



# Invesco service pledge

Trustee	Bank Consortium Trust Company Limited	
MPF Scheme	Invesco Strategic MPF Scheme	
<b>Account administration</b>		
<b>Change of investment allocation of existing account balance</b>	<b>Method of the change</b>	
	• Rebalancing	✘
	• Fund switching	✔
	<b>By mail</b>	
	• Number of free changes (per calendar year/per scheme year)	Unlimited
	• Date of fund price for fund dealing <sup>2</sup>	Date of receipt of the completed instruction (except Guaranteed Fund)
	• Required time to complete (after the date of receipt of completed instruction) <sup>1</sup>	Within 1 working day (except Guaranteed Fund)
	<b>By fax</b>	
	• Number of free changes (per calendar year/per scheme year)	Unlimited
	• Cut-off time	4:00 p.m.
	• Date of fund price for fund dealing <sup>2</sup>	Date of receipt of the completed instruction (except Guaranteed Fund)
	• Required time to complete (after the date of receipt of completed instruction) <sup>3</sup>	Within 1 working day (except Guaranteed Fund)
	<b>Through website</b>	
	• Number of free changes (per calendar year/per scheme year)	Unlimited
	• Cut-off time	4:00 p.m.
	• Date of fund price for fund dealing <sup>2</sup>	Date of receipt of the completed instruction (except Guaranteed Fund)
	• Required time to complete (after the date of receipt of completed instruction) <sup>3</sup>	Within 1 working day (except Guaranteed fund)
	<b>Through Interactive Voice Response System (“IVRS”)</b>	
	• Number of free changes (per calendar year/per scheme year)	Unlimited
	• Cut-off time	4:00 p.m.
	• Date of fund price for fund dealing <sup>2</sup>	Date of receipt of the completed instruction (except Guaranteed Fund)
	• Required time to complete (after the date of receipt of completed instruction) <sup>3</sup>	Within 1 working day (except Guaranteed Fund)
	<b>Confirmation statement for change of investment allocation</b>	✔

Account administration (Cont'd)		
Change of investment mandate of future contributions	<b>By mail</b>	
	• Number of free changes (per calendar year/per scheme year)	Unlimited
	• Required time to complete <sup>4</sup>	Date of receipt of the completed instruction
	<b>By fax</b>	
	• Number of free changes (per calendar year/per scheme year)	Unlimited
	• Cut-off time	4:00 p.m.
	• Required time to complete <sup>5</sup>	Date of receipt of the completed instruction
	<b>Through website</b>	
	• Number of free changes (per calendar year/per scheme year)	Unlimited
	• Cut-off time	4:00 p.m.
	• Required time to complete <sup>5</sup>	Date of receipt of the completed instruction
	<b>Through IVRS</b>	
	• Number of free changes (per calendar year/per scheme year)	Unlimited
• Cut-off time	4:00 p.m.	
• Required time to complete <sup>5</sup>	Date of receipt of the completed instruction	
<b>Confirmation statement for change of investment mandate</b>		✓
Contribution allocation	<b>Required time to complete (after the date of receipt of required documents)</b>	
	• Employer pays by cheque <sup>6</sup>	Within 4 working days
	• Employer pays by direct debit method <sup>7</sup>	Within 5 working days
	• Employer pays by telegraphic/bank transfer <sup>8</sup>	Within 3 working days
Transfer of MPF benefits	<b>Employee Choice Arrangement</b>	
	• As a new trustee, the processing time for serving a copy of election form on the original trustee (after the date of receipt of completed instruction) <sup>9</sup>	Within 3 working days
	• As an original trustee, the processing time for redeeming the fund units in member's account <sup>10</sup>	Within 4 working days
	• As an original trustee, the processing time for transferring MPF benefits out to new scheme after redemption of fund units <sup>11</sup>	Within 6 working days
	• As a new trustee, the processing time for transferring MPF benefits in from original scheme <sup>12</sup>	Within 2 working days

Account administration (Cont'd)		
Transfer of MPF benefits (Cont'd)	<b>Transfer arrangement for self-employed person, personal account holder or employee ceasing employment</b>	
	• As a new trustee, the processing time for serving a copy of election form on the original trustee <sup>9</sup> (after the date of receipt of completed instruction)	Within 3 working days
	• As an original trustee, the processing time for redeeming the fund units in member's account <sup>10</sup>	Within 5 working days
	• As an original trustee, the processing time for transferring MPF benefits out to new scheme after redemption of fund units <sup>11</sup>	Within 6 working days
	• As a new trustee, the processing time for transferring MPF benefits in from original scheme <sup>12</sup>	Within 2 working days
Withdrawal of MPF benefits	<b>In a lump sum</b>	
	• The processing time for redeeming the fund units in member's account (after the date of receipt of completed instruction) <sup>13</sup>	Within 5 working days
	• The processing time for paying the accrued benefits out by trustee after redemption of fund units <sup>14</sup>	Within 6 working days
	<b>By instalments (applicable to claims of benefits on the grounds of attaining the retirement age of 65 and early retirement only)</b>	
	• Number of free withdrawals by instalments offered (per account in a calendar year)	Unlimited
	• Fees charged for exceeding the number of free withdrawals by instalments offered (per withdrawal)	Nil
	• The processing time for redeeming the fund units in member's account <sup>15</sup>	Within 5 working days
	• The processing time for paying the accrued benefits out by trustee after redemption of fund units <sup>14</sup>	Within 6 working days
Customer services		
Member benefit statement	<b>Distribution method</b>	By mail
	<b>Number of free statement (per calendar year/per scheme year)</b>	By mail: Once (4 times on request)
Fund fact sheet	<b>Distribution method</b>	By mail/through website
	<b>Number of free edition (per calendar year/per scheme year)</b>	By mail: Once Other distribution methods: 12 times
Enquiry/contact	<b>Customer service centre</b>	
	• Business address	41/F, Champion Tower, Three Garden Road Central, HK
	• Business hours	9:00 a.m. - 6:00 p.m. Mon to Fri (except public holiday)

Customer services (Cont'd)		
	<b>Member hotline</b>	
	• Phone number	2842-7878
	• Service hours	9:00 a.m. - 6:00 p.m. Mon to Fri and 9:00 a.m. - 1:00 p.m. Sat (except public holiday)
	• With voice mail service	✓
	• Service pledge to reply voicemail messages	Reply within 24 hours (except non-working day)
	<b>IVRS</b>	
	• Phone number	2842-7878
• Service hours	24 hours	
Enquiry/contact (Cont'd)	<b>Fax number</b>	3128-6512
	<b>Website</b>	<a href="https://www.invesco.com.hk/mpf">https://www.invesco.com.hk/mpf</a>
	<b>Other channels</b>	✗
Services available on website	<b>Account balance enquiry</b>	
	• By fund	✓
	• By source of contribution type	✓
	<b>Current investment mandate enquiry</b>	✓
	<b>Account gain/loss enquiry</b>	✓
	<b>Contribution history enquiry and periods available</b>	Latest 5 years contribution records
	<b>Change of personal data</b>	✓
	<b>e-Statement</b>	
	• Member benefit statement	✓
	• Fund switching confirmation statement	✗
	• Confirmation statement for change of investment mandate	✗
	• Transfer-out statement	✗
	• Transfer-in confirmation	✗
	• Others	✗
	<b>Fund price history enquiry and periods available</b>	Latest 5 years fund prices
<b>Fund performance</b>	✓	
<b>Principal Brochure/Offering Documents available for download</b>	✓	
<b>MPF forms available for download</b>	✓	



# Invesco service pledge (Continued)

Customer services (Cont'd)		
Services available on IVRS	<b>Account balance enquiry</b>	
	• By fund	✓
	• By source of contribution type	✓
	<b>Current investment mandate enquiry</b>	✓
	<b>Account gain/loss enquiry</b>	✗
	<b>Contribution history enquiry and periods available</b>	✗
	<b>Obtain MPF member statements</b>	✗
	<b>Fund price history enquiry and periods available</b>	Latest fund price
	<b>Obtain Principal Brochure/Offering Documents</b>	✗
	<b>Obtain MPF forms</b>	✓
	<b>Access to Customer Service Representative during the service hours of the member hotline</b>	✓
Other services	<b>Regular member seminar</b>	✓
	<b>Regular newsletter</b>	✓
	<b>E-alert service</b>	
	• Through email	✗
	• Through SMS	✓
	<b>Apps</b>	
	• Account balance enquiry	✗
	• Contribution history enquiry	✗
	• Fund price history enquiry	✗
	• Change of investment allocation of existing account balance/ Change of investment mandate of future contributions	✗
	• e-Statement	✗
<b>Special voluntary contributions</b>	✓	

## Notes:

1. From the day following the day of receipt of member's duly completed form by the trustee's administration centre to the working day on which the trustee has completed changing the investment allocation of the existing account balance and allocating the relevant fund units into member's account (exclusive of the day of receipt of the form by the trustee). However, the relevant information may not be updated simultaneously to the trustee's website and IVRS. You may contact the trustee for details. If the form is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.
2. Date of fund price means the date on which the fund price is used for fund dealing after the trustee has received the instruction for rebalancing/fund switching. If the instruction is received by the trustee after the cut-off time on a working day or at any time on a non-working day, it will be deemed to have been received on the next working day.
3. From the day following the day of receipt of member's valid instruction (before the cut-off time on that day) by the trustee's administration centre to the working day on which the trustee has completed changing the investment allocation of the existing account balance and allocating the relevant fund units into member's account (exclusive of the day of receipt of the instruction by the trustee). However, the relevant information may not be updated simultaneously to the trustee's website and IVRS. You may contact the trustee for details. If the instruction is received by the trustee after the cut-off time on a working day or at any time on a non-working day, it will be deemed to have been received on the next working day.
4. From the day following the day of receipt of member's duly completed form by the trustee's administration centre to the working day on which the trustee has completed updating the investment allocation of future contributions (exclusive of the day of receipt of the form by the trustee). However, the relevant information may not be updated simultaneously to the trustee's website and IVRS. You may contact the trustee for details. If the form is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.
5. From the day following the day of receipt of member's valid instruction (before the cut-off time on that day) by the trustee's administration centre to the working day on which the trustee has completed updating the investment allocation of future contributions (exclusive of the day of receipt of the instruction by the trustee). However, the relevant information may not be updated simultaneously to the trustee's website and IVRS. You may contact the trustee for details. If the instruction is received by the trustee after the cut-off time on a working day or at any time on a non-working day, it will be deemed to have been received on the next working day.
6. From the day following the day of receipt of employer's completed Remittance Statement and cheque by the trustee's administration centre to the working day on which the trustee has used the contributions to subscribe for units in the relevant constituent fund(s) (i.e. the date on which the fund price used for fund subscription is quoted) for the member (exclusive of the day of receipt of the Remittance Statement and cheque by the trustee). If the document is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.
7. From the day following the day of receipt of employer's completed Remittance Statement by the trustee's administration centre to the working day on which the trustee has received the contributions from employer's designated bank account and then used the contributions to subscribe for units in the relevant constituent fund(s) (i.e. the date on which the fund price used for fund subscription is quoted) for the member (exclusive of the day of receipt of the Remittance Statement by the trustee). If the document is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.
8. From the day following the day of receipt of employer's completed Remittance Statement and the contributions by the trustee's administration centre to the working day on which the trustee has used the contributions to subscribe for units in the relevant constituent fund(s) (i.e. the date on which the fund price used for fund subscription is quoted) for the member (exclusive of the day of receipt of the Remittance Statement and the contributions by the trustee). If the document is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.
9. From the day following the day of receipt of member's duly completed election form by the new trustee's administration centre to the working day on which the new trustee has served a copy of the election form on the original trustee (exclusive of the day of receipt of the form by the new trustee). If the form is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.
10. From the day following the day on which the original trustee receives a copy of the duly completed election form and all required supporting documents from the new trustee to the working day on which the original trustee has redeemed the fund units in the member's account (exclusive of the day of receipt of the copy of the form and the supporting documents by the original trustee).
11. From the day following the day on which the original trustee has redeemed the fund units in the member's account to the working day on which the original trustee has transferred the accrued benefits out to the new trustee (exclusive of the day of redemption of fund units by the trustee).
12. From the day following the day on which the new trustee receives the accrued benefits from the original trustee to the working day on which the new trustee has used the transferred-in benefits to subscribe for units in the relevant constituent fund(s) (i.e. the date on which the fund price used for fund subscription is quoted) for the member (exclusive of the day of receipt of the accrued benefits by the new trustee).
13. From the day following the day of receipt of claimant's duly completed claim form and all required supporting documents by the trustee's administration centre to the working day on which the trustee has redeemed the fund units in the member's account (exclusive of the day of receipt of the form and the required supporting documents by the trustee). To facilitate members' comparison, the processing time provided in this field assumes that the claim for payment is made on the ground of attaining the retirement age of 65, early retirement, total incapacity, terminal illness, death, or small balance. The trustee may need more time to process claims under other circumstances. If the form is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.
14. From the day following the day on which the trustee has redeemed the fund units in the member's account to the working day on which the trustee has paid the accrued benefits to the claimant (exclusive of the day of redemption of fund units by the trustee).
15. From the day following the day of receipt of claimant's duly completed claim form and all required supporting documents by the trustee's administration centre to the working day on which the trustee has redeemed the fund units in the member's account (exclusive of the day of receipt of the form and the required supporting documents by the trustee), unless otherwise agreed between the trustee and the claimant. If the form is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.