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 date[2]:

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 services[3] 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 **Employer eMPF Registration and Activation User Guide** and **Messages from Your Trustee** to kick-start your new digital MPF journey! If your company has participated in another MPF scheme 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.

Note This page contains **important information** including your company's eMPF activation code. Please **keep** it for reference to facilitate your registration with **eMPF**.

How to Register 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.

Employer name:

Your company's **eMPF activation code**:

You can **register with eMPF starting from**: **31 October 2025**

Before registration, please have the following information and documents ready:

1. **eMPF Activation Code** (see above)
2. **Business Registration Certificate / Certificate of Incorporation**
3. **"Company Authorized Person" Appointment Form** (scan QR code to download and complete the form)

Registration Steps

Starting from 31 October 2025, please scan the QR codes below to download the eMPF mobile app using your smartphone or tablet, or visit the eMPF web portal to begin registration.

eMPF 積金易

Mobile App

Web Portal

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**

After logging into the eMPF mobile app or web portal, employer or the company authorized person can follow the steps below to register with eMPF:

1. **Apply**
   - Input company authorized person's information
   - Input **eMPF activation code**
   - Input Business Registration / Certificate of Incorporation number
   - Upload "Company Authorized Person" Appointment Form and Business Registration Certificate / Certificate of Incorporation

Upon receipt of your application, the eMPF Company will send within two working days a notification to the company authorized person by email / SMS for activating your account

2. **Activate**
   - Input company authorized person's information
   - Set username and password

3. **Done !**

For details on each step of the registration process, please see:

Employer eMPF Registration and Activation User Guide
www.empf.org.hk/er/tutorial/reg/en

Point-to-note

Hang Seng Mandatory Provident Fund - SuperTrust Plus will get onboard the eMPF on 29 January 2026. Before this date, even if you have completed registration with eMPF, your account information and records under this scheme will not be available on the eMPF until 29 January 2026.

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: If my company does not have a Business Registration Certificate / Certificate of Incorporation (BR/CI), can I still register with eMPF?
Yes. You can input your company name and upload documents issued by your trustee to your company within 6 months preceding the date of registration with eMPF, such as correspondences or emails in place of BR/CI.

2: Do I need to re-enter my company's information on the eMPF?
No. Your company's key information, including your existing employees' information, payroll group, and direct debit authorization setting (if any), etc. will be transferred from your trustee's system to the eMPF.

3: 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!

4: 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.

5: 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:

eMPF 積金易 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)