

## Legislative Council Panel on Manpower

### Implementation of the Mandatory Provident Fund System Progress Report – May 2025

#### Purpose

This paper is a monthly update on the implementation of the Mandatory Provident Fund (MPF) System.

#### Enrolment

2. The estimated enrolment statistics are as follows:

	Enrolment <sup>1</sup>			Enrolment Rate		
	As at 31.05.2025	As at 30.04.2025	Change <sup>2</sup>	As at 31.05.2025	As at 30.04.2025	Change <sup>2</sup>
<b>Employers</b>	354 400	356 000	- 1 600	100%	100%	-
<b>Employees<sup>3</sup></b>	2 637 700	2 637 400	+ 300	100%	100%	-
<b>Self-Employed Persons (SEPs)</b>	231 000	231 200	- 200	89%	89%	-

3. The enrolment rates of employers, employees and SEPs remained stable. Of the total enrolments, as at end May 2025, 26 700 employers, 581 900 employees<sup>3</sup> and 9 800 SEPs were registered under the Industry Schemes.

---

<sup>1</sup> Rounded to the nearest 100.

<sup>2</sup> Each figure presented in the “Change” column is derived by rounding the difference between the unrounded enrolment/enrolment rate figures of the two months. It is therefore not the simple difference between the two corresponding monthly figures presented in the table.

<sup>3</sup> Around 245 900 and 246 300 employees under the Industry Schemes were holders of inactive accounts (i.e. accounts which have not received contributions in the past year) in April 2025 and May 2025 respectively. They were not included in the estimated number of employees.

## Complaint Handling

### Complaints received by the Mandatory Provident Fund Schemes Authority (MPFA) on System Operation

4. In May 2025, 605<sup>4</sup> complaints were received by MPFA, of which 536 (89%) complaints were made against 235 employers. A breakdown of these complaints by subject matter is as follows:

	<u>Number of complaints</u>
(a) Complaints against employers	536 (89%)
<i>Breakdown by subject matter of complaint<sup>5</sup></i>	
• Involuntary change from “employee” status to “SEP” status	5
• Non-enrolment in MPF Schemes	125
• Default contribution	528
• Others (e.g. no contribution records)	11
(b) Complaints against trustees / intermediaries, or concerning occupational retirement schemes, etc.	69 (11%)

### Complaints received by the Labour Department (LD)

5. In May 2025, LD received 44<sup>6</sup> MPF-related complaints, all of which were on alleged wrongful deduction of wages and default contributions.

6. Of the 234<sup>7</sup> complaints received from 1 January 2025 to 31 May 2025:

(a) 16 cases (7%) were resolved after conciliation or advice given;

---

<sup>4</sup> Included MPF-related complaints referred by LD.

<sup>5</sup> Since a complaint may cover more than one subject matter, the number of the subject matters of complaints may exceed that of complaints.

<sup>6</sup> Employees with MPF-related issues are advised to contact MPFA for assistance and provision of information directly. LD will facilitate referral to MPFA upon request of the concerned employees.

<sup>7</sup> Percentages may not sum up to 100% due to rounding.

- (b) 117 cases (50%) were referred to the Labour Tribunal/Minor Employment Claims Adjudication Board for adjudication;
- (c) 15 cases (6%) where the employer was insolvent were referred to the Protection of Wages on Insolvency Fund; and
- (d) 86 cases (37%) where the employees had lodged claims with LD were awaiting conciliation result.

## Enforcement

7. MPFA continued to enforce the Mandatory Provident Fund Schemes Ordinance (Cap. 485) by investigating complaints, inspecting employment premises, making claims at law courts on behalf of employees to recover outstanding default contributions, and prosecuting non-compliant employers.

8. Enforcement actions taken by MPFA in May 2025 are summarized below:

### (a) Prosecution

Number of summonses applied	31	
• <i>Non-enrolment of employees</i>	4	(13%)
• <i>Non-enrolment (Employee / SEP dispute)</i>	0	(-)
• <i>Default contribution</i>	27	(87%)
• <i>False statement</i>	0	(-)
• <i>Failure to comply with court order</i>	0	(-)
• <i>Failure to comply with a lawful requirement made by MPFA in the course of exercising or performing its functions</i>	0	(-)

### (b) Contribution Surcharge

- Number of employers with notices issued	33 600
---	--------

### (c) Submission to the Small Claims Tribunal

- Number of cases submitted	123
- Number of employees involved	511

(d) <u>Submission to the District Court</u>	
- Number of cases submitted	18
- Number of employees involved	839
(e) <u>Submission to the High Court</u>	
- Number of cases submitted	0
- Number of employees involved	0
(f) <u>Submission to Liquidators / Receivers</u>	
- Number of cases submitted	16
(g) <u>Proactive Inspections</u>	
- Number of employment establishments visited	120

### **eMPF Platform**

9. As of end May 2025, the following MPF schemes and their trustees had been onboard the eMPF Platform (eMPF):

MPF Scheme	MPF Trustee	Onboard Date
MASS Mandatory Provident Fund Scheme	YF Life Trustees Limited	26 June 2024
China Life MPF Master Trust Scheme	China Life Trustees Limited	29 July 2024
BCOM Joyful Retirement MPF Scheme	Bank of Communications Trustee Limited	3 September 2024
SHKP MPF Employer Sponsored Scheme	Standard Chartered Trustee (Hong Kong) Limited	2 October 2024
BEA (MPF) Value Scheme	Bank of East Asia (Trustees) Limited	29 October 2024
BEA (MPF) Master Trust Scheme		5 March 2025
Principal MPF - Simple Plan	Principal Trust Company (Asia) Limited	7 May 2025
Principal MPF - Smart Plan		
Principal MPF Scheme Series 800		

## **Education and Publicity**

### **Media Interviews**

10. MPFA Managing Director was interviewed by various radio, TV and online programmes in May 2025, discussing a wide range of MPF-related subjects, including the latest development of eMPF, key proposals of the public consultation on MPF full portability and MPFA's enforcement actions against MPF default contributions.

### **Senior Executives' Engagement Activities**

11. During the month, MPFA Chairman contributed an article for a fund award organized by a media association, sharing the latest developments of the MPF System and eMPF. MPFA representatives attended a meeting organized by a catering labour union to assist employees affected by the sudden closure of a restaurant chain. In addition, MPFA Chief Corporate Affairs Officer attended an MPF seminar organized by an aviation industry labour union as speaker introducing the latest developments of the MPF System and eMPF to airport workers, and listened to their views on the MPF and retirement protection. Other senior executives of MPFA attended different events as speakers during the month to share the latest developments of eMPF with financial planners, MPF industry practitioners, scheme members and employers.

### **Young Engagement Ambassadors Programme**

12. As part of the ongoing efforts of the Young Engagement Ambassadors Programme to connect with specific cohorts, outreach activities were conducted targeting ethnic minorities at Muslim Madrassas (Islamic Prayer Halls). Meanwhile, an MPF enquiry counter was set up at a job fair and an MPF talk was held in collaboration with non-governmental organizations to disseminate MPF messages among grassroots workers. In addition, a hybrid MPF seminar was organized in partnership with Hong Kong Talent Engage under the Labour and Welfare Bureau, providing new entrepreneurs from the Mainland with information on employers' MPF obligations and the latest updates on eMPF.

### **Stakeholder Education and Engagement**

13. During the month, four district outreach activities were conducted in collaboration with two labour unions to disseminate MPF and eMPF messages to the public. In addition, MPF talks were held for different stakeholder groups, including civil servants, construction workers, electrical

and mechanical workers, as well as foremen in the cleaning service industry, reaching audiences of about 1 000. These activities covered eMPF and MPF messages and information such as employers' responsibilities, employees' rights, tips on managing MPF, default investment strategy and tax-deductible voluntary contributions.

### **Educational Programmes**

14. MPFA continued to organize in-company workshops to provide scheme members with practical tips on planning for retirement protection and MPF investment. A total of 25 sessions of the workshop, in physical, online or hybrid format, are planned for 2025-26. So far, five sessions have been conducted, including one physical session in May 2025.

15. Other educational activities targeting tertiary and secondary students were also organized with seven sessions conducted during the month to enhance their understanding of the MPF System, MPF investment and the concept of investment for retirement protection before they join the work force in the future.

16. Members are invited to note the content of this paper.

Mandatory Provident Fund Schemes Authority  
June 2025