

**Quick Guide for Scheme Participants on MPF Administration
After Change of Trustee and MPF Scheme Provider**

With effect from 27 July 2026 (the “**Effective Date**”), Bank Consortium Trust Company Limited (“**BCTC**”) will become the new trustee and custodian, and BCT Financial Limited (“**BCTF**”) will become the new MPF scheme provider of Principal MPF Scheme Series 800, Principal MPF – Simple Plan, and Principal MPF – Smart Plan (collectively, the “**Schemes**”). Certain changes in the MPF administration will follow. To facilitate your MPF administrative routines after the Effective Date, key changes are listed below for your easy reference. Please refer to the respective Notice to Participating Employers and Members dated 5 June 2026 for further information on the change of trustee and MPF scheme provider.

1. Key changes on the Schemes

Items	Before the Effective Date	From the Effective Date
Trustee	Principal Trust Company (Asia) Limited	Bank Consortium Trust Company Limited
MPF Scheme Provider	Principal Insurance Company (Hong Kong) Limited	BCT Financial Limited
Custodian	Citibank, N.A. (for Principal MPF Scheme Series 800) Principal Trust Company (Asia) Limited (for Principal MPF – Simple Plan and Principal MPF – Smart Plan)	Bank Consortium Trust Company Limited
Scheme Names[^]	Principal MPF Scheme Series 800	BCT MPF Scheme Series 800
	Principal MPF – Simple Plan	BCT MPF – Simple Plan
	Principal MPF – Smart Plan	BCT MPF – Smart Plan

[^]The name of each constituent fund under the Schemes will remain unchanged.

2. Key Points to Note and Useful Information on the Administrative Changes

Items	Before the Effective Date	From the Effective Date
MPF Contributions Payee Name*	Principal Trust Company (Asia) Limited – Principal MPF Scheme Series 800 信安信託（亞洲）有限公司 – 信安強積金計劃 800 系列	Bank Consortium Trust Company Limited – BCT MPF Scheme Series 800 銀聯信託有限公司 – BCT 強積金計劃 800 系列
	Principal Trust Company (Asia) Limited – Principal MPF – Simple Plan 信安信託（亞洲）有限公司 – 信安強積金 – 易富之選	Bank Consortium Trust Company Limited – BCT MPF – Simple Plan 銀聯信託有限公司 – BCT 強積金 – 易富之選
	Principal Trust Company (Asia) Limited – Principal MPF – Smart Plan 信安信託（亞洲）有限公司 – 信安強積金 – 明智之選	Bank Consortium Trust Company Limited – BCT MPF – Smart Plan 銀聯信託有限公司 – BCT 強積金 – 明智之選
Trustee Website	www.principal.com.hk	www.bcthk.com
Customer Service Email Address	hkinfo@principal.com	bct@bcthk.com
Customer Service Hotlines	Series 800: (852) 2827 1233 Simple Plan & Smart Plan: (852) 2802 2812	Employers: (852) 2298 9388 Members: (852) 2298 9333
Address of Trustee & MPF Scheme Provider	30/F, Millennium City 6, 392 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong	18/F Cosco Tower, 183 Queen's Road Central, Hong Kong
Customer Service Centre	30/F, Millennium City 6, 392 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong	18/F Cosco Tower, 183 Queen's Road Central, Hong Kong
Address of the offices of the MPF Scheme Provider where the latest consolidated report and Trust Deed of the Schemes are available for inspection	30/F, Millennium City 6, 392 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong	18/F Cosco Tower, 183 Queen's Road Central, Hong Kong

**Payment for contributions with old payee name (i.e. payee name in use before the Effective Date) will still be accepted for a period of 3 months up to and including 27 October 2026.*

3. Arrangements which will remain unchanged

Items	Details
Investment Manager*	Principal Asset Management Company (Asia) Limited
Name of Constituent Funds	The name of each constituent fund under the Schemes will remain unchanged.
Fees & Charges	Fees level and fees and charges and structure of each constituent fund under the Schemes will not be affected by the changes described above.
Administration Services^	The MPF administration services - including contribution processing, investment instruction handling, and account access - will continue to be carried out through the eMPF Platform in the same manner.

**Principal Asset Management Company (Asia) Limited will continue to be the investment manager of all constituent funds under the Schemes and there will be no change to the investment objective or policy or investment structure of any constituent fund.*

^Old administration forms (i.e. administration forms in use before the Effective Date) will continue to be accepted for a period of 2 months up to and including 28 September 2026. New administration forms will be available from the eMPF Platform website from the Effective Date.

- End -