



Safeguard your interest in the MPF scheme

According to its latest annual report, the Mandatory Provident Fund Schemes Authority (MPFA) issued nearly 400,000 payment notices in the past year for cases involving default contributions, representing a year-on-year increase of approximately 6%. Through various enforcement measures, the MPFA successfully recovered a total of HK\$191 million in default contributions and surcharges for over 100,000 employees, marking a 23% increase compared to the previous year.

Strengthening inspections and enforcement

As the statutory body overseeing the MPF system, the MPFA not only responds promptly to employee complaints but also proactively investigates suspected non-compliance based on trustee reports and media coverage, protecting employees' MPF rights.

In the 2024–25 financial year, the MPFA conducted inspections at 1,441 workplaces, continuing the upward trend seen in previous years. This reflects both changes in Hong Kong's economic landscape and MPFA's commitment to early detection of potential non-compliance.



Diverse enforcement measures to protect rights

The MPFA adopts a range of enforcement actions depending on the nature of the employer's non-compliance, including:

1. Requiring immediate rectification of any breach;
2. Imposing a 5% surcharge on default contributions;
3. Filing civil claims to recover outstanding contributions and surcharges;
4. Levying financial penalties;
5. Initiating criminal proceedings against non-compliant employers or related parties (including senior officers, directors, and business partners).

In 2024–25, the MPFA issued 323 summonses to employers and company officers suspected of breaching MPF regulations, using legal channels to address serious violations.

Employees should take an active role in protecting their MPF rights

In addition to relying on enforcement actions, employees they should also know their rights to safeguard their own MPF interests:

On joining the employer

Under the law, employers must enroll employees in an MPF scheme within the first 60 days of employment. Once enrolled, employees should receive a participation notice within 30 days, which includes their name, the name of the MPF scheme, and trustee details.

Subsequently, employees should receive a scheme information document within 60 days, outlining the scheme's terms, applicable fees, fund details, and contact information for enquiries.

Regular review of contribution records

To ensure contributions are made accurately and on time, employees are encouraged to regularly review their MPF contribution records. After making monthly contributions to the trustee, employers must provide employees with a contribution record within seven working days. This record should include:

1. The employee's relevant income amount;
2. Mandatory contributions from both employer and employee;
3. Voluntary contributions from both parties (if any);
4. The date the contributions were paid to the trustee.

Additionally, employees should receive an annual benefit statement from the trustee within three months after the end of each financial year. This statement outlines the total contributions made by both employer and employee, the account value at the beginning and end of the year, and any gains or losses, helping members monitor their retirement savings.

Report suspected issues promptly

If employees suspect that their employer has failed to comply with MPF requirements, they should first clarify the situation with the employer or trustee. If concerns persist, they are advised to file a complaint with the MPFA and provide relevant information to facilitate investigation and follow-up.

Moving forward

Whilst the MPFA continues to enhance its enforcement mechanisms and public education efforts to promote compliance among employers and raise awareness for all participants, employee vigilance also play an important role in contributing to the overall integrity of the MPF system.

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保障你的強積金權益

積金局最新發表的年報顯示，積金局於過去一年就拖欠供款個案發出近40萬份付款通知書，按年增幅約6%；透過多項執法手段，成功為超過10萬名僱員追回合共1.91億元的拖欠供款及附加費，按年增幅達23%。

加強巡查與執法力度

作為負責監察強積金制度的法定機構，積金局不僅在接獲僱員投訴後迅速採取行動，亦會根據受託人報告及媒體報道等資訊，積極接觸及巡查懷疑違規的僱主，以保障僱員的強積金權益。

積金局於2024至25年度共巡查僱用場所達1,441間，較前兩年持續上升。這不僅反映香港經濟狀況的變化，更顯示積金局保障僱員權益方面的決心。



多元執法措施保障權益

積金局會因應僱主違規情況採取不同的執法手段，其中包括：

1. 要求即時糾正違規情況；
2. 向拖欠供款的僱主徵收5%附加費；
3. 入稟法院以民事申索追討拖欠供款及附加費；
4. 徵收罰款；
5. 向違例僱主或相關人士（包括高級職員、董事及業務夥伴）提出刑事檢控

於2024至25年度，積金局共向涉嫌違規的僱主及有限公司董事／管理人員發出323張檢控傳票，以法律途徑處理嚴重違規情況。

僱員應主動維護自身權益

除依賴機構執法外，成員亦應主動了解如何保障自身的強積金權益：

加入僱主時

根據法例，僱主須於僱員受僱首60日內，為其登記參加強積金計劃。完成登記後，僱員應於30天內收到參與通知，內容包括成員姓名、所參加的強積金計劃名稱，以及受託人的資料。

其後，僱員亦應於60天內收到計劃資訊文件，當中列明計劃條款、須支付費用、基金詳情，及計劃聯絡人資料。

定期查閱供款紀錄

為確保供款準時及準確，僱員應定期查閱供款紀錄。根據規定，僱主每月向受託人支付供款後，須於7個工作天內向僱員提供供款紀錄，列明：

1. 僱員的有關入息金額；
2. 僱主及僱員的強制性供款；
3. 僱主及僱員的自願性供款（如有）；
4. 供款支付予受託人的日期。

此外，僱員亦應於每個財政年度結束後三個月內，收到由受託人發出的周年權益報表，當中列明僱主和僱員在該年度的供款總額、該年度初及年終的強積金帳戶價值，以及帳戶盈虧情況，有助成員掌握退休儲備狀況。

及早舉報可疑情況

僱員如懷疑僱主未有遵守強積金規定，應先向僱主或受託人查詢。如仍有疑慮，應盡快向積金局作出投訴，並提供相關資料，以便積金局展開調查及跟進。

共同維護強積金制度

儘管積金局持續加強執法機制及推行公眾教育，以促進僱主遵從法例並提升所有參加者的認知，成員的警覺性亦在維持整體強積金制度的誠信方面發揮重要作用。

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