

Trustee			BOCI-Prudential Trustee Limited
MPF Scheme			BOC-Prudential Easy-Choice Mandatory Provident Fund
Enrolment			
Regular Employee	Provision of electronic application tools	Entry via website functions	x
		Others	x
	Means of submitting application form by employer	By website	x
		By post / courier	✓
		By fax	x
		At trustee's designated locations	✓
		Others	x
	Required time to complete account setup (after the date of receipt of required documents)	Submitted by employer by website ¹⁷	x
		Submitted by employer by paper form ¹⁸	Within 3 working days
		Submitted by employer by others ¹⁷	x
Casual Employee	Provision of electronic application tools	Entry via website functions	x
		Others	x
	Means of submitting application form by employer	By website	x
		By post / courier	x
		By fax	x
		At trustee's designated locations	x
		Others	x
	Required time to complete account setup (after the date of receipt of required documents)	Submitted by employer by website ¹⁷	x
		Submitted by employer by paper form ¹⁸	x
		Submitted by employer by others ¹⁷	x
Self-Employed Person	Provision of electronic application tools	Entry via website functions	x
		Others	Mobile apps
	Means of submitting application form	By website	x
		By post / courier	✓
		By fax	x
		At trustee's designated locations	✓
		Others	Mobile apps
	Required time to complete account setup (after the date of receipt of required documents)	By website ¹⁷	x
		By paper form ¹⁸	Within 7 working days
		By others ¹⁷	Within 5 working days (Mobile apps)
Personal Account	Provision of electronic application tools	Entry via website functions	x
		Others	Mobile apps
	Means of submitting application form	By website	x
		By post / courier	✓
		By fax	x
		At trustee's designated locations	✓
		Others	Mobile apps
	Required time to complete account setup (after the date of receipt of required documents)	By website ¹⁷	x
		By paper form ¹⁸	Within 7 working days
		By others ¹⁷	Within 5 working days (Mobile apps)
Tax Deductible Voluntary Contribution Account	Provision of electronic application tools	Entry via website functions	x
		Others	Mobile apps
	Means of submitting application form	By website	x
		By post / courier	✓
		By fax	x
		At trustee's designated locations	✓
		Others	Mobile apps
	Required time to complete account setup (after the date of receipt of required documents)	By website ¹⁷	x
		By paper form ¹⁸	Within 7 working days
		By others ¹⁷	Within 5 working days (Mobile apps)

Contribution Allocation			
Mandatory Contributions and Voluntary Contributions	Provision of electronic contribution tools	Prescribed spreadsheet ⁶	✓
		Entry via website functions	✓
		HR software	✓
	Means of contribution data submission	Submission via website functions	✓
		Data file sent via website	✓
		Data file sent via email	✓
		By post / courier	✓
		By fax	✓
		At trustee's designated locations	✓
		Others	x
	Contribution payment methods	By cheque	✓
		By e-cheque	✓
		By direct debit method (i.e. autopay)	✓
		By direct credit to trustee's bank account	✓
		Others	x
	Required time to complete (after the date of receipt of required documents)	Employer pays by direct debit method (i.e. autopay) ⁷	Within 8 working days
		Employer pays by direct credit to trustee's bank account ⁸	Within 5 working days
		Employer pays by cheque ⁹	Within 5 working days
Tax Deductible Voluntary Contributions	Contribution amount limit	Maximum limit (HK\$)	HK\$100,000 per annum
		Minimum limit (HK\$)	Monthly regular: HK\$300 Ad hoc: HK\$1,000
	Provision of electronic contribution tools	Entry via website functions	x
		Others	x
	Means of contribution data submission	Submission via website functions	x
		By post / courier	✓
		By fax	✓
		At trustee's designated locations	✓
		Others	x
	Contribution payment methods	By cheque	✓
		By e-cheque	x
		By direct debit method (i.e. autopay)	✓
		By direct credit to trustee's bank account	x
		Others	x
	Required time to complete (after the date of receipt of required documents)	By direct debit method (i.e. autopay) ¹⁹	Within 5 working days
		By direct credit to trustee's bank account ¹⁹	x
		By cheque ¹⁹	Within 5 working days
		Others ¹⁹	x

Change of Investment Allocation			
Change of Investment Allocation of Existing Account Balance	Method of the Change	Rebalancing	✓
		Fund switching	×
	Through website	Number of free changes (per calendar year / per scheme year)	Unlimited
		Cut-off time	4:00 p.m.
		Date of fund price for fund dealing ¹	Date of receipt of the completed instruction
		Required time to complete (after the date of receipt of completed instruction) ²	Within 2 working days
	Through Interactive Voice Response System (IVRS)	Number of free changes (per calendar year / per scheme year)	Unlimited
		Cut-off time	4:00 p.m.
		Date of fund price for fund dealing ¹	Date of receipt of the completed instruction
		Required time to complete (after the date of receipt of completed instruction) ²	Within 2 working days
	By post / courier	Number of free changes (per calendar year / per scheme year)	Unlimited
		Date of fund price for fund dealing ¹	Date of receipt of the completed instruction or next working day
		Required time to complete (after the date of receipt of completed instruction) ³	Within 2 working days
	By fax	Number of free changes (per calendar year / per scheme year)	Unlimited
		Cut-off time	4:00 p.m.
		Date of fund price for fund dealing ¹	Date of receipt of the completed instruction or next working day
		Required time to complete (after the date of receipt of completed instruction) ²	Within 2 working days
	Confirmation statement for change of investment allocation		✓
Change of Investment Mandate of Future Contributions	Through website	Number of free changes (per calendar year / per scheme year)	Unlimited
		Cut-off time	4:00 p.m.
		Required time to complete ⁴	Date of receipt of the completed instruction
	Through IVRS	Number of free changes (per calendar year / per scheme year)	Unlimited
		Cut-off time	4:00 p.m.
		Required time to complete ⁴	Date of receipt of the completed instruction
	By post /courier	Number of free changes (per calendar year / per scheme year)	Unlimited
		Required time to complete ⁵	Within 2 working days after the date of receipt of the completed instruction
	By fax	Number of free changes (per calendar year / per scheme year)	Unlimited
		Cut-off time	4:00 p.m.
		Required time to complete ⁴	Within 2 working days after the date of receipt of the completed instruction
	Confirmation statement for change of investment mandate		✓

Transfer of MPF Benefits			
Transfer of MPF Benefits	Employee Choice Arrangement	As a new trustee, the processing time for serving a copy of election form on the original trustee (after the date of receipt of completed instruction) ¹⁰	Within 3 working days
		As an original trustee, the processing time for redeeming the fund units in member's account ¹¹	Within 3 working days
		As an original trustee, the processing time for transferring MPF benefits out to new scheme after redemption of fund units ¹²	Within 4 working days
		As a new trustee, the processing time for transferring MPF benefits in from original scheme ¹³	Within 3 working days
	Transfer arrangement for self-employed person, personal account holder or employee ceasing employment	As a new trustee, the processing time for serving a copy of election form on the original trustee (after the date of receipt of completed instruction) ¹⁰	Within 3 working days
		As an original trustee, the processing time for redeeming the fund units in member's account ¹¹	Within 4 working days
		As an original trustee, the processing time for transferring MPF benefits out to new scheme after redemption of fund units ¹²	Within 4 working days
		As a new trustee, the processing time for transferring MPF benefits in from original scheme ¹³	Within 3 working days
	Transfer arrangement for tax deductible voluntary contribution account holder	As a new trustee, the processing time for serving a copy of election form on the original trustee (after the date of receipt of completed instruction) ¹⁰	Within 3 working days
		As an original trustee, the processing time for redeeming the fund units in member's account ¹¹	Within 4 working days
		As an original trustee, the processing time for transferring MPF benefits out to new scheme after redemption of fund units ¹²	Within 4 working days
		As a new trustee, the processing time for transferring MPF benefits in from original scheme ¹³	Within 3 working days
Withdrawal of MPF Benefits			
Withdrawal of MPF Benefits	In a lump sum	The processing time for redeeming the fund units in member's account (after the date of receipt of completed instruction) ¹⁴	Within 5 working days
		The processing time for paying the accrued benefits out by trustee after redemption of fund units ¹⁵	Within 5 working days
	By instalments (applicable to claims of benefits on the grounds of attaining the retirement age of 65 and early retirement only)	Number of free withdrawals by instalments offered (per account in a calendar year)	12 times
		Fees charged for exceeding the number of free withdrawals by instalments offered (per withdrawal)	HK\$100
		The processing time for redeeming the fund units in member's account (after the date of receipt of completed instruction) ¹⁶	Within 5 working days
		The processing time for paying the accrued benefits out by trustee after redemption of fund units ¹⁵	Within 5 working days

Customer Services		
Member Benefit Statement	Distribution method	
	Number of free statement (per calendar year / per scheme year)	
Tax Deductible Voluntary Contributions	Distribution method	
	Number of free edition (per calendar year / per scheme year)	
Fund Fact Sheet	Distribution method	
	Number of free edition (per calendar year / per scheme year)	
Enquiry / Contact	Customer service centre	Business address
		Business hours
	Hotline	Member hotline phone number
		Employer hotline phone number
		Service hours
		With voice mail service
		Service pledge to reply voice mail messages
	IVRS	Phone number
		Service hours
	Fax number	
	Website	
	Other channels	
Services Available on Website	Online dashboard ²⁰	1) Account balance
		2) Net contributions & net transfer-in
		3) Account gain/loss
		4) Fund allocation presented in a pie chart
	Member account balance enquiry	By fund
		By source of contribution type
	Member current investment mandate enquiry	
	Member account gain / loss enquiry	
	Member contribution history enquiry and periods available	
	Change of member personal data	
	Change of employer particulars	
	Member e-statement	Member benefit statement
		Fund switching confirmation statement
		Confirmation statement for change of investment mandate
		Transfer-out statement
		Transfer-in confirmation
		Tax Deductible Voluntary Contributions Summary (applicable to tax deductible voluntary contribution account holder only)
	Others	
	Fund price history enquiry and periods available	
	Fund performance	
	Key Scheme Information Document and MPF Scheme Brochure available for	
	MPF forms available for download	
	Contribution calculator	
	Severance Payment / Long Service Payment Calculator	
Services Available on IVRS	Member account balance enquiry	By fund
		By source of contribution type
	Member current investment mandate enquiry	
	Member account gain / loss enquiry	
	Member contribution history enquiry and periods available	
	Obtain MPF member statements	
	Fund price history enquiry and periods available	
	Obtain Key Scheme Information Document and MPF Scheme Brochure	
	Obtain MPF forms	

Other Services	Access to Customer Service Representative during the service hours of the		✓
	Regular seminar to employer / member		✓
	Regular newsletter		✓
	E-alert service	Through email	✓
		Through SMS	✓
	Apps	Online Dashboard ²⁰ :	✓
		1) Account balance	
		2) Net contributions & net transfer-in	
		3) Account gain/loss	
		4) Fund allocation presented in a pie chart	
		Member account balance enquiry	✓
		Member contribution history enquiry	✓
		Fund price history enquiry	✓
		Member change of investment allocation of existing account balance / change of investment mandate of future contributions	✓
		Member e-statement	✓
	Tax Deductible Voluntary Contributions		✓
	Special Voluntary Contributions		✓

Footnote	
1	Date of fund price means the date on which the fund price is used for fund dealing after the trustee has received the instruction for rebalancing / fund switching. If the instruction is received by the trustee after the cut-off time on a working day or at any time on a non-working day, it will be deemed to have been received on the next working day.
2	From the day following the day of receipt of member's valid instruction (before the cut-off time on that day) by the trustee's administration centre to the working day on which the trustee has completed changing the investment allocation of the existing account balance and allocating the relevant fund units into member's account (exclusive of the day of receipt of the instruction by the trustee). However, the relevant information may not be updated simultaneously to the trustee's website, mobile apps and IVRS. You may contact the trustee for details. If the instruction is received by the trustee after the cut-off time on a working day or at any time on a non-working day, it will be deemed to have been received on the next working day.
3	From the day following the day of receipt of member's duly completed form by the trustee's administration centre to the working day on which the trustee has completed changing the investment allocation of the existing account balance and allocating the relevant fund units into member's account (exclusive of the day of receipt of the form by the trustee). However, the relevant information may not be updated simultaneously to the trustee's website, mobile apps and IVRS. You may contact the trustee for details. If the form is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.
4	From the day following the day of receipt of member's valid instruction (before the cut-off time on that day) by the trustee's administration centre to the working day on which the trustee has completed updating the investment allocation of future contributions (exclusive of the day of receipt of the instruction by the trustee). However, the relevant information may not be updated simultaneously to the trustee's website, mobile apps and IVRS. You may contact the trustee for details. If the instruction is received by the trustee after the cut-off time on a working day or at any time on a non-working day, it will be deemed to have been received on the next working day.
5	From the day following the day of receipt of member's duly completed form by the trustee's administration centre to the working day on which the trustee has completed updating the investment allocation of future contributions (exclusive of the day of receipt of the form by the trustee). However, the relevant information may not be updated simultaneously to the trustee's website, mobile apps and IVRS. You may contact the trustee for details. If the form is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre
6	Prescribed spreadsheets are developed by trustees with automatic calculation of contribution functions for employers to prepare contribution data.
7	From the day following the day of receipt of employer's completed Remittance Statement by the trustee's administration centre to the working day on which the trustee has received the contributions from employer's designated bank account and then used the contributions to subscribe for units in the relevant constituent fund(s) (i.e. the date on which the fund price used for fund subscription is quoted) for the member (exclusive of the day of receipt of the Remittance Statement by the trustee). If the document is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.
8	From the day following the day of receipt of employer's completed Remittance Statement and the contributions by the trustee's administration centre to the working day on which the trustee has used the contributions to subscribe for units in the relevant constituent fund(s) (i.e. the date on which the fund price used for fund subscription is quoted) for the member (exclusive of the day of receipt of the Remittance Statement and the contributions by the trustee). If the document is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the
9	From the day following the day of receipt of employer's completed Remittance Statement and cheque by the trustee's administration centre to the working day on which the trustee has used the contributions to subscribe for units in the relevant constituent fund(s) (i.e. the date on which the fund price used for fund subscription is quoted) for the member (exclusive of the day of receipt of the Remittance Statement and cheque by the trustee). If the document is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration
10	From the day following the day of receipt of member's duly completed election form by the new trustee's administration centre to the working day on which the new trustee has served a copy of the election form on the original trustee (exclusive of the day of receipt of the form by the new trustee). If the form is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre
11	From the day following the day on which the original trustee receives a copy of the duly completed election form and all required supporting documents from the new trustee to the working day on which the original trustee has redeemed the fund units in the member's account (exclusive of the day of receipt of the copy of the form and the supporting documents by the original trustee).
12	From the day following the day on which the original trustee has redeemed the fund units in the member's account to the working day on which the original trustee has transferred the accrued benefits out to the new trustee (exclusive of the day of redemption of fund units by the trustee).
13	From the day following the day on which the new trustee receives the accrued benefits from the original trustee to the working day on which the new trustee has used the transferred-in benefits to subscribe for units in the relevant constituent fund(s) (i.e. the date on which the fund price used for fund subscription is quoted) for the member (exclusive of the day of receipt of the accrued benefits by the new trustee).
14	From the day following the day of receipt of claimant's duly completed claim form and all required supporting documents by the trustee's administration centre to the working day on which the trustee has redeemed the fund units in the member's account (exclusive of the day of receipt of the form and the required supporting documents by the trustee). To facilitate members' comparison, the processing time provided in this field assumes that the claim for payment is made on the ground of attaining the retirement age of 65, early retirement, total incapacity, terminal illness, death, or small balance. The trustee may need more time to process claims under other circumstances. If the form is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.
15	From the day following the day on which the trustee has redeemed the fund units in the member's account to the working day on which the trustee has paid the accrued benefits to the claimant (exclusive of the day of redemption of fund units by the trustee).
16	From the day following the day of receipt of claimant's duly completed claim form and all required supporting documents by the trustee's administration centre to the working day on which the trustee has redeemed the fund units in the member's account (exclusive of the day of receipt of the form and the required supporting documents by the trustee), unless otherwise agreed between the trustee and the claimant. If the form is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.
17	From the day following the day of receipt of applicant's duly completed form and all required supporting documents (before the cut-off time on that day) through the designated means by the trustee's administration centre to the working day on which the trustee has completed the member's account setup (exclusive of the day of receipt of the applicant's duly completed form and the supporting documents by the trustee). However, the relevant information may not be updated simultaneously to the trustee's website, mobile apps and IVRS. You may contact the trustee for details. If the instruction is received by the trustee after the cut-off time on a working day or at any time on a non-working day, it will be deemed to have been received on the next working
18	From the day following the day of receipt of applicant's duly completed form and all required supporting documents by the trustee's administration centre to the working day on which the trustee has completed the member's account setup (exclusive of the day of receipt of the applicant's duly completed form and the supporting documents by the trustee). However, the relevant information may not be updated simultaneously to the trustee's website, mobile apps and IVRS. You may contact the trustee for details. If the form is submitted through other channels provided by the trustee (e.g. bank branch), it may take extra time to pass the form to the administration centre of the trustee.
19	From the day following the day of receipt of the member's tax deductible voluntary contributions through the designated payment channel by the trustee's administration centre to the working day on which the trustee has used the contributions to subscribe for units in the relevant constituent fund(s) (i.e. the date on which the fund price used for fund subscription is quoted) for the member (exclusive of the day of receipt of the member's contributions by the
20	Online dashboard presents a set of key members' account information on the MPF landing page (i.e. first web page after logging into the members' MPF accounts in trustees'/sponsors websites/mobile apps) according to the standardized format set out in MPFA's circular letter issued on 9 August 2019.