



Maximizing the MPFA tool for integrating personal accounts

According to statistics from the Mandatory Provident Fund Schemes Authority (MPFA), the total number of Mandatory Provident Fund (MPF) accounts in Hong Kong exceeded 11 million at 31 December 2023 with nearly 60% (approximately 6.54 million accounts) being personal accounts. Given that there are approximately 2.9 million registered employees and self-employed individuals in total in Hong Kong, it means that each member has more than two personal accounts each on average. To help members to check the status of their personal accounts, the MPFA provides an "e-Enquiry of Personal Account" service, commonly known as ePA, which members can also utilize for consolidating their personal accounts.

Creation of personal accounts during job transitions

When members switch jobs, their new employers will open a new contribution account for them, while the existing contribution account with the previous employer will usually convert to a personal account. If members change jobs frequently, they may end up with multiple personal accounts. Additionally, if a member exercises their transfer right under the Employee Choice Arrangement (ECA), the member will need to open a personal account before transferring the accrued benefits (employee portion) from their current contribution account. These accounts may also be held with different trustees, making account management challenging. Consolidating MPF accounts can enhance the utilization of benefits and improve investment efficiency. Therefore, members should consider making good use of ePA to understand the distribution of their personal accounts and possibly consolidate them.



Registration with approximately 370,000 users

The ePA service provided by the MPFA is completely free of charge. As of February 2024, there were approximately 370,000 registered users of ePA, and the number of registered users continues to rise, with a growth rate of around 10% over the past year. To register, members only need to have a Hong Kong identity card and an email address, which they can use to register through the ePA website or from the mobile application. To protect members' personal data, the MPFA requires identity verification during the application process. Members need to provide a copy of their Hong Kong identity card and proof of address issued within the past three months during the online application, or they can visit the MPFA offices in person and present their Hong Kong identity card after submitting an application to open an account.

Identity verification for data protection

Once members successfully open an account, they can access the service and receive the latest reports on their MPF personal accounts. The reports include information on the distribution of their personal accounts across different trustees, as well as the names and contact phone numbers of the trustees associated with their accounts. Users who register through the mobile application will receive push notifications. If a member forgets their login names or passwords, they can request the information from the MPFA, which will be sent to their registered email address.



Maximize the use of ePA to avoid oversight

Members should make good use of ePA to avoid overlooking any forgotten accounts during the personal account consolidation process. The contact information of trustees provided by ePA can save members time searching for relevant details and ensure the accuracy of such contact information.

About WTW

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善用積金局工具 整合個人帳戶

根據積金局截至2023年12月31日的數字，全港強積金帳戶數量已超過1,100萬，當中接近六成(即654萬個帳戶)屬於個人帳戶。以僱員及自僱人士登記的總數(290萬)計，即每位成員擁有超過兩個個人帳戶。為了方便成員查詢個人帳戶的狀況，積金局提供了「個人帳戶電子查詢」服務(簡稱ePA)，成員可善用這個服務進行帳戶整合。

轉換工作將產生個人帳戶

當成員轉換工作時，新僱主將為成員開立新的供款帳戶，而於舊僱主的供款帳戶一般會轉為個人帳戶。若成員轉換工作比較頻繁，便會擁有多個個人帳戶。此外，若成員行使僱員自選安排的轉移權，從現職供款帳戶轉出強積金的累算權益(僱員部份)前，也需要開立個人帳戶。這些帳戶更可能分散於不同受託人，令管理帳戶變得困難。由於整合強積金帳戶能夠提升權益的運用及投資效率，成員應善用ePA以了解個人帳戶分佈，並整合個人帳戶。



登記用戶約37萬

積金局提供的ePA服務，費用全免。截至2024年2月，ePA大約有37萬個登記用戶，其登記用戶數目亦持續上升，過去一年便錄得約10%的增長。成員只需要擁有香港身份證及電郵地址便可以透過ePA網頁或下載其手機應用程式作登記。為了保護成員的個人資料，積金局會於申請遞交時，要求成員進行身份核實。成員需於網上申請期間提供香港身份證副本以及過去三個月內的住址證明，或在遞交申請後，親臨積金局辦事處並提供香港身份證，即可開通帳戶。

身份核實保護個人資料

成員成功開通帳戶後便可透過這個服務，積金局會向已登記成員用戶，發送關於強積金個人帳戶的最新報告，當中包括分佈於不同受託人的個人帳戶，以及其帳戶所屬受託人的名稱以及聯絡電話號碼。而透過手機應用程式登記的將會收到推播通知。若成員忘記了登入名稱或密碼，成員可向積金局發送請求，相關資料便會發送至登記電郵地址。

善用ePA以免遺漏

成員應善用ePA以免在整合個人帳戶時有所遺漏，而ePA提供的受託人聯絡資料，也能省卻成員搜尋相關資料的時間，更確保了這些聯絡資料的準確性。

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