor. Please refer to section (f) of Annexure A-2 of the Principal 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 funds, you are in doubt as to whether a certain 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 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 BCOM Stable Growth (CF) Fund, and such fund may not necessarily be suitable for you.
5. Please do not solely rely on this marketing material. For further details including the product features, investment policies, investment objectives, charges and risks involved, please refer to the Principal Brochure of the Scheme.

## The BCOM Joyful Retirement MPF Scheme provide 11 constituent funds with different risk levels to meet your personal needs!

### Money Market Fund

- BCOM MPF Conservative Fund\*

### Guaranteed Fund

- BCOM Guaranteed (CF) Fund

### Equity Fund

- BCOM HSI Tracking (CF) Fund
- BCOM Hong Kong Dynamic Equity (CF) Fund
- BCOM China Dynamic Equity (CF) Fund
- BCOM Greater China Equity (CF) Fund
- BCOM Asian Dynamic Equity (CF) Fund

### Bond Fund

- BCOM Global Bond (CF) Fund

### Mixed Assets Fund

- BCOM Stable Growth (CF) Fund
- BCOM Balanced (CF) Fund
- BCOM Dynamic Growth (CF) Fund



\* Fees and charges of MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members' account by way of unit deduction. BCOM MPF Conservative Fund uses method (ii) and, therefore, unit prices / NAV / fund performances quoted (except for the fund performance figures quoted in a fund fact sheet) do not reflect the impact of fees and charges.

Express Service Hotline: 2905 8779 / 2905 8756 or  
visit Bank of Communications Co., Ltd. Hong Kong Branch and their sub-branches

## Our Scheme save general transactions fees for you which may increase the momentum of return

- No Subscription Fee and Redemption Fee
- No Bid Spread and Offer Spread
- No Joining Fee and Annual Fee
- Management Fees: 0.84% - 1.8550%  
(Please refer to the Principal Brochure for details of other fees and charges)

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

- BCOM Finance (Hong Kong) Limited
- Principal Asset Management Company (Asia) Limited
- Schroder Investment Management (Hong Kong) Limited
- RCM Asia Pacific Limited
- Invesco Hong Kong Limited

### Personal Account

MPF contributions of ex-employers will be stopped and all your accrued benefits will be transferred to personal account after resignation. You can enjoy a series of comprehensive services and support by simply consolidating all your personal accounts in one account with us!

- Provide personal account consolidation service free of charge
- Same day switching of existing investment balance\*  
\* Cut-off Time (Each complete business day, Monday to Friday):  
(i) iMPF Online Service: 4:15pm  
(ii) MPF IVRS Service and Postage of relevant form (as per the time of form receipt by Bank of Communications Trustee Limited): 12:00 noon
- SMS confirmation for receiving change of data instruction
- iMPF Online Service (www.bocomtrust.com.hk) - provide account balance enquiry, contribution record, fund price enquiry, fund switching, forms download, Annual Benefits Statement and Quarterly Accrued Benefit Statement download function etc
- Bank account and MPF account enquiry simultaneously via single login by using e-banking platform of Bank of Communications
- Email Communication <BCOM e-Newsletter> - release latest MPF information and other privileges monthly
- MPF IVRS Service (Telephone: 2835 7222) - provide account balance enquiry, contribution record, fund price and fund switching function etc
- Account balance enquiry by using Bank of Communications ATM card and / or credit card via JETCO ATM Network
- Arrange free MPF seminars regularly for MPF regulations update

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 wish to receive any marketing materials and direct marketing from Bank of Communications Trustee Limited, please tick the following box and provide relevant information via fax (fax number: 2854 0880) or send to Data Protection Officer of Bank of Communications Trustee Limited.

Address: 1/F, Far East Consortium Building, 121 Des Voeux Road Central, Hong Kong

☐ I do not wish to receive any marketing materials and direct marketing from Bank of Communications Trustee Limited.

Bank of Communications Trustee Limited provides this arrangement free of charge.

Name (Full Name) : \_\_\_\_\_ HKID No. / Passport No. : \_\_\_\_\_  
(For HK ID Card, please provide the letter(s) plus the first 4 digits)

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

www.bocomtrust.com.hk

## Joyful Smart Personal Contribution

(stands for Non-Employment Related VCs defined in the Principal Brochure)

Through participating in Joyful Smart Personal Contribution (stands for Non-Employment Related VCs defined in the Principal Brochure), you can enjoy our flexible arrangements and start your investment plan easily regardless of your risk appetite!

- 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-DSVC)

**The Employee Choice Arrangement (ECA) has commenced on 1 November 2012. The new arrangement gives employees a greater choice on MPF trustee and scheme, which encourages employees to manage their MPF investment more actively!**

- ECA allows employees to transfer the accrued benefits derived from the employee mandatory contributions made by them during current employment and held in a contribution account under an MPF scheme (i.e. original scheme) to a trustee and a scheme of their choice (i.e. new trustee and new scheme). Such transfers can be carried out on a lump sum basis once<sup>2</sup> every calendar year<sup>1</sup>.
- If employees have transferred the accrued benefits which relate to previous employment or self-employment to their current contribution account, they can also transfer those benefits in a lump sum to a trustee and scheme of their own choice at any time.
- Employees wishing to transfer their accrued benefits should contact the new trustee directly. The transfer does not need to be arranged through their employers.

Type of Accrued Benefits in Contribution Account	Before ECA	After ECA
Employer mandatory contributions under current employment	✗ Not transferable	✗ Not transferable Must be retained in scheme chosen by employer
Employee mandatory contributions under current employment	✗ Not transferable	✓ Transferable in a lump sum once <sup>2</sup> every calendar year <sup>1</sup>
Mandatory contributions from former employment or self-employment (if any)	✗ Not transferable	✓ Transferable in a lump sum at any time

Required Forms: ① Application of Participation Form for Personal Account Holder (EE/SEP/PA\_AOP) and

② Employee Choice Arrangement - Transfer Election Form (MPF(S) - P(P))

<sup>1</sup> Calendar year means the period from 1 January to 31 December in any given year.

<sup>2</sup> Unless the governing rules of the original scheme provide for more frequent transfers.

Issuer: Bank of Communications Trustee Limited