



友邦(信託)有限公司

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AIA Company (Trustee) Limited

12/F, AIA Tower
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North Point
Hong Kong

13 June 2025

Important Notice on AIA MPF Onboarding to the eMPF Platform

Thank you for your continued support of AIA MPF – Prime Value Choice (“AIA MPF Scheme”).

Effective **3 September 2025** (“Onboarding Date”), the administrative services of AIA MPF Scheme will be performed by the eMPF Platform Company Limited, which will provide scheme administration services, handling service instructions from Participating Employers and Scheme Members directly through the eMPF Platform.

The eMPF Platform is a one-stop electronic platform for Participating Employers and Scheme Members to manage their MPF account(s) across different MPF registered scheme(s) anytime and anywhere via the eMPF Web Portal or the eMPF Mobile App.

Impact on and Actions Required by Participating Employers and Scheme Members

Submission of Administrative Instructions

From **3 September 2025** onwards, Participating Employers and Scheme Members are required to submit their MPF administrative instructions to the eMPF Platform via the **eMPF Web Portal**, the **eMPF Mobile App**, or paper-based submissions using the correct version of eMPF administrative forms by post, fax, email or, in person. The eMPF administrative forms can be downloaded at empf.org.hk/forms/en.

By Post, fax or email

Postal Address	:	PO Box 98929 Tsim Sha Tsui Post Office
Fax number*	:	3197 2988
Email Address*	:	forms@support.empf.org.hk

In person at either of the following eMPF Service Centres

Office Hours	:	Monday to Friday 9:00am – 6:00pm Saturday 9:00am to 1:00pm Closed on Sunday and Public Holidays
Hong Kong Island	:	Unit 601B, 6/F, Dah Sing Financial Centre, No.248 Queen’s Road East, Wanchai, Hong Kong
Kowloon	:	Suites 1205-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon
New Territories	:	Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories

** Not applicable to applications where the approved trustee requires certified true copy of the supporting document.*

By the same token, Participating Employers should remit contribution payment along with a duly completed remittance statements directly to the eMPF Platform for processing starting from the contribution period of **August 2025** on or before the respective Contribution Day (i.e. 10 September 2025). The late payment will be subject to a surcharge calculated at 5% of the late payment amount.

Please note that there is a risk of delay if the administrative instructions including contribution payments are not submitted directly to the eMPF Platform. Such delays may affect you, and neither the trustee and the eMPF Platform will not be responsible for any resulting consequences. For all administrative instructions, including fulfilling statutory obligations (such as the timely payment of mandatory contributions), the date on which the eMPF Platform receives the administrative instructions will be regarded as the official date of receipt.

Contribution Payment Methods

The following payment methods will not be accepted by the eMPF Platform after Onboarding Date, to avoid any delay in payment instruction submission, please pay attention to the last date to accept the respective payment methods and change to other available payment methods at your earliest convenience. For details on these changes, including alternative payment methods, please refer to the following table and the appendix of this notice.

Postal Address: 8/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong
郵寄地址: 香港九龍太子道東712號友邦九龍金融中心8樓

AIA Company (Trustee) Limited is incorporated in Hong Kong with limited liability.
友邦(信託)有限公司是於香港註冊成立之有限公司。



Payment Methods to be decommissioned	Last Acceptance Date
<u>Participating Employers, Self-employed Members and Tax Deductible Voluntary Contributions (TVC) Account Holders</u>	
Bank Automated Teller Machines (ATMs) (Applicable to bank account holders of JETCO member banks)	6 July 2025
7-Eleven Convenience Stores	31 July 2025
Faster Payment System (payment using a QR code) (Applicable to TVC Account Holders only)	31 July 2025
PPS (Shop & Buy Service)	11 August 2025
Phone Banking (Applicable to HSBC bank account holder only)	23 August 2025
<u>External Relevant Employee Members (i.e. members making special voluntary contributions) and TVC Account Holders</u>	
CCB Credit Card	22 August 2025

For more details on MPF Contributions, please visit the eMPF User Guides at eMPF.org.hk/er/tutorial/en (applicable to Participating Employers) or eMPF.org.hk/tutorial/en (applicable to TVC Account Holders, External Relevant Employee Members and Self-employed Person Account Holders only).

Important Notes:

- Starting from **3 September 2025**, please use the "MPF Contribution Bill No." or "Submission Reference No." and eMPF "Employer Account No." or eMPF "Member Account No." provided by the eMPF Platform for making payment. **Failure to provide such information may result in delay or inability to process your contribution.**
- For cheque payment, the payee name on the cheque will remain unchanged as "AIA Co (Trustee) Ltd – Prime".

Cessation of MPF Services

As AIA MPF Scheme is scheduled to onboard the eMPF Platform on 3 September 2025, the following MPF services provided by us will be terminated:

MPF Services	Last Available Date
<u>Participating Employers & Scheme Members</u>	
Fax Number: (852) 2565 0001	11 August 2025
Email Address: hkmpf.customer@aia.com	
<u>Participating Employers</u>	
Remittance Statement with pre-filled information	16 July 2025
AIA Interactive Website - e-Member Enrolment - Online Contribution - Profile Update	11 August 2025
Interactive Voice Response (IVR) System	11 August 2025
Contribution Summary	22 August 2025
<u>Scheme Members</u>	
AIA Interactive Website and AIA+ Mobile App (where applicable) - Profile Update - Online TVC Account Enrolment - Online Transfer of MPF Assets	11 August 2025
AIA Interactive Website, AIA+ Mobile App and IVR System - Fund Switching - Change of Investment Mandate	21 August 2025, 4pm
Member Benefit Statement (Quarterly/ Semi-annual)	as at 31 May 2025
AIA Smart Retirement Choice	11 August 2025



Transitional Operational Arrangement

Participating Employers and Scheme Members who wish to have their administrative instructions processed before the Onboarding Date, must ensure that valid administrative instructions (and in the case of contribution instructions, with cleared funds) are received by us by the following cut-off dates. Any administrative instructions received by us through our original channels after the following cut-off dates may be subject to processing delay or rejection.

MPF Administrative Instructions[^]	Received by us on or before^{**}:
Application for participating	11 August 2025
Transfer-in / out	
Termination (including withdrawal and claim for MPF Accrued Benefits [#])	
Contribution (with cleared funds)	
Profile Update	
Fund Switching and Change of Investment Mandate* <ul style="list-style-type: none"> • via post/ courier/ fax • via AIA Interactive Website/ AIA+ Mobile App / IVR System 	20 August 2025 21 August 2025, 4pm

[^] Other than fund switching and change of investment mandate instructions, any instruction received by us after the relevant cut-off date as indicated above and before the Onboarding Date will be transferred to the eMPF Platform on the Onboarding Date for processing. Fund switching and change of investment mandate instructions received by us after the relevant cut-off date as indicated above and before the Onboarding Date will be rejected. Scheme Members will need to submit the fund switching and change of investment mandate instructions on the eMPF Platform again on or after the Onboarding Date.

Please also refer to note * and note ** for further information on fund switching and/or change of investment mandate instructions.

* Even if the fund switching and/or change of investment mandate instruction is submitted on or before the cut-off time as set out in the above table, if any one of the following circumstances occurs:

- (i) your MPF account is in the process of transfer-out assets to other registered scheme(s), partial claim or withdrawal of MPF accrued benefits, transfer fund unit(s) from or to other account(s) with the Scheme; or
- (ii) multiple fund switching and/or change of investment mandate instructions are received within the same day; or
- (iii) a previous fund switching and/or change of investment mandate instruction has not yet been completed,

then such fund switching and/or change of investment mandate instruction may not be able to be processed before the Onboarding Date and may be rejected.

Further, investment choice with effective date after 3 September 2025 will lead to rejection of the instruction.

^{**} In the event of the cut-off date for any of the instructions set out in the table above (other than fund switching and change of investment mandate instructions) becoming a Severe Weather Trading Day (i.e. a day or part of a day from Monday to Friday, except a Hong Kong public holiday, on which Typhoon Signal No.8 or above, or Black Rainstorm Warning is issued by the Hong Kong Observatory or "Extreme Conditions" is announced by the HKSAR Government and the Stock Exchange of Hong Kong Limited is open for the business of dealing in securities) ("**SWT cut-off date**"), all such instructions from Participating Employers and Scheme Members received by us and/or AIA International Limited (Hong Kong Branch) (the "AIAHK") on such day will be suspended and not be processed by us and/or AIAHK and will be transferred to the eMPF Platform for processing on or after the Onboarding Date. Any fund switching and/or change of investment mandate instruction received on a SWT cut-off date through our website, mobile app or IVR System will remain unchanged and will be processed on that date. As for any fund switching and change of investment mandate instruction received via paper form on a SWT cut-off date, any such instruction will be rejected and Scheme Members need to resubmit the instruction to the eMPF Platform on or after the Onboarding Date.

[#] Redemption instructions must be submitted in paper form by post or in person.

eMPF Webinar

To ensure Participating Employers and Scheme Members are fully prepared for onboarding to the eMPF Platform, the authorised contractor of the eMPF Platform Company Limited will host a series of webinars, providing a comprehensive overview of the eMPF Platform, onboarding arrangement, key dates and important actions that you need to take. The webinar will equip you for a smooth transition. Please visit www.aia.com.hk/en/products/mpf/empf for registration.



eMPF Registration

Participating Employers and Scheme Members are encouraged to register for the eMPF on the **eMPF Web Portal** or the **eMPF Mobile App** from **3 July 2025** to facilitate electronic MPF account management. When registering for the eMPF, you are recommended to complete a simple identity verification process using “IAM Smart”. Scan the QR Code to learn more about eMPF registration:

eMPF Registration

eMPF Web Portal



eMPF Mobile App



eMPF Registration User Guide

Participating Employers



Scheme Members



Please be reminded that account details will only be available on the eMPF Platform after the AIA MPF Scheme has got onboard.

Tips to Participating Employers: Before registration, please have the eMPF activation code ready (if available) to facilitate your registration. The eMPF activation code will be provided in the eMPF Communication Pack sent by us to your company prior 2 months of Onboarding Date.

eMPF Outreach Service (applicable to Participating Employers only)

The eMPF Platform offers an outreach service to assist Participating Employers in the registration and activation of the eMPF and introduce the key functionalities of the eMPF Employer Portal. Participating Employers can scan the QR code on the right to make an appointment for the outreach service on or after **3 July 2025**.

eMPF Outreach Service
Online Booking System



eMPF Enquiry

With effect from **3 September 2025** onwards, Participating Employers and Scheme Members will be able to view account information on the eMPF Web Portal or the eMPF Mobile App upon completing registration with the eMPF. To obtain more information relating to eMPF, such as making enquiries relating to MPF scheme administration, seeking assistance in using the eMPF Web Portal or the eMPF Mobile App, etc., you can reach out to the eMPF Customer Service Hotline at (852) 183 2622, send an email to enquiry@support.empf.org.hk or visit any of the eMPF Service Centres as mentioned above for assistance.

The AIA MPF Hotlines will continue to operate for enquires related to non-scheme administration matters.

* * *

Should you have any enquiries relating to the contents of this notice, please contact our Employer Hotline on (852) 2100 1888 or Member Hotline on (852) 2200 6288.

Appendix - Summary of the differences between the services provided by AIA International Limited (Hong Kong Branch) and the eMPF Platform

Feature	Affected Party(ies)	Existing Administrator (AIAHK)	eMPF Platform
<u>Contribution</u>			
Payment method	Participating Employers and Self-employed Members	<ul style="list-style-type: none"> • Cheque • Cheque Deposit Machine • Direct Debit • PPS (Internet and a tone phone service) • PPS (Shop&Buy Service) • 7-Eleven Convenience Stores • Internet Banking • Phone Banking • Bank Automated Teller Machines (ATMs) • Direct Credit (Applicable to registered customers only) 	<ul style="list-style-type: none"> • Cheque* • Cheque Deposit Machine* • Direct Debit • PPS (Internet and a tone phone service)* • Internet Banking* • Bank Automated Teller Machines (ATMs)* • Direct Credit* (Applicable to registered customers only)
	External Relevant Employee Members (i.e. members making special voluntary contributions)	<ul style="list-style-type: none"> • Cheque • Direct Debit • CCB (Asia) Credit Card 	<ul style="list-style-type: none"> • Cheque* • Direct Debit
	TVC Account Holders	<ul style="list-style-type: none"> • Cheque • Cheque Deposit Machine • Direct Debit • PPS (Internet and a tone phone service) • PPS (Shop & Buy Service) • 7-Eleven Convenience Stores • Internet Banking • Phone Banking • Bank Automated Teller Machines (ATMs) • CCB (Asia) Credit Card • Fast Payment System (FPS) – QR code 	<ul style="list-style-type: none"> • Cheque* • Cheque Deposit Machine* • Direct Debit • PPS (Internet and a tone phone service)* • Internet Banking* • Bank Automated Teller Machines (ATMs)*
Contribution instruction	External Relevant Employee Members (i.e. members making special voluntary contributions) & TVC Account Holders	Settle contribution upon receipt of payment	Settle contribution upon receipt of payment and contribution instruction
Receipt of payment in excess of the required contribution up to the latest scheme year	Self-employed Members	Settle contribution in next scheme year	<p><u>Payment settled before Onboarding Date</u></p> <ul style="list-style-type: none"> - No refund is allowed - Treat as overpaid contribution of scheme year ended 30 Nov 2025 <p><u>Payment made to the eMPF Platform after Onboarding Date</u></p> <ul style="list-style-type: none"> - subject to a refund arrangement by the eMPF Platform

<u>Enrolment</u>			
Number of Account of External Relevant Employee Members (i.e. members making special voluntary contributions) & Personal Account	External Relevant Employee Members (i.e. members making special voluntary contributions) & Personal Account Members	Unlimited number of account	Single account only
<u>Investment</u>			
Channel performing fund switching or change of investment mandate	All Scheme Members	- Paper - Web Portal / AIA+ Mobile App - Interactive Voice Response System (IVRS)	- Paper - Web Portal / Mobile App
Channel performing LifeEasy ¹ service	All Scheme Members joining LifeEasy service	- Paper - Web Portal / AIA+ Mobile App	- Web Portal / Mobile App
Number of switch out request for Guaranteed Portfolio	All Scheme Members	Once in a Scheme Year (subject to trustee's discretion)	Once in a Scheme Year
Limit on the number of reallocation or switching requests in each Scheme year	All Scheme Members	Unlimited but may subject to any alternate arrangements agreed to by the Participating Employers	Unlimited, except switch out of Guaranteed Portfolio
Count on switch out of a Constituent Fund for a Scheme year during the first three months after a Member's first contribution to the Scheme	All Scheme Members	The switch will not be counted towards any limit on the number of switches	The switch will be counted towards any limit on the number of switches
Investment allocation percentage(s)	All Scheme Members	Must be a multiple of 5	Should be an integer and at least 5%
Investment choice on constituent fund	All Scheme Members	Same investment choice is applied to each contribution type	Different investment choice is applied to each contribution type(s)
<u>Withdrawal</u>			
Offset sequence of Long Service Payment(LSP)/Severance Payment (SP) reimbursement	All Participating Employers and its Members	The Vested Benefits derived from the voluntary contribution (if any) and then the mandatory contribution will be used to offset LSP/SP unless agreed otherwise	Employers are allowed to make a choice for the offsetting sequence from the voluntary contribution (if any) and the mandatory contribution on the eMPF Platform
<u>Frequency of Statement</u>			
Member Benefits Statement	All Scheme Members	- Annually - Semi-annually - Quarterly	- Annually (prepared by the eMPF Platform)

¹ LifeEasy is an automatic asset rebalancing service based on the age band or the number of years until the end of your desired saving years. It is available to all Scheme Members. For details, please refer to our MPF Scheme Brochure.