



Severe weather will not affect MPF trading

Hong Kong is entering typhoon season, and the Observatory forecasts that 5 to 8 tropical cyclones will enter within 500 kilometers of Hong Kong in 2025. Similar to the Severe Weather Trading arrangement implemented by the Hong Kong Stock Exchange (“HKEX”) starting September 2024, MPF trading has also been adjusted accordingly.

HKEX maintains trading during severe weather

Severe weather can mean a Typhoon Signal No. 8 or above issued by the Hong Kong Observatory, a Black Rainstorm Warning, or if the Hong Kong Government announces an “extreme condition”. Under these conditions, all products in the securities and derivatives markets will continue to operate and offer trading services, including trade execution and settlement. This arrangement were first activated during Typhoon Toraji in November 2024, and the entire process operated smoothly.



Trustees will process instructions as usual

To align with this change, MPF trustees have also made corresponding adjustments. Before this arrangement, if the Hong Kong market was closed due to severe weather, trustees would not process members' trade or redemption instructions until the market reopened. However, with the new arrangement, the market will continue to operate during severe weather. If members submit trades, switches, or redemption instructions before the cut-off time (generally before 4:00 PM), trustees will accept and process these instructions based on that day's fund prices. This arrangement also applies to members and trustees using the eMPF Platform.

Online services operate as usual

Trustees are committed to maintaining normal operations through remote work during the severe weather trading arrangement period. This includes customer service channels such as hotlines, emails, WhatsApp, and Live Chat. However, counter services requiring face-to-face interaction will still be suspended.

Contribution Dates and Administrative Processing Remain Unchanged

According to the MPF Ordinance, if an employer's contribution due date falls on a day with a Typhoon Signal No. 8 or above or a Black Rainstorm Warning, the contribution date will be postponed to the next working

day, this remains unaffected by the severe weather trading arrangements. Specific timelines for administrative processes, for example, the number of working days it takes to redeem all fund units from a member's account upon full withdrawal, and the number of working days to pay out after redemption, also remain unchanged. This is because severe weather trading days are, in general, not considered "working days", which is consistent with the situation before the new arrangement.

Increased flexibility for members

Although MPF is not a short-term investment, allowing trustees to process members' trades and redemption instructions during market operations in severe weather provides greater flexibility for members. This also aligns with the natural trend of market development.

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惡劣天氣不影響強積金運作

香港正踏入颱風季節，天文台預料2025年會有5至8個熱帶氣旋進入香港500公里範圍內。有鑑於香港交易所於2024年9月開始實施惡劣天氣交易安排，強積金的交易流程也會跟隨有關變動而有所調整。

惡劣天氣港交所維持交易

根據香港交易所於2024年9月起實施的惡劣天氣交易安排為，如果香港天文台懸掛八號或以上颱風信號或發出黑色暴雨警告，或香港政府作出「極端情況」公佈時，證券市場及衍生產品市場的所有產品均將會維持交易服務及營運。這代表執行買賣指令以外，結算也同樣如常進行。於2024年11月颱風桃芝襲港時，便首次啟動了相關安排，整個過程也運作暢順。



受託人如常處理指令

為了配合相關變動，強積金受託人也作出相應調整。於這個安排實施前，受託人於香港市場因惡劣天氣而「停市」期間，不會處理成員的交易及贖回指令，需等到香港市場重開時才會處理，但隨著惡劣天氣交易安排的實施，香港市場於惡劣天氣將如常運作，只有成員於截止時間前(一般為下午4時前)發出交易、轉換或贖回基金的指令，受託人也會接受及進行處理，並根據當天的基金價格作交易。這安排也適用於使用「積金易」的成員及受託人。

線上服務如常運作

同時，受託人也致力於惡劣天氣交易安排期間以遠程工作方式維持正常運作，當中包括熱線、電郵、Whatsapp及Livechat等客戶服務平台的查詢，但櫃台等面對面服務則仍會暫停。

供款日和一些行政處理維持現有安排

另外，根據《強制性公積金計劃條例》，如僱主的供款到期日當天為烈風警告日（即八號或以上熱帶氣旋警告信號）或黑色暴雨警告日，供款日則將繼續順延至下一個工作日，

不會因惡劣天氣交易安排而有所改變。另外，有些受託人會對一些行政處理的時間作出承諾，例如成員於整筆提取強積金權益時，多少工作天內會把成員帳戶內的基金單位贖回，以及多少工作天內於基金單位贖回後，把權益支付予申索人。一般而言，惡劣天氣交易日不會被視為「工作日」計算，這與惡劣天氣交易安排實施前相同。

增加成員靈活性

雖然強積金不是短線投資，但在惡劣天氣而市場正常運作期間，受託人處理成員的交易及贖回指令，能夠為成員提供更大靈活性，也是配合市場發展的必然趨勢。

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