

Focus

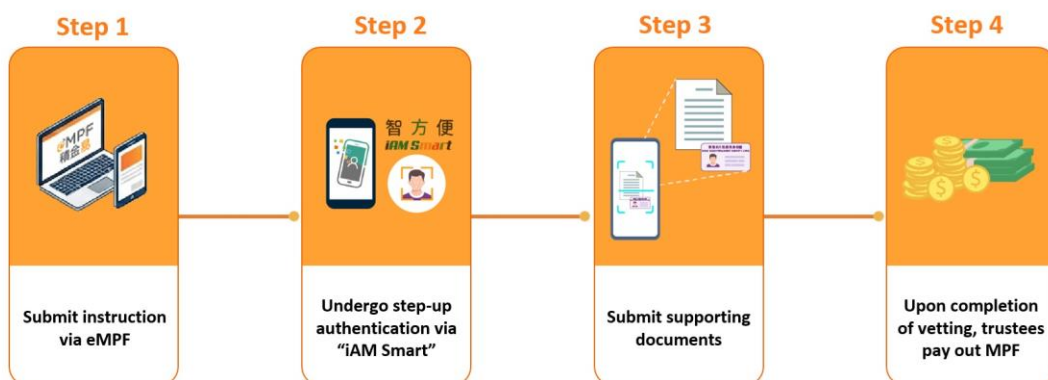


eMPF Enhances Verification Requirements for MPF Withdrawal Applications

To further safeguard scheme members' retirement savings and strengthen protection against fraudulent activities, the Mandatory Provident Fund Schemes Authority (MPFA) introduced enhanced verification requirements for MPF withdrawal applications through the eMPF Platform in late July 2026.

Except for withdrawal applications made on the grounds of a small balance (HK\$5,000 or below) or death, all MPF withdrawal applications, including normal withdrawals at age 65 and various forms of early withdrawal, are required to undergo step-up authentication and real-time facial verification via "iAM Smart" to further verify the applicant's identity.

New arrangement for applying for withdrawal of MPF on eMPF



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After successful authentication, applicants are still required to submit the necessary supporting documents according to their withdrawal grounds. MPF withdrawal payment will only be released upon review and approval by the trustee.

The new arrangement helps prevent identity fraud and improper withdrawals, further enhancing the security of the MPF system and protecting scheme members' interests. For more information, please refer to the MPFA [Press Releases](#).