

20 October 2025

Notice to Employers and Members

Haitong MPF Retirement Fund

Attention: This notice is important and requires your immediate attention. If you are in any doubt about the contents of this document, you should seek independent professional advice.

Haitong International Investment Managers Limited, the sponsor of the Retirement Fund (the “**Sponsor**”) and HSBC Provident Fund Trustee (Hong Kong) Limited, the trustee of the Retirement Fund (the “**Trustee**”), each accepts full responsibility for the accuracy of the information contained in this document, and each confirms, 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 misleading, as at the date of publication.

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

Terms used in this document have the same meaning as that in the MPF Scheme Brochure dated 16 June 2025 unless otherwise defined.

Dear Valued Participating Employers and Members

Summary of the changes

From 30 December 2025 (“Effective Date”), administration services currently provided by the HSBC Institutional Trust Services (Asia) Limited (“Administrator”) will cease and the eMPF Platform Company Limited (“eMPF Company”) will take up the administration of the Retirement Fund and provide scheme administration services to handle instructions from employers and Members directly through the eMPF Platform (“**Changes**”). The eMPF Platform is a centralized electronic platform and your one-stop online hub for managing your Mandatory Provident Fund (“MPF”) and MPF accounts across different MPF scheme(s) anytime anywhere through the eMPF mobile app or web portal.

eMPF Web Portal



eMPF Mobile App



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www.htisec.com Subsidiaries of HAITONG INTERNATIONAL SECURITIES GROUP LIMITED (Incorporated in Bermuda with limited liability)

海通國際投資經理有限公司（於香港註冊成立的有限公司） 香港中環港景街一號國際金融中心一期28樓
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Starting from the Effective Date, employers and Members should submit their scheme administration service instructions to the eMPF Platform directly. Employers and Members should no longer submit their instructions to the Trustee.

With respect to the transitional arrangements and the relevant cut-off dates (i.e. the last date for valid instructions to be processed and completed by the Administrator before the Effective Date), please refer to section A of Part II in this Notice. Switching and change of investment mandate instructions submitted after the respective cut-off times will be rejected and will not be processed. The relevant Member will have to submit the switching and change of investment mandate instructions to the eMPF Platform again on or after the Effective Date. Please also note that dealing in the units of the Constituent Funds will be suspended from 18 December 2025 to 29 December 2025 to facilitate the Retirement Fund's onboarding on the eMPF Platform. For the avoidance of doubt, valuation of the Constituent Funds under the Retirement Fund will continue during the suspension of dealing.

In connection with the eMPF Platform taking up the administration services of the Retirement Fund, there will be changes to the fee disclosures of the Constituent Funds and updates to the administration procedures (e.g. severe weather trading arrangement) to align with the operation of the eMPF Platform from the Effective Date. 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 MPF Scheme Brochure and the Trust Deed will also be amended to reflect the addition of grounds for suspension of valuation and dealing of Constituent Fund. For further information, please refer to Part II 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 1 October 2025. Participating employers and Members who have performed registration do not need to register again and can log-in to the eMPF Web Portal or eMPF Mobile App to check the account details from the Effective Date. Please refer to section B of Part I in this Notice for details.

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

- Webinars 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 III in this Notice.

The account number(s) of your existing MPF account(s) will be changed after the Retirement Fund 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.

Enquiries and Contact

Should you have any enquiries, please contact our Hotline at (852) 3663 7288 (for employers) or (852) 2500 1600 (for Members) before 30 December 2025.

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 eMPF Platform is a centralized electronic platform and one-stop online hub for Members and employers for managing their MPF anytime and anywhere through the eMPF Web Portal or the eMPF Mobile App. The legal notice on mandatory use of eMPF Platform of the Haitong MPF Retirement Fund (“**Retirement Fund**”) is published in the Gazette on 12 September 2025.

From 30 December 2025 (“**Effective Date**”), the administration services of the Retirement Fund will be performed by the eMPF Platform. Employers and Members can manage their MPF accounts and submit MPF administration instructions on the eMPF Platform directly. Please refer to section B of Part I below for details.



The following are matters and activities that are to be 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 / rebalancing 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.

Accordingly, from the Effective Date, the Administrator will cease to be the administrator of the Retirement Fund and employers and Members should no longer submit MPF instructions to the Administrator.


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:

	<u>Your Action</u>	<u>Quick Access</u>
Registration with eMPF Platform (APPLICABLE TO ALL EMPLOYERS AND MEMBERS)	Register with eMPF Platform from 1 October 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 Retirement Fund 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 Retirement Fund gets onboard the eMPF Platform.	1. Scan the QR Code for eMPF Platform registration <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> eMPF Web Portal  </div> <div style="text-align: center;"> eMPF Mobile App  </div> </div> 2. Visit eMPF Web Portal at (from 1 October 2025 onwards): empf.org.hk/reg/type/en
Submission of administration instructions and MPF account enquiries (APPLICABLE TO ALL EMPLOYERS AND MEMBERS)	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. eMPF Platform commences processing MPF administration instructions and MPF account enquiries. Please be reminded that the MPF administration instructions received by the Administrator through the original channels offered by the Trustee and/or the Administrator after the	1. Scan the QR Code for accessing eMPF User Guide on eMPF website Employers  Members

¹ This applies to employers and Members who have not performed registration. Participating employers and Members who have performed registration do not need to register again and can log-in to the eMPF Web Portal or eMPF Mobile App and check the account details from the Effective Date.

	<p>respective cut-off dates (for details, please refer to section A of Part II in this notice) will lead to delay in handling or rejection of the instructions.</p>	 <p>2. Visit eMPF website at (from the Effective Date onwards):</p> <p>Employer empf.org.hk/er/tutorial/en</p> <p>Members empf.org.hk/tutorial/en</p>
<p>Submission of contribution data and payment instructions</p> <p>(APPLICABLE TO EMPLOYERS, SELF-EMPLOYED PERSONS, TVC MEMBERS & SVC MEMBERS ONLY)</p>	<p>Submit contribution data and payment instructions via the eMPF Web Portal or the eMPF Mobile App from the Effective Date onwards.</p>	<p>1. Scan the QR Code for eMPF Web Portal and eMPF Mobile App login page</p> <p>Employers</p> <p>eMPF Web Portal</p>  <p>eMPF Mobile App</p>  <p>Members</p> <p>eMPF Web Portal</p>  <p>eMPF Mobile App</p>

		 <p>2. Visit eMPF website at (from the Effective Date onwards):</p> <p>empf.org.hk/login/en</p>
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Regarding submission of contribution data, employers who currently use their own payroll system to calculate and/or submit contribution data to the Administrator should check with their respective payroll vendors or in-house IT system/application developers to ensure their 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 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 : 3197 2988*
- Email address: 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: 9 am – 6 pm Monday to Friday, 9 am – 1 pm Saturday (except for Sunday and public holidays)

* Where a certified true copy of a document (e.g. supporting documents for an application) is required to be submitted, submission must not be made by fax or email, and must be made by post or in person.



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 Retirement Fund 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.

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 Retirement Fund, 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 such Members through paper means. If such Members wish to continue to receive e-Communications from the eMPF Platform after the Retirement Fund gets onboard the eMPF Platform, please update the identification document to Hong Kong Identity Card (HKID) (i) with the Trustee before onboarding or (ii) with the eMPF Platform after onboarding.

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 for MPF Administration forms following the Effective date during which eMPF Platform will accept the Retirement Fund’s existing administration forms. Please note that the Retirement Fund’s existing administration forms received after the grace period (i.e. 27 February 2026) will be rejected.

Part II - Changes to the Retirement Fund in connection with the launch of eMPF Platform

A. Cessation of administration services of the Trustee / the Administrator and transitional arrangements prior to launch of eMPF Platform

Where employers and Members wish to have his/her/its instructions processed before the Effective Date, valid instructions (and in the case of contribution instructions, with cleared funds) must reach the Trustee by the respective cut-off dates as listed in the table below. Please also note that dealings in the units of the Constituent Funds will be suspended from 18 December 2025 to 29 December 2025 to facilitate the Retirement Fund’s onboarding to the eMPF Platform. For the avoidance of doubt, valuation of the Constituent Funds under the Retirement Fund will continue during the suspension of dealing.

From the Effective Date, the administration services of the Scheme will be performed by the eMPF Platform. Employers and Members shall manage their MPF accounts via the eMPF Platform and submit their MPF instructions to the eMPF Platform instead of the Trustee. Accordingly, the relevant administration services currently provided by the Trustee will cease. Digital service channel cut-off time are detailed as follows:

Digital Service Channel / Scheme	Haitong MPF Retirement Fund
	Cut-off time - Received by the Administrator on or before**
Member Website	4:00 pm, 17 December 2025 (Switching and Change of Investment Mandate)
	6:00 pm, 17 December 2025 (Member Information Change)
	6:00 pm, 17 December 2025 (Opt-in/out for direct marketing and e-statement)

The specific service cut-off time by each submission channel is detailed as follows:

Type of Instructions^	Submission Channel / Scheme	Haitong MPF Retirement Fund
Employer		Received by the Administrator on or before 6:00 pm of the day unless otherwise specified**
Contribution	Regular Contribution (cut-off date for the receipt of paper form)	10 December 2025
Member Termination	a. With long service payments / severance payments ("LSP/SP") offset (cut-off date for the receipt of paper form)	02 December 2025
	b. Without LSP/SP offset (cut-off date for the receipt of paper form)	12 December 2025
Scheme Transfer-in	A valid instruction to request transfer-out trustee to process transfer request must be received by (cut-off date for the receipt of valid Fund Transfer Form via physical channel)	05 December 2025
Scheme Termination & Transfer-out	A valid transfer out instruction must be received by the trustee via transfer-in trustee by	05 December 2025
Scheme Enrolment	Cut-off date for the receipt of paper form	12 December 2025
Scheme Information Change	Cut-off date for the receipt of paper form	12 December 2025
Direct Debit Authorization ("DDA")	a. Set up new DDA instruction (cut-off date for the receipt of paper form)	12 December 2025
	b. Change of bank account or information (cut-off date for the receipt of paper form)	12 December 2025
SEP, EE, PA, TVC & SVC Members		Received by the Administrator on or before 6:00 pm of the day unless otherwise specified**
Switching®	Cut-off date for the receipt of paper form	4:00 pm, 17 December 2025
Change of Investment Mandate*	Cut-off date for the receipt of paper form	4:00 pm, 17 December 2025
Contribution	a. Regular Contribution (cut-off date for the receipt of paper form)	10 December 2025

	b. SEP Relevant Income Declaration (cut-off date for the receipt of paper form)	12 December 2025
Transfer-in	A valid instruction to request transfer-out trustee to process transfer request must be received by (cut-off date for the receipt of valid Fund Transfer Forms via physical channel)	05 December 2025
Transfer-out	A valid transfer out instruction must be received by the trustee via transfer-in trustee by	05 December 2025
Withdrawal of accrued benefits [#]	(i) PD (cut-off date for the receipt of paper form)	02 December 2025
	(ii) Other circumstances (cut-off date for the receipt of paper form)	05 December 2025
Member Enrolment	Cut-off date for the receipt of paper form	12 December 2025
Member Information Change	Cut-off date for the receipt of paper form	12 December 2025
Direct Debit Authorization ("DDA")	a. Set up new DDA instruction (cut-off date for the receipt of paper form)	12 December 2025
	b. Change of bank account or information (cut-off date for the receipt of paper form)	12 December 2025

In order to facilitate the data migration to the eMPF Platform, the direct debit dates for December 2025 monthly contribution for SEP accounts and TVC accounts will be deferred as follows:

Account Type	Original Direct Debit Date	New Direct Debit Date
SEP	24 December 2025	31 December 2025
TVC	29 December 2025	31 December 2025

Members are reminded to ensure that there are sufficient funds in their bank accounts to allow for the successful direct debit to be processed on the New Direct Debit Date. Unsuccessful direct debit due to insufficient funds may result in the delay of processing contribution after the Effective Date. Please note that normal Direct Debit Instruction ("DDI") will be resumed for January 2026 monthly contribution after the migration, i.e. the 24th of each calendar month for SEP accounts, the 25th of each calendar month for TVC accounts. For SVC accounts, the original direct debit date (i.e. the 3rd of each calendar month) will remain the same and will be processed by the eMPF Platform. The actual trade processing time will subject to timeframe specified in the service pledge of the eMPF Platform.

Instructions received after 12 December 2025 (i.e. the cut-off date for member account termination and DDA cancellation) will not be processed on the New Direct Debit Date (i.e. 31 December 2025). The eMPF Platform will arrange for a refund in the event of any over-debit cases. For DDA which has not been successfully set up prior to the Effective Date, the relevant DDI will be processed in the next cycle.

^ Other than fund switching and change of investment mandate instructions, any physical instructions received by the Administrator after the relevant cut-off date as indicated above and before the Effective Date will be transferred to the eMPF Platform on the Effective Date for processing. Fund switching and change of investment mandate instructions received by the Administrator, either physical or online, after the relevant cut-off date as indicated above and before the Effective Date will be rejected. Members will need to submit the fund switching and change of investment mandate instructions on the eMPF Platform again on or after the Effective Date. Please also refer to note ** and note @ for further information on fund switching instructions.

** In the event of the cut-off date for any of the instructions set out in the table above (other than fund 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 Administrator on such day will be suspended and not be processed by the Administrator and will be transferred to the eMPF Platform for processing on or after the Effective Date. Any fund switching and change of investment mandate instructions submitted through the Sponsor's website at <https://www.memberservices.hsbc.com/ifs/pensionMemberHome> will continue to be processed on any such cut-off date.

Withdrawal instructions must be submitted in paper form by post or in person.

@ Even if the fund 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) within the Retirement Fund;
- (ii) the switching instruction submitted to the Trustee is incomplete;
- (iii) multiple fund switching instructions are received within the same day; or
- (iv) a previous fund switching instruction has not yet been completed,

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

* Investment choice with effective date after Effective Date will lead to rejection of the instruction.

Any instructions that are not initiated by employers or Members, such as DIS de-risking and auto preservation that are not yet processed from 12 December 2025 to 29 December 2025 will not be processed in a retrospective manner but will be processed by the eMPF Platform on or after the Effective Date as soon as practicable.

Account information (e.g account balance, transaction history, contribution summary, transfer-in Summary, account Gain / Loss, e-statement) will remain available on the Sponsor's website at <https://www.memberservices.hsbc.com/ifs/pensionMemberHome> until 29 December 2025. If employers and Members would like to check or download the relevant account information or e-Statement for personal record, please contact Haitong MPF Employers Hotline at (852) 3663 7288, or for member, Haitong MPF 24 Hours Auto-Info-line at (852) 2500 1600 before 30 December 2025.

For details of the administration 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 Website at www.empf.org.hk, where you can view the eMPF Online Service Guide and eMPF User Guide. Please note that the eMPF Online Service Guide and eMPF User Guide may be amended from time to time.

B. Other administrative and operational changes

In connection with the Retirement Fund'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. Management Fees to the Constituent Funds

With the eMPF Platform providing scheme administration services with effect from the Effective Date, a fee will be payable by the Trustee from the Retirement Fund's assets to the eMPF Company for its services ("**eMPF Platform Fee**") and the aggregate management fees of Constituent Funds will remain unchanged or reduced (in the case of Class A of Haitong Hong Kong SAR Fund) with effect from 30 March 2026 ("**Fee Change Effective Date**"). Please refer to the table below setting out the aggregate management fees of each Constituent Fund before and after the Fee Change Effective Date. For the avoidance of doubt, the aggregate management fees of each Constituent Fund before the Fee Change Effective Date will remain the same as the one set out in the existing MPF Scheme Brochure.

The overall management fees of each Constituent Fund before and after the Fee Change Effective Date are summarised in the table below:

	Management fees before the Fee Change Effective Date	Management fees from the Fee Change Effective Date	Management fees before the Fee Change Effective Date	Management fees from the Fee Change Effective Date
Name of Constituent Fund	Unit Class A (% p.a. of net asset value)		Unit Class T (% p.a. of net asset value)	
Haitong Core Accumulation Fund	0.745%	0.745%	0.745%	0.745%
Haitong Age 65 Plus Fund	0.745%	0.745%	0.745%	0.745%
Haitong Hong Kong SAR Fund	1.26%	1.22%	1.18%	1.18%
Haitong Asia Pacific Fund	1.14%	1.14%	1.09%	1.09%
Haitong Global Diversification Fund	0.92%	0.92%	0.82%	0.82%
Haitong MPF Conservative Fund	0.8%	0.8%	0.75%	0.75%
Haitong Korea Fund	0.72%	0.72%	0.72%	0.72%

Please refer to the enclosed Appendix setting out the new breakdown of the management fees of each Constituent Fund which will take effect from the Fee Change Effective Date.

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

According to the amendments to the MPF legislation, the cap on the total amount of out-of-pocket expenses incurred by the Trustee on a recurrent basis in the discharge of its duties to provide services for DIS Constituent Funds in a single year will be reduced from 0.2% of the net asset value of each DIS Constituent Fund to 0.1% of the net asset value of each DIS Constituent Fund with effect from 1 July 2026. For details as to what types of expenses are characterised as out-of-pocket expenses, please refer to the “FEES AND CHARGES” of the MPF Scheme Brochure.

3. Severe Weather Trading arrangement on eMPF Platform

We previously notified you, by way of notice dated 20 September 2024, that in support of the implementation of arrangements for maintaining normal operations of the Hong Kong securities and derivatives markets during severe weather conditions, with effect from 23 September 2024, online fund switching of the Constituent Funds and change of investment mandate instructions will be available via the Sponsor’s website on a Severe Weather Trading Day (as defined below).

With effect from the Effective Date, fund switching of the Constituent Funds and change of investment mandate instructions will be available via the eMPF Platform’s website or mobile app on a Severe Weather

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Trading Day. Please note that the cut-off time for handling valid switching instructions and change of investment mandate instructions submitted through the eMPF Platform remains unchanged, which is 4:00 p.m. on the relevant Severe Weather Trading Day.

Further, de-risking of Default Investment Strategy originally scheduled to take place will continue to be processed on a Severe Weather Trading Day.

Valuation of Constituent Funds on each Severe Weather Trading Day will be conducted in the usual way to derive the unit price of the relevant Constituent Funds on the relevant Severe Weather Trading 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 Severe Weather Trading Day, the latest available fund price of such underlying fund(s) will be used to calculate the unit price of the relevant Constituent Fund.

In light of the foregoing, with effect from the Effective Date, the definition of “Business Day” in the MPF Scheme Brochure will be amended as follows:

	Prior to the Effective Date	After the Effective Date
Definition of “Business Day”	<p>“Business Day” means a day (other than Saturday and Sunday) on which banks in Hong Kong are open for normal banking business or such other day or days as the Investment Manager and the Trustee may agree, either generally or in relation to a particular Constituent Fund</p>	<p>“Business Day” means a day or part of a day, other than a Saturday or Sunday or Hong Kong public holiday, which is either:</p> <ul style="list-style-type: none"> (i) a day or part of a day on which banks are open for business in Hong Kong; or (ii) for the sole purpose of describing a day or part of a day which, despite Severe Weather: <ul style="list-style-type: none"> A. the Stock Exchange of Hong Kong Limited is open for the business of dealing in securities; and B. the following processes, namely, (1) fund switching instructions and change of investment mandate instructions via electronic means; (2) de-risking of Default Investment Strategy; and (3) valuation of Constituent Funds, will continue to be able to be processed by the Trustee or the eMPF Platform <p>on that day or part of that day, the Severe Weather Trading Day.</p>

where “Severe Weather Trading Day” means a day or part of a day from Monday to Friday, except a Hong Kong public holiday, that meets the criteria set out in (ii) of the definition of “Business Day” and “Severe Weather” means Typhoon Signal No. 8 or above, or Black Rainstorm Warning is issued by the Hong Kong Observatory or “Extreme Conditions” are announced by the Hong Kong Government.

For the avoidance of doubt, except for the specified services set out above, all other services or operations of the Retirement Fund will remain closed on a Severe Weather Trading Day.

4. Publication of prices and notice on suspension of dealings and/or determination of net asset value

Currently, (i) issue and bid prices per Unit of each class relating to a Constituent Fund are published daily in the South China Morning Post and the Hong Kong Economic Journal and (ii) whenever the Trustee declares a suspension of dealings of the units of any Constituent Fund and/or the determination of the net asset value of any Constituent Fund it shall, as soon as may be practicable after any such declaration and at least once a month during the period of such suspension, publish a notice in the South China Morning Post and the Hong Kong Economic Journal stating that such declaration has been made.

After the Retirement Fund has onboarded the eMPF Platform on the Effective Date, the issue and bid prices and any suspension notice will also be published daily on the eMPF Web Portal at empf.org.hk/reg/type/en or the Sponsor’s website at <http://www.htisec.com/asm>.

5. Offsetting sequence for LSP/SP

The default offsetting sequence for LSP/SP is currently set out in the MPF Scheme Brochure i.e. firstly from the vested portion of the benefits attributable to the participating employer’s voluntary contributions and thereafter, the benefits attributable to the participating employer’s mandatory contributions. With effect from the Effective Date, should a participating employer wish to apply an offsetting sequence different from the default offsetting sequence, the participating employer may make such application through the eMPF Platform.

6. Other general / miscellaneous changes and updates

- amendment to the MPF Scheme Brochure - The MPF Scheme Brochure will be amended to include a new section regarding the eMPF Platform and to reflect other general streamlining, enhancements and updates.
- with effect from the Effective Date, the Trust Deed will be amended in connection with the implementation of the eMPF Platform and removal of the Trustee’s obligation to make relevant deduction or withholding in relation to disputes between the relevant employer and Members.

7. For further information

The changes mentioned in section B of Part II in this Notice will not have any material adverse impact on the rights and interests of participating employers and Members.

The MPF Scheme Brochure, the Key Scheme Information Document and the Trust Deed will be amended in connection with the implementation of the eMPF Platform and to reflect enhancements, streamlining, regulatory updates and/or other administrative changes.



The MPF Scheme Brochure and the Trust Deed can be downloaded from our Interactive Website <http://www.htisec.com/asm> and can be accessed through the Key Scheme Information Document. You can also obtain hardcopies of the MPF Scheme Brochure by contacting our Haitong MPF Employers Hotline at (852) 3663 7288, or for member, Haitong MPF 24 Hours Auto-Info-line at (852) 2500 1600 before 30 December 2025.


Part III – Preparing for the eMPF Platform

A. Invitation to participate in webinar 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 webinar which is organised by the eMPF Company.

Details of the webinar sessions are as follows:


Employers' session


Date and Time	26 November 2025 3:00pm – 4:00pm
Webinar Contents	<ul style="list-style-type: none">• Introduction of eMPF• Important date and required actions from employers• eMPF registration and user login activation• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	Cantonese
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_YrEXQYh6RTGtTcmIgoj1pQ or scan the QR code on or before 2:00pm 25 Nov 2025. 

Date and Time	2 December 2025 3:00pm – 4:00pm
Webinar Contents	<ul style="list-style-type: none">• Introduction of eMPF• Important date and required actions from employers• eMPF registration and user login activation• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	English
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_dE2QH0MkRQa0GdwpZ7_gBw or


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	scan the QR code on or before 2:00pm 2 Dec 2025 . 
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Date and Time	9 December 2025 3:00pm – 4:00pm
Webinar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	Mandarin
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_aYNNbLqtT4yORhklexN4Ww or scan the QR code on or before 2:00pm 9 Dec 2025 .</p> 

Members' session

Date and Time	5 December 2025 3:00pm – 4:00pm
Webinar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_kvCWmgKhRla9A9YKo8UeSQ or scan the QR code on or before 2:00pm 5 Dec 2025 .</p> 

Date and Time	11 December 2025 3:00pm – 4:00pm
Webinar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	English
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_vc3_yxf9T9e9YfgXofN0_w or scan the QR code on or before 2:00pm 11 Dec 2025 .</p> 

Date and Time	18 December 2025 3:00pm – 4:00pm
Webinar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	Mandarin
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_pzAuyGcDQ5mjP0skxUV_pg or scan the QR code on or before 2:00pm 18 Dec 2025 .</p> 

For further details, please visit http://www.haitongetf.com.hk/hti_content/images/FileUpload/en-US/eMPF_Notice.pdf. Should you have any queries, please feel free to contact the Administrator via (852) 2500 1600.

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

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the eMPF Web Portal or eMPF Mobile App, etc., can call eMPF Customer Service Hotline at (852) 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: 9 am – 6 pm Monday to Friday, 9 am – 1 pm Saturday (except for Sunday and public holidays)

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:

9 am – 6 pm Monday to Friday, 9 am – 1 pm Saturday (except for Sunday and public holidays)

Operating hours of kiosks in other retail shops:

9 am – 6 pm Monday to Friday, 9 am – 1 pm Saturday (except for Sunday and public holidays)

For the detailed location of eMPF Kiosks, 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 Administrator.

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 Haitong MPF Hotline at (852) 2166 8200.

C. Do & Don't List after Onboarding

Employers and Members must register with eMPF Platform to enjoy all the new features and functions from 1 October 2025 / immediately.

From 30 December 2025 onwards, employers and Members must comply with the following:

	DOs	DON'Ts
Submission of digital instruction	<p>Employers to submit their instructions via:</p> <p>eMPF Employer Portal:</p>  <p>and</p> <p>empf.org.hk/er/login/en</p> <p>eMPF Employer Mobile App:</p>  <p>Members to submit their instructions via:</p> <p>eMPF Member Portal:</p>  <p>and</p> <p>empf.org.hk/login</p> <p>eMPF Member Mobile App:</p> 	<p>Do not send the digital instructions to the original channels offered by the Administrator.</p>
Submission of paper instruction forms	<p>Mailing address:</p> <p>PO Box 98929 Tsim Sha Tsui Post Office</p>	<p>Do not send paper instructions to the original channels offered by the Administrator.</p>

	<p>eMPF Service Centres:</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>Office hours: 9 am – 6 pm Monday to Friday, 9 am – 1 pm Saturday (except for Sunday and public holidays)</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>	
Using the correct paper instruction forms	<p>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</p>	<p>Do not use the Retirement Fund's existing administration forms.</p> <p>From 28 February 2026 onwards, eMPF Platform will reject the Retirement Fund's existing administration forms.</p>
Making enquiry in relation to the MPF administration (e.g. the progress of your	<p>eMPF Customer Service Hotline 183 2622</p>	<p>Do not call our customer service hotline in relation to the MPF account's administration.</p>

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instruction, MPF account's administration, usage of eMPF Web Portal or eMPF Mobile App, etc.)	Service hours : 9 am – 7 pm Monday to Friday, 9 am – 1 pm Saturday (except for Sunday and public holidays) E-mail address: enquiry@support.empf.org.hk	The Haitong MPF Employers Hotline (852) 2166 8200 for inquiries and information regarding fund-specific and trustee-specific matters will continue to operate after the Retirement Fund gets onboard the eMPF Platform.
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Enquiries and Contact

Should you have any enquiries in relation to the above changes, please do not hesitate to contact our Haitong MPF Employers Hotline at (852) 3663 7288, or for member, Haitong MPF 24 Hours Auto-Info-line at (852) 2500 1600 before 30 December 2025.

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
Haitong International Investment Managers Limited
HSBC Provident Fund Trustee (Hong Kong) Limited

20 October 2025

Appendix
Breakdown of management fee of the Constituent Funds from the Fee Change Effective Date

Name of Constituent Fund	Rate of trustee / custodian fees		Rate of fee payable to the eMPF Company		Rate of Investment Management Fees		Rate of management fee of underlying funds (Note 2)		Rate of sponsor fees	
	Class A	Class T	Class A	Class T	Class A	Class T	Class A	Class T	Class A	Class T
Haitong MPF Conservative Fund	0.14% p.a. of NAV (note 1)	0.14% p.a. of NAV (note 1)	0.26% p.a. of NAV	0.21% p.a. of NAV	0.40% p.a. of NAV	0.40% p.a. of NAV	N/A	N/A	N/A	
Haitong Global Diversification Fund	0.14% p.a. of NAV (note 1)	0.14% p.a. of NAV (note 1)	0.31% p.a. of NAV	0.21% p.a. of NAV	Nil	Nil	0.47% p.a. of NAV	0.47% p.a. of NAV	N/A	
Haitong Korea Fund	0.04% p.a. of NAV (note 1)	0.04% p.a. of NAV (note 1)	0.26% p.a. of NAV	0.26% p.a. of NAV	0.32% p.a. of NAV	0.32% p.a. of NAV	0.10% p.a. of NAV	0.10% p.a. of NAV	N/A	
Haitong Asia Pacific Fund	0.04% p.a. of NAV (note 1)	0.04% p.a. of NAV (note 1)	0.31% p.a. of NAV	0.26% p.a. of NAV	0.69% p.a. of NAV	0.69% p.a. of NAV	0.10% p.a. of NAV	0.10% p.a. of NAV	N/A	
Haitong Hong Kong SAR Fund	0.04% p.a. of NAV (note 1)	0.04% p.a. of NAV (note 1)	0.37% p.a. of NAV	0.33% p.a. of NAV	0.71% p.a. of NAV	0.71% p.a. of NAV	0.10% p.a. of NAV	0.10% p.a. of NAV	N/A	
Haitong Core Accumulation Fund	0.14% p.a. of NAV	0.14% p.a. of NAV	0.135% p.a. of NAV	0.135% p.a. of NAV	Nil	Nil	0.47% p.a. of NAV	0.47% p.a. of NAV	N/A	
Haitong Age 65 Plus Fund	0.14% p.a. of NAV	0.14% p.a. of NAV	0.135% p.a. of NAV	0.135% p.a. of NAV	Nil	Nil	0.47% p.a. of NAV	0.47% p.a. of NAV	N/A	

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Note 1: Subject to an annual minimum trustee fee of not exceeding HK\$2,300,000 for the Retirement Fund. Currently, this annual minimum fee is HK\$1,700,000. Any shortfall in this annual minimum fee will be allocated so as to be borne by each of the Constituent Funds in proportion to the respective Net Asset Value of each class of each Constituent Fund (subject to waiver of part or all of such allocation under any Constituent Fund or class thereof that may be agreed by the Trustee from time to time provided that the waived amount shall not be reallocated to another Constituent Fund or class thereof) as at each Valuation Date subject to adjustment (if any). The Trustee may change the aforesaid arrangement by giving not less than three months' notice to affected Members. Such fees and charges are not applicable to the Haitong Core Accumulation Fund or the Haitong Age 65 Plus Fund.

Note 2: Inclusive of investment management fees (if applicable) and trustee / administration / custodian fees. The relevant rate is expressed as a percentage of the net asset value of the relevant underlying fund. The trustee and Custodian fee is subject to a yearly minimum fee of an amount not exceeding HK\$240,000 for each APIF. Currently, this minimum fee is waived for each APIF. The aggregate rate of fees chargeable to the Haitong Core Accumulation Fund and the Haitong Age 65 Plus Fund shall not exceed 0.75% per annum of the NAV of each of the Haitong Core Accumulation Fund and the Haitong Age 65 Plus Fund, which includes the fees of the underlying funds as set out in the fee table above.