

# Self-Employed Person Account Enrolment



**Web Portal  
User Guide**



# Preface

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This user guide provides step-by-step instructions on how to open a Self-employed Person account in an MPF scheme on the **eMPF Web Portal**. All screenshots are for illustration purposes only. The actual design of the portal 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

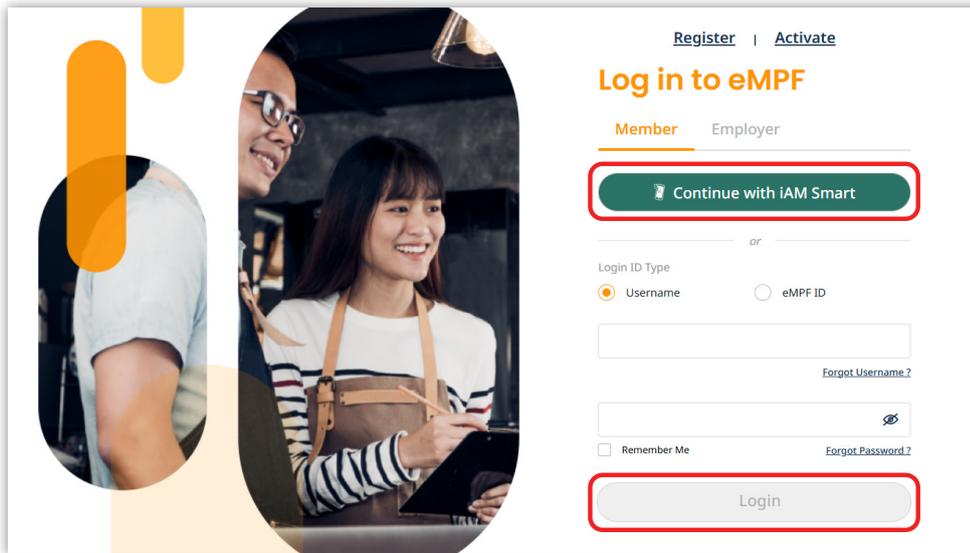
Version: 1.00

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# Self-employed Person Account Enrolment

**Self-employed Person (SEP)** is required to enrol in an MPF scheme and open an SEP account within the first 60 days of commencing self-employment. Please follow the steps below to open an SEP account via the **eMPF** Web Portal.

1 Go to the **eMPF** Web Portal and log in.



Register | Activate

## Log in to eMPF

Member | Employer

**Continue with iAM Smart**

or

Login ID Type

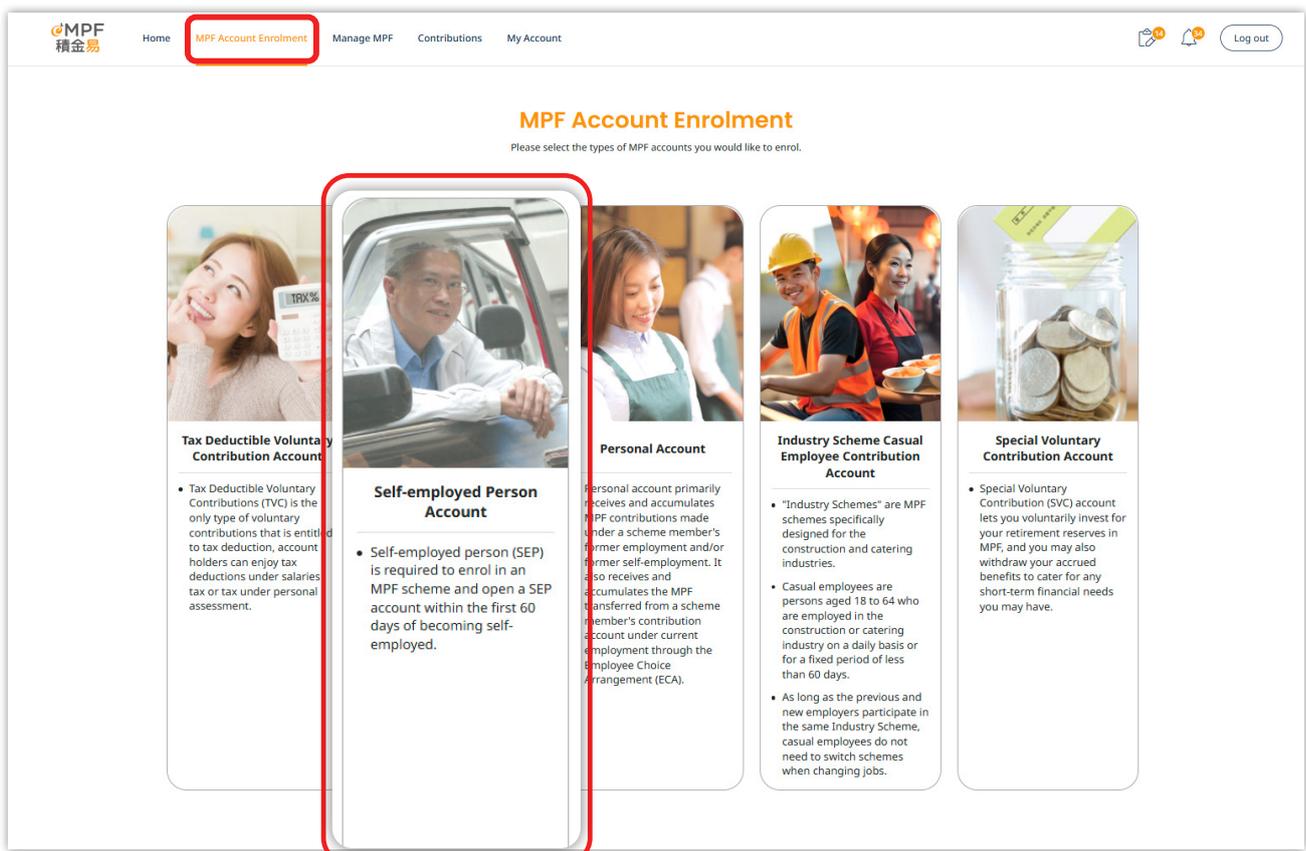
Username  eMPF ID

[Forgot Username?](#)

Remember Me [Forgot Password?](#)

Login

2 Click **"MPF Account Enrolment"** on the menu bar and select **"Self-employed Person Account"**.



Home **MPF Account Enrolment** Manage MPF Contributions My Account

## MPF Account Enrolment

Please select the types of MPF accounts you would like to enrol.

**Tax Deductible Voluntary Contribution Account**

- Tax Deductible Voluntary Contributions (TVC) is the only type of voluntary contributions that is entitled to tax deduction, account holders can enjoy tax deductions under salaries tax or tax under personal assessment.

**Self-employed Person Account**

- Self-employed person (SEP) is required to enrol in an MPF scheme and open a SEP account within the first 60 days of becoming self-employed.

**Personal Account**

Personal account primarily receives and accumulates MPF contributions made under a scheme member's former employment and/or former self-employment. It also receives and accumulates the MPF transferred from a scheme member's contribution account under current employment through the Employee Choice Arrangement (ECA).

**Industry Scheme Casual Employee Contribution Account**

- "Industry Schemes" are MPF schemes specifically designed for the construction and catering industries.
- Casual employees are persons aged 18 to 64 who are employed in the construction or catering industry on a daily basis or for a fixed period of less than 60 days.
- As long as the previous and new employers participate in the same Industry Scheme, casual employees do not need to switch schemes when changing jobs.

**Special Voluntary Contribution Account**

- Special Voluntary Contribution (SVC) account lets you voluntarily invest for your retirement reserves in MPF, and you may also withdraw your accrued benefits to cater for any short-term financial needs you may have.

## 3 Read the guideline and click **Start Enrolment**.

### Enrolment Guideline

Enrol in an MPF account in just a few steps

- Step 1 Select the Scheme and Verify your Identity**  
Select an MPF scheme for yourself, then authenticate by performing HKID scanning and facial recognition, or by logging into "IAM Smart" mobile app.
- Step 2 Fill in Personal Information**  
Provide your personal and business information (if applicable)
- Step 3 Make your Investment Choices**  
Choose from a list of constituent funds to allocate your investments
- Step 4 Set up Contribution and Payment Details**  
Set up your contribution frequency, payment method and more
- Step 5 Upload Supporting Documents**  
Upload supporting documents, such as address proof

**Required Items**  
Before you start, please prepare the following items to ensure a smooth enrolment process:

- ✓ HKID

**Back** **Start Enrolment**

## 4 Select a **Scheme** to enrol and click **Next**.

1 Select Scheme    2 Personal Information    3 Investment Choice    4 Contribution & Payment    5 Upload Document    6 Confirmation

### Select Scheme

✓ **Scheme Details**

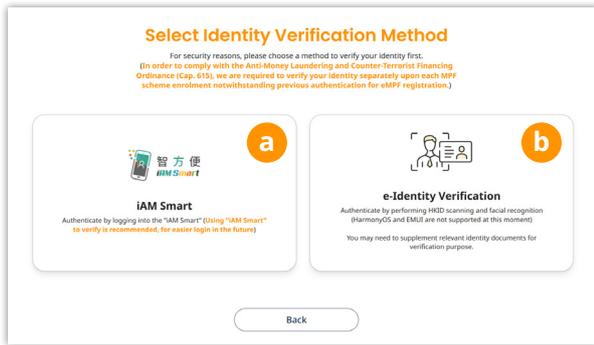
Please select an MPF scheme. You may visit the [Trustee Service Comparative Platform](#) provided by MPFA to compare the scheme details and services offered by different trustees.

Scheme Name  
MPF Scheme A

Total number of constituent funds: 12

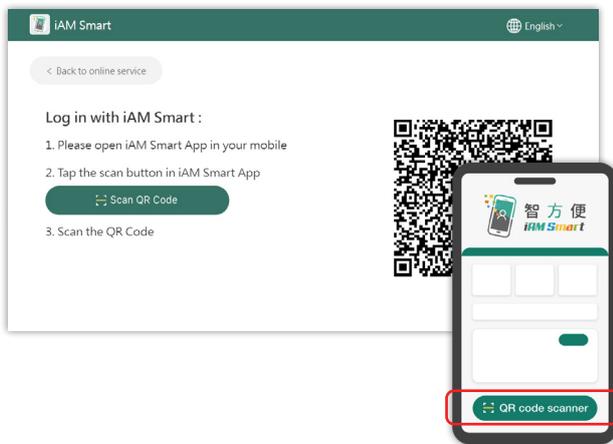
**Back** **Next**

## 5 Select an identity verification method: (a) "iAM Smart" or (b) "e-Identity Verification".



**Tips:** Please have your smartphone ready.

### a) Verify with "iAM Smart"



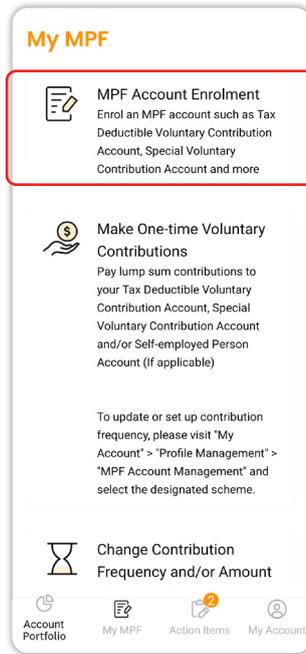
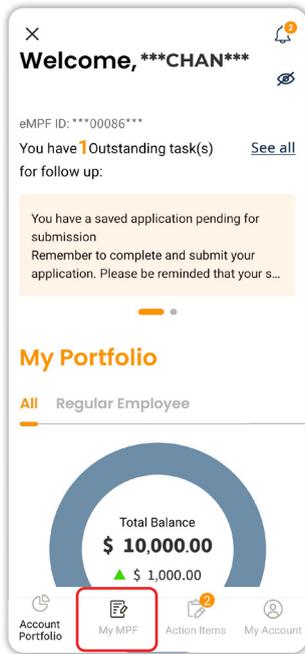
**a1** Download the "iAM Smart" mobile app to your smartphone and register as an "iAM Smart" user.

**a2** Log in to "iAM Smart" and tap **QR code scanner** . Scan the QR code shown on the webpage and perform the subsequent steps as indicated on your "iAM Smart" mobile app.



**Tips:** After you have successfully authorized the connection of "iAM Smart" with eMPF Platform, please continue the enrolment via eMPF Web Portal.

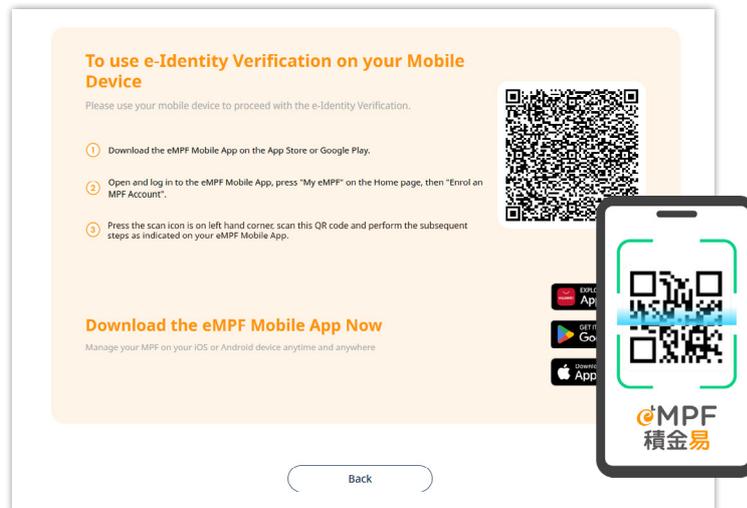
## b) Verify with "e-Identity Verification"



**b1** Download the "eMPF"  Mobile App to your smartphone.

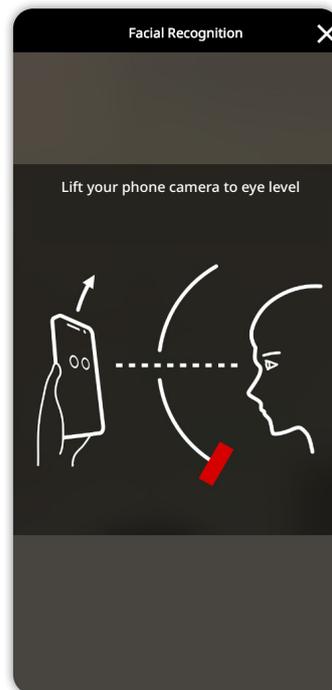
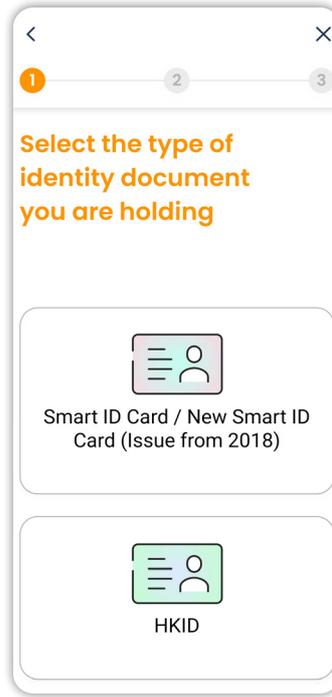
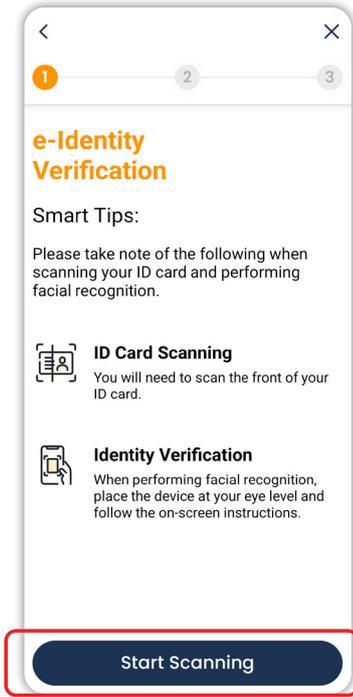
**b2** Open and log in to the eMPF Mobile App, tap "My MPF" on the menu bar and select "MPF Account Enrolment".

**b3** Tap the  and scan the QR code on the webpage.



**Tips:** Please have your HKID card ready for identity verification.

**b4** Tap **Start Scanning** and perform the subsequent steps as indicated on your **eMPF Mobile App**.



**Tips:** Please do not place your HKID card on the table when scanning. Instead, hold the edges of the HKID card and avoid covering any information with your fingers, ensuring a smooth scanning process.

## ▶ Continue the Enrolment Process via eMPF Web Portal

**6** Fill in your business information (if applicable).

**Personal Information**

**Business Information**  
If your contribution is not designated to be made under any company, please skip the "Business Information" section and continue with the "Personal Information" section.

You have other active MPF account record(s). You may consider copying a specific record to your new business. [Copy from Previous Record](#)

**Business Information**

Name of business (English)  Name of business (Chinese)

Organization Type  Registration Type

Registration No. (08 11 digit | (E)ration Bureau: 08 character | Trade (when 08 character) | (Sector) 2 character)  Branch No. (3 characters, alphabet and number only)

Nature of Business  Job Title

[Add Business Information](#)

**Principal Business Address**

**Personal Information**

**Personal Details**

**Contact Information**

**Address**

**Way of Communication**

**Common Reporting Standard Information**

[Back](#) [Save Progress](#) [Next](#)

**7** After you complete the authentication process via "iAM Smart" or "e-Identity Verification", some of your personal information will be pre-filled automatically. Please review if the pre-filled information is correct and fill in the remaining information including Contact Information, Address and more. Then, click **Next**.

**Personal Information**

**Business Information**  
If your contribution is not designated to be made under any company, please skip the "Business Information" section and continue with the "Personal Information" section.

**Business Information**

**Principal Business Address**

**Personal Information**

**Personal Details**

Title  Mr  Ms  Miss  Dr  Other

Surname (English)  Given Name (English)

Surname (Chinese)  Given Name (Chinese)

ID Document Type  ID No.  [✎](#)

Date of Birth (DD/MM/YYYY)  Gender

Place of Birth  Nationality

Job Title

**Contact Information**

**Address**

**Way of Communication**

**Common Reporting Standard Information**

[Back](#) [Save Progress](#) [Next](#)



**Remarks:** If the contact information in your eMPF and MPF account(s) is different, notifications for MPF account(s) will be sent to the contact information according to eMPF record.



**Tips:** Please remember to verify your **email address** and/or **mobile phone number** by clicking the **Verify** next to these 2 fields. You will receive a one-time passcode through email and/or SMS respectively, simply enter the verification code to finish the verification.

## 8 Indicate your investment choice and click **Next**.

You are enrolling **Self-employed Person Account**

### Investment Choice

You should identify the risk class of different funds and gauge your own risk tolerance level before making investment choices. Please indicate which of the following constituent fund(s) you would like to invest in. The mandatory contributions and voluntary contributions (if any), will be invested according to the investment choice you provide in the table below. The investment allocation percentages should be in whole numbers (e.g. 50% not 50.5%) and the total should be 100%.  
 About DIS details, please refer to [MPFA Website](#)

[Reset Allocation](#)

Fund Code	Name of Fund	Risk Class	Fund Type	Mandatory Contribution Allocation	Voluntary Contribution Allocation
DIS	Default Investment Strategy		Mixed Assets Fund	0 %	0 %
A	Fund A	<input checked="" type="checkbox"/> Risk Class 1	Money Market Fund	100 %	100 %
B	Fund B	<input checked="" type="checkbox"/> Risk Class 4	Mixed Assets Fund	0 %	0 %
C	Fund C	<input checked="" type="checkbox"/> Risk Class 4	Guaranteed Fund	0 %	0 %
D	Fund D	<input checked="" type="checkbox"/> Risk Class 5	Mixed Assets Fund	0 %	0 %
Total 11 Records			Total:	100%	100%

**Notes:**

- You should identify the risk class of different funds and gauge your own risk tolerance level before making investment choices.
- Members should note that investment markets could fluctuate significantly. Fund prices may go down as well as up. There is no guarantee that, given the time required to implement fund switching instructions, such instructions will achieve your desired results. Please carefully consider your own risk tolerance level and financial circumstances (as well as your own retirement plan) before making any investment choices. If in doubt, please contact your independent financial advisor for further details.
- The investment allocation percentages should be in whole numbers (e.g. 50% not 50.5%).
- The switch in total should be equal to 100%.
- The MPF contributions from your former employment are included in the "Employee's Mandatory Contributions" and "Employee's Voluntary Contributions" (if any).
- Please note that when performing calculations, decimal rounding may occur.

[Back](#) [Save Progress](#) [Next](#)

**9** Fill in Contribution Details and Payment Method and click **Next**.

**10** Upload the supporting document(s) shown on the page and click **Next**.



**Remarks:** If you set up Direct Debit Authorization as your Default Payment Method, the **eMPF Platform** will automatically process payments before the contribution day on a regular basis.

**(i) Annually**

The contribution period is the financial year of your selected scheme, and the contribution day is the last day of the financial year of the scheme.

**(ii) Monthly**

The contribution period is from the first day to the last day of each calendar month, and contribution day is the last day of each calendar month.

## 11 Review the information and click **Submit**.

The screenshot shows the 'Confirmation' page of the enrolment process. At the top, a progress bar indicates six steps: 1. Select Scheme, 2. Personal Information, 3. Investment Choice, 4. Contributions & Payment, 5. Upload Supporting Documents, and 6. Confirmation. The current step is 'Confirmation'. Below the progress bar, the text reads 'You are enrolling Self-employed Person Account' and 'Confirmation'. The page is divided into several sections, each with a checkmark icon and a dropdown arrow:

- Step 1 - Select Scheme:** Shows 'Select Scheme' with a checkmark. Below it, 'Trustee' is listed as 'Trustee A'. A selection box shows 'MPF Scheme A'.
- Step 2 - Personal Information:** Contains 'Company Information' with a checkmark. It lists 'Name of Business (English)' as 'ABC Company' and 'Name of Business (Chinese)' as 'ABC 公司'. 'Organization type' is 'Sole proprietorship' and 'Registration type' is 'Business registration'. 'Registration No. (8/9 digit | Education Bureau +8 character | Trade Union +3 character | Society 7 character)' is '87654321000' and 'Branch No. (3 characters, alphabet and number only)' is '000'. 'Nature of Business' is 'Others' and 'Job Title' is 'Others'. An 'Edit' button is at the bottom.
- Principal Business Address:** A dropdown menu with a checkmark.
- Personal Details:** A dropdown menu with a checkmark.
- Contact Information:** A dropdown menu with a checkmark.
- Address:** A dropdown menu with a checkmark.
- Way of Communication:** A dropdown menu with a checkmark.
- Common Reporting Standard Information:** A dropdown menu with a checkmark.
- Step 3 - Investment Choice:** Shows 'Investment Choice' with a checkmark.
- Step 4 - Contributions & Payment:** Shows 'Contribution Details' with a checkmark.
- Step 5 - Upload Supporting Documents:** Shows 'Copy of Business Registration Certificate / Other valid document of relevant government registration' with a checkmark.
- MPF Intermediary Information (if applicable):** Asks 'Do you want to submit intermediary information?' with radio buttons for 'Yes' and 'No' (selected).

At the bottom, there are three buttons: 'Back', 'Save Progress', and 'Submit' (highlighted with a red box).

## 12 Read the Terms and Conditions and click **Accept**.

The screenshot shows a 'Terms and Conditions' dialog box. At the top, it says 'Terms and Conditions' with a close button (X). Below, it states: 'By clicking the "Accept" button below, you confirm that: 1/ the information given in this application is correct and complete; 2/ you understand 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.' There is a scrollable area containing the full terms and conditions. At the bottom, there are two buttons: 'Decline' and 'Accept' (highlighted with a red box).

## 13 Your enrolment request has been submitted. We will send you the enrolment result once it is available via email or SMS.

The screenshot shows a confirmation page titled 'Enrolment Request Submitted'. At the top, there is a green checkmark icon. Below the title, it says 'Reference No.: EN0724536202307120903380571 | Submission Date & Time: 06/06/2025, 19:06'. A message reads: 'Your account enrolment request has been submitted. We will send you the enrolment results once available.' At the bottom, there are two buttons: 'Back to Home' and 'Go to My Record'.

- End -