

26 April 2024

Notice to Employers and Members
MASS Mandatory Provident Fund Scheme (“Scheme”)

This notice contains important information that requires your attention. Should you have any queries, you are recommended to seek independent professional advice. The trustee of the Scheme, YF Life Trustees Limited (“Trustee”), accepts responsibility for the information contained in this document.

This Notice forms part of and should be read together with the letter (“**Letter**”) titled “Embrace your new digital MPF experience – eMPF Platform” of the same date.

Terms used in this document have the same meaning as that in the MPF Scheme Brochure dated 26 June 2024 unless otherwise defined.

Dear MASS Mandatory Provident Fund Scheme participants,

Summary of the changes

From 26 June 2024 (“Effective Date” or “Onboarding Date”), the administrative services of the Scheme will be performed by the eMPF Platform instead of the Trustee. The eMPF Platform is a centralized electronic platform and one-stop online hub for Employers and Members to manage their Mandatory Provident Fund (“MPF”) accounts which have got onboard the eMPF Platform and submit MPF administration instructions to the eMPF Platform anytime through eMPF Web Portal or the eMPF Mobile App. Accordingly, the relevant administrative services currently provided by the Trustee will cease. The eMPF Platform will provide services to Members directly and they should no longer submit new instructions to the Trustee. Please refer to Section A under Part II in this Notice for the Trustee’s service cut-off time, and transitional arrangements.

In connection with the eMPF Platform taking up the administrative services of the Scheme, there will be a reduction in the management fees for most of the Constituent Funds and some changes in the administrative procedures (e.g. changes in the eligibility of non-regular voluntary contribution and rename as Special Voluntary Contribution) to align with the operation of the eMPF Platform. Such changes will not have any material impact on the rights and interests of Employers and Members. For further information, please refer to Part II in this Notice.

The Trust Deed will also be amended to reflect the following changes: (1) addition of grounds for suspension of valuation and dealing of Constituent Fund and (2) change to the default arrangement for Members who fail to submit switching or change of investment mandate in respect of termination of Constituent Fund. For further information, please refer to Part III in this Notice.

Actions to be taken

In order to have access to electronic channels of the eMPF Platform from the Effective Date, Employers and Members should complete registration with the eMPF Platform through the eMPF Web Portal or the eMPF Mobile App. Registration with eMPF Platform starts from 12 June 2024.

To assist Employers and Members to know more about the eMPF Platform:

- Seminars about the eMPF Platform will be held for Employers and Members; and
- eMPF Customer Service Hotline, eMPF Service Centre and eMPF Kiosk Arrangement will be in place. For further information, please refer to Part IV in this Notice.

Enquiries and Contact

If you would like to obtain further information about the changes, you may call the MASS MPF Hotline at 2533-5522 or visit our Customer Service Center.

Part I – About eMPF Platform

A. Introduction of eMPF Platform

The eMPF Platform is developed by the eMPF Platform Company Limited (“**eMPF Company**”) which is a wholly-owned subsidiary of the Mandatory Provident Fund Schemes Authority (“**MPFA**”), and operates the eMPF Platform as a not-for-profit public utility. The legal notice on mandatory use of eMPF Platform of the MASS Mandatory Provident Fund Scheme (“**Scheme**”) is published in the Gazette.




From the Effective Date, administrative services of the Scheme will be performed by the eMPF Platform instead of the Trustee. Employers and Members can manage their MPF accounts and submit MPF administration instructions on the eMPF Platform electronically. In order to have access to electronic channels of the eMPF Platform from the Effective Date, Employers and Members should complete registration with the eMPF Platform through the eMPF Web Portal or the eMPF Mobile App. Registration with eMPF Platform starts from 12 June 2024. Services that will be performed by the eMPF Platform from the Effective Date include but are not limited to the following:

- a. processing registration of eMPF Platform for participating employers and scheme members;
- b. processing enrolment in registered schemes for participating employers and scheme members;
- c. processing MPF contributions and default contributions;
- d. processing scheme members' investment instructions (including investment instructions on new contributions and switching instructions);
- e. processing transfers of benefits within the registered scheme or between registered schemes or from occupational retirement schemes to registered schemes;
- f. processing claims and withdrawal of MPF benefits;
- g. processing the offset and refund of severance payments and long service payments to participating employers and/or scheme members/claimants;
- h. processing of changes of participating employer and scheme member particulars;
- i. giving of notices and documents to participating employers and scheme members;
- j. handling of enquiry and complaint; and
- k. following up with participating employers and scheme members on any unclear scheme administration instructions.



From the Effective Date, Employers and Members should no longer submit the above MPF instructions to Trustee.

B. Submission of instruction

To make the best use of the eMPF Platform, Employers and Members are strongly encouraged to submit instructions electronically via the eMPF Platform. To facilitate the smooth transition to the eMPF Platform, Employers and Members shall take note of the following and take the necessary action:

	Your Action	Quick Access
Registration with eMPF Platform (APPLICABLE TO ALL EMPLOYERS AND MEMBERS)	<p>Register with eMPF Platform from 12 June 2024 to facilitate you in managing your MPF account(s) via the eMPF Platform going forward.¹</p> <p>Please be reminded that the account details will only be available on the eMPF Web Portal or the eMPF Mobile App after the Scheme gets onboard on the Effective Date. You are encouraged to register soon so that you will be able to access your account details after the Scheme gets onboard eMPF Platform.</p>	<p>1. Scan the QR Code for eMPF Platform registration</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> <p>eMPF Web Portal</p>  </div> <div style="text-align: center;"> <p>eMPF Mobile App</p>  </div> </div> <p>2. Visit eMPF Web Portal at (from Effective Date onwards): eMPF.org.hk/reg/type/en</p>
Submission of administration instructions and MPF account enquiries (APPLICABLE TO ALL EMPLOYERS AND MEMBERS)	<p>Submit MPF administration instructions and access your MPF account information and balance via the eMPF Web Portal or eMPF Mobile App from the Effective Date onwards.</p> <p>eMPF Platform commences processing MPF administration instructions and MPF account enquiries.</p> <p>Please be reminded that the MPF administration instructions received by the Trustee through the original channels offered by the Trustee after the respective cut-off dates (for details, please refer to the timetable in Part II Section A) will lead to delay in handling or rejection of the instructions.</p>	<p>1. Scan the QR Code for accessing eMPF User Guide on eMPF website</p> <div style="text-align: center;"> <p>eMPF User Guide</p>  </div> <p>2. Visit eMPF website at (from the Effective Date onwards): www.eMPF.org.hk</p>

¹ This applies to non-registered Employers and Members only. Yet, Employers and Members who have performed registration can log-in to the eMPF Web Portal or eMPF Mobile App and check the account details from the Effective Date

Submission of contribution data and payment instructions (APPLICABLE TO EMPLOYERS, SELF-EMPLOYED PERSONS, TVC MEMBERS & MEMBERS WHO MAKE SPECIAL VOLUNTARY CONTRIBUTION ONLY)	Submit contribution data and payment instructions via the eMPF Web Portal or the eMPF Mobile App from the Effective Date onwards.	<p>1. Scan the QR Code for eMPF Web Portal and eMPF Mobile App login page</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> <p>eMPF Web Portal</p>  </div> <div style="text-align: center;"> <p>eMPF Mobile App</p>  </div> </div> <p>2. Visit eMPF website at (from the Effective Date onwards): www.eMPF.org.hk</p>
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Regarding submission of contributions, Employers who currently use their own payroll system to calculate and/or submit contributions to the Trustee should check with their respective payroll vendors or in-house IT system/application developers to ensure their payroll system is eMPF-ready (i.e. system has been enhanced to support standardized contribution data file to the Platform by file upload) or eMPF-certified (i.e. system has been enhanced to support standardized contribution data file to the Platform via API). If the system is neither eMPF-ready nor eMPF-certified, Employers can choose to submit contributions through the **eMPF Web Portal** or **eMPF Mobile App** as stipulated above.

Alternatively, instructions may be submitted by paper-based means to the eMPF Platform by post, fax, email or in person:

- Postal Address: PO Box 98929 Tsim Sha Tsui Post Office
- Fax Number (not applicable to application that trustee requires certified true copy of supporting document): 3197 2988
- Email address (not applicable to application that trustee requires certified true copy of supporting document): forms@support.empf.org.hk
- In person to the following eMPF Service Centres:

Hong Kong Island:	Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong
Kowloon:	Suites 1205 6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon
New Territories:	Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories

Office Hours:

Monday to Friday	9:00 am to 6:00 pm
Saturday	9:00 am to 1:00 pm
Sunday & Public Holiday	Closed

Employers and Members can also visit the above eMPF Service Centres during the office hours for MPF related services (e.g. making enquiries/complaints relating to MPF scheme administration, seeking assistance in using the eMPF Web Portal or eMPF Mobile App, etc.).

The account number(s) of your existing MPF account(s) will be changed after the Scheme gets onboard to the eMPF Platform. You may log-in to the eMPF Web Portal or the eMPF Mobile App, contact the eMPF Customer Service Hotline or visit the eMPF Service Centre or eMPF Kiosk to obtain the updated account number after the Effective Date.

All MPF administrative forms are available from the eMPF website www.eMPF.org.hk and the eMPF Service Centres from the Effective Date onwards. There will be a grace period of two months following the on-boarding date during which eMPF Platform will accept the Scheme's existing administration forms. Please note that the Scheme's existing administration forms received after the grace period (i.e. 26 August 2024) will be rejected.

Part II – Changes to the Scheme in connection with the launch of eMPF Platform

A. Cessation of Trustee's administrative services and transitional arrangements prior to launch of eMPF Platform

From the Effective Date, the administrative services of the Scheme will be performed by the eMPF Platform. Employers and Members shall manage their MPF accounts and submit their MPF instructions to the eMPF Platform instead of the Trustee.

Accordingly, the relevant administrative services currently provided by the Trustee will cease. Internet services via the MASS MPF Enquiry System, as well as the mobile application "YFLink", will cease for Employers and Members from 20 June 2024 16:00:00 and 25 June 2024 16:00:00 respectively. The specific service cut-off time and transitional arrangements are detailed as follows:

Types of Instructions	Cut-off date for valid instructions to be processed and completed before the Effective Date using the Original Channels
Employers and Self-Employed Persons	
1. Contribution	Via mail / by hand / fax / email / internet a. Payment via DDA: 14 June 2024 b. Payment via cheque / TT / direct credit: 14 June 2024
2. Member Termination with LSP/SP offset request	14 June 2024
3. Scheme Transfer-in	A valid instruction to request transfer-out trustee to process transfer request must be received on: 14 June 2024
4. Scheme Termination & Transfer-out	A valid transfer out instruction must be received by the trustee via transfer-in trustee on: 14 June 2024
5. Scheme Information Change	18 June 2024
6. Application for participation of Scheme	18 June 2024

Members	
1. Switching	18 June 2024, 16:00:00
2. Change of Investment Mandate	18 June 2024, 16:00:00
3. Transfer-in	A valid instruction to request transfer-out trustee to process transfer request must be received on: 13 June 2024
4. Transfer-out	A valid transfer out instruction must be received by the Trustee via transfer-in trustee on: 6 June 2024
5. Withdrawal of accrued benefits	(i) Permanent departure: 13 June 2024 (ii) Other circumstances: 14 June 2024
6. Member Enrolment	18 June 2024
7. Member Information Change	18 June 2024
8. New SVC contribution setup	18 June 2024

In the event of the cut-off date for respective instruction(s) becoming a gale warning day or black rainstorm warning day (i.e. Tropical Cyclone Warning Signal No.8 or above; or black rainstorm warning signal is hoisted) resulted in such day being a non-business day, all respective instructions (excluding switching and change of investment mandate instructions) from participating employers and scheme members received by the Trustee on such day will be suspended and not be processed by the Trustee and will be transferred to the eMPF Platform for processing on the Effective Date. Switching and change of investment mandate instructions will not be accepted and Members need to resubmit the instruction to the eMPF Platform on or after the Effective Date, if necessary. Other than switching and change of investment mandate instructions, instructions received by the Trustee after the cut-off date and before the Effective Date will be transferred to the eMPF Platform for processing on the Effective Date. For details of the operational arrangements and processing timeline of the eMPF Platform, please visit eMPF Platform website at www.eMPF.org.hk from the Effective Date onwards.

Switching and change of investment mandate instructions received by the Trustee after the cut-off date and before the Effective Date will be rejected. Members will have to submit the switching and change of investment mandate instructions on the eMPF Platform again on or after the Effective Date.

Members are required to complete the registration with the eMPF Platform for receiving notices or documents by electronic means (including e-notification and e-statement) (“**e-Communications**”) on the eMPF Platform. However, if you previously used passport to enrol your account(s) in the Scheme, you will not be able to complete the registration with the eMPF Platform using passport number and receive e-Communications (including e-notification and e-statement) from the Platform. As a result, the eMPF Platform will send all notices or documents to you through paper means. If you wish to continue to receive e-Communication from the eMPF Platform after the Scheme gets onboard, please update your identification document to Hong Kong Identification Card (HKID) with YF Life Trustees Limited before onboarding or with the eMPF Platform after onboarding.

B. Other administrative and operational changes

In connection with the Scheme's onboarding to the eMPF Platform, certain administrative and operational arrangements will change to align with the operation of the eMPF Platform. Such changes will not have any material impact on the rights and interests of Employers and Members. Summary of the key changes is set out below.

1. Imposition of eMPF Platform fee and reduction of Trustee Fee

Currently, the Trustee performs the custody and administrative functions of the Scheme and charges all Constituent Funds except Guaranteed Fund² ("Relevant Constituent Funds") a bundled Trustee Fee.

From Effective Date, the administrative functions of the Scheme currently performed by the Trustee will be performed by the eMPF Platform, while the custody function and other functions not performed by the eMPF Platform will continue to be performed by the Trustee.

In light of the above changes, from 26 September 2024 (i.e. 3 months after the Effective Date) onwards, there will be following fee changes:

- the Trustee Fee for all Relevant Constituent Funds and the underlying trustee fee of the APIF Policy invested by the Guaranteed Fund will be reduced to 0.14% p.a. of net asset value; and
- an eMPF Platform fee ("eMPF Platform Fee") will be payable by the Trustee to the eMPF Company for the scheme administration services the eMPF Company provides to the Scheme. The eMPF Platform Fee is 0.33% p.a. of net asset value for US Equity Fund and 0.37% p.a. of net asset value for other Constituent Funds.

The overall management fees for each Constituent Fund from 26 September 2024 onwards will either be lower than or similar to the current level. The fee level before and after the fee changes are summarized in the below table.

² Currently, no Trustee Fee and Investment Management Fee are charged to the Guaranteed Fund at the Constituent Fund level.

Name of Constituent Fund	Management fees before 26 June 2024 ³ (p.a. of the net asset value)	Management fees from 26 September 2024 ⁴ (p.a. of the net asset value)
Guaranteed Fund	1.38%	0.91%
Global Stable Fund	1.38%	0.91%
Global Growth Fund	1.38%	0.91%
Hong Kong Equities Fund	1.38%	0.91%
MPF Conservative Fund	Up to 0.83%	Up to 0.73%
Global Bond Fund	1.41%	1.02%
Greater China Equity Fund	Up to 1.5295%	Up to 1.0395%
US Equity Fund	0.98%	0.98%
Asian Bond Fund	1.51%	1.02%
Asian Pacific Equity Fund	1.51%	1.02%
Global Equity Fund	1.51%	1.02%
European Equity Fund	1.51%	1.02%
Age 65 Plus Fund	0.75%	0.67%
Core Accumulation Fund	0.75%	0.67%

For the avoidance of doubt, the Investment Management Fee applicable to all Constituent Funds will remain unchanged.

2. Reduction in the cap of the Out-of-pocket Expenses incurred by the Trustee for DIS Constituent Funds

Currently, the total amount of all payments that are charged to or imposed on the DIS Constituent Funds or Members who invest in DIS Constituent Funds, for Out-of-pocket Expenses incurred by the Trustee on a recurrent basis in the discharge of the Trustee's duties to provide services in relation to the DIS Constituent Funds, shall not in a single year exceed 0.2% of the NAV of the DIS Constituent Funds. Starting from 1 January 2025, the rate of such cap will be reduced to 0.1% of the NAV of the DIS Constituent Funds for this Scheme.

3. Changes related to non-regular voluntary contribution

From the Effective Date, Employee Members who make non-regular voluntary contribution can no longer request the contribution to be deducted from his or her relevant income or basic salary. Instead, the non-regular voluntary contribution shall be paid from his or her own funds.

³ It includes fees paid to the trustee, custodian, administrator, investment manager (including fees based on fund performance, if any) and sponsor of a scheme and the Underlying Investment Funds for providing their services to the relevant fund.

⁴ It includes fees paid to the trustee, custodian, eMPF Company, investment manager (including fees based on fund performance, if any) and sponsor of a scheme and the Underlying Investment Funds for providing their services to the relevant fund.

Currently, if a Member is permitted to make a non-regular voluntary contribution, the maximum number of such contributions allowed for each Member in a financial year shall not exceed 52, or such other maximum number as may be determined by the Trustee from time to time. From the Effective Date, such maximum number of contributions per financial year will be removed.

From the Effective Date, non-regular voluntary contribution will be referred to as special voluntary contribution (“SVC”) in the MPF Scheme Brochure and the Master Trust Deed. For avoidance of doubt, the Trustee may reject any application to open a SVC account if applicants fail to provide information and documents as required by the Trustee and/or the eMPF Platform to ensure compliance with applicable laws and regulations relating to anti-money laundering / tax reporting.

4. Amendment to the definition of Dealing Day and Dealing Deadline

To align with the operation of the eMPF Platform, the definition of the following terms will be updated as follows with effect from the Effective Date:

“Dealing Day”	means every Business Day provided that it is not a day on which the eMPF Platform (or any part of it) is suspended under the Ordinance (“eMPF Platform Suspension Day”), otherwise, the next following Business Day or such other day(s) as the Trustee may from time to time determine either in respect of all the constituent funds or in relation to a particular constituent fund of the Scheme;
“Dealing Deadline”	is 4:00 pm on each Dealing Day or such other time as agreed between the Trustee and the eMPF Platform;

The relevant dealing timelines are amended accordingly. For details of the administrative services provided by the eMPF Platform, including the timeline and other requirements for submitting instructions to the eMPF Platform from the Effective Date, please visit eMPF Platform website at www.eMPF.org.hk from the Effective Date onwards.

5. Miscellaneous amendments

The MPF Scheme Brochure will be amended to include a new section regarding eMPF Platform and to reflect other general streamlining, enhancements and updates.

Change of name of BCT Pooled Investment Fund Series

With effect from 2 July 2024, the name of BCT Pooled Investment Fund Series will be changed to “Bonitas Pooled Investment Fund Series”. The name change is for rebranding this name to a generic one.

Part III – Other changes to the Master Trust Deed and the Brochure of the Scheme

A. Addition of grounds for suspension of valuation and dealing of Constituent Funds

The Master Trust Deed will be amended from 26 May 2024 to provide additional grounds to declare a suspension of the dealing of any Constituent Fund and/or the determination of the Net Asset Value of any Constituent Fund, for the whole or any part of any period during which:

- a significant change to the systems and/or operation pertaining to the Scheme is required for the purpose of complying with the requirements of the MPFS Ordinance (including the implementation of the eMPF Platform), or when a significant change to the systems and/or operation of the eMPF Platform is required; or
- there are any other exceptional circumstances which the Trustee may consider appropriate to suspend the valuation and/or dealing in any Constituent Fund, having regard to the interests of the Members.

The Scheme Brochure will be updated accordingly to reflect the above changes.

B. Amendment to the default arrangement in respect of termination of Constituent Fund

The Master Trust Deed of the Scheme will be amended from the Effective Date to provide that where a Constituent Fund is being terminated, if a Member fails to submit a switching or change of investment mandate, the redemption proceeds of the Member's holding in the terminating Constituent Fund will be invested in such Constituent Fund as the Trustee may determine from time to time and notify to Members or according to Default Investment Strategy (to the extent practically possible). The above amendments provide the Trustee with the flexibility to choose the appropriate default arrangement for Members who fail to submit instructions in respect of termination of Constituent Fund.


Part IV – Preparing for the eMPF Platform


A. Invitation to participate in seminar to onboarding to eMPF Platform

In order to know more about the eMPF Platform and to get prepared for the onboarding, Employers and Members are cordially invited to the eMPF introductory seminar.


Details of the seminar sessions are as follows:


Employers' session

Date and Time	10 May 2024 2:00pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction to the eMPF Platform • Points to note during the transition period • eMPF Employer Portal – Features Overview • eMPF Employer Portal – Features Demonstration • Full Range of Support to Employers
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via</p> 

Date and Time	16 May 2024 2:00pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction to the eMPF Platform • Points to note during the transition period • eMPF Employer Portal – Features Overview • eMPF Employer Portal – Features Demonstration • Full Range of Support to Employers
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via</p> 

Members' session

Date and Time	20 May 2024 2:00pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction to the eMPF Platform • Points to note during the transition period • eMPF Member Portal – Features Overview • eMPF Member Portal – Features Demonstration • Full Range of Support to Intermediaries, Members and Employers
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via</p> 

Date and Time	30 May 2024 2:00pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction to the eMPF Platform • Points to note during the transition period • eMPF Member Portal – Features Overview • eMPF Member Portal – Features Demonstration • Full Range of Support to Intermediaries, Members and Employers
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via</p> 

B. eMPF Customer Service Hotline, eMPF Service Centres and eMPF Kiosk Arrangement

With effect from the **Effective Date**, Employers and Members, who wish to obtain more information relating to eMPF, such as make enquiries relating to MPF scheme administration, seek assistance in using the eMPF Web Portal or eMPF Mobile App, etc., can call eMPF Customer Service Hotline at 183 2622 or visit eMPF Service Centres. The following are the locations of eMPF Service Centres:

Hong Kong Island:	Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong
Kowloon:	Suites 1205 6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon
New Territories:	Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories

Office Hours:

Monday to Friday	9:00 am to 6:00 pm
Saturday	9:00 am to 1:00 pm
Sunday & Public Holiday	Closed

Furthermore, you may use eMPF Kiosks to submit your MPF instructions. The following are the locations of eMPF Kiosks:

Operating hours of kiosks in eMPF Service Centres:

Monday to Friday 9:00 am to 6:00 pm

Saturday 9:00 am to 1:00 pm

Closed on Sunday and Public Holidays

Operating hours of kiosks in other retail shops:



For the detailed location of eMPF Kiosk, you can scan the QR code or visit eMPF website at www.eMPF.org.hk for details.







Prior to the Effective Date, Employers and Members should continue to contact the Trustee.

After the Effective date, as regards enquiries and information other than in relation to scheme administration services, such as fund-specific and trustee-specific enquiries and information, Employers and Members can call our MASS MPF Hotline at 2533-5522.

C. Do & Don't List after Onboarding

Employers and Members must register with eMPF Platform to enjoy all the new features and functions from the Effective Date.

From the Effective Date onwards, Employers and Members must comply with the following:

	DOs	DON'Ts
Submission of digital instruction	<p>Employers to submit their instructions via: eMPF Web Portal:</p>  <p>and eMPF.org.hk/er/login/en</p> <p>eMPF Mobile App:</p>  <p>Members to submit their instructions via: eMPF Web Portal:</p>  <p>and eMPF.org.hk/login/en</p> <p>eMPF Mobile App:</p> 	<p>Do not send the digital instructions to the original channels offered by the Trustee.</p>

<p>Submission of paper instruction forms</p>	<p>Mailing address: PO Box 98929 Tsim Sha Tsui Post Office</p> <p>eMPF Service Centres: Hong Kong Island: Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong</p> <p>Kowloon: Suites 1205 6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon</p> <p>New Territories: Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories</p> <p>Service hours Monday to Friday 9:00 am to 6:00 pm Saturday 9:00 am to 1:00 pm Sunday & Public Holiday Closed</p> <p>Email address (not applicable to application that trustee requires certified true copy of supporting document): forms@support.empf.org.hk</p> <p>Fax number (not applicable to application that trustee requires certified true copy of supporting document): 3197 2988</p>	<p>Do not send paper instructions to the original channels offered by the Trustee.</p>
<p>Using the correct paper instruction forms</p>	<p>All to use the correct version of eMPF paper instruction forms, which you can obtain from eMPF Service Centres or download from: www.eMPF.org.hk</p>	<p>Do not use the Scheme's existing administration forms.</p>
<p>Making enquiry in relation to the MPF administration (e.g. the progress of your instruction, MPF account's administration, usage of eMPF Web Portal or eMPF Mobile App, etc.)</p>	<p>eMPF Customer Service Hotline 183 2622</p> <p>Service hours : Monday to Friday 9:00 am to 7:00 pm Saturday 9:00 am to 1:00 pm Sunday & Public Holiday Closed</p>	<p>Do not call the MASS MPF Hotline in relation to the MPF account's administration</p> <p>The MASS MPF Hotline will continue to operate for enquiries in relation to Scheme Information.</p>

Further information

The MPF Scheme Brochure and the Master Trust Deed will be amended as applicable to reflect the above changes. The updated MPF Scheme Brochure and the Master Trust Deed as amended can be downloaded from our website www.yflife.com and can be accessed through the Key Scheme Information Document. You can also obtain hardcopies of the MPF Scheme Brochure at our Customer Service Center or by contacting our MASS MPF Hotline at 2533-5522.

Enquiries and Contact

Should you have any questions about the contents of this Notice, please call our MASS MPF Hotline at 2533-5522.

If you are in doubt about the meaning or effect of the contents of this document, you should seek independent professional advice.

For and on behalf of
YF Life Trustees Limited