



Notice to Participating Employers, Employee Members, Self-employed Members, TVC Account Holders and Deferred Members of the Hang Seng Mandatory Provident Fund – SuperTrust Plus (each, the ‘Scheme Participant’, and collectively, the ‘Scheme Participants’)

30 September 2024

Important: If you are in any doubt about the contents of this Notice, you should seek independent professional advice. This document contains information regarding changes to the MPF scheme brochure of the Hang Seng Mandatory Provident Fund – SuperTrust Plus dated May 2023 and the First Supplement dated 12 August 2024 (‘MPF Scheme Brochure’) and requires your immediate attention.

Hang Seng Mandatory Provident Fund – SuperTrust Plus (‘Hang Seng SuperTrust Plus’)

Thank you for your continued support of the Hang Seng SuperTrust Plus.

We would like to inform you that the following changes (the ‘**Changes**’) will be made to the Hang Seng SuperTrust Plus and its constituent funds (each a ‘**Constituent Fund**’, collectively, the ‘**Constituent Funds**’) with effect from 30 September 2024 (the ‘**Effective Date**’), unless otherwise specified in this Notice.

Terms not defined in this Notice shall have the same meanings as in the MPF Scheme Brochure unless otherwise specified herein.

This table summarises the Changes that will be made to the Hang Seng SuperTrust Plus and the Constituent Funds with effect from the Effective Date.

Severe Weather Trading

Change of investment instruction of your existing investments and/or future contributions and/or accrued benefits transferred from another Registered Scheme will be available online via Hang Seng Personal e-Banking, Hang Seng Personal Banking Mobile app or by phone on the Interactive Voice Response System (‘IVRS’) during a severe weather trading day (‘SWT Day’). Cut-off time for handling valid investment instructions of your existing investments and/or future contributions and/or accrued benefits transferred from another Registered Scheme submitted through Hang Seng Personal e-Banking, Hang Seng Personal Banking Mobile app or IVRS remains unchanged, which is 4 pm on the relevant SWT Day. Furthermore, de-risking of Default Investment Strategy, automated transfer of accrued benefits to Personal Account originally scheduled to take place and contribution submitted via automatic channels will continue to be processed on an SWT Day. Valuation of Constituent Funds on each SWT Day will be based on the unit price of the relevant Constituent Funds on the relevant SWT Day.

The Changes above are elaborated in the main body of this Notice. The Changes will not have any adverse impact on Scheme Participants.

Queries

If you have any questions or concerns about the Changes set out in this Notice, please contact our Hang Seng MPF Employer Direct +852 2288 6822 or Hang Seng MPF Service Hotline +852 2213 2213.

Severe Weather Trading

In support of the implementation of arrangements for maintaining normal operations of the Hong Kong securities and derivatives markets during severe weather conditions, we are pleased to inform you that with effect from the Effective Date, change of investment instruction of your existing investments and/or future contributions and/or accrued benefits transferred from another Registered Scheme will be available via Hang Seng Personal e-Banking, Hang Seng Personal Banking Mobile app or IVRS on an SWT Day. Further, de-risking of Default Investment

Strategy, automated transfer of accrued benefits to Personal Account originally scheduled to take place and contribution submitted via automatic channels will continue to be processed on an SWT Day.

Severe weather conditions refer to the scenario where a typhoon signal No. 8 or above or a black rainstorm warning is issued by the Hong Kong Observatory, or an 'extreme conditions' announcement is made by the HKSAR Government. An SWT Day refers to any day from Monday to Friday except a Hong Kong public holiday on which severe weather falls.

Please note that the cut-off time for handling valid investment instruction of your existing investments and/or future contributions and/or accrued benefits transferred from another Registered Scheme submitted through Hang Seng Personal e-Banking, Hang Seng Personal Banking Mobile app or IVRS remains unchanged, which is 4 pm on the relevant SWT Day.

Valuation of Constituent Funds on each SWT Day will be conducted in the usual way to derive the unit price of the relevant Constituent Funds on the relevant SWT Day. With respect to the valuation of a Constituent Fund which invests in underlying fund(s) and the unit price(s) of the underlying fund(s) is(are) not available on such SWT Day, the Trustee or the Investment Manager will use the latest available fund price of such underlying fund(s) to calculate the unit price of the relevant Constituent Fund.

For the avoidance of doubt, except for the specified services set out above, all other services or operations of the Hang Seng SuperTrust Plus including but not limited to customer service centre and customer service hotline will remain closed on an SWT Day.

No action is required of the Scheme Participants to effect the Changes.

The MPF Scheme Brochure and/or master trust deed of the Hang Seng SuperTrust Plus will be amended in due course to reflect the Changes and/or other consequential updates or changes.

Should you have any questions about the Changes or would like to obtain a copy of the latest MPF Scheme Brochure and Key Scheme Information Document, please contact our Hang Seng MPF Employer Direct +852 2288 6822 or Hang Seng MPF Service Hotline +852 2213 2213.

Issued by Hang Seng Bank Limited and HSBC Provident Fund Trustee (Hong Kong) Limited

Note: Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income from such financial instruments, may go down as well as up. For further details including the product features and risks involved, please refer to the MPF Scheme Brochure.