



強制性公積金計劃管理局
MANDATORY PROVIDENT FUND SCHEMES AUTHORITY

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By Email

22 May 2024

Circular Letter: EF/CTR/2024/001

To: All Approved Trustees

Dear Sirs,

Complaint handling in view of the launch of eMPF Platform

Pursuant to section 57 of Mandatory Provident Fund Schemes (General) Regulation (Cap. 485A) (MPFSGR), an approved trustee must, as far as reasonably practicable, provide all assistance necessary to ensure that scheme members and participating employers are able to participate effectively in the operation of the scheme offered by the approved trustee, including dealing with complaints from scheme members or participating employers.

Complaints handled by approved trustees and / or system operator of the eMPF Platform

(a) Role of approved trustees in handling complaints in view of the launch of eMPF Platform

2. With the launch of the eMPF Platform, the system operator of the eMPF Platform¹ (**Platform Operator**) will assist approved trustees in certain scheme administration processes upon the onboarding of each MPF scheme to the eMPF Platform, including the handling of related complaints. That said, approved trustees' obligations under section 57 of MPFSGR will remain unchanged. Approved trustees should have effective controls and procedures in place to ensure that complaints are timely and properly handled. For complaints that fall

¹ Section 19I of Mandatory Provident Fund Schemes Ordinance (Cap. 485) (MPFSO) provides that the Secretary for Financial Services and the Treasury may, by notice published in the Gazette, designate an electronic system administered and operated by a specified entity to provide any services and facilities to facilitate approved trustees of registered schemes in performing their scheme administration functions.

outside the purview of the Platform Operator², approved trustees will continue to handle such complaints by themselves.

(b) Submission of complaint-related statistics to the Authority

3. Currently, approved trustees are required to submit to the Authority statistics of complaints. After the onboarding of relevant MPF schemes, approved trustees are required to report to the Authority only those complaints which are solely handled by themselves, whereas the Platform Operator will report to the Authority complaints which are solely handled by the Platform Operator or jointly handled by the Platform Operator and approved trustees².

Complaints received by the Authority

(a) Referral of complaints by the Authority

4. The Authority will refer to the Platform Operator² for handling those complaints within the latter's purview. Approved trustees should work closely with the Platform Operator to facilitate its handling of the complaints in a timely and proper manner.

5. On the other hand, the Authority will refer to onboarded approved trustees for handling those complaints outside the purview of the Platform Operator by either a Referral Notice (for service quality-related complaints) or a Demand Notice (for non-service quality-related complaints). Approved trustees should continue to handle and resolve such complaints in accordance with Circular Letters (EF/CTR/2014/001 and EF/CTR/2015/001) dated 30 September 2014 and 27 November 2015 respectively.

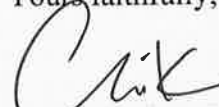
(b) Discontinuation of the special arrangements for handling Default Investment Strategy-related (DIS) complaints

6. In light of the successful implementation of DIS, approved trustees are no longer required to follow the special arrangements for handling DIS-related complaints set out in Circular Letter (EF/CTR/2016/001) dated 2 December 2016 which will cease to take effect from 31 May 2024.

² Please refer to the Operating Rules approved by the Authority pursuant to section 19K(2)(a) of the MPFSO for the respective roles and responsibilities of the parties relating to complaints.

7. Should you have any queries regarding the above arrangements, please feel free to contact Ms. Venus Leung, Manager (Complaints Section) on 2292 1114 or Mr. Stephen Leung, Manager (Complaints Section) on 2292 1106.

Yours faithfully,



(Chik Che-hang)

Senior Manager (Complaints Section)