Second Supplement to the Principal Brochure of Wayfoong Multi-funding System

16 December 2019

This second Supplement forms part of the 'Principal Brochure' and should be read in conjunction with the 'Principal Brochure' dated November 2018 and the first Supplement dated 11 November 2019. If you are in doubt about the meaning or effect of the contents of this document, you should seek independent professional advice. All capitalised terms in this Supplement shall have the same meaning as in the 'Principal Brochure', unless otherwise specified.

THE FOLLOWING CHANGES SHALL APPLY WITH EFFECT FROM 31 DECEMBER 2019

GENERAL INFORMATION

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<< Replace the "Authorisation" section with the following>>

Authorisation

WMFS has been authorised by the Securities and Futures Commission.

SFC authorisation is not a recommendation or endorsement of a scheme nor does it guarantee the commercial merits of a scheme or its performance. It does not mean the scheme is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors.