BEA (MPF) MASTER TRUST SCHEME

FIRST SUPPLEMENT TO THE MPF SCHEME BROCHURE DATED MARCH 2025

Important

This First Supplement should be read in conjunction with and forms part of the MPF Scheme Brochure for the BEA (MPF) Master Trust Scheme dated March 2025 (the "MPF Scheme Brochure"). All capitalised terms herein contained shall have the same meaning in this First Supplement as in the MPF Scheme Brochure, unless otherwise stated. The Sponsor and the Trustee accept responsibility for the information contained in this First Supplement as being accurate as at the date of publication and confirm, having made all reasonable enquiries, that to the best of their knowledge and belief there are no other facts the omission of which would make any statement misleading. If you are in any doubt about the contents of this First Supplement, you should seek independent professional financial advice.

The following amendment to the MPF Scheme Brochure will be effective from 31st March, 2025:

Page 59 - Under the sub-section headed "6.2.2 Voluntary contributions" under the sub-section headed "6.2 Contribution", the following paragraph shall be inserted immediately after the last paragraph:

"The Trustee may terminate the membership of a Special Voluntary Contribution Account Member in the event of any Relevant Circumstances.

Upon the termination of the membership of a Special Voluntary Contribution Account Member, all accrued benefits in the special voluntary contribution account, if any, will be payable to the special voluntary contribution account holder unless for some exceptional regulatory reason(s) the Trustee is unable to effect the payment."

The Bank of East Asia, Limited and Bank of East Asia (Trustees) Limited 28th February, 2025