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ASSET SERVICING

Hong Kong Baptist University 1998 Superannuation Fund Member Briefing

bct

銀聯集團

Bank Consortium Trust Co Ltd

Agenda

- **New Online System**
- **Risk Assessment Tool**
- **Member Website**
 - **Fund Switching (Account Balance)**
 - **Change of Investment Mandate (Future Contribution)**
- **Member Hotline & IVRS**
- **Q & A**

First Time Login

- New member will receive an email to activate the login password
- Click the link under Step 1 in the email



Dear Scheme Member,

Hong Kong Baptist University 1998 Superannuation Fund ('HKBU ORSO Plan')
Activate your account and login password by an instant verification code

Welcome to the HKBU ORSO Plan.

To activate your account and the login password, simply follow the steps below to retrieve a verification code via email.

Step 1: [Click here](#) and input your HKID Card / Passport No.

Step 2: Enter your personal information with your instructions. You will receive a 6-digit verification code following your confirmation (valid for 24 hours);

Step 3: When you receive the verification code, please input the verification code and set your personal password following the instructions. You will then be able to access your account instantly.

You can also go to www.bcthk.com (Login > Individual ORSO Schemes > Member) or 24-hour interactive voice responsive system (Tel number: 2298 9088) to login your account anytime.

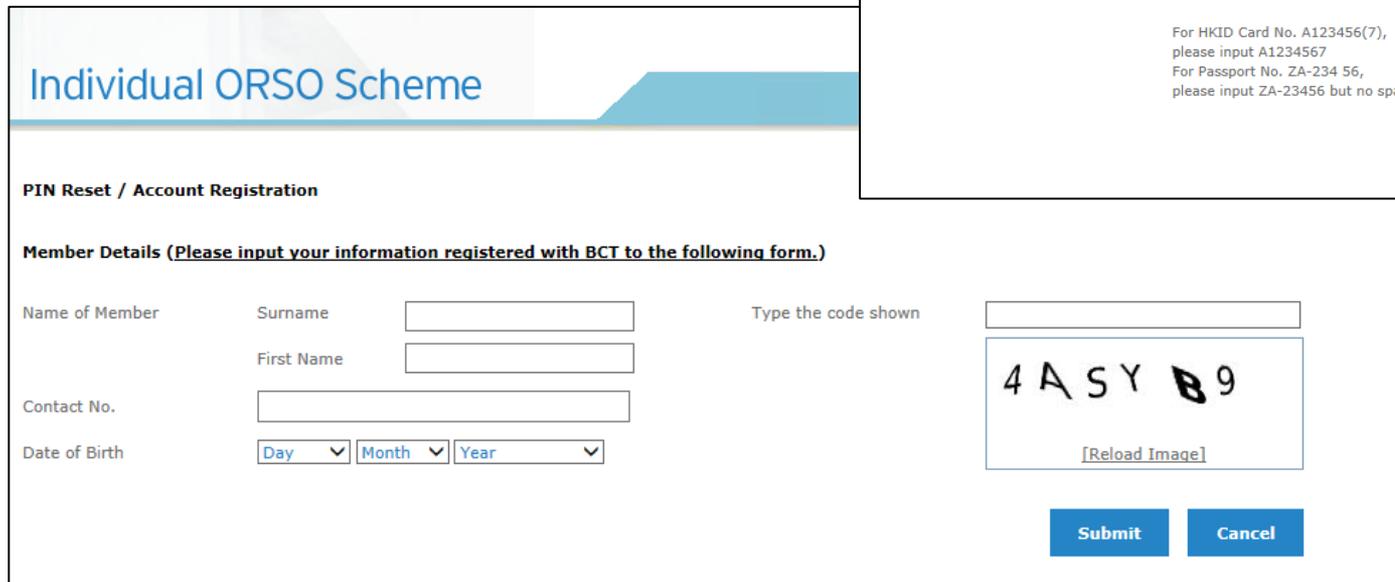
For any enquiries, please call the HKBU ORSO Plan Member Hotline at 2298 9088.

Bank Consortium Trust Company Limited
As Trustee / Administrator of Hong Kong Baptist University 1998 Superannuation Fund

New Online System

First Time Login

- Input the required information and press “Next” / “Submit”



Individual ORSO Scheme | Logout | 中文 |

PIN Reset / Account Registration

Member Details

HKID Card / Passport No.

For HKID Card No. A123456(7), please input A1234567
For Passport No. ZA-234 56, please input ZA-23456 but no space

Individual ORSO Scheme

PIN Reset / Account Registration

Member Details (Please input your information registered with BCT to the following form.)

Name of Member Surname

First Name

Contact No.

Date of Birth

Type the code shown

4 A S Y B 9

[\[Reload Image\]](#)

New Online System

First Time Login

Individual ORSO Scheme | Logout | 中文

PIN Reset / Account Registration

Member Details

Please enter your registered email address to receive a PIN verification code for [PIN reset](#).

Select	PIN Type	Status
<input checked="" type="checkbox"/>	Web	Blocked
<input checked="" type="checkbox"/>	Interactive Voice Response System	Blocked

Email @

Select to reset the PIN of website and / or IVRS

Input your registered email address to receive the PIN verification code

New Online System

First Time Login

- Member will receive an email under registered email address with verification code, your email address will be set as default
- Click the link in the email

Dear Member,

Upon your request for PIN reset for your account, the following verification code has been generated for you to reset your PIN.

Kindly note that the verification code will expire in 24 hours upon the sending out of this e-mail. Please reset your PIN immediately.

Verification Code: 379348

URL: <https://www.e-mpfhk.com/tpa/OI/mbr/resetPin/pinReGenResetDirect.htm>

Bank Consortium Trust Company Limited

This is an automatically generated e-mail. Please do not reply to this e-mail address. Thank you for your co-operation.



New Online System

First Time Login

Individual ORSO Scheme | Logout | 中文

PIN Reset / Account Registration

NOTE: A verification code has been sent to your registered e-mail account. Please enter the verification code and submit your new password within the timeframe.

Verification Code

Web
New PIN (8-16 alpha numeric with symbols)*
Confirm PIN

IVR
New PIN (8 numeric digits)
Confirm PIN

*The Web PIN should contain English uppercase and lowercase characters, digits and non-alphabetic characters.
In case you cannot receive the email with verification code, please contact our Member Hotline at 2298 9092.

Submit Cancel

Input the verification code from the email

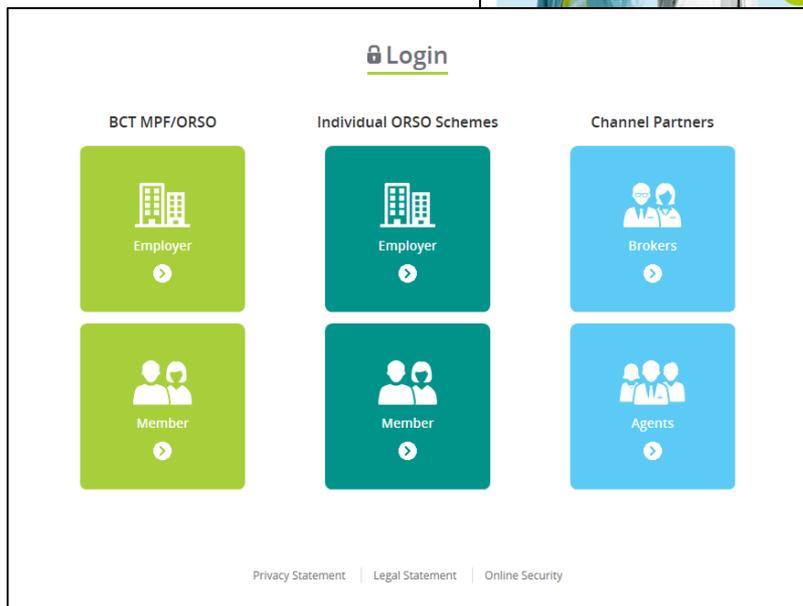
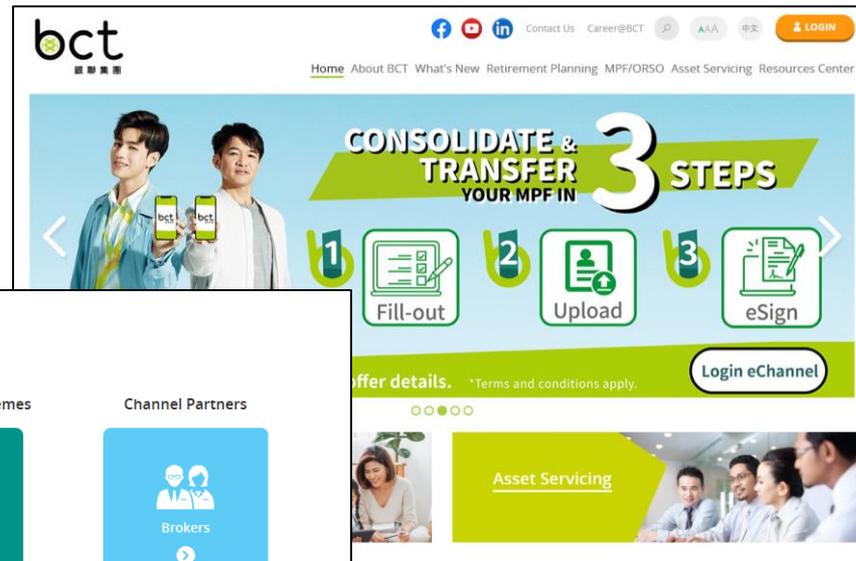
Assign and confirm the new password for website. It should contain English uppercase and lowercase characters, digits and non-alphabetic characters.

Assign and confirm the new password for IVRS. It should contain 8 numeric digits only.

New Online System

Subsequent Login

- Go to the website
<https://www.bcthk.com>
- Click Login and select Member under Individual ORSO Schemes



New Online System

Subsequent Login

Individual ORSO Scheme

HKID Card Number / Passport Number :

HKID Card:

e.g. For HKID card number A123456(7),
please input A1234567

Passport:

Please input letter(s), number(s) or symbol(s)
but not space
e.g. For passport number ZA-234 56,
please input ZA-23456

PIN :

Submit

Reset

Forgot PIN / Reset PIN

Input the HKID Card No.
and Password

Click "Forgot PIN / Reset PIN"
if the member want to reset
the PIN and go through the
same steps as the 1st time
login

New Online System

Subsequent Login

Dear Scheme Member,

Individual ORSO Scheme
One-Time Password ("OTP")

Upon your request for online account login, the following OTP has been generated.

One-Time Password ("OTP"): 713547

Kindly note that the OTP will expire in 20 minutes upon the sending out of this e-mail. If the password is expired, simply access the Member Website and take the same steps to login again.

Should you have any queries, please call the Interactive Voice Response System.

Bank Consortium Trust Company Limited
(Trustee of the Scheme)

[This is an automatically generated e-mail. Please do not reply to this e-mail address.]

Member will receive an email under registered email address with One-Time Password

Input the One-Time Password from the email

Individual ORSO Scheme

| Logout | 中文 |

One-Time Password Authentication

Please get the One-Time Password (OTP) from your registered email (@aaa.com) to continue. The OTP is valid for 20 minutes.

If you do not receive OTP in 5 minutes, please click <Cancel> to restart.

One-Time Password (OTP):

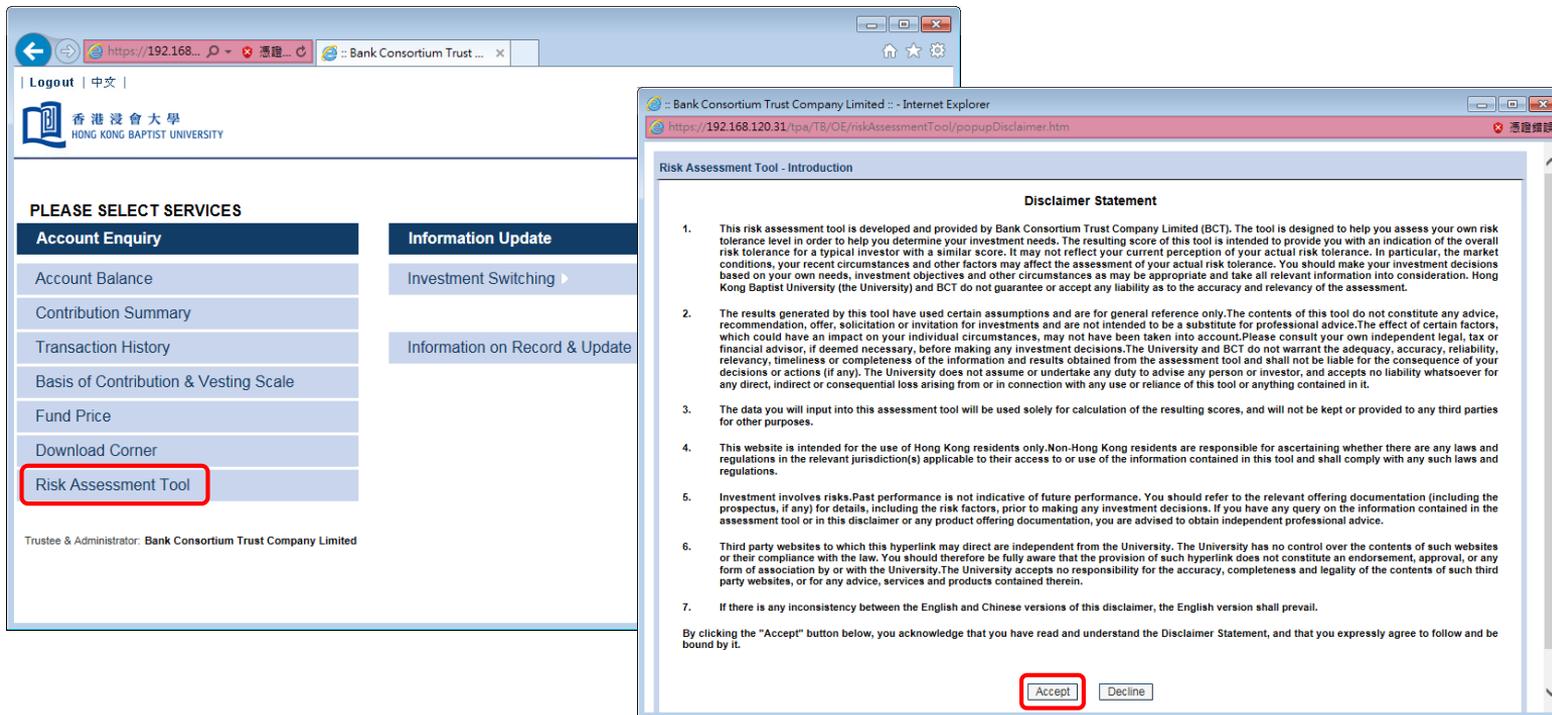
Continue

Cancel

Risk Assessment Tool

Risk Assessment Tool

- ❖ With effect from 1 Mar 2017, Risk Assessment Tool introduced in member website



The image shows two overlapping browser windows. The left window displays the main website interface with a sidebar menu. The right window shows a detailed disclaimer for the Risk Assessment Tool.

Website Interface (Left Window):

- Browser: Bank Consortium Trust ...
- Language: Logout | 中文 |
- Logo: 香港浸會大學 HONG KONG BAPTIST UNIVERSITY
- Section: PLEASE SELECT SERVICES
- Account Enquiry (highlighted):
 - Account Balance
 - Contribution Summary
 - Transaction History
 - Basis of Contribution & Vesting Scale
 - Fund Price
 - Download Corner
 - Risk Assessment Tool** (highlighted with a red box)
- Information Update:
 - Investment Switching
 - Information on Record & Update
- Trustee & Administrator: Bank Consortium Trust Company Limited

Disclaimer Statement (Right Window):

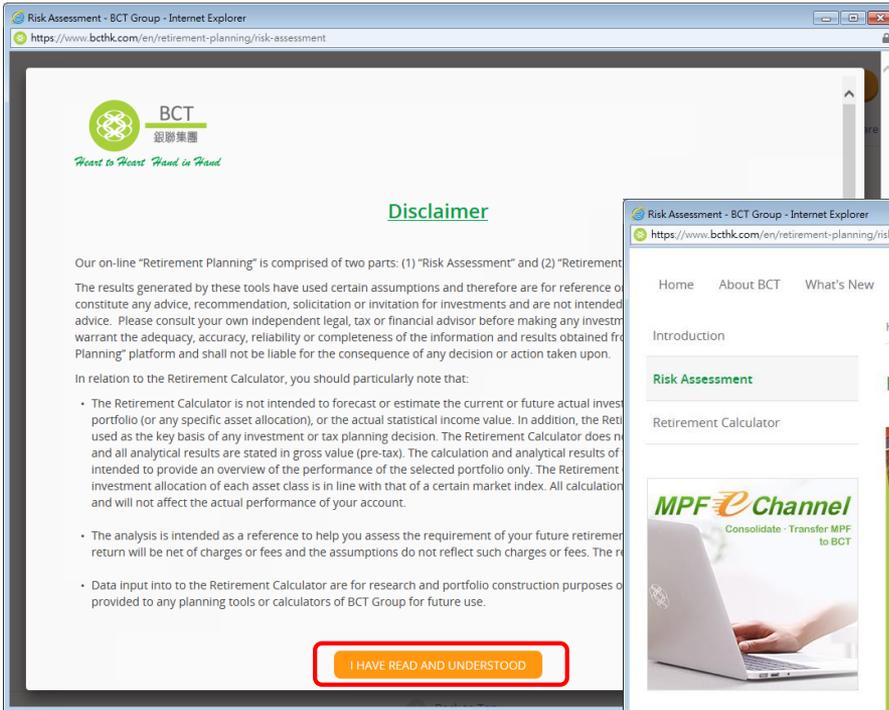
Risk Assessment Tool - Introduction

Disclaimer Statement

- This risk assessment tool is developed and provided by Bank Consortium Trust Company Limited (BCT). The tool is designed to help you assess your own risk tolerance level in order to help you determine your investment needs. The resulting score of this tool is intended to provide you with an indication of the overall risk tolerance for a typical investor with a similar score. It may not reflect your current perception of your actual risk tolerance. In particular, the market conditions, your recent circumstances and other factors may affect the assessment of your actual risk tolerance. You should make your investment decisions based on your own needs, investment objectives and other circumstances as may be appropriate and take all relevant information into consideration. Hong Kong Baptist University (the University) and BCT do not guarantee or accept any liability as to the accuracy and relevancy of the assessment.
- The results generated by this tool have used certain assumptions and are for general reference only. The contents of this tool do not constitute any advice, recommendation, offer, solicitation or invitation for investments and are not intended to be a substitute for professional advice. The effect of certain factors, which could have an impact on your individual circumstances, may not have been taken into account. Please consult your own independent legal, tax or financial advisor, if deemed necessary, before making any investment decisions. The University and BCT do not warrant the adequacy, accuracy, reliability, relevancy, timeliness or completeness of the information and results obtained from the assessment tool and shall not be liable for the consequence of your decisions or actions (if any). The University does not assume or undertake any duty to advise any person or investor, and accepts no liability whatsoever for any direct, indirect or consequential loss arising from or in connection with any use or reliance of this tool or anything contained in it.
- The data you will input into this assessment tool will be used solely for calculation of the resulting scores, and will not be kept or provided to any third parties for other purposes.
- This website is intended for the use of Hong Kong residents only. Non-Hong Kong residents are responsible for ascertaining whether there are any laws and regulations in the relevant jurisdiction(s) applicable to their access to or use of the information contained in this tool and shall comply with any such laws and regulations.
- Investment involves risks. Past performance is not indicative of future performance. You should refer to the relevant offering documentation (including the prospectus, if any) for details, including the risk factors, prior to making any investment decisions. If you have any query on the information contained in the assessment tool or in this disclaimer or any product offering documentation, you are advised to obtain independent professional advice.
- Third party websites to which this hyperlink may direct are independent from the University. The University has no control over the contents of such websites or their compliance with the law. You should therefore be fully aware that the provision of such hyperlink does not constitute an endorsement, approval, or any form of association by or with the University. The University accepts no responsibility for the accuracy, completeness and legality of the contents of such third party websites, or for any advice, services and products contained therein.
- If there is any inconsistency between the English and Chinese versions of this disclaimer, the English version shall prevail.

By clicking the "Accept" button below, you acknowledge that you have read and understand the Disclaimer Statement, and that you expressly agree to follow and be bound by it.

Risk Assessment Tool



Risk Assessment - BCT Group - Internet Explorer
https://www.bcthk.com/en/retirement-planning/risk-assessment

 **BCT**
銀聯集團
Heart to Heart, Hand in Hand

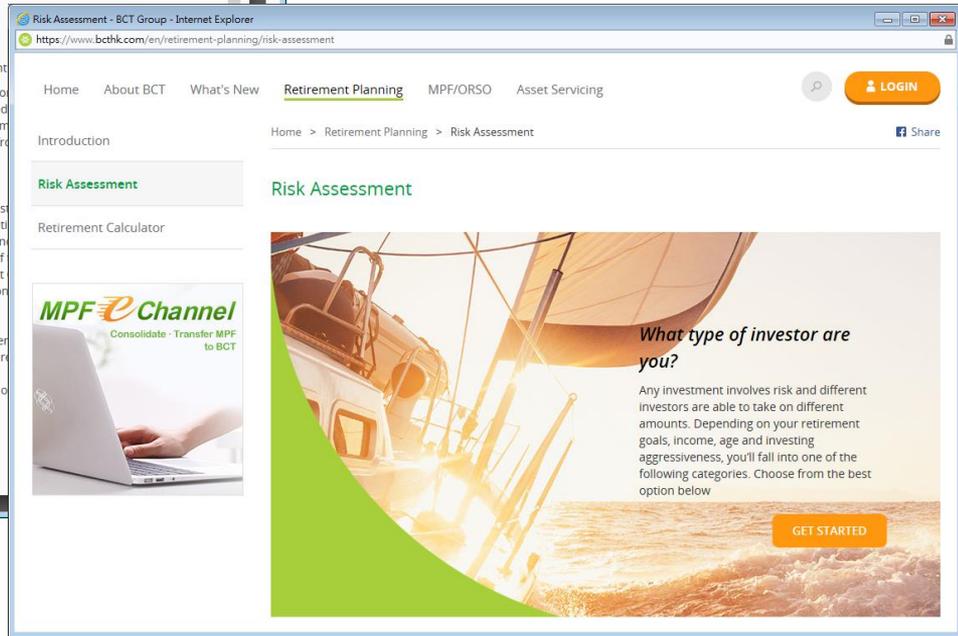
Disclaimer

Our on-line "Retirement Planning" is comprised of two parts: (1) "Risk Assessment" and (2) "Retirement Calculator". The results generated by these tools have used certain assumptions and therefore are for reference only and do not constitute any advice, recommendation, solicitation or invitation for investments and are not intended to warrant the adequacy, accuracy, reliability or completeness of the information and results obtained from the "Retirement Planning" platform and shall not be liable for the consequence of any decision or action taken upon.

In relation to the Retirement Calculator, you should particularly note that:

- The Retirement Calculator is not intended to forecast or estimate the current or future actual investment portfolio (or any specific asset allocation), or the actual statistical income value. In addition, the Retirement Calculator is not intended to be used as the key basis of any investment or tax planning decision. The Retirement Calculator does not guarantee any results and all analytical results are stated in gross value (pre-tax). The calculation and analytical results of the Retirement Calculator are intended to provide an overview of the performance of the selected portfolio only. The Retirement Calculator is not intended to provide an overview of the performance of the selected portfolio only. The Retirement Calculator is not intended to provide an overview of the performance of the selected portfolio only. The Retirement Calculator is not intended to provide an overview of the performance of the selected portfolio only. The Retirement Calculator is not intended to provide an overview of the performance of the selected portfolio only.
- The analysis is intended as a reference to help you assess the requirement of your future retirement return will be net of charges or fees and the assumptions do not reflect such charges or fees. The Retirement Calculator is not intended to provide an overview of the performance of the selected portfolio only.
- Data input into the Retirement Calculator are for research and portfolio construction purposes only and shall not be provided to any planning tools or calculators of BCT Group for future use.

[I HAVE READ AND UNDERSTOOD](#)



Risk Assessment - BCT Group - Internet Explorer
https://www.bcthk.com/en/retirement-planning/risk-assessment

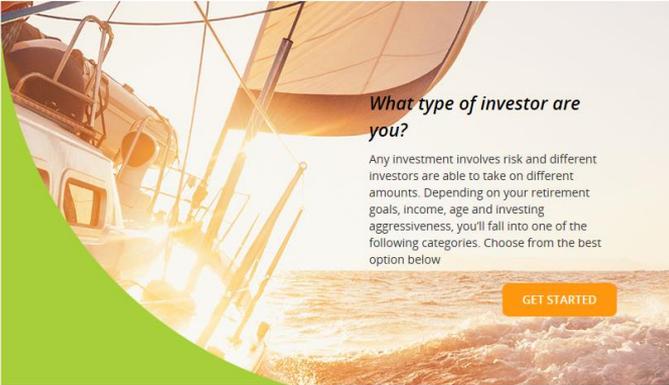
Home About BCT What's New **Retirement Planning** MPF/ORSO Asset Servicing

Introduction Home > Retirement Planning > Risk Assessment [Share](#)

Risk Assessment

Retirement Calculator

 **MPF Channel**
Consolidate - Transfer MPF to BCT



What type of investor are you?

Any investment involves risk and different investors are able to take on different amounts. Depending on your retirement goals, income, age and investing aggressiveness, you'll fall into one of the following categories. Choose from the best option below

[GET STARTED](#)

***Member Website
Fund Switching (Account Balance)***

Investment Switching

Cut-off Time For Submitting Instruction*	
<ul style="list-style-type: none">Fund Switching / Change of Investment Mandate	: 3:00pm on every Wednesday or the following business day if Wednesday is a non-business day
Execution Of Instruction	
<ul style="list-style-type: none">Instruction received before cut-off time	: It will be executed on the 2nd business day after the day of submission, i.e. generally Friday if Wednesday, Thursday and Friday are business days
<ul style="list-style-type: none">Instruction received at or after cut-off time	: It will be taken as an instruction submitted for the next cut-off, i.e. next Wednesday

** If member elects to do Fund Switching / Change of Investment Mandate more frequently than every Wednesday, there will be an administration charge of \$300. Please contact the Payroll & Benefit Disbursement Section of the Finance Office for details.*

Fund Switching (Account Balance)

❖ Select Fund Switching (Account Balance) on the Main Menu

| Logout | 中文 |



PLEASE SELECT SERVICES

Account Enquiry
Account Balance
Contribution Summary
Transaction History
Basis of Contribution & Vesting Scale
Fund Price
Download Corner

Information Update	
Investment Switching	Fund Switching (Account Balance)
Change of PIN	Change Of Investment Mandate (Future Contributions)
Information on Record & Update	

Trustee & Administrator: Bank Consortium Trust Company Limited

Fund Switching (Account Balance)

❖ Important Notes for Fund Switching

| [Main Menu](#) | [Sitemap](#) | [Logout](#) | [中文](#) |



-- Quick Menu --

Notes on Fund Switching

Please read the following Notes before you proceed to Fund Switching (i.e. Change of Investment Options for Accumulated Account Balances Only):

1. The performance of the underlying Fund's investments may involve substantial market, currency, credit/counterparty, regulatory and political risks.
2. In particular, the securities that the Fund invests in are typically unsecured debt obligations not supported by any collateral. The Fund may also invest in below investment grade or non-rated securities. These securities may carry higher credit risk than those rated as investment grade.
3. For securities invested in a single country, the underlying investment may be subject to higher concentration and liquidity risks.
4. The value of a Fund can be volatile and could go down substantially within a short period of time. It is possible that an amount of your principal investment could be lost.
5. You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in selection of your fund choice, you are in doubt whether the Fund is suitable for you, you should seek financial and/or professional advices.
6. Your fund switching instruction(s) will apply to the existing account balances only and WILL NOT APPLY to the future contributions.
7. You may submit your fund switching instruction before the cut-off time (i.e. 3:00 pm) on every Wednesday. If Wednesday falls on a non-business day, the cut-off time will become 3:00 pm of the next business day, e.g. the following Thursday if it is a business day. Your instruction will be processed by us as soon as possible. The dealing day for redemption of units (switch-out) will normally be the 2nd business day after your successful submission of the switching instruction. The dealing day of the resulting subscription of units (switch-in) will vary contingent upon different funds. Normally, switchings between different fund managers and involving foreign currencies will need longer processing time.
8. Your instruction will apply to your entire account balances (including Employer Balance and Member Balance of Minimum and Top-up Contributions).
9. Instructions received by BCT may not be executable due to various circumstances (including but not limited to the previous switching transaction(s) which is / are not completed) beyond BCT's reasonable control. In such circumstances, your new instruction(s) may be postponed or void and BCT will notify you accordingly.
10. You may switch-out from any one fund or more funds. However, the percent to be switched out from a fund must be at least 20% and in multiples of 5% up to a maximum of 100%. The total percent of switch-in funds per request must equal to 100%.
11. You may cancel a fund switching request when it is still in the status of "pending for execution" (i.e. before the cut-off time) by clicking into that fund and proceed as instructed. However, you cannot cancel a fund switching request when its status is "pending for settlement" (i.e. on or after the cut-off time).

Fund Switching (Account Balance)

Submit Fund Switching Instruction

Fund	Enter Switch Out %	Account Balance (HKD)	Enter Switch In %
	Switch Out % (maximum 100% for each fund)		Switch In % (sum of all % must add up to 100%)
PF01A HSBC Managed Growth Fund - P Class (*HSBC High Growth E100%)	<input type="text" value="0"/>		<input type="text" value="0"/>
PF02A HSBC Managed Balanced Fund - P Class (*HSBC Growth E80%)	<input type="text" value="0"/>		<input type="text" value="0"/>
PF03A HSBC Managed Stable Growth Fund - P Class (*HSBC Balanced E60%)	<input type="text" value="0"/>		<input type="text" value="0"/>
PF04A HSBC Managed Stable Fund - P Class (*HSBC Stable E40%)	<input type="text" value="0"/>		<input type="text" value="0"/>
PF05A HSBC Global Money Funds HKD - A Class (*HSBC HKD Money Market)	<input type="text" value="0"/>		<input type="text" value="0"/>
PF14 HSBC Global Investment Funds - Asia Pac ex Jap Eq High DIV-IC (*HSBC Asia Pacific ex Japan Equity High Dividend Fund)	<input type="text" value="0"/>		<input type="text" value="0"/>
PF07 FAP Growth Fund - Ord Class (*Fidelity High Growth E100%)	<input type="text" value="0"/>		<input type="text" value="0"/>
PF08 FAP Balanced Fund - Ord Class (*Fidelity Growth E80%)	<input type="text" value="0"/>		<input type="text" value="0"/>
PF09 FAP Stable Growth Fund - Ord Class (*Fidelity Balanced E60%)	<input type="text" value="0"/>		<input type="text" value="0"/>
PF18 FAP Capital Stable Fund - Ord Class (*Fidelity Capital Stable E40%)	<input type="text" value="0"/>		<input type="text" value="0"/>
PF11 BlackRock Global Government Bond Fund	<input type="text" value="0"/>		<input type="text" value="0"/>
PF16 iShares Developed World Index Fund (IE)	<input type="text" value="100"/>	12,928.70	<input type="text" value="0"/>
PF19 BlackRock ICS US Dollar Liquidity Fund (Premier - Accumulating) (*BlackRock USD Money Market)	<input type="text" value="0"/>		<input type="text" value="0"/>
PF12A JPMorqan SAR Hong Kong Fund (*JPMorqan HK Equity)	<input type="text" value="0"/>		<input type="text" value="0"/>
PF20 JPMorqan Provident High Growth Fund - Inv Class (*JPMorqan High Growth E100%)	<input type="text" value="0"/>	12,112.65	<input type="text" value="0"/>
PF21 JPMorqan Provident Growth Fund - Inv Class (*JPMorqan Growth E80%)	<input type="text" value="0"/>		<input type="text" value="50"/>
PF22 JPMorqan Provident Balanced Fund - Inv Class (*JPMorqan Balanced E60%)	<input type="text" value="0"/>		<input type="text" value="0"/>
PF23 JPMorqan Provident Capital Fund - Inv Class (*JPMorqan Capital E40%)	<input type="text" value="0"/>		<input type="text" value="50"/>
Total			<input type="text" value="100"/>

• Each allocation % should be at least 20% & in multiples of 5%

• Total Switch In % must add up to 100%

1. You can select to switch all or particular investment fund(s) under your existing holdings.

2. Only the box(es) of funds with balances are open for inputting the Switch Out %.

Reference Account Balance

Fund Switching (Account Balance)

❖ Print or save the Acknowledgement page for record

FUND SWITCHING (ACCOUNT BALANCE) - ACKNOWLEDGEMENT

Thank you

Your instructions have been received and will be processed by us as soon as possible (Cut-off time is 3:00 pm on every Wednesday. If Wednesday falls on a non-business day, the cut-off time will become 3:00 pm of the next business day, e.g. the following Thursday if it is a business day). Please note that this page is not an official confirmation of the transaction. The official confirmation will be mailed to you once the instructions are processed successfully.

Submission Date: 09/09/2020
Submission Time: 18:49:26
Reference Number : 200001493

Please note the cut-off time of fund switching

Fund	Account	Switch Out %	Switch In %
PF01A HSBC Managed Growth Fund - P Class (*HSBC High Growth E100%)			
PF02A HSBC Managed Balanced Fund - P Class (*HSBC Growth E80%)			
PF03A HSBC Managed Stable Growth Fund - P Class (*HSBC Balanced E60%)			
PF04A HSBC Managed Stable Fund - P Class (*HSBC Stable E40%)		100	
PF05A HSBC Global Money Funds HKD - A Class (*HSBC HKD Money Market)			
PF14 HSBC Global Investment Funds - Asia Pac ex Jap Eq High DIV-IC (*HSBC Asia Pacific ex Japan Equity High Dividend Fund)			50
PF07 FAP Growth Fund - Ord Class (*Fidelity High Growth E100%)			
PF08 FAP Balanced Fund - Ord Class (*Fidelity Growth E80%)			50
PF09 FAP Stable Growth Fund - Ord Class (*Fidelity Balanced E60%)			
PF18 FAP Capital Stable Fund - Ord Class (*Fidelity Capital Stable E40%)			
PF11 BlackRock Global Government Bond Fund			
PF16 iShares Developed World Index Fund (IE)			
PF19 BlackRock ICS US Dollar Liquidity Fund (Premier - Accumulating) (*BlackRock USD Money Market)			
PF12A JPMorgan SAR Hong Kong Fund (*JPMorgan HK Equity)			
PF20 JPMorgan Provident High Growth Fund - Inv Class (*JPMorgan High Growth E100%)			
PF21 JPMorgan Provident Growth Fund - Inv Class (*JPMorgan Growth E80%)			
PF22 JPMorgan Provident Balanced Fund - Inv Class (*JPMorgan Balanced E60%)			
PF23 JPMorgan Provident Capital Fund - Inv Class (*JPMorgan Capital E40%)			
Total			100

Do another transaction

Note:

- Instructions received by BCT may not be executable due to various circumstances beyond BCT's reasonable control. In such circumstances, BCT would void the instructions and notify you accordingly.

***Member Website
Change of Investment Mandate
(Future Contributions)***

Change of Investment Mandate (Future Contributions)

- ❖ Select Change of Investment Mandate (Future Contributions) on the Main Menu

| Logout | 中文 |



PLEASE SELECT SERVICES

Account Enquiry	Information Update
Account Balance	Investment Switching ▶ Fund Switching (Account Balance)
Contribution Summary	Change of PIN Change Of Investment Mandate (Future Contributions)
Transaction History	Information on Record & Update
Basis of Contribution & Vesting Scale	
Fund Price	
Download Corner	

Trustee & Administrator: Bank Consortium Trust Company Limited

Change of Investment Mandate (Future Contributions)



❖ Important Notes for Change of Investment Mandate (For Future Contributions)

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-- Quick Menu --

Notes on Change of Investment Mandate (for Future Contributions)

Please read the following Notes before you proceed to Change of Investment Mandate (i.e. Change of Investment Options for Future Contributions only):

1. The performance of the underlying Fund's investments may involve substantial market, currency, credit/counterparty, regulatory and political risks.
2. In particular, the securities that the Fund invests in are typically unsecured debt obligations not supported by any collateral. The Fund may also invest in below investment grade or non-rated securities. These securities may carry higher credit risk than those rated as investment grade.
3. For securities invested in a single country, the underlying investment may be subject to higher concentration and liquidity risks.
4. The value of a Fund can be volatile and could go down substantially within a short period of time. It is possible that an amount of your principal investment could be lost.
5. You should consider your own risk tolerance level and financial circumstances before making any investment choices. When, in selection of your fund choice, you are in doubt whether the Fund is suitable for you, you should seek financial and/or professional advices.
6. Your instruction will only apply to all future contributions (including Employer's and Employee's Minimum and Top-up Contributions) and WILL NOT APPLY to your accumulated account balances.
7. You may submit instructions for Change of Investment Mandate (applicable for future contributions only) before the cut-off time (3:00 pm) on every Wednesday. If Wednesday falls on a non-business day, the cut-off time will become 3:00 pm of the next business day, e.g. the following Thursday if it is a business day. Your instruction will be processed by us as soon as possible. The effective date will normally be the 2nd business day after your successful submission of the Change of Investment Mandate Instruction. Contribution processed on or after the effective date will be invested in accordance with the instruction.
8. There are no "pending for execution" or "pending for settlement" status for Change of Investment Mandate Requests. If you submit multiple requests for "Change of Investment Mandate", only the last request received by BCT before cut-off time (3:00 pm on every Wednesday) will be executed.
9. Successfully submitted instruction will supersede all previous instruction(s) given in respect of change of investment mandate for future contributions and will be in effect until you cease to be a Member of the Scheme or until you make another change of investment mandate instruction.
10. The percent allocated to each fund must be at least 20% in multiples of 5% and the total percent allocated to the fund(s) must equal to 100%.

Change of Investment Mandate (Future Contributions)

❖ Enter new instruction of Change of Investment Mandate Instruction

New Instruction

- The percentage allocated to each fund must be an integer, at least 20% and in multiples of 5%. The total percentage allocated to the fund(s) must be 100%.
- The cut off time of instruction request is 3:00pm on every Wednesday. If Wednesday falls on a non-business day, the cut-off time will become 3:00pm of the next business day, e.g. the following Thursday if it is a business day.

Fund	Future Contributions (%)
PF01A HSBC Managed Growth Fund - P Class (*HSBC High Growth E100%)	<input type="text" value="0"/>
PF02A HSBC Managed Balanced Fund - P Class (*HSBC Growth E80%)	<input type="text" value="0"/>
PF03A HSBC Managed Stable Growth Fund - P Class (*HSBC Balanced E60%)	<input type="text" value="0"/>
PF04A HSBC Managed Stable Fund - P Class (*HSBC Stable E40%)	<input type="text" value="0"/>
PF05A HSBC Global Money Funds HKD - A Class (*HSBC HKD Money Market)	<input type="text" value="0"/>
PF14 HSBC Global Investment Funds - Asia Pac ex Jap Eq High DIV-IC (*HSBC Asia Pacific ex Japan Equity High Dividend Fund)	<input type="text" value="0"/>
PF07 FAP Growth Fund - Ord Class (*Fidelity High Growth E100%)	<input type="text" value="0"/>
PF08 FAP Balanced Fund - Ord Class (*Fidelity Growth E80%)	<input type="text" value="0"/>
PF09 FAP Stable Growth Fund - Ord Class (*Fidelity Balanced E60%)	<input type="text" value="0"/>
PF18 FAP Capital Stable Fund - Ord Class (*Fidelity Capital Stable E40%)	<input type="text" value="0"/>
PF11 BlackRock Global Government Bond Fund	<input type="text" value="0"/>
PF16 iShares Developed World Index Fund (IE)	<input type="text" value="0"/>
PF19 BlackRock ICS US Dollar Liquidity Fund (Premier - Accumulating) (*BlackRock USD Money Market)	<input type="text" value="50"/>
PF12A JPMorgan SAR Hong Kong Fund (*JPMorgan HK Equity)	<input type="text" value="50"/>
PF20 JPMorgan Provident High Growth Fund - Inv Class (*JPMorgan High Growth E100%)	<input type="text" value="0"/>
PF21 JPMorgan Provident Growth Fund - Inv Class (*JPMorgan Growth E80%)	<input type="text" value="0"/>
PF22 JPMorgan Provident Balanced Fund - Inv Class (*JPMorgan Balanced E60%)	<input type="text" value="0"/>
PF23 JPMorgan Provident Capital Fund - Inv Class (*JPMorgan Capital E40%)	<input type="text" value="0"/>
Total	<input type="text" value="100"/>

Select funds and enter the corresponding % with minimum of 20% and in multiples of 5%. The total % must be 100%.

Click "Submit" when the new instruction is made

Change of Investment Mandate (Future Contributions)

❖ Print or save the acknowledgement page for record

CHANGE OF INVESTMENT MANDATE (FUTURE CONTRIBUTIONS) - ACKNOWLEDGEMENT

Acknowledgement

Your instructions have been received. Please note that this page is not an official confirmation of the transaction. The official confirmation will be mailed to you once the instructions are processed successfully.

(Note: Instructions received by BCT may not be executable due to various circumstances beyond BCT's reasonable control. In such circumstances, your instruction may be postponed or deemed void and BCT will notify you accordingly.)

Submission Date :	09/09/2020
Submission Time :	18:58:23
Effective Date :	18/09/2020
Reference Number :	200001789

Contribution processed on or after the Effective Date shall be invested according to the new instruction.

Fund	Future Contributions (%)
PF05A HSBC Global Money Funds HKD - A Class (*HSBC HKD Money Market)	0
PF14 HSBC Global Investment Funds - Asia Pac ex Jap Eq High Div/IC (*HSBC Asia Pacific ex Japan Equity High Dividend Fund)	0
PF07 FAP Growth Fund - Ord Class (*Fidelity High Growth E100%)	0
PF08 FAP Balanced Fund - Ord Class (*Fidelity Growth E80%)	0
PF09 FAP Stable Growth Fund - Ord Class (*Fidelity Balanced E60%)	0
PF18 FAP Capital Stable Fund - Ord Class (*Fidelity Capital Stable E40%)	0
PF11 BlackRock Global Government Bond Fund	0
PF16 iShares Developed World Index Fund (IE)	0
PF19 BlackRock ICS US Dollar Liquidity Fund (Premier - Accumulating) (*BlackRock USD Money Market)	50
PF12A JPMorgan SAR Hong Kong Fund (*JPMorgan HK Equity)	50
PF20 JPMorgan Provident High Growth Fund - Inv Class (*JPMorgan High Growth E100%)	0
PF21 JPMorgan Provident Growth Fund - Inv Class (*JPMorgan Growth E80%)	0
PF22 JPMorgan Provident Balanced Fund - Inv Class (*JPMorgan Balanced E60%)	0
PF23 JPMorgan Provident Capital Fund - Inv Class (*JPMorgan Capital E40%)	0
Total	100

Save | Print

Fund Switching / Change of Investment Mandate

❖ Important Notes

- For Fund Switching (Account Balance), after each submission before the cut-off time, member may view and/or cancel the “Pending for Execution” instruction.
- After the cut-off time, submitted instruction will become “Pending for Settlement”, i.e. switching instruction is being processed. Member can no longer cancel the instruction.
- Switching involves different portfolios or more than one fund manager will take more and different business days to complete.
- All switching instruction will likely involve a liquidation of existing investments and a purchase of new investment assets. These two actions may not be taken place on the same day and the lapse between them would represent a out-of-market risk to member.
- A submitted Change of Investment Mandate instruction cannot be cancelled but can submit a new instruction to supersede the previous one before the cut-off time.

Member Hotline & IVRS

Member Hotline & IVRS – 2298 9088

Account Enquiry

-  Account Balance and Contribution Record
-  Request for PIN

Information Request

-  Administration Form

Service Hours (with assistance of customer representative)

-  Monday to Friday 09:00 am – 06:00 pm
-  Saturday 09:00 am – 01:00 pm

IVRS (Interactive Voice Response System)

-  24-hours every day





bringing Value C onnectivity t rusted

BCT Group — comprising BCT Financial Ltd (“BCTF”) and Bank Consortium Trust Co Ltd (“BCTC”)