



Notice to Participating Employers, Employee Members, Self-employed Members, TVC Account Holders, and Deferred Members of Hang Seng Mandatory Provident Fund – SuperTrust Plus (each ‘Participating Employer’ or ‘Member’ or collectively the ‘Members and Participating Employers’)

October 2025

Attention: This notice is important and requires your immediate attention. It should be read by all Members and Participating Employers. If you are in any doubt about the contents of this document, you should seek independent professional advice.

HSBC Provident Fund Trustee (Hong Kong) Limited (‘Trustee’, ‘we’, ‘us’ or ‘our’) accepts responsibility for the information contained in this notice having made all reasonable enquiries that to the best of our knowledge and belief there are no other facts the omission of which would make any statement herein misleading as at the date of issuance.

This notice only summarises the changes to the SuperTrust Plus. The latest MPF Scheme Brochure of the SuperTrust Plus will be available on our website at hangseng.com/empf.

This notice forms part of and should be read together with the letter (‘Letter’) titled ‘Embrace your new digital MPF experience through the eMPF Platform’ of the same date.

Dear Sir/Madam,

Hang Seng Mandatory Provident Fund – SuperTrust Plus (the ‘SuperTrust Plus’)

Thank you very much for your participation in the SuperTrust Plus.

We would like to inform you of the following changes to the constitutive documents of the SuperTrust Plus. The changes will be effective from the date as specified in the summary box below. Unless otherwise defined, capitalised terms used herein shall have the same meaning as defined in the MPF Scheme Brochure of the SuperTrust Plus (‘**Scheme Brochure**’).

Summary of the changes

With effect from 29 January 2026 (‘**Onboarding Date**’), the scheme administration services currently provided by The Hongkong and Shanghai Banking Corporation Limited (‘**HSBC**’), the Administrator of the SuperTrust Plus, will cease and the eMPF Platform Company Limited will start providing scheme administration services to handle instructions from Members and Participating Employers directly through the eMPF Platform (‘**Changes**’). The eMPF Platform is a centralized electronic platform and your one-stop online hub for managing your MPF anytime anywhere through the eMPF Web Portal or the eMPF Mobile App.

empf.org.hk/reg/type/en

eMPF Web Portal



eMPF Mobile App



Starting from the Onboarding Date, Members and Participating Employers should submit their scheme administration service instructions to the eMPF Platform directly through the eMPF Web Portal or the eMPF Mobile App. Members and Participating Employers should no longer submit their instructions to us. For details, please refer to sections 2 and 3 of this notice.

Transitional operation arrangement

With respect to the details of the transitional operation arrangement and the relevant cut-off dates (i.e. the last date on which the relevant valid instructions need to be received by us and/or HSBC in order for the instructions to be processed before the Onboarding Date), please refer to section 4 of this notice. **Fund switching and change of investment choice instructions received by us and/or HSBC after the relevant cut-off date as indicated in section 4 of this notice¹ and before the Onboarding Date will be rejected** and Members will need to submit the fund switching and change of investment choice instructions on the eMPF Platform again on or after the Onboarding Date. Other instructions² we and/or HSBC receive after the relevant cut-off dates as indicated in section 4 of this notice and before the Onboarding Date will be transferred to the eMPF Platform on the Onboarding Date for processing. Please also note that dealings in the Units of the Constituent Funds will be suspended from 16 January 2026 to 28 January 2026 to facilitate the SuperTrust Plus' onboarding to the eMPF Platform. For the avoidance of doubt, valuation of the Constituent Funds of the SuperTrust Plus will continue and will not be affected during the suspension period.

In addition, the Master Trust Deed, Scheme Brochure and key scheme information document of the SuperTrust Plus (where necessary) will be amended and/or streamlined to:

- (a) reflect the eMPF onboarding;
- (b) reflect the reduction of the aggregate management fees of certain Constituent Funds in connection with the eMPF Platform Company Limited taking up the scheme administration services of the SuperTrust Plus;
- (c) reflect the new administrative arrangements; and
- (d) reflect miscellaneous changes.

Please refer to section 5 of this notice for details of the Changes.

Actions to be taken

Members and Participating Employers should complete registration with the eMPF Platform through the eMPF Web Portal or the eMPF Mobile App starting from 31 October 2025 in order to have access to electronic channels of the eMPF Platform from the Onboarding Date. For Participating Employers, if your company has already registered for the eMPF Platform earlier, you do not need to register again. Similarly, Members who have already registered for the eMPF Platform do not need to register again. Please refer to section 3 of this notice for details.

The account number(s) of existing MPF account(s) of the Members and Participating Employers will be changed after the SuperTrust Plus got onboard to the eMPF Platform. Members and Participating Employers may log-in to the eMPF Web Portal or the eMPF Mobile App, contact the eMPF Customer Service Hotline or visit the eMPF Service Centres or eMPF Kiosk to obtain the updated account number from the Onboarding Date.

To assist Members and Participating Employers to know more about the eMPF Platform, seminars about the eMPF Platform will be held for Members and Participating Employers; and the eMPF Customer Service Hotline, eMPF Service Centres and the eMPF Kiosk Arrangement will be in place. Please refer to section 6 and section 7 of this notice for details.

Enquiries

If you have any enquiries relating to the Changes set out in this notice, please contact the Hang Seng MPF Employer Direct +852 2288 6822 or Hang Seng MPF Service Hotline +852 2213 2213.

¹ The relevant cut-off date for fund switching (including exit DIS) and change of investment choice instructions will be 13 January 2026.

² Other instructions include withdrawal and claim of accrued benefits, transfer-out of Members, termination, Participating Employer/Member enrolment, contribution, transfer-in, de-risking (DIS), change of details relating to Members and Participating Employers and register for eStatement.

1. Introduction of eMPF Platform

The eMPF Platform is developed by the eMPF Platform Company Limited (the '**Platform Company**') which is a wholly-owned subsidiary of the Mandatory Provident Fund Schemes Authority of Hong Kong, and operates the eMPF Platform as a not-for-profit public utility. The eMPF Platform is a centralized electronic platform and your one-stop online hub for managing your Mandatory Provident Fund ('**MPF**') anytime anywhere through the eMPF Web Portal or the eMPF Mobile App. The legal notice on mandatory use of the eMPF Platform of the SuperTrust Plus is published in the Gazette.

2. Scheme administrator

From the Onboarding Date, the administration of the SuperTrust Plus will be performed by the Platform Company. Members and Participating Employers can manage their MPF accounts via, and submit their scheme administration service instructions to the eMPF Platform directly. For details on the submission of instructions, please refer to section 3 of this notice. Members and Participating Employers should no longer submit their instructions to us. The following are matters and activities that are conducted by the eMPF Platform:

- a. processing registration of the eMPF Platform for participating employers and scheme members;
- b. processing enrolment in the registered scheme for participating employers and scheme members;
- c. processing MPF contributions and default contributions;
- d. processing scheme members' investment instructions (including investment instructions on new contributions and switching instructions);
- e. processing transfers of benefits within the registered scheme or between registered schemes or from occupational retirement schemes to the registered scheme;
- f. processing claims and withdrawals of benefits;
- g. processing the offset and refund of severance payments and long service payments to participating employers and/or scheme members/claimants;
- h. processing of changes of scheme members and/or participating employers particulars;
- i. giving of notices and documents to scheme members and participating employers;
- j. handling of enquiry and complaint; and
- k. following up with participating employers and scheme members on any unclear scheme administration instructions.

Accordingly, effective from the Onboarding Date, HSBC will cease to be the Administrator of the SuperTrust Plus and Members and Participating Employers should no longer submit instructions relating to the above matters to us and/or HSBC.

3. Submission of instructions

- 3.1 To make the best use of the eMPF Platform, Members and Participating Employers are strongly encouraged to submit instructions electronically via the eMPF Platform. To facilitate the smooth transition to the eMPF Platform, Members and Participating Employers shall take note of the following and take necessary actions:

	Your Actions	Quick Access
Registration with the eMPF Platform (APPLICABLE TO ALL MEMBERS AND PARTICIPATING EMPLOYERS)	Register with the eMPF Platform from 31 October 2025 to facilitate you in managing your MPF account(s) via the eMPF Platform going forward. ³ Please be reminded that the account details will only be available on the eMPF Web Portal or the eMPF Mobile App after the SuperTrust Plus is onboarded on the Onboarding Date. You are encouraged to register soon so that you will be able to access your account details after the SuperTrust Plus is onboarded to the eMPF Platform.	1. Scan the QR Code for the eMPF Platform registration <u>eMPF Web Portal</u> <u>eMPF Mobile App</u>   2. Visit the eMPF Web Portal at (from the Onboarding Date onwards): empf.org.hk/reg/type/en
Submission of MPF administration instructions and MPF account enquiries (APPLICABLE TO ALL MEMBERS AND PARTICIPATING EMPLOYERS)	Submit MPF administration instructions and access your MPF account information and balance via the eMPF Web Portal or the eMPF Mobile App from the Onboarding Date onwards. From the Onboarding Date, the eMPF Platform commences processing MPF administration instructions and MPF account enquiries. Please be reminded that MPF administration instructions received by us and/or HSBC through the original channels offered by us and/or HSBC after the respective cut-off dates (for details, please refer to section 4 for the transitional operation arrangement) will lead to delay in handling or rejection of the instructions.	1. Scan the QR Code for accessing eMPF User Guide on eMPF website <u>Participating Employers</u> <u>Members</u>   2. Visit eMPF website at (from the Onboarding Date onwards): <u>Participating Employers</u> empf.org.hk/er/tutorial/en <u>Members</u> empf.org.hk/tutorial/en

³ For Participating Employers, if your company has already registered for the eMPF Platform earlier, you do not need to register again. Similarly, Members who have already registered for the eMPF Platform do not need to register again. Participating Employers and Members who have performed registration can log-in to the eMPF Web Portal or the eMPF Mobile App and check the account details on or after the **Onboarding Date**.

	Your Actions	Quick Access
Submission of contribution data and payment instructions (APPLICABLE TO PARTICIPATING EMPLOYERS, FLEXI-CONTRIBUTION ACCOUNT HOLDERS, TVC ACCOUNT HOLDERS AND SELF-EMPLOYED MEMBERS ONLY)	Submit contribution data and payment instructions via the eMPF Web Portal or the eMPF Mobile App from the Onboarding Date onwards.	1. Scan the QR Code for the eMPF Web Portal and the eMPF Mobile App login page <u>Members</u> <u>eMPF Web Portal</u> <u>eMPF Mobile App</u>   <u>Participating Employers</u> <u>eMPF Web Portal</u> <u>eMPF Mobile App</u>   2. Visit eMPF website at (from the Onboarding Date onwards): <u>Participating Employers</u> empf.org.hk/er/login/en <u>Members</u> empf.org.hk/login/en

- 3.2 Regarding submission of contribution data, Participating Employers who currently use their own payroll system to calculate and/or submit contribution data to us should check with their respective payroll vendors or in-house IT system/application developers to ensure their system has been enhanced to support data submission to the eMPF Platform via standardized contribution data file upload or API data submission (for API data submission, API integration testing with the eMPF Platform has to be completed). If the system has not yet been enhanced to support standardized data file upload or API submission, Participating Employers can choose to submit contributions through the eMPF Web Portal or the eMPF Mobile App as stipulated above.
- 3.3 Alternatively, instructions may be submitted by paper-based means to the eMPF Platform by post, fax, email or in person (for details, please refer to section 8 below).
- Members and Participating Employers can also visit the eMPF Service Centres during the office hours for MPF related services (e.g. making enquiries/complaints relating to MPF scheme administration, seeking assistance in using the eMPF Web Portal or the eMPF Mobile App, etc.).
- 3.4 The account number(s) of existing MPF account(s) of the Members and Participating Employers will be changed after the SuperTrust Plus got onboard to the eMPF Platform. Members and Participating Employers may log-in to the eMPF Web Portal or the eMPF Mobile App, contact the eMPF Customer Service Hotline or visit the eMPF Service Centres or eMPF Kiosk to obtain the updated account number from the Onboarding Date.
- 3.5 All MPF administrative forms are available from the eMPF website at www.empf.org.hk and the eMPF Service Centres from the Onboarding Date onwards. There will be a grace period of two months following the Onboarding Date during which the eMPF Platform will accept our existing administration forms. However, please note that our existing administration forms may not capture all the administrative arrangements/operational changes which are to take effect upon the eMPF onboarding e.g. partial investment in DIS will be acceptable post eMPF onboarding. In addition, please note that our existing administration forms received after the grace period (i.e. 28 March 2026) will be rejected.
- 3.6 Hang Seng Bank Limited will provide assistance and support to Members and Participating Employers for submission of instructions to the eMPF Platform. Members can reach out to designated branches for relevant services and enquiries.

- 3.7 Arrangement of e-communication consent for passport holders: Members are required to complete the registration with the eMPF Platform for receiving notices or documents by electronic means including e-notification and e-statement ('**e-Communications**') from the eMPF Platform. However, if a Member previously used passport as identification document to enrol the MPF account(s) in the SuperTrust Plus, such Member will not be able to complete the registration with the eMPF Platform using passport number and receive e-Communications from the eMPF Platform. As a result, the eMPF Platform will send all notices or documents to the Member through paper means. If the Member wish to continue to receive e-Communications from the eMPF Platform after the SuperTrust Plus got onboard, please update the identification document to Hong Kong Identity Card (HKID) (i) with us and/or HSBC before onboarding or (ii) with the eMPF Platform after onboarding.

4. Transitional operation arrangement

Where Members and Participating Employers wish to have his/her/its instructions processed before the Onboarding Date, valid instructions using the original channels (and in the case of contribution instructions, with cleared funds) must reach us as Trustee and/or HSBC, as the Administrator of the SuperTrust Plus, by the respective cut-off dates as mentioned below. Please also note that dealings in the Units of the Constituent Funds will be suspended from 16 January 2026 to 28 January 2026 to facilitate the SuperTrust Plus' onboarding to the eMPF Platform.

Instruction^	Paper submission	Hang Seng Personal e-Banking (PIB)/ Hang Seng Business e-Banking (BIB)/ Hang Seng Personal Banking Mobile App/ Interactive Voice Response System (IVRS)
	Received by us and/or HSBC on or before**:	
Withdrawal and claim of accrued benefits#	6 January 2026	Not applicable
Transfer-out of Members (including Employee Members and self-employed persons) and Participating Employers	6 January 2026	Not applicable
Termination (including cessation of employment, cessation of self-employment and termination of MPF account)	13 January 2026	Not applicable
Participating Employer/Member (including Employee Member and self-employed person) enrolment (including transfer-in by Participating Employer or self-employed person)	13 January 2026	13 January 2026
Contribution	12 January 2026	12 January 2026
Transfer-in	13 January 2026	13 January 2026
Fund switching (including exit DIS)@	13 January 2026	13 January 2026
Change of investment choice@	13 January 2026	13 January 2026
De-risking (DIS)	15 January 2026	15 January 2026
Change of details relating to Members (including Employee Members and self-employed persons) and Participating Employers	13 January 2026	13 January 2026
Register for eStatement	Not applicable	13 January 2026

- [^] Other than fund switching and change of investment choice instructions, any instruction received by us and/or HSBC after the relevant cut-off date as indicated above and before the Onboarding Date will be transferred to the eMPF Platform on the Onboarding Date for processing. Fund switching and change of investment choice instructions received by us and/or HSBC after the relevant cut-off date as indicated above and before the Onboarding Date will be rejected. Members will need to submit the fund switching and change of investment choice instructions on the eMPF Platform again on or after the Onboarding Date. Please also refer to notes [@] and ^{**} for further information on fund switching and change of investment choice instructions.
- [@] Even if the fund switching and/or change of investment choice instruction is submitted on or before the cut-off time as set out in the above table, if any one of the following circumstances occurs:
- (i) your MPF account is in the process of transfer-out assets to other registered scheme(s), annual de-risking between Default Investment Strategy funds, partial claim or withdrawal of MPF accrued benefits, transfer fund unit(s) from or to other account(s) within the SuperTrust Plus;
 - (ii) multiple fund switching and/or change of investment choice instructions are received within the same day; or
 - (iii) a previous fund switching and/or change of investment choice instruction has not yet been completed, then such fund switching and/or change of investment choice instruction will not be able to be processed before the Onboarding Date and will be rejected. Accordingly, Members will have to submit new instruction to the eMPF Platform on or after the Onboarding Date.
- [#] Withdrawal and claim of accrued benefits instructions must be submitted in paper form by post or in person.
- ^{**} Despite the cut-off date for any of the instructions set out in the table above (other than fund switching and change of investment choice instructions) becoming a Severe Weather Trading Day (i.e. a day or part of a day on which Tropical Cyclone Warning Signal No.8 or above, or black rainstorm warning signal is hoisted or the Government of the Hong Kong Special Administrative Region of the People's Republic of China makes an announcement on a territory-wide 'extreme conditions' and The Stock Exchange of Hong Kong Limited is open for the business of dealing in securities), all such instructions from Members and Participating Employers received by us and/or HSBC on such day will be suspended and not be processed by us and/or HSBC and will be transferred to the eMPF Platform on or after the Onboarding Date for processing.

Exception applies for the cut-off date for contribution data submission with payment via direct debit authorisation. In the said circumstance, the cut-off date for contribution data submission with payment via direct debit authorisation will be postponed to the next Business Day following 12 January 2026, and the relevant instructions will be processed by us and/or HSBC before the Onboarding Date. Any fund switching and change of investment choice instructions will continue to be processed on any such cut-off date. As for any fund switching and change of investment choice instruction received after any such cut-off date, any such instruction will be rejected and Members need to resubmit the instruction to the eMPF Platform on or after the Onboarding Date.

5. Amendment to the Master Trust Deed, Scheme Brochure and key scheme information document

- 5.1 The Master Trust Deed, Scheme Brochure and key scheme information document of the SuperTrust Plus will be amended to reflect the new administrative arrangements as summarised in section 2 above.
- 5.2 With the eMPF Platform providing scheme administration services with effect from the Onboarding Date, a fee will be payable by the Trustee from the assets of the SuperTrust Plus to the Platform Company for its services and the aggregate management fees of certain Constituent Funds* will be reduced effective 29 April 2026. For the avoidance of doubt, the management fees and the breakdown of the management fees of each Constituent Fund before 29 April 2026 will remain the same as the one set out in the Supplement to the Scheme Brochure dated 29 January 2026.

* The aggregate management fees of all the Constituent Funds under the SuperTrust Plus, save for Age 65 Plus Fund and Core Accumulation Fund, will be reduced. Please refer to the table below for the aggregate management fees of each Constituent Fund before and after 29 April 2026:

Name of Constituent Fund	Management fees before 29 April 2026 (as a percentage of net asset value per annum)	Management fees on and after 29 April 2026 (as a percentage of net asset value per annum)
MPF Conservative Fund	0.75%	0.71%
Global Bond Fund	0.79%	0.75%
Guaranteed Fund	1.275%	1.09%
Age 65 Plus Fund	0.75%	0.75%
Core Accumulation Fund	0.75%	0.75%
Stable Fund	1.25%	1.115%
Balanced Fund	1.35%	1.215%
Growth Fund	1.45%	1.315%
Global Equity Fund	0.79%	0.75%
North American Equity Fund	1.30%	1.165%
European Equity Fund	1.30%	1.165%
Asia Pacific Equity Fund	1.45%	1.315%
Hong Kong and Chinese Equity Fund	1.45%	1.315%
Chinese Equity Fund	1.45%	1.315%
ValueChoice Balanced Fund	0.79%	0.75%
ValueChoice North America Equity Tracker Fund	0.79%	0.75%
ValueChoice Europe Equity Tracker Fund	0.79%	0.75%
ValueChoice Asia Pacific Equity Tracker Fund	0.79%	0.75%
Hang Seng China Enterprises Index Tracking Fund	Up to 0.79%	Up to 0.75%
Hang Seng Index Tracking Fund	Up to 0.73%	Up to 0.69%

- 5.3 Moreover, according to the amendments to the MPF legislation, the cap on the total amount of out-of-pocket expenses incurred by us on a recurrent basis in the discharge of our duties to provide services for the Core Accumulation Fund and the Age 65 Plus Fund in a single year will be reduced from 0.2% of the net asset value of each of these Constituent Funds to 0.1% of the net asset value effective 1 July 2026. For details as to what types of expenses are characterised as out-of-pocket expenses, please refer to section 5 of the Scheme Brochure.

- 5.4 Before the Onboarding Date, terminal illness, even without the employment being terminated, is a ground on which a Member may withdraw the accrued benefits due to the Participating Employer's voluntary contributions ('**ERVC**') and his/her own voluntary contributions. On or after the Onboarding Date, a Member with terminal illness may only withdraw the accrued benefits due to his/her own voluntary contributions and not those due to ERVC. The withdrawal arrangement for the accrued benefits due to such Member's voluntary contributions (i.e. whether the Participating Employer's consent is required) remains unchanged despite eMPF onboarding^{##}.

For completeness, the accrued benefits due to ERVC may only be payable when the Member ceases employment for whatever reasons. If the relevant Participating Employer has been paying ERVC and the Member wishes to withdraw such portion of benefits due to these voluntary contributions before the Onboarding Date, subject to the consent of the relevant Participating Employer, the Member may apply to the Trustee for such withdrawal on or before 6 January 2026.

^{##} Such Member may check with the eMPF Platform on whether or not the Participating Employer's consent is required for his/her case.

- 5.5 There will be the following miscellaneous changes:

- (a) In response to the severe weather trading arrangement implemented by The Stock Exchange of Hong Kong Limited, the definition of 'Business Day' will be amended and new definitions of 'Severe Weather' and 'Severe Weather Trading Day' will be added to the Master Trust Deed and the Scheme Brochure.
- (b) In view of the new MPF offsetting arrangement effective 1 May 2025, despite the default sequence of offsetting against severance payment or long service payment, i.e. firstly, accrued benefits attributable to the ERVC, to be followed by accrued benefits attributable to the Participating Employer's mandatory contributions (with respect to the severance payment or long service payment attributable to the Member's period of service before 1 May 2025), should a Participating Employer with different types of benefits attributable to its own contributions wish to apply a different sequence of offsetting, the Participating Employer may make such application through the eMPF Platform.
- (c) Other existing additional services (that are available upon a payment of certain charges) including returning cheques due to insufficient funds or other reasons, requests for duplicate statement of contributions, requests for duplicate benefit statement, requests for interim benefit statement and requests for retrieval of remittance statements will not be available on or after the Onboarding Date.

6. Invitation to participate in seminar to onboarding to eMPF Platform

- 6.1 In order to know more about the eMPF Platform and to get prepared for the onboarding, Members and Participating Employers are cordially invited to the eMPF introductory seminar.
- 6.2 Details of the seminar are as follows:

Participating Employers' session

Date and Time	25 November 2025 (Tuesday) at 10:00 am to 12:00 noon
Seminar Contents	• Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App • Q&A session
Language	Cantonese
Format	Online only
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_S4QIIH0iRheCwQKGxP83hQ or scan the QR Code on or before 17 November 2025 (Monday). 

Date and Time	18 December 2025 (Thursday) at 3:00 pm to 5:00 pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App • Q&A session
Language	English
Format	Online only
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_g005JaltT-mZPN2yyulm6w or scan the QR Code on or before 10 December 2025 (Wednesday). 

Date and Time	9 January 2026 (Friday) at 10:00 am to 12:00 noon
Seminar Contents	• Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App • Q&A session
Language	Cantonese
Format	Online only
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_QkrsVaaoQQiajrl6dGen1w or scan the QR Code on or before 31 December 2025 (Wednesday). 

Date and Time	20 January 2026 (Tuesday) at 3:00 pm to 5:00 pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App • Q&A session
Language	Mandarin
Format	Online only
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_vhuq2k5aTo6PIC7GcXZRRw or scan the QR Code on or before 12 January 2026 (Monday). 

Date and Time	5 February 2026 (Thursday) at 10:00 am to 12:00 noon
Seminar Contents	• Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App • Q&A session
Language	Cantonese
Format	Online only
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_5vp1T6TIRQWtXKhAf4710A or scan the QR Code on or before 28 January 2026 (Wednesday). 

Date and Time	10 February 2026 (Tuesday) at 3:00 pm to 5:00 pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App • Q&A session
Language	Cantonese
Format	Online only
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_xH-f6jhZTFOd0MKil1TjnQ or scan the QR Code on or before 2 February 2026 (Monday). 

Date and Time	5 March 2026 (Thursday) at 10:00 am to 12:00 noon
Seminar Contents	• Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App • Q&A session
Language	Cantonese
Format	Online only
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_AQkWSGC5Q1-xtgZKY1TISA or scan the QR Code on or before 25 February 2026 (Wednesday). 

Members' session (including Employee Members, Members who are self-employed persons, Flexi-Contribution Account Holders, TVC Account Holders and personal account holders)

Date and Time	25 November 2025 (Tuesday) at 3:00 pm to 5:00 pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App • Q&A session
Language	Cantonese
Format	Online only
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_dxWNQv3hRQaV8uthBO1JGA or scan the QR Code on or before 17 November 2025 (Monday). 
Date and Time	18 December 2025 (Thursday) at 11:00 am to 1:00 pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App • Q&A session
Language	English
Format	Online only
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_kVs0wvh6TASWCfQQ_AEH5g or scan the QR Code on or before 10 December 2025 (Wednesday). 

Date and Time	9 January 2026 (Friday) at 3:00 pm to 5:00 pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App • Q&A session
Language	Cantonese
Format	Online only
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_QhfMgOOdQPOOImdbCtghFw or scan the QR Code on or before 31 December 2025 (Wednesday). 

Date and Time	20 January 2026 (Tuesday) at 11:00 am to 1:00 pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App • Q&A session
Language	Mandarin
Format	Online only
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_TeHWtvynRZmnb_4uouQ6KQ or scan the QR Code on or before 12 January 2026 (Monday). 

Date and Time	5 February 2026 (Thursday) at 3:00 pm to 5:00 pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App • Q&A session
Language	Cantonese
Format	Online only
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_BTk4IISHK6H1QLQDQqfA or scan the QR Code on or before 28 January 2026 (Wednesday). 

Date and Time	10 February 2026 (Tuesday) at 12:00 pm to 2:00 pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App • Q&A session
Language	Cantonese
Format	Online only
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_kvLfrtjMS6em8o_PO4BaTQ or scan the QR Code on or before 2 February 2026 (Monday). 

Date and Time	5 March 2026 (Thursday) at 3:00 pm to 5:00 pm
Seminar Contents	• Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App • Q&A session
Language	Cantonese
Format	Online only
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_vj6StjO1Ty-Y9x3m-VXC7g or scan the QR Code on or before 25 February 2026 (Wednesday). 

For further details, please visit <https://www.hangseng.com/en-hk/personal/insurance-mpf/e-mpf/empfpatform/>. Should you have any queries, please feel free to contact Hang Seng MPF Employer Direct +852 2288 6822 or Hang Seng MPF Service Hotline +852 2213 2213.

7. eMPF Customer Service Hotline, eMPF Service Centres and eMPF Kiosk Arrangement

- 7.1 With effect from the Onboarding Date, Members and Participating Employers who wish to obtain more information relating to eMPF, such as make enquiries relating to MPF scheme administration services, seek assistance in using the eMPF Web Portal or the eMPF Mobile App, etc., can call eMPF Customer Service Hotline at +852 183 2622 or visit eMPF Service Centres. Please refer to section 8 below for the locations and opening hours of the eMPF Service Centres.
- 7.2 Furthermore, you may use eMPF Kiosks to submit your MPF instructions. The following are the locations of eMPF Kiosks:

Operating hours of kiosks in eMPF Service Centres:

Monday to Friday: 9:00 am – 6:00 pm

Saturday: 9:00 am – 1:00 pm

Sunday & Public Holiday: Closed

Operating hours of kiosks in other retail shops:



For the detailed location of eMPF Kiosk, you can scan the QR code or visit eMPF website at empf.org.hk/contact/en for details.



- 7.3 Prior to the Onboarding Date, Members and Participating Employers should continue to contact us as Trustee and/or HSBC as the Administrator of the SuperTrust Plus.
- 7.4 On or after the Onboarding Date, as regards enquiries and information other than in relation to scheme administration services, such as fund-specific and trustee-specific enquiries and information, Members and Participating Employers can contact the Hang Seng MPF Employer Direct +852 2288 6822 or Hang Seng MPF Service Hotline +852 2213 2213.

8. Do & Don't List after Onboarding

Members and Participating Employers must register with the eMPF Platform to enjoy all the new features and functions from the Onboarding Date.

From the Onboarding Date onwards, Members and Participating Employers must comply with the following:

	DOs	DON'Ts
Submission of digital instructions	<u>Participating Employers to submit their instructions via:</u> eMPF Web Portal:  and empf.org.hk/er/login/en eMPF Mobile App:  <u>Members to submit their instructions via:</u> eMPF Web Portal:  and empf.org.hk/login/en eMPF Mobile App: 	Do not send the digital instructions to the original channels offered by us as Trustee and/or HSBC as the Administrator of the SuperTrust Plus

	DOs	DON'Ts
Submission of paper instruction forms	<u>Mailing address:</u> PO Box 98929 Tsim Sha Tsui Post Office <u>eMPF Service Centres:</u> Hong Kong Island Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong Kowloon Suites 1205-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon New Territories Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories Opening hours: Monday to Friday: 9:00 am – 6:00 pm Saturday: 9:00 am – 1:00 pm Sunday & Public Holiday: Closed <u>Email address</u> (not applicable to applications where we require certified true copies of supporting documents): forms@support.empf.org.hk <u>Fax number</u> (not applicable to applications where we require certified true copies of supporting documents): +852 3197 2988	Do not send paper instructions to the original channels offered by us as Trustee and/or HSBC as the Administrator of the SuperTrust Plus
Using the correct paper instruction forms	All to use the correct version of eMPF paper instruction forms, which you can obtain from eMPF Service Centres or download from: empf.org.hk/forms/en	Do not use our existing administration forms From 28 March 2026 onwards, the eMPF Platform will reject all our existing administration forms.
Making enquiry in relation to MPF administration (e.g. the progress of your instruction, MPF account's administration, usage of the eMPF Web Portal or the eMPF Mobile App, etc.)	<u>eMPF Customer Service Hotline:</u> +852 183 2622 Manned service hours: Monday to Friday: 9:00 am – 7:00 pm Saturday: 9:00 am – 1:00 pm Sunday & Public Holiday: Closed <u>Email address:</u> enquiry@support.empf.org.hk	Do not call our customer service hotlines in relation to MPF account administration. Our hotline will continue to operate for enquiries in relation to product offering or intermediary related matters.

This notice only summarises the changes to the SuperTrust Plus. The updated Scheme Brochure, key scheme information document and Master Trust Deed of the SuperTrust Plus will, with effect from 29 January 2026, be available on Hang Seng MPF website at hangseng.com/empf from the Onboarding Date onwards. You may access the Scheme Brochure and the Master Trust Deed via the QR code in the key scheme information document of the SuperTrust Plus.

If you have any questions or concerns about the Changes to the SuperTrust Plus set out in this notice, please contact our Hang Seng MPF Employer Direct +852 2288 6822 or Hang Seng MPF Service Hotline +852 2213 2213.

Issued by Hang Seng Bank Limited and HSBC Provident Fund Trustee (Hong Kong) Limited

Investment involves risks. Past performance is not indicative of future performance. The value of financial instruments, in particular stocks and shares, and any income from such financial instruments, may go down as well as up. For further details including the product features and risks involved, please refer to the Scheme Brochure.