

NOTICE TO PARTICIPANTS

BEA (MPF) INDUSTRY SCHEME

This notice is important and requires your immediate attention. It should be read by all participating employers and members of the BEA (MPF) Industry Scheme ("Industry Scheme"). If you are in any doubt about the contents of this document, you should seek independent professional advice. Capitalised terms not defined in this document have the same meaning as in the MPF Scheme Brochure (defined below).

The Bank of East Asia, Limited (the **"MPF scheme provider"**) and Bank of East Asia (Trustees) Limited (the **"Trustee"**, **"we"**, **"us"** or **"our"**) of the Industry Scheme accept responsibility for the information contained in this notice having made all reasonable enquiries that to the best of their knowledge and belief that there are no other facts the omission of which would make any statement herein misleading as at the date of issuance.

This notice only summarises the changes to the Industry Scheme. The latest MPF Scheme Brochure of the Industry Scheme (the **"MPF Scheme Brochure"**) will be available on our website at www.hkbea.com or you may request copies of them by contacting our customer service hotline (operated by the Trustee) at +852 2211 1777.

This notice forms part of and should be read together with the letter (**"Letter"**) titled "eMPF Platform – new digital MPF experience" of the same date.

Summary of changes

The Industry Scheme is targeted to get onboard the eMPF Platform on 30 April 2026 tentatively (**"Onboarding Date"**).¹ With effect from the Onboarding Date, the scheme administration services currently provided by us will cease and the eMPF Platform Company Limited will start providing scheme administration services to handle instructions from participating employers and Members directly through the eMPF Platform (**"Changes"**). The eMPF Platform is a centralized electronic platform and your one-stop online hub for managing your Mandatory Provident Fund (**"MPF"**) anytime anywhere through the eMPF Web Portal or the eMPF Mobile App.

Empf.org.hk/reg/type

eMPF Web Portal



eMPF Mobile App



Starting from the Onboarding Date, participating employers and Members should submit their scheme administration service instructions to the eMPF Platform directly. Participating employers and Members should no longer submit their instructions to us. For details, please refer to sections 2 and 3 of this notice.

¹ The date of onboarding the eMPF Platform is subject to the legal notice to be published in the Gazette of the Government of the Hong Kong Special Administrative Region. If there is any change to the Onboarding Date, there may be corresponding changes to the other relevant dates in this notice (as set out in other footnotes of this notice). In case of subsequent adjustment, we will promptly communicate with you.

Transitional operation arrangement

With respect to the details of the transitional operation arrangement and the relevant cut-off dates (i.e. the last date on which the relevant valid instructions need to be received by us in order for the instructions to be processed before the Onboarding Date), please refer to section 4 of this notice.

Fund switching and change of investment choice instructions received by us on or after the relevant cut-off dates as indicated in section 4 of this notice² and before the Onboarding Date will be rejected and Members will need to submit the fund switching and change of investment choice instructions to the eMPF Platform again on or after the Onboarding Date. Other instructions³ we receive after the relevant cut-off dates as indicated in section 4 of this notice and before the Onboarding Date will be transferred to the eMPF Platform on the Onboarding Date for processing. Please also note that dealings in the Units of the Constituent Funds will be suspended from 14 April 2026 to 29 April 2026 to facilitate the Industry Scheme's onboarding to the eMPF Platform. For the avoidance of doubt, valuation of the Constituent Funds of the Industry Scheme will continue and will not be affected during the suspension period.⁴

In addition, the Trust Deed, MPF Scheme Brochure and key scheme information document of the Industry Scheme (where necessary) will be amended and/or streamlined to:

- (a) reflect the eMPF onboarding;
- (b) update the fee structures of the Constituent Funds in connection with the eMPF Platform Company Limited taking up the scheme administration services of the Industry Scheme (please note, however, that there will be no change to the aggregate management fees in respect of each of the Constituent Funds);
- (c) reflect the new administrative arrangements;
- (d) reflect that contributions by cash will not be accepted; and
- (e) reflect miscellaneous changes

Please refer to section 5 of this notice for details of the Changes.

Actions to be taken

Participating employers and Members should complete registration with the eMPF Platform through the eMPF Web Portal or the eMPF Mobile App starting from 22 December 2025 in order to have access to electronic channels of the eMPF Platform from the Onboarding Date. For participating employers, if your company has already registered for the eMPF Platform earlier, you do not need to register again. Similarly, Members who have already registered for the eMPF Platform do not need to register again. Please refer to section 3 of this notice for details.

The account number(s) of the existing MPF account(s) of the participating employers and Members will be changed after the Industry Scheme got onboard to the eMPF Platform. Participating employers and Members may log-in to the eMPF Web Portal or the eMPF Mobile App, contact the eMPF Customer Service Hotline or visit the eMPF Service Centres or eMPF Kiosk to obtain the updated account number from the Onboarding Date.

To assist participating employers and Members to know more about the eMPF Platform:

- Seminars about the eMPF Platform will be held for participating employers and Members; and

² The relevant cut-off date for fund switching instructions will be 4:00 pm, 13/04/2026 and that for change of investment choice instructions will be 5:00 pm, 13/04/2026 for hardcopies and 11:59 pm, 10/4/2026 for online instructions. The dates mentioned may be subject to change. For details, please refer to footnote 1 of this notice.

³ Other instructions include withdrawal and claim of accrued benefits and claim of permanent departure, transfer-out of Members and participating employer, termination, enrolment of participating employer / Member, contribution, transfer-in and change of details relating to Members and participating employer.

⁴ The dates mentioned above may be subject to change. For details, please refer to footnote 1 of this notice.

- eMPF Customer Service Hotline, eMPF Service Centres and the eMPF Kiosk Arrangement will be in place.

For further information, please refer to sections 6 and 7 in this notice.

Enquiries

If you have any enquiries relating to the Changes, please contact our BEA (MPF) Hotline (operated by the Trustee) on +852 2211 1777 or email to BEAMPF@hkbea.com.

Thank you for your continuous support to the Industry Scheme.

1. Introduction of eMPF Platform

The eMPF Platform is developed by the eMPF Platform Company Limited (the "**Platform Company**") which is a wholly-owned subsidiary of the Mandatory Provident Fund Schemes Authority of Hong Kong, and operates the eMPF Platform as a not-for-profit public utility. The eMPF Platform is a centralized electronic platform and your one-stop online hub for managing your MPF anytime anywhere through the eMPF Web Portal or the eMPF Mobile App. The legal notice on mandatory use of the eMPF Platform of the Industry Scheme will be published in the Gazette.

2. Scheme administrator

From the Onboarding Date, the administration of the Industry Scheme will be performed by the Platform Company. Participating employers and Members can manage their MPF accounts via, and submit their scheme administration service instructions to, the eMPF Platform directly. For details on the submission of instructions, please refer to section 3 of this notice. Participating employers and Members should no longer submit their instructions to the Trustee. The following are matters and activities that are conducted by the eMPF Platform:



- (a) processing registration of the eMPF Platform for participating employers and scheme members;
- (b) processing enrolment in the registered scheme for participating employers and scheme members;
- (c) processing MPF contributions and default contributions;
- (d) processing scheme members' investment instructions (including investment instructions on new contributions and switching instructions);
- (e) processing transfers of benefits within the registered scheme or between registered schemes or from occupational retirement schemes to the registered scheme;
- (f) processing claims and withdrawals of MPF benefits;
- (g) processing the offset and refund of severance payments and long service payments to participating employers and/or scheme members/claimants;
- (h) processing of changes of participating employers'/scheme members' particulars;
- (i) giving of notices and documents to participating employers and scheme members;
- (j) handling of enquiry and complaint; and

- (k) following up with participating employers and scheme members on any unclear scheme administration instructions.





Accordingly, effective from the Onboarding Date, the Trustee will cease to be the administrator of the Industry Scheme and participating employers and Members should no longer submit MPF instructions relating to the above matters to the Trustee.



3. Submission of instructions

- 3.1 To make the best use of the eMPF Platform, participating employers and Members are strongly encouraged to submit instructions electronically via the eMPF Platform. To facilitate the smooth transition to the eMPF Platform, participating employers and Members shall take note of the following and take necessary actions:

	<u>Your Actions</u>	<u>Quick Access</u>
Registration with the eMPF Platform <i>(APPLICABLE TO ALL PARTICIPATING EMPLOYERS AND MEMBERS)</i>	Register with the eMPF Platform from 22 December 2025 to facilitate you in managing your MPF account(s) via the eMPF Platform going forward. ⁵ Please be reminded that the account details will only be available on the eMPF Web Portal or the eMPF Mobile App after the Industry Scheme is onboarded on the Onboarding Date. You are encouraged to register soon so that you will be able to access your account details after the Industry Scheme is onboarded to the eMPF Platform.	<p>1. Scan the QR Code for the eMPF Platform registration</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> <p><u>eMPF</u> <u>Web Portal</u></p>  </div> <div style="text-align: center;"> <p><u>eMPF</u> <u>Mobile App</u></p>  </div> </div> <p>2. Visit the eMPF Web Portal at (from the Onboarding Date onwards): empf.org.hk/reg/type/en</p>
Submission of MPF administration instructions and	Submit MPF administration instructions and access your MPF account information	1. Scan the QR Code for accessing eMPF User Guide on eMPF website

⁵ For participating employers, if your company has already registered for the eMPF Platform earlier, you do not need to register again. Similarly, Members who have already registered for the eMPF Platform do not need to register again. Participating employers and scheme members who have performed registration can log-in to the eMPF Web Portal or eMPF Mobile App and check the account details on and after the Onboarding Date.

<p>MPF account enquiries</p> <p><i>(APPLICABLE TO ALL PARTICIPATING EMPLOYERS AND MEMBERS)</i></p>	<p>and balance via the eMPF Web Portal or the eMPF Mobile App from the Onboarding Date onwards.</p> <p>From the Onboarding Date, the eMPF Platform commences processing MPF administration instructions and MPF account enquiries.</p> <p>Please be reminded that MPF administration instructions received by the Trustee through the original channels offered by the Trustee after the respective cut-off dates (for details, please refer to section 4 for the transitional operation arrangement) will lead to delay in handling or rejection of the instructions.</p>	<div> <div> <u>Participating employers</u>  </div> <div> <u>Members</u>  </div> </div> <p>2. Visit eMPF website at (from the Onboarding Date onwards):</p> <p><u>Participating employers</u></p> <p>empf.org.hk/er/tutorial/en</p> <p><u>Members</u></p> <p>empf.org.hk/tutorial/en</p>
<p>Submission of contribution data and payment instructions</p> <p><i>(APPLICABLE TO PARTICIPATING EMPLOYERS, TVC ACCOUNT HOLDERS AND MEMBERS WHO ARE SELF-EMPLOYED PERSONS ONLY)</i></p>	<p>Submit contribution data and payment instructions via the eMPF Web Portal or the eMPF Mobile App from the Onboarding Date onwards.</p>	<p>1. Scan the QR Code for the eMPF Web Portal and the eMPF Mobile App login page</p> <div> <div> <u>eMPF Web Portal</u>  </div> <div> <u>Members</u> <u>eMPF Mobile App</u>  </div> </div>

		<p style="text-align: center;"><u>Participating employers</u></p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <p><u>eMPF</u> Web Portal</p>  </div> <div style="text-align: center;"> <p><u>eMPF</u> Mobile App</p>  </div> </div> <p>2. Visit eMPF website at (from the Onboarding Date onwards):</p> <p style="text-align: center;"><u>Participating employers</u></p> <p style="text-align: center;">eMPF.org.hk/er/login/en</p> <p style="text-align: center;"><u>Members</u></p> <p style="text-align: center;">empf.org.hk/login/en</p>
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- 3.2 Regarding submission of contribution data, participating employers who currently use their own payroll system to calculate and/or submit contribution data to us should check with their respective payroll vendors or in-house IT system/application developers to ensure system has been enhanced to support data submission to the eMPF Platform via standardized contribution data file upload or API data submission (for API data submission, API integration testing with the eMPF Platform has to be completed). If the system has not yet been enhanced to support standardized data file upload or API submission, participating employers can choose to submit contributions through the **eMPF Web Portal or the eMPF Mobile App** as stipulated above.
- 3.3 Alternatively, instructions may be submitted by paper-based means to the eMPF Platform by post, fax, email or in person (for details, please refer to section 8 below).
- Participating employers and Members can also visit the eMPF Service Centres during the office hours for MPF related services (e.g. making enquiries/complaints relating to MPF scheme administration, seeking assistance in using the eMPF Web Portal or the eMPF Mobile App, etc.).
- 3.4 The account number(s) of the existing MPF account(s) of the participating employers and Members will be changed after the Industry Scheme got onboard to the eMPF Platform. Participating employers and Members may log-in to the eMPF Web Portal or the eMPF Mobile App, contact the eMPF Customer Service Hotline or visit the eMPF Service Centres or eMPF Kiosk to obtain the updated account number from the Onboarding Date.
- 3.5 All MPF administrative forms are available from the eMPF website at www.empf.org.hk and the eMPF Service Centres from the Onboarding Date onwards. There will be a grace period of two months following the Onboarding Date during which the eMPF Platform will accept the Trustee's existing administration forms. Please note that the Trustee's existing administration forms received after the grace period (i.e. 30 June 2026) will be rejected.⁶

⁶ The date mentioned above may be subject to change. For details, please refer to footnote 1 of this notice.

- 3.6 Arrangement of e-communication consent for passport holders: Members are required to complete the registration with the eMPF Platform for receiving notices or documents by electronic means including e-notification and e-statement ("**e-Communications**") from the eMPF Platform. However, if a Member previously used passport as identification document to enrol the MPF account(s) in the Industry Scheme, such Member will not be able to complete the registration with the eMPF Platform using passport number and receive e-Communications from the eMPF Platform. As a result, the eMPF Platform will send all notices or documents to the Member through paper means. If the Member wishes to continue to receive e-Communications from the eMPF Platform after the Industry Scheme gets onboarded, please update the identification document to Hong Kong Identity Card (HKID) (i) with the Trustee before onboarding or (ii) with the eMPF Platform after onboarding.

4. Transitional operation arrangement

Where participating employers and Members wish to have his/her/its instructions processed before the Onboarding Date, valid instructions (and in the case of contribution instructions, with cleared funds) must reach us by the respective cut-off dates as mentioned below. Please also note that dealings in the Units of the Constituent Funds will be suspended from 14 April 2026 to 29 April 2026 to facilitate the Industry Scheme's onboarding to the eMPF Platform.⁷

Instruction [^]		Received by the Trustee on or before ^{**} :
Withdrawal and claim of accrued benefits and claim of permanent departure [#]		01/04/2026
Transfer-out of Members (including employee member and self-employed persons) and participating employer		01/04/2026
Termination (including cessation of employment, cessation of self-employment and termination of MPF account)		01/04/2026
Enrolment	Participating employer / Member (including self-employed person)	24/03/2026
	Employee Member	01/04/2026
Contribution		10/04/2026 Hardcopies: 5:00 pm Online: 11:59 pm
Transfer-in	Employer / ORSO	01/04/2026
	Member	Hardcopies 5:00 pm, 10/04/2026 Online 11:59 pm, 09/04/2026

⁷ The dates mentioned above may be subject to change. For details, please refer to footnote 1 of this notice.

Fund switching [@]	4:00 pm, 13/04/2026
Change of investment choice [*]	Hardcopies 5:00 pm, 13/04/2026 Online 11:59 pm, 10/4/2026
Change of details relating to Members (including employee members and self-employed persons) and participating employer	13/04/2026

[^] Other than fund switching and change of investment choice instructions, any instruction received by the Trustee after the relevant cut-off date as indicated above and before the Onboarding Date will be transferred to the eMPF Platform on the Onboarding Date for processing. Fund switching and change of investment choice instructions received by the Trustee after the relevant cut-off date as indicated above and before the Onboarding Date will be rejected. Members will need to submit the fund switching and change of investment choice instructions on the eMPF Platform again on or after the Onboarding Date. Please also refer to notes ^{**} and [@] for further information on fund switching and change of investment choice instructions.

^{**} Despite the cut off date for any of the instructions set out in the table above (other than fund switching instructions and change of investment choice instructions submitted through the BEA Online or BEA Mobile) becoming a Severe Weather Trading Day (i.e. a day or part of a day on which Tropical Cyclone Warning Signal No.8 or above, or black rainstorm warning signal is hoisted or the Government of the Hong Kong Special Administrative Region of the People's Republic of China makes an announcement on a territory wide "extreme conditions" and The Stock Exchange of Hong Kong Limited is open for the business of dealing in securities), all such instructions from participating employers and Members received by the Trustee on such day will be suspended and not be processed by the Trustee and will be transferred to the eMPF Platform for processing on or after the Onboarding Date. Any fund switching and change of investment choice instructions submitted through the BEA Online or BEA Mobile will continue to be processed on any such cut-off date. As for any fund switching and change of investment choice instruction received after any such cut-off date, any such instruction will be rejected and Members need to resubmit the instruction to the eMPF Platform on or after the Onboarding Date.

The cut-off dates set out in the table above may be subject to change. For details, please refer to footnote 1 of this notice.

[@] Even if the fund switching and/or change of investment choice instruction is submitted on or before the cut-off time as set out in the above table, if any one of the following circumstances occurs:

- (i) your MPF account is in the process of transfer-out assets to other registered scheme(s), annual de-risking between Default Investment Strategy funds, partial claim or withdrawal of MPF accrued benefits, transfer fund unit(s) from or to other account(s) within the Industry Scheme;
- (ii) multiple fund switching and/or change of investment choice instructions are received within the same day; or
- (iii) a previous fund switching and/or change of investment choice instruction has not yet been completed,

then such fund switching and/or change of investment choice instruction will not be able to be processed before the Onboarding Date and will be rejected. Accordingly, participating employers and Members will have to submit new instruction to the eMPF Platform on or after the Onboarding Date.

* Investment choice with effective date after Onboarding Date will lead to rejection of the instruction.

Withdrawal, claim of accrued benefits and claim of permanent departure instructions must be submitted in paper form by post or in person.

In addition, the account management and enquiry for Industry Scheme under IVRS (Interactive Voice Response System) Hotline (+852 2211 1888) was terminated with effect from after 6:00 pm on 2 July 2024.

5. Amendment to the Trust Deed, MPF Scheme Brochure and Key Scheme Information Document

5.1 The Trust Deed, MPF Scheme Brochure and Key Scheme Information Document of the Industry Scheme will be amended to reflect the new administrative arrangements as summarised in section 2 above.

5.2 With the eMPF Platform providing scheme administration services with effect from the Onboarding Date, a fee will be payable by the Trustee from the Industry Scheme's assets to the Platform Company for its services effective on and after 30 July 2026 (the "**Relevant Date**").⁸ Please refer to the enclosed **Appendix 1** setting out the new breakdown of the management fees of each Constituent Fund at the Constituent Fund level which will take effect from the Relevant Date.

5.3 There is no change in the aggregate management fees of each Constituent Fund before and after the Relevant Date. For your reference, please refer to the table below for the aggregate management fees of each Constituent Fund before / on and after the Relevant Date:

Name of Constituent Fund	Management fees before the Relevant Date (As a percentage of net asset value per annum)	Management fees on and after the Relevant Date (As a percentage of net asset value per annum)
BEA (Industry Scheme) Growth Fund	1.20%-1.82% ^{##}	1.20%-1.82% ^{##}
BEA (Industry Scheme) Balanced Fund	1.20%-1.82% ^{##}	1.20%-1.82% ^{##}
BEA (Industry Scheme) Stable Fund	1.20%-1.82% ^{##}	1.20%-1.82% ^{##}
BEA (Industry Scheme) Asian Equity Fund	1.20%-1.94% ^{##}	1.20%-1.94% ^{##}

⁸ The date mentioned, being the Relevant Date, may be subject to change. For details, please refer to footnote 1 of this notice.

BEA (Industry Scheme) Greater China Equity Fund	1.20%-1.94%	1.20%-1.94%
BEA (Industry Scheme) Hong Kong Equity Fund	1.20%-1.30%	1.20%-1.30%
BEA China Tracker Fund	Up to 1.09%	Up to 1.09%
BEA Hong Kong Tracker Fund	Up to 0.528%	Up to 0.528%
BEA (Industry Scheme) RMB & HKD Money Market Fund	0.79%	0.79%
BEA (Industry Scheme) Core Accumulation Fund	0.75%	0.75%
BEA (Industry Scheme) Age 65 Plus Fund	0.75%	0.75%
BEA (Industry Scheme) MPF Conservative Fund	0.79%	0.79%

An additional USD 0 – USD1,000 per month in respect of the whole class will be charged to the relevant Constituent Fund. An administration fee of USD0 - USD1,000 is charged by an individual underlying fund and is borne by all investors in the same class of units in that underlying fund, on a pro-rata basis in accordance with the investment value of investors.


- 5.4 Moreover, according to the amendments to the MPF legislation, the cap on the total amount of out-of-pocket expenses incurred by the Trustee on a recurrent basis in the discharge of the Trustee's duties to provide services for the BEA (Industry Scheme) Core Accumulation Fund and the BEA (Industry Scheme) Age 65 Plus Fund in a single year will be reduced from 0.2% of the NAV of each of these Constituent Funds to 0.1% of the NAV effective 1 April 2027 i.e. the start of the next financial period of the Scheme. For details as to what types of expenses are characterised as out-of-pocket expenses, please refer to section 5.6 of the MPF Scheme Brochure.
- 5.5 In respect of the of contributions, please note that on and after the Onboarding Date, contributions by cash will not be accepted. Please contact the eMPF Platform for details on the methods available for making contributions.
- 5.6 There will be the following miscellaneous changes:
- (a) In response to the severe weather trading arrangement implemented by The Stock Exchange of Hong Kong Limited, the definition of "Business Day" will be amended and new definitions of "Severe Weather" and "Severe Weather Trading Day" will be added to the Trust Deed and the MPF Scheme Brochure.
 - (b) In view of the new MPF offsetting arrangement effective 1 May 2025, despite the default sequence of offsetting against long service payment or severance payment, i.e. firstly, benefits attributable to the participating employer's voluntary contributions (if applicable); and lastly, benefits attributable to the participating employer's mandatory contributions (with respect to the long service payment or severance payment attributable to the Member's period of service before 1 May 2025), should a participating employer with different types of benefits attributable to its own contributions wish to apply a different sequence of offsetting, the participating employer may make such application through the eMPF Platform.


6. Invitation to participate in seminar to onboarding to eMPF Platform


In order to know more about the eMPF Platform and to get prepared for the onboarding, participating employers and Members are cordially invited to the eMPF introductory seminar.


Details of the seminar are as follows:


Participating employers' session


Date and Time	15 January 2026 at 3:00 pm to 5:00 pm
Seminar Contents	<ul style="list-style-type: none">• Introduction of eMPF• Important date and required actions from participating employers• eMPF registration and user login activation• Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_5tCD3_ffTEmlqcMuicAm4Q or scan the QR Code on or before 8 January 2026.</p> 


Date and Time	5 February 2026 at 10:00 am to 12:00 noon
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_oqXS2u1IRb2_HwgthOW-Cg or scan the QR Code on or before 29 January 2026.</p> 

Date and Time	10 March 2026 at 3:00 pm to 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_mGROF8tnQzWwbVU0825PTw or scan the QR Code on or before 3 March 2026.</p> 


Date and Time	26 March 2026 at 10:00 am to 12:00 noon
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_6faFXfjrTZCDQMgLMF0_mw or scan the QR Code on or before 19 March 2026.</p> 


Date and Time	10 April 2026 at 3:00 pm to 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	Mandarin
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_Hdtn3g1CQVKbiBlXUZJjXg or scan the QR Code on or before 2 April 2026.</p> 


Date and Time	21 April 2026 at 10:00 am to 12:00 noon
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	English
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_5QAqM9JCR56hzyBk_dE2cg or scan the QR Code on or before 14 April 2026.</p> 


Date and Time	27 April 2026 at 3:00 pm to 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from participating employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	Cantonese
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_0XQkRJvFQ0-eDQ8NaqWLMg or scan the QR Code on or before 20 April 2026.</p> 


Members' session (Including employee members, Members who are self-employed persons, TVC Account Holders and personal account holders)


Date and Time	19 January 2026 at 3:00 pm to 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Language	Cantonese
Format	Online only
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_NEP2Mne5SJKJ18bGwXE9pw or scan the QR Code on or before 12 January 2026.</p> 


Date and Time	6 February 2026 at 3:00 pm to 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Language	Cantonese
Format	Online only
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_x4wy3H0ITay_1Er2pKY8A or scan the QR Code on or before 30 January 2026.</p> 

Date and Time	13 March 2026 at 10:00 am to 12:00 noon
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Language	Cantonese
Format	Online only
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_Biyqk6aSSryzrKizkcOVUQ or scan the QR Code on or before 6 March 2026.</p> 

Date and Time	30 March 2026 at 3:00 pm to 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Language	Cantonese
Format	Online only
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_KFDH8XgYSgOQ64S77XYnkw or scan the QR Code on or before 23 March 2026.</p> 

Date and Time	14 April 2026 at 3:00 pm to 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Language	Mandarin
Format	Online only
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_LCu8-H_2Rb2YNuRcT5OZUA or scan the QR Code on or before 8 April 2026.</p> 

Date and Time	23 April 2026 at 10:00 am to 12:00 noon
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Language	English
Format	Online only
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_oXWmgZLrS1Gt1Za6a2AMRw or scan the QR Code on or before 16 April 2026.</p> 

Date and Time	5 May 2026 at 3:00 pm to 5:00 pm
Seminar Contents	<ul style="list-style-type: none"> • Introduction of eMPF • Important date and required actions from scheme members • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Language	Cantonese
Format	Online only
Registration	<p>Interested parties shall register via https://zoom.us/webinar/register/WN_G8BkIiqCTy6qb0T-CEeYLw or scan the QR Code on or before 28 April 2026.</p> 

Should you have any queries, please contact BEA (MPF) Hotline (operated by the Trustee) on +852 2211 1777.

7. eMPF Customer Service Hotline, eMPF Service Centres and eMPF Kiosk Arrangement

With effect from the Onboarding Date, participating employers and Members who wish to obtain more information relating to eMPF, such as make enquiries relating to MPF scheme administration, seek assistance in using the eMPF Web Portal or the eMPF Mobile App, etc., can call eMPF Customer Service Hotline at (852) 183 2622 or visit eMPF Service Centres. Please refer to section 8 below for the locations and office hours of the eMPF Service Centres.

7.1 Furthermore, you may use eMPF Kiosks to submit your MPF instructions. The following are the locations of eMPF Kiosks:

Operating hours of kiosks in eMPF Service Centres:

Monday to Friday 9:00 am to 6:00 pm

Saturday 9:00 am to 1:00 pm

Closed on Sunday and Public Holidays

Operating hours of kiosks in other retail shops:



For the detailed location of eMPF Kiosk, you can scan the QR code or visit eMPF website at www.eMPF.org.hk for details.





Prior to the Onboarding Date, participating employers and Members should continue to contact the Trustee.



On and after the Onboarding Date, as regards enquiries and information other than in relation to scheme administration services, such as fund-specific and trustee-specific enquiries and information, participating employers and Members can contact the Trustee at BEA (MPF) Hotline (operated by the Trustee) on +852 2211 1777.

8. Do & don't list after onboarding

Participating employers and Members must register with the eMPF Platform to enjoy all the new features and functions from the Onboarding Date.

From the Onboarding Date onwards, participating employers and Members must comply with the following:

	DOs	DON'Ts
Submission of digital instruction	<p>Participating employers to submit their instructions via:</p> <p>eMPF Web Portal:</p>  <p>empf.org.hk/er/login/en</p> <p>and eMPF Mobile App:</p> 	<p>Do not send the digital instructions to the original channels offered by the Trustee</p>

	<p>Members to submit their instructions via:</p> <p>eMPF Web Portal:</p>  <p>empf.org.hk/login/en</p> <p>and eMPF Member Mobile App:</p> 	
Submission of paper instruction forms	<p><u>Mailing address:</u></p> <p>PO Box 98929 Tsim Sha Tsui Post Office</p> <p><u>eMPF Service Centres:</u></p> <p>Hong Kong Island</p> <p>Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong</p> <p>Kowloon</p> <p>Suites 1205-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon</p> <p>New Territories</p> <p>Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories</p> <p><u>Service hours:</u></p> <p>Monday to Friday: 9:00 am – 6:00 pm</p> <p>Saturday: 9:00 am – 1:00 pm</p> <p>Sunday & Public Holiday: Closed</p>	Do not send paper instructions to the original channels offered by the Trustee

	<u>Email address</u> (not applicable to applications where the Trustee requires certified true copies of supporting documents): forms@support.empf.org.hk <u>Fax number</u> (not applicable to applications where the Trustee requires certified true copies of supporting documents): +852 3197 2988	
Using the correct paper instruction forms	All to use the correct version of eMPF paper instruction forms, which you can obtain from eMPF Service Centres or download from: empf.org.hk/forms/en	Do not use the Trustee's existing administration forms. From 30 June 2026⁹ onwards, eMPF Platform will reject all the Trustee's existing administration forms.
Making enquiry in relation to the MPF administration (e.g. the progress of your instruction, MPF account's administration, usage of the eMPF Web Portal or the eMPF Mobile App, etc.)	<u>eMPF Customer Service Hotline</u> +852 183 2622 Service hours : Monday to Friday: 9:00 am – 7:00 pm Saturday: 9:00 am – 1:00 pm Sunday & Public Holiday: Closed <u>Email address:</u> enquiry@support.empf.org.hk	Do not call BEA (MPF) Hotline (operated by the Trustee) in relation to the MPF account's administration The hotline will continue to operate for enquiries in relation to non-scheme administration related matters.

* * *

This notice only summarizes the changes to the Industry Scheme. Details of the changes are set out in the MPF Scheme Brochure and the key scheme information document of the Industry Scheme and/or the Trust Deed of the Industry Scheme. The updated MPF Scheme Brochure and key scheme information document will, with effect from the Onboarding Date, be available on our website at <http://www.hkbea.com>. You may access the soft copies of the MPF Scheme Brochure and Trust Deed via the QR code in the key scheme information document of the Industry Scheme.

Should you have any enquiries relating to the contents of this notice, please contact our BEA (MPF) Hotline (operated by the Trustee) on 2211 1777 or email to BEAMPF@hkbea.com.

The Bank of East Asia, Limited and Bank of East Asia (Trustees) Limited

22 December 2025

⁹ The date mentioned above may be subject to change. For details, please refer to footnote 1 of this notice.

Appendix 1

Breakdown of the management fees of each Constituent Fund at the Constituent Fund level which will take effect on and after the Relevant Date

Fees payable at the Constituent Fund level				
Name of Constituent Fund	Member servicing fee (p.a. of NAV)	Trustee / Custodian (p.a. of NAV)	Fee payable to Platform Company (p.a. of NAV)	Investment Manager (p.a. of NAV)***
BEA (Industry Scheme) Growth Fund	0.44%	0.14%	0.31%	0.31%
BEA (Industry Scheme) Balanced Fund	0.44%	0.14%	0.31%	0.31%
BEA (Industry Scheme) Stable Fund	0.44%	0.14%	0.31%	0.31%
BEA (Industry Scheme) Asian Equity Fund	0.44%	0.14%	0.31%	0.31%
BEA (Industry Scheme) Greater China Equity Fund	0.44%	0.14%	0.31%	0.31%
BEA (Industry Scheme) Hong Kong Equity Fund	0.44%	0.14%	0.31%	0.31%
BEA China Tracker Fund	0.03%	0.14%	0.12%	0.2%
BEA Hong Kong Tracker Fund	0.03%	0.14%	0.12%	0.2%
BEA (Industry Scheme) RMB & HKD Money Market Fund	0.03%	0.14%	0.31%	0.31%
BEA (Industry Scheme) Core Accumulation Fund	0.295%	0.14%	0.155%	0.16%
BEA (Industry Scheme) Age 65 Plus Fund	0.295%	0.14%	0.155%	0.16%
BEA (Industry Scheme) MPF Conservative Fund	0.03%	0.14%	0.31%	0.31%

Fees payable at the underlying fund level				
Name of Constituent Fund	Investment Manager (p.a. of NAV)***	Administrator (p.a. of NAV)	Trustee (p.a. of NAV)	Custodian (p.a. of NAV)
BEA (Industry Scheme) Growth Fund	0-0.6%^^^	0 - USD1,000 per month in respect of the whole class**	0-0.1%	Nil
BEA (Industry Scheme) Balanced Fund	0-0.6%^^^	0 - USD1,000 per month in respect of the whole class**	0-0.1%	Nil
BEA (Industry Scheme) Stable Fund	0-0.6%^^^	0 - USD1,000 per month in respect of the whole class**	0-0.1%	Nil
BEA (Industry Scheme) Asian Equity Fund	0-0.74%^^^~	0 - USD1,000 per month in respect of the whole class**	0-0.05%	Nil
BEA (Industry Scheme) Greater China Equity Fund	0-0.74%^^^	Nil	0-0.05%	Nil
BEA (Industry Scheme) Hong Kong Equity Fund	0-0.05%	Nil	0-0.05%	Nil
BEA China Tracker Fund	0.55%	Nil	Up to 0.05%	Nil
BEA Hong Kong Tracker Fund	Up to 0.019%	Nil	Up to 0.019%	Nil
BEA (Industry Scheme) Core Accumulation Fund	Nil	Nil	Nil	Nil
BEA (Industry Scheme) Age 65 Plus Fund	Nil	Nil	Nil	Nil

^^ Consisted of management fees of some of the underlying funds. For these underlying funds, they charge a single management fee and not separate investment manager, trustee, custodian or administrator fees.

~ Consisted of single flat rates (i.e. total expense ratio, "TER") of some of the underlying funds. The TER covers all operational expenses including but not limited to fees and expenses of the directors, investment manager, depositary, administrator, transfer agent and registrar, regulatory and audit fees of the underlying fund(s), but excludes transaction costs and extraordinary legal costs.

** USD1,000 administration fee is charged by an individual underlying fund and is borne by all investors in the same class of units in that underlying fund, on a pro-rata basis in accordance with the investment value of investors.

*** The fee has taken into account any rebate from the underlying investment manager at the underlying fund level.