

27 June 2025

Dear Sir/Madam,

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

eMPF Platform Company Limited¹ (eMPF Company) and AIA Company (Trustee) Limited (AIA) 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**

- 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 AIA's **AIA MPF - Prime Value Choice** will be transferred to the eMPF Platform from the following date²:

AIA MPF - Prime Value Choice :**eMPF Onboarding Date****3 September 2025**

From this date onward, information and records of your MPF account under this scheme will be transferred to the eMPF Platform. While AIA remains the trustee of the scheme, eMPF Company will utilize the eMPF Platform to perform the administration of the scheme, provide scheme administration services³ 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 AIA.

Register for eMPF

Starting from 3 July 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 AIA Company (Trustee) Limited

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:

XXXXXXXXXXXXXXXXXX

Your company's eMPF activation code:

RE - XXXXXXXXXXXX

You can **register for eMPF starting from:**

3 July 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 3 July 2025, please scan the QR codes below to download the eMPF mobile app using your smartphone or tablet, or visit the eMPF web portal to begin registration.



Mobile App



Web Portal



智方便
iAM Smart



Pamphlet



Mobile app

Tip: You can also use "iAM Smart" to complete eMPF registration, and have your identity verified and key personal information auto-filled via iAM Smart. If you are not yet an iAM Smart user, scan the QR codes above, read the relevant pamphlet and register for "iAM Smart" before registering for eMPF.

"iAM Smart" Hotline: 182 123

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

AIA MPF - Prime Value Choice will get onboard the eMPF Platform on 3 September 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 3 September 2025.

Messages from Your Trustee

Starting from 3 September 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 AIA.

AIA 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.aia.com.hk/content/dam/hk-wise/pdf/notice-to-participating-employers-and-members-eng.pdf

Service instructions received by AIA after the respective cut-off dates will only be processed by the eMPF Platform after the scheme has got onboard on 3 September 2025.

Important Note to Employers on Making Contributions



Employer should submit contribution data and make payments via the eMPF Platform for processing but not AIA anymore starting from the contribution period of **August 2025** (with a deadline for making contributions on 10 September 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: 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. “AIA Co (Trustee) Ltd – Prime”. 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:



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)



友邦(信託)有限公司

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友邦廣場 12 樓

AIA Company (Trustee) Limited

12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

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 3 September 2025 from which AIA Company (Trustee) Limited (i.e. the trustee of AIA MPF – Prime Value Choice) 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 AIA Company (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.

Should you have any queries, please contact our Employer Hotline on 2100 1888 or Member Hotline on 2200 6288.

Yours faithfully,
AIA Company (Trustee) Limited

根據《強制性公積金計劃條例》第 19Q 條發出的通知

財經事務及庫務局局長已於憲報刊登公告，規定友邦(信託)有限公司（即友邦強積金優選計劃的受託人）必須從 2025 年 9 月 3 日起，開始使用電子強積金系統(即積金易平台)及該系統的系統營運者提供的計劃管理服務，以履行其計劃管理職能。

將會由積金易平台處理的事宜和進行的活動如下：

1. 處理參與僱主及計劃成員的積金易平台註冊申請；
2. 處理參與僱主及計劃成員參加註冊計劃的申請；
3. 處理強積金供款及拖欠供款；
4. 處理計劃成員的投資指示（包括新供款投資指示及轉換指示）；
5. 處理註冊計劃內、註冊計劃之間或從職業退休計劃轉移至註冊計劃的權益轉移申請；
6. 處理申索及提取強積金權益的申請；
7. 處理參與僱主及 / 或計劃成員 / 申索人的遣散費及長期服務金的抵銷及退還申請；
8. 處理參與僱主 / 計劃成員的資料更改申請；
9. 向參與僱主及計劃成員發出通知及文件；
10. 處理查詢及投訴；及
11. 就任何不明確的計劃管理指示向參與僱主及計劃成員進行跟進。

如有任何查詢，請致電僱主熱線 2100 1888 或成員熱線 2200 6288 與我們聯絡。

此致
友邦(信託)有限公司

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。