

Dear Sir/Madam,

Embrace your new digital MPF experience through the eMPF Platform

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

What's in it for me?

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

Employers and Self-employed Persons

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



Scheme Members and Self-employed Persons

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



When can I start using the eMPF?

MPF trustees and their schemes have been getting onboard the eMPF in sequence one by one (details @www.empf.org.hk). Information of accounts under HPFT's **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.

No need to register again with eMPF

As an employer, regardless of how many MPF schemes you are participating in, you need to register with eMPF only once to manage all the schemes under your company which have got onboard the eMPF. Since your company has completed registration with the eMPF earlier, you do not need to register again. Starting from 29 January 2026, you can view and manage your MPF account under the above scheme via the eMPF.

Enquiries

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

eMPF Company
and HPFT

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

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

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

Messages from Your Trustee

Starting from 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 employers, scheme members and self-employed persons. Hence, you should submit scheme administration service instructions directly to the eMPF instead of HPFT.

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



Notice to Participating Employers and Scheme Members

https://cms.hangseng.com/cms/cbd/empf/empf_notice_e.pdf

Service instructions received by HPFT after the respective cut-off dates will only be processed by the eMPF after the scheme has got onboard the eMPF on 29 January 2026.

Important Note to Employers on Making Contributions



Employer should submit contribution data and make payments via the eMPF for processing but not HPFT anymore starting from the contribution period of **January 2026** (with a deadline for making contributions on 10 February 2026). Scan the QR code on the left to view a **"A Comprehensive Guide to MPF Contribution Payment Methods"**.

Note

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

Frequently Asked Questions

- 1: Can I continue to drop off contribution cheques at my trustee's branch or service centre after my trustee has got onboard the eMPF?**
No. You should send contribution cheques to eMPF Company by post (PO Box 98929 Tsim Sha Tsui Post Office) or through drop-in box at any of its service centres (details @www.empf.org.hk). But why bother? Switch to e-payment via the eMPF for a more convenient and efficient experience!
- 2: If I pay contributions by paper cheque, should I write the cheque to "eMPF Company" instead?**
No. The payee of MPF contributions remains unchanged. You should write the cheque to your trustee as usual, i.e. "Hang Seng MPF SuperTrust Plus". We encourage you to switch to e-payment which can help avoid clerical error or delay in postal delivery resulting in late contribution subject to surcharge.
- 3: My company is participating in two MPF schemes. After I have registered with eMPF, will I see account information of both schemes on the eMPF?**
Trustees and their schemes have been getting onboard the eMPF in sequence one by one (details @www.empf.org.hk). After your other scheme has got onboard, your MPF account information of that scheme will be automatically shown on the eMPF.

More Information

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



www.empf.org.hk



183 2622

FAQs



Personal Information Collection Statement (PICS)

Scan the QR code for the PICS before using the eMPF



(or call our hotline for a printed PICS)