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Remarks:

1. The promotion period is from now until 31 December 2021. 2. For customer who successfully transferred the balance of "Government managed sub-account" to the "Central Provident Fund – Individual Plan" set up in Macau Pension Fund Management Company Limited (MPFM) within the promotion period and make consecutive monthly contributions through the bank autopay. 3. 1% handling fee will be charged if customer transfers out the balances from MPFM within 3 years of the effective date. 4. MPFM is not responsible for the quality of gift or service provided by supplier. 5. MPFM reserves the right to amend any of these terms and conditions or to terminate the promotion without prior notice. 6. In case of dispute, MPFM reserve the right for the final decision. 7. The above Central Provident Fund Individual Plan is managed by MPFM.