

This notice is important and requires your immediate attention. It should be read by all participating employers, employee members, self-employed persons, SVC members and personal account members of Principal MPF – Simple Plan (collectively, "Scheme Participants"). If you are in any doubt about the contents of this document, you should seek independent professional advice.

Principal Trust Company (Asia) Limited ("we", "us", "our" or "Trustee") accepts responsibility for the information contained in this notice having made all reasonable enquiries that to the best of its knowledge and belief there are no other facts the omission of which would make any statement herein misleading as at the date of issuance.

This notice only summarises the changes to Principal MPF – Simple Plan (the "**Plan**"). The latest MPF Scheme Brochure of the Plan (the "**MPF Scheme Brochure**") will be available on our website at www.principal.com.hk or you may request copies of them by contacting our customer service hotline at 2802 2812.

This notice forms part of and should be read together with the letter titled "Embrace your new digital MPF experience – eMPF Platform" of the same date.

Dear Scheme Participants,

Thank you for your continued support of the Plan.

Capitalised terms not defined in this notice have the same meanings as ascribed to them in the MPF Scheme Brochure.

With effect from 7 May 2025 ("**Onboarding Date**"), the Plan is scheduled to get onboard to the eMPF Platform ("**eMPF Onboarding**"). The relevant administrative services of the Plan currently provided by the Trustee will cease and the eMPF Platform Company Limited (the "**eMPF Company**") will take up the administration of the Plan and provide scheme administration services to handle instructions from Scheme Participants directly through the eMPF Platform. The eMPF Platform is a centralized electronic platform and your one-stop online hub for managing your MPF anytime anywhere through the eMPF Web Portal or the eMPF Mobile App.

What are the Changes (as defined below)?

Starting from the Onboarding Date, there will be certain changes ("**Changes**") with respect to the administration of the Plan. Scheme Participants should submit their scheme administration service instructions to the eMPF Platform directly. Scheme Participants should no longer submit their instructions to us. For details, please refer to sections 2 and 3 of this notice.

With respect to transitional operational arrangement and relevant cut-off dates, please refer to section 4 of this notice.

Switching instructions and change of investment mandate instructions received by us after the relevant cut-off date and before the Onboarding Date will be rejected. Employee members, self-employed persons, SVC members and personal account members of the Plan (collectively, "Members") will need to submit the switching instructions and change of investment mandate instructions on the eMPF Platform again on or after the Onboarding Date. For details, please refer to section 4 of this notice.

In addition, the Trust Deed, MPF Scheme Brochure and key scheme information document of the Plan (where necessary) will be amended and/or streamlined to:

- (a) reflect the eMPF Onboarding;
- (b) reflect the new administrative arrangements; and
- (c) reflect the reduction of the aggregate management fees of certain constituent funds in connection with the eMPF Company taking up the administrative services of the Plan.

Please refer to section 5 of this notice for details of the Changes.

Actions to be taken

Scheme Participants should complete registration with the eMPF Platform through the eMPF Web Portal or the eMPF Mobile App starting from 28 February 2025 in order to have access to electronic channels of the eMPF Platform from the Onboarding Date. If Scheme Participants have already registered for the eMPF Platform earlier, you do not need to register again. For details, please refer to section 3.1 of this notice.

To assist Scheme Participants to know more about the eMPF Platform, seminars about the eMPF Platform will be held for Scheme Participants. For details, please refer to section 6 of this notice. eMPF Customer Service Hotline, eMPF Service Centre and eMPF Kiosk Arrangement will also be in place. Please refer to section 7 of this notice for further information.

Contact details

If you have any questions or concerns about the Changes set out in this notice, please contact our customer service hotline at 2802 2812.

1. Introduction of eMPF Platform

The eMPF Platform is developed by the eMPF Platform Company Limited 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 eMPF Platform is a centralized electronic platform and your one-stop online hub for managing your MPF anytime anywhere through the eMPF Web Portal or the eMPF Mobile App. It is mandatory for trustees of the registered schemes to perform scheme administration functions by using the eMPF Platform under the MPF Ordinance. The legal notice on mandatory use of eMPF Platform of the Plan is published in the Gazette.

2. Scheme administrator

MPF trustees and their respective registered schemes will get onboard to the eMPF Platform one by one. The Plan is scheduled to get onboard to the eMPF Platform on the Onboarding Date. Upon the Plan got onboard to the eMPF Platform, the administration of the Plan will be performed by the eMPF Platform. Scheme Participants can manage their MPF accounts via, and submit their administration service instructions to, the eMPF Platform directly. Scheme Participants should no longer submit their instructions to the Trustee. The following are matters and activities that are conducted by the eMPF Platform:



- (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/or 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.






With effect from the Onboarding Date, we will cease to be the administrator of the Plan and Scheme Participants should no longer submit MPF instructions to us.

3. Submission of instruction

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

	Your Actions	Quick Access
Registration with eMPF Platform <i>(APPLICABLE TO ALL SCHEME PARTICIPANTS)</i>	Register with eMPF Platform from 28 February 2025 to facilitate you in managing your MPF account(s) via the eMPF Platform going forward. ¹ Please be reminded that the account details will only be available on the eMPF Web Portal or the eMPF Mobile App after the Plan gets onboard on the Onboarding Date. You are encouraged to register soon so that you will be able to access your account details after the Plan got onboard to the eMPF Platform.	1. Scan the QR Code for eMPF Platform registration eMPF Web Portal  eMPF Mobile App  2. Visit eMPF Web Portal at (from the Onboarding Date onwards): empf.org.hk/reg/type/en

¹ This applies to non-registered Scheme Participants only. Yet, Scheme Participants who have performed registration can log-in to the eMPF Web Portal or the eMPF Mobile App and check the account details after the Onboarding Date.

<p>Submission of administration instructions and MPF account enquiries</p> <p><i>(APPLICABLE TO ALL SCHEME PARTICIPANTS)</i></p>	<p>Submit MPF administration instructions and access your MPF account information and balance via the eMPF Web Portal or the eMPF Mobile App from the Onboarding 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 us through the original channels offered by us after the respective cut-off dates (for details, please refer to section 4 of this notice) 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> <p style="text-align: center;">Members</p> <p style="text-align: center;"></p> <p style="text-align: center;">Participating employers</p> <p style="text-align: center;"></p> <p>2. Visit eMPF website at (from the Onboarding Date onwards):</p> <p style="text-align: center;">Members empf.org.hk/tutorial/en</p> <p style="text-align: center;">Participating employers empf.org.hk/er/tutorial/en</p>
<p>Submission of contribution data and payment instructions</p> <p><i>(APPLICABLE TO PARTICIPATING EMPLOYERS, SVC MEMBERS AND SELF-EMPLOYED PERSONS ONLY)</i></p>	<p>Submit contribution data and payment instructions via the eMPF Web Portal or the eMPF Mobile App from the Onboarding Date onwards.</p>	<p>1. Scan the QR Code for eMPF Web Portal and eMPF Mobile App login page</p> <p style="text-align: center;">eMPF Web Portal – Members</p> <p style="text-align: center;"></p> <p style="text-align: center;">eMPF Web Portal – Participating employers</p> <p style="text-align: center;"></p> <p style="text-align: center;">eMPF Mobile App – Members and participating employers</p> <p style="text-align: center;"></p> <p>2. Visit eMPF website at (from the Onboarding Date onwards):</p> <p style="text-align: center;">Members empf.org.hk/login/en</p> <p style="text-align: center;">Participating employers empf.org.hk/er/login/en</p>

- 3.2. Regarding submission of contribution data, participating employers who currently use their own payroll system to calculate and/or submit contribution data to us should check with their respective payroll vendors or in-house IT system/application developers to ensure system has been enhanced to support data submission to the eMPF Platform via standardized contribution data file upload or API data submission (for API data submission, API integration testing with the eMPF Platform has to be completed). If the system has not yet been enhanced to support standardized data file upload or API submission, participating employers can choose to submit contributions through the eMPF Web Portal or the eMPF Mobile App as stipulated above.
- 3.3. Alternatively, instructions may be submitted by paper-based means to the eMPF Platform by post, fax, email or in person. For details, please refer to section 8 of this notice.

Scheme Participants can also visit the 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 the eMPF Mobile App, etc.).

- 3.4. The account number(s) of the existing MPF account(s) of the Scheme Participants will be changed after the Plan got onboard to the eMPF Platform. Scheme Participants may log-in to the eMPF Web Portal or the eMPF Mobile App, contact the eMPF Customer Service Hotline or visit the eMPF Service Centres or eMPF Kiosk to obtain the updated account number after the Onboarding Date.
- 3.5. All MPF administrative forms are available from the eMPF website (empf.org.hk/forms/en) and the eMPF Service Centres from the Onboarding Date onwards. There will be a grace period of two months following the Onboarding Date during which the eMPF Platform will accept our existing administration forms. Please note that our existing administration forms received after the grace period (i.e. 5 July 2025) will be rejected.
- 3.6. Arrangement of e-communication consent for passport holders

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**”) from the eMPF Platform. However, if Members previously used passport as identification document to enrol the MPF account(s) in the Plan, Members will not be able to complete the registration with the eMPF Platform using passport number and receive e-Communications from the eMPF Platform. As a result, the eMPF Platform will send all notices or documents to Members through paper means. If Members wish to continue to receive e-Communications from the eMPF Platform after the Plan gets onboard, please update the identification document to Hong Kong Identity Card (HKID) (i) with Principal Trust Company (Asia) Limited before onboarding or (ii) with the eMPF Platform after onboarding.

4. Transitional operational arrangement for eMPF Onboarding

Where participating employers and Members wish to have his/her/its instructions processed before the Onboarding Date, valid instructions (and in the case of contribution instructions, with cleared funds) must reach us by the respective cut-off dates as mentioned below:

Instruction [^]	Received by us on or before ^{**} :
Participating employer / Member (excluding employee member) enrolment	8 April 2025
Scheme termination (excluding termination due to cessation of employment of employee member)	8 April 2025
Transfer-in (excluding Employee Choice Arrangement (“ ECA ”))	8 April 2025
Transfer-out of Members and participating employers	8 April 2025
Change of details relating to participating employers	8 April 2025
Employee member enrolment	10 April 2025

Instruction [^]		Received by us on or before ^{**} :
Termination due to cessation of employment of employee member		10 April 2025
Redemption (including withdrawal and claim of accrued benefits [#])		10 April 2025
Contribution		10 April 2025
Transfer-in through ECA		22 April 2025
Change of details relating to Members	via post/ courier/ fax	8 April 2025
	via website	24 April 2025
Switching [@]	via post/ courier/ fax/ email	23 April 2025 4:00 p.m.
	via website	24 April 2025 4:00 p.m.
Change of investment mandate	via post/ courier/ fax/ email	23 April 2025 4:00 p.m.
	via website	24 April 2025 4:00 p.m.

[^] Other than switching and change of investment mandate instructions, any instruction received by us after the relevant cut-off date as indicated above and before the Onboarding Date will be transferred to the eMPF Platform for processing on the Onboarding Date. Switching and change of investment mandate instructions received by us after the relevant cut-off date as indicated above and before the Onboarding Date will be rejected. Members will need to submit the switching and change of investment mandate instructions to the eMPF Platform again on or after the Onboarding Date.

Please also refer to note^{**} and note[@] for further information on switching instructions.

^{**} Despite the cut-off date for any of the instructions set out in the table above (other than switching and change of investment mandate instructions) becoming a severe weather trading day (i.e. a day or part of a day on which Tropical Cyclone Warning Signal No.8 or above, or black rainstorm warning signal is hoisted or the Government of the Hong Kong Special Administrative Region of the People's Republic of China makes an announcement on a territory-wide "extreme conditions" and the Stock Exchange of Hong Kong is open for the business of dealing in securities), all such instructions from participating employers and 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 or after the Onboarding Date. Any switching and change of investment mandate instructions submitted through our website will continue to be processed on any such cut-off date. As for any switching and change of investment mandate instruction submitted by paper-based means on any such cut-off date or any switching and change of investment mandate instruction received after any such cut-off date and before the Onboarding Date, any such instruction will be rejected and Members need to resubmit the instruction to the eMPF Platform on or after the Onboarding Date.

[@] Even if the switching instruction is submitted on or before the cut-off time as set out in the above table, if any one of the following circumstances occurs:

- (i) your MPF account is in the process of transfer-out assets to other registered scheme(s), partial claim or withdrawal of MPF accrued benefits, transfer fund unit(s) from or to other account(s) with the Plan;
- (ii) multiple switching instructions are received within the same day; or
- (iii) a previous switching instruction has not yet been completed,

then such switching instruction may not be able to be processed before the Onboarding Date and may be rejected. Accordingly, participating employers and Members will have to submit new instruction to the eMPF Platform on or after the Onboarding Date.

[#] Instructions for claim of accrued benefits must be submitted in paper form by post or in person.

In addition, due to the Plan's onboarding to the eMPF Platform, the instruction submission channel in our website will be terminated after the respective cut-off dates of the relevant instructions set out in the table above and the function for checking the account information of the Scheme Participants via our interactive voice response system (IVRS) at 2802 2812 will be terminated with effective from the Onboarding Date.

5. Amendment to the Trust Deed, MPF Scheme Brochure and key scheme information document

- 5.1 The Trust Deed, MPF Scheme Brochure and key scheme information document of the Plan will be amended to reflect the new administrative arrangements as summarised in sections 2 and 3 above.
- 5.2 In addition, a fee will be payable by the Trustee from the Plan's assets to the eMPF Company for its services. The management fees at the constituent fund level of certain constituent funds will be reduced with effect from 7 August 2025. The relevant constituent funds include Principal - MPF Conservative Fund, Principal Growth Fund, Principal Balanced Fund, Principal Stable Fund, Principal Dynamic Hong Kong Equity Fund, Principal Dynamic Global Equity Fund, Principal Dynamic Asia Pacific Equity Fund and Principal Dynamic Global Bond Fund.

The table below shows the current management fees at the constituent fund level and the underlying fund level ("**aggregate management fee**") and the new aggregate management fees of all constituent funds. The latest reduction of the aggregate management fees in respect of the relevant constituent funds are underlined for easy reference:

Name of Constituent Fund	Aggregate management fees before 7 August 2025 (% p.a. of net asset value)	Aggregate management fees from 7 August 2025 (% p.a. of net asset value)
Principal - MPF Conservative Fund	0.99%	<u>0.89%</u>
Principal Growth Fund	1.59%	<u>1.11%</u>
Principal Balanced Fund	1.59%	<u>1.11%</u>
Principal Stable Fund	1.59%	<u>1.11%</u>
Principal Core Accumulation Fund	0.75%	0.75%
Principal Age 65 Plus Fund	0.75%	0.75%
Principal Dynamic Hong Kong Equity Fund	1.59%	<u>1.24%</u>
Principal Dynamic Global Equity Fund	1.75%	<u>1.26%</u>
Principal Dynamic Asia Pacific Equity Fund	1.75%	<u>1.26%</u>
Principal Dynamic Global Bond Fund	1.49%	<u>1.23%</u>

For the avoidance of doubt, the breakdown of the management fees of each constituent fund before 7 August 2025 will remain the same as the one set out in the existing MPF Scheme Brochure.


5.3 Moreover, according to the amendments to the MPF legislation, the cap on the total amount of out-of-pocket expenses incurred by us on a recurrent basis in the discharge of our duties to provide services for the Principal Core Accumulation Fund and the Principal Age 65 Plus Fund in a single year will be reduced from 0.2% of the net asset value of each of these constituent funds to 0.1% of the net asset value with effect from 1 January 2026. For details as to what types of expenses are characterised as out-of-pocket expenses, please refer to section 5 of the MPF Scheme Brochure.


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


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


6.2 Details of the seminar are as follows:


Participating employers' session


Date and Time	21 March 2025 2:30 p.m. – 4:00 p.m.
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_YfkhbJfERfeirMxbgA-__Q</p> 

Date and Time	27 March 2025 2:30 p.m. – 4:00 p.m.
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	English
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_kB6C-NxUS7-Qorr7x8gT0A</p> 


Date and Time	3 April 2025 2:30 p.m. – 4:00 p.m.
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_kknifWb4QL2QqmVXhdGROA</p> 


Date and Time	9 April 2025 2:30 p.m. – 4:00 p.m.
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Mandarin
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_fstsNu-OT4anSGpgJZ9t4A</p> 


Date and Time	14 April 2025 2:30 p.m. – 4:00 p.m.
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_MyMLwohrQEeBZNEsvr8kVA</p> 


Date and Time	28 April 2025 2:30 p.m. – 4:00 p.m.
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_RgriXwLZTB2e6NaXE3OFvw</p> 


Members' session (Including employee members, self-employed persons, SVC members and personal account holders)

Date and Time	16 April 2025 2:30 p.m. – 4:00 p.m.
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_nxh5tmTfT7y9PfUyeSZspg</p> 

Date and Time	22 April 2025 2:30 p.m. – 4:00 p.m.
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Mandarin
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_E4deVaBeT0uzTRJlW7HL_A</p> 

Date and Time	24 April 2025 2:30 p.m. – 4:00 p.m.
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	English
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_4D3uGXEjTuWW4tXGcEu-fg</p> 

Date and Time	30 April 2025 2:30 p.m. – 4:00 p.m.
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_KUA9sTe9RH2thgE4b2ZLLA</p> 

Date and Time	19 May 2025 2:30 p.m. – 4:00 p.m.
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_uiA4YozlR6m5Jekl5Ex-dQ</p> 

Should you have any queries, please feel free to contact our customer service hotline at 2802 2812.

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

7.1. With effect from the Onboarding Date, Scheme Participants 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 the eMPF Mobile App, etc., can call eMPF Customer Service Hotline at 183 2622 or visit eMPF Service Centres. Please refer to section 8 of this notice for the locations and office hours of the eMPF Service Centres.

7.2. 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 a.m. to 6:00 p.m.

Saturday 9:00 a.m. to 1:00 p.m.

Closed on Sunday and Public Holidays

Operating hours of kiosks in other retail shops, you can scan the QR code:



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



7.3. Prior to the Onboarding Date, Scheme Participants should continue to contact us.

7.4. After the Onboarding Date, as regards enquiries and information other than in relation to scheme administration services, such as fund-specific and trustee-specific enquiries and information, Scheme Participants can contact our customer service hotline at 2802 2812 during the service hours set out below:

Monday to Friday 9:00 a.m. to 6:00 p.m.


Saturday 9:00 a.m. to 1:00 p.m.



Closed on Sunday and Public Holidays

8. Do & don't list after onboarding

Scheme Participants must register with eMPF Platform to enjoy all the new features and functions from the Onboarding Date.

From the Onboarding Date onwards, Scheme Participants must comply with the following:

	DOs	DON'Ts
Submission of digital instruction	Participating employers to submit their instructions via: eMPF Web Portal:  empf.org.hk/er/login/en	Do not send the digital instructions to the original channels offered by us.

	DOs	DON'Ts
	<p style="text-align: center;">eMPF Mobile App:</p> <div style="text-align: center;">  </div> <p style="text-align: center;">Members to submit their instructions via:</p> <p style="text-align: center;">eMPF Web Portal:</p> <div style="text-align: center;">  </div> <p style="text-align: center;">empf.org.hk/login/en</p> <p style="text-align: center;">eMPF Mobile App:</p> <div style="text-align: center;">  </div>	
<p>Submission of paper instruction forms</p>	<p><u>Mailing address:</u> PO Box 98929 Tsim Sha Tsui Post Office</p> <p><u>eMPF Service Centres:</u></p> <p>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><u>Service hours:</u> Monday to Friday 9:00 a.m. to 6:00 p.m. Saturday 9:00 a.m. to 1:00 p.m. Closed on Sunday and Public Holidays</p> <p><u>Email address (not applicable to application that the Trustee requires certified true copy of supporting document):</u> forms@support.empf.org.hk</p> <p><u>Fax number (not applicable to application that the Trustee requires certified true copy of supporting document):</u> 3197 2988</p>	<p>Do not send paper instructions to the original channels offered by us.</p>

	DOs	DON'Ts
Using the correct paper instruction forms	All to use the correct version of eMPF paper instruction forms, which you can obtain from eMPF Service Centres or download from: empf.org.hk/forms/en	Do not use our existing administration forms. From 7 July 2025 onwards, eMPF Platform will reject all our existing administration forms.
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.)	<u>eMPF Customer Service Hotline:</u> 183 2622 <u>Service hours:</u> Monday to Friday 9:00 a.m. to 7:00 p.m. Saturday 9:00 a.m. to 1:00 p.m. Closed on Sunday and Public Holidays <u>Email address:</u> enquiry@support.empf.org.hk	Do not call our customer service hotline in relation to the MPF account's administration. Our customer service hotline will continue to operate for enquiries in relation to enquiries other than scheme administration services.

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This notice only summarises the changes to the Plan. With effect from the Onboarding Date, the updated MPF Scheme Brochure and key scheme information document of the Plan will be available on our website at www.principal.com.hk or you may request a copy of it by contacting our customer service hotline at 2802 2812. In addition, a copy of the updated Trust Deed can be inspected free of charge during normal business hours at our customer service centre at 30/F, Millennium City 6, 392 Kwun Tong Road, Kwun Tong, Kowloon, Hong Kong.

If you have any questions or concerns about the changes to the Plan set out in this notice, please contact our customer service hotline at 2802 2812.

Principal Trust Company (Asia) Limited

28 February 2025