

Dear Sir/Madam,

Embrace your new digital MPF experience through the eMPF Platform

eMPF Platform Company Limited (eMPF Company)¹ and Manulife Provident Funds Trust Company Limited (Manulife) invite you to embrace the new digital MPF experience through the eMPF Platform (eMPF)!

What's in it for me?

The eMPF 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 a scheme member, an employer or a self-employed person, the eMPF will bring your MPF experience to a whole new level. The eMPF will bring you benefits which include:

Scheme Members and Self-employed Persons

- For MPF accounts which have got onboard the eMPF:
 - 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



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



When can I start using the eMPF?

MPF trustees and their schemes have been getting onboard the eMPF in sequence one by one (details @www.empf.org.hk). Information of accounts under Manulife's **Manulife Global Select (MPF) Scheme** will be transferred to the eMPF from the following date²:

Manulife Global Select (MPF) Scheme:

Target eMPF Onboarding Date

6 November 2025

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

Register with eMPF

Starting from 8 August 2025, simply complete the one-time registration with eMPF to enjoy the benefits it brings to you. Please see back page for the **Scheme Member eMPF Registration User Guide** and **Messages from Your Trustee** to kick-start your new digital MPF journey! If you hold another MPF account which has got onboard the eMPF and has already registered with eMPF earlier, you do not need to register again.

Enquiries

For enquiries, please call the eMPF Customer Service Hotline at **183 2622**. We look forward to serving you on the eMPF.

eMPF Company
and
Manulife Provident Funds Trust Company Limited

¹ eMPF Company is a wholly-owned subsidiary of the Mandatory Provident Fund Schemes Authority. It operates the eMPF as a not-for-profit public utility.

² The date of onboarding the eMPF is subject to the legal notice to be published in the Gazette of the Government of the Hong Kong Special Administrative Region. In case of subsequent adjustment, your trustee will promptly communicate with you.

³ The use of the eMPF and scheme administration services are subject to the General Terms and Conditions of the eMPF which are available at www.empf.org.hk/tnc/en.

eMPF Registration User Guide

Regardless of how many MPF accounts you have, you only need to register with eMPF once to manage all the accounts under your name which have got onboard the eMPF.

Registration can be done using your smartphone, tablet or computer. Please scan the QR codes on the right to begin registration.



Mobile App Web Portal

For details, please refer to the **User Guide** available online:



Scheme Member eMPF Registration User Guide

www.empf.org.hk/tutorial/reg/en

Note

Your account details will only be available on the eMPF after your scheme has got onboard on 6 November 2025.

If you have accounts under other MPF schemes, your other MPF accounts' information will also become available on the eMPF after the relevant schemes have got onboard the eMPF.



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 with "iAM Smart" before registering with eMPF.

"iAM Smart" Hotline: 182 123

Messages from Your Trustee

Starting from 6 November 2025, the eMPF Company will take up the administration of the MPF scheme and provide scheme administration services to you via the eMPF, including handling service instructions from scheme members, employers and self-employed persons. Hence, you should submit scheme administration service instructions directly to the eMPF instead of Manulife.

Manulife will cease accepting scheme administration 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.manulife.com.hk/globalselect_empf_notice_e.pdf

Service instructions received by Manulife after the respective cut-off dates will be processed by the eMPF after the scheme has got onboard the eMPF on 6 November 2025.

! Important Note to Employers on Making Contributions

Starting from the contribution period of **October 2025** (with a deadline for making contributions on 10 November 2025), your employer should submit contribution data and make payments on or before the deadline via the eMPF for processing but not Manulife anymore.

Note

Late payment will be **subject to a surcharge** calculated at 5% of the late payment amount.

More Information

Check out our Frequently Asked Questions (FAQs) by scanning the QR code, or visit our 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



(or call our hotline for a printed PICS)

A smooth transition to the new eMPF Platform: Quick tips for scheme members

The target onboarding date for Manulife Global Select (MPF) Scheme to the eMPF Platform (“eMPF”) is 6 November 2025*. We will work closely with our MPF intermediaries to render a smooth and seamless transition experience for our scheme members.

Manulife eMPF hub



Manulife member website



Manulife HK & Macau mobile app



* The date of onboarding to the eMPF is subject to a legal notice to be published in the Gazette of the Government of the Hong Kong Special Administrative Region. In case of a subsequent adjustment, we will promptly communicate this to you.

The information in this leaflet is for reference only and should not be taken as financial or investment advice. This leaflet is not and should not be seen as recommending, selling or soliciting the subscription of any investment product. For enquiries, please contact your MPF intermediary.

Issued by Manulife (International) Limited (Incorporated in Bermuda with limited liability).

Attention

BEFORE 6 November 2025*

- **Please note there will be early cut-off dates to accept MPF administration instructions (“cut-off dates”)** — you are required to submit instructions to Manulife through existing channels on or before the specified deadlines. Valid instructions (e.g., account applications and consolidations, Employee Contributions Arrangements, fund switches and other change of investment requests) submitted through existing channels (e.g., Manulife Hong Kong Website, mobile app, BuySimple.HK, and paper forms, where applicable) will be processed by Manulife on or before the cut-off dates. All MPF administration instructions will be handled by eMPF after the cut-off dates. Please refer to the “Notice to Participating Employers and Scheme Members” for details.
- **You are strongly advised to** keep a record of your account information from the Manulife Hong Kong Website for easy reference in the future.
- **Autopay for self-employed persons (“SEP”)**: Ensure your bank account has sufficient funds, as an early direct debit will be processed on **10 October 2025** to settle the contributions for October 2025. Starting from November 2025 onwards (after eMPF onboarding), direct debits will occur on the **26th** of each month. If the 26th falls on a public holiday, the debit will be processed on the following business day.
- **Personal information**: Please review and update your personal and contact details with Manulife to ensure a smooth transition to eMPF.

ON OR AFTER 6 November 2025*

All MPF administration services will be centralised and handled via eMPF. Manulife will no longer receive and process MPF administration-related instructions. There are key changes that you need to take note of:

- **Use eMPF for all MPF administration instructions**: Remember to start managing your MPF accounts and submit your administration instructions electronically via eMPF. If you would like to submit paper instructions to eMPF, please use the new eMPF-designated forms.
- **Tax Deductible Voluntary Contributions (“TVC”) and SEP contribution payment arrangement**: Do NOT use the “eMPF ID” nor Manulife’s “Member Account No.” Instead, please put down the newly assigned 8-digit “eMPF Member Account No.”# when you make contribution payment instruction, along with:
 - (i) your 16-digit eMPF “Submission Reference No.”#, or
 - (ii) your 16-digit “MPF Contribution Bill No.”#.
 However, the payee (Manulife Provident Funds Trust Company Limited) and our bank account numbers remain unchanged. If you are making contributions via the cheque deposit machine, please remember to select bill type “03”.

The “eMPF Member Account No.”, eMPF “Submission Reference No.” and “MPF Contribution Bill No.” can be found at “Contributions” > “Contribution Record” on eMPF.

Act now

eMPF registration

You can access and manage all your MPF accounts with different scheme providers on eMPF. If you have not registered with eMPF earlier, please **register as soon as possible** and **obtain your eMPF ID** for easy account management.

- **Hong Kong Identity Card (“HKID”) card**: A HKID card is required for registration. If you don't have one, please contact the Immigration Department for further information and to register for a HKID. Otherwise, you will need to manage your MPF through paper submissions.

We've got you covered

Manulife online support

- Please visit our eMPF hub for eMPF onboarding tips and updates.
- Join our eMPF introductory webinars to learn more about eMPF and stay updated.
- The Manulife Hong Kong website and mobile app will continue to provide scheme-related information for members even after 6 November 2025. You can access market insights and investment education support to help manage your MPF accounts. What's more, there are also exclusive offers on these platforms!
- The Manulife Privileged Rates Program will be refreshed, so stay tuned for updates in October 2025.

Should you have any queries regarding eMPF onboarding, please reach out to our customer service representative or MPF intermediary.