



Bank Consortium Trust Company Limited BCT Strategic MPF Scheme

eMPF Platform
Scheme Member Webinar
eMPF Reigstration and Supporting
channels

Updated: May 2025

Page 1



Points to note for this seminar

1. This introduction only shows some functions of eMPF Platform
2. The platform functions and screenshots shown in this seminar are not the finalized version. The eMPF platform may make fine-tuning from time to time to optimize its functions, and the actual operating interface may have the opportunity to be adjusted.
3. The contents of this presentation are for internal reference only and may not be distributed to the public.

Agenda

1

Introduction to the eMPF Platform

2

Points to note during the transition period

3

eMPF Member Portal - Functions Overview

4

eMPF Member Portal – Features Demonstration

5

Supporting channels to Members and Employers

1. Introduction to the eMPF Platform

What is the eMPF Platform?



- ✔ One-stop electronic platform for MPF scheme administration
- ✔ Enabling employers and scheme members to manage their MPF faster and easier
- ✔ eMPF Company is a wholly-owned subsidiary of the MPFA for operating the eMPF Platform, as a non-profit public utility

Objective of the eMPF Platform



Standardization



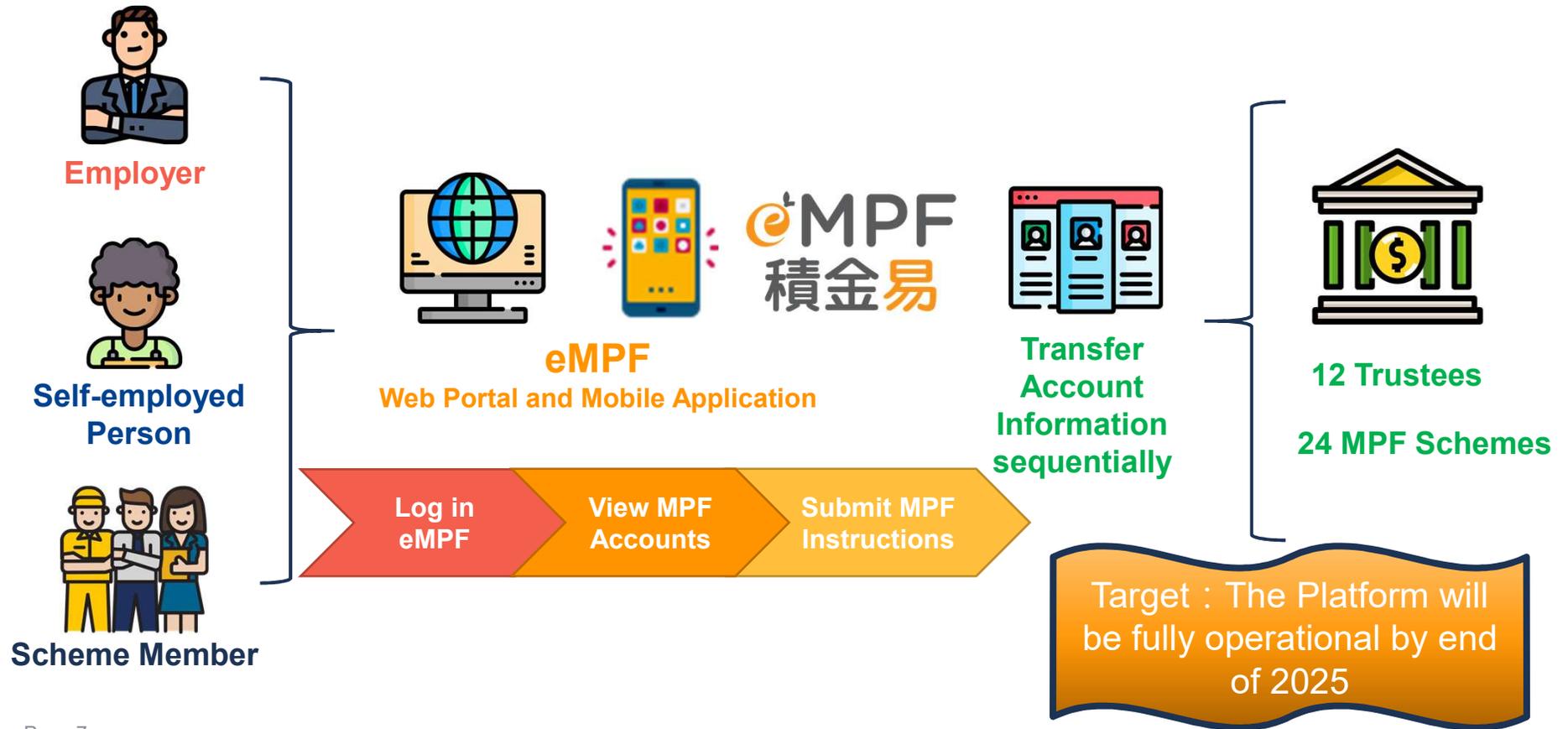
Streamlining



Automation

- ✓ Enhance user experience, operational efficiency, flexibility and reliability of the MPF system
- ✓ Create room for further fee reductions for MPF schemes
- ✓ Pave the way for future MPF System reforms

Onboard to the eMPF Platform

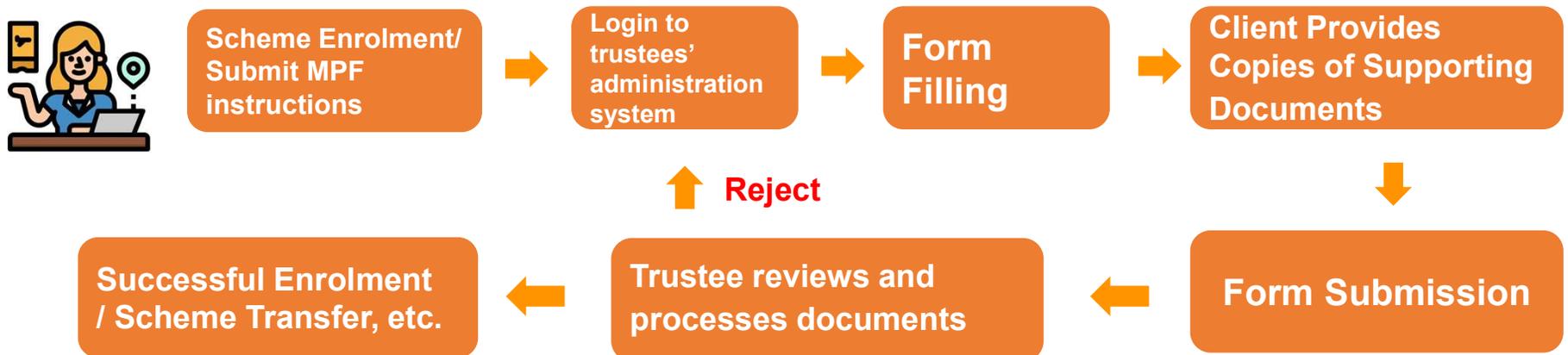


Timeline and Overall Progress



**BCT Strategic MPF Scheme onboarding date
3rd July 2025**

The current operating model of scheme members

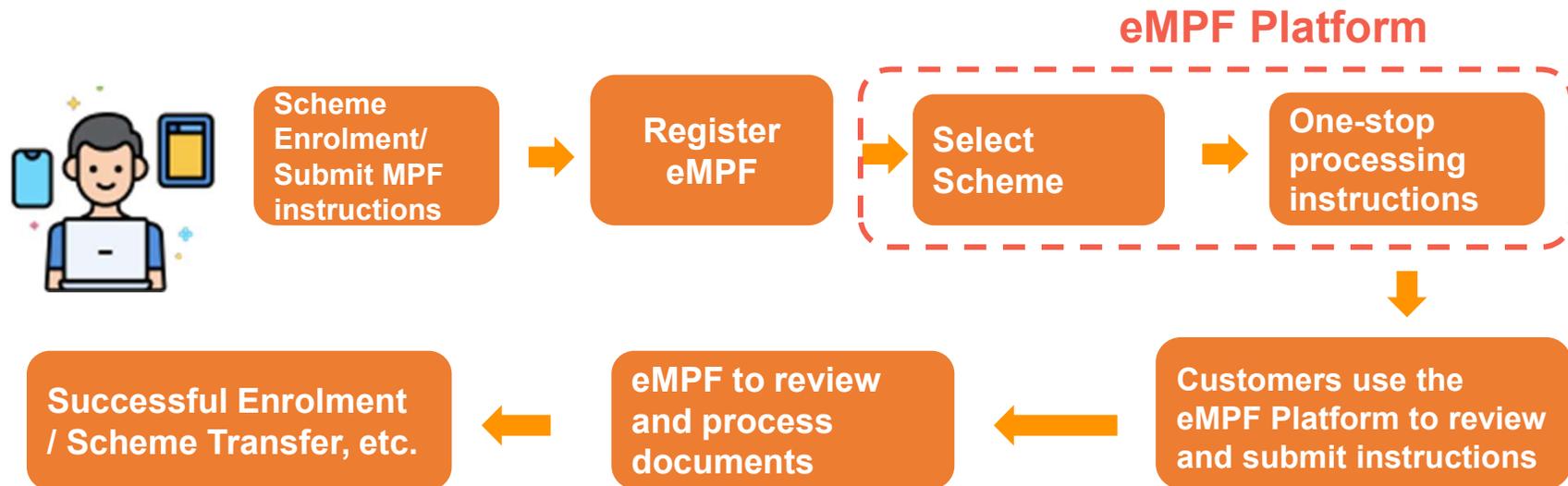


Problems faced by scheme members

- Learning different administration systems provided by trustees, or logging into different systems to view account information.
- Processing a large number of forms is also cumbersome, time-consuming, and error-prone, affecting customer user experience.



eMPF 積金易 The operating model of scheme members under the eMPF Platform



Benefits to scheme members

- Reduce human errors.
- For invalid instructions, eMPF will follow up with clients directly. Intermediaries will have great flexibility in time management and providing value-added services.

Comparison of the operating models

Current Situation	After Onboarding to eMPF
<ul style="list-style-type: none"> • Submit instructions to different scheme trustees 	<ul style="list-style-type: none"> • Even if there are different schemes, scheme members can submit all administration instructions through the eMPF Platform
<ul style="list-style-type: none"> • Having multiple login for trustee's administration system, based on number of MPF scheme 	<ul style="list-style-type: none"> • Simply register once for eMPF to review and manage your MPF accounts
<ul style="list-style-type: none"> • The account balance is scattered, making it difficult to plan for retirement planning 	<ul style="list-style-type: none"> • Gain control of your total retirement savings in one platform to enhance your retirement planning intent and efficiency

Scheme Members



- ✓ One-stop review and management of all MPF accounts under different MPF schemes
- ✓ Reduce paperwork and human error
- ✓ Change investment instructions or personal particulars online anytime, anywhere
- ✓ Reduce MPF scheme administration costs

2. Points to note during onboarding period

Overview of Communication Pack

敬啟者：

「積金易」平台已開始啟用 – 迎接全新數碼化強積金體驗

積金易平台有限公司¹（積金易公司）與東亞銀行（信託）有限公司（東亞信託）誠邀您一起透過「積金易」平台，迎接全新強積金數碼體驗！

「積金易」平台有何好處

「積金易」平台是一個一站式的共用電子平台，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」平台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

- 就已轉遷至「積金易」平台的強積金帳戶：
 - 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將依次序逐一加入「積金易」平台（詳情見 www.empf.org.hk），東亞信託的東亞（強積金）集成信託計劃的帳戶資料，將由以下日期起轉移至「積金易」平台：

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」平台，東亞信託仍為上述計劃的受託人，而積金易公司將使用「積金易」平台執行計劃下的行政工作，為您提供計劃行政服務²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」平台管理您的強積金，而無須再向東亞信託提交服務指示。

「積金易」註冊開戶

由 2025 年 1 月 13 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」平台帶給您的好處。請參閱購買的計劃成員註冊「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」平台的強積金帳戶，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」平台為您提供服務。

積金易平台有限公司
及 東亞銀行（信託）有限公司 謹啟
2024 年 12 月 23 日

¹積金易平台有限公司為強制性公積金計劃管理全資附屬公司，以非牟利方式，營運屬公共服務的「積金易」平台。
²加入「積金易」平台日期已於有關計劃的章程中註明，如日後有調整，受託人會適時通知您。

	Item	Format
1	Letter to Employers and Members	Paper/e-channel
2	S.19Q Notice	
3	Notice to Participating Employers and Scheme Members	QR Code
4	eMPF Registration and Activation User Guide	
5	FAQs	
6	Personal Information Collection Statement (PICS)	

- **Bank Consortium Trust Company Limited has been distribution the Communication Pack to all scheme members since End April 2025.**
- **Scheme member could start the eMPF Member registration from 28th April 2025, by visiting eMPF Public website/Mobile Application.**
- **Please note the member account details will not be displayed before 3rd July 2025**

Trustee onboarding date and instructions cutoff dates

Trustee	MPF Scheme	Onboarding Date	Matters and Activities that are to be conducted by the eMPF Platform	Instructions cutoff dates
Bank Consortium Trust Company Limited	BCT Strategic MPF Scheme	3 rd July 2025	<ul style="list-style-type: none"> ▪ processing registration of eMPF Platform for participating employers and scheme members; ▪ processing enrolment in registered schemes for participating employers and scheme members; ▪ processing MPF contributions and default contributions; ▪ processing scheme members' investment instructions (including investment instructions on new contributions and switching instructions); ▪ processing transfers of benefits within the registered scheme or between registered schemes or from occupational retirement schemes to registered schemes; ▪ processing claims and withdrawal of MPF benefits; ▪ processing the offset and refund of severance payments and long service payments to participating employers and/or scheme members/claimants; ▪ processing of changes of participating employer and scheme member particulars; ▪ giving of notices and documents to participating employers and scheme members; ▪ handling of enquiry and complaint; and ▪ following up with participating employers and scheme members on any unclear scheme administration instructions. 	<p>*Please refer to the Communication Pack mailed out by BCT, or visit BCT official website for details</p>

- After onboarding of the BCT Schemes to the eMPF platform, **administrative services of the Scheme will be performed by the eMPF Platform** instead of BCT
- Scheme member could **manage, or submit instructions** for their Scheme member account via eMPF Platform
- After onboarding date, BCT will no longer be the scheme administrator for all three schemes, members are reminded to submit instruction to eMPF Platform instead of BCT



1

Take note on the confirmed onboarding date (3rd July 2025)

2

Register eMPF

After receiving the communication pack, members can register eMPF according to the date started on the communication pack, while the account details will only be available on the eMPF Platform after the relevant schemes have got onboard the eMPF Platform.

3

Operational arrangements during the Scheme Onboarding

Each scheme takes 5 to 8 days to be transferred to eMPF Platform, during which the administrative instructions for the relevant MPF accounts will be suspended. On or after the onboarding date, administrative instructions for relevant MPF schemes are processed via eMPF Platform (Web Portal/Mobile Application).

Note

Each trustee will set different cut-off dates for different MPF instructions. Employers should pay attention to the notice issued by the trustee and submit the necessary instructions before the cut-off dates.



3

Operational arrangements during the Scheme Onboarding

Each scheme takes 5 to 8 days to be transferred to eMPF Platform, during which the administrative instructions for the relevant MPF accounts will be suspended.

On or after the onboarding date, administrative instructions for relevant MPF schemes are processed via eMPF Platform (Web Portal/Mobile Application).

Types of Instructions [^]	Service Cut-off Time for valid instructions to be processed and completed before the Effective Date using the original channels*
Members	
(1) Member Enrollment, including: (i) Personal Account (ii) Self-employed Person (iii) Flexible Voluntary Contribution (to be renamed as "Special Voluntary Contributions") (iv) Tax Deductible Voluntary Contribution	before 4:00 p.m., 10 June 2025
(2) Member Information Change (i) via mail / by hand / fax / BCT Customer Service Counter (ii) via Web / Member Hotline	(i) before 4:00 p.m., 10 June 2025 (ii) before 4:00 p.m., 17 June 2025
(3) Switching ^{@#} / Change of Investment Mandate [#] (except for Flexible Voluntary Contribution) (i) via mail / by hand / fax / BCT Customer Service Counter (ii) via Web / Interactive voice response system ("IVRS") / Member Hotline	before 4:00 p.m., 17 June 2025
(4) Member Transfer-in	before 4:00 p.m., 10 June 2025
(5) Member Transfer-out	before 4:00 p.m., 10 June 2025
(6) Claims & Benefits Payment [%] (i) All circumstances except (ii) (ii) Voluntary Contributions withdrawal for Personal Account / Self-employed Person [#]	(i) before 4:00 p.m., 10 June 2025 (ii) before 4:00 p.m., 17 June 2025
(7) Other Account Information Change (except online)	before 4:00 p.m., 10 June 2025
(8) Flexible Voluntary Contribution members Switching, Change of Investment Mandate & Withdrawal [#]	before 4:00 p.m., 13 June 2025

Attention to Principal Scheme Members

	Item	Details	Actions
(1)	<p>eMPF Member Registration (apply to All members)</p>	<ul style="list-style-type: none"> ▪ Scheme member could register as eMPF Member from 28th April 2025, in order to manage, or submit instructions for their MPF Scheme member account via eMPF Platform ▪ Once BCT MPF Schemes are onboarded, member could view their account details via eMPF Member Portal (Website/Mobile) 	<ol style="list-style-type: none"> 1. Scan the QR codes below to perform eMPF Registration <div style="display: flex; justify-content: space-around; align-items: center; margin-top: 10px;"> <div style="text-align: center;">  <p>eMPF Website</p> </div> <div style="text-align: center;">  <p>eMPF Mobile App</p> </div> </div> 2. Visit eMPF Public Website starting from 3rd July 2025 : https://www.empf.org.hk/

Attention to Principal Scheme Members

	Item	Details	Actions
(2)	Submit administration instructions and enquiring MPF account details	<ul style="list-style-type: none"> Starting from 3rd July 2025, BCT Scheme member could submit MPF administration instruction via eMPF Web Portal / Mobile App All MPF administration forms will be able to downloaded at eMPF Public Website (www.empf.org.hk), or obtain them in eMPF Service Centres eMPF Platform will handle the relevant MPF administration instruction, enquiries and follow-up matters. Please note that original MPF administration instruction method offered by trustee may be delayed or rejected 	<p>Visit eMPF Public Website to view the eMPF User guide / tutorial video https://www.empf.org.hk/tutorial/member/</p>
(3)	Submitting Contribution data & Payment instruction (Applicable to TVC, SVC & SEP account holder)	<ul style="list-style-type: none"> Starting from 3rd July 2025, BCT Scheme member could submit Contribution Data and Payment instruction via eMPF Web Portal / Mobile App Cash Payment will not be accepted by eMPF Platform. Scheme member could submit the paper cheque to drop-in box at one of the eMPF Service Centres, or pay by available electronic payment method 	<p>Visit eMPF Public Website for payment methods offering by BCT MPF Schemes https://www.empf.org.hk/page/paymentMethods</p>

New arrangement of Fund Switching

*The cut-off time of each transaction day for eMPF Platform would be 4pm

After Scheme onboarded

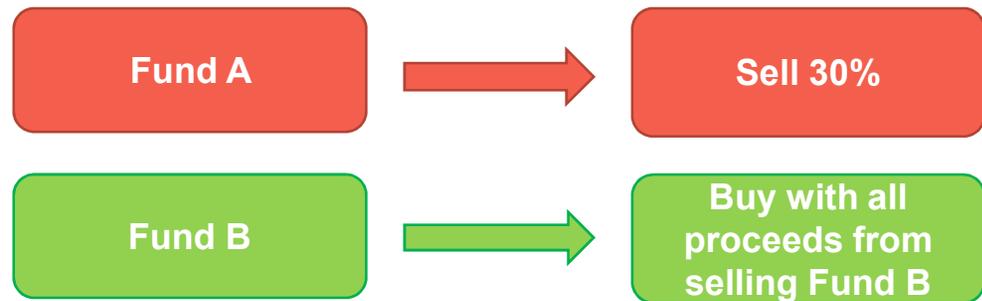
Apart from fund switching, “Rebalancing” is offered by eMPF Platform

Change the existing MPF investment portfolio in accordance with the new fund switching instructions. First, part of the existing MPF funds are redeemed according to instructions and then reinvested to achieve the required fund allocation ratio. This method restructures the investment portfolio by changing the weightings of each fund.

New arrangement of Fund Switching

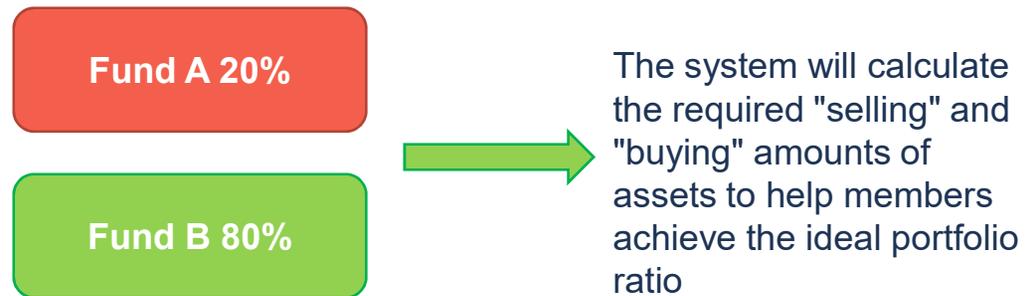
Fund Switching:

Member need to provide "Buying" and "Selling" instruction



Rebalancing:

Member need to provide ideal portfolio ratio



Additional “Contribution Types”

Contribution Types	
Before scheme onboarded	After scheme onboarded
<ul style="list-style-type: none">• Mandatory & Voluntary Contribution	<ul style="list-style-type: none">• Employer Mandatory Contribution (ERMC)• Employee Mandatory Contribution (EEMC)• Employer Voluntary Contribution (ERVVC)• Employee Voluntary Contribution (EEVC)

After the scheme is onboarded, members can **issue different investment authorizations** for employer mandatory contributions, employee mandatory contributions, employer voluntary contributions and employee voluntary contributions respectively, and make the same or different investment allocations for each of the above MPF accounts.



1

Check and confirm the migrated account information

Check and confirm the migrated account information. If there is any discrepancy and missing, the information can be updated on the eMPF Platform.

2

Understand the administrative process on the eMPF Platform

3

Submit administrative instruction on the eMPF Platform

When the MPF Scheme onboarded to the eMPF platform, administrative services of the Scheme will be performed by the eMPF Platform instead of the Trustee. No matter via paper form or online, instructions should be submitted to eMPF Platform.

➤ Only apply to MPF Scheme onboarded to eMPF Platform

Current data of scheme members under onboarded MPF Scheme will be migrated to eMPF Platform from trustees, including **Personal Information, Business Information, Relevant Income, Investment Choice and Contribution Record**. Please review and confirm the accuracy of migrated data.

Note!

You account details will not be displayed in eMPF Platform if the joined scheme(s) are not onboarded to eMPF Platform yet.

The screenshot displays the eMPF Member Portal interface. At the top, there is a close button (X) and a notification bell icon with a red dot. The user is greeted with "Welcome, Chan*****" and their eMPF ID is shown as "eMPF ID: ***00086***". Below this, it states "You have 4 Outstanding task(s)" with a "See all" link. A yellow notification box indicates an outstanding bill pending for payment, advising the user to settle contributions as soon as possible. The "My Portfolio" section is active, showing tabs for "All", "Regular Employee", and "Personal Account". A donut chart displays the "Total Balance" as "\$ 262,888.28", with a green upward arrow indicating a change of "\$ 68,888.03". A grid icon is visible in the bottom right corner of the portfolio section.

My Account

-  My Record
-  My Letter and Statement
-  Profile Management
-  More Services

Profile Management

 eMPF Account Management

 MPF Account Management

< Profile Management

eMPF Account Management

eMPF ID: 20000086579
Username: Chantaiman123

✓ Personal Details

Title
Mr

Surname (English) Chan	Given Name (English) Tai Man
Surname (Chinese) 陳	Given Name (Chinese) 大文

ID Type
HKID

ID No.
L8670199

Date of Birth (DD/MM/YYYY) 11/11/1980	Gender Male
--	----------------

Place of Birth
Hong Kong, China

Click “My account” → “Profile Management” → “eMPF Account Management” then select MPF scheme to view your account details.

Note!

Members are able to update their incorrect/missing/invalid information here.

Instruction submission channels offered by eMPF Platform

Online Submission (*Suggested)



eMPF Web Portal

eMPF Mobile App

Submitting Standardized administration forms



Email

(forms@support.empf.org.hk)



Fax

(3197 2988)



Mail

(Address: PO Box 98929
Tsim Sha Shui Post Office)



In person

Drop-in box at the
three eMPF Service
Centre

3. eMPF Member Portal Features Overview

Functionality of the eMPF Platform



Account Registration and Enrolment

- eMPF Registration
- Scheme Enrolment
- Access Right Setting



Contribution Processing

- Calculate and submit mandatory contributions
- Calculate and submit voluntary contributions
- Diversified payment methods
- Recover default contribution



Manage MPF Account

- Fund switching
- Scheme Transfer
- Change of personal particulars
- Employee Enrolment
- Employee Termination
- LSP / SP Offsetting



Withdrawal of MPF

- Withdraw MPF benefits



Notices, Documents and Reports

- Notices and Documents
- MPF Member Benefit Statement

eMPF 積金易

Covers all MPF scheme administrative procedures

Key Features for Scheme Members



Web Portal



Mobile App

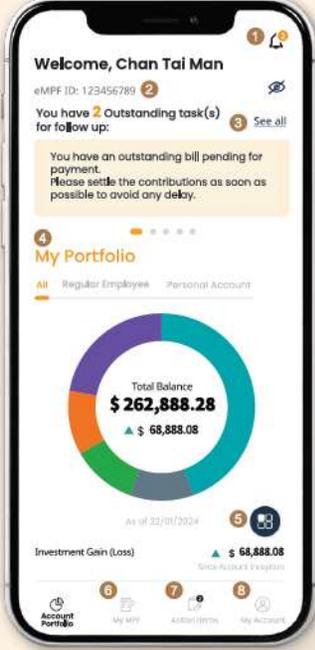
✓ **Digitalize all administrative procedures**

eMPF Platform covers all MPF scheme administrative procedures, and all instructions that used to be paper-only can be **submitted online.**

✓ **Provide Web Portal and mobile application**

Web Portal and mobile application provide the same functionality for members to use in various situations.

Key Features for Scheme Members



The screenshot shows the eMPF mobile app interface. At the top, it says 'Welcome, Chan Tai Man' and displays the eMPF ID: 123456789. There are two notification bubbles: one for '2 Outstanding task(s) for follow up' and another for '3 See all'. A message states: 'You have an outstanding bill pending for payment. Please settle the contributions as soon as possible to avoid any delay.' Below this is the 'My Portfolio' section, showing a donut chart for 'Total Balance \$262,888.28' as of 22/01/2024, with an investment gain of \$68,888.08. The bottom navigation bar includes icons for 'Account Portfolio', 'My MPF', 'Action Items', and 'My Account'.

- 1 Notification**
- 2 Scheme Member Name & eMPF ID**
- 3 View all Action Items**
You can view contribution reminders and pending applications here, including:
 - Complete new enrolment of employee MPF account
 - Pending LSP/SP offset request from employers
 - Other applications prepared by MPF Intermediaries/ Representatives
- 4 MPF Portfolio Overview**
You can swipe to left and right here to view all your MPF accounts overview, balances, investment gains or losses, etc.
- 5 Edit Quick Link**



 You can edit or remove the quick links to be shown on the homepage here, including:
 - Fund switching
 - My letter and statement
 - Change future investment mandate
 - Personal accounts consolidation
 - Transfer after termination of employment/SEP account transfer
 - Contribution record
 - Enrol MPF account
 - My record
- 6 My MPF**
You can manage all MPF schemes here, including:
 - Enrol an MPF account
 - Make lump sum voluntary contributions
 - Investment (fund switching/ fund rebalancing/ change future investment mandate)
 - Transfer MPF
 - Withdraw benefits
- 7 Action Items**
- 8 My Account**
You can update your eMPF settings or manage MPF account information here. You can also find your letters and statements here.

4. eMPF Member Portal Features Demonstration

Member Portal Features Demonstration



eMPF Registration



eMPF Login



Change of Personal Particulars



Enrolment



Change of Investment



Withdrawal of accrued benefits



Notification and Action items



MPF Statements

Member Portal a. eMPF Registration



eMPF 積金易 eMPF Registration

Register for eMPF in three steps

1 Identity Authentication

2 Fill in the profile

3 Account Activation

Registration preparation

If using "iAM Smart" for verification



Personal Mobile Device

(With "eMPF" and "iAM Smart" apps installed)

If using "e-Identity Verification" for verification



Personal Mobile Device

HKID Card

(With "eMPF" app installed)

First-time user to register for eMPF

If scheme members have not yet registered for eMPF, they can download the eMPF mobile app and choose to register as a member.

“Member” refers to :

- Regular Employees
- Casual Employees
- Self-employed Persons
- Personal account holders (TVC, SVC inclusive)



Register your eMPF Account

It takes only a few steps to create your eMPF account. Please select your role.



Member

Applicable to all MPF scheme members, including persons who opt to make tax-deductible voluntary contributions and special voluntary contributions, such as:

- Regular employees
- Casual employees
- Self-employed persons
- Personal account holders

Emp

Applic
to mak
their e

First-time user to register for eMPF

If scheme members have not yet registered for eMPF, they can download the eMPF mobile app and choose to register as a member.

< Member Registration

 Passport scanning and facial recognition, or by logging in to "iAM Smart".

[▶ Watch Tutorial video](#)

 **Step 2 Fill in Personal Information**
Provide your personal details and choose the way of communication.

 **Step 3 Activate your Account**
Set up your username and password.

Required Items

Before your start, please prepare the following items to ensure a smooth registration process:

- ✓ Your identity document
- ✓ Mobile phone (to receive the one-time passcode for verification and activate your account through mobile app if applicable)
- ✓ Installed "iAM Smart" mobile app (optional)

[Start Registration](#)

Select Identity Verification Method

For security reasons, please choose a method to verify your identity first.

1 Identity Authentication

2 Fill in the Profile

3 Account Activation

Select an authentication method :
"e-Identity Verification" or "iAM Smart"

"e-Identity Verification" tips :

- ✓ "e-Identity verification" is for authentication by scanning Hong Kong Identity Card/Passport and facial recognition

"iAM Smart" tips :

- ✓ If you have registered as a user of "iAM Smart", you are recommended to use "iAM Smart" for verification, which is simple and fast
- ✓ "iAM Smart" can also be used as a way to log in to the eMPF Platform in future



e-Identity Verification

Authenticate by performing HKID Card/
Passport scanning and facial recognition



"iAM Smart"

Authenticate by logging in to "iAM Smart"

eMPF Registration

1 Identity Authentication

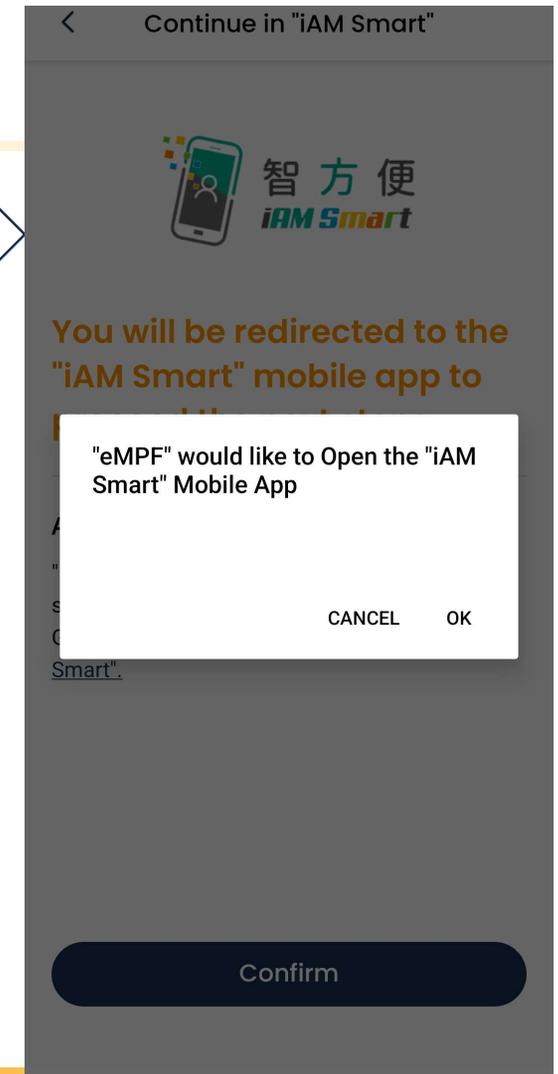
2 Fill in the Profile

3 Account Activation

If using "iAM Smart" for verification

If choosing "iAM Smart", you will be redirected to the "iAM Smart" Mobile App to continue your identity verification process.

Once you have successfully authenticated the connection, please proceed with the registration through the **eMPF Mobile App / Web Portal**.



1 Identity Authentication

2 Fill in the Profile

3 Account
Activation

e-Identity Verification

Smart Tips:

Please take note of the followings when scanning your ID card and performing facial recognition.



ID Card Scanning

You will need to scan the front and back sides of your ID card respectively.



Identity Verification

When performing facial recognition, place the device at your eye level and look into the front camera. Hold for 3 - 5 seconds to complete.

[▶ Watch Tutorial video](#)

If using "e-Identity Verification"

Select "**e-Identity Verification**" and start scanning

Start Scanning

eMPF Registration

1 Identity Authentication

2 Fill in the Profile

3 Account
Activation

If using "e-Identity verification"

Select "**e-Identity Verification**" and start scanning

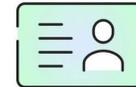
Note!

Passports are not accepted as a method of electronic identity authentication. If the member only holds a passport and does not have a Hong Kong ID card, the member needs to handle their MPF via manual means or to obtain HKID card to perform registration.

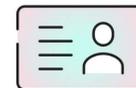


Select your Identification Type

Select the type of identity document you are holding



HKID



Smart ID Card / New Smart ID Card (Issue from 2018)

1 Identity Authentication

2 Fill in the Profile

3 Account
Activation

If using "e-Identity Verification"

Scan the HKID card according to the instructions in the mobile app to verify the authenticity of the HKID and read the information on the card.

1 of 2

Front Face



Place your HKID in the frame and adjust your camera until the frame turns green.

eMPF Registration

1 Identity Authentication

2 Fill in the Profile

3 Account Activation

If using "e-Identity Verification"

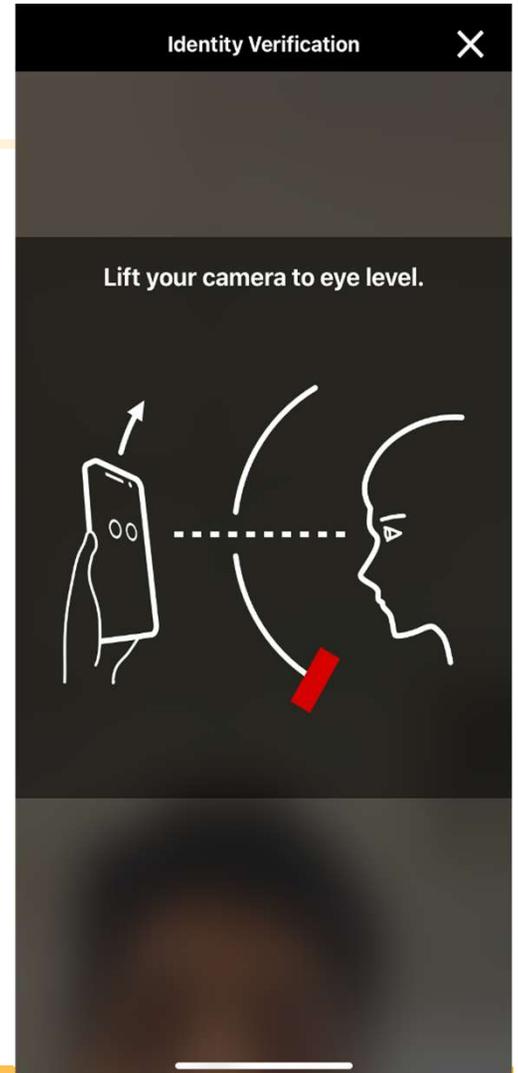
Align your face to the camera frame on the screen, perform the specified action and take a selfie to conduct live face detection and facial recognition.

Tips for Facial Recognition:

- ✓ Moderate light
- ✓ Face the camera
- ✓ Do not cover the face

Note!

If you fail to pass the e-Identity Verification, please visit the eMPF Service Centre and present your identity document for identity authentication.



eMPF Registration

1 Identity Authentication

2 Fill in the profile

3 Account
Activation

Provide your personal information and set up your communication method.

Once you have successfully verified your identity with "e-Identity Verification" or "iAM Smart", some of your personal information will be **filled in automatically**.

Note!

Please remember to verify your email address and mobile phone number to ensure that you receive the required one-time passcode and eMPF-related communication information.



Personal Information

✓ Personal Details ▼

Title

Given Name (English)

Surname (English)

Given Name (Chinese)

Surname (Chinese)

eMPF Registration

1 Identity Authentication

2 Fill in the
profile

3 Account
Activation

Enter the Verification Code

Enter the Verification Code sent to your
email or SMS

The screenshot shows the 'Register' screen of the eMPF app. At the top, there is a progress indicator with three steps: 1 (checked), 2 (active), and 3. Below the progress indicator, the screen is titled 'Personal Information'. Underneath, there is a section for 'Personal Details' which is expanded. A modal dialog box is displayed in the foreground, titled 'Enter Verification Code'. The dialog contains the text: 'Enter the verification code we have sent by email to u*****@ifastepension.com.my.' Below this text is a row of six input boxes, with the first one containing a vertical bar. At the bottom of the dialog, there is a link that says 'Did not get a code? Resend in 60 seconds'.

eMPF Registration

1 Identity Authentication

2 Fill in the
profile

3 Account
Activation

After completing the registration, you will be redirected to the account activation page and receive your eMPF number.



Activate your eMPF

 eMPF ID:20000247609

Your eMPF ID is a unique ID for you to access the eMPF Platform for a lifetime. From now on, you can manage all of your MPF accounts on the eMPF Platform.

You have registered your eMPF successfully, please activate now.

Activate Now

1 Identity Authentication

2 Fill in the
profile

3 Account
Activation

After completing the registration, create your username and password to activate your account.

Tips:

- Username: Maximum 50 characters, English letters, numbers, underscores and dots can be used.
- Password: Minimum **10** characters, with at least 1 capital letter, 1 lower case letter, 1 number and 1 character symbol.



Create Username and Password

Username

sit_nad04

- ✓ Within 50 characters, English letters, numbers, _(underscore) and . (dot) can be used

Password

.....



- ✓ At least 10 characters
- ✓ At least 1 upper case alphabet
- ✓ At least 1 lower case alphabet
- ✓ At least 1 number
- ✓ At least 1 of the following special characters !
@#\$\$%^&*(){}[]

Confirm Password

.....



Confirm

1 Identity Authentication

2 Fill in the
profile

3 Account
Activation

If the personal information (phone number and email address) provided in the registration form is different from the registration information in the Scheme, you can choose to update the information.

Tips:

The updated information will allow you to keep abreast of the latest information about MPF from your trustees.

Migrated New Data

You have multiple version of personal data that stored in the local database across different Trustees. Would you like to update your data? Please be aware of the selected information will be updated to selected accounts.

Registration Contact Information

Registered Mobile No.
97561177

Registered Email
taimanchan@gmail.com

Apply to:

Mobile Phone Number

MPF Scheme A

Account Type: Self Employed Person

(+852) 90123456

eMPF Registration

1 Identity Authentication

2 Fill in the
profile

3 Account
Activation

Once the account activated, you can use your username and password to log on to the eMPF Platform.

9:41



Account Activated

12/08/2021 | 19:30

Your account has been successfully created.
Please login and start for usage.

Login Now

Member Portal b. eMPF Login





eMPF Login

Login Method

eMPF ID or Username

Biometric Authentication

iAM Smart

You can log on to the eMPF Mobile App using your eMPF number, your username, biometric authentication or iAM Smart

Slide 50

KF47

Please use the same size for each boxes.

Katharine Fan, 17/12/2022

VNYT70

Noted and revised

Victor Ng Yin Tung, 3/1/2023

Login with Username or eMPF ID

Select Log in with your Username or eMPF ID, fill in your **Username** or **eMPF ID** and **password**, and click Login.

19:41 69%

eMPF 積金易

Do not have an eMPF?
Register / Activate your eMPF (For Member)

Login

Member Employer

Login ID Type

Username eMPF ID

Username

Forgot Username?

Password

Remember Me Forgot Password?

Login

or

Continue with iAM Smart



eMPF Login

Login with Username or eMPF ID

The system will send a one-time verification code to your verified email or phone number, if you do not receive the verification code, you can choose to resend it via SMS or email

Enter the verification code you received



Enter Verification Code

Enter the verification code we have sent by Email to u*****@ifastepension.com.my.

Did not get a code? [Resend in 49 seconds](#)

Login with Username or eMPF ID

After logging in for the first time, you can add your device as a trusted device

Tips:

- If you have added your mobile device as a trusted device, you can skip the two-factor authentication step when you log in.



Trust this Device?

Your account is secured by 2-step verification. You may skip 2-step verification in future logins if you trust this device.

Trust

[Do not Trust](#)

Login with Username or eMPF ID

You can also add a device as a trusted device in the "Trusted Devices List" in the "eMPF Account Settings" later

< eMPF Account Setting

Security Setting

Change Password >

Change Username >

Trusted Device List >

Biometric Login >

Other Setting

Language EN 繁 简

Access Permission >

Accessibility >

Trusted Device List

You may skip 2-step verification when using the trusted device(s) below to log in to the eMPF Mobile App. For security reasons, remove the device(s) if it is no longer in use.



SM-A3460

Device Version: Android

Last Login Date & Time:

19/3/2024, 14:55PM

Remove

Add My Current Device

Login with Username or eMPF ID

If you have forgotten your username or password, you can click "**Forgot username?**" or "**Forgot your password?**" on the login page to find your username or reset your password.

19:41 69%

eMPF 積金易

Do not have an eMPF?
[Register / Activate your eMPF \(For Member\)](#)

Login

Member Employer

Login ID Type

Username eMPF ID

Username

[Forgot Username?](#)

Password

Remember Me [Forgot Password?](#)

Login

or

Continue with iAM Smart

Login with Username or eMPF ID

You can choose to use “**Two-factor authentication**” or “**iAM Smart**” for identity verification.

Select Identity Verification Method

For security reasons, please choose a method to verify your identity first.



Two-factor Authentication

Authenticate by entering your HKID/Passport No. and one-time passcode



"iAM Smart"

Authenticate by logging in to "iAM Smart"

Login with Username or eMPF ID

If you choose to use “**Two-factor authentication**”, enter your personal information, HKID card number and registered email or mobile number, then press “**Send One Time Passcode**” .

Forgot Username

Please enter the information below to retrieve your username.

Surname (English)

Chow

Given Name (English)

Jau Wai

Surname (Chinese)

周

Given Name (Chinese)

有為

Date of Birth (DD/MM/YYYY)

16 / 08 / 1972

ID Type

HKID No.

HKID No. (For HKID No. A123456(B), please input A123456B)

.....

Choose and enter your registered contact information to receive your one-time passcode (OTP).

Registered Email Address

Send One-time Passcode



eMPF Login



Login with Username or eMPF ID

Enter Verification Code

Enter the verification code we have sent by Email to u*****@ifastepension.com.my.

Enter the verification code that has been sent to your chosen contact method.

Did not get a code? [Resend in 49 seconds](#)

Login with Username or eMPF ID

If you have forgotten your username, your registered username and eMPF ID will be displayed on the page after successful verification. After clicking "Confirm", you will be redirected to the login page to log in again.



Username Retrieved

Your eMPF username is shown below.
Please remember it and log in again.

Username: ifast_08
eMPF ID: 20000052579

Login

Login with Username or eMPF ID

If you have forgotten your password, enter your new password and click "**Confirm**" after successful verification ◦

Forgot Password

Please enter the information below to reset your password.

Surname (English)

Lau

Given Name (English)

Lisa

Surname (Chinese)

Given Name (Chinese)

Date of Birth (DD/MM/YYYY)

01 / 01 / 1975



ID Type

HKID No.

HKID No. (For HKID No. A123456(B), please input A123456B)

.....



Choose and enter your registered contact information to receive your one-time passcode (OTP).

Registered Email Address

Send One-time Passcode

Login with Username or eMPF ID

After successfully updating your password, click "**Login**" and you will be redirected to the login page to log in again.



Password Updated

Your password has been updated successfully. Please use your new password to log in.

Login

Login with Username or eMPF ID

If you choose to use **"iAM Smart"**, you will be redirected to the **"iAM Smart"** mobile app to complete the **"iAM Smart"** login to retrieve your username or reset your password.

Note!

You are required to download the **"iAM Smart"** mobile app and register as an **"iAM Smart"** user before you can authenticate your identity under **"iAM Smart"**.

< Continue in the "iA...



You will be redirected to the **"iAM Smart"** mobile app.

About "iAM Smart" mobile app

"iAM Smart" mobile app is a one-stop personalised digital services platform provided by the HKSAR Government. [Click here to learn more about "iAM Smart" mobile app.](#)

Confirm

Login with biometric authentication

After logging in for the first time, you can set up biometric authentication to log in.

Tips:

- If you skip setting up biometric authentication, you can click **"My Account"** after logging in, select **"eMPF Account Setting"** and click **"Biometric Login"**. Follow the instructions on the mobile app to complete the remaining steps.



Enable Biometric Login?

Biometric login lets you access eMPF in a faster and safer way.

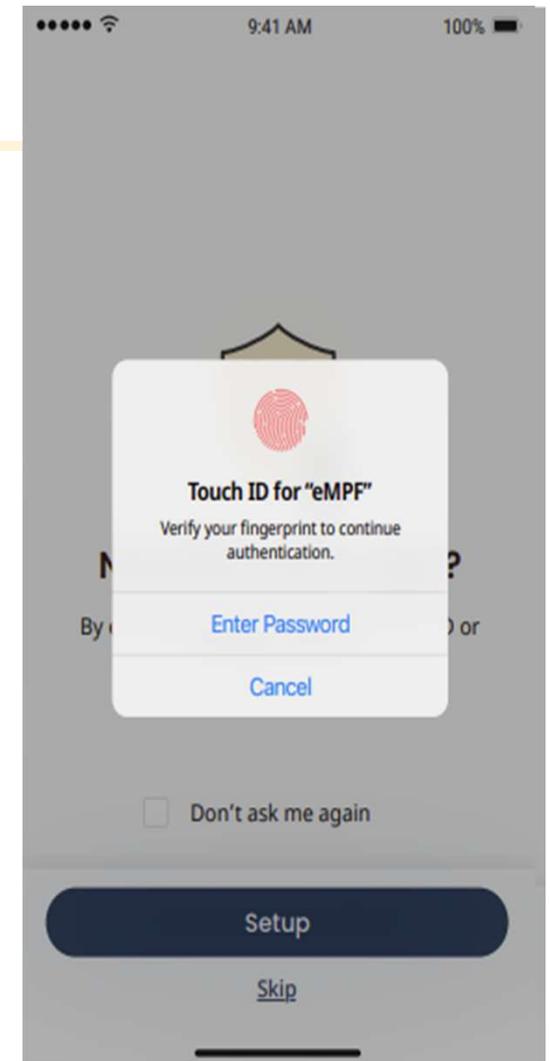
Do not ask me again

Set Up

[Skip](#)

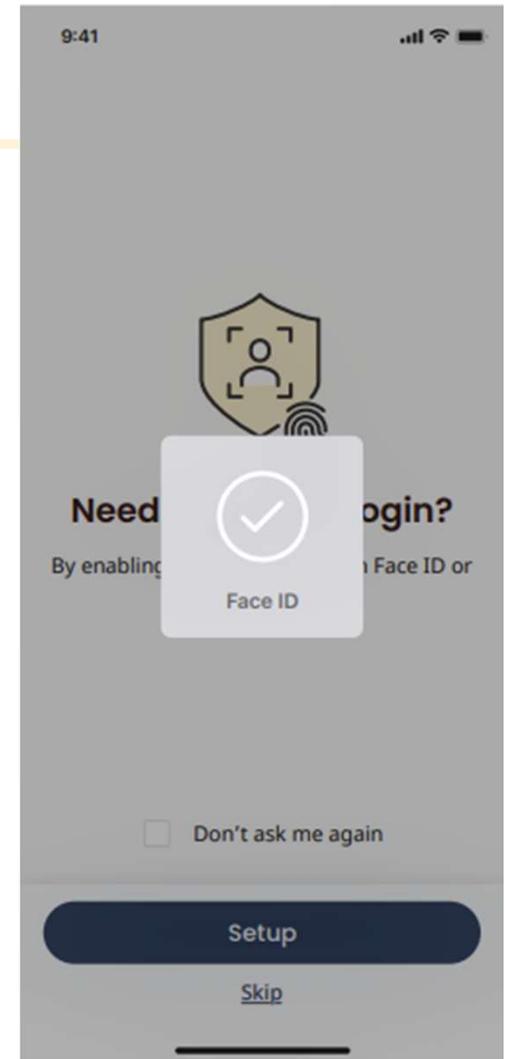
Login with biometric authentication

Use facial recognition or fingerprint for biometric authentication



Login with biometric authentication

Use facial recognition or fingerprint for biometric authentication



Login with biometric authentication

Once successfully configured, you will be redirected to the page where biometric authentication is enabled.

9:41



Biometric Login Enabled

You can now login with your biometric ID.
Please start for usage.

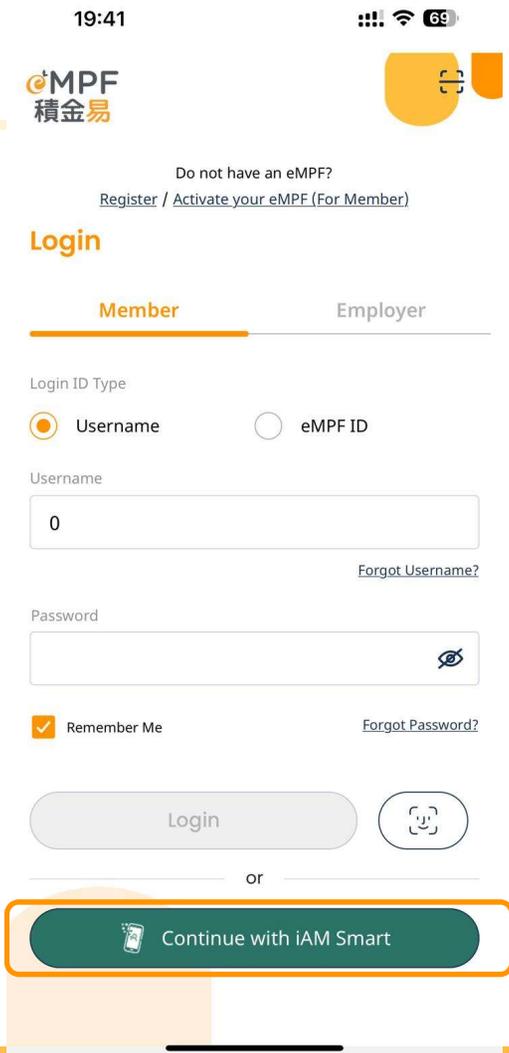
Confirm

Login with iAM Smart

Select Login with "iAM Smart"

Note!

You are required to download the "iAM Smart" mobile app and register as an "iAM Smart" user before you can log on to the eMPF under "iAM Smart".





eMPF Login

Login with iAM Smart

"Confirm" to log in with "iAM Smart".

< Continue in "iAM Smart"



You will be redirected to the "iAM Smart" mobile app to proceed the next steps.

About "iAM Smart"

"iAM Smart" is a one-stop personalised digital services platform provided by the HKSAR Government. [Click here to learn more about "iAM Smart"](#).

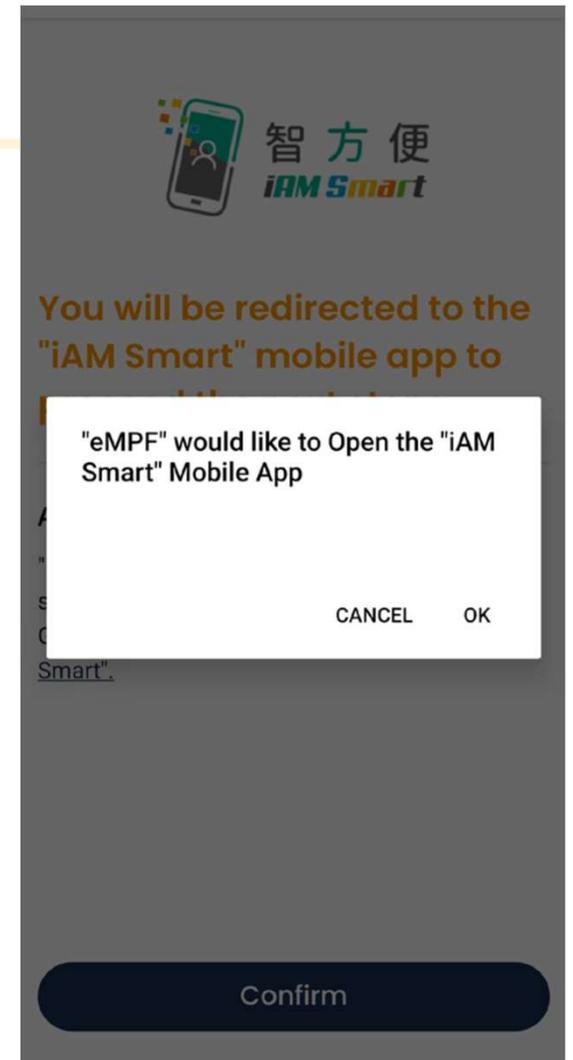
Confirm



eMPF Login

Login with iAM Smart

Click **“OK”** to enable **“iAM Smart”** in the eMPF Mobile App.

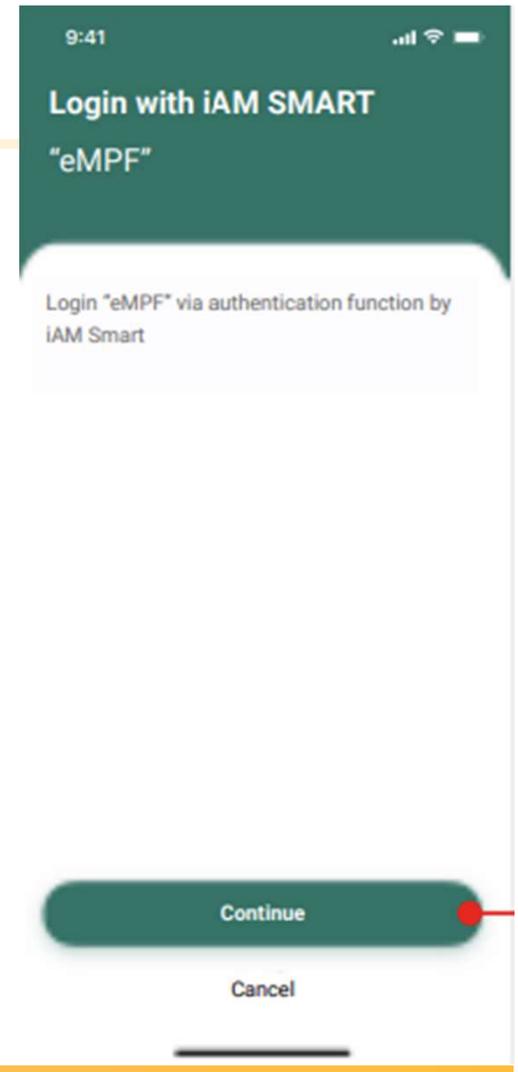




eMPF Login

Login with iAM Smart

Once you are redirected to the "iAM Smart" app, click "**Continue**" to complete the eMPF Login.



Login with iAM Smart

Once you have successfully logged in to the eMPF App, click "**Continue**" to return to the eMPF Mobile App to complete the login.



Login to eMPF

Please back to "eMPF" and continue to use.

Continue

Member Portal

c. Change of Personal Details



Change of Personal Details

How do I update my MPF account personal information?

Update your personal information under **"My Account"** > **"Account Management"** > **"MPF Account Management"**.

Select eMPF Account
Management

Edit your profile

Apply to All
Accounts

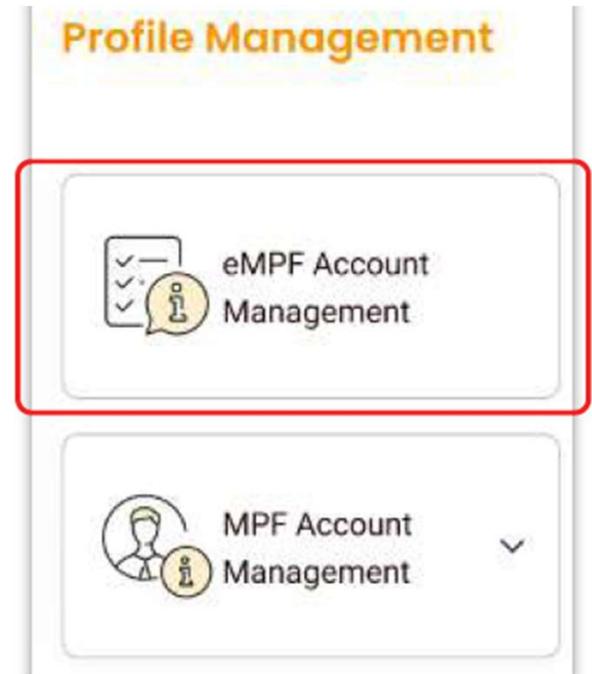
Change of Personal Details

Select eMPF Account Management

Edit your profile

Apply to All Accounts

Under **Profile Management**. Then select **eMPF Account Management**.



Change of Personal Details

Select eMPF Account Management

Edit your profile

Apply to All Accounts

On the "eMPF Account Management" page, click "Update" to change your account information.

The screenshot displays a mobile application interface for updating personal details. It is organized into several sections:

- Way of Communication**: Includes fields for Preferred Communication Channel (Email), Preferred Communication Language (English), Consent on Receiving e-notification for Non-regulatory and Regulatory Documents (Hong Kong), and Consent on Direct Marketing (Yes).
- CRS Information**: Includes a section for My Tax Residence Is, with Tax Residence set to Hong Kong and other jurisdictions or countries.
- Jurisdiction Information 1**: Includes Jurisdiction of Tax Residency (England) and Tax Identification Number (TIN) available? (TIN Available).
- TAX Identification Number (TIN)**: 231223123123.
- Deregistration**: A toggle switch is shown in the 'off' position.
- Update**: A large blue button at the bottom of the form.

Red lines and dots highlight the 'Update' button and the 'Deregistration' toggle switch.

Change of Personal Details

Select eMPF Account Management

Edit your profile

Apply to All Accounts

Enter the personal information you wish to change, including address, Mobile phone number, communication language, Common Reporting Standard (CRS), etc.

When you are done with the changes, click **"Save"**

Tips:

If you would like to change your mobile number or email address, please click **"Verify"** to receive the one-time passcode. Enter the one-time passcode sent to your new mobile number or email address.

Date of Birth
01/01/1990

Place of Birth
Hong Kong

Nationality
China

Contact Information

Email Address
charisaiwan@gmail.com

Mobile Phone Number
+852 90123456 Verify

Secondary Contact Number (optional)
+852 91234567 Verify

Change of Personal Details

Select eMPF Account
Management

Edit your profile

Apply to All
Accounts

Once the information is saved, a one-time password (OTP) will be sent to you via email or SMS.

The screenshot shows the 'Profile Management' screen in the eMPF app. At the top, there is a back arrow and the title 'Profile Management'. Below this, the section is titled 'eMPF Registration Information' with the eMPF ID '123456789'. A modal window titled 'Email Verification Code' is displayed, asking the user to enter a code sent to 'c*****@gmail.com'. The code input consists of six boxes containing the digits 3, 1, 0, 1, 5, and 2, with the last box (2) highlighted. Below the input boxes, there is a link 'Didn't get a code?' and a timer 'Send again in 58 seconds'. At the bottom of the screen, there is a 'First Name (Chinese)' field containing the characters '大文', and two buttons: 'Save' and 'Cancel'.

Change of Personal Details

Select eMPF Account Management

Edit your profile

Apply to All Accounts

You can change the information of your MPF account at the same time. Select the account you want to change your information and click "Apply".

Apply to All Account?

The contact information are different from your profile. Do you want to apply new contact information below to all scheme? Please be aware of the selected information will be updated to selected accounts.

Registration Contact Information

Registered Mobile No.
97561177

Apply to:

Mobile Phone Number

KE67

VNYT82

MPF Scheme A

Account Type: Self Employed Person

(+852) 90123456

MPF Scheme B

Account Type: Employee Account

(+852) 92341567

Apply

[Skip](#)

Slide 78

KF67

Suggest changing to "套用於所有強積金計劃....."

Katharine Fan, 18/12/2022

VNYT82

noted and revised

Victor Ng Yin Tung, 3/1/2023

Change of Personal Details

Select eMPF Account
Management

Edit your profile

Apply to All
Accounts

Finally, verify the information and click **"Confirm"** on the confirmation page.

The screenshot shows the 'Profile Management' confirmation page in the eMPF mobile app. At the top, the time is 9:41 and the page title is 'Profile Management'. Below the title is a 'Confirmation' section with the heading 'Information Change Details'. The 'Contact Details' section is expanded, showing an 'Email Address' of '+852 9012 0045' and a 'Current Correspondence Address' of 'Room 777, Block 7, ABC Building, ABC street, ABC Area, Hong Kong'. Below this is the 'Applied Changes' section, which is also expanded, showing a 'Mobile Phone No.' field. The 'Account 1' section is expanded, showing 'MPF Scheme A' with an 'Account Type: Contribution'. The 'Account 2' section is expanded, showing 'MPF Scheme B' with an 'Account Type: Self Employed Person'. The 'Residential Address' section is expanded, showing 'Account 1' with 'MPF Scheme A' and an 'Account Type: Self Employed Person'. At the bottom of the page is a dark blue 'Submit' button.

Member Portal d. Employee Enrolment



eMPF 積金易 Employee Enrolment

Receive registration notifications via email/SMS

Select Scheme

Identity Authentication

Fill in the profile

Make investment choices

When your employer registers you for an MPF scheme through the eMPF platform, the eMPF Platform will notify you by email or SMS.

If you have registered for eMPF, you can log in to eMPF to complete the registration.



Complete the Registration

Your employer has submitted an employee enrolment registration for you with transaction reference number "123456". You are now required to provide further information to complete the procedure, please log in to the eMPF member portal for details and take the required action.

Employee Enrolment

Select Scheme

Identity
Authentication

Fill in the profile

Make investment
choices

After logging in to the eMPF, Tap **"Action Items"**, select the action item of **"Please complete your MPF account enrolment"** · then select the scheme and tap **"Next"**

Tips:

- If the employer offers more than one MPF scheme, the employee can choose the scheme to enroll.
- Employees may visit the [Trustee Service Comparative Platform](#) or [MPF Fund Platform](#) on the MPFA website for details of the scheme.



Select Scheme

Your employer has provided the MPF scheme(s) below for your selection. Please press "Next" to continue.

If there is more than 1 scheme options shown below, please choose 1 MPF scheme that meet your needs. You may visit the [Trustee Service Comparative Platform](#) provided by MPFA to compare the scheme details and services offered by different trustees.

MPF Scheme A

Total Number of
Constituent Funds: 19



To be provided by Trustees

Next



Employee Enrolment



Select an authentication method :

"e-Identity Verification" or "iAM Smart"

The identity authentication process is the same as the eMPF registration.

Select Identity Verification Method

For security reasons, please choose a method to verify your identity first.



e-Identity Verification

Authenticate by performing HKID scanning and facial recognition



"iAM Smart"

Authenticate by logging in to "iAM Smart"

Employee Enrolment



After verifying your identity, enter your personal information and set up your way of communication.

Tips:

- The page has prepopulated the member information owned by the eMPF Platform, and members only need to fill in the remaining information after verification, including contact information, address, communication method and common reporting standard information.



Personal Information

MPF Scheme A

✓ Personal Details ▾

Title
Mr ▾

Given Name (English)
KA WO EAGLE

Surname (English)
GU

Given Name (Chinese)
家和

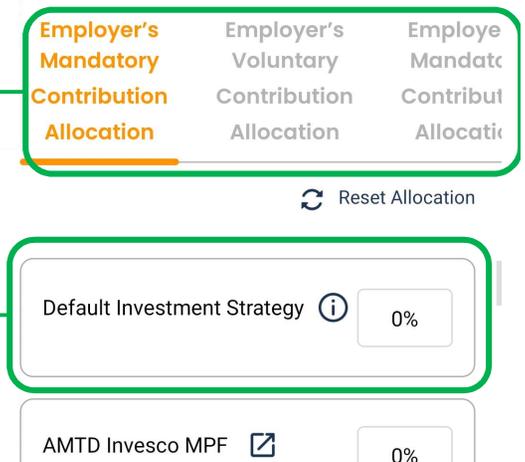
Surname (Chinese)
顧

Employee Enrolment



Investment Choice

You should identify the risk class of different funds and gauge your own risk tolerance level before making investment decisions.



Employees can choose the constituent funds for future contribution investment allocations.

Tips:

1. Employees are required to fill in both mandatory and voluntary contributions.
2. Employees may choose a default investment strategy in **full or on a pro-rata basis** depending on the terms of individual MPF schemes.

Employee Enrolment



Please check the information and click **"Submit"** on the **Confirmation** page.



Confirmation

Step 1 - Select Scheme

✓ Select Scheme ^

MPF Scheme A

Step 2 - Personal Information

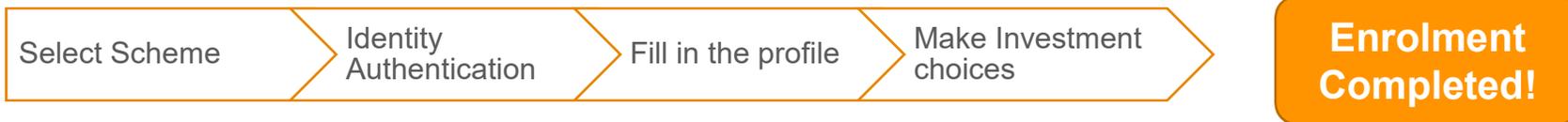
✓ Personal Details ^

Title

Mr

Submit

eMPF 積金易 Employee Enrolment



After completing the registration, the Platform will send you a notification through the communication method you selected.



We hereby confirm that we have received your MPF application. The Case/Transaction/Online Submission Reference Number is 123456. We will inform you of the result.

Member Portal

e. Change of Investment Instructions



Change of Investment Instructions

Members can change their investment instructions on the eMPF Platform, including **"Fund Switching/ Fund Rebalancing"** and **"Change Future Investment Mandate"**.



Change the investment portfolio of existing account balances

Select the scheme and account

Fund Switching/
Fund Rebalancing

Select Transfer In-Fund



Change Future Investment Mandate

Select the scheme and account

Change Future Investment Mandate

Fund Switching/ Fund Rebalancing

Select the scheme and account

Fund Switching/ Fund Rebalancing

Select Transfer In-Fund

Investment

Please select the investment instruction option according to your needs.

Select Investment. Then go to the "**Fund Switching/Fund Rebalancing**" page.



Fund Switching / Fund Rebalancing

Change the investment portfolio of your existing account balance, you may choose fund-to-fund switching or one-time rebalancing



Change Future Investment Mandate

Set a new fund allocation instruction that affects only new contributions, while keeping the existing MPF investment allocation intact

Fund Switching/ Fund Rebalancing

Select the scheme and account

Fund Switching/ Fund Rebalancing

Select Transfer In-Fund

Select the account and tap “Next”.

< Fund Switching / Fun...

1 2 3

Select Scheme & Account

Please select the MPF account you would like to perform fund switching/rebalancing.


MPF Scheme A

Since 01 Jul 2023 | Member Account No.: HB10074699

Account Type	Personal Account
Account Balance (HKD)	\$ 15,879.40

[Account Details](#)


MPF Scheme B

Since 01 Jul 2023 | Member Account No.: HB10080122

Account Type	Personal Account
Account Balance (HKD)	\$ 15,879.40

[Account Details](#)

Next

Fund Switching/ Fund Rebalancing

Select the scheme and account

Fund Switching/ Fund Rebalancing

Select Transfer In-Fund

Select Fund Switching

Please select the fund and enter the transfer-out and transfer-in percentage of the existing fund under the applicable contribution types. When you're done, press “Next”.

Tips:

1. You can toggle the “Apply to All Contribution Types” button. Once toggled, the percentage entered in the first option will be automatically applied to all contribution types instead of input one by one.
2. If you want to transfer out more than one fund, please click “Add Instruction” and then enter the details of the next fund instruction.

Fund Switching Instruction

As of 28 / 11 / 2023

Switch Out

Switch In

Employer's Mandatory Contributions

Employer's Voluntary Contributions

1

Apply to All Contribution Types ⓘ

Rebalancing

Fund A 100 %

Fund Balance: \$ 5,800.30
(30.00% of your total fund balance)

Fund B 0 %

Fund Balance: \$ 3,778.14
(30.00% of your total fund balance)

Next

2

Add New Instruction

Fund Switching/ Fund Rebalancing

Select the scheme and account

Fund Switching/ Fund Rebalancing

Select Transfer In-Fund

Select Fund Rebalancing

If you choose fund rebalancing, enter the transfer-in percentage of the existing fund under the applicable contribution category. When you're done, press **“Next”**

Tips:

Fund rebalancing – Changing the existing MPF portfolio in accordance with the new fund allocation instructions. The first step is to redeem the existing MPF according to the instructions and then reinvest it to achieve the required fund allocation ratio

< Fund Switching / Fun...

1 2 3

Fund Switching Instruction

As of 28 / 11 / 2023

Switch Out Switch In

Employer's Mandatory Contributions Employer's Voluntary Contributions

Apply to All Contribution Types ⓘ

Rebalancing

Fund A 100 %
Fund Balance: \$ 5,800.30
(30.00% of your total fund balance)

Fund B 100 %
Fund Balance: \$ 3,778.14
(30.00% of your total fund balance)

Next

[Add New Instruction](#)

Fund Switching/ Fund Rebalancing

Select the scheme and account

Fund Switching/ Fund Rebalancing

Select Transfer In-Fund

Please select the fund and enter the transfer-in percentage of the existing fund under the applicable contribution type. When you're done, press “**Next**”.

< Fund Switching/ Fund...

✓ 2 3

Make Instruction ⌵

Balance as of date 23 June 2021

Switch Out **Switch In**

ER Mandatory Contribution EE Mandatory

Apply to All Contribution Types ⓘ [Reset](#)

💡 Must be 100% and apply to all contribution sub-accounts

Fund A ⓘ

Fund B ⓘ 0%

Fund C ⓘ 0%

Fund D ⓘ 100%

Fund Switching/ Fund Rebalancing

Change of Investment Instruction

Instruction Submitted
Successfully



**Fund Switching
Instruction Submitted
Successfully**

Reference No. SGD0408404000014247
Submission Date & Time:05/12/2023, 17:34

After successfully changing your investment instruction, you will see the transaction record on the page.

Note!

If an instruction is received on or **before 4pm** (Hong Kong time) on a working day, the instruction will normally be processed within the **same working day**. Your instruction received **after 4pm** or on Saturdays, public holidays or other non-working days will be processed on the next working day.

[Go to My Record](#)

[Apply the Same Allocation
Percentage to Future Investment
Mandate](#)

Change of Future Investment Mandate

Select the scheme and account

Change Future Investment
Mandate

Investment

Please select the investment instruction option according to your needs.

Select **"Investment"**. Then go to the **"Change Future Investment Mandate"** page.



Fund Switching / Fund Rebalancing

Change the investment portfolio of your existing account balance, you may choose fund-to-fund switching or one-time rebalancing



Change Future Investment Mandate

Set a new fund allocation instruction that affects only new contributions, while keeping the existing MPF investment allocation intact

Change of Future Investment Mandate

Select the scheme and account

Change Future Investment
Mandate

Select the account and press “Next”.



Select Scheme & Account

Please select the MPF account you would like to perform fund switching/rebalancing.



MPF Scheme A

Since 01 Jul 2023 | Member Account No.: HB10074699

Account Type	Personal Account
Account Balance (HKD)	\$ 15,879.40

[Account Details](#)



MPF Scheme B

Since 01 Jul 2023 | Member Account No.: HB10080122

Account Type	Personal Account
Account Balance (HKD)	\$ 15,879.40

[Account Details](#)

Next

Change of Future Investment Mandate

Select the scheme and account

Change Future Investment Mandate

Members can choose constituent funds and change the allocation of future contributions.

Tips:

1. Employees are required to enter the allocation of both mandatory and voluntary contributions.
2. Depending on the terms of individual MPF schemes, employees may choose the DIS in full or on a pro-rata basis.
3. Each fund is colour-coded to indicate its level of risk.

9:41

< Change Future Investment...

✓ 2 3

New Allocation

Balance as of date 23 June 2021

ER Mandatory Contribution EE Mandator

Apply to All Contribution Types [Reset](#)

💡 Must be 100% and apply to all contribution sub-accounts

Fund Z 0%

Default Investment Strategy (DIS)

Fund A 0%

Class 1

Fund B 100%

Class 3

Change of Future Investment Mandate

Select the scheme and account

Change Future Investment
Mandate

Confirm the future investment allocation of contributions is correct, and click "**Submit**".

< Fund Switching / Fun...

✓ — ✓ — 3

Confirmation

Step 1 - Select Scheme & Account

Account Details ^

MPF Scheme A

Account Type: PAH
Account Balance (HKD) \$15,995.48

[Edit](#)

Step 2 - Fund Switching Instruction

Fund Switching Instruction 1 ^

Switch Out

Mandatory Contributions	
HSBC Asia Equity Fund	20%
Global Bond Fund	30%
Voluntary Contributions	

Switch In

Mandatory Contributions	
Default Investment Strategy	100%

[Submit](#)

Select the scheme and account

Change Future Investment
Mandate



Instruction Submitted Successfully

Reference No.: AB1234567890 | 12/06/2021, 19:30

We have received your instruction, your instruction will be processed on the next business day and within two business days

See Transaction Record

Back to Home

After successfully changing your investment instruction, you will see the transaction record on the page.

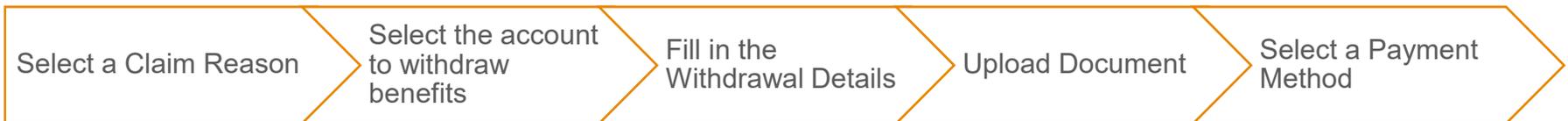
Note!

If an instruction is received on or **before 4pm** (Hong Kong time) on a working day, the instruction will normally be processed within the **same working day**. Your instruction received **after 4pm** or on Saturdays, public holidays or other non-working days will be processed on the next working day.

Member Portal f. Withdrawal of accrued benefits



Select the MPF account you want to withdraw



★ **Withdraw All Benefits**

eMPF allows scheme members to withdraw benefits from all accounts under all MPF schemes **at once.**

★ **Withdraw Partial Benefits**

eMPF allows scheme members to **indicate the amount or proportion** of the MPF scheme's account.

★ **Monthly/Quarterly Withdrawal**

eMPF allows scheme members to **set up a standing instruction** to indicate the **withdrawal cycle.**

Member Portal – Withdraw MPF Benefits



Normal Retirement

Early Retirement

Permanent Departure from HK

Total Incapacity

Terminal Illness

Small Balance

Death Claim

For more information on MPF withdrawal, including the requirements for various grounds of claim, please visit the following MPFA website:



Withdraw MPF Benefits

Select a Claim Reason

Select the account to withdraw benefits

Fill in the Withdrawal Details

Upload Document

Go to the **"Withdrawal Benefits"** page and select **"Claim"** type



Withdraw Benefits

Please select the type of withdrawal you would like to perform.

Claim MPF Benefits



You may apply to withdraw your benefits derived from your mandatory contributions and tax deductible voluntary contributions (TVC) upon reaching age 65, or if you meet specific circumstances prescribed by law.

Withdrawal of Voluntary Contributions



You may apply to withdraw voluntary contributions in accordance with the governing rules of your MPF scheme.

Refund of Suspense Account Balance

A suspense account holds

Withdraw MPF Benefits

Select a Claim Reason

Select the account to withdraw benefits

Fill in the Withdrawal Details

Upload Document

Then select the relevant claim reason.

< Claim Reason ×

Please choose the reason for claiming your MPF benefits.



Attaining the Retirement Age of 65

You can withdraw your benefits in a lump sum or in instalments on the ground of retirement at the age of 65.



Early Retirement

You must be at least 60 years old and have ceased all employment and self-employment. You are required to make a statutory declaration that you have no intention of becoming employed or self-employed again. You can withdraw your MPF in a lump sum or in instalments.



Permanent Departure from Hong Kong

You have to make a statutory declaration that you have departed or will depart from Hong Kong to reside elsewhere with no intention to return for employment or resettle as a permanent resident. You are also required to provide documentary

Withdraw MPF Benefits



After selecting the claim reason, select the account you want to withdraw. Multiple accounts can be selected and withdraw benefits at the same time.

Normal Retirement ×

1 2 3 4 5

Select Scheme & Account

Please select the account(s) you want to transfer out. You can select multiple accounts to make refund.

To withdraw from Special Voluntary Contribution Account (SVC), please go to the VC Withdrawal.

MPF Scheme A

Since of 22 Jun 2020 | Account No. 1201203231

Account Type: **Contribution Account**

Account Balance (HKD) **\$ 30,000.00**

[Account Details](#)

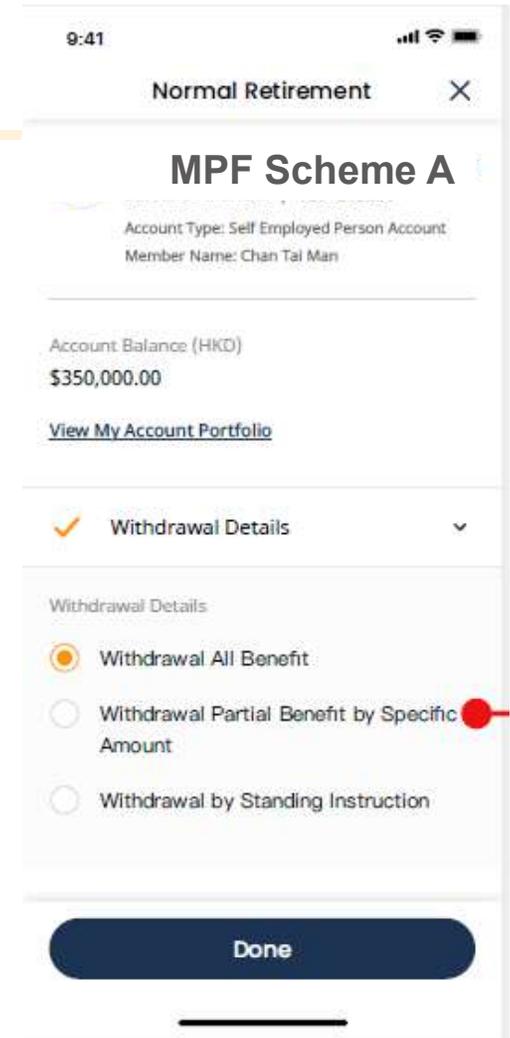
Withdraw MPF Benefits



For each selected MPF account, select the withdrawal details.

Withdrawal Details can be selected:

- Withdraw All Benefits
- Withdraw Partial Benefits by Specific Amount
- Withdraw Benefits by Setting Standing Instruction



Withdraw MPF Benefits

Select the account to
withdraw benefits

Fill in the
withdrawal
details

Upload
Document

Select a
Payment
Method

If select **"Withdraw Partial Benefit by Specific Amount"**, enter the withdrawal details including the amount or proportion.

Withdrawal Details can be selected:

- Withdraw All Benefit
- Withdraw Partial Benefit by Specific Amount
- Withdraw Benefits by Setting Standing Instruction

Account Balance (HKD)
\$350,000.00

[View My Account Portfolio](#)

Withdrawal Details

Withdrawal Details

Withdrawal All Benefit

Withdrawal Partial Benefit by Specific Amount

Withdrawal by Standing Instruction

You can withdraw by Balance (HKD) ▼

Sunlife Rainbow MPF \$5,000

Balance of Contribution (HKD):
\$ 3,000.00

Withdraw MPF Benefits



Depending on the claim reason, members may upload relevant supporting documents.

Example: Total Incapacity – You can apply for early withdrawal of MPF if you are proved to be permanently unfit to perform the particular kind of work of your previous job immediately prior to incapacity and provide a medical certificate issued by a registered medical practitioner or Chinese medicine practitioner.

Normal Retirement

1 2 3 4 5

Upload Document

Upload the supporting document for application. Please follow the instructions. (Maximum upload file size : 200 MB and format: pdf, png, jpeg, jpg)

Please be reminded to send certified true copy (CTC) or original copy to admin office by post or service centre in person.

✓ Birth Certificate

Example Document 1
30 KB

Replace File

✓ Example Supporting Document

Example Document 1
30 KB

Replace File

Next

Withdraw MPF Benefits

Select the account to
withdraw benefits

Fill in the
Withdrawal
Details

Upload the
Supporting
Document

Select a
Payment
Method

Bank Transfer or Cheque can be chosen as the
Payment Method

Tips:

It is recommended to choose "**Direct Deposit to Bank Account**" for a more convenient and faster processing time and to avoid the risk of losing cheques.

9:41

< Normal Retirement

✓ ✓ ✓ 4 5

Payment Method

Please select one of the following payment method and fill the related fields. ⓘ

Bank Transfer

Cheque

Bank Transfer

Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem aperiam.

Local Bank

Oversea Bank

Withdraw MPF Benefits

Select the account to withdraw benefits

Fill in the Withdrawal Details

Upload the Supporting Document

Select a Payment Method

Fill in the payment details after selecting the payment method.

Note!

Please enter the member's own bank account, the trustee will **not accept** payment of accrued benefits to third party accounts under normal circumstances.

Payment Method

Please select one of the following payment method and fill the related fields. ⓘ



Bank Transfer



Cheque

Bank Transfer

Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem aperiam.

Local Bank

Oversea Bank

Bank Name:

Hong Kong ABC Bank

Bank Account Holder Name:

Chan Tai Man

Bank Code:

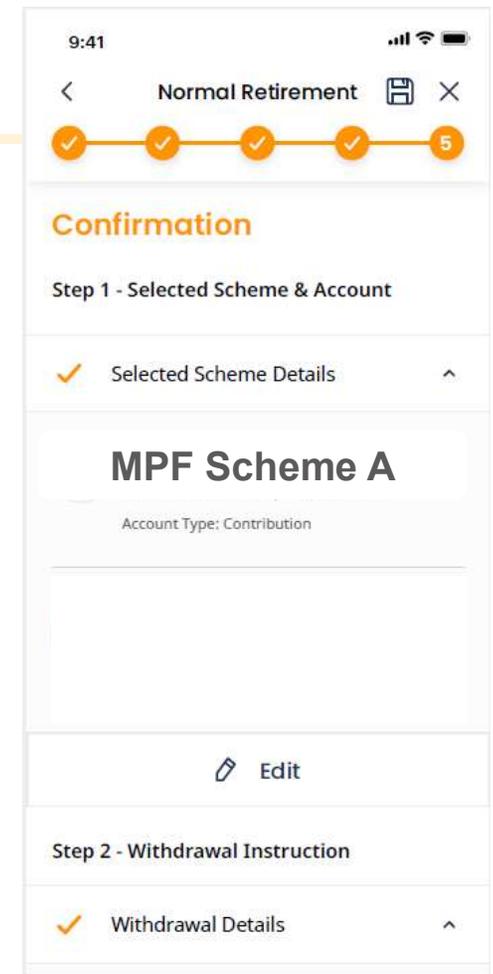
01234

Withdraw MPF Benefits

Fill in all information

Review and submit the request

Please review all input information and click **"Submit"** on the Confirmation page.



Fill in all information

Review and submit the request

You can go to the **"My record"** for the relevant instruction details after successfully submitting the request.



Request Submitted Successfully

Reference No.: AB1234567890 | 12/06/2021, 19:30

You may check your record at "Transaction Record" and go update your contact information in [Enrolled scheme management](#).

Please be aware that your submission will take extra processing time. Please be reminded to send certified true copy (CTC) or original copy to admin office by post or service centre in person.

Head Office

[Level 8, Tower 1, Kowloon Commerce Centre, 51 Kwai Cheong Road, Kwai Chung, Hong Kong.](#)

Hong Kong Island Office

[Level 8, Tower 1, Kowloon Commerce Centre, 51 Kwai Cheong Road, Kwai Chung, Hong Kong.](#)

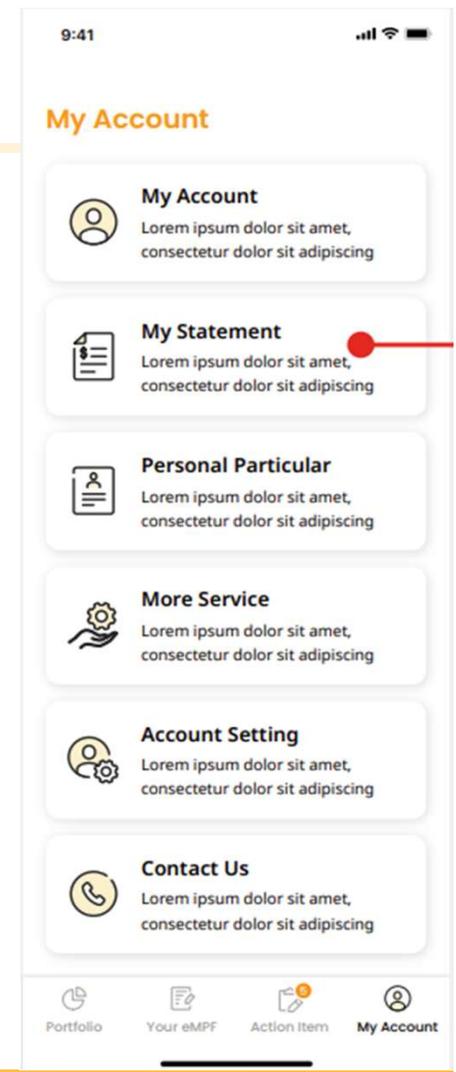
[See Transaction Record](#)

Member Portal - g. MPF Statements



How can I access My MPF Statements?

Tap “My Account” on the menu bar and tap “My Statement”.

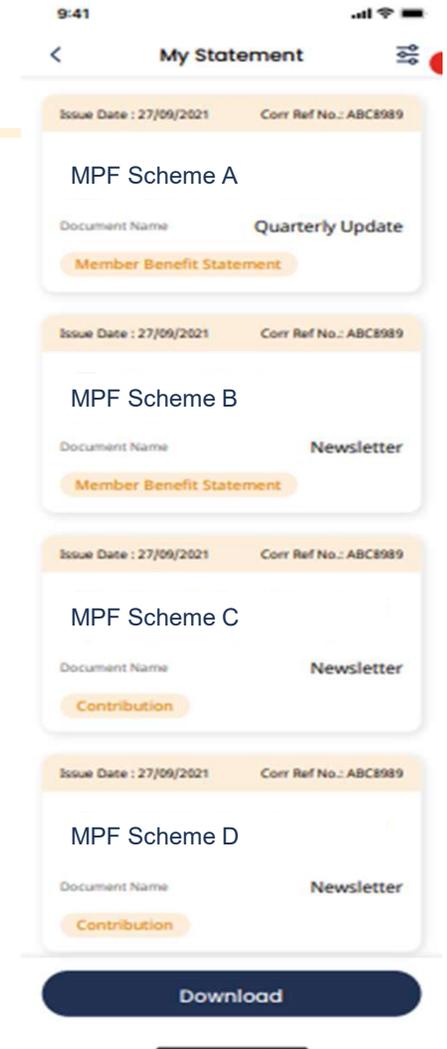


How can I access My MPF Statements?

The list of available statement(s) will be displayed. You can select the statement(s) and tap “**Download**” to have e-copy of your statement(s).

Tips :

You can view the statement(s) migrated from the Trustee to the eMPF platform here.



How can I access My MPF Statements?

You may also apply the filter function to search for designated statement(s) by using criteria of “Scheme Name”, “Type” and “Issue Period”.

The screenshot shows the eMPF mobile app interface. At the top, the time is 9:41 and there are icons for signal strength, Wi-Fi, and battery. Below the status bar, there is a close button (X), a 'Filter' button, and a 'Reset' button. The main content area is divided into sections for filtering:

- Scheme Name:** A dropdown menu with 'All Account(s)' selected. Below it, two options are visible: 'MPF Scheme A' (selected with a radio button) and 'MPF Scheme B'. 'MPF Scheme A' has 'Account No.: 1212323132' and 'Account Status: Terminating' listed below it.
- Statement Type:** A dropdown menu with 'All' selected. Below it, four options are visible: 'Member Benefit Statement' (checked), 'Contribution' (checked), 'Enrolment' (unchecked), and 'Fund Switching' (unchecked).
- Select Period:** A date range selector showing '01/01/2020 - 30/04/2021' with a calendar icon to the right.

At the bottom of the filter section, there is a dark blue button labeled 'Show Statement Results'.

5. Supporting channels to Members and Employers

Self-help
Information



Web Portal/Mobile
App
User Guide



Web Portal/Mobile App
Tutorial Video



FAQs

Customer
Support



Online
Support



eMPF Customer
Service Hotline



eMPF Service
Centre

Illustration for other functions

Practical and easy-to-understand user guides and tutorial videos have been launched to provide step-by-step learning guides for scheme members who are not savvy with technology to help them understand the various functions of the eMPF platform.



Web Portal/Mobile
App User Guide



Web Portal/Mobile App
Tutorial Video

- Download the materials above from eMPF Public Website
- QR Codes within the Communication Pack

Note!

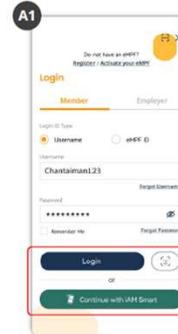
eMPF Public Website contains part of the user guides and instructional videos. The remaining user guides and videos will be uploaded gradually.

A. Fund Switching / Fund Rebalancing

You can adjust the investment portfolio of your **existing accrued benefits** by rebalancing, fund switching and fund-to-fund switching. Please follow the steps below.



Remarks: Please be reminded that performing Fund Switching/Fund Rebalancing only will **NOT** affect the future investment mandate. To change the future investment mandate, please follow the steps in [Part B](#).



A1 Log in to the eMPF Mobile App.

Quick Tips for Scheme Members



eMPF Platform

Quick Tips for Employees

Register for the One-stop platform to manage your MPF with ease!



What is eMPF?

The eMPF Platform (eMPF) is a one-stop digital platform that aims to **standardize, streamline and automate** the administration processes of different MPF schemes, thereby making it simpler and more convenient for scheme members and employers to manage their MPF schemes, with a view to enhancing operational efficiency and reducing administration costs.

MPF trustees and their respective schemes will be progressively onboarded to the eMPF, and the administration of the schemes that are already onboarded will be performed by the eMPF instead of the MPF trustees.

When the eMPF is launched, **employers, scheme members and self-employed persons** will be able to view and manage all their MPF accounts on the one-stop online platform at any time, anywhere.



Launch Schedule of the eMPF

All MPF trustees and their respective MPF schemes will be onboarded by phases to the eMPF starting from June 2024, and the entire onboarding process will be completed by 2025. After receiving the notification from your MPF trustee, please register for your eMPF according to the date specified on the notification.



Onboarding Schedule of each Trustee and their Respective MPF Schemes

Once you have successfully registered for eMPF, you will be able to log in and start using the eMPF via either its Web Portal or Mobile App.



Following the onboarding of MPF schemes on the eMPF, the Platform will perform all MPF-related administrative instructions under the schemes for you. You should **NOT** submit any instructions to respective trustees by then. Please refer to trustee notice or enquire with your trustee to learn more about the transitional operating arrangements for each trustee.

3-Step Registration

3 simple steps are all it takes to register for your eMPF within a few minutes. You can visit the eMPF Website at www.empf.org.hk or download the eMPF Mobile App for registration. Please have the following items ready for smooth registration:

- A valid mobile phone number and email address (for receiving one-time passcode for verification and activation notification)
- Your HKID card



Use a valid mobile phone number and email address when you register for your eMPF which will ensure that you are able to receive notification from the eMPF via your preferred way of communication.

Download eMPF Mobile App



Registration Steps

1 e-Identity Verification

Select "Member" on the registration page, and verify your identity via "IAM Smart" mobile app, or scan your HKID card and proceed to facial recognition.



2 Enter Personal Information



Fill in your personal information, including your mobile phone number, email address, correspondence address and preferred way of communication, then click "Submit".

3 Create eMPF Username & Password

You will receive an eMPF ID immediately. Click "Activate Now" to create your username and password for eMPF login.



Please be reminded that the account details will only be available on the eMPF after the scheme has been onboarded.

Web Portal/Mobile App Tutorial Video

- There are different instructional videos for employers and scheme members to understand how to operate the eMPF platform

[成員 (僱員/ 自僱人士)篇] 新手開設積金易教學 ▶ 全部播放

 <p>如何註冊積金易？ 計數成員</p> <p>4:20</p>	 <p>How to Register eMPF? Scheme Members</p> <p>4:17</p>	 <p>如何登入、管理積金易設定及更新強積金帳戶資料？ 計數成員</p> <p>6:57</p>	 <p>How to Log In, Manage eMPF Settings and Update MPF Account Information? Scheme Members</p> <p>6:42</p>	 <p>如何註冊積金易？ 計數成員</p> <p>4:33</p>
<p>[成員] 如何註冊積金易？- 流動應用程式</p> <p>積金易 eMPF 觀看次數：2848次 · 4 個月前</p>	<p>[Member] How to Register eMPF? - Mobile App</p> <p>積金易 eMPF 觀看次數：721次 · 4 個月前</p>	<p>[成員] 如何登入、管理積金易設定及更新強積金帳戶資...</p> <p>積金易 eMPF 觀看次數：182次 · 2 個月前</p>	<p>[Member] How to Log In, Manage eMPF Settings and...</p> <p>積金易 eMPF 觀看次數：56次 · 2 個月前</p>	<p>[成員] 如何註冊積金易？- 網上平台</p> <p>積金易 eMPF 觀看次數：200次 · 12 天前</p>

[成員 (僱員/ 自僱人士)篇] 僱員管理強積金教學 ▶ 全部播放

 <p>如何管理強積金投資？ 計數成員</p> <p>3:53</p>	 <p>How to Manage MPF Investment? Scheme Members</p> <p>3:58</p>	 <p>如何完成僱主準備的僱員強積金帳戶登記？ 計數成員</p> <p>3:40</p>	 <p>How to Complete Employee Enrolment under an MPF Scheme Initiated by Employers? Scheme Members</p> <p>3:49</p>	 <p>如何登記可扣稅自願性供款 / 特別自願性供款 / 個人帳戶？ 計數成員</p> <p>4:08</p>
<p>[成員] 如何管理強積金投資？- 流動應用程式</p> <p>積金易 eMPF 觀看次數：223次 · 2 個月前</p>	<p>[Member] How to Manage MPF Investment? - Mobile...</p> <p>積金易 eMPF 觀看次數：51次 · 2 個月前</p>	<p>[成員] 如何完成僱主準備的僱員強積金帳戶登記？- 流動應...</p> <p>積金易 eMPF 觀看次數：187次 · 2 個月前</p>	<p>[Member] How to Complete Employee Enrolment under...</p> <p>積金易 eMPF 觀看次數：57次 · 2 個月前</p>	<p>[成員] 如何登記可扣稅自願性供款 / 特別自願性供款 / 個...</p> <p>積金易 eMPF 觀看次數：27次 · 12 天前</p>

Enquiry Method

Customer Hotline

Service Centre

Online Enquiry

If members encounter any problems or questions when using the platform and want to get in touch with the eMPF platform, they can seek assistance through the **"Contact Us"** function on the eMPF platform.

eMPF Public Enquiry

積金易

Channel	Detail	Manned service hours
eMPF Customer Service Hotline	183 2622	Monday to Friday: 9am to 7pm Saturday: 9am to 1pm (except public holidays)
Email	enquiry@support.empf.org.hk	
Fax	3197 2922	
eMPF Service Centres	<p><u>Hong Kong Island</u> Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wan Chai, Hong Kong</p> <p><u>Kowloon</u> Suites 1205 6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon</p> <p><u>New Territories</u> Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories</p>	Monday to Friday: 9am to 6pm Saturday: 9am to 1pm (except public holidays)

eMPF 積金易 Summary

- eMPF provides one-stop platform services to scheme members, bringing them a more **time-saving and cost-effective MPF service experience**
- Early understanding of how scheme members can use the eMPF Platform will help them **plan for their retirement well**



Q & A