



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 **Hang Seng Mandatory Provident Fund - SuperTrust Plus** will be transferred to the eMPF from the following date²:

**Hang Seng Mandatory Provident Fund -
SuperTrust Plus:**

Target eMPF Onboarding Date

29 January 2026

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 31 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 29 January 2026.

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.



智方便
iAM Smart



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 29 January 2026, 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

https://cms.hangseng.com/cms/cbd/empf/empf_notice_e.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 29 January 2026.

Important Note to Employers on Making Contributions

Starting from the contribution period of **January 2026** (with a deadline for making contributions on 10 February 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)