

FIDELITY RETIREMENT MASTER TRUST

Change of Trustee and Other Changes to the Master Trust

Attention: This document 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.

FIL Investment Management (Hong Kong) Limited (the "**Investment Manager**") and HSBC Institutional Trust Services (Asia) Limited (the "**Trustee**"), being the investment manager and trustee of the Fidelity Retirement Master Trust (the "**Master Trust**") respectively, 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.

You should consider your own risk tolerance level and financial circumstances before making any investment choices.

Terms used in this document bear the same meaning as in the MPF Scheme Brochure dated March 2020, as amended (the "**Brochure**"), unless otherwise defined.

Dear Participating Employers and Members,

We are writing to you in relation to change of trustee and other changes of the Master Trust.

Summary of Key Changes

1. Change of Trustee and Custodian of the Master Trust

- With effect from 1 January 2021, the trustee and custodian of the Master Trust will be changed from HSBC Institutional Trust Services (Asia) Limited to HSBC Provident Fund Trustee (Hong Kong) Limited. The change of trustee and custodian is in the interest of Members and will not have any adverse impact on the Members.

2. Other changes to the Master Trust

- With effect from 1 January 2021, the Trust Deed will be amended to include provisions specific to the appointment and removal of the administrator by the trustee with the prior written consent of the Investment Manager (such consent not to be unreasonably withheld), consequential and clarificatory amendments in relation to the appointment of the administrator and other miscellaneous amendments.

3. Any query?

- If you have any query on the changes set out in this document, please call the Fidelity Employer Hotline (852) 2629 2677 or your Fidelity contact (for Participating Employers) or the Fidelity Investor Hotline at (852) 2629 2629 (for Members).

1. Change of Trustee and Custodian of the Master Trust

The incumbent trustee of the Master Trust is HSBC Institutional Trust Services (Asia) Limited ("**Retiring Trustee**"), which is a subsidiary of the Hongkong and Shanghai Banking Corporation Limited group ("**HSBC Group**"). As part of HSBC Group's re-alignment of its corporate strategy, the Retiring Trustee wishes to

retire as trustee of the Master Trust in favour of another subsidiary of the HSBC Group, namely, HSBC Provident Fund Trustee (Hong Kong) Limited ("**New Trustee**"). Pursuant to the terms of the Trust Deed, the Investment Manager agrees to appoint the New Trustee as replacement trustee in place of the Retiring Trustee. The retirement of the Retiring Trustee and the appointment of the New Trustee as replacement trustee of the Retiring Trustee will take effect at the same time, on and from 1 January 2021 (the "**Effective Date**").

The Retiring Trustee is currently also performing the functions of the Custodian of the Master Trust. These functions will be carried out by the New Trustee with effect on and from the Effective Date.

With effect on and from the Effective Date, the Retiring Trustee will be absolved and released from, and the New Trustee will assume, all powers and obligations conferred on the trustee of the Master Trust pursuant to the Trust Deed, but without prejudice to any right of recourse against any act or omission of the Retiring Trustee under the Trust Deed prior to the Effective Date.

The New Trustee, HSBC Provident Fund Trustee (Hong Kong) Limited, is registered as a trust company in Hong Kong and has been approved by the MPF Authority as an approved trustee for MPF purposes. The address of the New Trustee is 1 Queen's Road Central, Hong Kong.

The New Trustee has an enhanced governance structure which focuses on protecting members' interests. For example, the Board of Directors of the New Trustee is entirely composed of non-executive directors who can exercise objective, impartial and independent judgment on the proposals and the performance of the executives responsible for the day-to-day operation of the New Trustee. Also, the New Trustee has an Audit and Risk Committee which reviews matters relating to financial reporting and high-level risk related matters of risk governance. Therefore, it is believed that the change of trustee and custodian is in the interest of Members and will not have any adverse impact on the Members. The board of directors of the Retiring Trustee has endorsed the change of trustee and custodian.

Both the Retiring Trustee and the New Trustee have sufficient resources and capability to complete the change of trustee and custodian exercise such that Members' interests are adequately protected. There will be proper transitional arrangements with the related operating parties to ensure there will be smooth transition and proper handover of the relevant functions from the Retiring Trustee to the New Trustee.

Currently, the Retiring Trustee, HSBC Institutional Trust Services (Asia) Limited, also acts as the administrator of the Master Trust and is responsible for the administration of the Master Trust and carries out duties such as maintenance of account records, calculation and payment of benefits due to Members, valuation of Constituent Funds, etc. (collectively "**Administration Functions**"). As a result of the change of trustee of the Master Trust, the New Trustee will appoint HSBC Institutional Trust Services (Asia) Limited to be the administrator of the Master Trust with effect on and from the Effective Date. Accordingly, in effect, the Administration Functions will continue to be carried out by HSBC Institutional Trust Services (Asia) Limited after the change of trustee of the Master Trust.

2. Other Changes to the Master Trust

The Trust Deed will be amended with effect from the Effective Date to include provisions specific to the appointment and removal of the administrator by the Trustee with the prior written consent of the Investment Manager (such consent not to be unreasonably withheld), consequential amendments and clarification in relation to the appointment of the administrator and other miscellaneous amendments.

3. Amendments to the Brochure and Trust Deed

The retirement of the Retiring Trustee and appointment of the New Trustee is effected by a Deed of

Retirement and Appointment of Trustee. The Trust Deed of the Master Trust is revised by way of a Deed of Amendment and Substitution to reflect the changes set out in paragraph 2 above. The Brochure is also revised to reflect the corresponding changes and to include a definition of “instruments with loss-absorption features” under the “Glossary” section for clarity.

The changes described in this document are in summary form only. Members should review the Brochure (as revised) for further details on the changes made. A copy of the Brochure can be obtained by calling the Fidelity Investor Hotline at (852) 2629 2629 or accessing the website¹ at: <http://www.fidelity.com.hk>.

4. Effect of changes set out above

Upon the change of trustee of the Master Trust taking effect on 1 January 2021, a new set of administrative forms (including the direct debit authorization form) will be available for use by Participating Employers and Members and in respect of any contribution payment by cheque, it should be made payable to “HSBC Provident Fund Trustee (Hong Kong) Limited – Fidelity Retirement Master Trust” instead of “HSBC Institutional Trust Services (Asia) Limited – Fidelity Retirement Master Trust”. Nonetheless, to ensure a smooth transition, existing administrative forms bearing the name of the Retiring Trustee (including the direct debit authorization form) may still be used by Participating Employers and Members and accepted by the New Trustee and the New Trustee will still accept contribution payment by cheque which is made payable to “HSBC Institutional Trust Services (Asia) Limited – Fidelity Retirement Master Trust” until 30 June 2021. Other than that, there will be no additional administrative changes that would impact participants of the Master Trust.

No action is required for Participating Employers and Members with direct debit authorization instruction established before 1 January 2021 as the bank account number of the payee remains unchanged after the change of trustee of the Master Trust is effective.

There will be no change in the level of fees and charges of the Master Trust as a result of the change of trustee.

The costs and expenses associated with the changes set out above will not be borne by scheme participants but will be borne by the New Trustee.

5. Alternatives to Participating Employers and Members

If as a consequence of the above changes, you wish to withdraw or transfer accrued benefits from the Master Trust, you may do so but subject to and in accordance with the requirements set out in the Brochure. The Trustee and the Investment Manager will not impose any fees, penalties, offer spread, bid spread, withdrawal charge or transfer fee on any such withdrawal or transfers.

For details, please refer to the sub-section “APPLICATION, WITHDRAWAL AND TRANSFERS” under the section “ADMINISTRATIVE PROCEDURES” in the Brochure.

6. Documents Available

Copies of the Brochure can be obtained by accessing the website¹ at: <http://www.fidelity.com.hk>, and can also be obtained free of charge during normal working hours on any day (excluding Saturdays, Sundays and public holidays) at the offices of the Investment Manager at Level 21, Two Pacific Place, 88 Queensway, Admiralty, Hong Kong. Copies of the Trust Deed, as amended, may be inspected during normal working

¹ This website has not been reviewed by the SFC.

hours at the offices of the Investment Manager. In view of the current COVID-19 situation, kindly make appointment through calling the Fidelity Investor Hotline at (852) 2629 2629 for the inspection of the Trust Deed.

7. Means to Obtain Further Information

If you have any query on the changes set out in this document, please call the Fidelity Employer Hotline (852) 2629 2677 or your Fidelity contact (for Participating Employers) or the Fidelity Investor Hotline at (852) 2629 2629 (for Members).

FIL Investment Management (Hong Kong) Limited
HSBC Institutional Trust Services (Asia) Limited

November 2020



November 2020

Frequently Asked Questions to the Scheme Participants of the Fidelity Retirement Master Trust

The change of Trustee and Custodian of Fidelity Retirement Master Trust is scheduled to take effect on 1 January 2021 (the “Effective Date”), subject to relevant regulatory approval.

General

1. What is the Change of Trustee and Custodian of Fidelity Retirement Master Trust?

With effect from the Effective Date, i.e. 1 January 2021, subject to relevant regulatory approval, HSBC Institutional Trust Services (Asia) Limited (“Retiring Trustee”) will retire as the Trustee and Custodian of Fidelity Retirement Master Trust (“the Master Trust”) and HSBC Provident Fund Trustee (Hong Kong) Limited (“New Trustee”) will be appointed as the Trustee and Custodian of the Master Trust.

2. Why is there a change of trustee for Fidelity Retirement Master Trust?

As part of HSBC Group’s re-alignment of its corporate strategy, HSBC Institutional Trust Services (Asia) Limited, which is a subsidiary of the Hongkong and Shanghai Banking Corporation Limited group (“HSBC Group”), wishes to retire as trustee of the Master Trust in favour of another subsidiary of the HSBC Group, namely, HSBC Provident Fund Trustee (Hong Kong) Limited (“New Trustee”). The New Trustee is registered as a trust company in Hong Kong and has been approved by the MPF Authority as an approved trustee for MPF purposes. The New Trustee has an enhanced governance structure which focuses on protecting members’ interests. The change of Trustee and Custodian is in the interest of Members and will not have any material adverse impact on the Members. The board of directors of the Retiring Trustee has endorsed the change of trustee and custodian.

3. Is Members’ consent required for the change of Trustee and Custodian?

The Change of Trustee and Custodian has met the requirements set out in the Master Trust Deed. In particular, the Master Trust Deed confers on its trustee and investment manager to undergo the change of Trustee and Custodian without the need to obtain members’ consent.

4. When will be the Effective Date of the Change of Trustee and Custodian?

The Change of Trustee and Custodian is scheduled to take effect on 1 January 2021, subject to relevant regulatory approval.

5. What will be the changes after the change of Trustee and Custodian of the Master Trust?

Upon the change of trustee of the Master Trust taking effect on 1 January 2021, a new set of administrative forms (including the direct debit authorization form) will be available for use by Participating Employers and Members and in respect of any contribution payment by cheque, it should be made payable to “HSBC Provident Fund Trustee (Hong Kong) Limited – Fidelity Retirement Master Trust” instead of “HSBC Institutional Trust Services (Asia) Limited – Fidelity Retirement Master Trust”. There will also be a change in the payee name. Nonetheless, to ensure a smooth transition, existing administrative forms bearing the name of the Retiring Trustee (including the direct debit authorization form) may still be used by Participating Employers and Members and accepted by the New Trustee and the New Trustee will still accept contribution payment by cheque which is made payable to “HSBC Institutional

**RESTRICTED - HSBC Institutional Trust Services (Asia) Limited
HSBC Provident Fund Trustee (Hong Kong) Limited**

Registered address: 1 Queen's Road Central, Central, Hong Kong

Correspondence address: 2/F, Tower 2 & 3, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong



Trust Services (Asia) Limited – Fidelity Retirement Master Trust” until 30 June 2021. Other than that, there will be no additional administrative changes that would impact participants of the Master Trust.

No action is required for Participating Employers and Members with direct debit authorization instruction established before 1 January 2021 as the bank account number of the payee remains unchanged after the change of trustee of the Master Trust is effective. There will be no change in the level of fees and charges of the Master Trust as a result of the change of trustee.

6. Will there be any costs incurred due to the change of Trustee and Custodian?

No. The costs and expenses associated with the changes set out above will not be borne by scheme participants but will be borne by the New Trustee.

7. Will I suffer financial losses / impact on the protection of member interests as a result of the change of Trustee and Custodian?

No, you will not suffer from any financial losses as there is no change in the level of fees and charges of the Master Trust and there is no impact on the protection of member interests as a result of the change of Trustee and Custodian.

8. Will I pay more management or administrative fees after the change of Trustee and Custodian?

No, you will not pay more management fees or administrative fees after the change of Trustee and Custodian.

9. Alternatives to Participating Employers and Members

If as a consequence of the above changes, you wish to withdraw or transfer accrued benefits from the Master Trust, you may do so but subject to and in accordance with the requirements set out in the Scheme Brochure. The Trustee and the Investment Manager will not impose any fees, penalties, offer spread, bid spread, withdrawal charge or transfer fee on any such withdrawal or transfers.

For details, please refer to the sub-section “APPLICATION, WITHDRAWAL AND TRANSFERS” under the section “ADMINISTRATIVE PROCEDURES” in the Scheme Brochure.

10. Means to Obtain Further Information

If you have any query on the changes set out in this document, please call the Fidelity Employer Hotline (852) 2629 2677 or your Fidelity contact (for Participating Employers) or the Fidelity Investor Hotline at (852) 2629 2629 (for Members).

**RESTRICTED - HSBC Institutional Trust Services (Asia) Limited
HSBC Provident Fund Trustee (Hong Kong) Limited**

Registered address: 1 Queen's Road Central, Central, Hong Kong

Correspondence address: 2/F, Tower 2 & 3, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong

PERSONAL DATA (PRIVACY) ORDINANCE NOTICE

Pursuant to the Personal Data (Privacy) Ordinance, the following information is provided to you in connection with your dealings with and provision of data or information to FIL Investment Management (Hong Kong) Limited (the "**Manager**"), and/or HSBC Institutional Trust Services (Asia) Limited (being the trustee of Fidelity Advantage Portfolio Fund and Fidelity Global Investment Fund) or HSBC Provident Fund Trustee (Hong Kong) Limited (being the trustee of Fidelity Retirement Master Trust) (each a "**Trustee**" and together "**Trustees**"), and/or any of their affiliates and/or service providers (hereafter collectively known as the "**Data User**") relating to retirement products, including but not limited to mandatory provident fund ("**MPF**") schemes and/or occupational retirement schemes ("**Retirement Products**") offered by the Manager or its affiliates and/or of which the Trustees or their affiliates act as trustee or administrator from time to time. Please be aware that this notice replaces any notice or statement of similar nature in respect of the Retirement Products that may have been provided to you previously.

- (a) From time to time, it is necessary for clients and various other individuals ("**data subjects**") to supply the Data User with data in connection with various matters such as account opening or continuations, or provision of services to clients and other individuals. The kinds of data that may be collected includes, but are not limited to, name, contact details (including address, contact/mobile phone number, email address), occupation, town/city and region/country of birth, date of birth, nationality, identity card numbers, passport numbers, social security or national insurance numbers, country/jurisdiction of tax residency, tax identification numbers, account information and details of financial status.
- (b) Although it is not generally obligatory for a data subject to provide personal data, failure to supply such data may result in the Data User being unable to open an account or continue services to clients or comply with any laws, regulations or guidelines issued by regulatory or other authorities ("**Applicable Laws**").
- (c) It is also the case that data are collected or received from data subjects from time to time in the ordinary course of the continuation of the Data User's relationship with them, for example, when clients write cheques, effect transactions, attend seminar/events or generally communicate verbally or in writing with the Data User.
- (d) The purpose for which data relating to a data subject may be used will vary depending on the nature of the data subject's relationship with the Data User. These purposes may comprise any or all of the following:
 - (i) the processing of an application for an account;
 - (ii) the daily operation of the services provided to clients;
 - (iii) marketing services and products (please see further details in paragraph (e) below);
 - (iv) for the purposes of any party having at any time obligations under the relevant Retirement Product in relation to a member participating in such Retirement Product (e.g. calculating an employer's long service or severance payment accrued liability);
 - (v) complying with an order of a court or meeting disclosure, reporting, compliance and any other legal and regulatory requirements (including but not limited to tax reporting) under any Applicable Laws or regulatory requirements (including local and foreign taxation authorities) applicable to the Retirement Products and/or the Data User and/or any Data Transferee (as defined below) in Hong Kong or elsewhere from time to time;
 - (vi) complying with any Applicable Laws binding or applicable to the Retirement Products and/or the Data User and/or the Data Transferee within or outside of Hong Kong existing currently and in the future, as well as any present or future contractual or other obligations or requirements with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities that is assumed by or imposed on the Retirement Products and/or the Data User and/or the Data Transferee by reason of their respective financial, commercial or business activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, including but not limited to:
 - (1) compliance with requirements applicable to the Retirement Products and/or the Data User and/or the Data Transferee pursuant to the Hong Kong Inland Revenue Ordinance, its provisions and guidelines or requests issued or given by the Inland Revenue Department, including those concerning automatic exchange of financial account information on tax matters ("**AEOI**"); or
 - (2) compliance with obligations binding on the Data User and/or the Data Transferee in Hong Kong or elsewhere pursuant to the arrangements in relation to Chapter 4 of Subtitle A of the United States Inland Revenue Code of 1986 as amended or supplemented from time to time ("**FATCA**"), to the extent FATCA is relevant and applicable to the relevant Retirement Products; or
 - (3) establishing whether you are a citizen of the United States, resident of the United States for its federal income tax purposes or otherwise subject to tax in the United States and/or to substantiate whether your account has US status for the purposes of FATCA, to the extent FATCA is relevant and applicable to the relevant Retirement Products.
 - (vii) any purpose related to the administration of the relevant Retirement Products or the data subject's participation therein;
 - (viii) with respect to MPF data, researching, designing, and launching MPF-related products and services to MPF scheme members;
 - (ix) with respect to MPF data, designing and organising seminars/events/forums to MPF scheme members;
 - (x) providing alerts, newsletter, leaflets and communications with contents relevant to MPF scheme and/or related products including market information and investment education materials;
 - (xi) designing and conducting surveys/questionnaires for client profiling/segmentation, statistical analysis, improving and furthering the MPF services provided by the Manager;
 - (xii) with respect to non-MPF data, researching, designing, and launching financial, investment, wealth management, securities, retirement, insurance and nominee services or related services and products to non-MPF scheme members;
 - (xiii) with respect to non-MPF data, designing and organising financial and investment seminars/events/forums to non-MPF scheme members; and
 - (xiv) purposes directly related or incidental to the above including seeking professional advices.

(e) USE OF DATA IN DIRECT MARKETING

The Data User (excluding the Trustees and their affiliates and service providers for the purpose of direct marketing under this paragraph (e)) intends to use the data subject's data (as may be collected by the Data User) in direct marketing and the Data User requires the data subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (i) the name, contact details (including address, contact/mobile phone number, email address), MPF products and services portfolio information, MPF transaction pattern and behaviour, financial background, MPF online behaviour and MPF demographic data of the data subject held by the Data User from time to time (collectively referred to as "**MPF member data**") may be used by the Data User (excluding the Trustees and their affiliates and service providers) in direct marketing;
- (ii) the name, contact details (including address, contact/mobile phone number, email address), products and services portfolio information, transaction pattern and behaviour, financial background, online behaviour and demographic data of the data subject held by the Data User from time to time (collectively referred to as "**Non-MPF member data**") may be used by the Data User (excluding the Trustees and their affiliates and service providers) in direct marketing;

(iii) the following classes of services, products and subjects may be marketed in direct marketing :

MPF member data

- (1) MPF-related services and products offered by the Data User;
- (2) reward, loyalty or privileges programmes, and promotional offers in relation to MPF; and
- (3) invitations to MPF-related seminars/events/forums.

Non-MPF member data

- (1) financial, investment, wealth management, securities, insurance, nominee services or related services and products;
- (2) Non-MPF related reward, loyalty or privileges programmes, and promotional offers; and
- (3) invitations to financial and investment seminars/events/forums.

(f) Data collected may be maintained for such period as may be required by Applicable Laws or as otherwise prudent in relation to administration of the relevant Retirement Products and may be retained after the data subject ceases to be a client or have a beneficial interest in the relevant Retirement Products.

(g) Data held by the Data User relating to a data subject will be kept confidential but the Data User may provide such information to the following parties whether inside or outside Hong Kong for the purposes set out in paragraph (d) ("**Data Transferee**"):

- (i) the Manager or the Trustees (as the case may be), the ultimate holding company of the Data User and/or their subsidiaries and/or affiliates;
- (ii) the service providers of the Data User, including the administrator, the custodian, the registrar, the professional advisors and the auditor of the Data User or of each relevant Retirement Product or such other service providers engaged by the Data User to assist and act on behalf of the relevant Retirement Product with the fulfilment of its obligations under AEOI;
- (iii) persons appointed to design, research, launch or promote MPF-related products or services of the Data User for data relating to MPF scheme members;
- (iv) persons appointed to design, research, launch or promote the products or services of the Data User for data relating to non-MPF scheme members;
- (v) the employees, officers, directors and agents/delegates of the Manager, the Trustees or any of the parties in (i) to (iii) above;
- (vi) the employer (or former employer) and/or any agent appointed by the employer (or former employer) of any member participating in a relevant Retirement Product, subject to any prohibitions or restrictions in Applicable Laws;
- (vii) any third party service provider employed to provide administrative, computer, data storage, telecommunications, software development and application, printing, letter-shopping, mailing or other services to the Data User in connection with the operation of its business or meeting the obligations under paragraphs (d)(v) and (vi);
- (viii) external service providers (including but not limited to printing houses, mailing houses, telecommunication companies, public relation companies, advertising agency, telemarketing companies, data processing and data storage companies, cloud providers, storage companies, call centres, market research firms, software development and application companies and information technology companies that the Data User (excluding the Trustees and their affiliates and service providers for the purpose of direct marketing) engages for the purposes set out in paragraph (e);
- (ix) any applicable regulatory authorities/bodies, governmental authorities/bodies, industry recognised bodies such as future exchanges, fiscal and monetary authorities, securities associations, credit reference agencies, securities exchanges and tax authority of any jurisdictions (whether within or outside of Hong Kong), including but not limited to (a) the Hong Kong Inland Revenue Department for the purpose of, for example, compliance with AEOI, and (b) the United States Internal Revenue Service for the purpose of, for example, compliance with FATCA, to the extent FATCA is relevant and applicable for such Retirement Products and to the extent not prohibited by the laws of Hong Kong; and
- (x) without limiting the generality of (ix) above, any party to whom the Data User is under an obligation to make disclosure by Applicable Laws or voluntary arrangements binding on the Data User;

Please note that personal data stored or processed in any jurisdiction outside of Hong Kong may also be accessible to law enforcement, national security and other government authorities of that jurisdiction and may not enjoy the same protection as in Hong Kong.

(h) Under the Personal Data (Privacy) Ordinance, any individual has the right:

- (i) to check whether the Data User holds data about him/her and of access to such data;
- (ii) to require the Data User to correct any data relating to him/her which are inaccurate;
- (iii) to ascertain the Data User's policies and practices in relation to data and to be informed of the kind of personal data held by the Manager or the Trustees; and
- (iv) to object to the use and/or provision of his/her personal data for direct marketing purposes; and the Manager will not use his/her personal data for these purposes if he/she communicates his/her objection to the Manager or the Trustee (as the case may be) (for avoidance of the doubt, the Trustees will not use or provide the personal data of any member participating in the Retirement Products for direct marketing purposes).

(i) In accordance with the terms of the Personal Data (Privacy) Ordinance, the Data User has the right to charge a reasonable fee for the processing of any data access request.

(j) **You should indicate in the appropriate form or write to the following person(s) or call us if you wish to object to the use and/or provision of your personal data for direct marketing purposes** or if you would like to make a request for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed as follows:

The Data Protection Officer
 FIL Investment Management (Hong Kong) Limited
 Level 21, Two Pacific Place
 88 Queensway
 Admiralty, Hong Kong

OR

The Data Protection Officer
 HSBC Institutional Trust Services (Asia) Limited /
 HSBC Provident Fund Trustee (Hong Kong) Limited
 P.O. Box 73448
 Kowloon Central Post Office
 Hong Kong

(k) Nothing in this Notice shall limit the rights of data subjects under the Personal Data (Privacy) Ordinance.