

**Second Addendum to the Principal Brochure of  
the AMTD MPF Scheme**

This is the second addendum (the “**Second Addendum**”) to the MPF Scheme Brochure of the AMTD MPF Scheme (the “**Plan**”) dated March 2022, as amended by the First Addendum dated 30 November 2023 (the “**MPF Scheme Brochure**”). This Second Addendum must be read in conjunction with and forms part of the MPF Scheme Brochure.

We have drawn up this list of consolidated incremental changes to supplement the information contained in the MPF Scheme Brochure. The directors of oOo Securities (HK) Group Limited (formerly known as orientiert XYZ Securities Limited) as the Sponsor of the Plan, and Bank Consortium Trust Company Limited as the Trustee of the Plan, accept responsibility for the information contained in this Second Addendum as being accurate as at the date hereof.

The numbers on the left column of the table below refer to the relevant pages of the current version of the MPF Scheme Brochure.

The following changes shall take immediate effect.	
Page 1 – Cover Page	<p>The Sponsor’s name and the Sponsor’s website on the Cover Page shall be deleted and replaced with the following respectively:</p> <p>“Sponsor:                   oOo Securities (HK) Group Limited (formerly known as orientiert XYZ Securities Limited)”</p> <p>“Sponsor’s website: www.oogroup.xyz”</p>
Page 2	<p>The second paragraph on the page entitled “<b>Important:</b>” shall be deleted and replaced with the following:</p> <p>“The Directors of oOo Securities (HK) Group Limited (formerly known as orientiert XYZ Securities Limited) accept responsibility for the information contained in this Brochure as being accurate at the date hereof.”</p>
Page 6	<p>The cell headed “<b>Sponsor</b>” in the table under section 2 entitled “<b>DIRECTORY</b>” shall be deleted and replaced with the following:</p> <p style="text-align: center;"><b>“Sponsor</b></p> <p style="text-align: center;">OOO SECURITIES (HK) GROUP LIMITED (formerly known as orientiert XYZ Securities Limited)</p> <p style="text-align: center;">Room 3301, Tower One, Lippo Centre, No. 89 Queensway, Hong Kong”</p>
The following changes shall take effect from 29 November 2024.	
Page 11	<p>Items (a), (b) and (f) under section 3.2.3 entitled “<b>AMTD Invesco Europe Fund</b>” shall be deleted and replaced with the following, respectively:</p> <p>“</p> <p style="padding-left: 2em;"><b>(a) Objective</b> To achieve long term capital appreciation by investing solely in the Invesco Pooled Investment Fund - Europe Fund which is an APIF and in turn invests in Europe (including the United Kingdom)-related securities (including ITCIS).”</p> <p>“</p> <p style="padding-left: 2em;"><b>(b) Balance of investments</b> Up to 100% of the net asset value of the underlying APIF invests in <u>listed European (including the United Kingdom) securities (including ITCIS). European (including United Kingdom) securities (including ITCIS) refer to securities listed in Europe (including the United Kingdom) or securities relating to issuers which are incorporated in Europe (including the United Kingdom), or generate a substantial portion of their revenues in Europe (including the United Kingdom), or have majority of their operations in Europe (including the United Kingdom), or ITCIS which seek to track the performance of an index related to Europe (including the United Kingdom).</u>”</p>

	<p>“</p> <p><b>(f) Risks</b></p> <p>The performance of the constituent fund is subject to a number of risks, including the following: general investment risk, legal and compliance risk, emerging markets risk, equity investment risk, currency risk, economic and political risk <u>and risks relating to investment in ITCIS.</u>”</p>
<p>The following changes shall take immediate effect.</p>	
Page 16	<p>The first paragraph of item (f) under section 3.2.7 entitled “<b>AMTD Allianz Choice Capital Stable Fund</b>” shall be deleted and replaced with the following:</p> <p>“</p> <p><b>(f) Risks</b></p> <p>The performance of the constituent fund is subject to a number of risks, including the following: general investment risk, currency risk, legal and compliance risk, emerging markets risk, debt securities risk, equity investment risk, risk of default of financial institutions, economic and political risk, China investment risk <u>and risks relating to investment in ITCIS.</u>”</p>
Page 18	<p>The first paragraph of item (f) under section 3.2.8 entitled “<b>AMTD Allianz Choice Stable Growth Fund</b>” shall be deleted and replaced with the following:</p> <p>“</p> <p><b>(f) Risks</b></p> <p>The performance of the constituent fund is subject to a number of risks, including the following: general investment risk, currency risk, legal and compliance risk, emerging markets risk, debt securities risk, equity investment risk, risk of default of financial institutions, economic and political risk, China investment risk <u>and risks relating to investment in ITCIS.</u>”</p>
Page 20	<p>The first paragraph of item (f) under section 3.2.9 entitled “<b>AMTD Allianz Choice Balanced Fund</b>” shall be deleted and replaced with the following:</p> <p>“</p> <p><b>(f) Risks</b></p> <p>The performance of the constituent fund is subject to a number of risks, including the following: general investment risk, currency risk, legal and compliance risk, emerging markets risk, debt securities risk, equity investment risk, risk of default of financial institutions, economic and political risk, China investment risk <u>and risks relating to investment in ITCIS.</u>”</p>
Page 22	<p>The first paragraph of item (f) under section 3.2.10 entitled “<b>AMTD Allianz Choice Growth Fund</b>” shall be deleted and replaced with the following:</p> <p>“</p> <p><b>(f) Risks</b></p> <p>The performance of the constituent fund is subject to a number of risks, including the following: general investment risk, currency risk, legal and compliance risk, emerging markets risk, debt securities risk, equity investment risk, risk of default of financial institutions, economic and political risk, China investment risk <u>and risks relating to investment in ITCIS.</u>”</p>
<p>The following changes shall take effect from 29 November 2024.</p>	
Page 26	<p>The first paragraph of item (f) under section 3.2.13 entitled “<b>AMTD Invesco Target Retirement Now Fund</b>” shall be deleted and replaced with the following:</p>

	<p>“</p> <p><b>(f) Risks</b></p> <p>The performance of the constituent fund is subject to a number of risks, including the following: general investment risk, currency risk, legal and compliance risk, emerging markets risk, debt securities risk, equity investment risk, economic and political risk, China investment risk, risks of China interbank bond market and Bond Connect, risk of default of financial institutions <u>and risks relating to investment in ITCIS.</u>”</p>
Page 27	<p>The first paragraph of item (f) under section 3.2.14 entitled “<b>AMTD Invesco Target 2028 Retirement Fund</b>” shall be deleted and replaced with the following:</p> <p>“</p> <p><b>(f) Risks</b></p> <p>The performance of the constituent fund is subject to a number of risks, including the following: general investment risk, currency risk, legal and compliance risk, emerging markets risk, debt securities risk, equity investment risk, economic and political risk, China investment risk, risks of China interbank bond market and Bond Connect, risk of default of financial institutions <u>and risks relating to investment in ITCIS.</u>”</p>
Page 28	<p>The first paragraph of item (f) under section 3.2.15 entitled “<b>AMTD Invesco Target 2038 Retirement Fund</b>” shall be deleted and replaced with the following:</p> <p>“</p> <p><b>(f) Risks</b></p> <p>The performance of the constituent fund is subject to a number of risks, including the following: general investment risk, currency risk, legal and compliance risk, emerging markets risk, debt securities risk, equity investment risk, economic and political risk, China investment risk, risks of China interbank bond market and Bond Connect, risk of default of financial institutions <u>and risks relating to investment in ITCIS.</u>”</p>
Page 29	<p>The first paragraph of item (f) under section 3.2.16 entitled “<b>AMTD Invesco Target 2048 Retirement Fund</b>” shall be deleted and replaced with the following:</p> <p>“</p> <p><b>(f) Risks</b></p> <p>The performance of the constituent fund is subject to a number of risks, including the following: general investment risk, currency risk, legal and compliance risk, emerging markets risk, debt securities risk, equity investment risk, economic and political risk, China investment risk, risks of China interbank bond market and Bond Connect, risk of default of financial institutions <u>and risks relating to investment in ITCIS.</u>”</p>
<p>The following changes shall take immediate effect.</p>	
Page 36	<p>The first paragraph under section 3.3.4 entitled “<b>Information on Performance of DIS Funds</b>” shall be deleted and replaced with the following:</p> <p>“The fund performance of the CAF and A65F will be published in the fund factsheet. One of the fund factsheets will be attached to annual benefit statement and regular marketing materials. Members can visit <a href="http://www.oogroup.xyz">www.oogroup.xyz</a> or call the AMTD MPF Hotline at 2172 0909 for information. Members may also obtain the fund performance information at the website of the Authority (<a href="http://www.mpfa.org.hk">www.mpfa.org.hk</a>).”</p>
<p>The following changes shall take effect from 29 November 2024.</p>	
Page 38	<p>The first paragraph of section 3.5.2 entitled “<b>Investments and Allocation of Assets</b>” shall be deleted and replaced with the following:</p> <p>“Each constituent fund in the AMTD Invesco Target Retirement Fund Series invests in a range of Invesco Pooled Investment Funds comprising of HK\$ Bond Fund, International Bond Fund, Asia Fund, Hong Kong and China Fund, Europe Fund, Japan Fund and North America Fund.</p>

	<u>In accordance with their respective investment policies, HK\$ Bond Fund and International Bond Fund invest primarily in bonds, Asia Fund and Hong Kong and China Fund invest primarily in listed securities, and Europe Fund, Japan Fund and North America Fund invest primarily in listed securities (including ITCIS).”</u>
The following changes shall take immediate effect.	
Page 45	<p>The following section 4.1.14 entitled “<b>Risks relating to investment in ITCIS</b>” should be inserted immediately after section 4.1.13 entitled “<b>Default investment strategy risk</b>” under the section headed “4.1 Risk Factors” in the section headed “Risks”.</p> <p><b>4.1.14 Risks relating to investment in ITCIS</b></p> <p>The underlying APIF(s) of certain constituent funds may invest in ITCIS. An ITCIS may be traded at a market price, which may be different from its net asset value and may fluctuate. The market price of the units/shares in an ITCIS may sometimes trade above or below its net asset value. There is a risk, therefore, that the underlying APIF(s) investing in ITCIS may not be able to buy or sell at a price close to the net asset value of the ITCIS. The deviation from net asset value is dependent on a number of factors, but will be accentuated when there is a large imbalance between market supply and demand for the units/shares of the ITCIS and the constituent stocks traded on the relevant stock exchange(s). Investment in ITCIS may involve another layer of fees charged at the ITCIS level, in which case the underlying APIF(s) will bear indirectly the fees charged by the managers and other service providers of the ITCIS, or will incur charges in subscribing for or redeeming units/shares in the ITCIS.</p> <p>There may be a failure by an ITCIS to fully replicate the performance of its underlying index. While an ITCIS in which the underlying APIF(s) invest will seek to track the performance of its underlying index, changes in the net asset value of the ITCIS may not replicate exactly changes in the relevant underlying index. The net asset value of an ITCIS may be lower or higher than the relative level of the underlying index it tracks due to a number of factors including (i) costs and expenses incurred by the ITCIS, (ii) cash balances held by the ITCIS during times when the constituent stocks of its underlying index are unavailable or when the investment manager of the ITCIS determines it is in the best interest of the ITCIS to do so; and (iii) timing differences between changes in the underlying index and the corresponding adjustment to the shares which comprise the portfolio of the ITCIS.</p>
Page 47	<p>The paragraph under section 4.3 entitled “<b>RISK CLASS</b>” shall be deleted and replaced with the following:</p> <p>“Information about the latest risk class of each constituent fund under the Plan is available in the latest fund fact sheet of each constituent fund under the Plan and the following website <a href="http://www.oogroup.xyz">www.oogroup.xyz</a>.”</p>
Page 63	<p>The first paragraph under section 6.1.4.1 entitled “<b>Tax Concession Arrangement in TVC</b>” shall be deleted and replaced with the following:</p> <p>“The maximum tax deductible limit per year of assessment for TVC is set out in the Inland Revenue Ordinance, and in the year of assessment 2019/2020, is \$60,000. It should be noted that such maximum tax deductible limit is an aggregate limit for TVC and any premiums for qualifying deferred annuity policy (“<b>qualifying annuity premiums</b>”) paid in a year of assessment, rather than for TVC only; and any claim for tax deductions will be applied to TVC before qualifying annuity premiums. Information on the aggregate maximum tax deductible limit for future years of assessment is available on <a href="http://www.oogroup.xyz">www.oogroup.xyz</a>.”</p>
Page 70	<p>The fourth paragraph under section 6.1.10 entitled “<b>Payment of Accrued Benefits</b>” shall be deleted and replaced with the following:</p> <p>“If an Eligible Member elects to have his Eligible Benefits paid by instalments, for each instalment, he is required to give instructions to the Trustee by submitting a separate claim form (available at the Sponsor’s website at <a href="http://www.oogroup.xyz">www.oogroup.xyz</a> and AMTD MPF Hotline at 2172 0909) specifying the amount of withdrawal. Please note that bank charges may apply if Members choose to be paid the withdrawal amount directly to their bank account.”</p>

Page 76	<p>The first paragraph under section 6.3.2 entitled “<b>Fund Switching</b>” shall be deleted and replaced with the following:</p> <p>“Subject to any restrictions which may be imposed by the Trustee and the Sponsor and as disclosed in the switching instruction form, a Member may also submit a prescribed switching instruction form from time to time, to the Trustee to redeem, any units in a constituent fund and such redemption proceeds shall then be applied to subscribe for units in other constituent funds in accordance with the switching instruction. The redemption of units in the original constituent fund and subscription for units in the new constituent fund shall be processed as soon as reasonably practicable. Generally, if a valid switching instruction form, which may be sent by mail, facsimile, via the Sponsor’s website at www.ooogroup.xyz or other permissible means as specified by the Trustee from time to time, is received by the Trustee before the dealing cut-off time at 4 p.m. on a dealing day, the redemption of units in the original constituent fund and subscription for units in the new constituent fund will be processed using the fund prices on the next dealing day. If a valid switching instruction form is received by the Trustee at or after the dealing cut-off time at 4 p.m. on a dealing day, the redemption of units and subscription for units will generally be processed using the fund prices on the dealing day after the next dealing day. The maximum period between the receipt of properly documented switching instructions and the implementation of the switch will be 30 days.”</p>
Page 77	<p>The first paragraph under section 7.1.1 entitled “<b>Sponsor</b>” shall be deleted and replaced with the following:</p> <p>“The sponsor of the Plan, oOo Securities (HK) Group Limited (formerly known as orientiert XYZ Securities Limited) is incorporated in Hong Kong in early 2003. It is a regulated entity in Hong Kong with the following licenses and memberships:</p> <ul style="list-style-type: none"> <li>(a) Principal Intermediary registered with the Authority;</li> <li>(b) Licensed by the SFC to conduct Type 1 (Dealing in Securities), Type 2 (Dealing in Futures Contracts), Type 4 (Advising on Securities), Type 6 (Advising on Corporate Finance) and Type 9 (Asset Management) regulated activities; and</li> <li>(c) Member of the Hong Kong Confederation of Insurance Brokers to carry out long-term (including investment-linked) insurance and general insurance brokerage businesses.”</li> </ul>
Page 86	<p>The definition of “<b>Sponsor</b>” under section 8 entitled “<b>GLOSSARY</b>” shall be deleted and replaced with the following:</p> <p>“<b>Sponsor</b> oOo Securities (HK) Group Limited (formerly known as orientiert XYZ Securities Limited)”</p>

Date: 29 August 2024