

“BCT 25th Anniversary Double Reward” Promotion

Applicable to accrued benefits transferred to
BCT Strategic MPF Scheme

Enjoy a one-off bonus unit rebate on your own or an extra
bonus unit rebate together with your family or friends

Promotion Period: 13 May 2024 – 31 July 2024



Carefree Retirement
Where Life Begins
BCT MPF

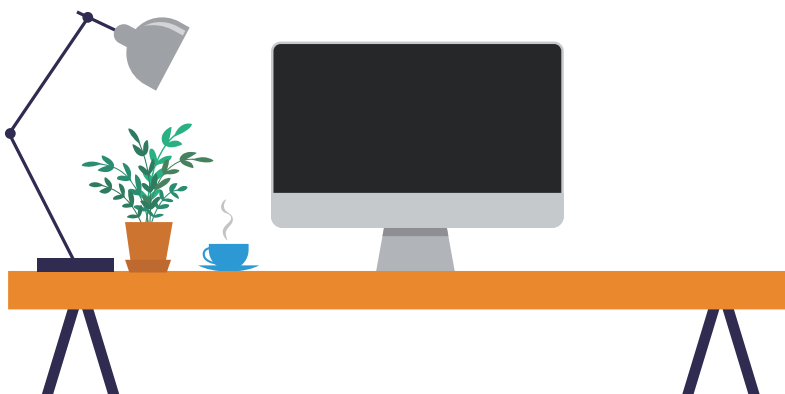
www.bcthk.com |     

25th
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Important Notes

BCT Strategic MPF Scheme (the “Scheme”)

- You should consider your own risk tolerance level and financial circumstances before making any investment choices or investing according to the Default Investment Strategy. If you are in any doubt as to whether a particular fund or the Default Investment Strategy is suitable for you (including whether it is consistent with your investment objective), you should seek financial and/or professional advice and make the investment choice(s) most suitable for you, taking into account your circumstances.
- If you do not make any investment choices, please note that your contributions and/or accrued benefits transferred to the Scheme will be invested in accordance with the Default Investment Strategy, which may not be suitable for you.
- Investments involve risks, the value of the constituent funds may go up as well as down and past performance is not an indicator or a guarantee of future performance. Your investment decision should not be based on this leaflet alone. Please refer to the offering documents of the Scheme (including the Key Scheme Information Document and the MPF Scheme Brochure) for further details, including risk factors and product features.
- The Invesco MPF Conservative Fund (the “**MPF Conservative Fund**”) does not guarantee the repayment of capital.
- Fees and charges of the MPF Conservative Fund can be deducted from either (i) the assets of the fund or (ii) members’ account by way of unit deduction. The MPF Conservative Fund uses method (i) and, therefore, unit prices / NAV / fund performance quoted have incorporated the impact of fees and charges.



Consolidate Your MPF Accounts - Say Goodbye to Worries!

Have you ever noticed that the number of your MPF accounts increases every time you change jobs? In reality, when employees change jobs or leave a company, if they do not give instructions to the trustee of the MPF scheme in which their previous employer participates within three months on how to handle the accumulated benefits in their contribution account with the said MPF scheme, the said trustee will automatically open a personal account for the employees within the said MPF scheme and continue to invest their accumulated benefits. Accordingly, if employees change jobs several times, the number of personal accounts may increase, thus increasing the time required to manage their MPF accounts. Do you want to save time in managing your MPF accounts? If so, consider consolidating your MPF accounts and simplify the process!

The Scheme offers 13 constituent funds, comprising the following categories:

- Equity funds
- Mixed Asset funds
- Bond funds
- Money Market funds

If you do not want the burden of managing your investment portfolio on a regular basis, you may consider the Default Investment Strategy (“DIS”). The DIS is not a fund - it is a strategy that uses two constituent funds, namely the Core Accumulation Fund and the Age 65 Plus Fund (collectively, the “DIS CFs”) to automatically reduce members’ risk exposure as they approach retirement age by investing in the DIS CFs according to the pre-set allocation percentages specified by law.

Note: Members should note that the DIS adopts a pre-determined asset allocation and automatically adjusts the asset allocation based solely on a member’s age. The DIS does not take into account factors other than age, such as market and economic conditions, or the member’s personal circumstances, including investment objectives, financial needs, risk tolerance or likely retirement date. Members who wish their MPF portfolio to reflect their personal circumstances can choose from the constituent funds available in the Scheme.

For further details of the DIS under the Scheme, please refer to the MPF Scheme Brochure of the Scheme.



“BCT 25th Anniversary Double Reward” Promotion

Promotion Period: 13 May 2024 – 31 July 2024 (both dates inclusive) (“the Promotion Period”)

In celebration of the BCT Group’s 25th Anniversary, we are pleased to introduce the “BCT 25th Anniversary Double Reward” promotion (“**the Promotion**”). The Promotion is open to (i) new personal account members (“**New Members**”) who have not held a personal account in the Scheme before 13 May 2024, and (ii) existing personal account members (“**Existing Members**”) who have held one or more personal accounts in the Scheme before 13 May 2024 (collectively, the “**Eligible Members**”). If an Eligible Member forms a group of two with another Eligible Member to apply during the Promotion Period to transfer their accrued benefits from any of the MPF schemes with sponsors other than BCT Financial Limited (“**BCTF**”) (“**Other MPF Schemes**”) to their respective personal accounts under the Scheme (“**Personal Account**”), each of them may receive a one-off bonus unit rebate (“**One-off Bonus Unit Rebate**”) up to an amount of HK\$20,000 together with an extra bonus unit rebate (“**Extra Bonus Unit Rebate**”, equivalent to 25% of the One-off Bonus Unit Rebate to which the Eligible Member is entitled) up to an amount of HK\$5,000. Please refer to the details and terms and conditions below for further information.

One-off Bonus Unit Rebate and Extra Bonus Unit Rebate

Subject to the terms and conditions of the Promotion, an Eligible Member will be entitled to a One-off Bonus Unit Rebate if he/she applies to transfer accrued benefits from any of the Other MPF Schemes to his/her Personal Account during the Promotion Period in an amount of not less than HK\$50,000, provided that the transfer of the said accrued benefits is successfully completed on or before 30 September, 2024 (“**the Validation Date**”).

Subject to the terms and conditions of the Promotion, where an Eligible Member forms a group of two with another Eligible Member to jointly apply for the Promotion to transfer accrued benefits from any of the Other MPF Schemes to their respective Personal Accounts during the Promotion Period in an amount of not less than HK\$50,000 each and provided that the transfers of the said accrued benefits by both of them are successfully completed on or before the Validation Date, each of them may be entitled to an Extra Bonus Unit Rebate in addition to the One-off Bonus Unit Rebate.

The One-off Bonus Unit Rebate and the Extra Bonus Unit Rebate will be credited on or before 30 November 2024 (the “**Settlement Date**”) as additional fund units to the voluntary contribution portion of the Personal Account to which the accrued benefits of the Eligible Member are transferred. Please refer to Tables 1 and 2 below for details of how the amount of the One-off Bonus Rebate and the Extra Bonus Unit Rebate respectively relate to the amount of the accrued benefits transferred.

Table 1 - Details of the One-off Bonus Unit Rebate

Amount of accrued benefits transferred to the Personal Account (HK\$) per Eligible Member	One-off Bonus Unit Rebate (HK\$)
50,000 to less than 100,000	200
100,000 to less than 200,000	500
200,000 to less than 500,000	1,200
500,000 to less than 800,000	3,000
800,000 to less than 1,200,000	6,000
1,200,000 to less than 2,500,000	10,000
2,500,000 or more	20,000

Table 2 - Details of the Extra Bonus Unit Rebate

Amount of accrued benefits transferred to the Personal Account (HK\$) per Eligible Member	One-off Bonus Unit Rebate (HK\$)	Extra Bonus Unit Rebate (HK\$)	Total Bonus Unit Rebate (HK\$)
50,000 to less than 100,000	200	200 X 25% = 50	250
100,000 to less than 200,000	500	500 X 25% = 125	625
200,000 to less than 500,000	1,200	1,200 X 25% = 300	1,500
500,000 to less than 800,000	3,000	3,000 X 25% = 750	3,750
800,000 to less than 1,200,000	6,000	6,000 X 25% = 1,500	7,500
1,200,000 to less than 2,500,000	10,000	10,000 X 25% = 2,500	12,500
2,500,000 or more	20,000	20,000 X 25% = 5,000	25,000

Please see the examples below for details of the scenarios in which Eligible Members will and will not be entitled to the One-off Bonus Unit Rebate and/or the Extra Bonus Unit Rebate.

Scenario 1: Eligible Member A and Eligible Member B, without forming a group of two, have individually applied to transfer the accrued benefits from any of the Other MPF Schemes to their respective Personal Accounts.

	Eligible Member A	Eligible Member B
Amount of the accrued benefits successfully transferred on or before the Validation Date (HK\$)	600,000	300,000
One-off Bonus Unit Rebate (HK\$)	3,000	1,200
Extra Bonus Unit Rebate (HK\$)	0	0

As both Eligible Member A and Eligible Member B, without forming a group of two, have individually applied to transfer accrued benefits of HK\$50,000 or more from any of the Other MPF Schemes to their respective Personal Accounts and the transfer of the said accrued benefits has been completed on or before the Validation Date, they are both entitled to receive the One-off Bonus Unit Rebate. However, they are not entitled to receive the Extra Bonus Unit Rebate.

Scenario 2: Eligible Member A and Eligible Member B formed a group of two and applied for the Promotion to transfer accrued benefits from any of the Other MPF Schemes to their respective Personal Accounts, but Eligible Member B failed to complete the transfer of accrued benefits on or before the Validation Date.

	Eligible Member A	Eligible Member B
Amount of the accrued benefits successfully transferred on or before the Validation Date (HK\$)	600,000	0
One-off Bonus Unit Rebate (HK\$)	3,000	0
Extra Bonus Unit Rebate (HK\$)	0	0

Although both Eligible Member A and Eligible Member B have applied for the Promotion to transfer accrued benefits from any of the Other MPF Schemes to their respective Personal Accounts, the accrued benefits of Eligible Member B have not been successfully transferred to his/her Personal

Account on or before the Validation Date. Therefore, Eligible Member B is entitled to neither the One-off Bonus Unit Rebate nor the Extra Bonus Unit Rebate. As far as Eligible Member A is concerned, he/she is not entitled to the Extra Bonus Unit Rebate (as Eligible Member B failed to complete his/her transfer on or before the Validation Date); however, as he/she has successfully completed the transfer of accrued benefits of HK\$50,000 or more on or before the Validation Date, Eligible Member A is still entitled to the One-off Bonus Unit Rebate.

Scenario 3: Eligible Member A and Eligible Member B have formed a group of two to apply for the Promotion to transfer accrued benefits from any of the Other MPF Schemes to their respective Personal Accounts and both Eligible Member A and Eligible Member B have successfully completed the transfer of accrued benefits on or before the Validation Date.

	Eligible Member A	Eligible Member B
Amount of the accrued benefits successfully transferred on or before the Validation Date (HK\$)	600,000	300,000
One-off Bonus Unit Rebate (HK\$)	3,000	1,200
Extra Bonus Unit Rebate (HK\$)	3,000 X 25% = 750	1,200 X 25% = 300

As Eligible Member A and Eligible Member B have formed a group of two and have each applied for the Promotion to transfer accrued benefits of HK\$50,000 or more from any of the Other MPF Schemes to their respective Personal Accounts and have completed the transfer of the said accrued benefits on or before the Validation Date, each of them is entitled to receive both the One-off Bonus Rebate and the Extra Bonus Unit Rebate, which is equal to 25% of the amount of the One-off Bonus Unit Rebate to which each of them is entitled.

Please refer to the terms and conditions below for further information.



Terms and conditions of the Promotion:

1. Eligible Members will be entitled to receive the One-off Bonus Unit Rebate if they meet all the following conditions:
 - (i) In the case of a New Member, he/she must open and maintain a Personal Account and apply to transfer accrued benefits from any of the Other MPF Schemes to his/her Personal Account during the Promotion Period;
 - (ii) In the case of an Existing Member, he/she must maintain his/her Personal Account and apply to transfer accrued benefits from any of the Other MPF Schemes to his/her Personal Account during the Promotion Period;
 - (iii) The application for transfer of accrued benefits under this paragraph 1 may be made by completing and submitting the paper or electronic application form for the transfer of accrued benefits (the **"Transfer Form"**) to Bank Consortium Trust Company Limited (**"BCTC"**, being the trustee and administrator of the Scheme) within the Promotion Period (based on the time stamp which specifies the date of receipt of such form by BCTC);
 - (iv) The transfer of accrued benefits to the Personal Account is successfully completed on or before the Validation Date;
 - (v) The amount of accrued benefits transferred into the Personal Account is not less than HK\$50,000; and
 - (vi) After the accrued benefits have been successfully transferred to the Personal Account, such accrued benefits must be held in such Personal Account until the Settlement Date. Otherwise, BCTF shall have the right not to grant the One-off Bonus Unit Rebate to such Eligible Members.
2. Eligible Members who meet the conditions in paragraph 1 above will also be entitled to receive an Extra Bonus Unit Rebate (equivalent to 25% of the One-off Bonus Unit Rebate to which the Eligible Member is entitled) if all of the following requirements are met:
 - (i) the Eligible Members must form a group of two and jointly submit a paper application form for the Promotion (the **"Promotion Form"**) to BCTC to apply for the Promotion during the Promotion Period (based on the time stamp which specifies the date of receipt of such form by BCTC); the mobile phone number provided by each Eligible Member in the Promotion Form (which serves as the verification key for Eligible Members applying for the Promotion) must synchronize with the registered mobile phone number of the Personal Account to which the accrued benefits will be transferred; and
 - (ii) both Eligible Members must meet all the conditions set out in paragraph 1 above.
3. Entitlement to the Extra Bonus Unit Rebate is subject to the Eligible Member meeting all the conditions set out in paragraphs 1 and 2 above and the amount of the Extra Bonus Unit Rebate will be determined by reference to the amount of accrued benefits transferred pursuant to Table 2.
4. Each Eligible Member may only apply for the Promotion only once. If an Eligible Member applies for the Promotion more than once, only the first duly completed and submitted application will be processed.
5. The Eligible Members listed and specified on the application of the Promotion cannot be changed once submitted.
6. If an Eligible Member's Personal Account has been terminated or any assets have been transferred out / withdrawn from such Personal Account to any of the Other MPF Schemes before the distribution of the bonus unit rebates, such Eligible Member will not be entitled to any bonus unit rebates associated with the Promotion.
7. The maximum aggregate amount of the One-off Bonus Unit Rebate and the Extra Bonus Unit Rebate per Eligible Member in the Promotion is limited to a maximum of HK\$25,000.
8. All Eligible Members must ensure the accuracy of their personal particulars and instructions when completing the Transfer Form and the Promotion Form to avoid any confusion or misunderstanding. The BCT Group will not be responsible for any incomplete or incorrect forms/information received which may result in a delay in processing or disqualification from the Promotion.
9. The One-off Bonus Unit Rebate and the Extra Bonus Unit Rebate (if applicable) will be credited on or before the Settlement Date as additional fund units to the voluntary contribution portion of the Personal Account to which the accrued benefits are transferred. The investment allocation of the One-Off Bonus Unit Rebate and the Extra Bonus Unit Rebate (if applicable) will follow the investment allocation instruction (as of the Settlement Date) specified for the voluntary contribution portion of the relevant Personal Account. If there is no investment allocation instruction specified for the voluntary contribution portion of such Personal Account, the One-Off Bonus Unit Rebate and the Extra Bonus Unit Rebate (if applicable) will be allocated for investing into the DIS as set out in the offering documents (including the Key Scheme Information Document and the MPF Scheme Brochure) of the Scheme at the time of allocating the One-Off Bonus Unit Rebate and the Extra Bonus Unit Rebate (if applicable).
10. The One-off Bonus Unit Rebate and Extra Bonus Unit Rebate (if applicable) to be allocated will be rounded down to 5 decimal places (or such number of decimal places as designated by BCT Group from time to time).
11. The One-Off Bonus Unit Rebate and the Extra Bonus Unit Rebate (if applicable) will be subject to the same level of fees and charges that currently apply to the Personal Account to which the One-Off Bonus Unit Rebate and the Extra Bonus Unit Rebate (if applicable) are credited.
12. Unless otherwise specified, the Promotion cannot be used in conjunction with any other promotions offered by the BCT Group that are not covered in this leaflet.
13. Please read the relevant MPF Scheme Brochure and Key Scheme Information Document of the Scheme for details of the constituent funds and the fund management fees.
14. The BCT Group reserves the right to amend the terms and conditions set out herein from time to time or terminate the Promotion without further notice. In case of any disputes relating to the Promotion, the decision of the BCT Group will be final.
15. In case of any discrepancies between the Chinese and English versions of these terms and conditions, the English version shall prevail.

Investment involves risks, fund price may go up as well as down, and past performance does not represent or guarantee future performance.

The BCT Group comprises:

- (a) BCT Financial Limited (Sponsor of the Scheme)
- (b) Bank Consortium Trust Company Limited (Trustee and Administrator of the Scheme)

BCTCall Member Hotline 2842 7878

Address: 18th Floor, Cosco Tower, 183 Queen's Road Central, Hong Kong.

Issued by BCT Financial Limited

Printed in May 2024

*Carefree Retirement
Where Life Begins*
BCT MPF

www.bcthk.com |     





當遞交本申請表格When submitting this application form:

請勿遞交本申請表格多於一次Please do not submit this application form more than once.

「BCT 25週年二重賞」推廣活動申請表格

"BCT 25th Anniversary Double Reward" Promotion application form

以下所有部分須以英文正楷填寫。All sections below should be completed in English in block letters.

本申請表格只適用於BCT強積金策略計劃(「計劃」) – 「BCT 25週年二重賞」推廣活動(「推廣活動」)。推廣期為2024年5月13日至2024年7月31日(首尾兩日包括在內)。This application form is only applicable for the BCT Strategic MPF Scheme (the "Scheme") – "BCT 25th Anniversary Double Reward" Promotion (the "Promotion"). The Promotion Period is from 13 May 2024 to 31 July 2024 (both dates inclusive).

第一部分 Section I. 條款及細則TERMS AND CONDITIONS

有關推廣活動之條款及細則，請參閱由銀聯金融有限公司(「銀聯金融」，計劃之保薦人)於2024年5月13日刊發之傳單。除非本申請表格中另有規定，傳單中定義的術語在本申請表格中使用時具有相同含義。Please refer to the terms and conditions of the Promotion in the promotion leaflet issued by BCT Financial Limited ("BCTF", the sponsor of the Scheme) on 13 May 2024. Unless otherwise set out in this application form, terms defined in the promotion leaflet shall have the same meanings when used herein.

第二部分 Section II. 個人資料收集聲明 PERSONAL INFORMATION COLLECTION STATEMENT

由BCT強積金策略計劃(「計劃」)成員及參與僱主所提供或相關之個人資料(有關申請及運作記錄)及/或他們的買賣/交易細節記錄僅供銀聯信託有限公司(「銀聯信託」，計劃之受託人)、銀聯金融有限公司(「銀聯金融」，計劃之保薦人)及它們正式授權之服務供應商及代理之正式授權之職員使用及處理，及在銀聯信託或其任何服務供應商認為有需要時，或會被使用、披露及/或轉移(在香港境內或境外)予個別人士，包括政府機關及監管機構作以下任何之目的：(一)考慮和處理成員的參加推廣活動之申請，包括但不限於，核實成員的身份及決定成員獲得額外基金單位回贈的資格和權利；(二)行使或執行強制性公積金計劃條例(「條例」)下所授予或施加之職能或根據該條例的目的而行使或執行職能；(三)提供強制性公積金的服務包括處理、掌管、管理及分析供款、累算權益及投資組合，視乎情況而定，及直銷強制性公積金服務(及有關強積金的產品)；(四)改善銀聯信託提供予客戶一般之強制性公積金服務(包括協助提供強制性公積金服務以令銀聯信託之客戶可於互聯網或其他途徑處理強制性公積金(或其他)戶口資料)；(五)遵守適用之法律及規例及法院命令及/或(六)任何以行使或執行上述職能作目的之用途。如所提供資料有所變更，請在可行的情況下儘快通知銀聯信託或銀聯金融。未能提供所需資料可能導致銀聯信託不能處理有關指示。

The personal data provided by or in respect of Members and Participating Employers of the BCT Strategic MPF Scheme (the "Scheme") (concerning application records and operational records and / or their dealing / transaction details records) will only be accessed and handled by properly authorised staff of Bank Consortium Trust Company Limited ("BCTC", the trustee of the Scheme), BCT Financial Limited ("BCTF", the sponsor of the Scheme) and their properly authorised service providers and agents, and may be used, disclosed and / or transferred (whether in or outside Hong Kong) to such persons as BCTC or any of its service providers may consider necessary, including governmental authorities and regulators, for any of the following purposes: (i) considering and processing Members' applications for the Promotion, including, but not limited to, verifying their identity and determining their eligibility and entitlement to the Extra Bonus Unit Rebate; (ii) exercising or performing the functions conferred or imposed by or under or for the purposes of the Mandatory Provident Fund Schemes Ordinance ("Ordinance"); (iii) providing Mandatory Provident Fund services including the processing, administering, managing, and analysing of their, as the case may be, contributions, accrued benefits and portfolios and direct marketing of Mandatory Provident Fund services (and ancillary MPF products); (iv) improving the provision of Mandatory Provident Fund services by BCTC to customers generally (including the facilitation of the provision of Mandatory Provident Fund services to enable the customers of BCTC generally to access Mandatory Provident Fund (or other) account details through the internet or other means); (v) compliance with applicable laws and regulations, and court order and / or (vi) any other purposes for the exercise or performance of the above mentioned functions. If there is any change in the information provided, BCTC should be notified as soon as practicable. Failure to provide the information requested may result in BCTC or BCTF being unable to process the instructions.

成員及參與僱主，在不設任何收費下，有權要求查閱或更改任何個人資料或要求個人資料不被用作直銷之用。請以書面聯絡銀聯信託之資料保護主任，香港皇后大道中183號中遠大廈18樓。

Members and Participating Employers have a right, without any charge, to request access to and correction of any personal data or to request that personal data about them not be used for direct marketing purposes. Requests can be made in writing to the Data Protection Officer at BCTC, 18/F Cosco Tower, 183 Queen's Road Central, Hong Kong.

第三部分 Section III. 申請參加推廣活動之合資格成員列表LIST OF ELIGIBLE MEMBERS APPLYING FOR THE PROMOTION

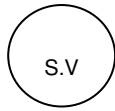
成員名稱(英文)(依照香港身份證) Member Name (English) (as shown on the HKID Card)	計劃成員編號或香港身份證/護照號碼 Member No. of the Scheme or HKID Card / Passport No.	手提電話號碼(必須與累算權益轉移至之閣下的個人賬戶之註冊手提電話號碼一致) Mobile Phone Number (must be consistent with the registered mobile phone number of your Personal Account to which the accrued benefits are transferred)
(1)		
(2)		

第四部分 Section IV. 聲明及同意 DECLARATION AND CONSENT

By completing and signing this application form:

經填寫及簽署本申請表格:

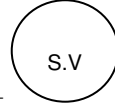
- We apply for the Promotion and agree to be bound by the terms and conditions of the Promotion.
吾等現申請參加推廣活動，並同意遵守有關推廣活動之條款及細則。
- We undertake that if there is any change in the information so provided, we shall notify BCTF as soon as reasonably practicable.
吾等承諾假使所提供之資料有任何更改，吾等將儘快通知銀聯金融。
- We understand and agree to the terms of the Personal Information Collection Statement set out in this application form.
吾等明白及同意於本申請表格之收集個人資料聲明條款。
- We declare that, to the best of our knowledge and belief, the information provided in this application form is true, correct and complete.
吾等聲明，盡吾等所知及所信，本申請表格所提供的資料均屬真實、正確無訛且無缺漏。
- We understand that the other Eligible Member who submits this application form jointly in order to apply for the Promotion may read our personal data provided by us respectively in this application form, and we hereby acknowledge and confirm that we accept and consent to this arrangement.
吾等明白共同遞交本申請表格以申請參加推廣活動的另一位合資格成員可能會閱覽吾等各自在本申請表格中提供的個人資料，吾等並特此確認吾等接受並同意此安排。



Signature of Eligible Member (1)
合資格成員(1)簽署*

Full Name 全名

Date (D / M / Y) 日期 (日 / 月 / 年)



Signature of Eligible Member (2)
合資格成員(2)簽署*

Full Name 全名

Date (D / M / Y) 日期 (日 / 月 / 年)

請將填妥申請表格遞交予:

計劃保薦人: 銀聯金融有限公司

計劃受託人及行政管理人: 銀聯信託有限公司

地址: 香港皇后大道中183號中遠大廈18樓

BCT積金熱線: 2842 7878

網址: www.bcthk.com

Please submit the completed application form to:

BCT Financial Limited (Sponsor of the Scheme)

Bank Consortium Trust Company Limited (Trustee & Administrator of the Scheme)

Address: 18/F Cosco Tower, 183 Queen's Road Central, Hong Kong

BCTCall Member Hotline : 2842 7878

Website : www.bcthk.com

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Agent Code:	Broker Code:	BD Code:	Campaign Code: