



# Making the most of mobile applications for managing MPF

Smartphones are widely prevalent today, and most people use mobile applications for various activities such as browsing social media and news websites, watching videos, online shopping, and playing games. Many people also use banking applications to manage their bank accounts. Similarly, major MPF service providers have also launched mobile applications to enable members to manage their MPF accounts. Recently, some providers have even added investment advisory services to their mobile applications to assist members in making investment decisions.

## Essential basic functions

Generally, MPF mobile applications provided by service providers offer practical basic functions for members to manage their MPF accounts. These functions allow members to have visibility of the latest MPF account balance, investment returns or losses, fund investment distribution, contribution records, fund transfers, electronic statements (such as member benefit statements) and some will allow you to change investment instructions. As most mobile applications now support biometric login features, members can conveniently access the latest status of their MPF accounts through facial recognition or fingerprint authentication.



### Price alerts for seizing investment opportunities

For members who need to make investment adjustments after reviewing their MPF investment portfolio, having a mobile application that allows easy modification of the investment allocation is crucial. Generally, members can use the service provider's mobile application to perform fund transfers and/or change investment instructions. Some providers also offer price alerts, which notify members when specific funds reach certain prices, enabling them to manage their MPF investment portfolios more effectively.

### Updating contact information

If members need to update their contact phone number, email address, or postal address, they can simply make the changes through the mobile application, without the need to fill out specific forms, sign, and mail them.

### More market information and strategic deployments

MPF mobile applications not only provide useful information but also facilitate convenient management of investment portfolios. However, with the introduction of "eMPF" some app functionalities may be replaced. Therefore, service providers may offer other more distinctive services through their mobile applications in the future to enhance competitiveness. For example, they could provide more market information, investment strategy deployments, and recommendations to improve the member experience. These could attract new account openings, and encourage members to transfer their assets to their funds.

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## 善用手機應用程式 管理強積金

智能電話在現今社會的普及程度十分之高，絕大部份市民也會透過手機應用程式進行各式各樣的活動，包括瀏覽社交媒體與新聞網站、觀看視頻、以及進行網購與手遊等，也會有不少成員透過銀行提供的手機應用程式處理銀行帳戶事宜。事實上，各大強積金服務商也有推出手機應用程式以方便成員管理強積金帳戶。近期也有服務商於手機應用程式增設投資顧問服務，以助成員作出投資決定。

### 基本功能必不可少

一般而言，服務商提供的手機應用程式均會提供很多實用的基本功能，讓成員進行強積金管理，例如查閱強積金帳戶的最新結餘，投資收益 / 虧損狀況，基金投資分布，供款紀錄，基金轉換 / 更改投資指示，以及電子報表 (例如成員權益報告)。由於現時的手機應用程式普遍支援生物特徵識別登入，成員可以便捷地透過人面識別或指紋等生物特徵，隨時透過手機應用程式了解強積金帳戶的最新狀況。



### 到價提示掌握投資時機

對於檢討強積金投資組合後需要做投資調整的成員而言，擁有一個能夠便捷地更改投資部署的手機應用程式非常重要。一般而言，成員可以於服務商手機應用程式進行基金轉換和/或更改投資指示。有服務商更會提供到價提示，當指定基金到達特定價格時會向成員發送通知，令成員能夠更妥善管理強積金投資組合。

### 更新聯絡資料

如成員需要更新聯絡電話，電郵或通訊地址，只需透過登入手機應用程式進行更改，而不再需要填寫特定表格，簽署並郵寄。

### 更多市場資訊及策略部署

由此可見，強積金手機應用程式除了提供很多實用資訊，也能便利成員管理投資組合。然而，當“積金易”推行後，服務商手機應用程式的部份功能有機會被取代。由此，服務商在未來或會於手機應用程式提供一些更具特色的服務以提高競爭力，例如提供更多市場資訊以及投資策略部署及建議，從而提升成員體驗，吸引成員開立帳戶及將資產轉移至他們的基金中。

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