

Dear Sir/Madam,

## Embrace your new digital MPF experience through the eMPF Platform

eMPF Platform Company Limited (eMPF Company)<sup>1</sup> 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 an employer, a scheme member 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:

#### 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 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



### 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 date<sup>2</sup>:

**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 services<sup>3</sup> 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 **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 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

<sup>1</sup> 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.

<sup>2</sup> The date of onboarding the eMPF is subject to the legal notice 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.

<sup>3</sup> 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](http://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 with eMPF.

## How to Register with eMPF

As an employer, regardless of how many MPF schemes you are participating in, you need to register with eMPF only once to manage all the schemes under your company which have got onboard the eMPF.

Employer name:

XXXXXXXXXXXXXXXXXX

Your company's eMPF activation code:

RE - XXXXXXXXXXXX

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

**8 August 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 8 August 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 with "iAM Smart" before registering with 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 with 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 Company 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](http://www.empf.org.hk/er/tutorial/reg/en)

### Point-to-note

**Manulife Global Select (MPF) Scheme** will get onboard the eMPF on 6 November 2025. Before this date, even if you have completed registration with eMPF, your account information and records under this scheme will not be available on the eMPF until 6 November 2025.

## 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 employers, scheme members 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](http://www.manulife.com.hk/globalselect_empf_notice_e.pdf)

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

## Important Note to Employers on Making Contributions



Employer should submit contribution data and make payments via the eMPF for processing but not Manulife anymore starting from the contribution period of **October 2025** (with a deadline for making contributions on 10 November 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 with 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 with 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?

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.

### 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?

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](http://www.empf.org.hk)). But why bother? Switch to e-payment via the eMPF 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. “Manulife Provident Funds Trust Company Limited”. 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 with eMPF, will I see account information of both schemes on the eMPF?

Trustees and their schemes have been getting onboard the eMPF in sequence one by one (details @[www.empf.org.hk](http://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.

## 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](http://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 )

# Unlock a smooth eMPF transition: Quick tips for employers

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 employer customers.

Manulife eMPF hub



Manulife corporate website



Manulife HK & Macau mobile app



\* The date of onboarding to the eMPF is subject to a legal notice 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 for enrolment, contribution, termination etc., on or before the specified deadlines. Please refer to the "Notice to Participating Employers and Scheme Members" for details.
- **If you have any pending or incomplete employee enrolments** and outstanding forfeiture account(s), please complete and manage them on or before the cut-off dates. Note that eMPF will return the contributions of incomplete enrolments, resulting in default and possible surcharges.
- **You are strongly advised to** keep a record of your information from the Manulife Employer Website for easy reference in the future.

### ON OR AFTER 6 November 2025\*

- All MPF administration services will be centralised and handled via eMPF. Manulife will no longer be in a position to receive and process administration-related instructions. There are key changes that you need to take note of to avoid breaches, surcharges and financial penalties due to late enrolment or contributions.
- Please submit all administration instructions directly to eMPF for prompt processing. DO NOT send the administration instructions to Manulife to avoid delays.
- Submit all contributions data via the eMPF Web Portal or eMPF Mobile App using direct input, bulk upload, or your HR software. **Manulife's Contribution Express, Direct File Interface and Employer Website for MPF will cease to operate once we have transitioned to eMPF.**
- **For payment**, DO NOT use the "eMPF ID" nor the "Sub-scheme No.", instead please put down the newly assigned 8-digit "eMPF Employer Account No."# when you submit your payment, 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 payment via the cheque deposit machine, remember to select bill type "03".

# The "MPF Contribution Bill No." can be found in Remittance Statement. The "eMPF Submission Reference No." and "eMPF Employer Account No." are available at "Manage Contribution" > "Make Contribution" on eMPF.

## Special attention

### Long service payment/Severance payment ("LSP/SP") offsetting



- Employees who have reached age 65 may claim their MPF benefits regardless of their employment status. Employers should inquire about any accrued benefits available for offsetting on eMPF and communicate clearly with employees to avoid disputes.
- eMPF only handles offsetting for MPF schemes. If an employee has both an ORSO and an MPF account, employers should coordinate with the ORSO scheme administrator before submitting any offsetting requests to eMPF.

## Act now

### eMPF registration



- If your company has not registered with eMPF earlier, please complete your registration and setup your eMPF login credentials. If your Authorized Person does not hold a HKID card, please visit the eMPF Service Centre for registration.

## We've got you covered

### Manulife online support



- Please visit our eMPF hub for eMPF onboarding tips and checklists.
- Join training webinars to learn more about eMPF and stay updated.
- Encourage your employees to join our webinars and register for eMPF.
- The Manulife Hong Kong website and mobile app will continue to provide scheme-related information for members even after 6 November 2025. Your employees can access market insights and investment education support to help manage their MPF accounts. What's more, there are also exclusive offers on these platforms!

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