



## Further understanding of the eMPF

With the official launch of the eMPF at the end of June, the official website and customer service hotline are now operational. We have selected some key points from the FAQs on their website to enhance members' understanding of the operation of the eMPF and to facilitate their preparation.

### Different times for MPF schemes to join eMPF

Firstly, MPF trustees will join the eMPF at different times. Details can be found on the eMPF website, but timing ranges from June 26, 2024, to the fourth quarter of 2025. Two to three months before joining the eMPF, MPF trustees will issue an information pack to employers and members, including a "Notice to Participating Employers and Scheme Members". This pack provides information on the transfer date of the MPF scheme and important information about the eMPF platform, such as the deadline for trustees/sponsors to receive MPF administrative instructions.

### Administrative work managed by the eMPF

After MPF trustees and their schemes join the eMPF, all administrative work will be managed by the eMPF. This includes member registration, monthly contributions, and applications for MPF withdrawals, etc. MPF trustees will no longer handle administrative instructions from members. Therefore, from the first day of joining the eMPF, members will need to manage their accounts through the eMPF platform. Electronic means will be the most convenient option, but the eMPF will still provide alternative channels for members who need or prefer to submit administrative instructions using a paper-based approach.



### Immediate account management after registration and activation

All scheme members must register on the eMPF platform to obtain an eMPF number and user authentication data for future login and electronic management of their MPF accounts. Members can register when their MPF scheme is about to join the eMPF or at a future date. In general, online registration can be completed immediately. During registration, members should have their (1) Hong Kong identity card number, (2) personal mobile phone number, and (3) email address ready to complete the identity verification. They then need to fill in some personal information, and set up a username and password in three simple steps. If you are a "Smart Identity" user, you can verify your identity directly during the registration process. After successful registration and activation on the eMPF, the platform will immediately display your account information under your MPF scheme, and members can start managing their MPF accounts.

### 24/7 Electronic platform accessible worldwide

The eMPF platform includes an online platform and a mobile application that operates 24/7. As long as users have the appropriate device configuration and settings, the eMPF platform can be accessed from anywhere. The eMPF platform also provides an online assistant interface, allowing members to request assistance from intermediaries or family members to fill out forms, which can be submitted after members verify the instructions.

### Allocation of new account numbers to existing accounts

If members have multiple MPF accounts, they will not be consolidated into a single account automatically



after transferring to the eMPF platform. However, the eMPF provides a single sign-on platform for members to view and manage all their MPF accounts. It's worth noting that existing MPF accounts of members will be assigned new account numbers after the scheme joins eMPF, and the old numbers will no longer be valid.

### Administrative fees of trustees not exceeding platform fees

The eMPF platform is designed to be fully automated, digitalized, and comprehensive, following the operational principle of "cost recovery." The platform is expected to reduce MPF administrative costs. Based on the "Direct Transfer" requirement of the MPF Ordinance, MPF trustees are not allowed to charge administrative fees exceeding the platform fees paid to the eMPF platform company.

If members wish to obtain more information about the eMPF, they can visit the eMPF website at <https://www.empf.org.hk> or contact the eMPF customer service hotline at 2183 2622 for further details.

### About WTW

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## 進一步認識積金易

隨著積金易將於六月尾正式推行，其官方網頁以及客戶服務熱線亦已經開始運作。我們在其網頁內的常見問題中精選了一些大家比較關心的要點，希望藉此加強成員認識這個強積金易的運作和作出相關的準備。

### 強積金計劃加入積金易的時間不同

首先，各受託人加入積金易的時間不同，由2024年6月26日至2025年第四季詳情可以參考積金易的網頁，受託人會於加入積金易前兩至三個月，向參與計劃的僱主及成員發送附有《致計劃參與僱主及計劃成員的通知》的一套資訊包，提供強積金計劃的轉移日期和有關積金易平台的重要資訊，例如受託人 / 保薦人接收強積金行政指示的截止日期等。

### 行政工作將會由積金易負責

當受託人及強積金計劃加入積金易後，行政工作也會由積金易負責，例如成員登記，每月供款，提取強積金的申請。受託人將不會再處理成員有關的行政指示。因此，於強積金計劃加入積金易的首日起，成員便須透過積金易管理帳戶。電子化方式將是最便捷的選擇，但積金易仍會為有需要的成員，提供不同途徑以紙本形式提交行政指示。



## 註冊及啟動帳戶後可即時管理

所有計劃成員須於積金易平台註冊，以取得積金易號碼及用戶驗證資料，以供日後登入積金易平台以電子化方式管理其強積金帳戶。成員可以於所屬強積金計劃即將加入或已加入積金易後進行註冊，無須過早於積金易平台註冊。一般情況下，成員在網上註冊會即時完成。註冊時請備妥(1)香港身份證、(2)個人手機及(3)電郵地址，以進行身分驗證、填寫個人資料及設置用戶名稱和密碼三個簡單步驟。如果你是「智方便」的用戶，你可以在註冊時直接透過「智方便」進行身分驗證。成功註冊及啟動積金易後，平台將即時顯示已轉移至積金易平台的強積金計劃下的帳戶資料，成員便可開始進行強積金管理。

## 24/7全天候全地域電子平台

積金易平台包括網上平台以及流動應用程式，全天候24小時運作。只要用戶的設備配置和設定合適，積金易平台可以在任何地區使用。積金易平台也提供網上助理介面，以便成員要求中介人或家庭成員等代表協助填寫表格，再由成員核對後提交指示。

## 現有帳戶獲分配新帳戶號碼

如果成員擁有多個強積金帳戶，於轉移至積金易平台後不會自動合併為一個帳戶，但積金易提供一個單一登入查閱

並可以管理所有強積金帳戶的平台。值得一提的是，成員現有的強積金帳戶，於計劃加入積金易後會獲分配一個新帳戶號碼，舊號碼將不再適用。

## 受託人行政費不得高於平台費

積金易平台以全自動、數碼化和一站式設計，配合平台「收回成本」的營運原則，平台將可以降低強積金行政成本。基於強積金條例的「直接轉移」規定，要求受託人收取的行政工作費用不得超過向積金易平台公司繳付的平台費。

若成員希望獲取更多關於積金易的資訊，可以瀏覽積金易網站<https://www.empf.org.hk>，或可以致電積金易客戶服務熱線2183 2622了解更多詳情。

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