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Bank Consortium Trust Co. Ltd.
c/o BCT Financial Limited
Attn: Scheme Administration
18/F Cosco Tower
183 Queen's Road Central
Hong Kong

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皇后大道中一八三號
中環大廈十八樓
銀聯金融有限公司
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Bank Consortium MPF Plan “Easy Gold Plan” Sweet Sweet Life



Important Information

- You should consider your own risk tolerance level and your 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.
- Your investment decision should not be based on this document alone. Please read the relevant principal brochures for further details including the risks factors.
- Bank Consortium MPF Conservative Fund does not guarantee the repayment of capital.

Investment involves risk. Past performance is not indicative of future performance. The value of constituent funds may rise as well as fall. Investors should refer to the principal brochure of the Bank Consortium MPF Plan for further details.

If you no longer wish to receive our direct promotional materials, please write to our Data Protection Officer (18/F, Cosco Tower, 183 Queen's Road Central, Hong Kong).

An Easy Way to Realise your Dreams

Has it ever occurred to you that quite a considerable sum could be saved if you cut a cup of coffee, buy fewer magazines or dine out less frequently? BCT's “Easy Gold Plan” – special voluntary contribution plan may help you realise your dreams with the money saved.

Features of the Plan

No Fixed Contribution Amount

- Contribution amount can be as low as HK\$300 (applicable to monthly contributions through autopay) or HK\$500 (applicable to one-off contributions)
- No minimum investment term
- Monthly contribution amount may be adjusted

Withdrawal Flexibility

In contrast to the mandatory contributions, the plan offers you the flexibility of withdrawing the balance in your account* to meet your personal needs at any time. No restrictions are placed on the number of withdrawals made.

* A HK\$200 processing fee will be charged for each withdrawal of less than HK\$5,000.

Competitive Fees and Charges

- Only competitive fund Management fees# are charged (0.85% - 1.625% per annum of net asset value)
- No subscription, redemption, switching or other additional charges
- No bid / offer spread

An Array of Funds to Suit Different Needs

- A wide range of funds with different risk-return profiles to suit your investment needs
- A number of professional global investment managers appointed
- Certain constituent funds adopt the “multi-manager” investment strategy for diversification of risks and realization of targeted investment return. (E30 Mixed Asset Fund, E50 Mixed Asset Fund and E70 Mixed Asset Fund under the “Bank Consortium MPF Plan” are managed by Invesco Hong Kong Limited, RCM Asia Pacific Limited, J.P.Morgan Funds (Asia) Limited and Schroder Investment Management (Hong Kong) Limited.)
- Unlimited fund switching allows you to grasp every investment opportunity

Member(s) becoming eligible during the period from 1 January to 31 December 2012 can enjoy an Effective Management Fee¹ ranging from 0.79%-0.99% permanently.

Constituent Funds Under Bank Consortium MPF Plan	“Easy Gold Plan” Effective Management Fee ¹ (p.a. of NAV)
Bank Consortium Hang Seng Index Tracking Fund	0.79%
Bank Consortium MPF Conservative Fund ²	
Bank Consortium Absolute Return Fund ³	
Bank Consortium Global Bond Fund	
Bank Consortium Hong Kong Dollar Bond Fund	0.99%
Other 15 Constituent Funds (Please refer to the Application Form overleaf)	

“Management fees” include trustee, administration and sponsor fee and investment management fee paid to the trustee, administrator, sponsor and investment manager of a scheme for providing their services to the relevant fund. They are usually charged as a percentage of the net asset value of a fund.

1. The Effective Management Fee in respect of a fund is arrived at by applying Bonus Unit Rebate to the Management fees of that fund. The calculation of Effective Management Fee of each fund is shown as follows: “Effective Management Fee = Management fees - the rate of Bonus Unit Rebate”. Bonus unit rebate is calculated on the basis of total net asset value of the relevant account at the end of each month. If there is no asset in the relevant account at the end of that month, no bonus unit rebate for that month will be granted. Bonus unit rebate will be credited to the relevant account after the end of each quarter. If the member terminates the relevant account or all assets in the relevant account have been transferred out before the end of the quarter, bonus unit rebate for that quarter will be forfeited.

2. An investment in the Bank Consortium MPF Conservative Fund is not the same as placing funds on deposit with a bank or deposit taking company and there is no guarantee that the investment can be redeemed at the subscription value. The MPF Conservative Fund is not subject to the supervision of the Hong Kong Monetary Authority. 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. This fund uses method (i) and, therefore, unit prices / NAV / fund performance quoted have incorporated the impact of fees and charges.

3. Whilst the underlying APIF aims to achieve absolute returns, there may be circumstances under which this is not possible. Therefore, the absolute positive returns are not guaranteed.

Simple & Easy Application Procedures: Act Now!

If you are our existing member:

- Step 1 : Complete the “Application Form – ‘Easy Gold Plan’ ” overleaf.
- Step 2 : Return the completed form to BCT by mail, together with a cheque (if applicable).

If you wish to be our scheme member:

You may open a preserved account with BCT and join the “Easy Gold Plan” through the preserved account.

- Step 1 : Complete the “Application Form – ‘Easy Gold Plan’ ” overleaf and download the “Application Form – Preserved Member” from our website (www.bcthk.com) or obtain it via our Interactive Voice Response System (IVRS) at 2298 9333.
- Step 2 : Send the completed forms together with a copy of your HKID Card / Passport and a cheque (if applicable) to BCT by mail.

For details of the “Easy Gold Plan”, please

- call our enquiry hotline at 2298 9888;
 - visit our website www.bcthk.com;
 - visit our office: 18/F, Cosco Tower, 183 Queen's Road Central, Hong Kong
- Our dedicated client relationship managers are always at your service.

“BCT” - BCT Financial Limited (Plan Sponsor)

- Bank Consortium Trust Co. Ltd. (Trustee & Administrator)

Bank Consortium MPF Plan

Application Form - “Easy Gold Plan”

Note
 1. Please read the principal brochure (and any addendum thereto) of the Bank Consortium MPF Plan carefully before completing this form.
 2. I understand that, if I do not make an election on the arrangement of the accrued benefits in “Easy Gold Plan”, upon termination of my employment or transferring accrued benefit to other scheme, I will be taken to have elected to transfer to a “Easy Gold Plan” account in the preserved account of the current scheme. (Not applicable to preserved member).
 3. Please mark “✓” in the appropriate box.

Part I. Member Details

Name of Plan	Participating Plan No.
Bank Consortium MPF Plan	

Name of Employer (if any)

Name of Member

Mr. Ms. Mrs.

Surname (English) _____

First Name (English) _____

Chinese Name _____

HKID Card No. Passport No. _____

E-mail Address _____

Telephone No. _____

Mobile _____ Business _____ Residential _____

Part II. Regular Contribution

The minimum amount of monthly regular contribution is **HK\$300**. It must be made in form of direct debit and the first contribution will be debited from your bank account until you receive the confirmation letter from Bank Consortium Trust Company Limited (“BCT”) stating the effective date of the direct debit service. Please consult your banking officer for applicable service fee, if any, charged by your bank. It may take four to six weeks for processing your instruction. Please complete the details below and the enclosed Direct Debit Authorisation Form.

Monthly Regular Contribution Amount	First Direct Debit Month
HK\$	Month Year

Monthly Direct Debit Date on#

| | | Day of each month Last day of each month

If not specified or if 29th, 30th or 31st is selected, the Monthly Direct Debit Date will be the **last day of each month**. If the direct debit day is a public holiday, Saturday, gale warning day or black rainstorm warning day, it will be the following business day. If the direct debit day falls on a Saturday which is also the last day of the month, it will be the preceding business day.

Part III. Lump Sum Contribution

The minimum amount of each lump sum contribution is **HK\$500**. Please enclose your own crossed personal cheque payable to the scheme by referring to the respective payee name below. Do not send us cash or pay by cash / bank-in the cheque at our servicing bank branches as it would delay the processing time. Please also complete the details below for processing.

Payee Name	Contribution Amount
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Bank Consortium Trust Co Ltd - Client A/C - Master Clearing	HK\$
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Part IV. Indicate Your Investment Instruction (Remarks)	
Constituent Fund	<p>Important Note Please indicate your investment instructions for the column provided below. If no investment instruction has ever been provided, all future contributions to this account will be 100% invested into the default constituent fund (currently, the Bank Consortium E30 Mixed Asset Fund [multi-manager]).</p>
	<p>Voluntary Account All voluntary contributions made under current employer, including voluntary portion of transfer balance resulting from change of trustee by existing employer, ORSO asset transfer-in and “Easy Gold Plan”</p>
	<p>Percentage (%) (Must be an integer)</p>

Equity Funds		
MCHK	Bank Consortium China & Hong Kong Equity Fund	
MHKE	Bank Consortium Hong Kong Equity Fund	
HSIT	Bank Consortium Hang Seng Index Tracking Fund	
MASE	Bank Consortium Asian Equity Fund	
MEUR	Bank Consortium European Equity Fund	
MGLE	Bank Consortium Global Equity Fund (<i>Templeton</i>)	
MINE	Bank Consortium International Equity Fund (<i>Fidelity</i>)	

Target Date Funds		
SE40	Bank Consortium SaveEasy 2040 Fund	
SE35	Bank Consortium SaveEasy 2035 Fund	
SE30	Bank Consortium SaveEasy 2030 Fund	
SE25	Bank Consortium SaveEasy 2025 Fund	
SE20	Bank Consortium SaveEasy 2020 Fund	

Mixed Asset Funds		
ME90	Bank Consortium E90 Mixed Asset Fund (<i>Fidelity</i>)	
BCGF	Bank Consortium E70 Mixed Asset Fund (<i>multi-manager</i>)	
BCBF	Bank Consortium E50 Mixed Asset Fund (<i>multi-manager</i>)	
BCSF	Bank Consortium E30 Mixed Asset Fund (<i>multi-manager</i>)	

Lower Risk Funds		
MARF	Bank Consortium Absolute Return Fund	
MGLB	Bank Consortium Global Bond Fund	
HKDB	Bank Consortium Hong Kong Dollar Bond Fund	
BCPF	Bank Consortium MPF Conservative Fund	
Total		100%

Remark
 1. The investment instructions on this form will apply to all of your voluntary portion only.
 2. Your instructions will be processed by us as soon as possible.

Part V. Personal Information Collection Statement
<p>The personal data provided by or in respect of Members and Participating Employers of the Bank Consortium MPF Plan and / or the Bank Consortium Industry Plan and / or their dealing / transaction details will only be accessed and handled by properly authorised staff of BCT and its properly authorised service providers and may be used, disclosed and / or transferred (whether in or outside Hong Kong) to such persons as BCT or any of its service providers may consider necessary, including governmental authorities and regulators, and any of BCT’s direct and indirect shareholders, subsidiaries and affiliated companies (and the subsidiaries and affiliated companies of the said shareholders including BCT Financial Limited) (collectively referred to as “BCT Related Companies”) for any purpose of and / or in connection with (i) any service as may be provided to them such as provident fund services and financial advice / planning services including, but not limited to the processing, administering, managing, and analysing of their, as the case may be, contributions, accrued benefits and portfolios; (ii) furthering and / or improving the provision of services by BCT or BCT Related Companies to customers generally (including the facilitation of the provision of services to enable the customers of BCT or BCT Related Companies generally to access (provident fund or other) account details through the internet and / or automated teller machine networks such as JETCO); (iii) compliance with applicable laws and regulations, and / or (iv) any other purposes relating to the above. If there is any change in the information provided, BCT should be notified as soon as practicable. Failure to provide the information requested may result in BCT being unable to process the instructions.</p>
<p>Members and Participating Employers have a right 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 BCT, 18/F Cosco Tower, 183 Queen’s Road Central, Hong Kong.</p>

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Part VI. Declaration and Signature

- I understand and agree to the terms of the Personal Information Collection Statement as set out in this form.
- I undertake that if there is any change in the information so provided, I shall notify BCT as soon as reasonably practicable.
- I declare that to the best of my knowledge and belief, the information given in this form and / or its attachment(s), if any, is correct and complete and that the contribution amount is derived from my relevant income.



Signature of Applicant

Date (D / M / Y)

Warning : Section 43E of the Mandatory Provident Fund Schemes Ordinance makes it an offence to make a false or misleading statement in a material respect in any document given to an approved trustee in connection with such Ordinance.

BCT Use Only

Date Received:	Input By:
Verified By:	Remarks:
Broker Code:	Agent Code:
Campaign Code:	BD Code:

Direct Debit Authorisation Form – “Easy Gold Plan”

Name of Party to be Credited (the Beneficiary)	Bank Code	Branch Code	Account No. to be Credited
Bank Consortium Trust Co Ltd - Client A/C - Master Clearing	0 2 5	3 2 8	8 2 4 1 2 9 1 0

- Direct Debit Authorisation Declaration:**
- I / We authorise my / our below-named bank (“the Bank”) to effect transfers from my / our account to that of the above-named Beneficiary in accordance with such instructions as the Bank may receive from the Beneficiary and / or its banker from time to time.
 - I / We agree that the Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me / us.
 - I / We jointly and severally accept full responsibility for any overdraft (or increase in existing overdraft) on my / our account which may arise as a result of any such transfer(s).
 - I / We confirm that my / our signature(s) on this form is / are the same as that / those for the operation of my / our savings / current account to be debited for the transfer.
 - I / We agree to notify BCT of any change of bank account or cancellation of payment method and further agree that should there be insufficient funds in my / our account to meet any transfer hereby authorised, the Bank shall be entitled, at its discretion, not to effect such transfer in which event the Bank may levy the usual service charge to be paid by me / us.
 - This authorisation shall have effect until further notice.
 - I / We agree that any notice of cancellation or variation of this authorisation which I / we may give to the Bank shall be given at least seven business days prior to the date on which such cancellation / variation is to take effect and at the same time such notice shall be given to BCT in writing.
 - I / We authorise BCT, to initiate and arrange for contributions to be debited from my / our bank account according to the following specification, in favour of BCT itself.
 - I / We understand that BCT may cancel this direct debit service at any time on one week’s written notice without recourse.
 - In consideration of BCT’s agreeing to accept and act upon my / our instructions to initiate the making of direct debits from my / our designated account to BCT’s designated accounts with Shanghai Commercial Bank Limited, I / we agree to indemnify BCT and hold BCT harmless against all actions, claims, proceedings, loss, damages, costs and expenses of whatever nature which may be brought against BCT or suffered or incurred by BCT and which shall have arisen either directly or indirectly out of or in connection with this direct debit authorisation arrangement.
 - I / We understand and agree to the terms and conditions above.

My / Our Bank and Branch Name	Bank No.	Branch No.	Account No.

Details of Account Holder(s) as on Statement / Passbook*

Name of Account Holder <i>(Must be the same as the name stated in Part I)</i>	Signature of Account Holder <i>(Please sign in the same specimen that you sign on your Bank Account)</i>
	Date (D/M/Y):

Name of Joint Account Holder(s) (if applicable)	Signature(s) of Joint Account Holder(s) <i>(Please sign in the same specimen that you sign on your Bank Account)</i>
	Date (D/M/Y):

BCT Use Only

Monthly Regular Contribution Amount	Debtor’s Reference
HK\$ _____	

* Delete as appropriate