

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 a scheme member, an employer 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:

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



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



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.

Register with eMPF

Starting from 1 October 2025, simply complete the one-time registration with eMPF to enjoy the benefits it brings to you. Please see back page for the **Scheme Member eMPF Registration User Guide** and **Messages from Your Trustee** to kick-start your new digital MPF journey! If you hold another MPF account which has got onboard the eMPF and has already registered with eMPF earlier, you do not need to register again.

Enquiries

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.

eMPF Registration User Guide

Regardless of how many MPF accounts you have, you only need to register with eMPF once to manage all the accounts under your name which have got onboard the eMPF.

Registration can be done using your smartphone, tablet or computer. Please scan the QR codes on the right to begin registration.



Mobile App Web Portal

For details, please refer to the **User Guide** available online:



Scheme Member eMPF Registration User Guide

www.empf.org.hk/tutorial/reg/en

Note

Your account details will only be available on the eMPF after your scheme has got onboard on 30 December 2025.

If you have accounts under other MPF schemes, your other MPF accounts' information will also become available on the eMPF after the relevant schemes have got onboard the eMPF.



Pamphlet



Mobile app

Tip:

You can also use "iAM Smart" to complete eMPF registration, and have your identity verified and key personal information auto-filled via iAM Smart. If you are not yet an iAM Smart user, scan the QR codes above, read the relevant pamphlet and register with "iAM Smart" before registering with eMPF.

"iAM Smart" Hotline: 182 123

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 scheme members, employers 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 be processed by the eMPF after the scheme has got onboard the eMPF on 30 December 2025.

Important Note to Employers on Making Contributions

Starting from the contribution period of **December 2025** (with a deadline for making contributions on 12 January 2026), your employer should submit contribution data and make payments on or before the deadline via the eMPF for processing but not HPFT anymore.

Note

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

More Information

Check out our Frequently Asked Questions (FAQs) by scanning the QR code, or visit our 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。無論您是計劃成員、僱主或自僱人士，「積金易」會為您帶來全新體驗及多個好處，包括：

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



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



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，您在此強積金計劃下的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。

「積金易」註冊開戶

由 2025 年 10 月 1 日起，您只須辦理一次性的「積金易」註冊開戶手續，即可享受「積金易」帶給您的好處。請參閱背頁的計劃成員註冊「積金易」使用指南及受託人的訊息，展開您的強積金數碼新旅程！如您亦持有另一個已加入「積金易」的強積金帳戶，並已於早前完成註冊「積金易」開戶，您則無須再次註冊開戶。

查詢

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。

註冊「積金易」使用指南

不論您有多少個強積金帳戶，您只須辦理「積金易」註冊開戶手續一次，便能處理您名下所有已轉移至「積金易」的帳戶。

您可透過智能手機、平板電腦或電腦完成註冊。請掃描右方的二維碼啟動註冊程序。



流動應用程式



網上平台

詳情請參閱網上「積金易」使用指南：



計劃成員註冊「積金易」使用指南

www.empf.org.hk/tutorial/reg

注意

須待您的計劃於 2025 年 12 月 30 日加入「積金易」後，才可透過「積金易」查閱您的帳戶資料。

如您在其他強積金計劃亦持有帳戶，當該等計劃加入「積金易」後，您的相關強積金帳戶資料亦會在「積金易」上顯示。



智方便
iHM Smart



小冊子



流動應用程式

小貼士：

您亦可使用「智方便」註冊「積金易」，透過「智方便」進行身份驗證和自動填寫基本個人資料。如您尚未成為「智方便」用戶，請先掃描上方的二維碼，參閱有關小冊子及登記「智方便」後，再啟動註冊「積金易」。



「智方便」查詢熱線：182 123

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，包括處理計劃成員、僱主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），您的僱主應透過「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。

注意

逾期繳交供款須額外繳付逾期供款金額之 5% 附加費。

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。