



INTERIM REVIEW OF THE MINIMUM AND MAXIMUM LEVELS OF RELEVANT INCOME AND OTHER RELATED ISSUE

最低及最高有關入息水平中期檢討 及其他相關議題報告

4 March 2013
2013年3月4日

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2. Background

背景

Ordinance

《條例》

- ER / EE contribute 5% of EE's RI
僱主/僱員按僱員有關入息5%供款
- SEP contribute 5% of SEP's RI
自僱人士以其有關入息5%供款
- Subject to
受限於
 - min RI – \$6,500 per mth (\$250 per day and \$78,000 per yr)
最低有關入息水平 – 每月\$6,500 (每日\$250及每年\$78,000)
 - max RI – \$25,000 per mth (\$830 per day and \$300,000 per yr)
最高有關入息水平 – 每月\$25,000 (每日\$830及每年\$300,000)



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3. Statutory Adjustment Mechanism 法定調整機制



MPFA must review at least once in every 4 years from commencement of s.10A Ordinance in Jul 2002

由《條例》第10A條於2002年7月開始生效起計，積金局必須每四年檢討至少一次

- Statutory adjustment factors
法定調整因素
 - Min RI : 50% of monthly median employment earnings*
最低有關入息水平：每月就業收入中位數的50%之數*
 - Max RI : monthly employment earnings at 90th percentile of monthly employment earnings distribution*
最高有關入息水平：每月就業收入分佈中第90個百分值的每月就業收入*
- Other relevant factors
其他相關因素

* Census and Statistics Department's General Household Survey
由政府統計處進行的綜合住戶統計調查

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4. Review in 2010 (1) 2010年的檢討(一)



Min RI

最低有關入息水平

- Statutory adjustment factor :
法定調整因素:
 - \$5,250 (Q1 2010 statistics)
 - \$5,500 (Q3 2010 statistics)
 - \$5,250 (2010年第一季統計數據)
 - \$5,500 (2010年第三季統計數據)
 - SMW implementation 1 May 2011 → statutory adjustment mechanism outdated
法定最低工資2011年5月1日實施 → 法定調整機制不合時宜
 - Reference
參考
 - hourly SMW (\$28)
法定最低工資時薪 (\$28)
 - median daily working hours of 4 low paying sectors (8.5 hrs)
4個低薪行業每日工作時數中位數 (8.5小時)
 - assumed 26 working days per month
假設每月工作26日
- Monthly reference → \$6,188
每月參考數值 → \$6,188
- \$5,000 → \$6,500 (public broad-based consensus) (effective 1 Nov 2011)
\$5,000 → \$6,500 (社會大致共識) (2011年11月1日起生效)

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4. Review in 2010 (2) 2010年的檢討 (二)



Max RI

最高有關入息水平

- Statutory adjustment factor : \$30,000 (Q1 & Q3 2010 statistics)
法定調整因素 : \$30,000 (2010年第一季及第三季統計數據)
- General support of \$30,000 level but one-off increase not acceptable
普遍支持\$30,000水平，但不同意一次過增加
- Considerations
考慮
 - One-off increase imposed heavy financial burden on ERs
一次過調高對僱主構成沉重財政負擔
 - Progress of adjustment mechanism review should be factored in
檢討調整機制的進度亦應考慮
- MPFA recommendation
積金局建議
 - phase 1: \$20,000 → \$25,000
第一階段: \$20,000 → \$25,000
 - phase 2: \$25,000 → \$30,000
第二階段: \$25,000 → \$30,000
- Max RI → \$25,000 (effective 1 Jun 2012)
最高有關入息水平 → \$25,000 (2012年6月1日起生效)

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4. Review in 2010 (3) 2010年的檢討 (三)



Adjustment mechanism review

檢討調整機制

- Start reviewing mechanism 18 months after SMW implementation (~Nov 2012) → underway
在法定最低工資實施18個月後（約於2012年11月）開始檢討機制→進行中
- Review will include issues e.g. relationship between min RI and SMW
檢討將包括最低有關入息水平和法定最低工資的關係等議題
- Target
目標
 - Mid-2013 consultation → recommendations to Government
2013年年中進行諮詢→向政府提出建議
 - After 2014 → New adjustment mechanism
2014年後→新調整機制

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5. Adjustments to Min and Max RI (1) 最低及最高有關入息水平的調整 (一)



Interim review 中期檢討

- Current min RI set with reference to SMW and other factors in 2011
現行最低有關入息水平參考2011年法定最低工資及其他因素訂定
- New SMW (\$30) approved by LegCo (effective 1 May 2013)
立法會通過新法定最低工資(\$30) (2013年5月1日起生效)
- MPFA has completed additional review of min and max RI
積金局已完成對最低及最高有關入息水平的額外檢討

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5. Adjustments to Min and Max RI (2) 最低及最高有關入息水平的調整 (二)



Monthly min RI 每月最低有關入息水平

- Statutory adjustment factor : \$6,000 (< current level \$6,500)
法定調整因素 : \$6,000 (< 現行水平\$6,500)
- Reference in deriving benchmark level
得出基準水平的參考
 - similar methodology adopted in 2011
類似2011年採用的方法
 - new SMW (\$30)
新法定最低工資(\$30)
 - median daily working hrs of 4 low paying sectors (9 hrs)
四個低薪行業每日工時中位數 (9小時)
- \$7,100 (\$7,020 rounded up to \$7,100)
\$7,100 (由\$7,020向上捨入至\$7,100)
- Considerations
考慮
 - current take-home pay
現時實收薪酬
 - future retirement savings
日後退休儲蓄
 - administrative work and costs of ER and trustees
僱主和受託人行政工作及成本

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5. Adjustments to Min and Max RI (3) 最低及最高有關入息水平的調整 (三)



Monthly max RI 每月最高有關入息水平

- Statutory adjustment factor: \$35,000 (> current level \$25,000)
法定調整因素： \$35,000 (> 現行水平\$25,000)
- Pursue phase two adjustment to \$30,000 without waiting for implementation of new adjustment mechanism
進行第二階段調整至\$30,000，無須等待新調整機制實施
- Considerations
考慮
 - current max RI roughly 82nd percentile earnings (Jun - Aug 2012 statistics)
現時最高有關入息水平為收入分佈約第82個百分值 (2012年6至8月統計數據)
 - max RI should reflect income distribution of working population → maintain MPF benefit level
最高有關入息水平應反映工作人口收入分佈 → 維持強積金權益水平
 - if adjust min and max RI concurrently → save work and costs of ER & trustees
如同時調整最低及最高有關入息水平 → 減省僱主及受託人工作及成本

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5. Adjustments to Min and Max RI (4) 最低及最高有關入息水平的調整 (四)



Daily min (\$250) and max (\$830) RI 每日最低 (\$250) 及最高 (\$830) 有關入息水平

- apply to casual EEs of IS / EEs remunerated more frequently than on a monthly basis
適用於行業計劃臨時僱員 / 獲付酬金頻密程度高於按月計算的僱員
- consequential amendments to Schs 2 & 3 / Order
附表2及3 / 《命令》的相應修訂

	Monthly 每月	Daily 每日
Possible new min RI 可考慮的新訂最低有關入息水平	\$7,100	\$273 ^(a) rounded up to \$280 \$273 ^(a) 向上捨入至\$280
Possible new max RI 可考慮的新訂最高有關入息水平	\$30,000	\$1,000 ^(b)

Conversion principles in 2010 Review
2010年檢討採用的轉換原則

^(a) Monthly min RI / 26 days
每月最低有關入息水平 / 26 日

^(b) Monthly max RI / 30 days
每月最高有關入息水平 / 30 日

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5. Adjustments to Min and Max RI (5) 最低及最高有關入息水平的調整 (五)

Yearly min (\$78,000) and max (\$300,000) RI 每年最低 (\$78,000) 及最高 (\$300,000) 有關入息水平

- consequential amendments to Schs 2 & 3
附表2及3的相應修訂
 - Yearly min RI: to \$85,200 (\$7,100 x 12)
每年最低有關入息水平：至 \$85,200 (\$7,100 x 12)
 - Yearly max RI: to \$360,000 (\$30,000 x 12)
每年最高有關入息水平：至 \$360,000 (\$30,000 x 12)

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6. Consultation with Stakeholders 諮詢相關界別

Consultation

諮詢

- MPFSAC (15 Jan 2013)
強制性公積金計劃諮詢委員會 (2013年1月15日)
- LAB (16 Jan 2013)
勞工顧問委員會 (2013年1月16日)
- ISC (17 Jan 2013)
強制性公積金行業計劃委員會 (2013年1月17日)

Issues

議題

- a) Adjust min RI to \$7,020 to reflect new SMW of \$30? If so, round up \$7,020 to \$7,100?
調整最低有關入息水平至\$7,020以反映新法定最低工資\$30? 如是，將\$7,020向上捨入至\$7,100?
- b) Pursue phase two adjustment of max RI to \$30,000 concurrently?
同時進行最高有關入息水平第二階段調整至\$30,000?

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7. Recommendations (1) 建議 (一)



Views of Consulted Parties

諮詢團體意見

- Widespread support for increasing min RI in light of SMW adjustment
廣泛支持因應法定最低工資調整而調高最低有關入息水平
- Different opinions on rounding policy of min RI (\$7,100 vs \$7,500)
就最低有關入息水平的捨入方法有不同意見 (\$7,100 相對 \$7,500)
- General acceptance of increasing max RI to \$30,000
普遍接受調高最高有關入息水平至\$30,000
- Diverse views on timing of adjustment
就調整時間方面意見不一
 - some insisted parallel adjustment of min RI and SMW but few supported increasing max RI at that early point
部分人士堅持最低有關入息水平與法定最低工資同步調整，但少數人士贊成在該較早時間調高最高有關入息水平
 - general view that max RI increase should be delayed
普遍認為應延遲調高最高有關入息水平
 - general acceptance on same time adjustment of min & max RI
普遍接受同時調整最低及最高有關入息水平

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7. Recommendations (2) 建議 (二)



MPFA recommendations for Government consideration

積金局提出建議供政府考慮

- a) Increase min RI to \$7,100 (similar methodology used in 2011)
調高最低有關入息水平至\$7,100 (類似2011年採用的方法)
 - conservative rounding pending completion of mechanism review
在機制檢討完成前採用較保守的捨入方法
- b) Follow through phase two adjustment of increasing max RI to \$30,000
跟進第二階段調整把最高有關入息水平上調至\$30,000
 - new adjustment mechanism likely in place after 2014
新調整機制很大機會於2014年後實施
 - reflect income distribution of working population to maintain MPF benefit level
反映工作人口收入分佈以維持強積金權益水平
- c) Allow 3 months lead time from LegCo approval of min RI
立法會通過最低有關入息水平後給予三個月籌備時間
 - publicity campaign
推行宣傳計劃
 - necessary changes to ERs' systems & procedures
僱主就系統及程序作所需更改

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7. Recommendations (3) 建議 (三)



MPFA preference for timing for new max RI implementation 積金局就新最高有關入息水平實施時間的傾向

- d) Simultaneous implementation of min & max RI adjustments for administrative simplicity
同時調整最低及最高有關入息水平以簡化行政程序

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Overall Impact of Increasing Min RI to \$7,100 (Annex C) 調整最低有關入息水平至\$7,100的影響 (附件C)



EE / SEP monthly earnings 僱員／自僱人士月入	\$6,500 - <\$7,100
No. of EEs covered by MPF schemes (% of total no. of EEs covered by MPF schemes (i.e. 2 422 600)) 受強積金計劃涵蓋的僱員數目 (佔受強積金計劃涵蓋的僱員總數 (即2 422 600人) 的百分比)	53 300 (2.2%)
No. of SEPs covered by MPF schemes (% of total no. of SEPs covered by MPF schemes (i.e. 326 100)) 受強積金計劃涵蓋的自僱人士數目 (佔受強積金計劃涵蓋的自僱人士總數 (即326 100人) 的百分比)	8 400 (2.6%)
(a) Total monthly mandatory contributions ("MC") 每月強制性供款總額	
Decrease in total monthly EE MC 僱員每月強制性供款總額減幅	(18.17 m) (\$1,817萬)
Decrease in total monthly SEP MC 自僱人士每月強制性供款總額減幅	(2.92 m) (\$292萬)
Total decrease in monthly MC 每月強制性供款總額減幅	(21.09 m) (\$2,109萬)
(b) Accrued benefits ("AB") upon retirement per member 每名成員退休時的累算權益	
Decrease in AB upon retirement per EE member 每名僱員成員退休時的累算權益減幅	(\$213,500)
Decrease in AB upon retirement per SEP member 每名自僱人士成員退休時的累算權益減幅	(\$217,200)

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Overall Impact of Increasing Max RI to \$30,000 (Annex D) 調整最高有關入息水平至\$30,000的影響 (附件D)



EE / SEP monthly earnings 僱員／自僱人士月入	\$25,000 - \$30,000	>\$30,000	>\$25,000
No. of EEs covered by MPF schemes (% of total no. of EEs covered by MPF schemes (i.e. 2 422 600)) 受強積金計劃涵蓋的僱員數目 (佔受強積金計劃涵蓋的僱員總數 (即2 422 600人) 的百分比)	126 000 (5.2%)	251 200 (10.4%)	377 200 (15.6%)
No. of SEPs covered by MPF schemes (% of total no. of SEPs covered by MPF schemes (i.e. 326 100)) 受強積金計劃涵蓋的自僱人士數目 (佔受強積金計劃涵蓋的自僱人士總數 (即326 100人) 的百分比)	26 100 (8.0%)	45 500 (14.0%)	71 600 (22.0%)
(a) Total monthly mandatory contributions ("MC") 每月強制性供款總額			
Increase in total monthly ER MC 僱主每月強制性供款總額增幅	\$25.73 m \$2,573萬	\$62.79 m \$6,279萬	\$88.52 m \$8,852萬
Increase in total monthly EE MC 僱員每月強制性供款總額增幅	\$25.73 m \$2,573萬	\$62.79 m \$6,279萬	\$88.52 m \$8,852萬
Increase in total monthly SEP MC 自僱人士每月強制性供款總額增幅	\$5.61 m \$561萬	\$11.38 m \$1,138萬	\$16.99 m \$1,699萬
Total increase in monthly MC 每月強制性供款總額增幅	\$57.07 m \$5,707萬	\$136.96 m \$13,696萬	\$194.03 m \$19,403萬
(b) Accrued benefits ("AB") upon retirement per member 每名成員退休時的累算權益			
Increase in AB upon retirement per EE member 每名僱員成員退休時的累算權益增幅			
- ER MC 僱主強制性供款	\$127,900	\$156,500	\$147,000
- EE MC 僱員強制性供款	\$127,900	\$156,500	\$147,000
Total 總額	\$255,800	\$313,000	\$294,000
Increase in AB upon retirement per SEP member 每名自僱人士成員退休時的累算權益增幅	\$134,600	\$156,500	\$148,600

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8. Simplification of Contribution Calculation Methods for Casual Employees Joining Industry Schemes (1) 簡化臨時僱員於行業計劃下的供款計算方法 (一)



Background

背景

a) Casual EEs in construction/catering industries

建造業/飲食業臨時僱員

- Often daily-rated and paid more frequently than monthly → administrative burden in calculating MC
通常是日薪制及支薪頻密程度多於每月一次 → 計算強制性供款造成行政負擔

b) MPFS (Contributions for Casual Employees) Order

《強制性公積金計劃 (臨時僱員供款) 令》

- Intends to provide simplified contribution calculation methods
旨在提供簡單供款計算方法
- 3 contribution scales (2 essentially the same) reflecting daily min & max RI
3個供款標準 (兩個大致相同) 反映每日最低及最高有關入息水平
- 2 contribution calculation methods each with 1 scale
兩種供款計算方法各有一個供款標準
 - (i) paid daily casual EEs of IS
每日支薪一次的行業計劃臨時僱員
 - (ii) paid less frequently than daily casual EEs of IS
支薪頻密程度少於每日一次的行業計劃臨時僱員

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8. Simplification of Contribution Calculation Methods for Casual Employees Joining Industry Schemes (2)

簡化臨時僱員於行業計劃下的供款計算方法 (二)



Issue

議題

- Operational experience & comments from construction industry → the two methods too complicated to apply
運作經驗和建造業界意見→該兩個方法過於複雜和難以應用

2012 consultation with ISC & other stakeholders

2012年諮詢行業計劃委員會和其他持分者

- Agreed to adopt a new method with a new contribution scale
同意採用一個新方法及一個新供款標準
 - reflect daily min & max RI
反映每日最低及最高有關入息水平
 - easy-to-remember daily MC amounts
易記按日計算強制性供款款額
 - apply to all casual EEs (daily-rated/non-daily-rated) in construction & catering industries in IS
適用於所有行業計劃建造業及飲食業臨時僱員 (日薪制/非日薪制)
 - daily-rated EE: ascertain EE daily income → check new scale
日薪制僱員：確定僱員日薪→查核新供款標準
 - non-daily-rated EE: ascertain EE average daily income → check new scale → compute total MC
非日薪制僱員：釐定僱員平均日薪→查核新供款標準→計算強制性供款總額

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8. Simplification of Contribution Calculation Methods for Casual Employees Joining Industry Schemes (3)

簡化臨時僱員於行業計劃下的供款計算方法 (三)



Jan 2013 consultation with ISC

2013年1月諮詢行業計劃委員會

- Supported pursuing “interim adjustments” and “simplification amendments” concurrently
支持同時進行「臨時調整」與「簡化修訂」
→ save costs and effort of ERs & industry
→減少僱主及業界成本和工作
- Agreed with revised new scale with new daily min and max RI (slide 21)
接納修訂新供款標準以反映新每日最低及最高有關入息水平 (投影片21)

Recommendations

建議

- Replace two methods under the Order with a new method using a new scale (slide 21)
以一個新方法和一個新供款標準 (投影片21) 取代《命令》之下的兩個方法
- Pursue “interim adjustments” and “simplification amendments” concurrently
同時進行「臨時調整」與「簡化修訂」

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8. Simplification of Contribution Calculation Methods for Casual Employees Joining Industry Schemes (4) 簡化臨時僱員於行業計劃下的供款計算方法 (四)



New contribution scale reflecting new daily min & max RI

反映新訂每日最低及最高有關入息水平的新供款標準

	Daily income of casual employee 臨時僱員日薪	Employer's mandatory contribution 僱主強制性供款	Employee's mandatory contribution 僱員強制性供款
(1)	Less than \$280* 不足\$280*	\$10	\$0
(2)	\$280 to less than \$350 \$280或以上但不足\$350	\$15	\$15
(3)	\$350 to less than \$450 \$350或以上但不足\$450	\$20	\$20
(4)	\$450 to less than \$550 \$450或以上但不足\$550	\$25	\$25
(5)	\$550 to less than \$650 \$550或以上但不足\$650	\$30	\$30
(6)	\$650 to less than \$750 \$650或以上但不足\$750	\$35	\$35
(7)	\$750 to less than \$850 \$750或以上但不足\$850	\$40	\$40
(8)	\$850 to less than \$950 \$850或以上但不足\$950	\$45	\$45
(9)	\$950 to less than \$1,000 \$950或以上但不足\$1,000	\$50	\$50
(10)	\$1,000* or more \$1,000* 或以上	\$50	\$50

* Possible new daily min and max RI 可考慮的新訂每日最低及最高有關入息水平

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