

# **Withdraw Balance from Reserve Account and Forfeiture Account**



**Mobile App  
User Guide**



# Preface

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This user guide provides step-by-step instructions on how an employer can withdraw balance from reserve account and forfeiture account on the **eMPF Mobile App**. All screenshots are for illustration purposes only. The actual design of the app interface may be different.

For any enquiries regarding the **eMPF Platform**, please contact us through the following channels:

<b>eMPF Customer Service Hotline</b>	183 2622
<b>Email</b>	enquiry@support.empf.org.hk
<b>eMPF Service Centre</b>	<b>Hong Kong Island</b> Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong
	<b>Kowloon</b> Suites 1205-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon
	<b>New Territories</b> Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories
	<b>Opening Hours</b> Monday to Friday : 9:00 a.m. to 6:00 p.m. Saturday : 9:00 a.m. to 1:00 p.m. Closed on Sunday and Public Holiday

Version: 1.0

Date : 29 Aug, 2025

# Withdraw Account Balance

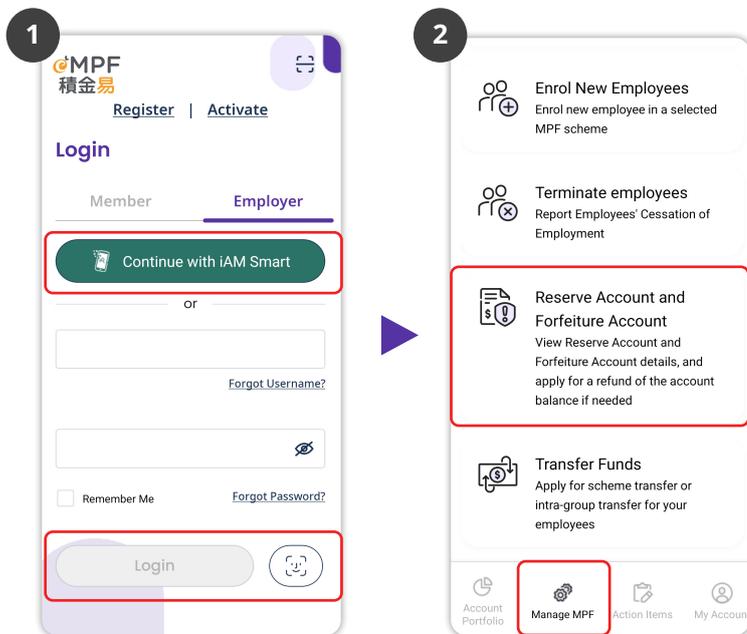
If employers would like to check the balance of the reserve account and forfeiture account, as well as arranging for refund of the account balance for MPF scheme(s) which has been onboarded the **eMPF Platform**, please follow the steps below.



## Tips:

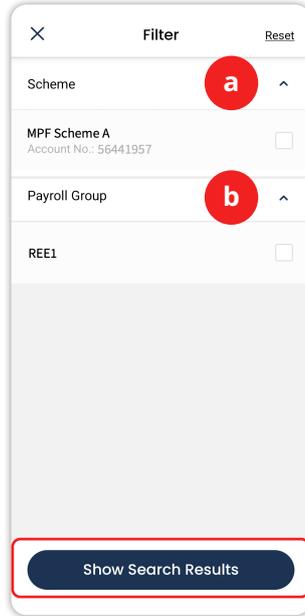
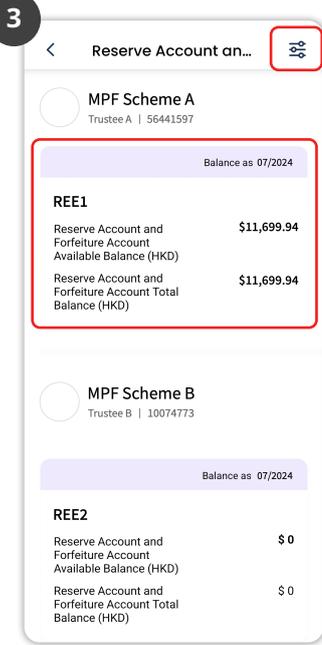
Employer **reserve account** is the account of a specific payroll group for keeping employer's overpayment of contributions.

Employer **forfeiture account** is the account of a specific payroll group for maintaining the unvested benefits derived from employer's voluntary contributions of terminated employees.



- 1 Log in to the **eMPF** Mobile App.
- 2 Tap "**Manage MPF**" on the menu bar, then select "**Reserve Account and Forfeiture Account**".

## Check Balance of Reserve Account and Forfeiture Account

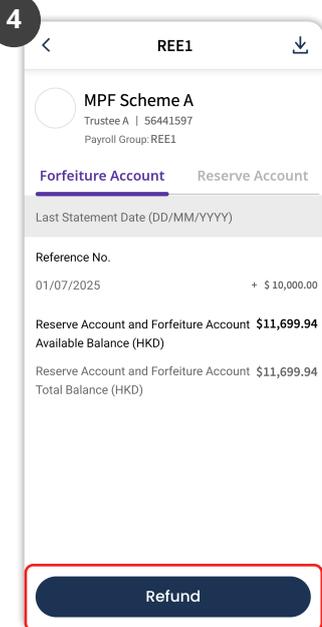


3 The total balance of reserve account and forfeiture account of each payroll group under different schemes will be shown. Please tap a specific payroll group to view the transaction details of the reserve account and forfeiture account in **Step 4**. You may also tap at the top right-hand corner to apply the filter function using the following criteria and then tap **Show Search Results**.

**a** Filter by **Scheme**

**b** Filter by **Payroll Group**

## Refund of Reserve Account and Forfeiture Account Balance



4 Tap **Refund**.

**5**

Refund

1 2 3

**Refund Amount (HKD)**

MPF Scheme A  
Trustee A | 56441597  
Payroll Group: REE1

Refund from Forfeiture Account Balance (HKD)

Forfeiture Account Available Balance (HKD) \$ 10,000.00  
Balance as at 25/07/2025

Yes  No

Refund Amount (%)

100

Refund from Reserve Account Balance (HKD)

Reserve Account Available Balance (HKD) \$ 1,699.94  
Balance as at 25/07/2025

Yes  No

Refund Amount (%)

100

Next

**6**

Refund

1 2 3

**Payment Method**

Please select one of the following payment methods and fill in the required information for refund arrangements. ⓘ

Bank Transfer

Cheque

**Cheque**

If you choose to receive the payment by cheque, the cheque will be posted to the correspondence address in your eMPF record.

Next

**5** Fill in the refund details and tap **Next**.

**6** Choose a payment method and fill in the payment details. Then tap **Next**.



**Tips:**

**Payment by Cheque:** The cheque will be posted to the correspondence address in employer's eMPF record.

**Bank Transfer:** Employer must be the bank account holder. Payment to a third-party account will not be accepted in the eMPF Platform.

**7**

**Confirmation**

Step 1 - Refund Amount

Refund Amount (HKD) ^

MPF Scheme A  
Trustee A | 56441597  
Payroll Group: REE1

Refund from Forfeiture Account Balance (HKD)

Refund from Forfeiture Account Balance (HKD)  
Yes

Refund Amount (%)  
100

Refund from Reserve Account Balance (HKD)

Refund from Reserve Account Balance (HKD)  
Yes

Refund Amount (%)  
100

Edit

Step 2 - Payment Method

Payment Method ^

Payment Option  
Cheque

Edit

Submit

**8**

**Terms and Conditions**

Show Less ^

By clicking the "Accept" button below, you confirm that:  
1/ the information given in this application is correct and complete;  
2/ you understood once your application is submitted, it could not be withdrawn; and  
3/ you have read and agree to be bound by the Terms & Conditions below.

This Privacy Policy may be amended from time to time. You may access the latest version of this Privacy Policy at [https://www.eamf.com.hk/privacy-policy](#) to stay informed of how we collect and use your personal data.

If there is any inconsistency or ambiguity between the English and Chinese versions of this Privacy Policy, the English version shall prevail.

Last Revision Date: 2/2/2025

Accept

Decline

**7** Review the information and tap **Submit**.

**8** Read the Terms and Conditions and tap **Accept**.

9



## Refund Request Submitted

Reference No.: WGD2508998000049350 |  
Submission Date & Time: 25/07/2025, 07:35:30

Your refund request has been submitted. We will notify you when the refund has been settled. You may also check the status on the "My Record" page.

[View submission status](#)

[Back to Home](#)

9 The refund request has been submitted. You will receive notification on **eMPF** when the refund has been settled.

- End -