

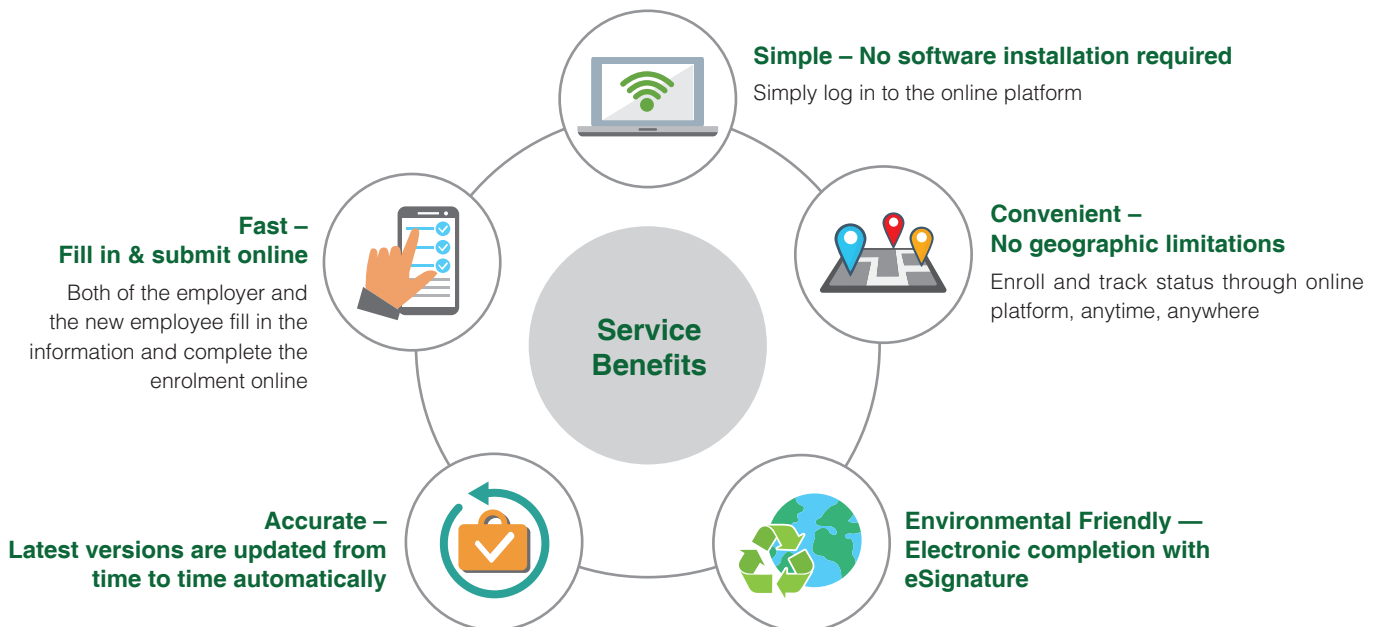
## eEnrolment — New Employee Registration is Simple!



BCT launched new electronic enrolment service – **BCT eEnrolment** to make MPF enrolment for new employees convenient and simple.

### Key Functions

- The Employer fill in basic information of the new employee through the Employer ePlatform, eEnrolment instructions will then be sent automatically to the new employee
- The new employee will receive a SMS and / or an email with a link to complete the enrolment process



### To Learn More

Employer User Guide  
Employer Hotline 2298 9388  
[www.bcthk.com](http://www.bcthk.com)



## MPF Hot Topic – Latest Update of Tax-deductible Voluntary Contribution



To encourage more people to make additional MPF contributions for a better retirement, the Government proposed to provide tax deductions for “voluntary contributions”, **with the latest maximum tax deductible limit proposed at \$60,000**. The Bill was introduced to the Legislative Council, and subject to approval, it is **expected that the deduction would take effect on 1 April 2019**. BCT will provide the latest information on the issue and arrange for member briefing upon request.

Information as of 12 December 2018.

\* The tax deductible limit of \$60,000 per tax payer is the aggregate limit for MPF tax-deductible voluntary contribution and deferred annuity premium.

## Note for Contribution by Cheque: Chinese Payee Name is Changed

If you are making MPF contributions by cheque, please note that the **Chinese payee name** has been changed to the following :

Scheme	Cheque Payee Name
BCT (MPF) Pro Choice	銀聯信託有限公司 - BCT 積金之選
BCT (MPF) Industry Choice	銀聯信託有限公司 - BCT (強積金) 行業計劃

**In addition to cheques, a range of electronic contribution tools** including direct debit authorization, online banking, PPS, and e-checks are also available to make contributions faster and more efficient.

## Open “Casual Employee Accounts” for Easy Contributions



Industry Schemes are specially set up for employers and casual employees in the construction and catering industries, the two sectors with high labour mobility. While employers are obliged to enroll their casual employees in MPF scheme, employers should also suggest their employees to open an account for themselves so as to obtain a “Casual Employee Card” of relevant MPF scheme. When they work for different employers, they just need to present the card to the employer or provide the MPF account number / casual employee number on the card. The employer can deposit contributions into the account immediately.



For more details, please visit the MPFA's website.



Casual employees can open their “casual employee accounts” at BCT here.

## Name Change of “Absolute Return Fund” under BCT (MPF) Pro choice and BCT (MPF) Industry Choice

BCT (MPF) Pro Choice  
BCT (Pro) Absolute Return Fund



**BCT (Pro) Flexi Mixed Asset Fund**

BCT (MPF) Industry Choice  
BCT (Industry) Absolute Return Fund



**BCT (Industry) Flexi Mixed Asset Fund**

The name of “BCT (Pro) Absolute Return Fund” and “BCT (Industry) Absolute Return Fund” will be changed to **“BCT (Pro) Flexi Mixed Asset Fund”** and **“BCT (Industry) Flexi Mixed Asset Fund”** starting from 30 November 2018 to cater the change in name and clarification of investment policy of its underlying approved pooled investment fund. For details of the changes to the plan, please refer to the relevant “Notice to Participating Employers and Members” which can be found on BCT’s website.



### Sustainable Future

A sustainable business meets customers' needs while, at the same time, treating the environment well. BCT is honoured to be awarded the **"2018 Sustainable Business Award"** initiated by the World Green Organisation in recognition of our effort in achieving sustainable development.



### BCT Wins 5 Awards at "Bloomberg Businessweek Top Fund Awards 2018"

BCT's constituent funds have once again been recognised and awarded by **"Bloomberg Businessweek Top Fund Awards 2018"**:

- Best Performer — Fixed Income – Global, MPFs (1-Year)
- Best Performer — Fixed Income – Global, MPFs (5-Year)
- Outstanding Performer — Greater China (Aggregated Approach), MPFs (1-Year)
- Outstanding Performer — Greater China (Aggregated Approach), MPFs (5-Year)
- Outstanding Performer — Equity – EMEA, MPFs (10-Year)

The Best Performers and Outstanding Performers awards recognize funds with the highest and secondarily scores in the peers using Bloomberg Data as of 28 September 2018, based on 1, 5, and 10 years total return figures. You can learn more about the award programme at: <http://www.bbwhkevent.com/tfa2018>

Remarks: The above awards are for reference only, and the sole purpose is for corporate communications. Investment involves risk. Past performance is not indicative of future performance.

### BCT Won Mystery Caller Assessment Award

BCT's efforts in customer service has once again been recognised by winning multiple awards at the **"HKCCA Awards 2018 - Mystery Caller Assessment Award"**. This year, BCT seized "Best-of-the-best" award among the record-high participation of 53 companies. All the awards we received this year include:



- Finance & Insurance - Gold Award (for 8 consecutive years)
- Finance & Insurance - Best-in-class Award (for 7 consecutive years)
- Best-of-the-Best Award (for the 5th time, and 4 consecutive years)



### Good MPF Employer

Besides, employees are important asset of the company and the driving force for sustainable development, we are happy that we are named MPFA's **"Good MPF Employer"** again, we also received "e-Contribution Award" and "Support for MPF Management Award" to recognize our effort in encouraging employees to manage their MPF accounts.



## The Language of Charismatic Leadership

BCT's annual Client Luncheon themed "The Language of Charismatic Leadership" was held earlier, where Dr. Benjamin Au Yeung (commonly known as "Ben Sir"), Hong Kong linguist and popular TV host, was invited as guest speaker. At the event, he shared the importance of charismatic language, charismatic ideology and charismatic packaging in the image-building of leaders.

### BCT 客戶午宴 2018 魅力領袖之魅力語言



## BCT Participated in HR Events to Share MPF Updates



BCT participated in **2018 Pay Trend and Benefits Seminar** organized by Hong Kong Institute of Human Resource Management (HKIHRM) in early November where our Managing Director & CEO, Ms. Ka Shi Lau, was one of the guest speakers. She shared how MPF can be optimized to maximize retirement benefits as well as the current issues of the MPF market.

We also participated in the **HKIHRM Annual Conference & Exhibition** in late November. BCT held a booth at the exhibition to introduce BCT products and services to HR professionals, with Johnson Wong, our Business Development Director, spoke at the symposium on the latest development of the MPF market.

## Remind Employees Not to Let Their MPF to Become Unclaimed Benefits

Generally, Mandatory Provident Fund (MPF) scheme members can withdraw their MPF after reaching the age of 65. However, some members may not withdraw their benefits when they reach 65 for various reasons, such as death, incapacity or simple forgetfulness. If members remain unreachable despite repeated attempts by the trustee to contact them, their MPF benefits are classified as unclaimed benefits.

Employers can remind employees that if they have any changes of their personal information, including the mailing address, they should notify the trustee to update as soon as possible to avoid their MPF to be deemed as unclaimed benefits.

Members of the public may check out the Unclaimed Benefits Register maintained by the Mandatory Provident Fund Schemes Authority (MPFA) for free. The information available includes whether a scheme member has any unclaimed benefits and, if so, the name and contact number of the trustee with which the benefits are placed. Please visit the following website for details:



Mandatory Provident Fund Schemes Authority  
Hotline: 2918 0102  
[www.mpfa.org.hk](http://www.mpfa.org.hk)

**Member Hotline: 2298 9333**  
**Employer Hotline: 2298 9388**  
[www.bcthk.com](http://www.bcthk.com)  
**18/F Cosco Tower, 183**  
**Queen's Road Central, Hong**  
**Kong**

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