



友邦(信託)有限公司

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AIA Company (Trustee) Limited

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Hong Kong

Important Document

Notice to Participating Employers and Scheme Members

27 June 2025

Important: This notice is important and requires your immediate attention. It should be read by all Participating Employers and Members of AIA MPF – Prime Value Choice. If you are in any doubt about the contents of this notice, you should seek independent professional advice.

AIA Company (Trustee) Limited ("Trustee", "we", "us" or "our") accepts responsibility for the information contained in this notice having made all reasonable enquiries that to the best of its knowledge and belief there are no other facts the omission of which would make any statement herein misleading as at the date of issuance.

Notice to Participating Employers and Scheme Members of AIA MPF – Prime Value Choice (the "Scheme")

This notice only summarises the changes to the Scheme. The latest MPF Scheme Brochure of the Scheme (the "**MPF Scheme Brochure**") will be available on our website at aia.com.hk or you may request copies of them by contacting our Employer Hotline on 2100 1888 or Member Hotline on 2200 6288. Capitalised terms not defined in this notice have the same meanings as ascribed to them in the MPF Scheme Brochure.

This notice forms part of and should be read together with the letter ("**Letter**") titled "Embrace your new digital MPF experience – eMPF Platform has started operation" of the same date.

Dear Participating Employers and Scheme Members¹,

Thank you for your continuous support of the Scheme.

With effect from **3 September 2025 ("Onboarding Date")**, the relevant administrative services currently provided by us will cease and the eMPF Platform Company Limited will take up the administration of the Scheme and provide scheme administration services to handle instructions from Participating Employers and Scheme Members directly through the eMPF Platform ("**Changes**"). The eMPF Platform is a centralized electronic platform and your one-stop online hub for managing your MPF anytime anywhere through the mobile app or web portal.

eMPF.org.hk/reg/type/en

eMPF Web Portal



eMPF Mobile App



Starting from the Onboarding Date, Participating Employers and Scheme Members should submit their scheme administration service instructions to the eMPF Platform directly. Participating Employers and Scheme Members should no longer submit their instructions to us. For details, please refer to sections 2 and 3 of this notice.

¹ Scheme Members include Employee Members, Self-employed Members, TVC Account Holders, External Relevant Employee Members (i.e. members making special voluntary contributions) and Personal Account Members.



Transitional operation arrangement

With respect to the details of the transitional operational arrangement and the relevant cut-off dates (i.e. the last date on which the relevant valid instructions need to be received by the Trustee in order for the instructions to be processed before the Onboarding Date), please refer to section 4 of this notice. **Fund switching and change of investment mandate instructions received by us after the relevant cut-off date as indicated in section 4 of this notice² and before the Onboarding Date (the "Relevant Period") will be rejected** and Scheme Members will need to submit the switching and change of investment mandate instructions on the eMPF Platform again on or after the Onboarding Date. Other instructions³ we receive after the relevant cut-off date as indicated in section 4 of this notice and before the Onboarding Date will be transferred to the eMPF Platform for processing on the Onboarding Date. For the avoidance of doubt, valuation of the constituent funds of the Scheme will continue and will not be affected during the Relevant Period.

In addition, the Master Trust Deed, MPF Scheme Brochure and Key Scheme Information Document of the Scheme (where necessary) will be amended and/or streamlined to:

- (a) reflect the eMPF onboarding;
- (b) reflect the reduction of aggregate management fees of certain constituent funds in connection with eMPF Platform Company Limited taking up the administrative services of the Scheme;
- (c) reflect the new administrative arrangements; and
- (d) reflect miscellaneous changes.

Please refer to section 5 of this notice for details of the Changes.

Actions to be taken

Participating Employers and Scheme Members should complete registration with the eMPF Platform through the eMPF Web Portal or eMPF Mobile App starting from 3 July 2025 in order to have access to electronic channels of the eMPF Platform from the Onboarding Date. For Participating Employers, if your company has already registered for the eMPF Platform earlier, you do not need to register again. Similarly, Scheme Members who have already registered for the eMPF Platform do not need to register again. Please refer to section 3 of this notice for details.

To assist Participating Employers and Scheme Members to know more about the eMPF Platform: seminars about the eMPF Platform will be held for Participating Employers and Scheme Members; and the eMPF Customer Service Hotline, eMPF Service Centres and the eMPF Kiosk Arrangement will be in place. Please refer to section 6 and section 7 of this notice for details.

Contact details

If you have any questions or concerns about the Changes set out in this notice, please contact our Employer Hotline on 2100 1888 or Member Hotline on 2200 6288.

1. Introduction of eMPF Platform

The eMPF Platform is developed by the eMPF Platform Company Limited (the "**Platform Company**") which is a wholly-owned subsidiary of the Mandatory Provident Fund Schemes Authority, and operates the eMPF Platform as a not-for-profit public utility. The eMPF Platform is a centralized electronic platform and your

² The relevant cut-off date for fund switching and change of investment mandate instructions (via paper form) will be 20 August 2025 and the relevant cut-off date for fund switching and change of investment mandate instructions (via website/ mobile app/ interactive voice response (IVR) System) will be 21 August 2025 4pm.

³ Other instructions include termination and redemption, transfer-in and out, enrolment, contribution and change of details relating to Scheme Members and Participating Employers.



one-stop online hub for managing your Mandatory Provident Fund ("MPF") anytime anywhere through the mobile app or web portal. The legal notice on mandatory use of eMPF Platform of the Scheme is published in the Gazette.

2. Scheme administrator

MPF trustees and their respective MPF schemes will get onboard to the eMPF Platform one by one. The Scheme is scheduled to get onboard the eMPF Platform on the Onboarding Date. Upon the Scheme getting onboard to the eMPF Platform, the administration of the Scheme will be performed by the Platform Company. Participating Employers and Scheme Members can manage their MPF accounts via, and submit their scheme administration service instructions to the eMPF Platform directly. For details on the submission of instructions, please refer to section 3 of this notice. Participating Employers and Scheme Members should no longer submit their instructions to us and/or AIA International Limited (Hong Kong Branch) (the "AIAHK"). The following are matters and activities that are conducted by the eMPF Platform:





- (a) processing registration of eMPF Platform for participating employers and scheme members;
- (b) processing enrolment in the registered scheme for participating employers and scheme members;
- (c) processing MPF contributions and default contributions;
- (d) processing scheme members' investment instructions (including investment instructions on new contributions and switching instructions);
- (e) processing transfers of benefits within the registered scheme or between registered schemes or from occupational retirement schemes to the registered scheme;
- (f) processing claims and withdrawals of benefits;
- (g) processing the offset and refund of severance payments and long service payments to participating employers and/or scheme members/claimants;
- (h) processing of changes of participating employer and/or scheme member particulars;
- (i) giving of notices and documents to participating employers and scheme members;
- (j) handling of enquiry and complaint; and
- (k) following up with participating employers and scheme members on any unclear scheme administration instructions.

Accordingly, effective from the Onboarding Date, AIAHK will cease to be the administrator of the Scheme and Participating Employers and Scheme Members should no longer submit MPF instructions to us and/or AIAHK.

3. Submission of instructions













- 3.1. To make the best use of the eMPF Platform, Participating Employers and Scheme Members are strongly encouraged to submit instructions electronically via the eMPF Platform. To facilitate the smooth transition to the eMPF Platform, Participating Employers and Scheme Members shall take note of the following and take necessary actions:



	<u>Your Actions</u>	<u>Quick Access</u>
Registration with eMPF Platform (APPLICABLE TO ALL PARTICIPATING EMPLOYERS AND SCHEME MEMBERS)	<p>Register with eMPF Platform from 3 July 2025 to facilitate you in managing your MPF account(s) via the eMPF Platform going forward.⁴</p> <p>Please be reminded that the account details will only be available on the eMPF Web Portal or the eMPF Mobile App after the Scheme gets onboard on the Onboarding Date. You are encouraged to register soon so that you will be able to access your account details after the Scheme gets onboard to the eMPF Platform.</p>	<p>1. Scan the QR Code for eMPF Platform registration</p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <p>eMPF Web Portal</p>  </div> <div style="text-align: center;"> <p>eMPF Mobile App</p>  </div> </div> <p>2. Visit eMPF Web Portal at (from the Onboarding Date onwards):</p> <p>eMPF.org.hk/reg/type/en</p>
Submission of administration instructions and MPF account enquiries (APPLICABLE TO ALL PARTICIPATING EMPLOYERS AND SCHEME MEMBERS)	<p>Submit MPF administration instructions and access your MPF account information and balance via the eMPF Web Portal or eMPF Mobile App from the Onboarding Date onwards.</p> <p>eMPF Platform commences processing MPF administration instructions and MPF account enquiries.</p> <p>Please be reminded that the MPF administration instructions received by us and/or AIAHK through the original channels offered by us and/or AIAHK after the respective cut-off dates (for details, please refer to section 4 for the transitional operation arrangement) will lead to delay in handling or rejection of the instructions.</p>	<p>1. Scan the QR Code for accessing eMPF User Guide on eMPF website</p> <div style="text-align: center;"> <p><u>Participating Employers</u></p>  <p><u>Scheme Members</u></p>  </div> <p>2. Visit eMPF website at (from the Onboarding Date onwards):</p> <p><u>Participating Employers</u> eMPF.org.hk/er/tutorial/en</p> <p><u>Scheme Members</u> eMPF.org.hk/tutorial/en</p>

⁴ This applies to non-registered Participating Employers and Scheme Members only. Yet, Participating Employers and Scheme Members who have performed registration can log-in to the eMPF Web Portal or eMPF Mobile App and check the account details after 3 September 2025.



<p>Submission of contribution data and payment instructions</p> <p>(APPLICABLE TO PARTICIPATING EMPLOYERS, SELF-EMPLOYED MEMBERS, TVC ACCOUNT HOLDERS AND EXTERNAL RELEVANT EMPLOYEE MEMBERS (I.E. MEMBERS MAKING SPECIAL VOLUNTARY CONTRIBUTIONS) ONLY)</p>	<p>Submit contribution data and payment instructions via the eMPF Web Portal or the eMPF Mobile App from the Onboarding Date onwards.</p>	<p>1. Scan the QR Code for eMPF Web Portal and eMPF Mobile App login page</p> <p><u>Participating Employers</u></p> <table><tr><td>eMPF <u>Web Portal</u></td><td>eMPF <u>Mobile App</u></td></tr><tr><td></td><td></td></tr></table> <p><u>Scheme Members</u></p> <table><tr><td>eMPF <u>Web Portal</u></td><td>eMPF <u>Mobile App</u></td></tr><tr><td></td><td></td></tr></table> <p>2. Visit eMPF website at (from the Onboarding Date onwards):</p> <p><u>Participating Employers</u> eMPF.org.hk/er/login/en</p> <p><u>Scheme Members</u> eMPF.org.hk/login/en</p>	eMPF <u>Web Portal</u>	eMPF <u>Mobile App</u>			eMPF <u>Web Portal</u>	eMPF <u>Mobile App</u>		
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eMPF <u>Web Portal</u>	eMPF <u>Mobile App</u>									
										

3.2. Regarding submission of contribution data, Participating Employers who currently use their own payroll system to calculate and/or submit contribution data to us and/or AIAHK should check with their respective payroll vendors or in-house IT system/application developers to ensure system has been enhanced to support data submission to the eMPF Platform via standardized contribution data file upload or API data submission (for API data submission, API integration testing with the eMPF Platform has to be completed). If the system has not yet been enhanced to support standardized data file upload or API submission, Participating Employers can choose to submit contributions through the eMPF Web Portal or eMPF Mobile App as stipulated above.

3.3. Alternatively, instructions may be submitted by paper-based means to the eMPF Platform by post, fax, email or in person. For details, please refer to section 8 of this notice.

Participating Employers and Scheme Members can also visit the eMPF Service Centres mentioned in section 8 below during the office hours for MPF related services (e.g. making enquiries/complaints relating to MPF scheme administration, seeking assistance in using the eMPF Web Portal or eMPF Mobile App, etc.).

3.4. The account number(s) of the existing MPF account(s) of the Participating Employers and Scheme Members will be changed after the Scheme has got onboard to the eMPF Platform. Participating Employers and Scheme Members may log-in to the eMPF Web Portal or the eMPF Mobile App, contact the eMPF



Customer Service Hotline or visit the eMPF Service Centres or eMPF Kiosk to obtain the updated account number after the Onboarding Date.

- 3.5. All MPF administrative forms are available from the eMPF website at www.empf.org.hk and the eMPF Service Centres from the Onboarding Date onwards. There will be a grace period of two months following the Onboarding Date during which eMPF Platform will accept our existing administration forms. Please note that our existing administration forms received after the grace period (i.e. 3 November 2025) will be rejected.
- 3.6. Arrangement of e-communication consent for passport holders: Scheme Members are required to complete the registration with the eMPF Platform for receiving notices or documents by electronic means including e-notification and e-statement ("**e-Communications**") from the eMPF Platform. However, if a Scheme Member previously used passport as identification document to enrol the MPF account(s) in the Scheme, such Scheme Member will not be able to complete the registration with the eMPF Platform using passport number and receive e-Communications from the eMPF Platform. As a result, the eMPF Platform will send all notices or documents to the Scheme Member through paper means. If the Scheme Member wishes to continue to receive e-Communications from the eMPF Platform after the Scheme gets onboard, please update the identification document to Hong Kong Identity Card (HKID) (i) with us and/or AIAHK before onboarding or (ii) with the eMPF Platform after onboarding.

4. Transitional operation arrangement

- 4.1. Where Participating Employers and Scheme Members wish to have his/her/its instructions processed before the Onboarding Date, valid instructions (and in the case of contribution instructions, with cleared funds) must reach us and/or AIAHK by the respective cut-off dates as mentioned below:

<u>MPF Administration Instructions[^]</u>		<u>Received by us and/or AIAHK on or before^{**}</u>
Termination (including cessation of employment, cessation of self-employment and termination of MPF account) and Redemption (including withdrawal and claim of accrued benefits) [@]		11 August 2025
Transfer-in & out	Scheme Members	11 August 2025
	Participating Employers	11 August 2025
Enrolment	Scheme Members	11 August 2025
	Participating Employers	11 August 2025
Contribution		11 August 2025
Change of details relating to Scheme Members and Employers		11 August 2025
Fund switching and change of investment mandate instructions [#]	via Paper	20 August 2025
	via website/ mobile app/ interactive voice response (IVR) System	21 August 2025, 4:00 pm

In connection with the Scheme's onboarding to the eMPF Platform, the instruction submission channels in our website, mobile app and IVR System will be terminated after the respective cut-off dates of the relevant instructions set out in the table above, and our 24 Hours IVR System for participating Employers, fax number of 2565 0001 and MPF email address of hkmpf.customer@aia.com will cease from 12 August 2025.

Please note that MPF administration instructions received by us and/or AIAHK through the original channels after the respective cut-off dates set out above may result in the delay of the processing or rejection of the instructions.



[^] 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 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 the Onboarding Date 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 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.

5. Amendment to the Master Trust Deed, MPF Scheme Brochure and Key Scheme Information Document

- 5.1. The Master Trust Deed, MPF Scheme Brochure and Key Scheme Information Document of the Scheme will be amended to reflect the new administrative arrangements as summarised in section 2 above.
- 5.2. In addition, a fee will be payable by the Trustee from the Scheme's assets to the Platform Company for its services and the aggregate management fees of certain Constituent Funds* will be reduced effective 3 December 2025. Please refer to the enclosed **Appendix 1** setting out the new breakdown of the management fees of each Constituent Fund which will take effect from 3 December 2025. For the avoidance of doubt, the breakdown of the management fees of each Constituent Fund before 3 December 2025 will remain the same as the one set out in the existing MPF Scheme Brochure.

*Save for the aggregate management fees of Core Accumulation Fund and Age 65 Plus Fund which will remain unchanged, the aggregate management fees of all other Constituent Funds will be reduced. Please



refer to the table below for the aggregate management fees of each Constituent Fund before / on and after 3 December 2025:

No.	Name of Constituent Funds	Management fees before 3 December 2025 (As a percentage of net asset value per annum)	Management fees on and after 3 December 2025 (As a percentage of net asset value per annum)
1.	American Fund	Up to 0.82%	Up to 0.73%
2.	Eurasia Fund	Up to 0.90%	Up to 0.81%
3.	Hong Kong and China Fund	Up to 0.82%	Up to 0.73%
4.	World Fund	Up to 0.90%	Up to 0.81%
5.	Asian Bond Fund	Up to 0.9895%	Up to 0.8995%
6.	Global Bond Fund	Up to 0.9850%	Up to 0.895%
7.	MPF Conservative Fund	Up to 0.9740%	Up to 0.884%
8.	China HK Dynamic Asset Allocation Fund	Up to 1.20%	Up to 0.86%
9.	Manager's Choice Fund	Up to 1.73%	Up to 1.39%
10.	Asian Equity Fund	Up to 1.5795%	Up to 1.2395%
11.	European Equity Fund	Up to 1.5795%	Up to 1.2395%
12.	Greater China Equity Fund	Up to 1.625%	Up to 1.285%
13.	North American Equity Fund	Up to 1.625%	Up to 1.285%
14.	Green Fund	Up to 1.595%	Up to 1.255%
15.	Guaranteed Portfolio	1.50%	1.16%
16.	Growth Portfolio	Up to 1.625%	Up to 1.285%
17.	Balanced Portfolio	Up to 1.625%	Up to 1.285%
18.	Capital Stable Portfolio	Up to 1.625%	Up to 1.285%
19.	Core Accumulation Fund	Up to 0.75%	Up to 0.75%
20.	Age 65 Plus Fund	Up to 0.75%	Up to 0.75%

- 5.3. Moreover, according to the amendments to the MPF legislation, the cap on the total amount of out-of-pocket expenses incurred by us and/or AIAHK on a recurrent basis in the discharge of our duties to provide services for the Core Accumulation Fund and the Age 65 Plus Fund in a single year will be reduced from 0.2% of the net asset value of each of these Constituent Funds to 0.1% of the net asset value effective 1 December 2025 (i.e. the start of the next financial period of the Scheme). For details as to what types of expenses are characterised as out-of-pocket expenses, please refer to section 5 of the MPF Scheme Brochure.
- 5.4. For those Members who have selected LifeEasy which is an automatic asset rebalancing service based on the age band or the number of years until the end of Members' desired saving years, please note that effective from the Onboarding Date, notification arrangement with regard to the next fund switching date (i.e. a date on which the Member's investment allocation is scheduled to change) will no longer be available. Nevertheless, confirmation statements after re-balancing will continue to be available.
- 5.5. Please note that, while a Member may continue to withdraw his/her own portion of accrued benefits at any time despite eMPF onboarding, the Member may only withdraw the portion of accrued benefits due to the Participating Employer's voluntary contributions upon cessation of employment and other circumstances set out in sub-section "6.4.3 Voluntary Benefits" under section "6. ADMINISTRATIVE PROCEDURES" of the MPF Scheme Brochure.

If the relevant Participating Employer has been paying voluntary contributions in respect of a Member and the Member wishes to withdraw such portion of benefits due to these voluntary contributions before the



Onboarding Date, subject to the consent of the relevant Participating Employer, the Trustee and the Sponsor, the Member may apply to the Trustee for such withdrawal on or before 11 August 2025.


5.6. There will be the following miscellaneous changes to the MPF Scheme Brochure and/or Master Trust Deed:

- (a) In response to the severe weather trading arrangement implemented by The Stock Exchange of Hong Kong Limited, the definition of "Business Day" will be amended and new definitions of "Severe Weather" and "Severe Weather Trading Day" will be added in the Master Trust Deed and the MPF Scheme Brochure;
- (b) In view of the new MPF offsetting arrangement effective 1 May 2025, the MPF Scheme Brochure will be updated to include the default sequence of offsetting against long service payment or severance payment, i.e. firstly, benefits attributable to the Participating Employer's transfer from an occupational retirement scheme (if applicable); secondly, benefits attributable to the Participating Employer's voluntary contributions (if applicable); and lastly, benefits attributable to the Participating Employer's mandatory contributions (with respect to the long service payment or severance payment attributable to the Employee Member's period of service before 1 May 2025). However, should a Participating Employer with different types of benefits attributable to its own contributions wish to apply a different sequence of offsetting, the Participating Employer may make such application through the eMPF Platform.


6. Invitation to participate in seminar to onboarding to eMPF Platform


- 6.1. In order to know more about the eMPF Platform and to get prepared for the onboarding, Participating Employers and Scheme Members are cordially invited to the eMPF introductory seminar.
- 6.2. Details of the seminar are as follows:


Participating Employers' session

Date and Time	11 July 2025 3:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_q_J_IMwmQNiMG90pL8n2Bg or scan the below QR code for registration.</p> 





Date and Time	18 July 2025 3:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_FeEYcRgKSjGFuC3vZ62j7w or scan the below QR code for registration.</p> 


Date and Time	25 July 2025 3:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_GjkzdwWXRRShyn5AWuVkeQ or scan the below QR code for registration.</p> 

Date and Time	1 August 2025 3:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_0uQ2jVhjRj2rKHuxgDzomQ or scan the below QR code for registration.</p> 





Date and Time	8 August 2025 3:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	English
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_MDEVss8kSly4mfu9_eAyyA or scan the below QR code for registration.</p> 


Date and Time	15 August 2025 3:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_zMsFk0obR2W58--wRvc32A or scan the below QR code for registration.</p> 

Date and Time	22 August 2025 3:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Mandarin
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_gMDFYw2hQhqmPmE9kmkZBw or scan the below QR code for registration.</p> 





Date and Time	29 August 2025 3:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_X3A369F2TYW6WeKNymPsNA or scan the below QR code for registration.</p> 


Date and Time	5 September 2025 3:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_wb4Ya5loRWOkVImGFn6PHg or scan the below QR code for registration.</p> 

Date and Time	12 September 2025 3:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	English
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_RNy3v_08Q3ybhdlKPv9wIA or scan the below QR code for registration.</p> 





Date and Time	19 September 2025 3:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_Sz4H7EXmQ9CYT3U5emu13g or scan the below QR code for registration.</p> 


Date and Time	26 September 2025 3:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_jTAcV6RpQKWLxpy5Gnb-Vg or scan the below QR code for registration.</p> 

Date and Time	3 October 2025 3:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Mandarin
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_KnHX5VBaREmOLRGYjwkNjg or scan the below QR code for registration.</p> 




Date and Time	10 October 2025 3:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register https://zoom.us/webinar/register/WN_YA1-lcBIQM6YezUrEBEs7g or scan the below QR code for registration.</p> 


Date and Time	17 October 2025 3:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	English
Registration	<p>Interested parties shall register https://zoom.us/webinar/register/WN_vMMhQAHAT4OsMKi4ggTqGg or scan the below QR code for registration.</p> 


Date and Time	24 October 2025 3:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_8OkYw4wLSlaVJ6gNMR1ECw or scan the below QR code for registration.</p> 




Date and Time	31 October 2025 3:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Participating Employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_FauN4NI3QmuAeI_PXtihHA or scan the below QR code for registration.</p> 


Scheme Members' session (Including Employee Members, Self-employed Members, TVC Account Holders, External Relevant Employee Members (i.e. members making special voluntary contributions) and Personal Account Members)


Date and Time	6 August 2025 3:00 pm – 4:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Scheme Members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_qvSQqgDHQGW_5ugs70KEIQ or scan the below QR code for registration.</p> 

Date and Time	6 August 2025 4:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Scheme Members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	English
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_rIQf-vBGTX-TqwJGIlLEhA or scan the below QR code for registration.</p> 




Date and Time	3 September 2025 3:00 pm – 4:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Scheme Members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_n1BkS7E1SHWd5GR2xulgVQ or scan the below QR code for registration.</p> 

Date and Time	3 September 2025 4:00 pm – 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Scheme Members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Mandarin
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_fv6l0aGAQeqs09wfaUuf3w or scan the below QR code for registration.</p> 

Date and Time	8 October 2025 3:00 pm – 4:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Scheme Members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_K1Ao3uCNQQG3f_4OoSLvdw or scan the below QR code for registration.</p> 



Date and Time	5 November 2025 3:00 pm – 4:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from Scheme Members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_QBIf2yuPRq-ULQAP90zC3w or scan the below QR code for registration.</p> 

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

7. eMPF Customer Service Hotline, eMPF Service Centres and eMPF Kiosk Arrangement

7.1. With effect from the Onboarding Date, Participating Employers and Scheme Members who wish to obtain more information relating to eMPF, such as make enquiries relating to MPF scheme administration, seek assistance in using the eMPF Web Portal or eMPF Mobile App, etc., can call eMPF Customer Service Hotline at 183 2622 or visit eMPF Service Centres. Please refer to section 8 below for the locations and office hours of the eMPF Service Centres.

7.2. Furthermore, you may use eMPF Kiosks to submit your MPF instructions. The following are the operating details of eMPF Kiosks:

Operating hours of kiosks in eMPF Service Centres:

Monday to Friday 9:00 am to 6:00 pm

Saturday 9:00 am to 1:00 pm

Closed on Sunday and Public Holidays

Operating hours of kiosks in other retail shops:



For the detailed location of eMPF Kiosk, you can scan the QR code or visit eMPF website at eMPF.org.hk/contact/en for details.









- 7.3. Prior to the Onboarding Date, Participating Employers and Scheme Members should continue to contact us.
- 7.4. After the Onboarding Date, as regards enquiries and information other than in relation to scheme administration services, such as fund-specific and trustee-specific enquiries and information, Participating Employers and Scheme Members can contact our Employer Hotline on 2100 1888 or Member Hotline on 2200 6288.

8. Do & don't list after onboarding

Participating Employers and Scheme Members must register with eMPF Platform to enjoy all the new features and functions from the Onboarding Date.

From 3 September 2025 onwards, Participating Employers and Scheme Members must comply with the following:

	DOs	DON'Ts
Submission of digital instruction	<p>Participating Employers to submit their instructions via:</p> <p><u>eMPF Web Portal</u></p>  <p>and eMPF.org.hk/er/login/en</p> <p><u>eMPF Mobile App</u></p>  <p>Scheme Members to submit their instructions via:</p> <p><u>eMPF Web Portal</u></p>  <p>and eMPF.org.hk/login/en</p> <p><u>eMPF Mobile App</u></p> 	<p>Do not send the digital instructions to the original channels offered by us and/or AIAHK</p>
Submission of paper instruction forms	<p><u>Mailing address:</u> PO Box 98929 Tsim Sha Tsui Post Office</p>	<p>Do not send paper instructions to the original channels offered by us and/or AIAHK</p>



	<p><u>eMPF Service Centres:</u></p> <p>Hong Kong Island Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong</p> <p>Kowloon Suites 1205-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon</p> <p>New Territories Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories</p> <p><u>Service hours:</u> Monday to Friday: 9:00 am – 6:00 pm Saturday: 9:00 am – 1:00 pm Sunday & Public Holiday: Closed</p> <p><u>Email address (not applicable to applications that the Trustee requires certified true copy of supporting documents):</u> forms@support.empf.org.hk</p> <p><u>Fax number (not applicable to applications that the Trustee requires certified true copy of supporting documents):</u> 3197 2988</p>	
Using the correct paper instruction forms	<p>All to use the correct version of eMPF paper instruction forms, which you can obtain from eMPF Service Centres or download from:</p> <p>eMPF.org.hk/forms/en</p>	<p>Do not use our existing administration forms.</p> <p>From 3 November 2025 onwards, eMPF Platform will reject all our existing administration forms.</p>
Making enquiry in relation to the MPF administration (e.g. the progress of your instruction, MPF account's administration, usage of eMPF Web Portal or eMPF Mobile App, etc.)	<p><u>eMPF Customer Service Hotline:</u> 183 2622</p> <p><u>Service hours:</u> Monday to Friday: 9:00 am – 7:00 pm Saturday: 9:00 am – 1:00 pm Sunday & Public Holiday: Closed</p> <p><u>Email address:</u> enquiry@support.empf.org.hk</p>	<p>Do not call our Employer Hotline or Member Hotline in relation to the MPF account's administration.</p> <p>Our Employer Hotline and Member Hotline will continue to operate for enquiries in relation to non-scheme administration related matters.</p>



This notice only summarises the Changes to the Scheme. The updated MPF Scheme Brochure and Key Scheme Information Document of the Scheme will, with effect from 3 September 2025, be available on our website at aia.com.hk or you may request a copy of it by contacting our Employer Hotline on 2100 1888 or Member Hotline on 2200 6288. In addition, you may access the softcopy of the updated Master Trust Deed via the QR code in the Key Scheme Information Document of the Scheme.

If you have any questions or concerns about the Changes to the Scheme set out in this notice, please contact our Employer Hotline on 2100 1888 or Member Hotline on 2200 6288.

Yours faithfully,
AIA Company (Trustee) Limited



Appendix 1

The fee breakdown (effective on and after 3 December 2025) of the current level of the management fees in respect of all the Constituent Funds is as follows (Note 1):

	Constituent Fund level (Note 2)			Underlying Fund level*(Note 2)
Fee types: (p.a. of NAV)	Trustee fee	Fees payable to the Platform Company	Investment Manager fee (inclusive of aggregate management fees of underlying fund(s)) (% p.a. of the NAV of the relevant Constituent Fund) (Note 3)	Aggregate management fees (inclusive of the trustee, administrator, and investment management fees that are chargeable as a percentage of the net asset value of the relevant underlying fund)
Equity Fund – ITCIS Series				
American Fund	0.14%	0.37%	Up to 0.22%	
Eurasia Fund			Up to 0.30%	
Hong Kong and China Fund			Up to 0.22%	
World Fund			Up to 0.30%	
Fixed Income Funds				
Asian Bond Fund	0.14%	0.37%	Up to 0.3895%	
Global Bond Fund			Up to 0.385%	
MPF Conservative Fund			Up to 0.374% ^{Note 4}	
Dynamic Asset Allocation Funds				
China HK Dynamic Asset Allocation Fund	0.14%	0.37%	Up to 0.350%	
Manager's Choice Fund			Up to 0.880%	
Equity Funds				
Asian Equity Fund	0.14%	0.37%	Up to 0.7295%	
European Equity Fund				
Greater China Equity Fund			Up to 0.775%	
North American Equity Fund				
Green Fund			Up to 0.745% ^{Note 4}	
Guaranteed Fund				
Guaranteed Portfolio [§]	0.14% ^{Note 4}	0.37% ^{Note 4}	0.65% (0.00% investment management fee at the Constituent Fund level) ^{Note 4}	
Lifestyle Funds				
Growth Portfolio	0.14%	0.37%	Up to 0.775%	
Balanced Portfolio				
Capital Stable Portfolio				
Default Investment Strategy Funds				
Core Accumulation Fund	0.14%	0.36%	Up to 0.25%	
Age 65 Plus Fund				



Note 1: The Sponsor, AIA Company Limited, does not currently charge a sponsor fee.

Note 2:

- Fees chargeable not in the form of a percentage of the net asset value of the relevant Constituent Fund are not included in the fee table above.
- Other than the fees and charges summarised in the above table, the Constituent Fund or underlying fund(s) will also bear all fees and expenses incurred in connection with or in relation to, as applicable, the Scheme, the Constituent Fund or the relevant underlying fund(s), including custody, sub-custody expenses and stamp duties, any application, authorisation, annual or other fees payable to any regulatory authorities, and any levy imposed by the relevant Hong Kong legislation, in particular, taxes, governmental charges, brokerages, commissions, exchange costs and commissions, bank charges, transfer fees and expenses, registration fees and expenses, proxy fees and expenses, collection fees and expenses, insurance and security costs (if any), the fees and expenses of the auditors, legal charges and other advisory charges, the expenses of giving notices to or otherwise communicating with participating employers (as applicable) or external retirement scheme investors (as applicable), the costs and expenses incurred in effecting and maintaining any insurance, other expenses required by any other applicable laws or regulations to be taken out in respect of the Scheme, the Constituent Fund or the relevant underlying fund(s) (as applicable) and other costs as described in the constitutive documents.

Note 3: The investment management fee is variable and is subject to a cap at the upper bound of the rate. The investment management fee rates take into account the aggregate management fees at the underlying fund level. Where the aggregate management fees at the underlying fund level of a Constituent Fund are charged at the applicable upper bound, no investment management fee will be charged at the Constituent Fund level. The total fees chargeable at the Constituent Fund level and the aggregate management fees at the underlying fund level in respect of a Constituent Fund as shown in the above table will not exceed the applicable management fees as shown in table (C)&(D) in section 5.1 of this MPF Scheme Brochure.

§ For Guaranteed Portfolio, no fees apply directly in the Constituent Fund level. Fees are charged on the underlying investment of Guaranteed Portfolio which is an insurance policy. For the avoidance of doubt, the calculation of the fees payable to the Platform Company is based on the net asset value of Guaranteed Portfolio at the Constituent Fund level. The maximum fees on the insurance policy permitted is 2.3% p.a. of the NAV.

Please note that for the underlying insurance policy of Guaranteed Portfolio, net income of the underlying insurance policy in excess of its declared investment return will be transferred from the statement of comprehensive income to the net assets attributable to Insurer for reserve purpose. In case of net loss, the amount will be transferred to the net liabilities attributable to the Insurer.

* The fees in the above table include the aggregate management fees chargeable by underlying funds including APIFs and Approved ITCISs.

Note 4: For the MPF Conservative Fund, the Green Fund and the Guaranteed Portfolio, each of which being a Feeder Fund, the fee breakdown at the underlying fund level is as follows:

Constituent Fund	At the underlying fund level (p.a. of NAV)		
	Trustee fee	Investment management fee	Others**
MPF Conservative Fund	0.00%	0.00%^	0.014%^
Green Fund	0.045%	0.00%^	0.00%
Guaranteed Portfolio	0.00%	0.65%^	0.00%

** "Others" fees include fees such as custodian fee and fund administration fee at the underlying fund level.

^ In addition to an application and redemption agent fee of up to USD12,000 per annum (subject to a minimum of USD500 per month).

^^ The investment management fee at the underlying fund level will be paid directly by the Investment Manager at the Constituent Fund level from its own funds to the investment manager at the underlying fund level.

^^^ The investment manager at the MPF Capital Guaranteed Plus Policy ("MPFCGPP") level will pay management fees directly out of its own funds to investment manager(s) of the underlying funds invested in by the MPFCGPP.

The investment management fee at the MPFCGPP level will be inclusive of the aggregate management fees at the underlying fund level (inclusive of the trustee, administrator, and investment management fees that are chargeable as a percentage of the net asset value of the underlying funds invested in by the MPFCGPP).