

“BCT Alliance - MPF Game” Online MPF Simulation Game

Terms & Conditions

1. Participants must be at least 18 years old and hold a valid Hong Kong ID card.
2. Each participant can only register once, or he/she will be disqualified. All employees of BCT Group (including "BCT Financial Limited" and "Bank Consortium Trust Company Limited") are not eligible to participate in this game. Special guests who are invited to participate in this game will not be eligible for the prizes.
3. "BCT Alliance - MPF Game" starts from 6 July 2020 and ends on 31 December 2020. Each participant is required to provide their real name according to his/her Hong Kong ID card, mobile phone number and email address for registration on the game website (<https://yourchoice.bcthk.com/consolidate/bct-alliance>) on or before 24 July. Late registrations will not be accepted. Upon successful registration, a confirmation email will be sent to the participant's email address for record.
4. "BCT Alliance - MPF Game" will be open for investment on 3 August. The first 1,000 registered participants will receive a HK\$50 HKTVMall e-voucher upon the completion of the first login process on the game website (<https://yourchoice.bcthk.com/consolidate/bct-alliance>). The e-voucher will be emailed to participants within 1 month after they successfully log in.
5. Upon logging in, **each participant will be given virtual MPF assets of HK\$200,000 in his/her game account** under the “Default Investment Strategy (DIS)”. Participants are free to invest in any constituent funds under the available MPF scheme and may make changes to their investments at any time throughout the game period (including fund switching for existing balance and change of investment mandate for future contributions).
6. **Each participant's game account will be given virtual MPF contributions of HK\$5,000, on the third working day of each month between August and December, and such virtual MPF contributions will be invested according to his/her investment mandate for future contributions. In the case of no investment mandate, the contributions will be invested under the “DIS”.** Participants are free to invest in any constituent funds under the available MPF scheme and may make changes to their investments at any time throughout the game period (including fund switching for existing balance and change of investment mandate for future contributions).
7. In the absence of investment instructions, all MPF assets in the game accounts will be invested in the "BCT (Pro) Core Accumulation Fund" by default.

8. To calculate the account balance fairly and simplify the operation of the system, this game presets the age of all participants at 30 years old. If the participant chooses the DIS, the MPF assets in his/her game account will be invested in the "BCT (Pro) Core Accumulation Fund", and the estimated pension amount will also be calculated based on the participant's age on this basis.
9. The fund quotations and data provided in this game are real-time prices in the real market. If the investment instruction is received before 4 p.m. on a working day, changes will be performed based on the price of that day ; if the instruction is received after 4 p.m. on a working day, changes will be performed based on the price of the next working day.
10. In addition to MPF investments, participants are required to perform "e-task" during the game period, including (1) completion of "BCT iPortfolio", (2) review of monthly member benefit statements and (3) review of monthly market outlook. **Participants must complete "BCT iPortfolio" at least once during the game period.** Participants will receive 1 point for each "e-task", "BCT iPortfolio" will be calculated once every three months, while review of monthly member benefit statements and monthly market outlook will each be counted once per month. Calculations will not be repeated. The more "e-task" you complete, the higher score you get.
11. **The total score will be calculated based on the account balance and the "e-task" score. The account balance will be accounted for 70%, while the "e-task" score will be accounted for 30%.** Prizes will be awarded to the top 3 participants with the highest total scores. Additionally, the participant with the highest month-on-month account balance growth rate will be awarded the "Star of the Month" and receive a prize. Prize details are as follow:
 - Champion: HK\$30,000 Cash
 - 1st Runner-up: HK\$15,000- Cash
 - 2nd Runner-up: HK\$8,000- Cash
 - August - Star of the Month: Nintendo - Switch NS Console
 - September - Star of the Month: Apple - iPad 7 10.2" Wi-Fi + Cell (2019) 128GB
 - October - Star of the Month: GoPro - Max 360 Panoramic Camera
 - November - Star of the Month: Dyson - Supersonic Hair Dryer HD03
 - December - Star of the Month: Bose - Noise Cancelling 700 Wireless headphones
12. If more than one participants have the same score, BCT Group will list the ranking according to participants' registration time. The earlier he/she registers for this game, the higher the ranking he/she gets.

13. The account balance and the "e-task" score will be calculated on the last day of each month. The top 10 participants with the highest total scores (score for the month and accumulated score during the game period) will be announced on the game website (<https://yourchoice.bcthk.com/consolidate/bct-alliance>) on or before the fifth working day of the following month.
14. There will only be one winner for the "Star of the Month" every month, but there is no limit to the number of prizes to be received by the participant throughout the game period. BCT Group will notify the winners via email or telephone within one week after the results are announced. The winners must present their Hong Kong ID card to verify their identity when receiving the prizes.
15. The list of winners will be announced on the game website (<https://yourchoice.bcthk.com/consolidate/bct-alliance>) on or before 31st January, 2021.
16. BCT Group will notify the winners by email or telephone within one month after the game ends. The winners must present their Hong Kong ID card to verify their identity when receiving the prizes.
17. If any information provided by the winners is incomplete or untrue, in which BCT Group is unable to contact the winners or verify their identity or if the winner fails to receive the prize according to the instructions, their eligibility will be cancelled.
18. Prizes cannot be transferred or replaced with other prizes, gift vouchers or cash coupons. BCT Group reserves the right to suspend, modify or terminate this game and change its terms and conditions at any time without prior notice. In case of disputes, BCT Group reserves the right of final decision.
19. BCT Group shall not be liable for any delay, loss, error or unrecognition of information submitted by participants due to technical problems including but not limited to computers and networks. All dates and times related to this game (including but not limited to the date and time of participating in this game, the date and time of the winner's confirmation to receive the prizes) are subject to BCT Group's records.
20. All participants must agree to and abide by the terms and conditions of this game, or he/she will be disqualified.
21. For any enquiries, please email to mpfgame@bcthk.com .
22. This event is not and should not be considered as an invitation, offer or proposal to make any investment.

Personal Information Collection Statement

BCT Group will comply with and fulfill the provisions listed in the Personal Data

(Privacy) Ordinance upon collecting and processing the personal data provided by participants in this game. Personal data is provided by you voluntarily and will be kept confidential. Relevant information will only be used for the following purposes: (i) deal with matters related to this game; (ii) marketing and advertising of Mandatory Provident Fund (MPF) services (and ancillary MPF products) and of the Group, including direct marketing; (iii) providing customers benefits, offers, awards, loyalty programme and related products and services. For these purposes, the names of participants may be disclosed on the BCT Group website and/or through other websites and/or media. Participants who would like to request access to and correction of any personal data, please write to the data protection officer at 18/F, COSCO Tower, 183 Queen's Road Central, Hong Kong.

I consent to the use of my personal data (name, mobile phone no., e-mail address) for the purpose of marketing and advertising of Mandatory Provident Fund (MPF) services (and ancillary MPF products) and of the Group, including direct marketing; and providing customers benefits, offers, awards, loyalty programme and related products and services; but I understand that BCT Group cannot make such use of my personal data without my consent and will cease upon my written or verbal request.