

| Trustee | | BOCI-Prudential Trustee Limited | |
|---|---|--|-----------------------|
| MPF Scheme | | BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme | |
| 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) | |

| Trustee | | BOCI-Prudential Trustee Limited | |
|---|---|---|---|
| MPF Scheme | | BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme | |
| 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 | |

| Trustee | | BOCI-Prudential Trustee Limited | | |
|---|---|---|--|-----------|
| MPF Scheme | | BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme | | |
| Change of Investment Allocation | | | | |
| Change of Investment Allocation of Existing Account Balance | Method of the Change | Rebalancing | ✓ | |
| | | Fund switching | x | |
| | 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 | | | ✓ |

| Trustee | | BOCI-Prudential Trustee Limited | |
|--------------------------|---|--|-----------------------|
| MPF Scheme | | BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme | |
| 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 |

| Trustee | | | BOCI-Prudential Trustee Limited |
|----------------------------|--|---|--|
| MPF Scheme | | | BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme |
| 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 |

| Trustee | | BOCI-Prudential Trustee Limited | | |
|---|---|--|--|---|
| MPF Scheme | | BOC-Prudential Easy-Choice Mandatory Provident Fund Scheme | | |
| Customer Services | | | | |
| Member Benefit Statement | Distribution method | By mail / through website | | |
| | Number of free statement (per calendar year / per scheme year) | Mail : Once / Website: Once | | |
| Tax Deductible Voluntary Contributions Summary (applicable to tax deductible voluntary contributions account holder only) | Distribution method | By mail / through website | | |
| | | | | |
| Fund Fact Sheet | Distribution method | By mail / through website | | |
| | Number of free edition (per calendar year / per scheme year) | Mail : Once Other distribution methods : 4 times | | |
| Enquiry / Contact | Customer service centre | Business address | Suite 1507, 15/F, 1111 King's Road, Taikoo Shing, Hong Kong | |
| | | Business hours | 9:00 a.m. - 6:00 p.m. Mon to Fri (except public holiday) | |
| | Hotline | Member hotline phone number | 2929-3030 | |
| | | Employer hotline phone number | 2929-3030 | |
| | | Service hours | 9:00 a.m. - 6:00 p.m. Mon to Fri (except public holiday) | |
| | | With voice mail service | ✓ | |
| | IVRS | Service pledge to reply voice mail messages | Reply within next working day | |
| | | Phone number | 2929-3030 | |
| | | Service hours | 24 hours | |
| | Fax number | | 2151-0999/2530-4786 | |
| | Website | | http://www.bocpt.com | |
| | Other channels | | Automated Teller Machine / All branches of BOC (HK), Nanyang Commercial Bank Ltd, Chiyu Banking Corp Ltd | |
| | 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 | | | Since the effective date of the scheme | |
| 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 | x | |
| | | Transfer-in confirmation | x | |
| | | Tax Deductible Voluntary Contributions Summary (applicable to tax deductible voluntary contribution account holder only) | ✓ | |
| Others | | | x | |
| Fund price history enquiry and periods available | | | Since the launch date of the fund | |
| Fund performance | | | ✓ | |
| MPF Scheme Brochure available for download | | ✓ | | |
| 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 | x | |
| | Member current investment mandate enquiry | | ✓ | |
| | Member account gain / loss enquiry | | x | |
| | Member contribution history enquiry and periods available | | Latest contribution record | |
| | Obtain MPF member statements | | x | |
| | Fund price history enquiry and periods available | | Latest Fund Price | |
| | Obtain MPF Scheme Brochure | | x | |
| | Obtain MPF forms | | ✓ | |
| | Access to Customer Service Representative during the service hours of the Hotline | | ✓ | |
| Other Services | 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 of the trustee. |
| 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 administration centre of the trustee. |
| 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 centre of the trustee. |
| 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 of the trustee. |
| 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 day. |
| 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 trustee). |
| 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. |