中銀國際英國保誠信託有限公司
BOCI-Prudential Trustee Limited

1 April 2025

Dear Sir/Madam,

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

eMPF Platform Company Limited[1] (eMPF Company) and BOCI-Prudential Trustee Limited (BOCPT) 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 BOCPT's **My Choice Mandatory Provident Fund Scheme** will be transferred to the eMPF Platform from the following date[2]:

My Choice Mandatory Provident Fund Scheme	eMPF Onboarding Date	5 June 2025

From this date onward, information and records of your MPF account under this scheme will be transferred to the eMPF Platform. While BOCPT remains the trustee of the scheme, eMPF Company will utilize the eMPF Platform to perform the administration of the 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 Platform and should no longer submit service instructions to BOCPT.

Register for eMPF

Starting from 7 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 **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 Platform and has 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 BOCI-Prudential Trustee Limited

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[1] 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.

[2] 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.

[3] 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.

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

How to Register 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.

Employer name:

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

You can **register for eMPF starting from:** **7 April 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 7 April 2025, please scan the QR codes on the right to download the eMPF mobile app using your smartphone or tablet, or visit the eMPF web portal to begin registration.

Mobile App

Web Portal

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

My Choice Mandatory Provident Fund Scheme will get onboard the eMPF Platform on 5 June 2025. Before this date, even if you have completed registration for eMPF, your account information and records under this scheme will not be available on the eMPF Platform until 5 June 2025.

Messages from Your Trustee

Starting from 5 June 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 BOCPT.

BOCPT 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.bocpt.com/media/2419/mc-notice_e.pdf

Service instructions received by BOCPT after the respective cut-off dates will only be processed by the eMPF Platform after the scheme has got onboard on 5 June 2025.

Important Note to Employers on Making Contributions

Employer should submit contribution data and make payments via the eMPF Platform for processing but not BOCPT anymore starting from the contribution period of **May 2025** (with a deadline for making contributions on 10 June 2025). Scan the QR code on the left to view a '**eMPF: 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 for 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 for 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 Platform?**
   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 Platform.
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 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). But why bother? Switch to e-payment via the eMPF Platform 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. 'BOCI-Prudential Trustee Limited'. 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 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). 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:

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 Platform

(or call our hotline for a printed PICS)

中銀國際英國保誠信託有限公司
BOCI-Prudential Trustee Limited

Notice pursuant to Section 19Q of the Mandatory Provident Fund Schemes Ordinance

The Secretary for Financial Services and the Treasury has, by notice published in the Gazette, specified 5 June 2025 from which BOCI-Prudential Trustee Limited (i.e. the trustee of My Choice Mandatory Provident Fund Scheme) must use the electronic MPF system (i.e. eMPF Platform) and the scheme administration services provided by the system operator of the eMPF Platform that are made available to the BOCI-Prudential Trustee Limited to perform its scheme administration functions.

The following are matters and activities that are to be conducted by the eMPF Platform:

1. processing registration of eMPF Platform for participating employers and scheme members;
2. processing enrolment in registered schemes for participating employers and scheme members;
3. processing MPF contributions and default contributions;
4. processing scheme members' investment instructions (including investment instructions on new contributions and switching instructions);
5. processing transfers of benefits within the registered scheme or between registered schemes or from occupational retirement schemes to registered schemes;
6. processing claims and withdrawal of MPF benefits;
7. processing the offset and refund of severance payments and long service payments to participating employers and/or scheme members/claimants;
8. processing of changes of participating employer and scheme member particulars;
9. giving of notices and documents to participating employers and scheme members;
10. handling of enquiry and complaint; and
11. following up with participating employers and scheme members on any unclear scheme administration instructions.

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