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相關強積金開戶及基金熱線 Relevant MPF Application and Fund Hotline: 2280 8686

網址 Website: <https://www.boci-pru.com.hk>



## 加入「積金易」平台後的主要轉變 Major Changes after Onboarding the eMPF Platform

由中銀保誠資產管理作為投資經理所管理的強積金計劃(「相關計劃」)，已於2025年6月5日加入「積金易」(eMPF)平台\*。相關計劃加入「積金易」平台後的主要轉變如下：

The Mandatory Provident Fund (MPF) scheme managed by BOCI-Prudential Asset Management as the Investment Manager (the "Relevant Scheme") has onboarded the eMPF Platform\* on 5 June 2025. The major changes after the Relevant Scheme has onboarded the eMPF Platform are as follows:

### 相關計劃的所有強積金行政程序均於「積金易」平台統一辦理 The Handling of All MPF Administration Processes of the Relevant Scheme are Centralized on the eMPF Platform

相關計劃之參與僱主及成員應直接向「積金易」平台提交相關計劃的所有交易和行政指示。

Participating employers and members of the Relevant Scheme shall submit all transactions and administrative instructions directly to the eMPF platform.

### 須使用由「積金易」平台發出的新行政表格 Should Use the New Administrative Forms Issued by the eMPF Platform

以往由相關計劃信託人刊發的強積金行政表格(「舊版本的行政表格」)已經失效，而「積金易」平台亦不再接受舊版本的行政表格。相關計劃參與僱主及成員請轉用由「積金易」發出的新行政表格。如欲使用紙本表格提交指示，請前往「積金易」平台網頁 [empf.org.hk/forms](http://empf.org.hk/forms) 下載相關表格。

The MPF administrative forms previously issued by the trustee of the Relevant Scheme ("old administrative forms") have ceased to be valid and the eMPF Platform no longer accepts the old administrative forms. Participating employers and members of the Relevant Scheme should change to use the new administrative forms issued by the eMPF Platform. If you wish to submit instructions in paper form, please visit eMPF Platform's webpage [empf.org.hk/forms/en](http://empf.org.hk/forms/en) to download the relevant forms.

\* 「積金易」平台由積金易平台有限公司(強制性公積金計劃管理局的全資附屬公司)構建並營運。

^ 中銀保誠資產管理之網頁及小冊子並未經證監會審核。

\* The eMPF Platform is built and operated by the eMPF Platform Company Limited, a wholly owned subsidiary of the Mandatory Provident Fund Schemes Authority.

^ BOCI-Prudential Asset Management's webpage and the eMPF leaflet have not been reviewed by the SFC.

### 僱主須透過「積金易」平台提交供款資料及繳交供款 Participating Employers Should Submit Contribution Data and Make Payments via the eMPF Platform

相關計劃的參與僱主須透過「積金易」平台提交供款資料，並在供款限期日或之前繳交供款。請注意，恕不接受現金供款。詳情請查閱「[積金易](#)」[平台主頁](#) > [教學工具](#) - [僱主](#) > [供款](#) 了解更多詳情。

Participating employers of the Relevant Scheme should submit contribution data and make payments on or before the contribution deadline via the eMPF Platform. Please note that contribution in cash will not be accepted. Please visit [eMPF Platform Home > Tutorial - Employer > Contributions](#) for more details.

如欲了解更多「積金易」平台資訊，請掃描以下二維碼瀏覽我們的相關網頁。請於「積金易」平台進行註冊，以享受一站式電子化強積金管理的新體驗！

For more information about the eMPF Platform, please scan the QR codes below to visit our eMPF Platform Information webpage and download the eMPF leaflet. Register on the eMPF Platform to enjoy a new experience of one-stop digitalized MPF management.



中銀保誠資產管理  
「積金易」平台資訊網^  
eMPF Platform  
information webpage of  
BOCI-Prudential Asset  
Management^



中銀保誠資產管理  
「積金易」小冊子^



eMPF leaflet of  
BOCI-Prudential  
Asset Management^

## 取消強積金「對沖」安排現已實施 Abolition of MPF Offsetting Arrangement Has Taken Effect



立法會在2022年6月9日通過《2022年僱傭及退休計劃法例(抵銷安排)(修訂)條例草案》，落實取消強積金「對沖」安排，政府亦刊憲宣布2025年5月1日為取消強積金「對沖」安排的生效日(「轉制日」)。

轉制日後，僱主不可以再使用僱主強制性供款的累算權益「對沖」僱員由轉制日起服務年資的遣散費/長期服務金，但仍然可以繼續「對沖」該僱員在轉制日前服務年資的長期服務金/遣散費。

另外，僱主為僱員作出的自願性供款所累積的強積金累算權益，在轉制日後亦可以繼續「對沖」僱員的遣散費/長期服務金(不論是屬於轉制日前或後的服務年資)。

為協助僱主適應政策轉變，政府推出為期25年的「取消強積金「對沖」安排資助計劃」(「資助計劃」)，分擔僱主在轉制日後的遣散費及長期服務金支出。政府會以發還方式向僱主發放資助，僱主須先根據《僱傭條例》的規定向僱員支付遣散費/長期服務金，之後再向政府申請發還資助款額。有關取消強積金「對沖」安排以及資助計劃詳情，請瀏覽勞工處相關網頁 <https://www.op.labour.gov.hk/tc/index.html> 了解更多。

(部份資料取自強制性公積金計劃管理局《[強積金制度 — 長期服務金和遣散費的抵銷安排](#)》網頁，以及勞工處之《[取消強積金「對沖」安排](#)》小冊子。)

The Legislative Council passed the Employment and Retirement Schemes Legislation (Offsetting Arrangement) (Amendment) Ordinance 2022 on 9 June 2022 to implement the abolition of Mandatory Provident Fund (MPF) offsetting arrangement. The government has gazetted 1 May 2025 as the effective date for the abolition of MPF offsetting arrangement (the "Transition Date").

Starting from the Transition Date, the accrued benefits derived from employers' mandatory contributions can no longer be used to offset employees' severance payment ("SP")/long service payment ("LSP") in respect of the years of service starting from the Transition Date, but it could be continued to be used for offsetting employees' SP/LSP in respect of the years of service before the Transition Date.

Further, accrued benefits derived from voluntary contributions made by employers for employees can continue to be used for offsetting SP/LSP after the Transition Date (regardless of whether the years of service are before or after the Transition Date).

To assist employers in adapting to the policy change, the government has launched a 25-year Subsidy Scheme for Abolition of MPF Offsetting Arrangement (the "Subsidy Scheme") to share out employers' expenses on SP/LSP incurred after the Transition Date. Employers should pay SP/LSP to employees in accordance with the provisions of the Employment Ordinance and thereafter apply to the government for disbursement of subsidies. Regarding the Abolition of MPF Offsetting Arrangement and the Subsidy Scheme, please visit the relevant webpage of the Labour Department, <https://www.op.labour.gov.hk/en/index.html> for details.

(Part of the information is taken from the Mandatory Provident Fund Schemes Authority's webpage "[MPF System – Arrangements for Offsetting Long Service Payment and Severance Payment](#)" and the Labour Department's pamphlet "[Abolition of MPF Offsetting Arrangement](#)".)

本文件僅用作資料提供及參考用途。

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## 探索強積金未來：在利率波動與 地緣政治浪潮下的退休資產管理 Explore the Future of MPF: Management of Retirement Assets amidst Interest Rate Volatility and Geopolitical Waves



- 主題 Topics :**
- 掌握市場動向：環球市場回顧及展望  
Grasping Market Trends: A Global Market Review and Outlook
  - 邁向強積金新時代：強積金管理全新體驗  
Embarking on a New Era of MPF: A Fresh Experience in MPF Management

	場次 Session 1	場次 Session 2
日期 Date :	20/09/2025 (星期六 Saturday)	20/11/2025 (星期四 Thursday)
時間 Time :	下午 2:30 - 3:30 p.m.	晚上 7:00 - 8:00 p.m.
地點 Venue :	新界葵芳新都會廣場 第 1 座 23 樓 2306B-2316 室 Room 2306B-2316, 23/F, Tower 1, Metro Plaza, Kwai Fong, N.T.	網上講座 Webinar
	請緊記帶備您最近的強積金成員累算權益報告出席！！ Remember to bring along your latest MPF Member Benefit Statement(s)!!	

講座均以廣東話主講，費用全免。請即致電登記熱線 (852) 2280 8687 留座。

Seminars are conducted in Cantonese and free of charge. For reservation, please call the enrolment hotline at (852) 2280 8687.

投資涉及風險。投資前請先參閱相關計劃之強積金計劃說明書。

Investment involves risk. Please refer to the MPF Scheme Brochure of the relevant scheme before investing.

## 最新一期的強積金周年權益報表經已發送 The latest MPF Annual Benefit Statement has been issued

信託公司已向僱主及成員發送2024-2025計劃年度的強積金周年權益報表。已登記成為「e-成員」之成員可透過信託公司的網上賬戶或強積金應用程式，閱覽及下載最新一期的強積金周年權益報表及附件資料，檢視強積金賬戶在過去一年的供款和投資概況以及了解強積金制度的最新發展動向。

The Trustee has issued the MPF Annual Benefit Statement for scheme year 2024-2025 to employers and members. Members who have registered as 'e-Members' can review and download the latest MPF Annual Benefit Statement and the enclosed materials through Trustee's web portal or MPF Apps, so as to review the summary of contributions and investments made in the MPF account over the past year and to get the latest updates on the development of the MPF system.

## 「積金易」平台最新資訊 Latest updates on the eMPF Platform

中銀保誠資產管理所管理的強積金計劃已於2025年6月5日加入「積金易」平台\*。

自加入平台日起，積金易平台有限公司已開始為僱主及成員提供強積金計劃的行政服務及處理有關服務指示，包括處理供款、更改投資組合、查詢賬戶結餘及提取強積金等。僱主及成員現在可透過「積金易」平台管理強積金計劃/賬戶，並把有關強積金計劃的行政服務指示及強積金供款(如適用)直接提交予「積金易」平台處理，而不應再向信託公司提交相關指示/供款。以下為向「積金易」平台遞交強積金行政服務指示的渠道：

The MPF scheme managed by BOCI-Prudential Asset Management has onboarded the eMPF Platform\* on 5 June 2025.

Since the onboarding date, the eMPF Platform Company Limited has started to provide employers and members with MPF scheme administration services and process the relevant service instructions, including the making of contributions, changes to investment choices, account balance inquiries and withdrawal of MPF, etc. Employers and members can now manage their MPF scheme(s)/account(s) through the eMPF Platform and submit the relevant scheme administration service instructions and MPF contributions (if applicable) to the eMPF Platform directly for processing and they should no longer submit the relevant instructions/contributions to the Trustee. Below are the channels for submission of instructions to the eMPF Platform:

- 「積金易」網上平台\*/「積金易」流動應用程式\* eMPF Web Portal\*/eMPF Mobile App\*
- 郵寄：尖沙咀郵政局郵政信箱 98929 號 By post: PO Box 98929 Tsim Sha Tsui Post Office
- 「積金易」服務中心(設有供提交強積金計劃行政服務指示的投遞箱)：  
eMPF Service Centres (Drop-in box is available at service centres for submission of MPF scheme administration service instructions):

香港島 Hong Kong Island	九龍 Kowloon	新界 New Territories
香港灣仔皇后大道東248號 大新金融中心6樓601B室 Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong	九龍尖沙咀東部麼地道77號 華懋廣場12樓1205-6室 Suites 1205-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon	新界荃灣楊屋道8號 如心廣場第2座18樓1802A室 Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories
<b>服務時間 Service hours:</b> 星期一至五：上午9時至下午6時 Monday to Friday: 9:00 a.m. – 6:00 p.m. 星期六：上午9時至下午1時 Saturday: 9:00 a.m. – 1:00 p.m. 星期日及公眾假期休息 Sunday & Public Holiday: Closed		<b>電郵 Email:</b> forms@support.empf.org.hk <b>傳真 Fax:</b> 3197 2988

## 體驗「積金易」平台帶來的全新強積金數碼旅程 Experience the new digital journey offered by the eMPF Platform

「積金易」平台是一個一站式的共用電子平台，讓你隨時隨地透過「積金易」網上平台或「積金易」流動應用程式管理你的強積金。你只須辦理一次性的「積金易」註冊開戶手續，即可享受「積金易」平台帶給你的好處及管理你的強積金計劃/賬戶，詳情請掃描二維碼瀏覽信託公司網頁的「積金易」平台資訊，以了解註冊「積金易」平台的注意事項。

The eMPF Platform is a centralised electronic platform and your one-stop online hub for managing your MPF anywhere through the mobile app or web portal. Complete the one-time registration for eMPF to enjoy the benefits brought to you by the eMPF Platform and manage your MPF scheme(s)/account(s). Please scan the QR code to visit 'About the eMPF Platform' on the Trustee's website for information about registration and onboarding to the eMPF Platform.

\* 「積金易」平台及其網上平台和流動應用程式由積金易平台有限公司(強制性公積金計劃管理局的全資附屬公司)構建並營運/提供。

\* The eMPF Platform and its web portal and mobile app are built and operated/provided by the eMPF Platform Company Limited, a wholly owned subsidiary of the Mandatory Provident Fund Schemes Authority.

如有查詢，請致電2929 3030與信託公司客戶服務代表聯絡。

Should you have any queries, please call 2929 3030 to contact the Trustee's Customer Services Representatives.

