



BEA 東亞銀行
Enriching Your World

BEA (MPF) Master Trust Scheme / Value Scheme / Industry Scheme Employer Guidebook

MPF

Mandatory Provident Fund

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(1) Enrolment of Employees

Under the MPF System, you are required to arrange for all of your eligible employees to join an MPF scheme.

	Type of Membership	Deadline for Enrolment	Name of Form
Relevant Employee	<ul style="list-style-type: none"> ✓ Employed for 60 days or more under employment contract ✓ Full-time or part-time ✓ Aged between 18 and 65 	The 60 th day after employment commences	Member - Membership Application Form (Relevant Employee)
Casual Employee	<ul style="list-style-type: none"> ✓ Employed on a daily basis or for a fixed period of less than 60 days by an employer in the construction or catering industries ✓ Full-time or part-time ✓ Aged between 18 and 65 	(1) First contribution day if the employer choose to make contributions on the next working day following the pay-day* or (2) The 10 th day after employment commences if the employer choose to make contributions within 10 days after the payroll period	Member - Membership Application Form (Casual Employee)

* For non-daily paid casual employees whose payroll periods are not less than 10 days (e.g. they are paid twice a month), even if their employers choose to make contributions on the next working day following the pay-day, the employers are required to enrol their employees in an MPF scheme within 10 days after employment commences.

Procedure for enrolling relevant employees:

1. We recommend that employers provide all new employees with a copy of the "Member - Membership Application Form (Relevant Employee)", the Explanatory Memorandum, and an Employee Guidebook.
2. Relevant employees should complete the "Member - Membership Application Form (Relevant Employee)" and choose funds according to their risk tolerance level. (If no investment choice is indicated, all contributions will be invested in the Stable Fund.)
3. The completed forms should be returned to the employer to be signed with an authorised signature and company chop.
4. The employer should send the completed forms together with a copy of each employee's Hong Kong ID card to the BEA MPF Administration Centre or submit to a BEA branch within the first 60 days of employment.
5. After receiving and processing the completed forms, we will issue Notice of Participation to the employees and provide an enrolment list to the employer.

Procedure for enrolling casual employees:

1. Casual employees need to complete the "Member - Membership Application Form (Casual Employee)" and choose funds according to their risk tolerance level. (If no investment choice is indicated, all contributions will be invested in the Stable Fund.)
2. The completed form should be submitted with a copy of the employee's Hong Kong ID Card to the BEA MPF Administration Centre or at any BEA branch before the enrolment deadline.
3. After receiving and processing the completed form, we will issue a Notice of Participation and a casual employee card to the employee directly.

(2) Determination of Relevant Income

The employer must determine each employee's relevant income before calculating the mandatory contribution. According to the MPF Ordinance, relevant income includes all wages, salary, leave pay, fee, commission, bonus, gratuity, perquisite or allowance (including housing allowance or other housing benefit), but excludes payments in lieu of notice, severance payments, and long service payments.

Classification of Relevant Income

Income Type	Relevant Income	Rationale
1. Wages and Salaries <ul style="list-style-type: none"> 13th-month salary Bonus Gratuity 	<p>Yes</p> <p>Yes</p> <p>Yes</p>	<p>The 13th-month salary is based on the employment contract.</p> <p>Employers have the discretion to pay a bonus based on performance.</p> <p>Gratuity is the employee's remuneration for completion of employment.</p>
2. Allowances <ul style="list-style-type: none"> Free meal ticket Reimbursement allowances (e.g. stationary, education, furniture, laundry, meal, transportation, mobile phone, grant, travel & uniform) Cash allowances Training allowances Holiday allowances (e.g. annual, examination, funeral, wedding & sick leaves) Housing allowances or other housing benefits 	<p>No</p> <p>No</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p>	<p>Non-monetary reward.</p> <p>Reimbursement of expenditures.</p> <p>There is no requirement on how the employee uses the allowance.</p> <p>Cash allowances are paid on job-related training.</p> <p>The number of holidays is based on the employment contract.</p> <p>—</p>
3. Transportation and Vehicles <p>Vehicles subsidies (e.g. free company car, fuel, maintenance, registration & license)</p> <p>Transportation subsidies (e.g. free ticket or riding passes for public transport & parking coupons)</p>	<p>No</p>	<p>Non-monetary reward.</p>
4. Commissions <p>Regardless of whether calculation is based on transaction amount, number of transactions or job items</p>	<p>Yes</p>	<p>Monetary reward, based on the employment contract.</p>

Income Type	Relevant Income	Rationale
5. Tips <ul style="list-style-type: none"> • Tips collected through the employer (e.g. 10% charge & tips via credit card payment) • Tips not in the employer's control (e.g. tips paid directly to the employees via tips box or change) 	<p>Yes</p> <p>No</p>	<p>Employer pays part or all of the tips to the employees.</p> <p>The tips are not controlled or payable by the employer.</p>
6. Employee Welfare <ul style="list-style-type: none"> • Gifts (e.g. birthday, Lunar New Year, comfort & marriage) • Holiday travel packages • Dine-in meals • Food tickets or meal allowances • Marketable goods or services (e.g. farm produce or factory goods) 	<p>No</p> <p>No</p> <p>No</p> <p>No</p> <p>i. No ii. Yes</p>	<p>The employer makes these payments under special occasions, not as a consideration for employment.</p> <p>The employer pays for journey expenses, including transportation, meals, etc.</p> <p>Non-monetary reward.</p> <p>Non-monetary reward.</p> <p>Non-monetary reward, even if the employee sells the goods or services to others. If the employer repurchases goods from employees.</p>
7. Compensation <ul style="list-style-type: none"> • Labour compensations • Payment in lieu of notice • Severance payment • Long Service payment 	<p>No</p> <p>No</p> <p>No</p> <p>No</p>	<p>The employee is compensated by the employer for labour injuries.</p> <p>Compensation for layoff, but not for service provided.</p> <p>Compensation for employment termination.</p> <p>Compensation for employment termination.</p>
8. Others <ul style="list-style-type: none"> • Dividends • Share options • Profit from realisation of share options • Medical fees reimbursed by medical plan • Medical fees paid by the employer 	<p>No</p> <p>No</p> <p>No</p> <p>No</p> <p>No</p>	<p>Employee's investment returns.</p> <p>Non-monetary reward.</p> <p>Non-monetary reward.</p> <p>The medical plan reimburses the employees.</p> <p>—</p>

(3) Calculation of Contributions

(1) Mandatory Contributions

(i) Relevant Employee

Both employer and employee must each contribute 5% of the employee's monthly relevant income. To facilitate calculation, the MPFA defines levels of minimum and maximum relevant income according to various payroll frequencies. If the employee's relevant income is lower than the minimum level, the employee is not required to make contributions. Nevertheless, the employer must still pay the 5% mandatory contribution for the employee.

Payroll Frequency	Minimum Level of Relevant Income (HKD)	Maximum Level of Relevant Income (HKD)	Maximum Contributions for both Employer and Employee (HKD)
Weekly*	1,960 (280 x 7)	7,000 (1,000 x 7)	350 (7,000 x 5%)
Fortnightly*	3,920 (280 x 14)	14,000 (1,000 x 14)	700 (14,000 x 5%)
Monthly	7,100	30,000	1,500

* For any payroll frequency less than one month, the daily maximum and minimum relevant incomes are HK\$1,000 and HK\$280 respectively.

Contribution Arrangements:

The employer is required to submit a contribution and remittance statement with relevant income and detailed contribution amounts to any BEA branch or BEA MPF Administration Centre on or before the contribution day (i.e. the 10th day after the end of the related contribution period).

(ii) Causal Employee

New Contribution Calculation Method and Contribution Scale for Casual Employees in the Construction and Catering Industries:

With effect from 1st November, 2013, the contribution calculation method for casual employees and their employers under MPF Industry Schemes has been changed, and a unified contribution scale has been adopted. The unified contribution scale as shown below applies to all casual employees, whether daily-paid or non-daily-paid (e.g. being paid weekly or every half month), and has been updated according to the revised maximum level of relevant income effective 1st June, 2014:

Daily income (HKD)	Amount of Mandatory Contribution (Per Working Day) (HKD)	
	Employer's Contribution	Employee's Contribution
Less than 280	10	Not required
280 to less than 350	15	15
350 to less than 450	20	20
450 to less than 550	25	25
550 to less than 650	30	30
650 to less than 750	35	35
750 to less than 850	40	40
850 to less than 950	45	45
950 or more	50	50

In respect of casual employees paid on a non-daily basis, starting from 1st November, 2013, employers are not required to compute the contribution amount using the "average daily relevant income", which is calculated based on an employee's total amount of relevant income in each wage period. Employers simply need to check an employee's daily income against the above contribution scale for the fixed sum contribution amount.

Employers can refer to the following example when calculating contributions for daily-rated casual employees:

Chan Tai Man, a casual employee in the construction industry who has joined an Industry Scheme, is now being employed by a contractor of a construction site. His income is HK\$1,200 per day, and HK\$600 per half day. Overtime is paid at HK\$300 per hour. His wage period is one week, meaning that he is paid on a weekly basis.

He has worked 5.5 days and one hour of overtime on 14th June, 2014, in the week from 9th to 15th June, 2014. He and his employer are required to make MPF contribution as follows:

Date(s) Worked	Actual Income Received by the Employee (Chan Tai Man) (HKD)	Applicable Income Band under New Contribution Scale (HKD)	Employer's Mandatory Contribution (HKD)	Employee's Mandatory Contribution (HKD)
09/06/2014	1,200	950 or more	50	50
10/06/2014	1,200	950 or more	50	50
11/06/2014	1,200	950 or more	50	50
12/06/2014	1,200	950 or more	50	50
13/06/2014	600 (Half working day)	550 to less than 650	30	30
14/06/2014	1,500 (1,200 + 300) (Whole working day + Overtime)	950 or more	50	50
15/06/2014	(No work)	-	Not required	Not required
Total contribution payable:			280	280

Under the new contribution calculation method, the employer simply needs to check Mr. Chan's daily income for each working day in the week against the new contribution scale, and then add up the contribution amount payable for each working day to come up with the total contribution amount payable for the wage period.

(2) Voluntary Contributions

Both employer and employee may make voluntary contributions. The voluntary contributions made by the employee will be fully vested to the employee. The voluntary contributions made by the employer will be vested to the employee upon his/her employment termination according to a vesting scale. The vesting scale is determined by the employer. In general, the vesting scale will be calculated in accordance with the employee's years of service with the company.

(4) First Contributions

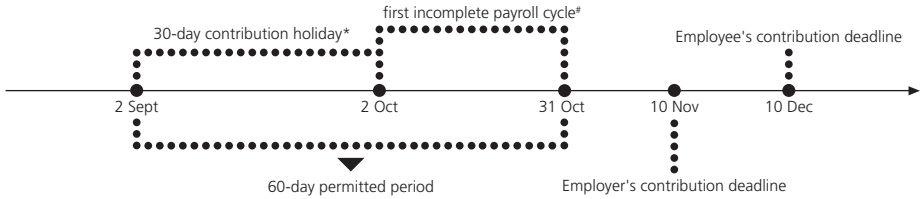
Relevant Employee

The employer is required to make contributions for employees who have been employed for 60 days or more, starting from the first day of employment. Employees are not required to make contributions for the first 30 days of employment and the following incomplete payroll cycle. The mandatory contribution is subject to maximum and minimum levels of relevant income. For contribution periods starting from 1st November, 2013, the minimum level of relevant income has been amended from HK\$6,500 to HK\$7,100. For contribution periods starting from 1st June, 2014, the maximum level of relevant income has been amended from HK\$25,000 to HK\$30,000.

Example 1 (Relevant employees):

Employee is over 18 years old and is paid monthly (from the first to the last day of a month)

Relevant Income	: HK\$7,100
Date of Employment	: 2 nd Sept, 2015
The 30 th day of employment	: 1 st Oct, 2015
The 60 th day of employment	: 31 st Oct, 2015 (Saturday)
Enrolment deadline	: 2 nd Nov, 2015
Commencement date of employer's mandatory contribution	: 2 nd Sept, 2015
Commencement date of employee's mandatory contribution	: 1 st Nov, 2015



Contribution Period		Contribution Deadline	Relevant Income (HKD)	Employer's Mandatory Contribution (HKD)	Employee's Mandatory Contribution (HKD)
From	To				
2 nd Sept 2015	30 th Sept 2015	10 th Nov 2015	7,100	355 (7,100 x 5%)	Not required*
1 st Oct 2015	31 st Oct 2015	10 th Nov 2015	7,100	355 (7,100 x 5%)	Not required#
1 st Nov 2015	30 th Nov 2015	10 th Dec 2015	7,100	355 (7,100 x 5%)	355 (7,100 x 5%)

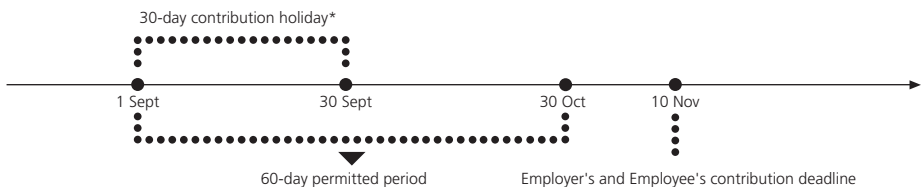
* Employee is not required to make contributions for the first 30 days of employment.

Employee is not required to make contributions for the first incomplete payroll cycle.

Example 2 (Relevant employees):

Employee is over 18 years old and is paid monthly (from the first to the last day of a month)

Relevant Income : HK\$7,100
Date of Employment : 1st Sept, 2015
The 30th day of employment : 30th Sept, 2015
The 60th day of employment (Enrolment deadline) : 30th Oct, 2015
Commencement date of employer's mandatory contribution : 1st Sept, 2015
Commencement date of employee's mandatory contribution : 1st Oct, 2015



Contribution Period		Contribution Deadline	Relevant Income (HKD)	Employer's Mandatory Contribution (HKD)	Employee's Mandatory Contribution (HKD)
From	To				
1 st Sept 2015	30 th Sept 2015	10 th Nov 2015	7,100	355 (7,100 x 5%)	Not required*
1 st Oct 2015	31 st Oct 2015	10 th Nov 2015	7,100	355 (7,100 x 5%)	355 (7,100 x 5%)

* Employee is not required to make contributions for the first 30 days of employment.

(5) Contribution Arrangement

We provide the following contribution reporting methods:

(1) MPF, Autopay and Payroll System (MAS) / Industry Scheme Software (ISS)

MAS is specially designed for relevant employees under the Master Trust Scheme, Value Scheme and Industry Scheme. The employer can use MAS to calculate payroll and MPF contributions and prepare pay slip, salary records and tax reporting.

ISS provides streamlined, automated software solutions that help you easily manage payroll and MPF contributions for casual employees.

Procedures:

1. Install the software
2. Input the relevant employee information
3. Follow the guided steps to calculate the contribution amounts
4. Save the contribution details to the USB
5. Print the letter of authorisation and have it signed by the authorised person(s)
6. Submit the USB and letter of authorisation to a BEA branch
7. Issue a pay record to each employee within 7 working days after making contributions

(2) Contribution Document

To let employers make contributions easily, BEA designs the relevant form for employers.

Procedures are as follows:

1. Obtain the relevant form from a BEA branch or download it from the BEA Website.
2. Complete the relevant form and sign with a company chop.
3. Send the relevant form and contribution payment to the BEA MPF Administration Centre or submit to a BEA branch on or before the contribution day.
4. Issue a pay record to each employee within 7 working days after making contributions.

Name of Form	Applicable Scheme
Employer - Remittance Statement (Relevant Employee)	Master Trust Scheme
	Value Scheme
	Industry Scheme
Employer - Remittance Statement / Contribution Form (Non-Daily-Rated Casual Employee)	Industry Scheme
Employer - Remittance Statement / Contribution Form (Daily-Rated Casual Employee)	Industry Scheme

(3) Easy Pay

"Easy Pay" is a MPF contribution calculation service for companies with monthly contribution cycle.

Procedures:

1. Employer sends the information of employees' relevant income (or fax to BEA MPF Administration Centre) 5 working days before the end of the contribution period by completing "Report of Income of Employees for Preparation of Remittance Statement (Relevant Employee)".
2. We will calculate the contributions and prepare the remittance statement based on the submitted form.
3. We will send a remittance statement by mail listing the contribution details.
4. Upon receiving the report, the employer reviews and approves the statement by signing it with company chop.
5. Deduct the contributions from the employees' salary for the employees' portion.
6. Make contributions according to the amount provided in the remittance statement on or before the contribution day.
7. Issue a pay record to each employee within 7 working days after making contributions.

(6) Payment Methods

There are three types of payment method:

(1) Autopay

Suitable for employers using the MAS / ISS. The employer needs to prepare a letter of authorisation from MAS / ISS and send it to a BEA branch or the BEA MPF Administration Centre to authorise BEA to transfer the requested contribution amount from the designated BEA account to the Trustee account.

(2) Cheque

Suitable for any type of contribution reporting method. The employer needs to complete the relevant form and send it together with a cheque payable to "BEA (MPF) Master Trust Scheme/BEA (MPF) Value Scheme/BEA (MPF) Industry Scheme" to the BEA MPF Administration Centre or submit to any branch.

(3) Cash

Suitable for any type of contribution reporting method. The employer needs to complete the relevant form and deposit the contribution payment to any BEA branch on or before the contribution due day.

Reporting Method \ Payment Method	MAS / ISS	Remittance Statement / Contribution Form
Branch	Cheque/Cash/Direct Debit	Cheque/Cash
MPF Administration Centre	Cheque/Direct Debit	Cheque
Corporate Cyberbanking	Direct Debit	Direct Debit

(7) Records Given to Employees and Kept by Employer

(1) Records Given to Employees

(i) Relevant Employee

The employer should prepare a monthly pay record for each employee and ensure that the pay record is given to the employee within 7 working days after making contributions (or the last payment if there is more than 1 payment of mandatory contributions during the month concerned.).

(ii) Casual Employee

If you choose to make contribution payment within 10 days after the contribution period, you have to provide a pay record to your casual employees within 7 working days after making contribution payment to us. If you choose to make contributions on the next day following the pay-day, you are not required to issue a pay record to your casual employees who are participating in an Industry Scheme.

The monthly pay record should include the following information:

- The amount of relevant income paid to the employee during the month
- The amount of employer's and employee's mandatory contributions
- The amount of employer's and employee's voluntary contributions (if any)
- The date on which the contributions are made

(2) Records Kept by Employer

1. The employer should keep the following records of each employee at least 6 months after paying the relevant income to the employee:
 - The total amount of each relevant income payment
 - The amount of items included in the relevant income
 - The date on which the relevant income is paid to the employee
2. An employer of a relevant employee must ensure that a record of the date on which the employee's employment with the employer began is kept in respect of the employee until at least 6 months after that employment ceases.
3. The information included in the remittance statement or in other contribution reporting tools should be kept for at least 7 years after the date of the remittance statement.
4. An employer of a relevant employee who is a member of a registered scheme must ensure that records of the following particulars are kept in respect of the employee until at least 6 months after the employee's employment with the employer ceases:
 - The name and correspondence address of the employee, and the date on which the employee's employment with the employer began
 - The notice of election (if any) given by the employee under section 4 or 15 of the Mandatory Provident Fund Schemes (Exemption) Regulation
 - The notice (if any) given by the employee authorising the employer to deduct voluntary contributions from the relevant income of the employee for payment to the registered scheme

[#] If an employer enrolled casual employees in an Industry Scheme, the above record-keeping requirement is waived.

(8) Employee Resignation Arrangement

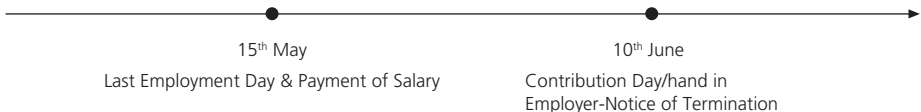
(1) Relevant Employee

When an employee terminates employment, the employer has to:

- Complete the "Employer - Notice of Termination (Relevant Employee)" with last employment day and a reason for termination, and send it back to any BEA branch or the BEA MPF Administration Centre
- Assist the employee to complete the "Member - Election Form for Accrued Benefits (Form MPF(S) - P(M))"
- Make last contributions/surcharges (if any) for the employee

Example

- Assumptions:
- The employee's last employment day is 15th May
 - Salary is paid on the last day of employment, i.e. 15th May
 - Contribution period is the first day to the last day of each month



The employer may make the last contribution within 10 days after the contribution period end, i.e. any day before 10th June, and send back the "Employer - Notice of Termination (Relevant Employee)" form to any BEA branch or the BEA MPF Administration Centre.

(2) Casual Employee

When a casual employee terminates employment under an Industry Scheme, the employer is not required to submit the "Employer - Notice of Termination".

(9) Offset Long Service Payment or Severance Payment

Under the MPF Ordinance, employers can apply to the MPF trustee for offsetting Long Service Payment ("LSP") or Severance Payment ("SP") paid to employees against the accrued benefits derived from the employer's contributions (mandatory and voluntary contributions).

Example

	Employee - Mrs. Chan	Employee - Mr. Chow
LSP/SP Entitlement paid by Employer	HK\$50,000	HK\$80,000
Balance of the Employer's Contribution Account	HK\$20,000	HK\$100,000

For Mrs. Chan, the balance of the employer's contribution is not enough to offset the employee's LSP or SP. The employer can send us an application to offset HK\$20,000.

For Mr. Chow, the balance of the employer's contribution is enough to offset the employee's LSP or SP. Thus, the employer can send us an application to offset HK\$80,000 and the remaining \$20,000 excess amount will be preserved in Mr. Chow's MPF account.

Procedure for the employer to offset the LSP/SP payment:

1. Submit the following documents when making the last contribution for the terminated employee:
 - Complete the form "Employer - Notice of Termination (Relevant Employee)" with a receipt showing the terminated employee has received the LSP/SP. (Reminder: the signature of the terminated employee must be the same as that held on record under the Master Trust Scheme/Value Scheme/Industry Scheme.)
 - Remind the employee to complete the "Member - Election Form for Accrued Benefits (Form MPF(S) - P(M))". (If the terminated employee has not filled in the form, the BEA MPF Administration Centre will process the application 3 months after receiving the "Employer - Notice of Termination (Relevant Employee)" form.)
 - Make all outstanding contributions/surcharges (if any)
2. We will process the offsetting request after receipt and verification of the completed document(s).
3. We will send a cheque for the offset amount to the employer.

(10) Change of Employer's Information

(1) Change of Employer's Information

The employer should complete the form "Employer - Change of Details" and notify BEA within 30 days of the following changes:

- Registered office or corresponding address (to change the registered office, please submit a copy of the Business Registration with the updated address)
- Contact person, telephone, fax number or email address
- Change of specimen signature of authorised persons (please provide HKID copies)

(2) Change of Employer's Voluntary Contributions

The employer should complete the form "Employer - Supplement of Employer Voluntary Contribution (Relevant Employee)" and notify us at least 30 days before the effective date.

(11) Regular Report

BEA will send each employer an Anniversary Report on or before 30th June each year, which is within 3 months from the end of the financial year (from 1st April to 31st March of next year).

(12) Copying Service

If you wish to request a copy of any document, please fill in the "Employer - Copying Services Request Form" and return it to us. (Please refer to the form for charges.)

(13) Payment Notice from MPFA

According to the Mandatory Provident Fund Schemes Regulation, the employer should pay any contribution by the contribution due date. Otherwise, the MPFA will send a Payment Notice to the employer and the employer needs to pay the outstanding contribution and/or surcharges to the designated person within a specified period. All contribution surcharges will be given to the employee. If the employer disagrees with the Payment Notice, he/she has to send an appeal letter with reasons to MPFA for investigation within 10 days of the issue date of the Payment Notice.

(14) Assisting Employees to Claim Their Accrued Benefits

In general, employees can claim for payment of their MPF accrued benefits at the retirement age of 65. The following table shows the different circumstances.

Claim Reason	Eligibility
Retirement	Having reached the age of 65.
Early Retirement	Having reached the age of 60 and have permanently ceased employment/self-employment
Total Incapacity	Permanently unfit to perform the kind of work that he/she was last performing before becoming incapacitated.
Death	The personal representative(s) can claim the payment of the MPF contributions and investment returns.
Permanent Departure from Hong Kong	Departing from Hong Kong permanently (this can only be used as grounds for withdrawal once in a lifetime).
Small Balance Account	Fulfilling all the criteria below: <ul style="list-style-type: none"> • The account balance in the account is not more than HK\$5,000; • As at the date of the claim, at least 12 months have elapsed since the contribution day in respect of the latest contribution period for which a mandatory contribution is required to be made to any registered scheme by or in respect of the employee under the Mandatory Provident Fund Schemes Ordinance; • No MPF assets are kept in any other scheme; and • No intention to become employed or self-employed in the foreseeable future.
Terminal illness	An employee who has an illness that is likely to reduce the life expectancy of the employee to 12 months or less as certified by a registered medical practitioner or a registered Chinese medical practitioner.

Employees can complete the "Claim Form for Accrued Benefits" form and submit it with all relevant documents to any BEA branch or BEA MPF Administration Centre.

(15) Withdrawal of Accrued Benefits Derived from Voluntary Contributions

When the employee terminates employment, voluntary contributions can be withdrawn. Voluntary contributions made by the employee will be fully vested to the employee and voluntary contributions made by the employer will be paid to the employee in accordance with the vesting scale.

The withdrawal procedure is as follows:

Employer

1. Complete the "Employer - Notice of Termination (Relevant Employee)" form and pay the last contribution/surcharges (if any)
2. Distribute the "Member - Election Form for Accrued Benefits (Form MPF(S) - P(M))" to employees



Employee

3. Indicate in the "Member - Election Form for Accrued Benefits (Form MPF(S) - P(M))" whether to:
 - Withdraw the accrued benefits derived from voluntary contributions, or
 - Handle in the same way as mandatory contributions (i.e. transfer to another MPF scheme or retain in the BEA (MPF) scheme)
4. Forward the form to the New Trustee



Trustee

5. Verify the "Employer - Notice of Termination (Relevant Employee)" form and amount of the last contributions/surcharges (if any)
6. Upon receipt of the "Member - Election Form for Accrued Benefits (Form MPF(S) - P(M))" (if any) process accordingly
7. Issue a cheque for the benefits derived from voluntary contributions to the employee
8. Notify and refund the unvested benefits to the employer

(16) Account Management/Enquiry Channels

To help you manage your company's MPF wherever you are, whenever you want, BEA MPF provides you with the following service channels, free of charge.

1. BEA (MPF) Hotline	2211 1777
2. BEA Customer Service Hotline	2211 1333
3. Corporate Cyberbanking ¹	www.hkbea.com (log in to Corporate Cyberbanking)
4. BEA MPF Website	www.hkbea.com (Insurance & MPF Services → MPF Services)
5. Automatic Teller Machine ("ATM") Network ²	An extensive network of JETCO ATMs providing MPF Services spreading throughout the territories
6. BEA Mobile Application (iPhone and Android)	Go to the App Store or Google Play and search for "BEA", to download the application
7. BEA MPF Administration Centre	32/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong Facsimile: 3608 6003 Email: BEAMPF@hkbea.com
8. BEA Branch Network	An extensive network covering Hong Kong Island, Kowloon, the New Territories, and the Outlying Islands

Note:

¹ Please open a Corporate Cyberbanking account at any BEA branch to use the service.

² ATM users should hold a BEA savings or current account and a BEA Corporate ATM card or BEA Corporate Credit Card. Please use JETCO ATMs that display the "MPF" label.

Services available per channel:

Channel Service	BEA (MPF) Hotline	BEA Customer Service Hotline	Corporate Cyberbanking ¹	BEA MPF Website	ATM Network ²	BEA Mobile Application	BEA MPF Administration Centre	BEA Branch Network
Submit Document	–	–	–	–	–	–	✓	✓
Make Contribution Payment	–	–	✓	–	✓ ³	–	✓	✓
Handle Enquiries	✓	✓	–	✓	–	–	✓	✓
Check Contribution Record	✓	–	✓ Last 12 records	–	–	–	✓	✓
Check Employee Record	✓	–	✓	–	–	–	✓	✓
Fund Price Enquiry	✓	✓	✓	✓	–	✓	✓	✓
Obtain Forms	✓	✓	✓	✓	–	–	✓	✓
Obtain Product/ Fund Information	✓	✓	✓	✓	–	–	✓	✓

¹ Please open a Corporate Cyberbanking account at any BEA branch to use the service.

² ATM users should hold a BEA savings or current account and a BEA Corporate ATM card or BEA Corporate Credit Card. Please use JETCO ATMs that display the "MPF" label.

³ Only applicable to employers under Industry Scheme and make MPF contribution payment for casual employees who have registered under BEA MPF.

(17) Useful References

1. Mandatory Provident Fund Schemes Authority (MPFA)

Address	: Level 36, Tower 1, Metroplaza, 223 Hing Fong Road, Kwai Fong, New Territories
Hotline	: 2918 0102
E-mail address	: mpfa@mpfa.org.hk
Homepage	: www.mpfa.org.hk

2. Labour Department

Information on various topics of labour legislation and services of the Labour Department is available at the District Offices of Labour Relations Division.

Hotline	: 2717 1771
E-mail address	: enquiry@labour.gov.hk
Homepage	: www.labour.gov.hk

3. Inland Revenue Department

Address	: 1/F, Revenue Tower, 5 Gloucester Road, Wanchai, Hong Kong
Hotline	: 187 8088
E-mail address	: taxinfo@ird.gov.hk
Homepage	: www.ird.gov.hk

4. Probate Registry

Address	: LG3, High Court Building, 38 Queensway, Hong Kong
Hotline	: 2840 1683
E-mail address	: probate@judiciary.gov.hk
Homepage	: www.judiciary.gov.hk

MPF Administration Centre

Address	: 32/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong
Facsimile	: 3608 6003
E-mail	: BEAMPF@hkbea.com

Sponsor	: The Bank of East Asia, Limited
Issuer	: Bank of East Asia (Trustees) Limited

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