



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

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**By Email**  
Total 3 pages

19 January, 2015

Circular Letter: SU/CCI/2015/001

To: All Principal Intermediaries

Dear Responsible Officer,

### **Unsolicited Calls related to MPF Services**

The purpose of this letter is to remind all MPF intermediaries to take caution when engaging marketing partners to promote MPF services in light of the increasing number of enquiries and complaints from members of the public received by the Mandatory Provident Fund Schemes Authority (“MPFA”) recently concerning unsolicited calls which aimed at marketing MPF-related services. The enquiries and complaints share similarities, including the following acts, which suggest that some of these callers might not have been properly managed:

- The suspicious identity of the callers - some callers claimed to represent a principal intermediary (“PI”) or a group of MPF trustees without mentioning the names of these organizations;
- The evasive manner of the callers when queried - some callers reluctantly disclosed the names of the organizations after being questioned, and it is noted that while some of them were PIs, others were not registered MPF intermediaries; and
- Some callers impersonated MPFA staff or claimed to have been appointed by the MPFA to make the calls.

It is also noted that:

- most of these calls made by the unidentified callers were later followed up by persons who identified themselves as subsidiary intermediaries (“SIs”) of certain PIs; and
- typically, the callers were able to address the recipients by their last names which indicates that they were using a targeted call list under some planned marketing activities.

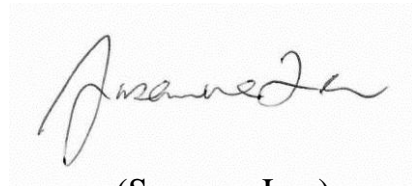
In this connection, you are strongly reminded to:

- be selective in engaging only reputable marketing partners, and contractually require them to abide by applicable laws including the Mandatory Provident Fund Schemes Ordinance (Cap. 485) (“Ordinance”) and the Guidelines on Conduct Requirements for Registered Intermediaries;
- standardize telephone scripts and content of the calls for better quality control and minimizing the risk of contravening any law;
- issue guidelines to your SIs for marketing activities that are conducted and/or arranged by your SIs;
- closely monitor the marketing activities conducted by your SIs, particularly those involving telemarketing companies; and
- remind your SIs of the relevant legal requirements, including the Data Protection Principles under the Personal Data (Privacy) Ordinance (Cap. 486), and the possible consequences of non-compliance.

The MPFA will refer any suspected non-compliance with the performance requirements under the Ordinance to the relevant frontline regulator which may result in disciplinary action to be taken against the PI and /or SI concerned. Also, if the MPFA becomes aware of any suspected contravention of other legislation, the MPFA will report the same to the relevant enforcement agency including the Police.

Should you have any questions about the contents of this letter, please do not hesitate to call the MPFA Hotline on 2918-0102.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Susanna Lee', is centered within a light gray rectangular box.

(Susanna Lee)  
Senior Manager  
(Intermediaries/ORSO Schemes)

c.c. Hong Kong Monetary Authority – Mr Kevin Sham  
Office of the Commissioner of Insurance – Ms Shirley To  
Securities and Futures Commission – Mr Sam Tung