eMPF 積金易

Scheme Members

MPF Withdrawal



Web Portal User Guide

Preface

This user guide provides step-by-step instructions on how a scheme member can withdraw MPF 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:

eMPF Customer Service Hotline	183 2622
Email	enquiry@support.empf.org.hk
eMPF Service Centre	**Hong Kong Island** Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong
	Kowloon Suites 1204-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon
	New Territories Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories
	Opening Hours 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: 1.2
Date : 23 Nov, 2026

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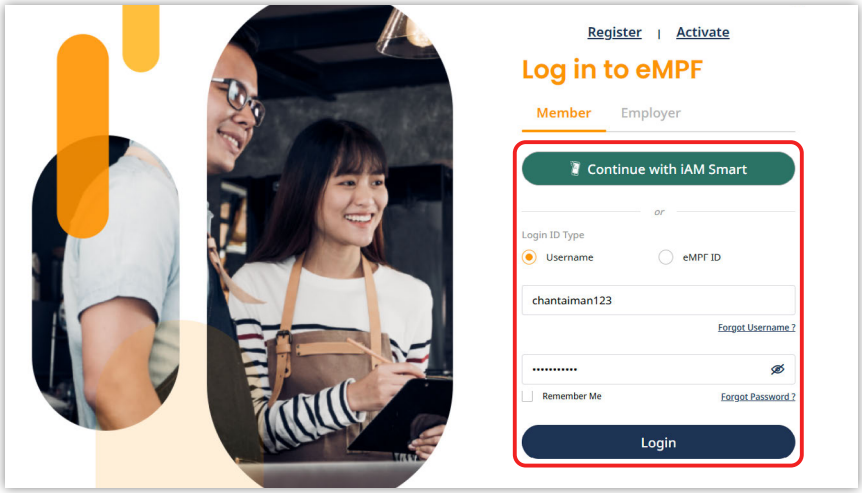
A. Withdraw your MPF

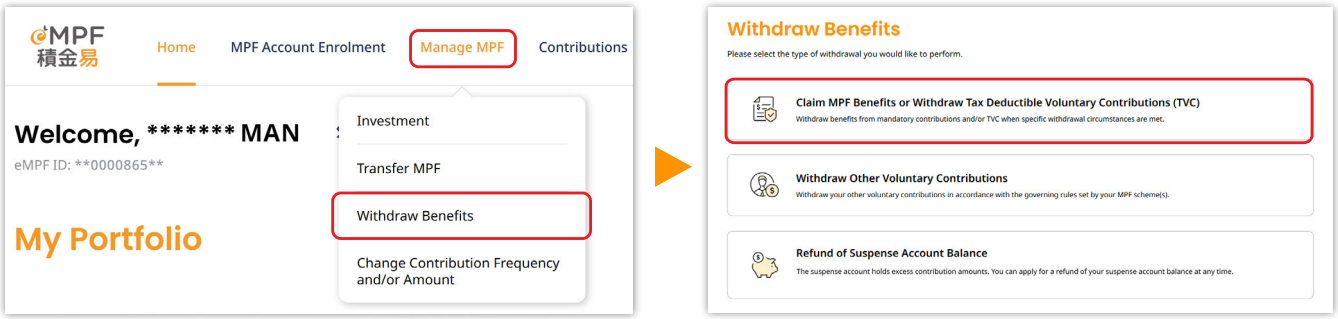
If you would like to withdraw your MPF derived from your mandatory contributions and tax deductible voluntary contributions upon reaching the age of 65, or meet the requirements of early withdrawal of MPF under the specific circumstances (i.e. early retirement, permanent departure from Hong Kong, small balance, terminal illness, total incapacity), please follow the steps below.

Remarks: If you would like to make a death claim as a personal representative or Official Administrator of the deceased scheme member, please refer to **Prepare MPF Applications for Scheme Members – eMPF Assistant Portal User Guide** to submit an application via the **eMPF Assistant Portal**. Login to **eMPF Platform** is not required.

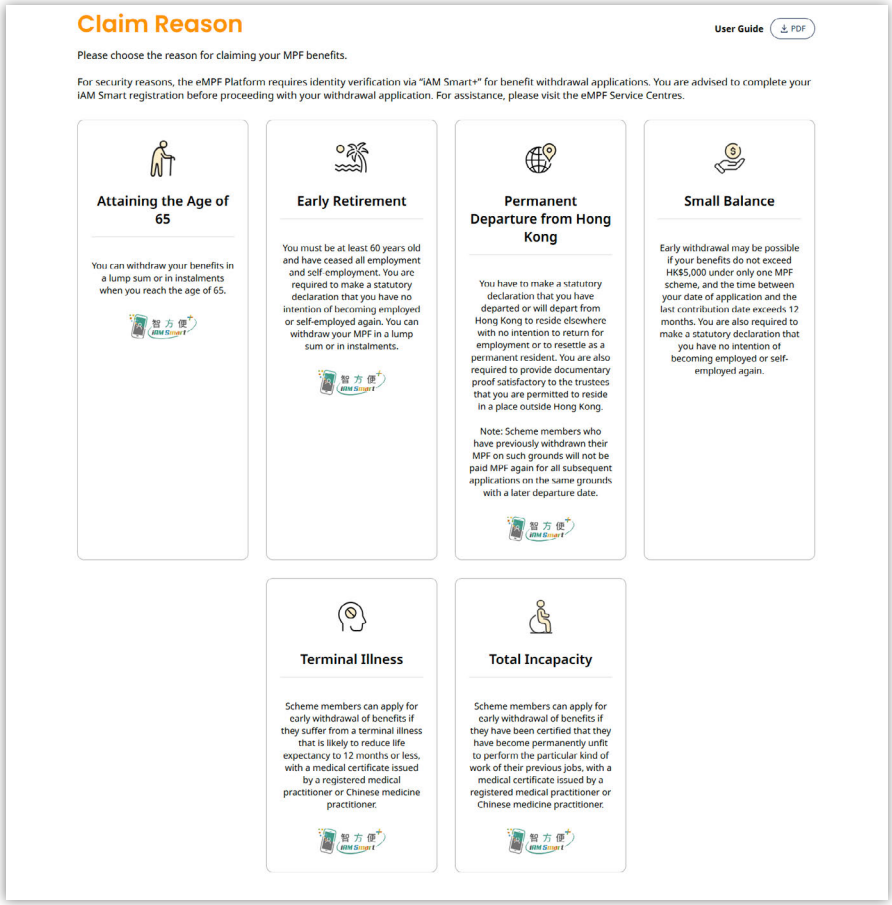
A1 Log in to the **eMPF** Web Portal.



A2 Click **"Manage MPF"** on the menu bar and select **"Withdraw Benefits"**. Then select **"Claim MPF Benefits or Withdraw Tax Deductible Voluntary Contributions (TVC)"**.

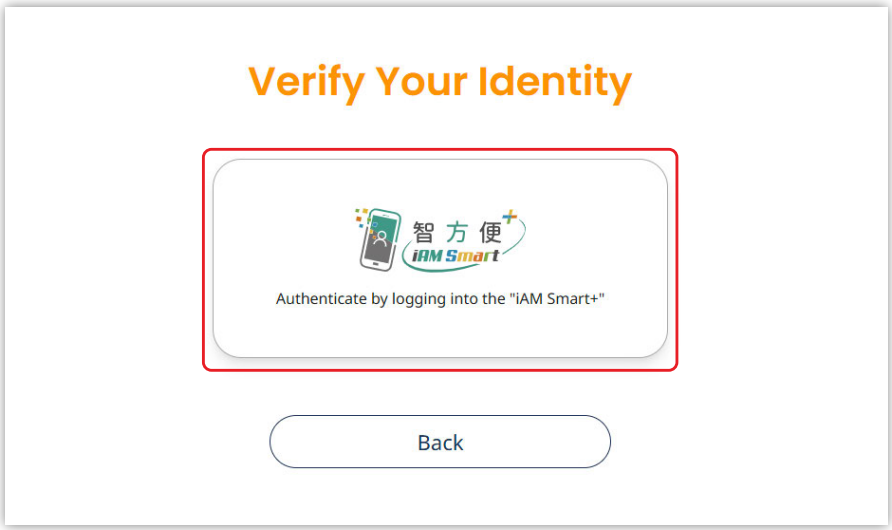


A3 Select a Claim Reason.



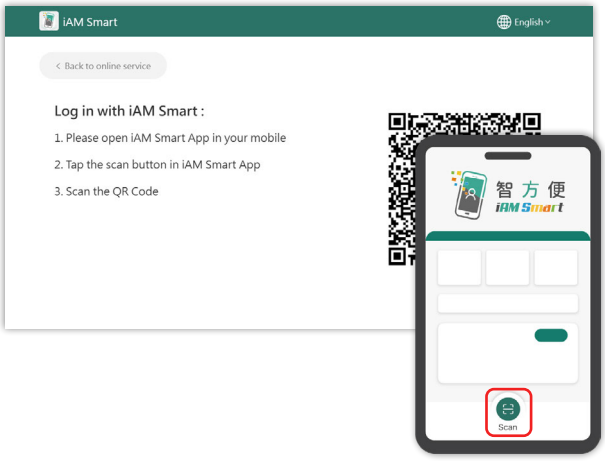
Remarks: Please visit the MPFA website for details on eligibility requirements for each claim reason.

A4 For claims with the reasons of Retirement at Age 65/ Early Retirement/ Permanent Departure from Hong Kong/ Terminal Illness or Total Incapacity, please verify your identity with **"iAM Smart+"**. For claims with the reason of Small Balance, please go to **Step A10**.



A. Withdraw your MPF Benefits

Step-up Authentication with "iAM Smart+"



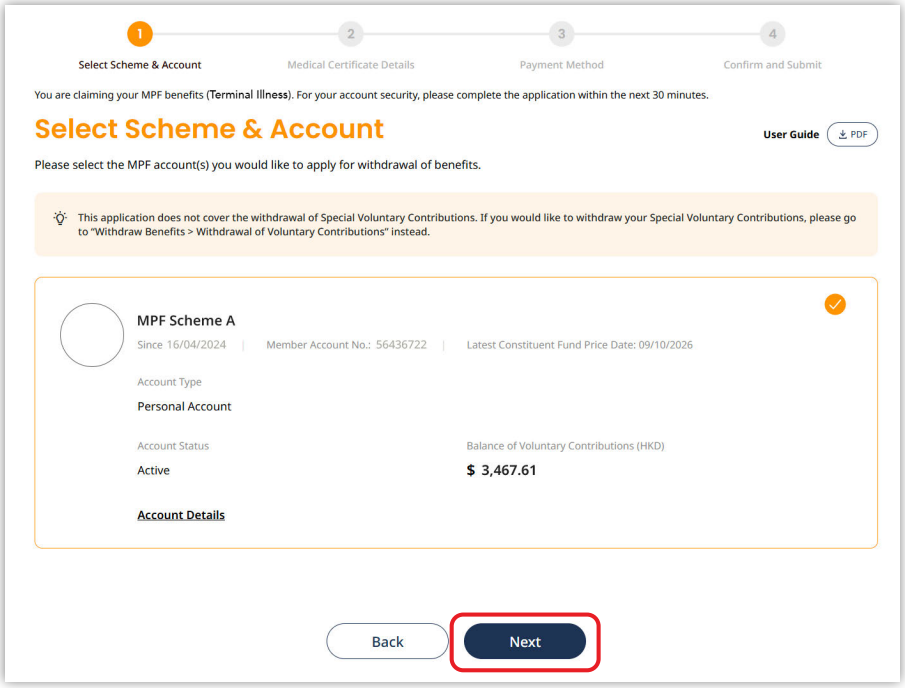
1 Download the **"iAM Smart"** mobile app to your smartphone and register as an **"iAM Smart+"** user. If you have already registered for **"iAM Smart"**, please log in and upgrade to **"iAM Smart+"**.

2 Tap to scan the QR code shown on the webpage and perform the subsequent steps as indicated on your **"iAM Smart+"**.

Tips:

1. For security reasons, newly registered **"iAM Smart"** users must wait for a period of time after registration before they can perform the step-up identity verification.
2. After you have successfully authorized the connection of **"iAM Smart+"** to verify your identity, please continue the withdrawal application via **eMPF™ Web Portal**.

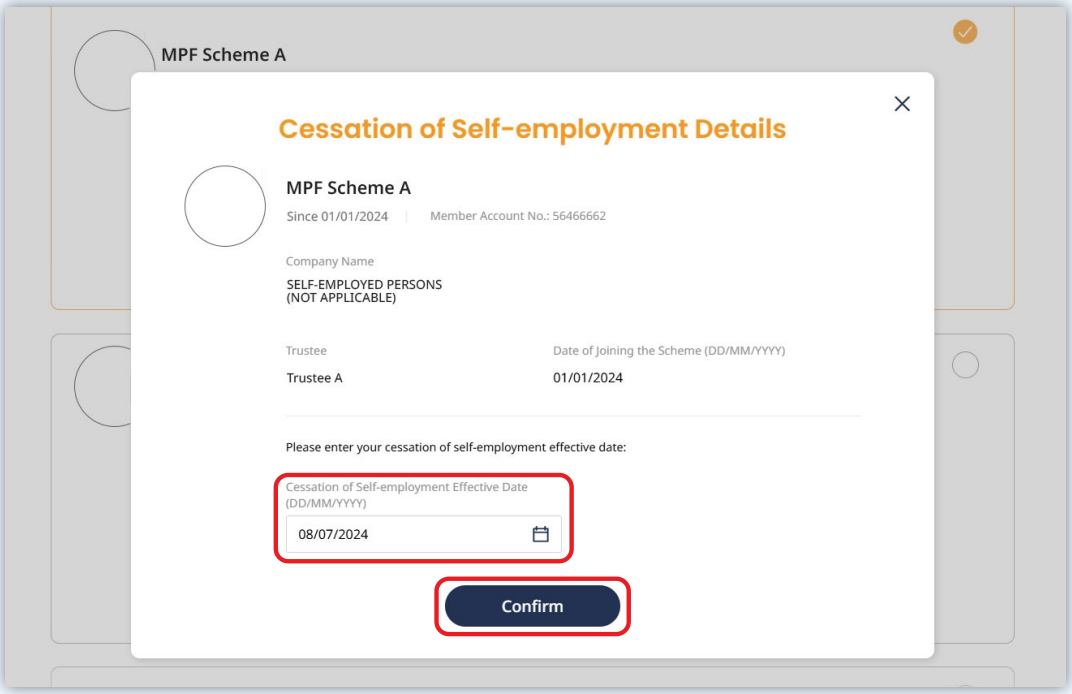
A5 Select the **account(s)** and click **Next**. You may select multiple accounts.



Please refer to the relevant steps below to submit your claim.

(i) Retirement at Age 65 / Early Retirement: **Step A6** and **Steps A10 to A15**.
(ii) Permanent Departure from Hong Kong: **Step A7 to A8** and **Steps A10 to A15**.
(iii) Terminal Illness / Total Incapacity: **Steps A9 to A15**.
(iv) Small Balance: **Steps A10 to A15**.

Remarks: If you select a self-employed person account, you will need to enter your **Cessation of Self-employment Effective Date (if applicable)** and click **Confirm**.

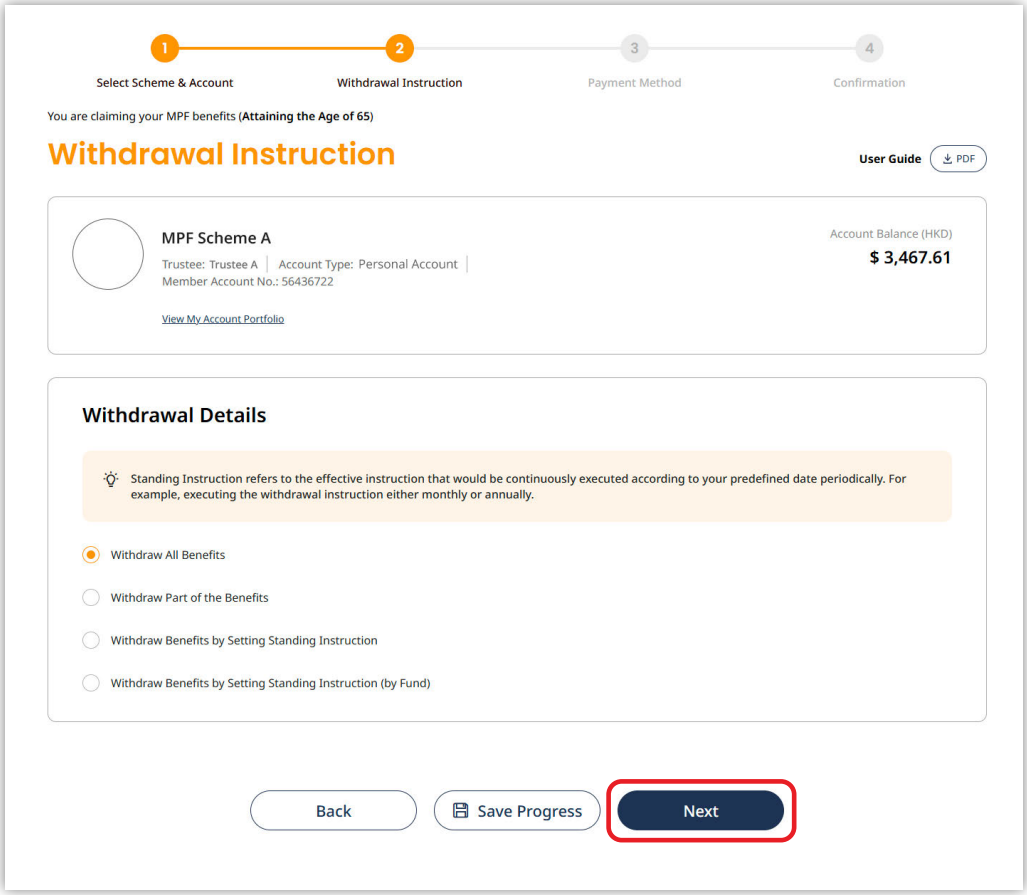


A. Withdraw your MPF Benefits

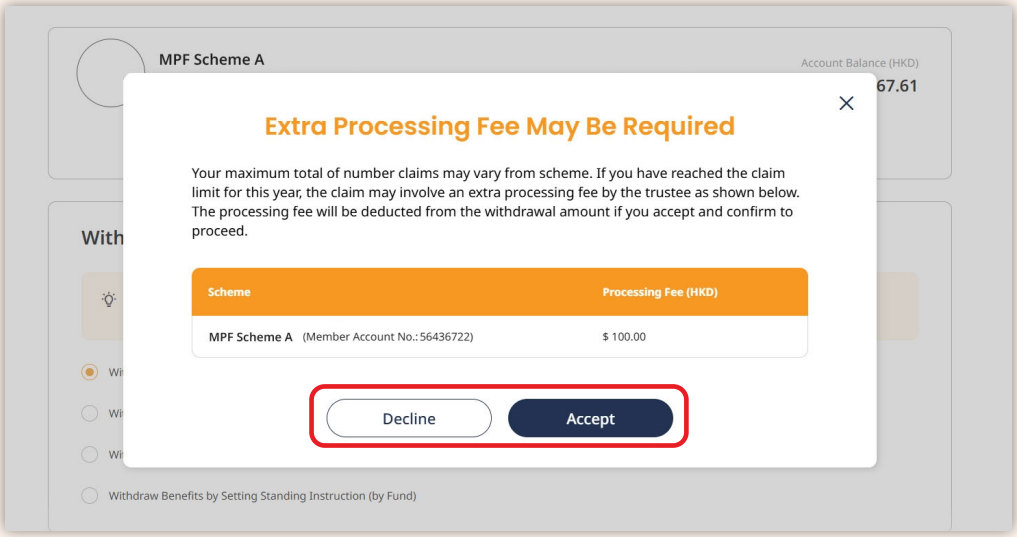
i) Retirement at Age 65 / Early Retirement

When you have reached the age of 65, you can follow the below steps to withdraw your MPF derived from your mandatory contributions and tax deductible voluntary contributions.

A6 Fill in withdrawal instruction for each selected scheme. Then click **Next** to go to **Step A10**.



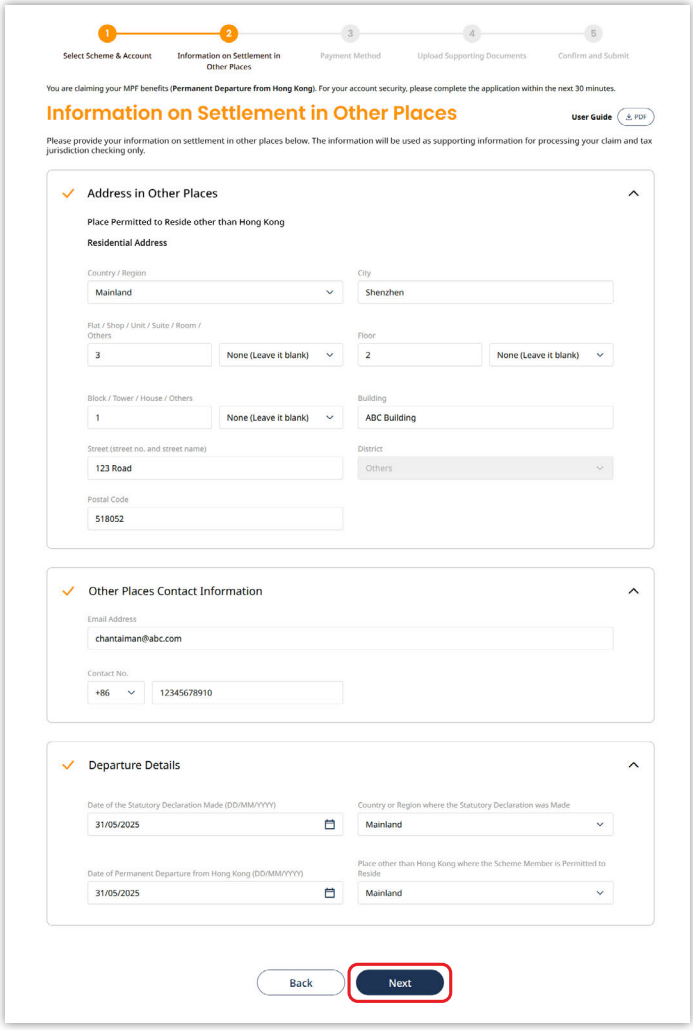
Tips: If your withdrawal instruction involves processing fee by your trustee, there will be a reminder. Please click **Accept** to continue or click **Decline**.



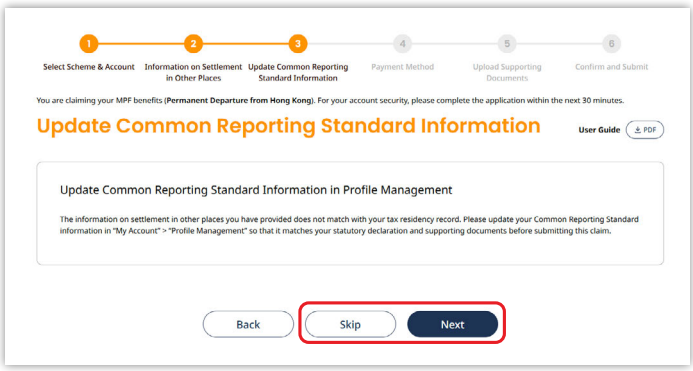
ii) Permanent Departure from Hong Kong

Remarks: Scheme members who have previously withdrawn their MPF on the ground of Permanent Departure from Hong Kong will not be paid again for all subsequent applications on the same ground with a later departure date.

A7 Fill in the **Information on Settlement in Other Places** and click **Next**.



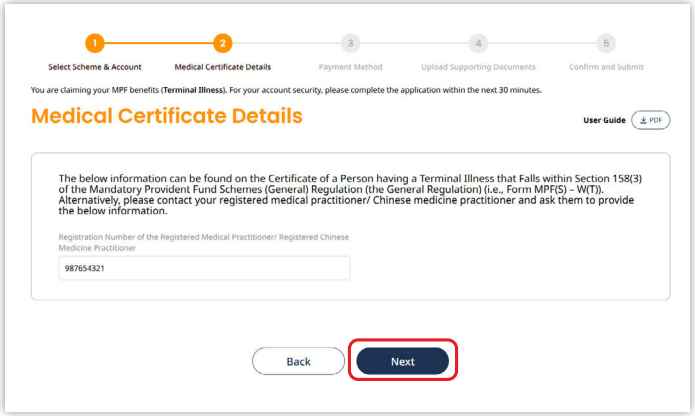
A8 If the **Information on Settlement in Other Places** does not match with your tax residency, please click **Next** to update your **Common Reporting Standard Information** in next step. If you want to update the information later, please click **Skip** to go to **Step A10**.



iii) Terminal Illness / Total Incapacity

To make a claim on the grounds of **Terminal Illness / Total Incapacity**, please refer to the steps below:

A9 Fill in the **Registration Number of the Registered Medical Practitioner / Registered Chinese Medicine Practitioner**. Then click **Next**.

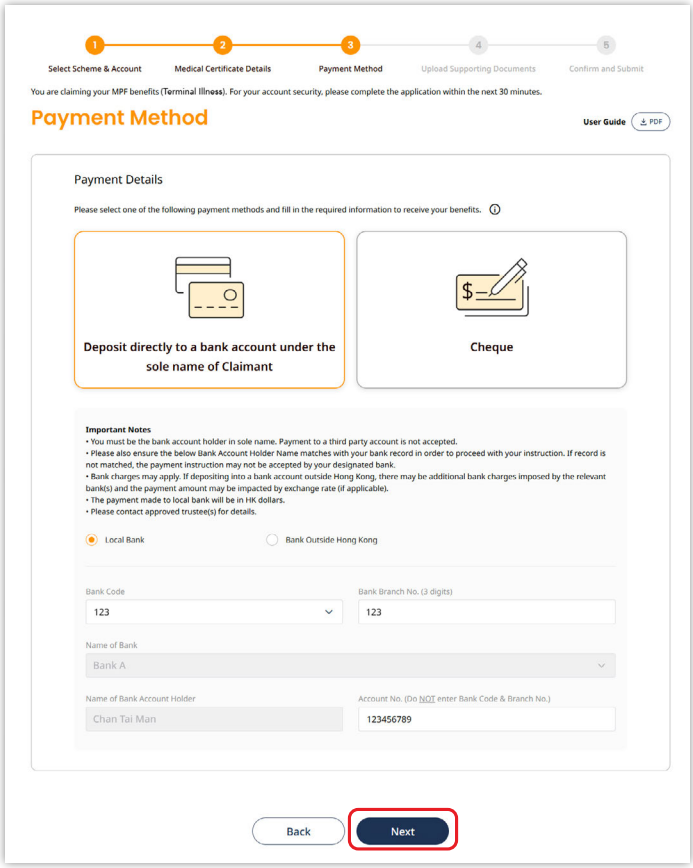


iv) Small Balance

To make a claim on the grounds of **Small Balance**, please refer to the steps below:

Remarks: The following steps are also applicable to the claim on the grounds of reaching the age of 65, early retirement and permanent departure from Hong Kong, terminal illness and total incapacity.

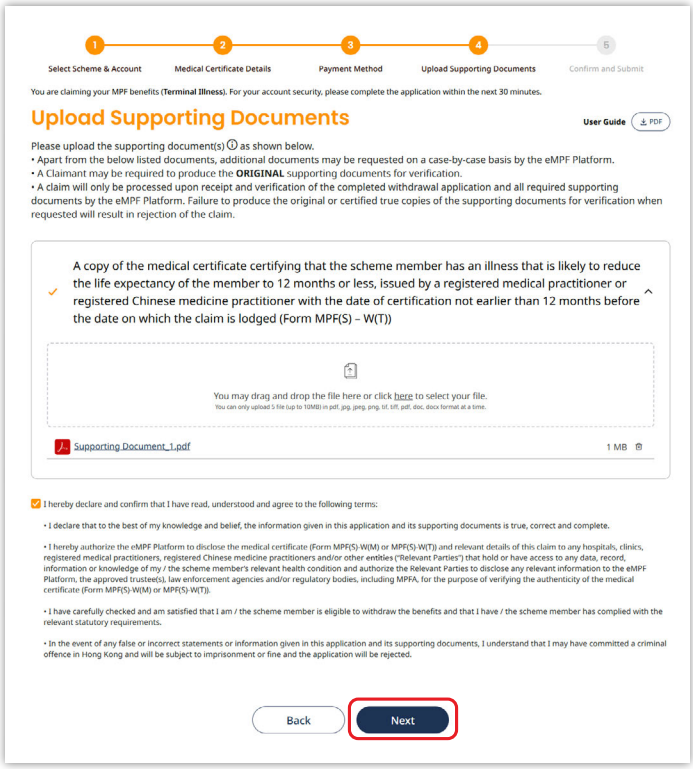
A10 Select a payment method and fill in the payment information. Then, click **Next**.



Tips:
Payment by Cheque: The cheque will be posted to your correspondence address.

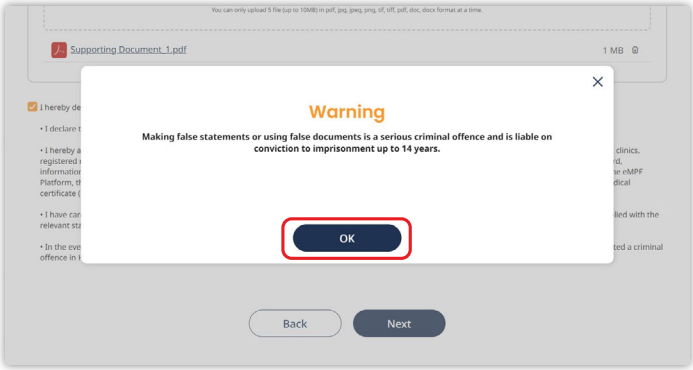
Deposit directly to a bank account under the sole name of Claimant: You must be the bank account holder. Payment to a third party account is not accepted.

A11 Upload the supporting document(s) shown on the page (if applicable). Please read the declaration and confirm the terms, if applicable, then click **Next**.

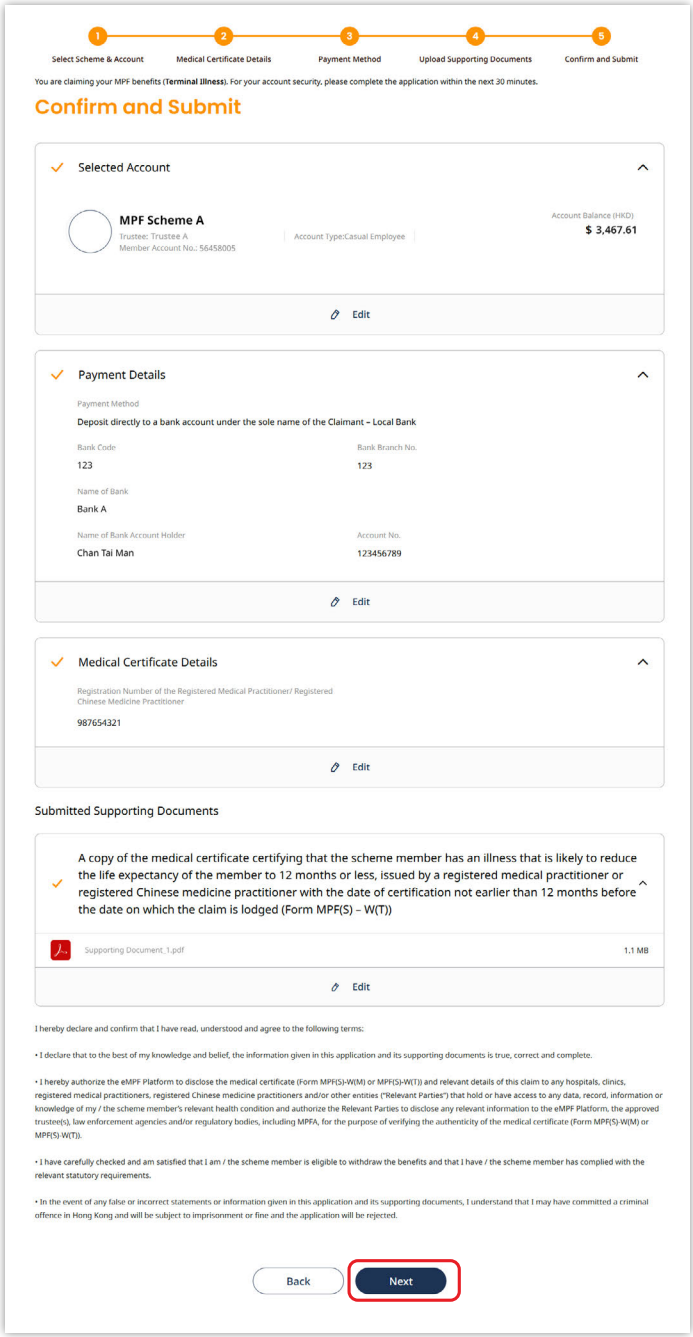


Remarks: The required supporting documents might be different depending on your selected claim reason.

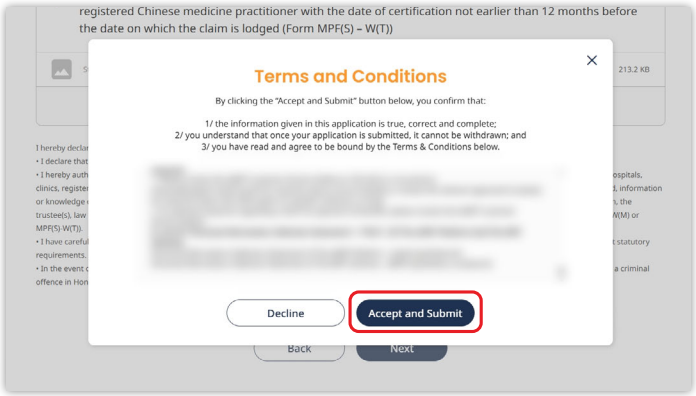
A12 Read the message (if applicable) and click **OK**.



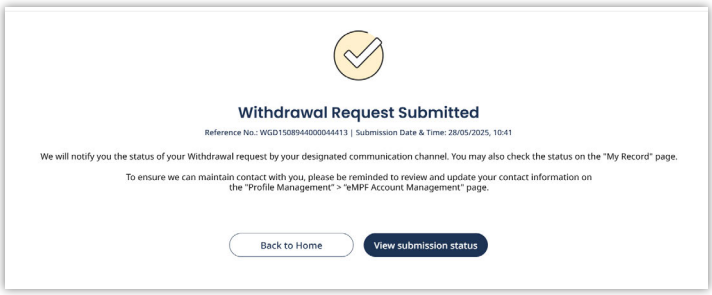
A13 Review the information and click **Next** .



A14 Read the **Terms and Conditions** and click **Accept and Submit**.



A15 The claim instruction has been successfully submitted. We will notify you the status of your withdrawal instruction by your designated communication channel.

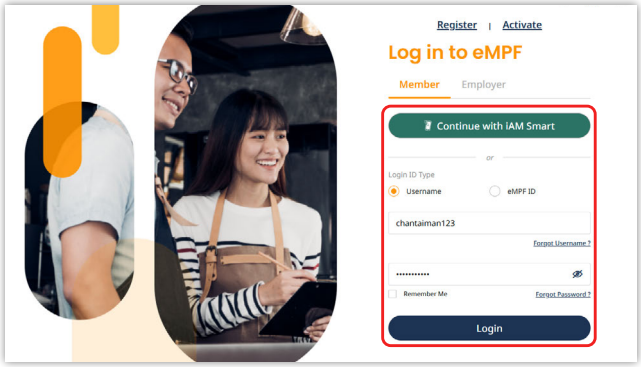


B. Withdraw Voluntary Contributions

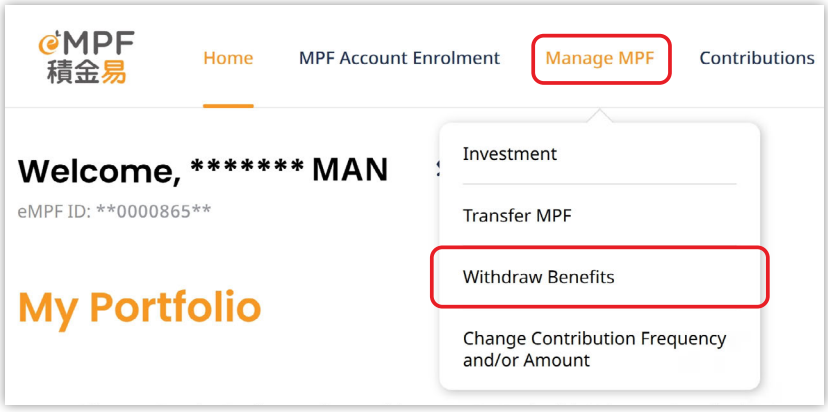
If you would like to withdraw voluntary contributions from your MPF accounts, please follow the steps below.

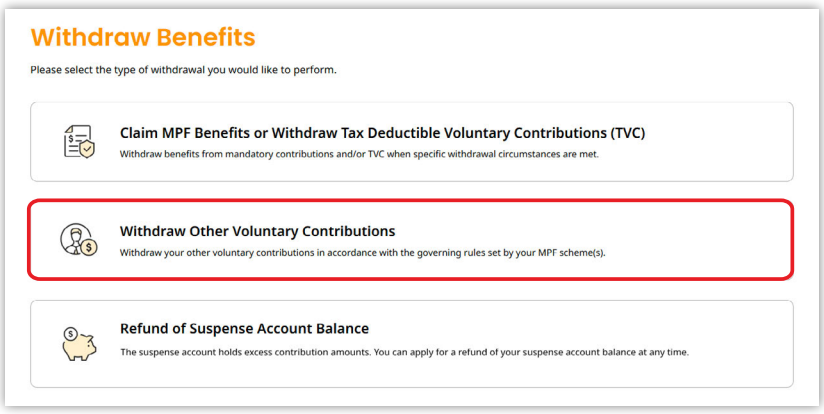
Remarks: Withdrawal of voluntary contributions is subject to the governing rules of individual scheme.

B1 Log in to the **eMPF™** Web Portal.

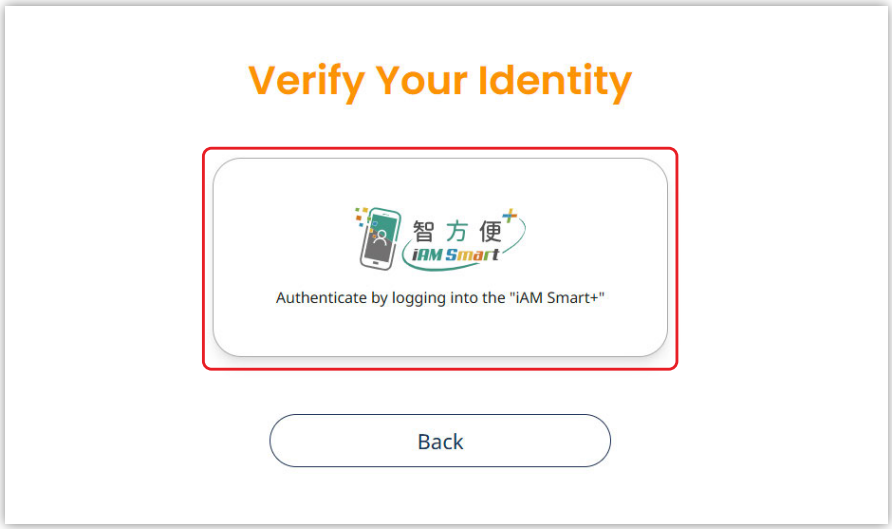


B2 Click **"Manage MPF"** on the menu bar and select **"Withdraw Benefits"**. Then select **"Withdraw Other Voluntary Contributions"**.

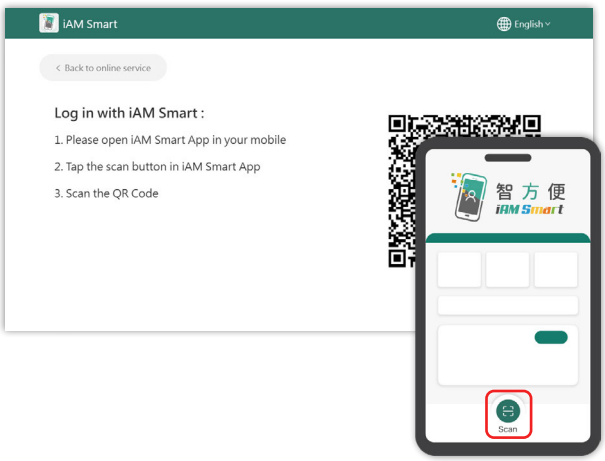




B3 Please verify your identity with **"iAM Smart+"**.



Step-up Authentication with "iAM Smart+"



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2. Tap to scan the QR code shown on the webpage and perform the subsequent steps as indicated on your **"iAM Smart+"**.

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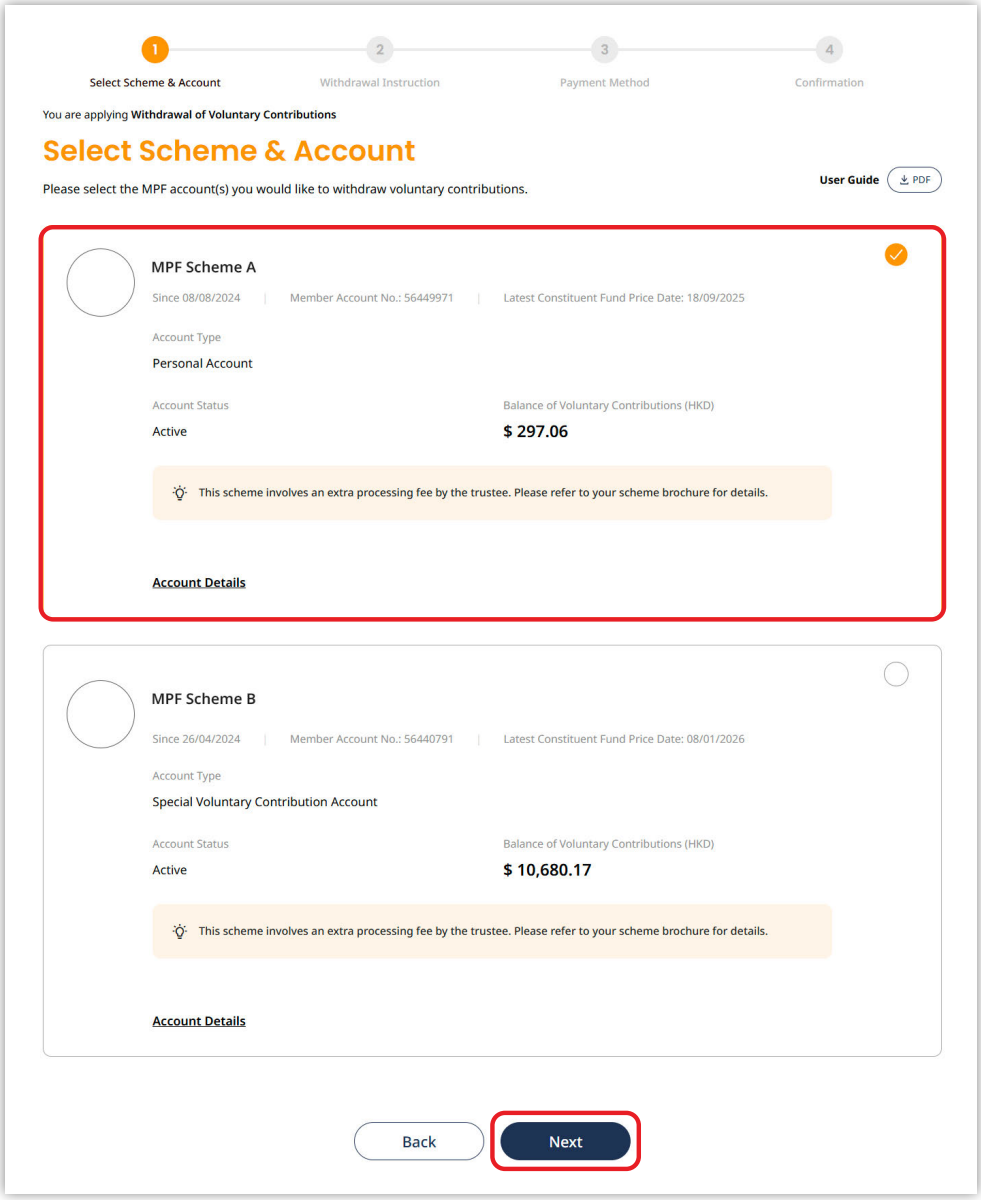
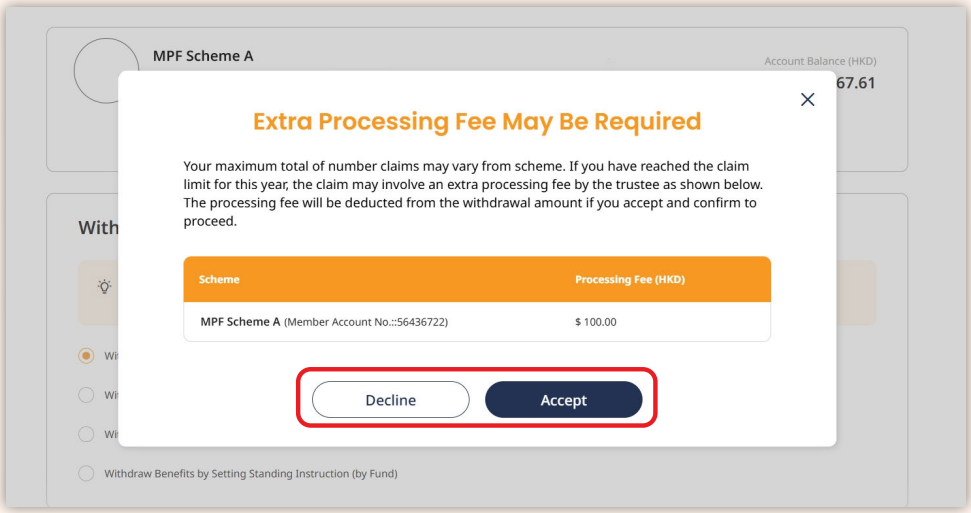
B4 Select the **account(s)** and click **Next**. You may select multiple accounts.

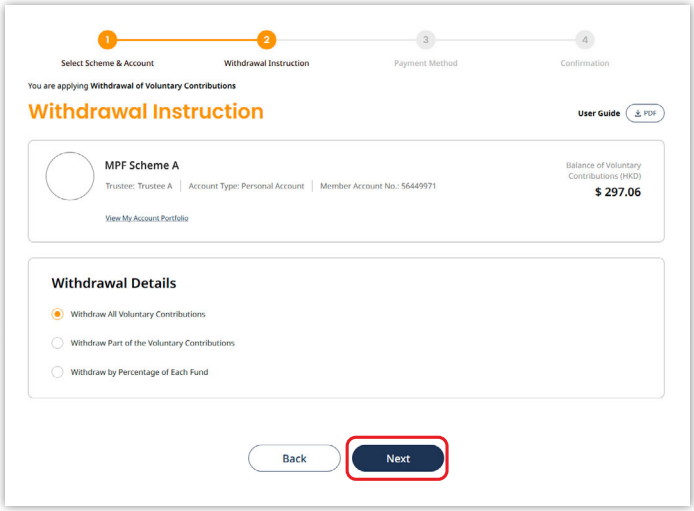


Tips: If your withdrawal instruction involves processing fee by your trustee, there will be a reminder. Please click **Accept** to continue or click **Decline**.

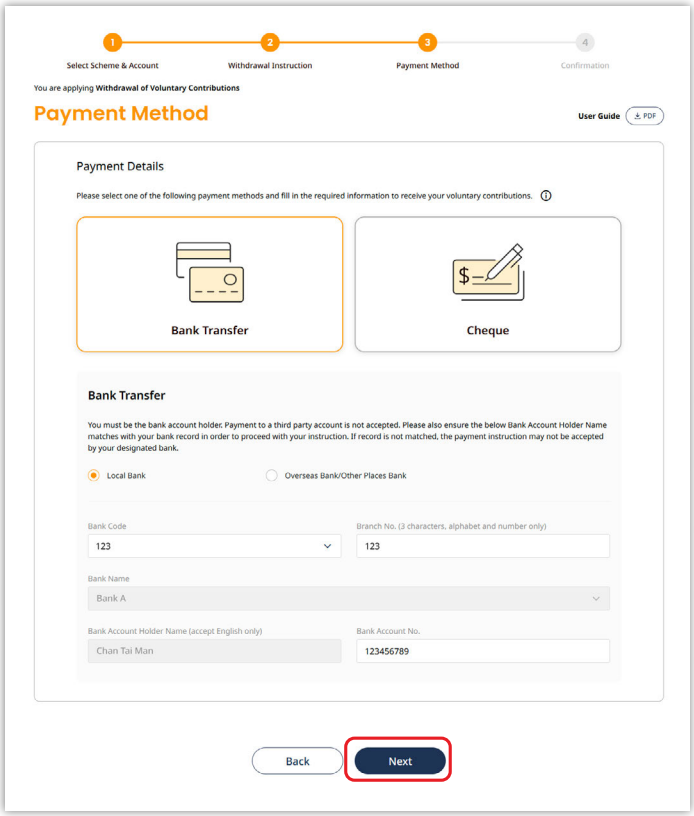


B. Withdraw Voluntary Contributions

B5 Fill in the withdrawal details and click **Next** .



B6 Select a payment method and fill in the payment information. Then, click **Next** .

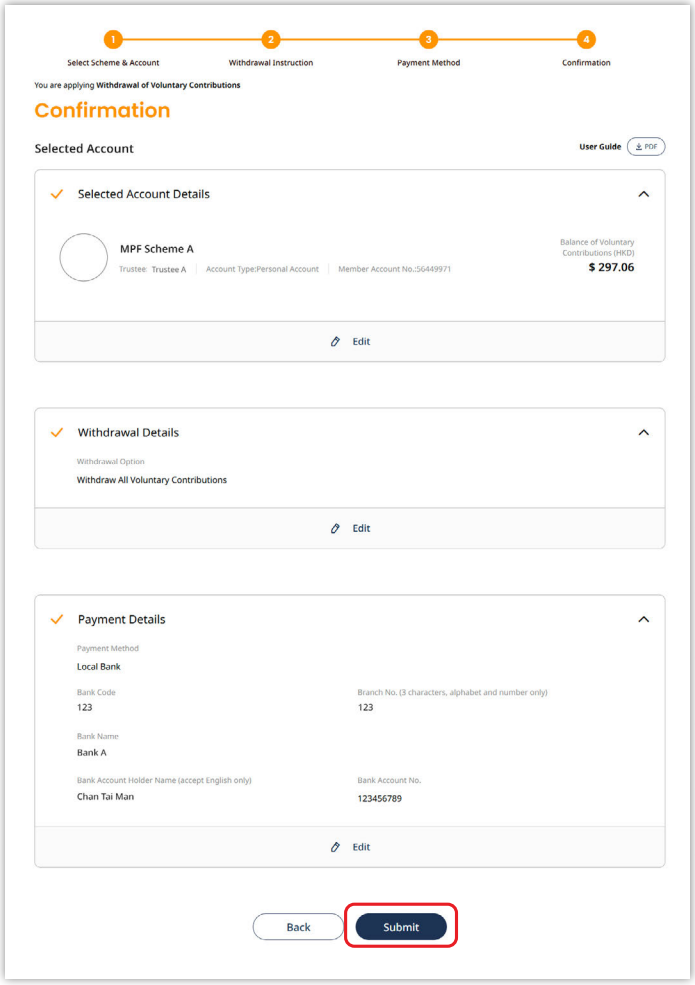


Tips:

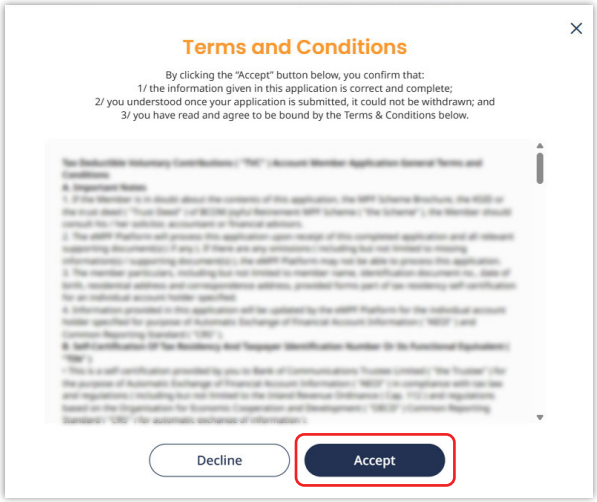
Payment by Cheque: The cheque will be posted to your correspondence address.

Bank Transfer: You must be the bank account holder. Payment to a third party account will not be accepted.

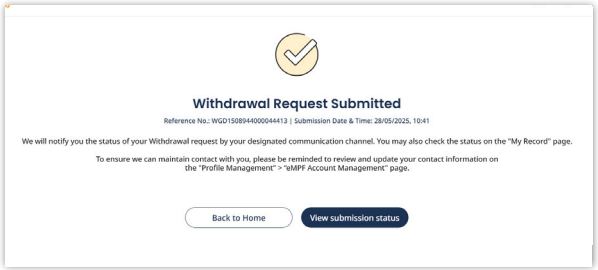
B7 Review the information and click **Submit** .



B8 Read the Terms and Conditions and click **Accept** .



B9 The withdrawal instruction has been successfully submitted. We will send you the result once it is available via email or SMS.

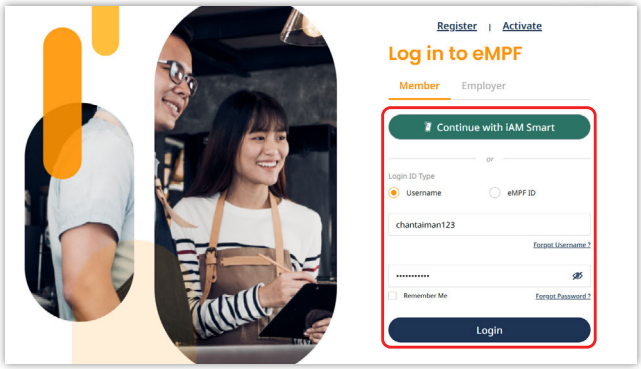


C. Withdraw Suspense Account Balance of Self-employed Persons

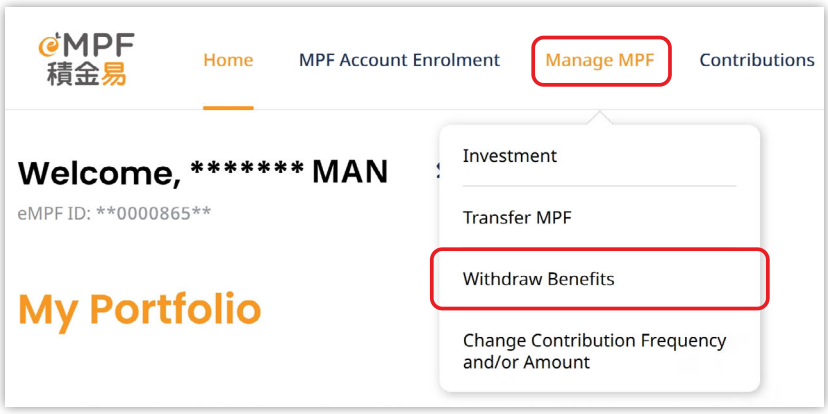
If you have a self-employed person account and would like to apply for refund of your suspense account balance, please follow the steps below.

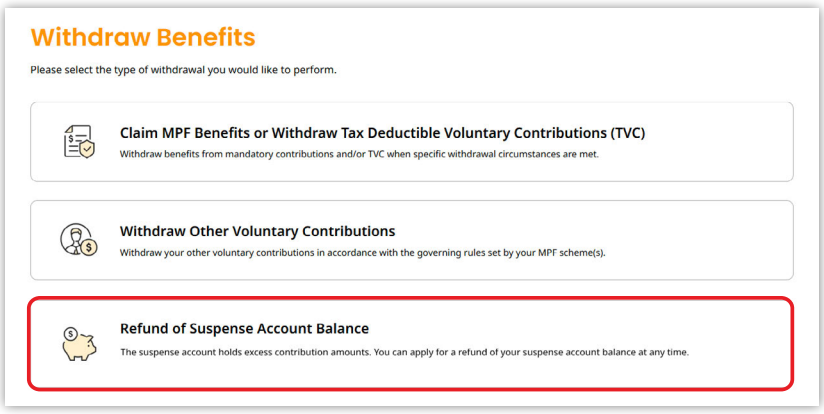
Tips: Suspense account is holding excess amount of your payment to contributions.

C1 Log in to the **eMPF™** Web Portal.

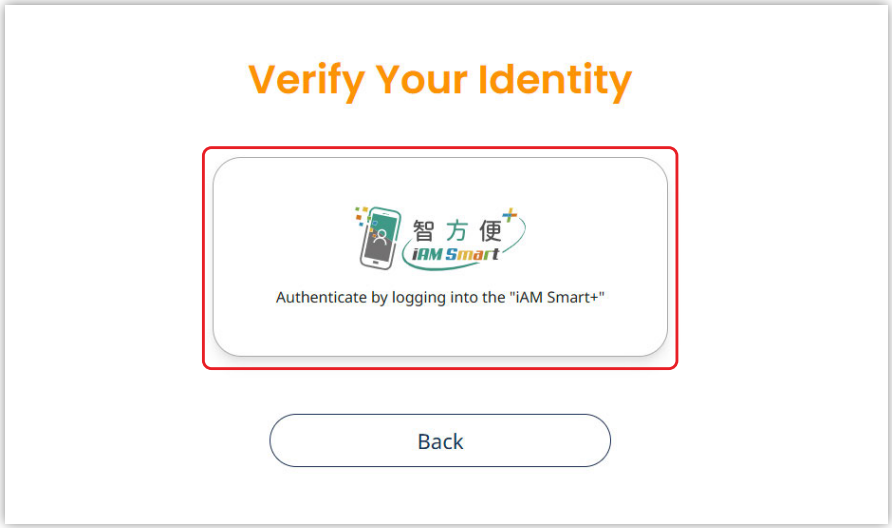


C2 Select **"Withdraw Benefits"** under **"Manage MPF"** on the menu bar, then select **"Refund of Suspense Account Balance"**.

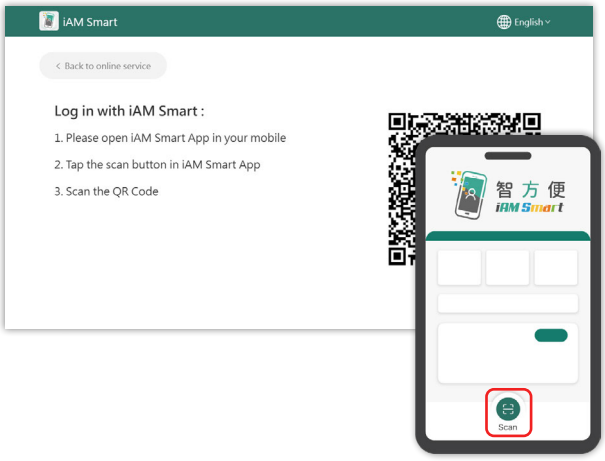




C3 Please verify your identity with **"iAM Smart+"**.



Step-up Authentication with "iAM Smart+"



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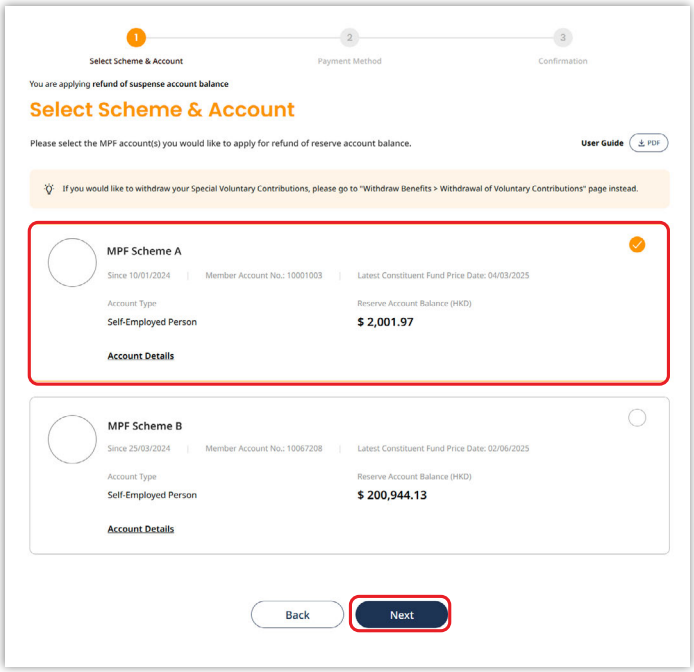
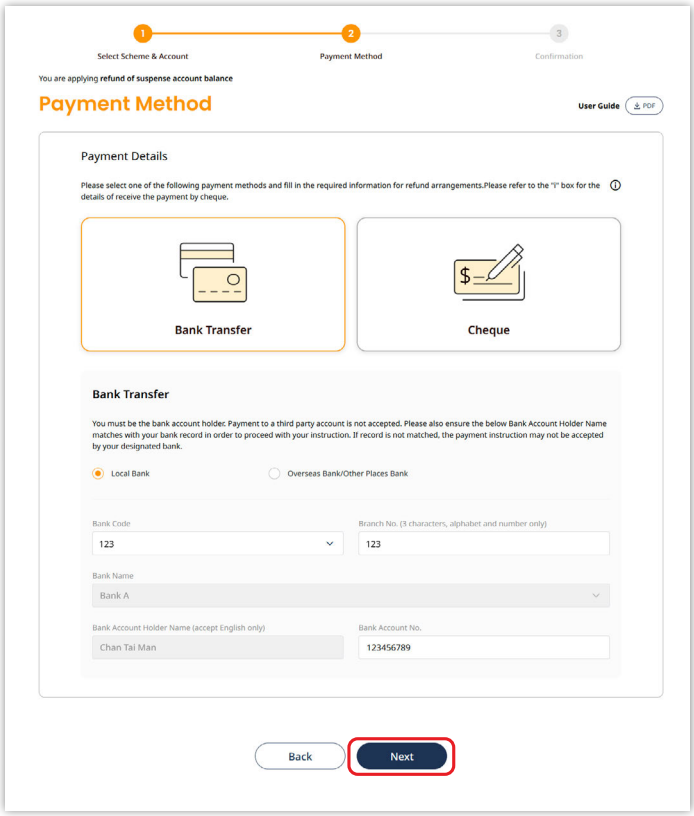


C5 Select a payment method and fill in the payment information, then click **Next**.



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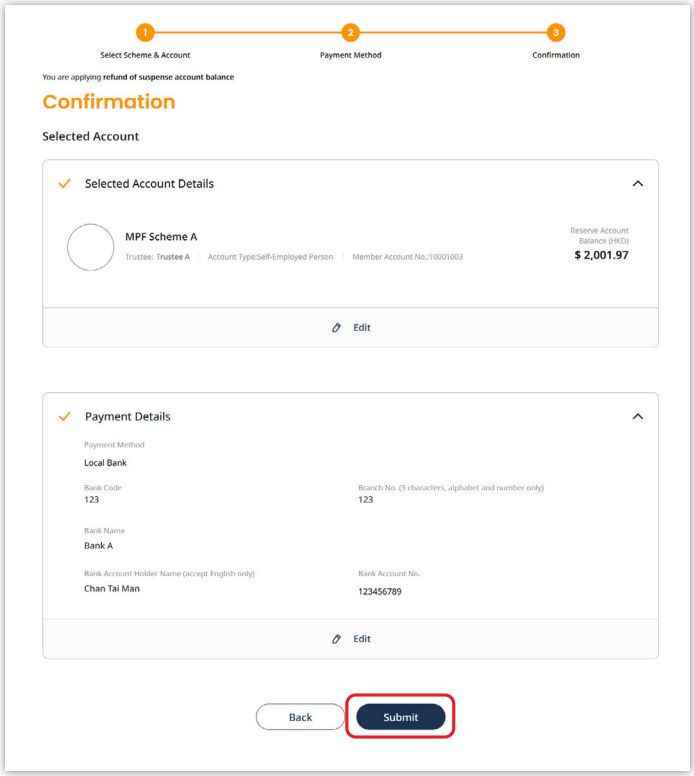
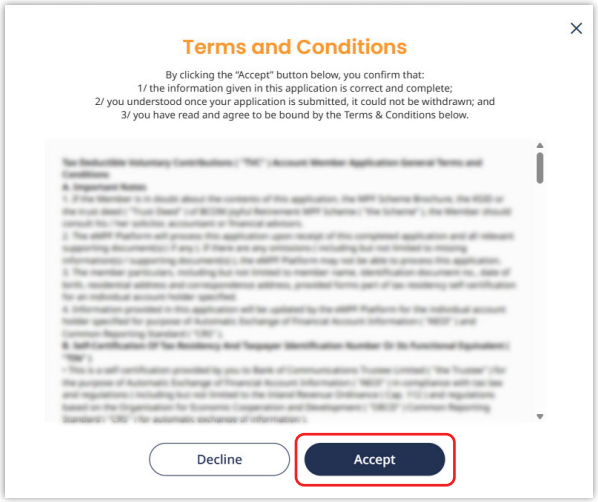
C6 Review the information and click **Submit** .



C7 Read the Terms and Conditions and click **Accept** .



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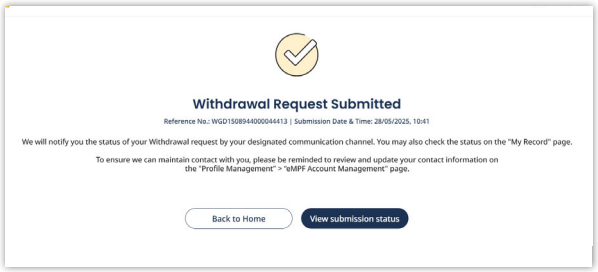

- End -