

MPFA

Newsletter

積金局通訊

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積金局

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Forging ahead with easier MPF management



香港的強制性公積金(強積金)制度實施至今逾16年,如何簡化行政程序、方便計劃成員管理自己的強積金,一直是強制性公積金計劃管理局(積金局)致力研究的課題。積金局早前推出的「個人帳戶電子查詢」(ePA)網上平台及流動應用程式,目的是讓成員輕鬆查閱個人帳戶及管理強積金,並為強積金行政電子化踏出重要一步。

積金局下一個工作目標是設立「積金易」(eMPF)中央電子平台,將強積金計劃的行政程序標準化、簡化和自動化。我們樂見政府對推動「積金易」十分重視,較早前已成立「積金易」工作小組,領導這個中央電子平台的發展。積金局將會全力配合,以期早日推出「積金易」。

強積金制度的資產淨值在今年3月底,衝破了\$7,000億大關。隨着計劃成員帳戶內的資產愈來愈多,我呼籲各位計劃成員多加使用不同的網上工具,積極管理自己的強積金。

我亦在此呼籲僱主善用電子平台處理各項強積金計劃行政工作。積金局在今年的「積金好僱主」嘉許計劃新增兩個獎項,當中一個新獎項就是「積金供款電子化獎」,希望可推動更多僱主使用電子平台作強積金供款,一起為強積金制度邁向無紙化而努力。

陳唐芷青

Hong Kong's Mandatory Provident Fund (MPF) System has been in operation for over 16 years. The Mandatory Provident Fund Schemes Authority (MPFA) has all along endeavoured to streamline MPF scheme administration and to find ways to help scheme members manage their MPF more effectively. The MPFA has recently introduced the e-Enquiry of Personal Accounts (ePA) electronic platform and mobile application, making it more convenient for scheme members to check and manage their personal accounts. They represent an important step forward in the MPF System going fully electronic.

The MPFA's next priority is to standardize, streamline and automate MPF administrative work by setting up the eMPF electronic platform. The Government attaches great importance to this project, and has set up the Working Group on eMPF to steer the development of the electronic infrastructure. The MPFA will fully support the working group with the aim of launching the platform as soon as possible.

The net asset value of the MPF System had reached \$700 billion as at the end of March 2017. With scheme members accumulating more and more MPF benefits in their accounts, I would like to call on them to actively manage their MPF by making use of various online tools.

I also appeal to employers to consider handling their MPF administrative work electronically. This year's Good MPF Employer Award has introduced two new awards, one of which is the e-Contribution Award, which aims to encourage more employers to manage their MPF contributions using electronic means. Let's join hands together and work towards achieving a paperless MPF System.

Diana Chan

ePA: 向強積金行政電子化邁進一步

ePA: An important step forward in the MPF System going fully electronic



「個人帳戶電子查詢」流動應用程式首頁
Main page of the ePA mobile application

在預設投資策略(簡稱「預設投資」)順利推行後,積金局的下一個工作目標將是全力推動建立「積金易」中央電子平台(eMPF),將強積金計劃的行政程序標準化、簡化和自動化,方便計劃成員有效管理強積金。

政府早前已正式成立「積金易」工作小組,成員來自財經事務及庫務局、政府資訊科技總監辦公室、積金局及14個強積金受託人。工作小組會專注於如何設立一個能提高強積金行政效率的中央電子平台,並會制訂鼓勵僱主及僱員透過電子化方式管理強積金事宜的策略,以回應現時因大量以紙張處理強積金事宜而導致行政成本高昂的問題。

「個人帳戶電子查詢」(ePA)

積金局亦於數月前推出了「個人帳戶電子查詢」(ePA)網上平台¹及流動應用程式²,為強積金行政電子化邁進一步。不少打工仔曾經轉換工作機構,離職後又沒有處理其強積金,因而持有多個個人帳戶,很多時甚至不清楚自己的帳戶所在,以致難以有效地管理自己的強積金。

Following the smooth implementation of the Default Investment Strategy (DIS), the MPFA's next priority is to develop a centralized electronic platform, called the eMPF, aimed at standardizing, streamlining and automating MPF administration as well as helping scheme members manage their MPF more effectively.

The Government is taking the lead in implementing the eMPF and has set up the Working Group on eMPF with members from the Financial Services and Treasury Bureau, the Office of the Government Chief Information Officer, the MPFA and the 14 MPF trustees. The working group will focus on building a centralized electronic administration platform to enhance the cost efficiency of MPF scheme administration. It will also map out a strategy to encourage employers and employees to manage MPF matters electronically so as to address the problem of high administrative costs due to voluminous paper-based transactions.

e-Enquiry of Personal Account (ePA)

The MPF System has also recently moved one step closer to going fully electronic with the launch of the e-Enquiry of Personal Account (ePA) platform¹, together with an ePA mobile application². Some scheme members have switched jobs a number of times but have not dealt with their MPF benefits in previous accounts. When this happens, it is easy for members to lose track of the number of personal accounts they have, and which schemes the accounts belong to. Managing their MPF becomes difficult for members in this situation.

¹ <https://epa.mpfa.org.hk>

² 「個人帳戶電子查詢」流動應用程式的名稱為「MPFA ePA」。
The name of the mobile application of the ePA is "MPFA ePA".

積金局相信設立 ePA 平台，可增加計劃成員管理其個人帳戶的靈活性，鼓勵他們更關心自己的強積金帳戶和投資，並推動他們整合個人帳戶，長遠能有助提高強積金制度的營運效率。

計劃成員成功登記使用 ePA 平台或流動應用程式後，可以透過電腦、智能電話或平板電腦，隨時隨地查閱其強積金個人帳戶報表。

積金局亦會透過這個平台提供所有強積金受託人的聯絡資料，以及發放強積金的最新資訊，而每當計劃成員的個人帳戶數目有所增加時，積金局亦會向他發出通知，提醒他考慮整合個人帳戶。ePA 流動應用程式同時載有所有強積金基金收費及回報的資料。至今，已有逾 11,000 名計劃成員完成登記及啟動有關服務。

The MPFA hopes the launch of the ePA will give scheme members more flexibility in managing their personal accounts, help them take better care of their MPF accounts and investments, and encourage them to consolidate their personal accounts. All this will enhance the efficiency of the MPF System in the long run.

After successfully registering for the ePA platform or the mobile application, scheme members can access a report on all their MPF personal accounts. They can do this on their computer, smartphone or tablet, anytime and anywhere.

The MPFA is also providing a contact list for all the MPF trustees and disseminating MPF-related information through the new platform. In addition, whenever scheme members have a new personal account, the MPFA will send them a notification via the ePA urging them to consider consolidating their personal accounts. The mobile application also carries information about the fees and returns of all MPF funds. To date, over 11,000 scheme members have completed the registration process and activated the ePA service.

申請簡易 Registration is simple

1 準備文件：香港身份證及最近三個月內發出的住址證明(如附有你的姓名及住址之公共服務或電訊服務帳單)。

Preparation of documents: You will need your Hong Kong Identity (HKID) card, and a proof of your residential address issued within the last three months (e.g. a bill or an invoice issued by a public utility or telecommunications company showing your name and residential address).



申請
成為用戶



2 登記用戶：透過流動應用程式或登入「個人帳戶電子查詢」網站，申請成為用戶。

Registration: Register for the ePA service via the mobile application or ePA website.

3 核實身分：透過流動應用程式或網站提供香港身份證及住址證明的副本。

除電子方式外，計劃成員亦可帶同香港身份證，於辦公時間內親臨任何一間積金局辦事處，辦理核實身分的手續。

Verification: Submit a copy of your HKID card and proof of your residential address via the mobile application or ePA website.

Besides registering electronically, scheme members can also visit any MPFA office during office hours to verify their identities with their HKID cards.

核實身分



個人帳戶知多啲 More on MPF Personal Accounts

強積金制度下有兩類帳戶：供款帳戶及個人帳戶。前者以現職工作為基礎，用作接收計劃成員現時受僱或自僱所作出的強積金供款，以作投資；個人帳戶則主要用作接收轉移自成員其他強積金帳戶的強積金，以作投資。

There are two types of accounts in the MPF System: contribution accounts and personal accounts. The former is job-based, and is used to receive mandatory contributions and voluntary contributions paid in respect of a scheme member's current employment or self-employment and to hold these contributions for investment. A personal account is used mainly to receive MPF benefits transferred from the member's other MPF accounts for investment.

哪些情況下強積金會轉入個人帳戶？

Under what circumstances will MPF benefits be transferred to a personal account?

1. 當你離職後：

- 你沒有處理上一份工作供款帳戶所累積的強積金，受託人會按法例，自動為你開立一個個人帳戶，而你在該份工作累積的強積金便會轉移至這個個人帳戶；或
- 你將以往工作所累積的強積金轉移至自選計劃下的個人帳戶。

1. When you change jobs:

- if you do not actively manage the MPF in the contribution account of your previous employment, your MPF benefits will be preserved in a personal account set up automatically by the trustee according to the law; or
- you can transfer your MPF benefits from your previous employment to a personal account set up under a scheme of your own choice.

2. 當你行使僱員自選安排的轉移權：

- 將現職供款帳戶內僱員強制性供款部分的強積金，轉移至一個自選計劃下的個人帳戶。

2. When you exercise your transfer right under the Employee Choice Arrangement:

- the MPF benefits arising from the employee's portion of mandatory contributions in your contribution account will be transferred to a personal account under a scheme of your choice.

個人帳戶太多，有什麼問題？

What problems might arise if I hold multiple personal accounts?

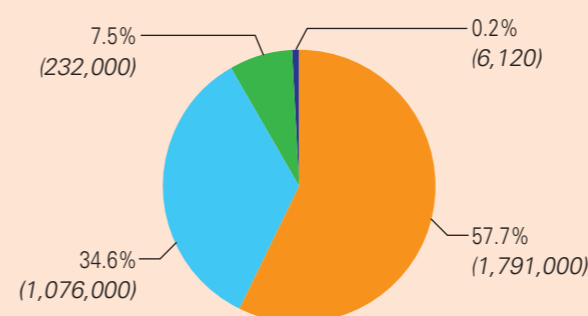
截至今年3月底，整個強積金制度約有 927 萬個強積金帳戶，當中 388 萬個屬供款帳戶，餘下約 539 萬個則為個人帳戶。

As at the end of March this year, the MPF System had about 9.27 million MPF accounts. Around 3.88 million of these were contribution accounts, and 5.39 million were personal accounts.

強積金制度有逾 410 萬名計劃成員，而其中四分之三的成員都持有個人帳戶，個人帳戶總計的資產淨值達 \$2,800 億。如果計劃成員曾多次轉工而未有處理其舊工作所開立的帳戶，便會持有多个個人帳戶。帳戶太多、難於管理，久而久之甚至會忘記帳戶所在。因此，積金局一直鼓勵各計劃成員，如持有多个於一個帳戶，應作出整合，以方便管理。

There are more than 4.1 million MPF scheme members. Around three-quarters hold one or more personal accounts, and the net asset value held in personal accounts amounts to around \$280 billion. If a scheme member changed jobs many times but has not managed the MPF accounts from previous jobs, the member may hold multiple personal accounts. They may even lose track of how many accounts they have, and which schemes the accounts belong to. They may find it difficult to effectively manage their MPFs. Therefore the MPFA has been encouraging scheme members to consolidate multiple MPF accounts for easier management of their MPF.

計劃成員持有個人帳戶數目
Number of personal accounts held by scheme members



- 持有 1 個個人帳戶
1 personal account held
- 持有 2 - 3 個個人帳戶
2 - 3 personal accounts held
- 持有 4 - 7 個個人帳戶
4 - 7 personal accounts held
- 持有 8 個或以上個人帳戶
8 or above personal accounts held

() 計劃成員數目
Number of scheme members

應怎樣整合個人帳戶？

How do I consolidate my personal accounts?

整合手續只需三個步驟：

Consolidating your personal accounts only takes three steps:



1

選定受託人及計劃

Select a trustee and a scheme

作決定前，計劃成員可瀏覽相關資訊如積金局網頁內的「強積金基金收費比較平台」、「受託人服務比較平台」等，比較各強積金計劃的產品、服務、收費等，同時應考慮個人因素如自己承受風險的能力，選擇合適的計劃和基金，選定你心儀的強積金受託人及計劃。

You could gather more information about the trustees and schemes by visiting, say, the Fee Comparative Platform or the Trustee Service Comparative Platform on the MPFA website. You should choose an appropriate MPF scheme and fund(s) after taking into consideration factors such as the products, services and fees on offer, as well as your personal needs.



2

填妥表格交予選定的受託人

Submit the completed form to your selected trustee

填寫「計劃成員整合個人帳戶申請表」，填妥後交予選定的受託人。表格可在積金局網頁內「表格」一欄下載或向受託人索取。

Complete the "Scheme Member's Request for Account Consolidation Form" and submit it to your selected trustee. The form can be downloaded from the "Forms" section of the MPFA website or obtained from trustees.



3

整合完成後核對有關文件

Check the relevant documents once consolidation is completed

整合帳戶完成後，你會收到受託人寄發的「轉移結算書」及「轉移確認書」，請小心核對文件，以確保所整合的帳戶資料及轉移金額正確無誤。

On completion of your consolidation, you will receive a "Transfer Statement" and a "Transfer Confirmation" from your trustees. Please check these documents carefully to ensure that the account details and the transferred amount are correct.



全方位宣傳教育工作 「預設投資」順利推出

Smooth implementation of the DIS with full-scale promotional and educational activities

強積金制度的重大改革「預設投資」自4月1日推出，至今已順利推行三個月。如果你曾接獲受託人發出的「預設投資策略重新投資通知書」但沒有回覆受託人，你的強積金已於6月底前由計劃原有的預設安排轉而按「預設投資」進行投資。如你在4月1日後開設強積金帳戶又沒有給予投資指示，你的強積金亦會按「預設投資」進行投資。部分計劃成員亦主動選擇「預設投資」或投資於「預設投資」旗下的基金。

由於「預設投資」影響所有強積金計劃成員，積金局推出了全方位的宣傳工作和公眾教育活動，盡力把「預設投資」的訊息傳遞至每一名成員。

由今年3月底開始，「預設投資」廣告出現於多個不同媒體，包括電視、電台、印刷媒體、戶外媒體（例如巴士車身、港鐵車站及戶外電視牆）、網上及社交媒體、流動應用程式等，務求將訊息帶給不同階層的計劃成員。

A major milestone in the development of the MPF System, the Default Investment Strategy (DIS), has been running smoothly in the three months since its launch on 1 April. If you received but have not responded to the DIS Re-Investment Notice that your trustee sent you, then by the end of June your MPF should have been transferred from the original default investment arrangement and re-invested according to the DIS. Meanwhile, if you have opened an MPF account since 1 April and have given no investment instructions for it, your MPF will have been invested according to the DIS. Some scheme members have also specifically selected the DIS or the DIS funds.

As the DIS has a significant impact on all MPF scheme members, the MPFA has rolled out an extensive promotional and educational campaign to disseminate all the important information about the DIS to scheme members.

Since March this year, advertisements relating to the DIS have appeared in a wide variety of channels, including on TV and radio, in print media, on out-of-home media (for example on bus bodies, in MTR stations and on outdoor TV walls), online platforms, social media and mobile applications. The goal has been for the messages to be spread as widely as possible across the territory.



港鐵扶手電梯燈箱廣告
Advertisement in an MTR station



巴士車身廣告
Advertisement on a bus body



戶外電視廣告
Advertisement on an outdoor TV wall



「預設投資」資訊動畫
DIS infographic video

網頁及資訊動畫

Website and infographic video

「預設投資」專題網頁內容豐富，其中「加強版」資訊動畫助你更易理解「預設投資」的主要訊息。

The contents of the DIS thematic website have been enriched, and an enhanced version of the DIS infographic video is now available that conveys the key messages in a clear and simple way.

刊物

Publications

局方亦考慮到在港的少數族裔的需要，故編製了尼泊爾文及烏都語的單張，介紹「預設投資」及有關的強積金資訊，通過相關的非政府組織派發。

The MPFA has also taken into account the needs of ethnic minorities in Hong Kong. DIS leaflets in Nepalese and Urdu have been published and are now being distributed through relevant non-government organizations.



以尼泊爾文及烏都語編製的「預設投資」宣傳單張
DIS leaflets in Nepalese and Urdu

與各界別人士舉行簡介會及講座

由去年6月開始，積金局同事馬不停蹄，四出向不同界別人士講解「預設投資」的內容。

我們走訪的各界別人士，包括立法會議員、18區區議會、工會、商會、僱主團體和智庫組織。我們亦與不同機構及團體，包括政府部門、區議員、商會及「積金好僱主」嘉許計劃中獲嘉許的僱主，合辦了多場講座。積金局迄今已舉辦或出席超過180場簡介會及講座，接觸數以萬計的計劃成員。

Briefings and talks for different stakeholder groups

Since June last year, the MPFA has visited many districts and associations to introduce the DIS to an array of stakeholders.

The MPFA has briefed Legislative Councillors, the 18 District Councils, labour unions, chambers, employers' associations and think tanks. We have also joined hands with different groups to hold talks. They included Government departments, District Councillors, employers' associations and awardees of the Good MPF Employer Award. So far, the MPFA has attended or organized more than 180 DIS talks or briefings reaching tens of thousands of scheme members.



積金局機構事務總監及執行董事鄭恩賜，為多位立法會議員助理介紹「預設投資」。
MPFA Chief Corporate Affairs Officer and Executive Director Mr Cheng Yan-choo gives a DIS talk to assistants to LegCo members.



積金局代表為地盤工人舉行午間講座
Lunchtime talk for construction site workers

巡迴展覽

Roving exhibitions

除了較早前在政府總部舉行「預設投資」巡迴展覽，積金局亦在五個人流繁忙的港鐵站舉行展覽，吸引了不少市民駐足觀看。

Following on from the earlier MPF investment and DIS exhibition held at the Central Government Offices, similar exhibitions were held at five high-traffic MTR stations. Many members of the public took the time to stop and study the exhibits.



港鐵站巡迴展覽
DIS exhibition at an MTR station

不同計劃的「預設投資」基金是否一式一樣？ Are the DIS funds under different schemes identical?

「預設投資」相關法例劃一了全港32個強積金計劃的預設安排，對所有計劃下的「預設投資」基金設立了收費上限，並訂立了若干投資原則。不過，不同計劃下的「預設投資」基金並非一式一樣。

「預設投資」由兩個混合資產基金組成，即核心累積基金¹及65歲後基金²。兩者均須採取環球分散投資的原則。計劃成員一旦採用「預設投資」，投資風險將由成員50歲起逐步降低。收費方面，基金的管理費和經常性實付開支分別不得超過基金淨資產值0.75%及0.2%。

雖然所有「預設投資」也有以上特點，但不同「預設投資」基金的管理方式、風險和所投資的市場都不盡相同；亦有部分基金的收費是低於法例訂明的上限。

以管理方式而言，大部分「預設投資」基金採用主動式管理，只有少部分基金採用被動式管理，參考相關的指數作出投資。至於那些採用主動式管理的「預設投資」基金，投資經理在選擇投資的市場和證券時，亦有一定的自由度。因此，不同「預設投資」基金的收費、風險和回報均會有所不同。

The DIS legislation has standardized the default investment arrangements of all 32 MPF schemes by imposing fee caps and setting out some broad principles on the investment strategies to be adopted. However, the DIS funds of different schemes are not identical.

The DIS is composed of two mixed assets funds, namely the Core Accumulation Fund¹ and the Age 65 Plus Fund². Both of these invest in a globally diversified manner. If a scheme member invests in the DIS, the member's exposure to investment risks is automatically and gradually reduced once the member turns 50. In addition, the management fees of each of the two funds must not be more than 0.75% of the net asset value of the fund and the recurrent out-of-pocket expenses not more than 0.2%.

Although the DIS under all schemes shares the same features, the funds under the DIS vary in their investment approach, risks and investing markets. Some DIS funds also charge fees at a level below the statutory caps.

While most DIS funds adopt active management, some are passively managed, investing with the objective of tracking the performance of the reference indices. For those actively managed funds, investment managers have the flexibility in choosing which markets and securities to invest in. Therefore, the fees, risks and returns of the DIS funds are not identical.

¹ 六成權益須投資於風險較高的資產（一般為環球股票），其餘四成投資於風險較低資產（一般為環球債券）。
60% of its benefits must be invested in higher risk assets (mainly global equities) and 40% in lower risk assets (mainly global bonds).
² 八成權益須投資於風險較低的資產，其餘兩成投資於風險較高資產。
80% of its benefits must be invested in lower risk assets and the rest in higher risk assets.

強積金成員投資知識逐步上升

MPF members' investment knowledge on the rise

積金局自2009年起委託調查公司進行了四次追蹤調查(tracking survey)，瞭解強積金計劃成員在過去近十年在強積金投資知識、投資行為及對積金局的投資推廣計劃的認知度及其變化。調查顯示，受訪的計劃成員的投資知識逐步上升，而有積極管理強積金的計劃成員亦持續上升。

最新一次調查在2016年第四季進行，成功訪問了1,002名18至64歲的強積金計劃成員。

投資知識水平：穩步上升

在了解受訪者的強積金知識方面，調查詢問了成員共18條有關強積金投資的題目，包括「你認為分散投資策略的目的是什麼？」、「強積金基金的基金開支比率愈高，代表甚麼？」等。

調查公司根據成員回答的正確答案數目，計算出一個整體表現評分，分數由0 - 100分。就是次調查而言，成員獲得的平均分是64.8分，2009 - 10年進行的調查平均分為52.7分，顯示成員的投資知識逐年攀升(圖一)。

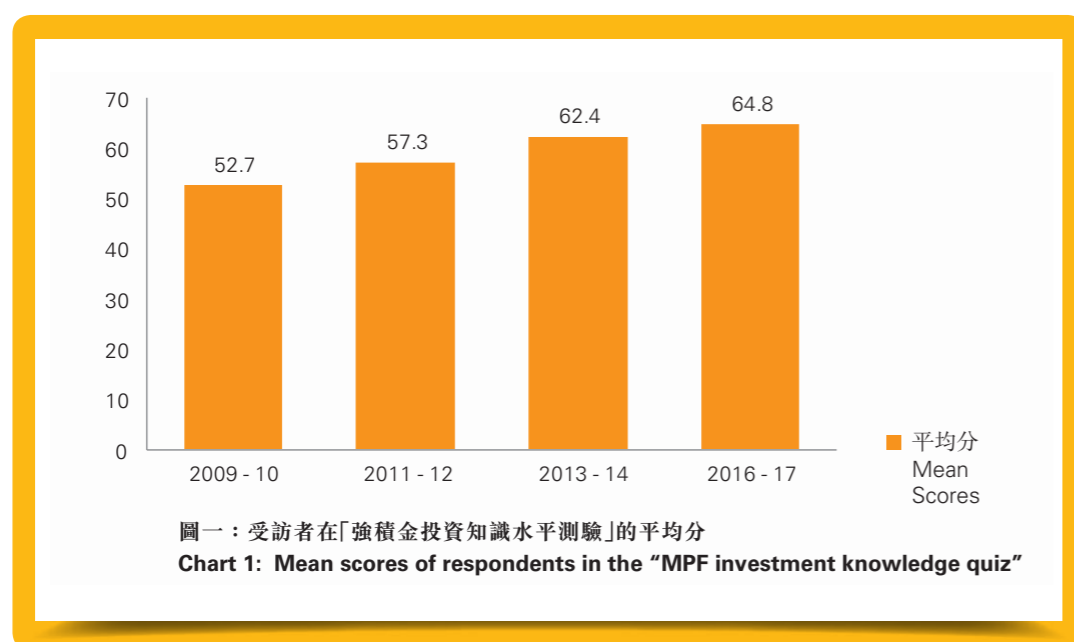
The MPFA has commissioned four tracking surveys since 2009 to better understand MPF scheme members' level of knowledge on investment, their investment behaviour, and their awareness of MPFA's investment education campaign, as well as the changes in these areas over time. The latest survey has revealed a rising trend in members' investment knowledge and an increase in the number of scheme members actively managing their MPF.

The latest survey, conducted in the fourth quarter of 2016, successfully interviewed 1,002 MPF scheme members aged 18 to 64.

Steady rise in members' investment knowledge

The MPF investment knowledge of members was measured by a quiz consisting of 18 questions relating to MPF investment. Questions included "Diversification is a strategy which aims to...?", and "What does a higher fund expense ratio mean?".

An overall performance score ranging from 0 - 100 was computed based on the number of correct answers given by the respondents. In the latest survey, the mean score obtained by members was 64.8, an increase from 52.7 in the 2009 - 10 survey. Indeed, a steady rise in the level of investment knowledge has been observed (Chart 1).



此外，成員獲得65分以上的比例達56.7%，遠較2009 - 10年調查的18.2%為高。

我們發現成員在以下範疇的知識較佳：

- 選擇強積金基金與可承受的風險的關係；及
- 轉職時和達到退休年齡時可如何處理強積金。

較弱的範疇包括：

- 保證基金的特點；及
- 對基金便覽、基金風險標記及基金開支比率的認識。

強積金投資行為：日益積極及正面

調查又詢問受訪者在強積金方面的投資行為，包括在選擇基金時考慮甚麼因素、曾否於轉職時整合強積金帳戶及檢討投資等。

以上一次轉職時有否採取任何方式處理強積金帳戶為例，最新調查顯示71.3%曾轉職的受訪者有主動處理其舊工作的強積金，比之前兩次調查為多¹。(圖二)

The proportion of members scoring more than 65 points was 56.7% in the latest survey, increasing from 18.2% in the 2009 - 10 survey.

It was found that members tended to perform better when answering questions relating to:

- the relationship between MPF fund choices and risk tolerance level; and
- the handling of MPF benefits when changing jobs and when reaching retirement age.

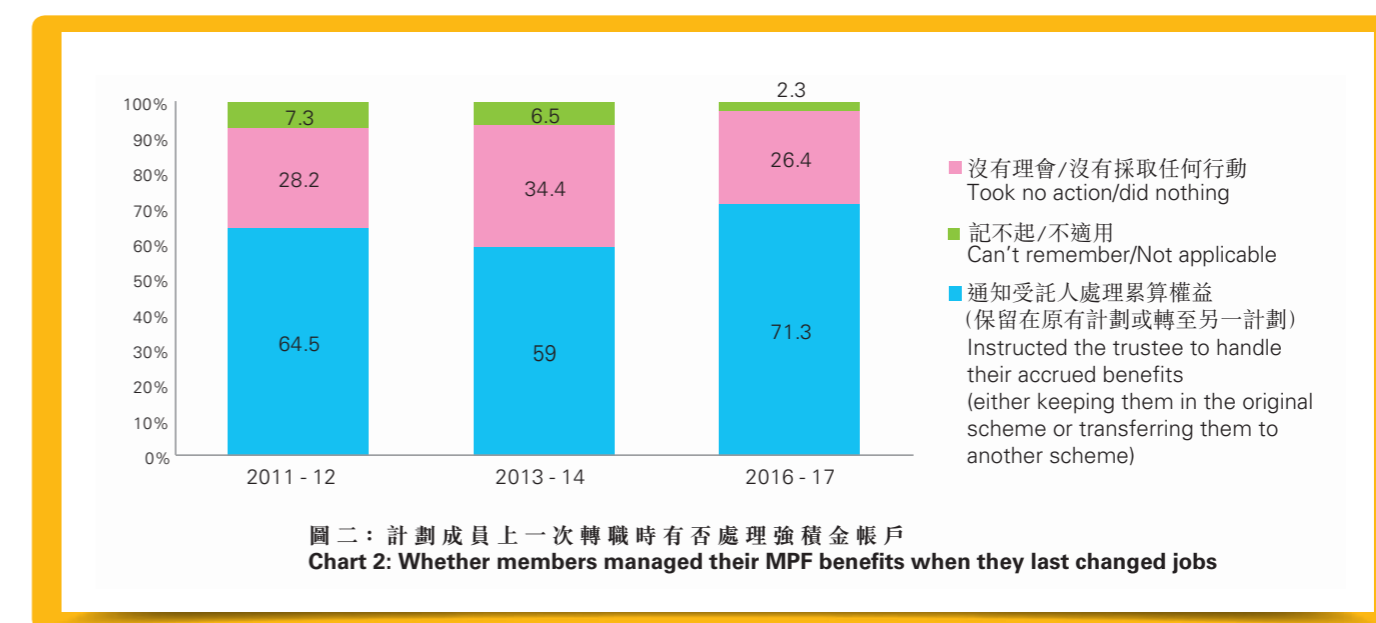
However, members showed relatively weaker knowledge in the following areas:

- the features of guaranteed funds; and
- the Fund Fact Sheet, Fund Risk Indicator and Fund Expense Ratio.

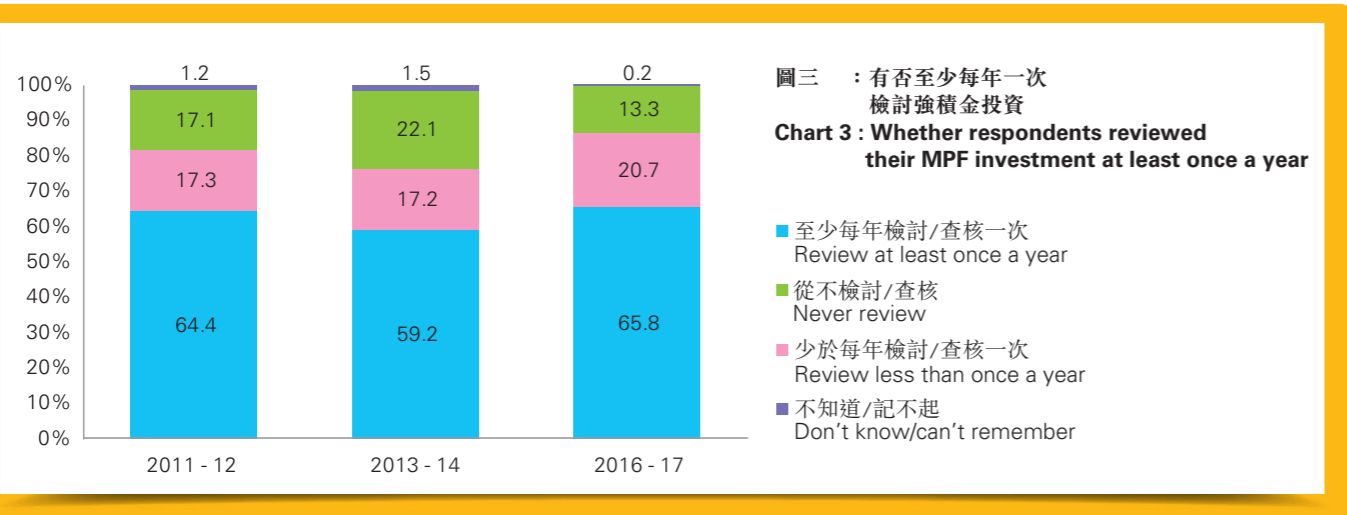
Investment behaviour becoming more proactive

The survey also assessed members' behaviour regarding MPF investment, including what factors they took into consideration when choosing funds, and whether they had consolidated their MPF accounts and reviewed their investments when changing jobs.

For example, the survey asked respondents whether they had taken any action to manage their MPF account when they last changed jobs. The latest survey showed that in this situation, 71.3% of respondents had given instructions to their trustees about handling their benefits, a higher percentage than two previous surveys¹ (Chart 2).



¹ 2009 - 10年進行的調查只問及受訪者曾否整合個人帳戶，因問題內容不同故不能直接比較結果。
In the survey conducted in 2009 - 10, respondents were asked if they had ever consolidated their MPF preserved accounts. Since the questions differ, the results cannot be directly compared.



此外，在回答有否檢討強積金投資或查核戶口狀況時，最新調查顯示接近66%受訪者表示至少每年一次檢討或查核帳戶狀況；而表示從不檢討或查核帳戶的受訪者只有13%，比對上兩次調查的比例為低(圖三)。

調查又發現成員的強積金投資知識與投資行為之間有正面關聯。他們的投資知識水平愈高，就愈積極管理自己的強積金。

調查更發現約60%受訪者有留意到積金局的投資教育宣傳活動，當中又以「積金台」電視短片系列、單張及小冊子等最為他們熟悉。與前三次的調查結果相若，2016 - 17年的調查發現成員對積金局投資教育計劃的認知與他們的投資知識水平有正面關聯。那些對積金局教育活動有認知的成員，其投資知識的平均分比沒有認知的相對較高(67.1分對比61.2分)。

多元化投資教育活動

A variety of investment education activities

積金局一向重視投資教育，在不同平台進行不同形式的投資教育活動，包括舉辦大型展覽及工作坊，透過大眾傳媒、社交媒體傳遞訊息等。

經濟合作與發展組織在去年12月出版的周年報告中²，肯定了積金局在投資教育方面的工作，提及積金局透過不同又富有創意的途徑，教育計劃成員有關強積金及退休投資的知識。報告亦提到，由積金局舉辦、針對個別群組(例如年青人、在職人士)進行的理財工作坊，比一般給予所有受眾的理財教育活動更具成效。

Moreover, the latest survey showed that nearly 66% of respondents reviewed their MPF investment or account information at least once a year. Those who said that they never reviewed their MPF investment accounted for just 13% of respondents, which was lower than the two previous surveys (Chart 3).

The survey found a positive relationship between members' investment knowledge and their investment behaviour. A higher level of investment knowledge was associated with more proactive investment behaviour.

The survey also found that about 60% of respondents were aware of the MPFA's investment education campaign. The most familiar promotional channels were the MPFA's TV video series, information leaflets and booklets. Like the previous three surveys, the 2016 - 17 survey found a positive relationship between members' investment knowledge and their awareness of the MPFA's investment education campaign. For members who were aware of the MPFA's educational activities, the mean score of their investment knowledge was higher than those who were not (67.1 vs. 61.2).

Being highly aware of the importance of MPF investment education, the MPFA has regularly held a variety of investment education activities via different channels. These activities have included the organization of exhibitions and workshops, and the publicizing of MPF-related information through both the mass media and social media outlets.

In its annual publication released last December, the Organisation for Economic Co-operation and Development (OECD) drew attention to the variety of innovative channels used by the MPFA to deliver messages about the MPF and retirement investment to scheme members. The OECD publication also mentioned the MPFA's retirement planning workshops for specific target groups (such as young people and the working population), and commented that these appeared to be more effective than more traditional one-size-fits-all financial education programmes.

勿以身試法 訛稱永久離港提取強積金

Making a false claim for early withdrawal of MPF benefits on the grounds of permanent departure from Hong Kong is a criminal offence

積金局呼籲強積金計劃成員切勿為提早提取強積金而訛稱永久離開香港。

今年較早前，共有四名強積金計劃成員因向強積金受託人提交的文件中作出虛假或具誤導性的陳述被法庭定罪，被判81至160小時社會服務令。在2016 - 17年度，共有42名強積金計劃成員因犯同樣罪行而被法庭定罪。

根據《強制性公積金計劃條例》，計劃成員在65歲前，只可以在某些特定情況下才可提早取回強積金，其中一種情況為他們已經或將會永久離開香港往其他地方居住，而無意作為永久性居民返回香港工作或再定居，才可以作出申請。如計劃成員曾經以永久離開香港理由已提早取回強積金，則該成員不可以根據同一理由再次申請提取其強積金。

若他們以永久離開香港為由而申請提早取回強積金，必須作出法定聲明，在宣誓文件上聲稱在某日子已經或將會永久離開香港，及從沒有於較早日期以相同理由獲支付強積金。如計劃成員向受託人提交虛假資料作出申請，有關成員須負上刑事責任。

積金局又特別提醒計劃成員，要提防那些聲稱協助他們提早取回強積金的「中介集團」。該等所謂「中介集團」實則教唆計劃成員作出虛假聲明、訛稱永久離開香港，藉此收取佣金從中獲利。

The MPFA is calling on MPF scheme members not to make false claims for early withdrawal of MPF benefits on the grounds of permanent departure from Hong Kong.

Earlier this year, four MPF scheme members were convicted of submitting a false or misleading statement to their trustees when applying for early withdrawal of MPF benefits, and were sentenced to 81 to 160 hours of community service. In 2016 - 17, a total of 42 MPF scheme members were convicted of the same offence.

Under the Mandatory Provident Fund Schemes Ordinance, scheme members are allowed to withdraw their MPF benefits before the age of 65 only under certain special circumstances. One is that they have departed or will depart permanently from Hong Kong to reside elsewhere, and have no intention of returning for employment or to resettle in Hong Kong as permanent residents. In case a scheme member has once withdrawn his MPF benefits on the grounds of permanent departure from Hong Kong, he shall be precluded from applying for early withdrawal of his MPF benefits on the same grounds again.

Scheme members who apply for early withdrawal of their MPF benefits on the grounds of permanent departure from Hong Kong have to make a statutory declaration that they have departed or will depart permanently from Hong Kong on a certain date and have not been previously paid any MPF benefits on the same grounds. If scheme members submit a false or misleading statement in their applications to trustees, they will be liable to prosecution.

The MPFA would also like to remind scheme members to be aware of people claiming to act as 'middlemen' who say they can help scheme members to withdraw their MPF benefits early. These so-called 'middlemen' are in fact looking to make a profit through commission by inducing scheme members to falsely declare that they are permanently departing from Hong Kong.

刑罰 Penalties

任何人士在向強積金受託人提交的文件中作出虛假或具誤導性的陳述，即屬違法，最高可被罰款\$10萬及監禁1年。

Any person making a false or misleading statement to an MPF trustee commits an offence. Convicted offenders are liable to a maximum fine of \$100,000 and one year's imprisonment.



²詳情請參閱經濟合作與發展組織出版的*Pension Markets in Focus* (2016)第42-44頁。

² Please refer to *Pension Markets in Focus* (2016), OECD, pp. 42-44.

資訊動畫提你及早規劃退休

Infographic videos to encourage scheme members to make an early start in retirement planning

為了增進計劃成員，尤其是年青人及職場新鮮人對強積金制度及強積金投資管理的知識，讓他們認識正確理財態度和及早策劃未來退休生活的好處，積金局一直致力透過社交媒體及網上平台等渠道，向他們宣揚強積金訊息。

積金局最近推出了一系列以「『你』想退休生活，規劃要趁早！」為主題的資訊動畫，分別為「及早計劃篇」、「時間就是力量篇」及「認清風險篇」三套短片，教育計劃成員及早為退休作儲蓄的重要性。短片可在「全積特攻」Facebook專頁¹及Youtube內的積金局頻道²收看。

The MPFA is helping MPF scheme members, in particular young people and those who have newly entered the workforce, understand more about the MPF System and MPF investment. One way it is doing this is by taking advantage of various social media and online platforms to educate young people about the importance of having the right attitude towards money management, and of making an early start in retirement planning.

Recently, a series of infographic videos on the theme of making an early start in retirement planning was released on different online platforms. The three videos – titled “Early Planning for Retirement”, “The Power of Time”, and “Understanding the Risks” – are now available on the Facebook fan page “Workplace Incredibles”¹, and on the MPFA Channel on Youtube².



而積金局的「職場MVP」手機應用程式的更新版本已經推出，加入革新元素，為初投職場的年輕人提供求職秘技及積金貼士。其中最新互動功能包括「自助履歷表」和「虛擬面試官」，及在「MPF教室」內讓成員模擬填寫參加強積金計劃表格。「職場MVP」應用程式更新版本，已於App Store及Google Play供用戶免費下載。

The MPFA's mobile application “MVP (Most Valuable Player) @ Workplace” has also been revamped with a view to providing young people and job seekers with up-to-date information on the MPF and job-hunting. The application has a new look and new features such as a “CV Generator” and a “Virtual Interview”. In addition, its “MPF Corner” now allows users to practise filling in an MPF enrolment form. The application is available for free download at Google Play and the App Store.



¹ <https://www.facebook.com/workplaceincredibles>
² <https://www.youtube.com/user/TheMPFAchannel>

「積金好僱主」嘉許計劃 新增兩個獎項

Two new awards for the Good MPF Employer Award 2016 - 17



積金局今年第三年舉辦「積金好僱主」嘉許計劃，本年度的得獎名單將於今年9月公布。2016 - 17年度的嘉許計劃將新增兩個獎項，分別是「積金供款電子化獎」和「推動積金管理獎」。通過評核為「積金好僱主」的公司／機構，如符合新增獎項的評核準則，將獲得額外嘉許，以表揚他們透過電子化系統進行強積金供款的相關工作，及向僱員提供與管理強積金相關的協助。

一年一度的「積金好僱主」嘉許計劃，目的是促進僱主履行強積金責任，並鼓勵他們為僱員提供更好的退休福利，同時表揚致力保障及加強僱員退休福利的模範僱主。

過去兩年均反應踴躍，分別有655間和849間公司／機構在2015年及2016年獲嘉許，它們的業務涵蓋金融、建築、教育、運輸、貿易及飲食業等，估計合共僱用超過150,000名員工。

This is now the third year that the MPFA has been organizing the Good MPF Employer Award. The list of awardees will be announced this September. This year, two new awards have been added to the programme: the e-Contribution Award and the Support for MPF Management Award. Companies and organizations that qualify for the Good MPF Employer Award and fulfill the assessment criteria for the new awards will receive extra recognition for handling their MPF contributions electronically, and for providing their employees with support services that can help them manage their MPF.

The Good MPF Employer Award is an annual programme that seeks to promote and foster employers' compliance with MPF legislation, to encourage employers to provide better retirement benefits for their employees, and to recognize employers who are exemplary in enhancing the retirement benefits of their employees.

The response in the past two years has been encouraging, with 655 companies/organizations having received the Good MPF Employer Award in 2015 and 849 in 2016. Past awardees have come from many different industries, including finance, construction, education, transportation, trading and catering, and together are estimated to employ over 150,000 employees.

活動預告 Coming soon

日期 Date	活動 Activity	內容 Details	時間 Time	地點 Venue
2017年 7月15及16日 (星期六及日) 15 & 16 Jul 2017 (Sat & Sun)	強積金投資資訊站 MPF Investment Information Centre	<ul style="list-style-type: none"> 強積金投資專題展覽 強積金諮詢站、個人帳戶查詢 認可財務策劃師免費提供獨立強積金分析及退休策劃意見 MPF investment exhibition MPF enquiry counter, personal account checking Free and independent analysis of MPF investment and retirement planning by Certified Financial Planners 	1100 - 1800	黃大仙中心 北館1樓中庭 1/F Atrium, Temple Mall North, Wong Tai Sin
2017年 8月24日 (星期四) 24 Aug 2017 (Thu)	中小企僱主強積金講座 MPF Talk for Employers of Small- and Medium-sized Enterprises	<ul style="list-style-type: none"> 講解強積金的登記、供款及一般行政程序 Information on MPF enrolment, contribution and general administration 	1500 - 1700	積金局總辦事處 (葵涌) MPFA Head Office (Kwai Chung)

問 Question :

我的僱主近日轉換了強積金計劃，更通知所有同事，我們在舊計劃的強積金必須轉移至新計劃。即是說，我們不能保留已累積的強積金在舊計劃。僱主可以這樣做的嗎？

My employer recently changed to another MPF scheme. We employees have been told that all the benefits in the old scheme have to be transferred to the new scheme. This means that our accrued MPF benefits cannot be left in the old scheme. Does my employer have the right to do this?

**答 Answer :**

強積金制度下，僱主負責選擇一個或以上強積金計劃予其僱員參加，同時有權轉換其強積金計劃。如果僱主決定轉換計劃，他們並可以要求僱員把其在原計劃內的強積金轉移至新計劃。

若你的僱主轉換了強積金計劃，但你希望將已累積的強積金保留在原有計劃，你可以考慮在原計劃開立一個個人帳戶，透過僱員自選安排，把你僱員強制性供款部分的強積金轉移至該個人帳戶。

如果你決定這樣做，我們建議你先跟僱主和相關受託人詳細瞭解兩個計劃之差別和有關手續等。同時，你必須清楚哪些部分的強積金權益可以轉移。

積金局亦鼓勵僱主，在選擇或轉換計劃前，先和僱員商量，瞭解僱員的需要。僱主亦可參加多於一個強積金計劃，從而讓僱員挑選最切合其個人需要的計劃及基金。

Under the MPF System, employers are responsible for choosing one or more MPF schemes for their employees to enrol in. Employers have the right to change their MPF schemes if they wish. If they do so, they also have the right to require their employees to transfer their existing MPF benefits from the old scheme to the new one.

If your employer has decided to change to another MPF scheme but you wish to keep your MPF benefits in the original scheme, you can do this by taking advantage of the Employee Choice Arrangement (ECA). Under ECA, you can simply open a personal account in the original scheme, and then transfer the MPF benefits arising from the employee's portion of mandatory contributions to this account.

If you decide to do this, it is recommended that you first take the time to gain a good understanding of the differences between the two schemes, and the way the transfer process works. It is also important to be clear about which portion of your MPF benefits is transferable and which is not.

The MPFA encourages employers to talk to their employees to gain an understanding of their needs and preferences before making any choices about choosing or changing MPF schemes. Employers also have the option of joining more than one MPF scheme so that their employees have a choice of the scheme and funds they enrol in.

如你對本通訊的內容有任何意見，或希望收取／停止接收積金局發出的資訊，可透過以下途徑聯絡我們：

If you have any comments about the *Newsletter*, or if you wish either to receive or stop receiving information from the MPFA, please contact us via the following channels:

-  熱線 Hotline : 2918 0102
-  傳真 Fax : 2259 8806
-  電郵 Email : newsletter@mpfa.org.hk
-  網址 Website : www.mpfa.org.hk
-  地址 Address : 香港葵涌葵昌路51號九龍貿易中心1座8樓
Level 8, Tower 1, Kowloon Commerce Centre,
51 Kwai Cheong Road, Kwai Chung, Hong Kong