

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 an employer, a scheme member 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:

#### 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 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



### 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.

### No need to register again for eMPF

As an employer, regardless of how many MPF schemes you are participating in, you need to register for eMPF only once to manage all the schemes under your company which have got onboard the eMPF Platform. Since your company has completed registration with the eMPF Platform earlier, you do not need to register again. Starting from 3 July 2025, you can view and manage your MPF account under the above scheme via the eMPF Platform.

### Enquiries

Please see the back page for **Messages from Your Trustee** and some frequently asked questions. 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).

## 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 employers, scheme members 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 only be processed by the eMPF Platform after the scheme has got onboard on 3 July 2025.

## Important Note to Employers on Making Contributions



Employer should submit contribution data and make payments via the eMPF Platform for processing but not BCT anymore starting from the contribution period of **June 2025** (with a deadline for making contributions on 10 July 2025). 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 Platform?**

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](http://www.empf.org.hk)). But why bother? Switch to e-payment via the eMPF Platform 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. “Bank Consortium Trust Co Ltd as trustee of AMTD MPF Scheme”. 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 for eMPF, will I see account information of both schemes on the eMPF Platform?**

Trustees and their schemes will get onboard the eMPF Platform in sequence one by one (details @[www.empf.org.hk](http://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 Platform.

## 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](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 )