

Dear Sir/Madam,

## Embrace your new digital MPF experience – eMPF Platform has started operation

eMPF Platform Company Limited<sup>1</sup> (eMPF Company) and Bank Consortium Trust Company Limited (BCT) invite you to embrace the new digital MPF experience through the eMPF Platform!

### What's in it for me?

The eMPF Platform 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 Platform will bring your MPF experience to a whole new level. The eMPF Platform will bring you benefits which include:

#### Scheme Members and Self-employed Persons

- For MPF accounts which have got onboard the eMPF Platform:
  - 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 Platform?

MPF trustees and their schemes will get onboard the eMPF Platform in sequence one by one (details @www.empf.org.hk). Information of accounts under BCT's **AMTD MPF Scheme** will be transferred to the eMPF Platform from the following date<sup>2</sup>:

**AMTD MPF Scheme:**

**eMPF Onboarding Date**

**3 July 2025**

From this date onward, information and records of your MPF account under this scheme will be transferred to the eMPF Platform. While BCT remains the trustee of the scheme, eMPF Company will utilize the eMPF Platform to perform the administration of the scheme, provide scheme administration services<sup>3</sup> 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 Platform and should no longer submit service instructions to BCT.

### Register for eMPF

Starting from 28 April 2025, simply complete the one-time registration for eMPF to enjoy the benefits brought to you by the eMPF Platform. 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 Platform and have already registered for eMPF earlier, you do not need to register again.

### Enquiries

For enquiries, please call our eMPF Customer Service Hotline at **183 2622**. We look forward to serving you on the eMPF Platform.

eMPF Platform Company Limited  
and Bank Consortium Trust Company Limited

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

<sup>2</sup> The date of onboarding the eMPF Platform is specified in a legal notice published in the Hong Kong Government Gazette. In case of subsequent adjustment, your trustee will promptly communicate with you.

<sup>3</sup> The use of the eMPF Platform and scheme administration services are subject to the General Terms and Conditions of the eMPF Platform available at [www.empf.org.hk/tnc/en](http://www.empf.org.hk/tnc/en).

## eMPF Registration User Guide

Regardless of how many MPF accounts you have, you only need to register for eMPF once to manage all the accounts under your name which have got onboard the eMPF Platform.

Registration can be done using your smartphone, tablet or computer. Please scan the QR codes on the right to begin registration.

For details, please refer to the **User Guide** available online:



**Scheme Member eMPF Registration User Guide**

[www.empf.org.hk/tutorial/reg/en](http://www.empf.org.hk/tutorial/reg/en)

**Note**

Your account details will only be available on the eMPF Platform after your scheme has got onboard on 3 July 2025.

If you have accounts under other MPF schemes, your other MPF accounts' information will also become available on the eMPF Platform after the relevant schemes have got onboard the Platform.

**Scan to register:**



**Mobile App**



**Web Portal**

## Messages from Your Trustee

Starting from 3 July 2025, the eMPF Company will take up the administration of the scheme and provide scheme administration services to you via the eMPF Platform, including handling service instructions from scheme members, employers and self-employed persons. Hence, you should submit scheme administration service instructions directly to the eMPF Platform instead of BCT.

BCT will cease accepting 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**

[www.ooogroup.xyz/static/pdf/mpf/eMPF\\_Notice\\_Eng.pdf](http://www.ooogroup.xyz/static/pdf/mpf/eMPF_Notice_Eng.pdf)

Service instructions received by BCT after the respective cut-off dates will be processed by the eMPF Platform after the scheme has got onboard on 3 July 2025.

## ! Important Note to Employers on Making Contributions

Starting from the contribution period of **June 2025** (with a deadline for making contributions on 10 July 2025), your employer should submit contribution data and make payments on or before the deadline via the eMPF Platform for processing but not BCT 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](http://www.empf.org.hk)



183 2622

### FAQs



### Personal Information Collection Statement (PICS)

Scan the QR code for the PICS before using the eMPF Platform



( or call our hotline for a printed PICS )