Q: Will all administration works be shifted?

A: Upon the onboarding of a scheme to the eMPF Platform, the administration of the scheme will be performed by the eMPF Platform. Participating employers and scheme members of the scheme are immediately required to manage their MPF accounts through the eMPF Platform and submit their MPF administration instructions to the Platform for processing.

Q: Is it compulsory for employers and scheme members to register with the eMPF platform in order to mange their MPF account?

A:Upon onboarding of an MPF scheme to the eMPF Platform, all employers and scheme members of the scheme are required to register with the eMPF Platform to obtain an eMPF ID and user credentials for future logins to the eMPF Platform to manage their MPF accounts electronically. We strongly recommend employers and scheme members to manage their MPF accounts through digital means. However, employers and scheme members, if they prefer, can still submit their MPF related instructions to the eMPF Platform in paper form via different means (e.g. by post, fax, email to designated contact address or number, or in person to drop-in box at any of the eMPF Service Centres).

Q:How will members benefit from the eMPF Platform in terms of administration fees charged?

A:The eMPF Platform’s fully automated, digitalized one-stop design, coupled with the “cost recovery” operation principle, sets to reduce the administration cost of MPF. The “straight pass-on” requirement of the MPF legislation stipulated that administration fee of MPF schemes charged by the trustees must not exceed the Platform fees they pay to the eMPF Platform Company, so the cost savings will be “passed straight on”, leading to a corresponding reduction by the trustees in their overall fees and charges, which will benefit MPF scheme members directly.

Q:Currently, I am submitting MPF administration instructions and forms to my trustee through its online portal. What is the arrangement after my scheme is onboarded to the eMPF platform?

A:All employers and members have to submit MPF administration instructions to the eMPF Platform after their participating scheme is onboarded to the eMPF Platform.

Q: Can I continue to submit instructions to my trustee after the scheme is onboarded to the eMPF Platform?

A:No, you are required to submit MPF administration instructions to the eMPF Platform for processing.

Q: When should I start managing my MPF accounts through the eMPF Platform?

A:You should start managing your MPF accounts through the eMPF Platform from the date on which the MPF scheme that you are participating in onboards to the eMPF Platform. You may find the [onboarding schedule of the schemes](https://www.empf.org.hk/page/onboarding-schedule?language_id=1) on the eMPF website.

Q: is there any change in the administrative model between employers and trustees after the scheme in which employers are participating is onboarded to the eMPF Platform?

A:Upon onboarding of a scheme to the eMPF Platform, the administration of the scheme will be performed by the eMPF Platform. Participating employers and scheme members are immediately required to manage their MPF accounts through the eMPF Platform and submit their MPF instructions to the Platform directly, and they should no longer submit their instructions to their trustees.

Q: What is the role of trustees after the launch of the eMPF Platform?

A:Trustees are required to properly carry out their fiduciary duties (including duty of prudence, duty of diversification, duty of loyalty and duty of compliance) and act in the best interest of scheme members. These duties remain unchanged after the launch of the eMPF Platform.

Q: What are the service hours of the eMPF Platform?

A:The eMPF Platform (including both eMPF Web Portal and eMPF Mobile App) operates on a 24/7 basis.

Q: Can the eMPF Platform be used outside Hong Kong

A: The eMPF Platform is provided in the form of web portal and mobile application. Given the appropriate configurations and setting of the users’ devices, the eMPF Platform can be operated regardless of geographic locations.

Q: Does the eMPF Platform have any service pledge?

A: The [service pledge](https://www.empf.org.hk/servicepledge?language_id=1) of various services of the eMPF Platform are published on the eMPF website.

Q: Will the eMPF platform support industry schemes?

A: All MPF schemes, including Industry Schemes, will be onboarded to the eMPF Platform according to the onboarding schedule.

Q: Will the eMPF Platform support ORSO schemes?

A: Only MPF schemes will be onboarded to the eMPF Platform. ORSO trustees/administrators can make use of the eMPF Platform to transfer benefits from ORSO schemes to MPF schemes. Other than that, ORSO scheme administration will not be supported by the eMPF Platform.

Q: What are the browser settings for accessing the eMPF Platform?

A: There is no special browser setting for accessing the eMPF Platform. You can use the latest version of Microsoft Edge, Mozilla Firefox, Safari or Google Chrome to access the eMPF Platform, and you are required to enable JavaScript and allow cookies on your browser.

Q: Can I download the eMPF Mobile App from different mobile devices?

A: The eMPF Mobile App is launched now. You can download the eMPF Mobile App from Apple App Store, Google Play Store or HUAWEI App Gallery, the eMPF Mobile App supports devices with current support for security updates (minimum system requirement: Android 12.0, EMUI 13/14, HarmonyOS 4 or iOS 15.0).

Q: My company is participating in two MPF schemes. After I have registered with eMPF Platform, will I see account information of both schemes on the eMPF Platform?

A: 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 account information of that scheme will be automatically shown on the eMPF Platform.

Q: Do I need to pay to register and use the eMPF Platform?

A: No. There is no charge for registering and using the eMPF Platform.