



Intermediaries' Telephone Sales Guidelines Help Prevent Scams in MPF

Intermediaries (also known as brokers or agents) play a crucial role in the Mandatory Provident Fund (MPF) system.

They not only explain product features, investment performance and services but may also compare different MPF schemes and provide recommendations on retaining or switching MPF provider based on members' requirements. Due to the emergence of fraudsters impersonating MPF intermediaries to obtain members' personal information or money, the MPFA (Mandatory Provident Fund Schemes Authority) has issued "Guidelines on Telephone Sales Conducted Proactively by Intermediaries" effective from September 1 this year to raise public awareness and combat scams.

Verifying through designated phone numbers

According to the guidelines, MPF Principal Intermediaries (commercial entities registered with the MPFA as intermediaries) must provide a designated phone number, which should be listed on their official website or social media platforms for the public to easily check and verify the caller's identity and the incoming call number. In other words, if a member has doubts about a phone call claiming to be from a certain MPF intermediary, they can call the intermediary's designated phone number to verify its authenticity.

Sales conducted through a designated or endorsed number

Additionally, Principal Intermediaries should provide a designated or endorsed phone number to individuals authorized to conduct telephone sales, and the incoming call number should not be hidden to facilitate verification. Therefore, any call claiming to be from an MPF intermediary that originates from overseas or does not display the incoming call number is likely to be a fraudulent call. In such circumstances, members should not disclose any personal information and can contact the relevant Principal Intermediary to make a record of the incident.

Caller must provide full name and registration number

During telephone sales, intermediaries can only make calls between 9 am and 9 pm and must provide their full name, MPF registration number (if applicable), company name, company contact number and the purpose of the call to the recipient. Members can request an explanation of how their contact information was obtained and ask Principal Intermediaries to remove their contact information from the call list. They can also verify the intermediary's identity by checking the MPFA's register of MPF intermediaries or by calling the



intermediary's designated phone number.

Facilitating intermediary services and product promotion

We believe that these guidelines help address members' concerns about incoming calls and provide an effective means for members to verify the caller's identity, thus preventing potential scams. They also facilitate intermediaries in promoting their services and selling products in a regulated manner. With the continuous improvement of the MPF system in recent years and increased awareness of MPF products among members, we anticipate that in this regulated and safeguarded environment for both intermediaries and members, members will value the advice provided by intermediaries, and intermediaries will actively sell and manage their clients' MPF products.



強積金中介人電話推銷指引 有助防範騙案

中介人(即經紀或代理人的統稱)於強積金制度中扮演重要角色，他們不但要解釋產品的特點，投資表現與服務，還會比較不同的強積金計劃，並根據成員要求作出保留或轉換強積金計劃的建議。

由於有騙徒假扮強積金中介人騙取成員資料及金錢，積金局向強積金註冊中介人發出《以自來推銷電話進行銷售的指引》並於今年9月1日起生效，以警惕公眾，打擊騙案。

指定電話號碼進行核對

根據指引，強積金主事中介人(於積金局註冊作為中介人的商業機構)，必須提供一個指定電話號碼，並登載在他們的官方網站或社交媒體平台，方便公眾隨時查閱及核對來電號碼及來電者身份。換言之，假如成員對於自稱某強積金中介人的來電有懷疑，便可致電該中介人的指定電話號碼進行核實。

透過指定或認可號碼進行銷售

除此之外，主事中介人應向獲授權進行電話銷售的人士，提供指定或認可的電話號碼，也不應該隱藏來電號碼，以方便進行查核。因此，任何自稱強積金中介人的來電若來自海外地區或沒有來電顯示，便很有可能屬於詐騙電話。成員不應透露任何個人資料，並可致電相關主事中介人作出備案。

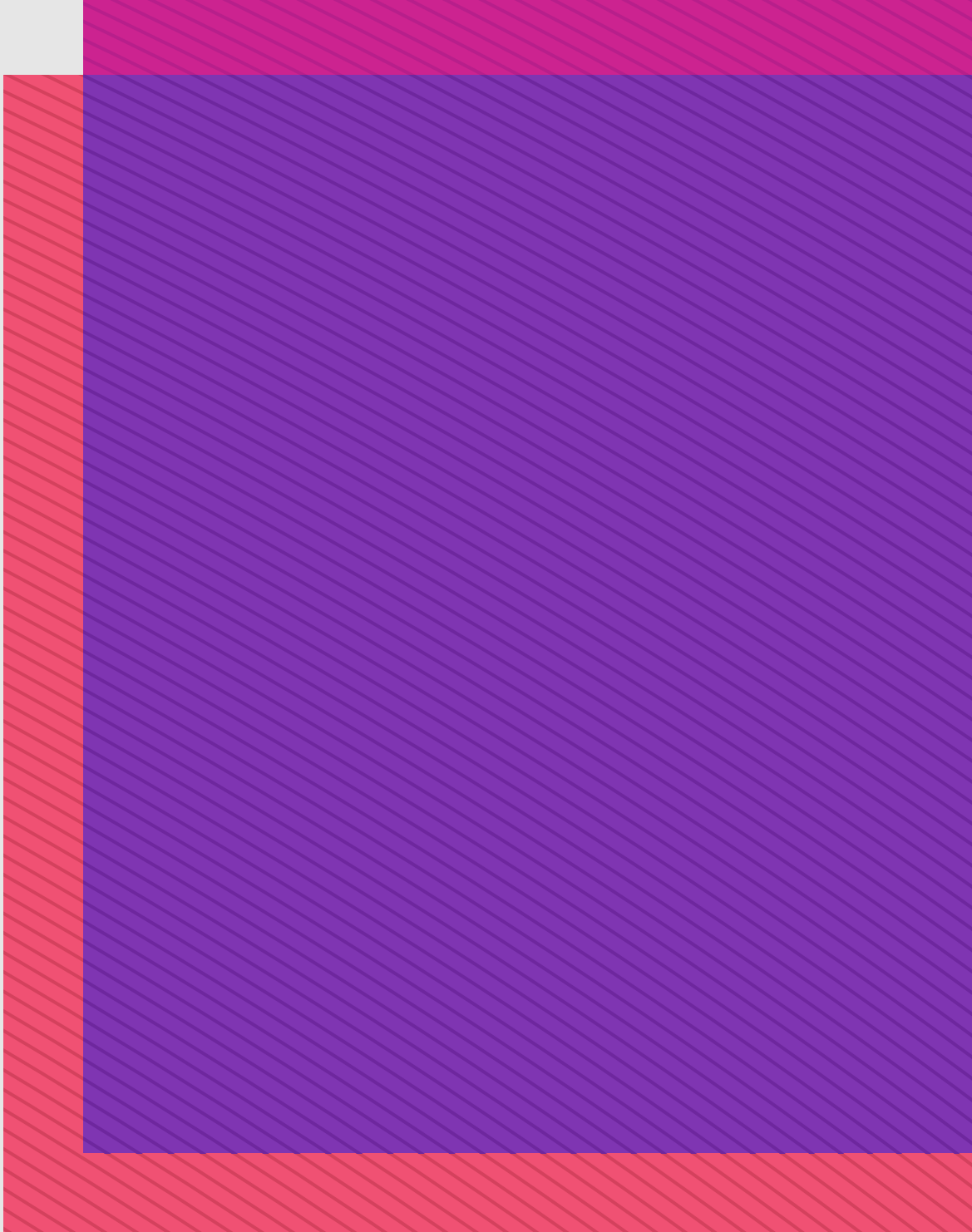
致電者需提供全名及註冊編號等資料

中介人於進行電話推銷時，只能在上午9時至晚上9時致電，亦必須向致電對象提供他的全名、強積金註冊編號(如適用)、公司名稱、公司聯絡電話以及來電目的。成員可要求來電者解釋如何獲得成員的聯絡資料，也可要求主事中介人從致電名單上刪除聯絡資料，亦可以透過查閱積金局的強積金中介人紀錄冊或致電主事中介人的指定電話號碼以查核該中介人。

促進中介人推廣服務及產品

我們認為這指引有助消除成員對有關來電者的疑慮，並提供有效途徑讓成員可以核實來電者的身份，從而防範潛在的騙案，也能促進中介人以受規管的方式向成員進行服務推廣及產品銷售。隨著近年強積金制度日益完善，以及成員對強積金產品的認知度提高。我們預期在這個受規管和保障雙方(中介人和成員)的情況下，成員會更看重中介人提供的意見，而中介人也會更積極地銷售與管理其客戶的強積金產品。





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