

Dear Sir/Madam,

Embrace your new digital MPF experience through the eMPF Platform

eMPF Platform Company Limited (eMPF Company)¹ and HSBC Provident Fund Trustee (Hong Kong) Limited (HPFT) invite you to embrace the new digital MPF experience through the eMPF Platform (eMPF)!

What's in it for me?

The eMPF is a centralized electronic platform and your one-stop online hub for managing your MPF anytime anywhere through mobile app or web portal. Whether you are an employer, a scheme member or a self-employed person, the eMPF will bring your MPF experience to a whole new level. The eMPF will bring you benefits which include:

Employers and Self-employed Persons

- Make MPF contributions with different e-payment options
- Automate calculation of contributions
- Receive e-reminders of contribution due dates
- Reduce paper work and human errors



Scheme Members and Self-employed Persons

- For MPF accounts which have got onboard the eMPF:
 - View account balance and manage all accounts via a one-stop app/portal
 - Consolidate accounts and switch investment choices anytime anywhere
 - Make voluntary contributions in a breeze
 - Apply for withdrawal of MPF under different MPF schemes in one go



When can I start using the eMPF?

MPF trustees and their schemes have been getting onboard the eMPF in sequence one by one (details @www.empf.org.hk). Information of accounts under HPFT's **Haitong MPF Retirement Fund** will be transferred to the eMPF from the following date²:

Haitong MPF Retirement Fund:

Target eMPF Onboarding Date

30 December 2025

From this date onward, information and records of your MPF account under this scheme will be transferred to the eMPF. While HPFT remains the trustee of the scheme, eMPF Company will utilize the eMPF to perform the administration of the MPF scheme, provide scheme administration services³ to you and handle your service instructions, including making contributions, changing investment choices, checking account balance and withdrawing MPF, etc. From then on, you can manage your MPF on the eMPF and should no longer submit scheme administration service instructions to HPFT.

No need to register again with eMPF

As an employer, regardless of how many MPF schemes you are participating in, you need to register with eMPF only once to manage all the schemes under your company which have got onboard the eMPF. Since your company has completed registration with the eMPF earlier, you do not need to register again. Starting from 30 December 2025, you can view and manage your MPF account under the above scheme via the eMPF.

Enquiries

Please see the back page for **Messages from Your Trustee** and some frequently asked questions. For enquiries, please call the eMPF Customer Service Hotline at **183 2622**. We look forward to serving you on the eMPF.

eMPF Company
and HPFT

¹ eMPF Company is a wholly-owned subsidiary of the Mandatory Provident Fund Schemes Authority. It operates the eMPF as a not-for-profit public utility.

² The date of onboarding the eMPF is subject to the legal notice published in the Gazette of the Government of the Hong Kong Special Administrative Region. In case of subsequent adjustment, your trustee will promptly communicate with you.

³ The use of the eMPF and scheme administration services are subject to the General Terms and Conditions of the eMPF which are available at www.empf.org.hk/tnc/en.

Messages from Your Trustee

Starting from 30 December 2025, the eMPF Company will take up the administration of the MPF scheme and provide scheme administration services to you via the eMPF, including handling service instructions from employers, scheme members and self-employed persons. Hence, you should submit scheme administration service instructions directly to the eMPF instead of HPFT.

HPFT will cease accepting scheme administration service instructions based on different cut-off dates. Please read the **Notice to Participating Employers and Scheme Members** for details.



Notice to Participating Employers and Scheme Members

http://www.haitongetf.com.hk/hti_content/images/FileUpload/en-US/eMPF_Notice.pdf

Service instructions received by HPFT after the respective cut-off dates will only be processed by the eMPF after the scheme has got onboard the eMPF on 30 December 2025.

Important Note to Employers on Making Contributions



Employer should submit contribution data and make payments via the eMPF for processing but not HPFT anymore starting from the contribution period of December 2025 (with a deadline for making contributions on 12 January 2026). Scan the QR code on the left to view a **“A Comprehensive Guide to MPF Contribution Payment Methods”**.

Note

Late payment will be **subject to a surcharge** calculated at 5% of the late payment amount.

Frequently Asked Questions

1: Can I continue to drop off contribution cheques at my trustee's branch or service centre after my trustee has got onboard the eMPF?

No. You should send contribution cheques to eMPF Company by post (PO Box 98929 Tsim Sha Tsui Post Office) or through drop-in box at any of its service centres (details @www.empf.org.hk). But why bother? Switch to e-payment via the eMPF for a more convenient and efficient experience!

2: If I pay contributions by paper cheque, should I write the cheque to “eMPF Company” instead?

No. The payee of MPF contributions remains unchanged. You should write the cheque to your trustee as usual, i.e. “HSBC Provident Fund Trustee (Hong Kong) Limited - Haitong MPF Retirement Fund”. We encourage you to switch to e-payment which can help avoid clerical error or delay in postal delivery resulting in late contribution subject to surcharge.

3: My company is participating in two MPF schemes. After I have registered with eMPF, will I see account information of both schemes on the eMPF?

Trustees and their schemes have been getting onboard the eMPF in sequence one by one (details @www.empf.org.hk). After your other scheme has got onboard, your MPF account information of that scheme will be automatically shown on the eMPF.

More Information

Check out our Frequently Asked Questions (FAQs) by scanning the QR code, or visit the eMPF website or call our customer service hotline:



www.empf.org.hk



183 2622

FAQs



Personal Information Collection Statement (PICS)

Scan the QR code for the PICS before using the eMPF



(or call our hotline for a printed PICS)

敬啟者：

透過「積金易」平台迎接全新數碼化強積金體驗

積金易平台有限公司（積金易公司）¹ 與 HSBC Provident Fund Trustee (Hong Kong) Limited (HPFT) 誠邀您一起透過「積金易」平台（「積金易」），迎接全新強積金數碼體驗！

「積金易」有何好處

「積金易」是一個一站式的中央電子平台，讓您隨時隨地透過手機應用程式或網上平台管理您的強積金。無論您是僱主、計劃成員或自僱人士，「積金易」會為您帶來全新體驗及多個好處，包括：

僱主及自僱人士

- 提供不同電子方式作強積金供款
- 自動計算供款金額
- 接收供款到期日的電子提示
- 減少文書工作及人為錯誤



計劃成員及自僱人士

- 就已轉移至「積金易」的強積金帳戶：
 - 一站式查閱帳戶結餘及管理所有帳戶
 - 隨時隨地整合帳戶和更改投資組合
 - 輕鬆作自願性供款
 - 一次過申請從不同強積金計劃提取強積金



何時開始使用

強積金受託人及其計劃已陸續依次序逐一加入「積金易」（詳情見 www.empf.org.hk）。HPFT 的海通 MPF 退休金的帳戶資料，將由以下日期²起轉移至「積金易」：

海通 MPF 退休金：

加入「積金易」預定日期

2025 年 12 月 30 日

由上述日期起，您在此計劃下的強積金帳戶資料及紀錄將會轉移至「積金易」。HPFT 仍為上述計劃的受託人，而積金易公司將使用「積金易」執行強積金計劃下的行政工作，為您提供計劃行政服務³及處理您的服務指示，包括供款、更改投資組合、查詢帳戶結餘及提取強積金等。屆時，您可透過「積金易」管理您的強積金，而無須再向 HPFT 提交服務指示。

無須再次註冊「積金易」

作為僱主，不論您有多少個強積金計劃，辦理「積金易」註冊開戶手續只須一次，便能處理您公司所有已轉移至「積金易」的計劃。由於您公司早前已完成註冊「積金易」開戶，因此您無須再次辦理註冊手續。由 2025 年 12 月 30 日起，您可以透過「積金易」查閱及管理您在上述計劃下的強積金帳戶。

查詢

請參閱背頁受託人的訊息及常見問題。如有查詢，請致電「積金易」客戶服務熱線 183 2622。我們期待在「積金易」為您提供服務。

積金易公司
及 HPFT 謹啟

¹ 積金易公司為強制性公積金計劃管理局全資附屬公司，以非牟利方式，營運屬公共設施的「積金易」。

² 加入「積金易」日期須以在香港特別行政區政府憲報刊登的法律公告為準。如日期有調整，受託人會適時通知您。

³ 使用「積金易」及計劃行政服務須受「積金易」的一般條款及細則約束，詳情請瀏覽 www.empf.org.hk/tnc。

受託人的訊息

由 2025 年 12 月 30 日起，積金易公司將負責執行強積金計劃下的行政工作及透過「積金易」為您提供計劃行政服務，包括處理僱主、計劃成員及自僱人士提交的服務指示。因此，您應直接向「積金易」提交所有有關計劃行政的服務指示，而並非向 HPFT 提交。

HPFT 會根據不同的截止日期停止接受服務指示。請參閱**致參與僱主及計劃成員的通知**了解詳情。



致參與僱主及計劃成員的通知

http://www.haitongetf.com.hk/hti_content/images/FileUpload/en-US/eMPF_Notice.pdf

HPFT 在截止日期後收到的服務指示，將於 2025 年 12 月 30 日計劃加入「積金易」後，由「積金易」處理。

關於僱主供款的重要提示



由 2025 年 12 月的供款期起（供款限期為 2026 年 1 月 12 日），僱主應透過「積金易」（而並非向 HPFT）提交供款資料及於供款限期日或之前繳交供款。掃描左方二維碼查閱「強積金供款付款方法概要」。

注意

逾期繳交供款須額外繳付逾期供款金額之 5% 附加費。

常見問題

1: 在我的受託人加入「積金易」後，我可以繼續將供款支票直接交到受託人的分行及服務中心嗎？

不可以。供款支票須郵寄至積金易公司（尖沙咀郵政局郵政信箱 98929 號）或放入任何一間「積金易」服務中心的投遞箱（詳情見 www.empf.org.hk）。我們建議您使用「積金易」提供的電子方式供款，既方便、又快捷。

2: 如我以支票繳付強積金供款，支票抬頭應改為填寫「積金易公司」嗎？

不應該。因為您的強積金供款收款人會維持不變，支票抬頭應如常填寫「HSBC Provident Fund Trustee (Hong Kong) Limited - Haitong MPF Retirement Fund」。我們建議您轉用電子方式供款，避免因郵遞延誤或文書錯誤導致遲供款而要交附加費。

3: 我公司參加了兩個不同受託人的強積金計劃，在完成註冊「積金易」後，是否即可在「積金易」上看到兩個計劃的資料？

受託人及其計劃已陸續依次序逐一加入「積金易」（詳情見 www.empf.org.hk），當您另一個計劃加入「積金易」後，您在該計劃下的強積金帳戶資料會自動在「積金易」上顯示。

更多資訊

掃描右方二維碼查閱常見問題，或瀏覽「積金易」網站或致電客戶服務熱線：



www.empf.org.hk



183 2622

常見問題



收集個人資料聲明

使用「積金易」前，掃描右方二維碼查閱收集個人資料聲明



（或致電熱線索取紙本聲明）

Notice pursuant to Section 19Q of the Mandatory Provident Fund Schemes Ordinance

The Secretary for Financial Services and the Treasury has, by notice published in the Gazette, specified 30th December 2025 from which HSBC Provident Fund Trustee (Hong Kong) Limited (i.e. the trustee of Haitong MPF Retirement Fund) must use the electronic MPF system (i.e. eMPF Platform) and the scheme administration services provided by the system operator of the eMPF Platform that are made available to the HSBC Provident Fund Trustee (Hong Kong) Limited to perform its scheme administration functions.

The following are matters and activities that are to be conducted by the eMPF Platform:

1. processing registration of eMPF Platform for participating employers and scheme members;
2. processing enrolment in registered schemes for participating employers and scheme members;
3. processing MPF contributions and default contributions;
4. processing scheme members' investment instructions (including investment instructions on new contributions and switching instructions);
5. processing transfers of benefits within the registered scheme or between registered schemes or from occupational retirement schemes to registered schemes;
6. processing claims and withdrawal of MPF benefits;
7. processing the offset and refund of severance payments and long service payments to participating employers and/or scheme members/claimants;
8. processing of changes of participating employer and scheme member particulars;
9. giving of notices and documents to participating employers and scheme members;
10. handling of enquiry and complaint; and
11. following up with participating employers and scheme members on any unclear scheme administration instructions.

根據《強制性公積金計劃條例》第 19Q 條發出的通知

財經事務及庫務局局長已於憲報刊登公告，規定 HSBC Provident Fund Trustee (Hong Kong) Limited（即海通 MPF 退休金的受託人）必須從 2025 年 12 月 30 日起，開始使用電子強積金系統（即積金易平台）及該系統的系統營運者提供的計劃管理服務，以履行其計劃管理職能。

將會由積金易平台處理的事宜和進行的活動如下：

1. 處理參與僱主及計劃成員的積金易平台註冊申請；
2. 處理參與僱主及計劃成員參加註冊計劃的申請；
3. 處理強積金供款及拖欠供款；
4. 處理計劃成員的投資指示（包括新供款投資指示及轉換指示）；
5. 處理註冊計劃內、註冊計劃之間或從職業退休計劃轉移至註冊計劃的權益轉移申請；
6. 處理申索及提取強積金權益的申請；
7. 處理參與僱主及／或計劃成員／申索人的遣散費及長期服務金的抵銷及退還申請；
8. 處理參與僱主／計劃成員的資料更改申請；
9. 向參與僱主及計劃成員發出通知及文件；
10. 處理查詢及投訴；及
11. 就任何不明確的計劃管理指示向參與僱主及計劃成員進行跟進。