One stop TVC account opening via eMPF

As we step into 2026, the processes of account opening, contributions, and transferring accrued benefits have become more streamlined and efficient with all MPF schemes now fully migrated to the eMPF Platform. This system makes it the ideal time for members to revisit or open a Tax-Deductible Voluntary Contributions (TVC) account and consider contributions before the annual deadline on 31 March 2026. Through TVC, members can enjoy tax deductions while enhancing their retirement protection conveniently.

Enjoy up to HKD 60,000 in tax deductions

A maximum tax deduction of up to HKD 60,000 per year is available for Tax-Deductible Voluntary Contributions (TVC) and qualifying deferred annuity policy (QDAP) premiums (where applicable) in aggregate. Depending on your tax band, this could translate into tax savings of up to HKD 10,200.

Beyond tax benefits, MPF also offers long term investment growth potential. Riding on the enhanced overall operational efficiency offered by the eMPF Platform, TVC can serve as a valuable tool for both retirement planning and tax management.

Rebate offers from trustees

Some providers are now offering incentives, most commonly bonus unit rebates, to encourage members to open new TVC accounts, increase contributions, or transfer accrued benefits. As rebate percentages and caps vary across providers, members should compare different offers based on their needs and fund preferences.

For those who already comfortable with their MPF scheme and fund choices, they can look out for their providers' promotions and make additional contributions or arranging transfers during such campaigns. Taking advantage of rebate offers at the right time is an extra bonus—a win-win opportunity.

Act early to avoid missing tax deductions and rebates

While eMPF has significantly improved the overall efficiency of certain activities, some applications may still require several days—particularly those involving accrued benefits transfers, which may take longer.

Members who plan to claim tax deductions for the current assessment year or take advantage of trustee rebate offers are therefore advised to submit their applications and complete contribution arrangements as early as possible to avoid missing out as the deadline approaches.

Operation guide

Opening a TVC account via eMPF

The eMPF platform centralises and simplifies the steps for opening a TVC account, making the experience more streamlined:

1. Log in to eMPF
2. In the menu, select "My MPF" → "MPF Account Enrolment" → "Tax Deductible Voluntary Contribution Account"
3. Select an MPF scheme and verify your identity using iAM Smart
4. Review personal information and verify your email and phone number
5. Select your investment portfolio and set your contribution/payment method

Once completed, you may submit your application. Processing time is significantly shorter compared with previous procedures.

One off voluntary contribution option

For members who already have a TVC account and plan to make a one off contribution, this can also be done directly through eMPF:

1. Log in to eMPF
2. In the menu, select "My MPF" → "Make One-time Voluntary Contributions"
3. Select the contribution account
4. Enter the contribution amount and choose a payment method

Generally, direct debit via bank account is the most common and convenient method as it is straightforward and smoothly processed—making it the recommended option.

Transferring TVC contributions via eMPF

Members can also submit requests to transfer their TVC contributions through eMPF:

1. Log in to eMPF
2. In the menu, select "My MPF" → "Transfer MPF" → "Transfer of Tax Deductible Voluntary Contributions"
3. Select the transfer out and transfer in accounts
4. Review all details, read and accept the terms and conditions, then submit the request

About WTW
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一站式以積金易開立TVC帳戶

踏入2026年，隨着所有強積金完成轉移至「積金易」平台，開戶、供款及轉移累算權益程序變得更簡便快捷，是成員於3月31日年度限期前開立可扣稅自願性供款帳戶（TVC）並安排供款的最佳時機。成員亦可更方便地透過TVC提升退休保障，同時把握相應的稅務扣減。

最高可享港幣 60,000 元的稅務扣減

每名成員每個課稅年度最高可申請合共 60,000 港元的扣稅額（TVC 及合資格延期年金保單 QDAP 的合資格保費合併計算，如適用）。按不同稅階，最高可節省達 10,200 港元稅款。

除了稅務效益外，強積金本身具備長線投資的增值潛力；在「積金易」推行後，整體行政處理更趨標準化，亦有助提升管理效率。因此，TVC可視為同時兼顧退休規劃與稅務安排的選項。

受託人提供的回贈優惠

為吸引成員新開立TVC帳戶、增加供款及轉移累算權益，部分受託人會提供不同形式的優惠，常見包括紅利單位回贈。由於各受託人的回贈比例及上限金額不一，成員可按自身需要及基金選擇作比較。若成員本身對相關受託人的基金選擇有信心，可留意受託人的推廣期，在優惠期間作額外供款或安排轉移累算權益，藉此享用回贈優惠，一舉兩得。

盡早行動以免錯失稅務扣減及回贈

儘管「積金易」已大幅提升開戶、供款及轉移的效率，部分申請仍需數天處理，尤其涉及累算權益轉移時所需時間可能更長。因此，如成員計劃於本年度申請稅務扣減或把握受託人回贈優惠，建議盡早提交申請及完成供款安排，以免臨近限期而錯失機會。

操作指南

使用積金易開立TVC帳戶

積金易令開立TVC帳戶的步驟更集中，整體體驗亦更簡化：

1. 登入積金易
2. 於選單選擇 「我的強積金」 → 「登記強積金帳戶」 → 「可扣稅自願性供款帳戶」
3. 選擇強積金計劃並以「智方便」進行身份驗證
4. 核對個人資料，並驗證電郵及電話
5. 選擇投資組合並設定供款／付款方式

完成以上步驟即可提交開戶申請，整體處理時間比以往大大縮短。

一次性自願性供款選項

如成員已持有可TVC帳戶並計劃作出一次性供款，「積金易」同樣可直接處理：

1. 登入積金易
2. 於選單選擇 「我的強積金」 → 「作出一次性自願性供款」
3. 選擇供款帳戶
4. 輸入供款金額，並選擇付款方式

一般而言，以銀行戶口直接扣帳 是較常用亦較簡便的方式，操作清晰、處理亦相對順暢，因此普遍建議優先採用。

於積金易轉移TVC供款

除供款外，成員亦可透過積金易提交TVC的轉移申請：

1. 登入積金易
2. 於選單選擇「我的強積金」 → 「轉移強積金」 → 「轉移可扣稅自願性供款」
3. 選擇轉出與轉入帳戶
4. 核對資料，細閱並接受條款及細則後提交申請

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