

PENSION – MPF

# AIA MPF CONTRIBUTION GUIDE



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**AIA Corporate Solutions**

— Your MPF and Group Insurance Partner



**HEALTHIER. LONGER,  
BETTER LIVES**



# Contribution Guide

To help you easily fulfil your contribution obligations, AIA offers various tools to ease your administrative burden.

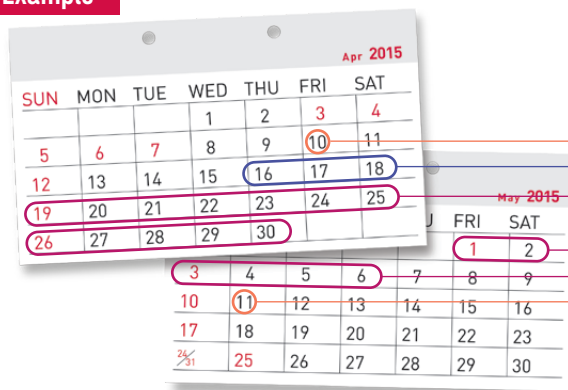
## Three simple steps to make contributions easy:

	Dates	You only need to...	Remarks
1	16 <sup>th</sup> to 18 <sup>th</sup>	Log into your employer account to read the latest contribution details and update the details if necessary	If you have chosen to submit a hard copy of your contribution data, you will receive a Remittance Statement with pre-filled information around the 24th to 29th of each month.
2	19 <sup>th</sup> to 5 <sup>th</sup> of the next month	<ul style="list-style-type: none"><li>✓ Submit contribution data online</li><li>✓ Ensure sufficient funds are available in the designated autopay bank account to pay the contributions</li></ul>	You only need to complete a one-time autopay authorisation setup. And your contributions will be automatically deducted from your designated bank account every month after AIA validates your contribution data.
3	Contribution Day (usually the 10 <sup>th</sup> )*	Ensure contribution data / Remittance Statement and contribution payment are received by AIA	Default contributions will be reported to the MPFA if the Remittance Statement and/or contribution payment are not received by AIA on or before the date.

The e-Monthly Statement will be available online between the 6th and the 10th day of each month. You can log into your employer account to view the details. The e-Monthly Statement shows the transaction history, payment stub, list of outstanding contributions and surcharge details (if applicable).

\* If the contribution day is a Saturday, a public holiday, a gale warning day or a black rainstorm warning day, the contribution day will mean the next business day.

## Example



### Contribution Day

Ensure contribution data / Remittance Statement and contribution payment are received by AIA!

Log into your employer account to read the latest contributions details and update the details if necessary



- Update and submit contribution data online
- Make contributions via autopay




### TIPS:

Want to receive the latest e-Communications?  
Log into [aia.com.hk](http://aia.com.hk) and update your email address(es).

## Contribution Data Submission Methods

Submission channels	Procedures	Contribution data received date
<b>1. Online</b>  <b>Recommended</b>	<ol style="list-style-type: none"> <li>Log into aia.com.hk</li> <li>Click "Online Contribution"</li> <li>Follow the instructions to input the contribution data and calculate your contributions</li> <li>If paying by cheque, enter the 6-digit cheque no., then click "Confirm" to submit the data If paying by PPS, follow the instructions to complete the payment until you receive a reference no. If paying by other methods, click "Next" to submit the data</li> </ol>	Data submission date  Demo video
<b>2. File upload</b>	<ol style="list-style-type: none"> <li>Log into aia.com.hk</li> <li>Click "Upload Payroll File" and add the payroll file(s)</li> <li>If paying by cheque, enter the 6-digit cheque no., then click "Confirm" to upload the file(s) If paying by PPS, follow the instructions to complete the payment until you receive a reference no. If paying by other methods, click "Next" to upload the file(s)</li> </ol>	File upload date
<b>3. Diskette/ CD-ROM</b>	<ol style="list-style-type: none"> <li>Complete and sign the "Advice for Electronic Submission"</li> <li>If paying by cheque, fill in the "Cheque no." on the "Advice for Electronic Submission"</li> <li>Save the data file(s) in a diskette/CD-ROM</li> <li>Send ① and ③ to AIA</li> </ol>	Date diskette / CD-ROM received by AIA
<b>4. Hardcopy – by post/fax</b>	<ol style="list-style-type: none"> <li>Complete the Remittance Statement</li> <li>Sign the Remittance Statement and stamp it with your company chop Note: The signature and the company chop must be the same as the Authorised Signatory List filed with AIA</li> <li>If paying by cheque, fill in the "Cheque no." on the last page of the Remittance Statement</li> <li>Mail the Remittance Statement (along with the cheque<sup>A</sup>) to AIA OR fax it to 2565 0001 Note: Please keep a copy of the Remittance Statement or the fax journal for future verification where necessary</li> </ol>	Date Remittance Statement received by AIA

## Contribution Payment Methods

Payment methods	Procedures	Payment received date
<b>1. Autopay</b>  <b>Recommended</b>	<ol style="list-style-type: none"> <li>Complete the Direct Debit Authorisation ("DDA") Form for a one-time DDA setup (takes approximately 6-8 weeks to complete)</li> <li>The contribution amount will be deducted automatically from the designated bank account every month upon receipt of complete contribution data Note: i. Please settle your contribution payment by other methods before you receive the DDA setup confirmation ii. Please ensure the DDA instruction is valid, the transaction limit is enough for payment, and there are sufficient funds in your bank account when you submit your contribution data</li> </ol>	Date Remittance Statement received by AIA Note: If the first direct debit payment is rejected by the bank, the payment received date should be the date that AIA receives your confirmation to re-process your direct debit instruction successfully
<b>2. Cheque Deposit Machine</b> (Applicable to HSBC/BOCHK cheque deposit machines only)	<ol style="list-style-type: none"> <li>Deposit the cheque at any HSBC/BOCHK cheque deposit machines "Bill Payment" service with your "Contribution Account No." printed on the payment stub</li> <li>Mail the payment receipt along with the Remittance Statement<sup>A</sup> to AIA</li> </ol> Note: Cheques deposited on or before 11:59 p.m. will be considered received on the current day. Post-dated cheques will not be accepted	Cheque deposit date

## Contribution Payment Methods (Continued)

Payment methods	Procedures	Payment received date
<b>3. Internet Banking</b> (Applicable to HSBC/BOCHK bank account holders only)	① Make the payment through HSBC/BOCHK Internet Banking "Bill Payment" service with your "Contribution Account No." printed on the payment stub ② Mail the payment receipt along with the Remittance Statement <sup>^</sup> to AIA <hr/> Note: Payments made on or before 11:59 p.m. will be considered received on the current day, except for deferred payments	The date that the payment is made through Internet Banking, except for deferred payments
<b>4. Bank Automated Teller Machines (ATMs)</b> (Applicable to bank account holders of HSBC)	① Make the payment by ATM card at any of the HSBC/Hang Seng Bank ATMs (applicable to HSBC bank account holders only) bearing "Bill Payment" signage in Hong Kong with your "Contribution Account No." printed on the payment stub ② Mail the payment receipt along with the Remittance Statement <sup>^</sup> to AIA <hr/> Note: Payments made on or before 11:59 p.m. will be considered received on the current day	The date that the transaction is made at the ATM
<b>5. PPS</b>	① Make the payment by touch-tone phone (please call 18011 for bill registration and 18031 for bill payment) or by visiting <a href="http://www.ppskhk.com">www.ppskhk.com</a> with your "Contribution Account No." printed on the payment stub. Our merchant code is "6347" ② Mail the payment receipt along with the Remittance Statement <sup>^</sup> to AIA <hr/> Note: Payments made on or before 11:59 p.m. will be considered received on the current day, except for deferred payments	The date that the payment is made through PPS, except for deferred payments
<b>6. Cheque by Post</b>	① Fill in the "Cheque no." and "Cheque amount" boxes on the payment stub provided by AIA ② Write your "Employer Plan No." and "Scheme Name" on the back of the cheque ③ Mail the cheque along with the payment stub and the Remittance Statement <sup>^</sup> to AIA <hr/> Note: Post-dated cheque will not be accepted	Date the cheque is received by AIA
<b>7. Direct Credit</b> (Applicable to registered customers only)	① Make the payment into our designated bank account and quote your Plan No. for reference ② Fax/mail the direct credit advice along with the payment receipt to AIA <hr/> Note: <ol style="list-style-type: none"> <li>Please allow sufficient time for your payment to be processed and ensure your payment is credited to our designated bank account on or before the contribution day</li> <li>Bank charges may be incurred, please ensure the payment amount is sufficient for contribution settlement after bank charges deduction (if any)</li> </ol>	The date that the payment is credited to AIA designated bank account

<sup>^</sup> if applicable



No matter which method you use, please ensure that the contribution is made for all eligible employee(s) including existing member(s) and newly enrolled member(s), and also report members who cease to be employed and details of their termination, if applicable.

You are highly recommended to submit your remittance statements and contribution payments **directly to AIA rather than through intermediaries**. Please do not make your cheque payable to an intermediary, issue a blank cheque or send cash to AIA / an intermediary.

Local mail normally takes several days. Please allow sufficient mailing time and postage. The postal address of AIA is 8/F, AIA Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong.

## Default Contribution

If the employer has not made mandatory contributions for each relevant employee in full on or before the Contribution Day, the Trustee is required to notify the Mandatory Provident Fund Schemes Authority (the "MPFA") without issuing any reminder to the employer. A surcharge will then be imposed on the employer. This surcharge is calculated at 5% of the contribution amount in arrears. The employer should settle the default contribution together with the surcharge.

The MPFA may also impose a financial penalty of HK\$5,000 or 10% of the default contribution, whichever is greater, on the employer. If the employer fails to submit the remittance statement, a financial penalty may also be imposed. Pursuant to Section 43B(1C) of the Mandatory Provident Fund Schemes Ordinance, an employer who has deducted the employee mandatory contributions from the relevant income of an employee but failed to pay them to the Trustee is liable to a maximum penalty of a fine of HK\$450,000 and imprisonment for four years. For details, please visit the MPFA website at [www.mpfa.org.hk](http://www.mpfa.org.hk).

## Objection to Contribution Surcharges

For lodging any objections to contribution surcharges, employers have to:

1. Complete the "Contribution Surcharge Objection Form" (the "Form") provided by the MPFA, which can be downloaded from the MPFA website at [www.mpfa.org.hk](http://www.mpfa.org.hk) or obtained through the Trustee
2. Submit the completed Form together with relevant supporting documents to the MPFA within 14 calendar days from the date of the "Payment Notice for Outstanding MPF Contributions and Surcharge" issued by the MPFA

Employers can only file an objection if the objection is valid and substantiated with evidence that:

1. The employer has made mandatory contributions in full for each relevant employee on or before the Contribution Day with a complete and correct remittance statement submitted; or
2. The employer is not required to make mandatory contributions for the relevant employee

"AIA", for the purposes of this document, refers to AIA International Limited.

**Employer Hotline : 2100 1888**

