

### Important Notes

- Investors should consider their own risk tolerance level and financial circumstances before making any investment choices or investing according to the Default Investment Strategy. When, in selection of funds or the Default Investment Strategy, investors are in doubt as to whether a certain fund or the Default Investment Strategy is suitable for investors (including whether it is consistent with investors' own investment objective), investors should seek financial and / or professional advice and choose the investment choice(s) most suitable for investors taking into account their circumstances.
- In the event that investors do not make any investment choices, please be reminded that contributions made and / or accrued benefits transferred into the Plan will be invested in accordance with the Default Investment Strategy, which may not necessarily be suitable for investors.
- Members should note that BCT (Pro) Asian Income Retirement Fund does not provide any guarantee on capital or investment return or dividend yield. The fund may pay dividends out of net distributable income and/or capital, which will result in an immediate decrease or adjustment in the net asset value per unit of the fund. The payment of dividends (if any) will involve an investment time-lag and is subject to out-of-market risk. There is no assurance on the dividend distribution frequency and the dividend amount/yield may fluctuate. Investment in the fund (including dividends distributed) are subject to the same vesting, preservation and withdrawal requirements applicable to mandatory and voluntary contributions (as applicable).
- Investors' investment decision should not be based on this document alone. Please read the MPF Scheme Brochure for BCT (MPF) Pro Choice for further details including the risk factors.
- Investment involves risks. Past performance is not indicative of future performance. The price of constituent funds may fall as well as rise.



1 out of 7 members<sup>#</sup> who have joined BCT MPF 10 years or above

cumulative investment returns achieved 100%+\*

New Customer<sup>+</sup>  
can enjoy up to  
**\$20,000**  
bonus unit rebate

(Only applicable to personal account)

Promotion Period: 1<sup>st</sup> June – 31<sup>st</sup> December, 2022

(Only applicable to personal account)

Asset Transfer-in Amount (HK\$)	One-off Bonus Unit Rebate (HK\$)
\$50,000 to \$100,000	\$500
> \$100,000 to \$200,000	\$1,200
> \$200,000 to \$350,000	\$2,400
> \$350,000 to \$500,000	\$4,000
> \$500,000 to \$1,000,000	\$9,000
> \$1,000,000 to \$1,500,000	\$13,000
> \$1,500,000 to \$2,000,000	\$19,000
Above \$2,000,000	\$20,000

Consolidate your MPF account via BCT eChannel <https://mpfec.bcthk.com>

You can also call BCT-MPF expert hotline **2298 9888** for more details

**Act Now!**

Terms & conditions apply

BCT Introduces Hong Kong's First Metaverse-Themed

One-Stop Mobile Platform App 

Upgrade for MPF Management and Engagement Functions

Download and register now

Various exclusive offers and experiences are waiting for you!



## Terms and Conditions:

Sources: BCT Financial Limited.

\*Members refer to members who have joined BCT (MPF) Pro Choice for 10 years or above.

\*Member's cumulative investment returns achieved over 100% as at 31<sup>st</sup> December, 2021 since joining (inflation excluded).

Investment involves risks. Past performance is not indicative of future performance. The price of constituent funds may fall as well as rise.

\*New customer refer to those who have not opened or held any BCT Personal account of "BCT (MPF) Pro Choice" before 1<sup>st</sup> June 2022. Term and conditions apply.

1. The "Promotional Period" of "2022 BCT MPF Account Consolidation Offer" (the "Offer" ) is from 1<sup>st</sup> June, 2022 to 31<sup>st</sup> December, 2022, both days inclusive.
2. The offer is only applicable to eligible members who have not opened or held any BCT Personal account of "BCT (MPF) Pro Choice" before 1<sup>st</sup> June 2022 and MPF assets which are transferred to and invested under the account of "BCT (MPF) Pro Choice" ("Transfer of Accrued Benefits").
3. This offer is only applicable to applications via BCT MPF Expert Hotline or BCT account consolidation e-channel ("Designated Channel")
4. Customers will be entitled to receive the one-off Bonus Unit Rebate if they meet the following requirements:  
(i) The Transfer of Accrued Benefits applied are successfully transferred from other MPF Schemes provided by other MPF Approved Trustees through Designated Channel on or before 28<sup>th</sup> February, 2023 ("Record Verification Date") to customer's personal account under the BCT (MPF) Pro Choice; and  
(ii) If the customer's account has been cancelled / terminated or any asset is transferred out / withdrawn from the relevant accounts before the distribution of bonus, Bank Consortium Trust Company Limited ("BCT") shall have a right not to provide the Bonus Unit Rebate to such customers.
5. By fulfilling the aforesaid terms and conditions, customers would be entitled for the one-off Bonus Unit Rebate based on the accrued benefits transferred.

Asset Transfer-in Amount (HK\$)	One-off Bonus Unit Rebate (HK\$)
\$50,000 to \$100,000	\$500
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> \$200,000 to \$350,000	\$2,400
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> \$1,500,000 to \$2,000,000	\$19,000
Above \$2,000,000	\$20,000

6. The Transfer of Accrued Benefits transferred-in under this promotional period is HK\$1,000,000 or below, Bonus Unit Rebate (if applicable) will be credited to the member's relevant accounts used for the Offer under the Scheme as extra units in April, 2023. The bonus units will be allocated according to (i) the existing fund(s) holding of the relevant accounts and (ii) the unit prices of the relevant constituent fund(s), as of the date of allocation (being a business day).
7. The Transfer of Accrued Benefits transferred-in under this promotional period is over HK\$1,000,000, Bonus Unit Rebate (if applicable) will be credited to the member's relevant accounts used for the Offer under the Scheme as extra units in October, 2023. The bonus units will be allocated according to (i) the existing fund(s) holding of the relevant accounts and (ii) the unit prices of the relevant constituent fund(s), as of the date of allocation (being a business day).
8. The Offer cannot be used in conjunction with the "BCT MPF Account Consolidation Offer" (if applicable). For details, please refer to the leaflet of "BCT MPF Account Consolidation Offer".
9. For details of constituent fund and management fee, please refer to the "MPF Scheme Brochure for BCT (MPF) Pro Choice".
10. In the event of any disputes arising from this promotion, BCT reserves the right to make final decisions.

### "BCT Group"

- BCT Financial Limited (Plan Sponsor)
- Bank Consortium Trust Company Limited (Trustee & Administrator)

Issued by BCT Financial Limited June, 2022 ATI 06/2022