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 benefits 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: 1.1
Date : 31 Jul, 2026

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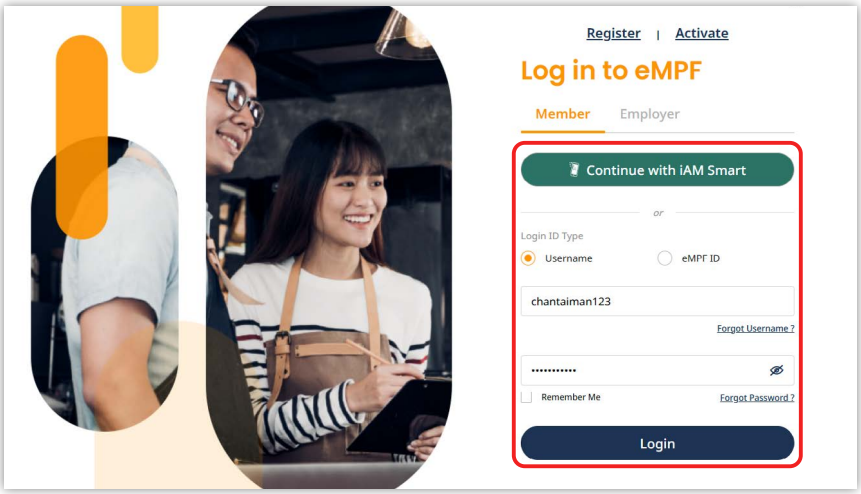
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A. Withdraw your MPF Benefits

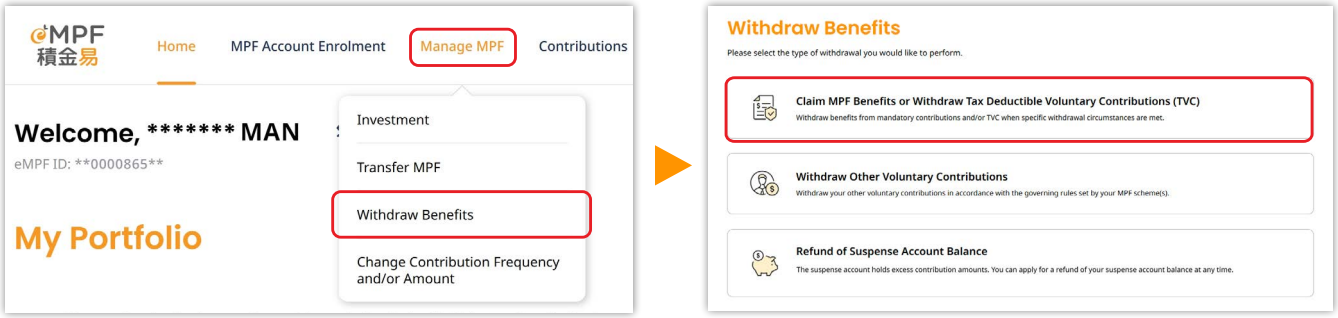
If you would like to withdraw your MPF benefits derived from your mandatory contributions and tax deductible voluntary contributions upon reaching the age of 65, or meet the requirements of early withdrawal of MPF under the specific circumstances (i.e. early retirement, permanent departure from Hong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

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.

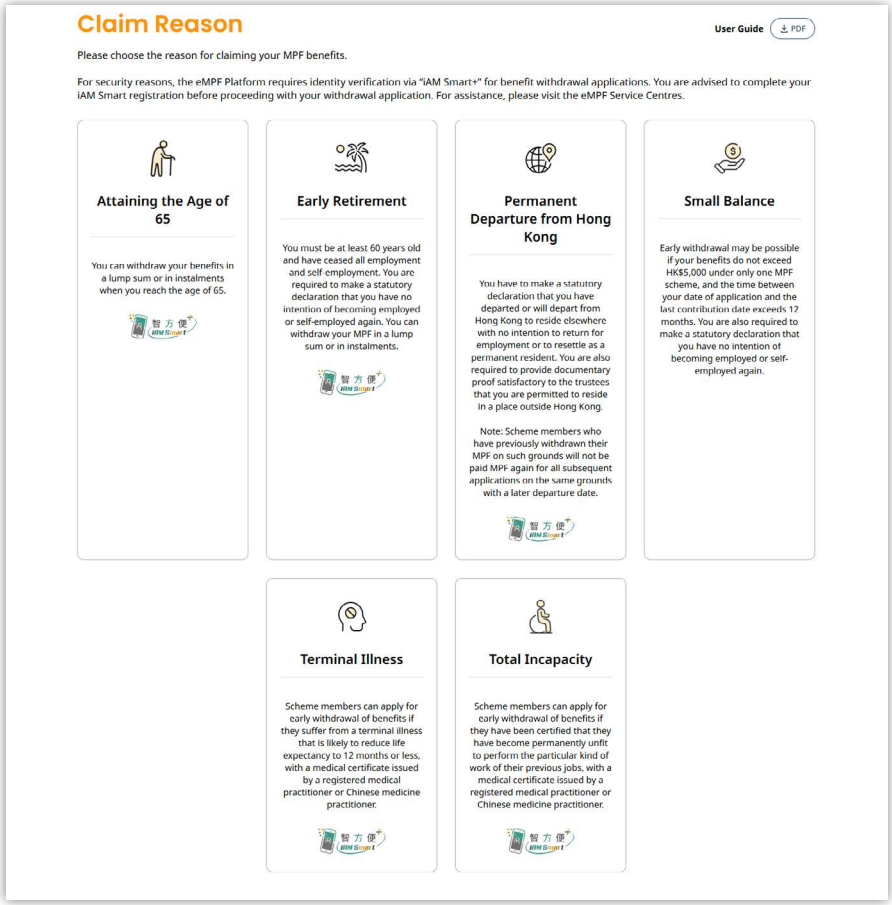
A1 Log in to the **eMPF** Web Portal.



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

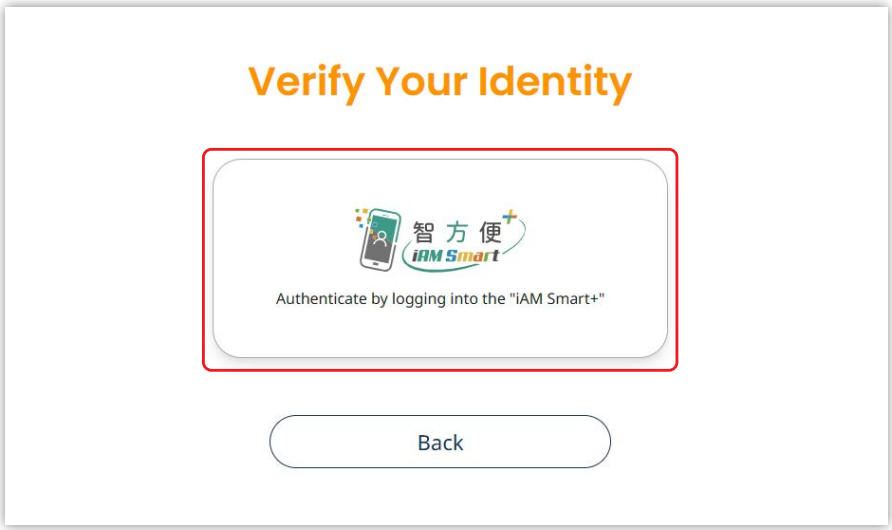


A3 Select a **Claim Reason**.

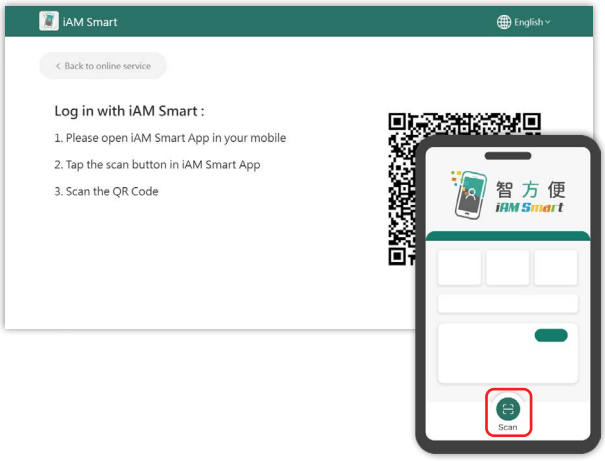


Remarks: Please visit the MPFA website for details on eligibility requirements for each claim reason.

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 A9**.



Step-up Authentication with "iAM Smart+"

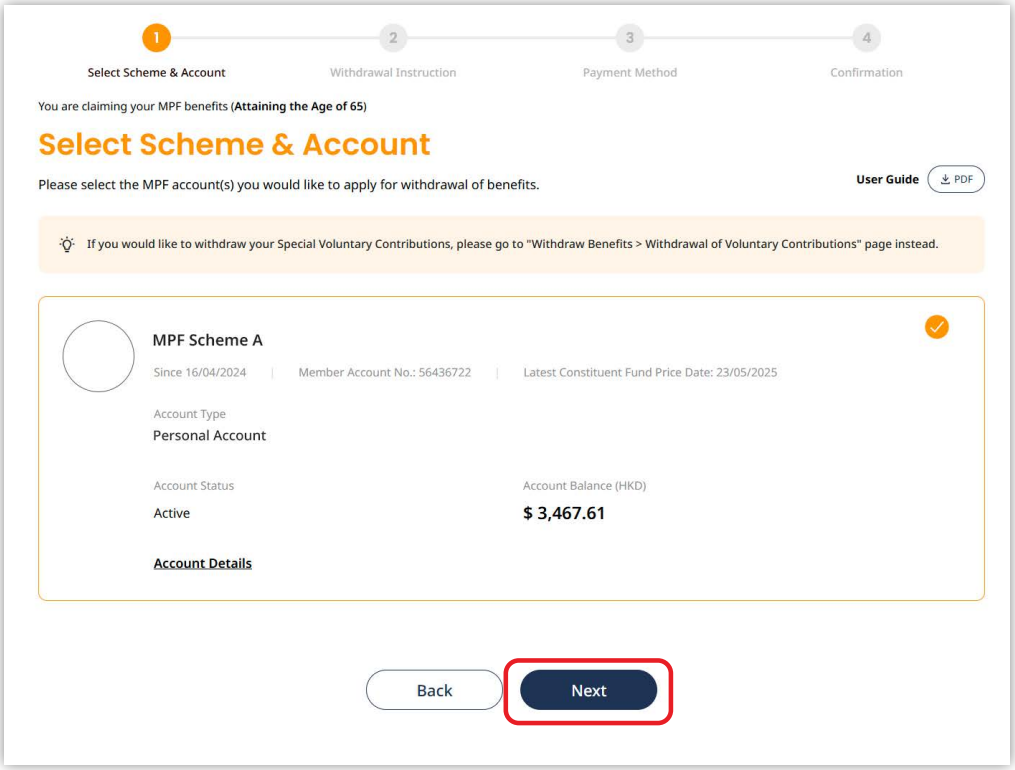


1 Download the **"iAM Smart"** mobile app to your smartphone and register as an **"iAM Smart+"** user. If you have already registered for **"iAM Smart"**, please log in and upgrade to **"iAM Smart+"**.

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

Tips:
1. If you have never registered for **"iAM Smart"**, step-up authentication will take effect 24 hours after the completion of **"iAM Smart+"** registration.
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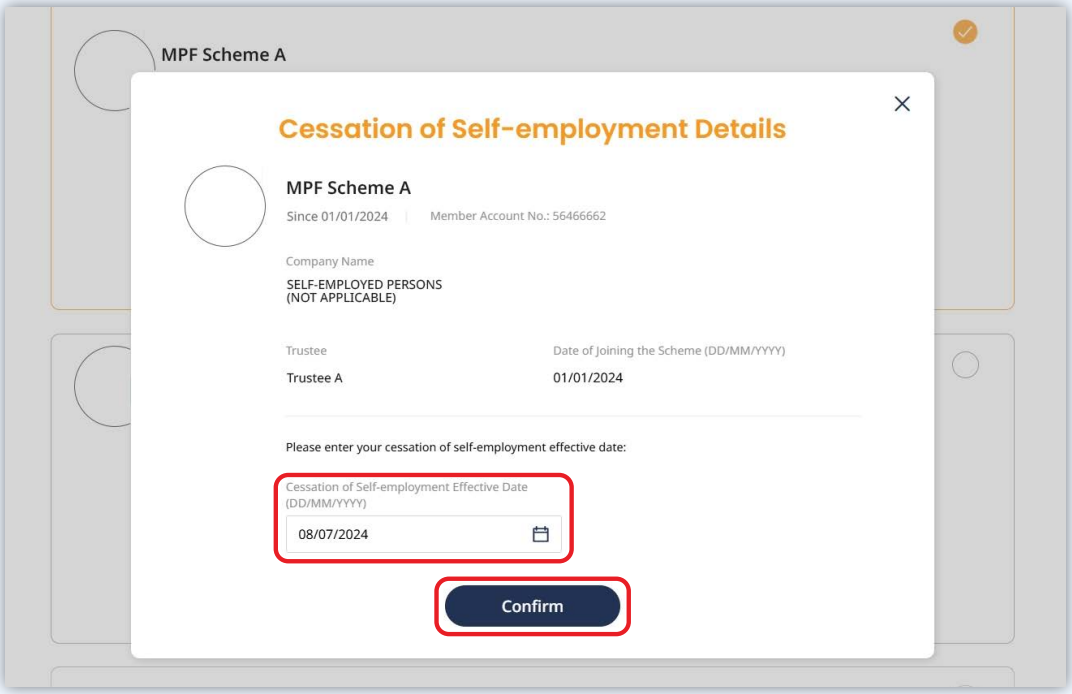
A5 Select the **account(s)** and click **Next**. You may select multiple accounts.



Please refer to the relevant steps below to submit your claim.
(i) Retirement at Age 65 / Early Retirement: **Step A6** and **Steps A9 to A13**.
(ii) Permanent Departure from Hong Kong: **Step A7 to A13**.
(iii) Small Balance / Terminal Illness / Total Incapacity: **Steps A9 to A13**.

A. Withdraw your MPF Benefits

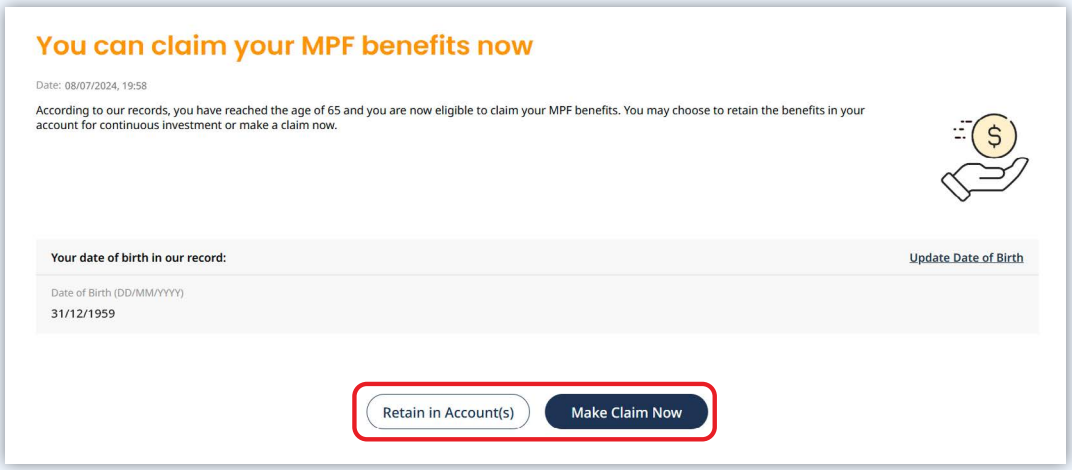
Remarks: If you select a self-employed person account, you will need to enter your **Cessation of Self-employment Effective Date (if applicable)** and click **Confirm**.



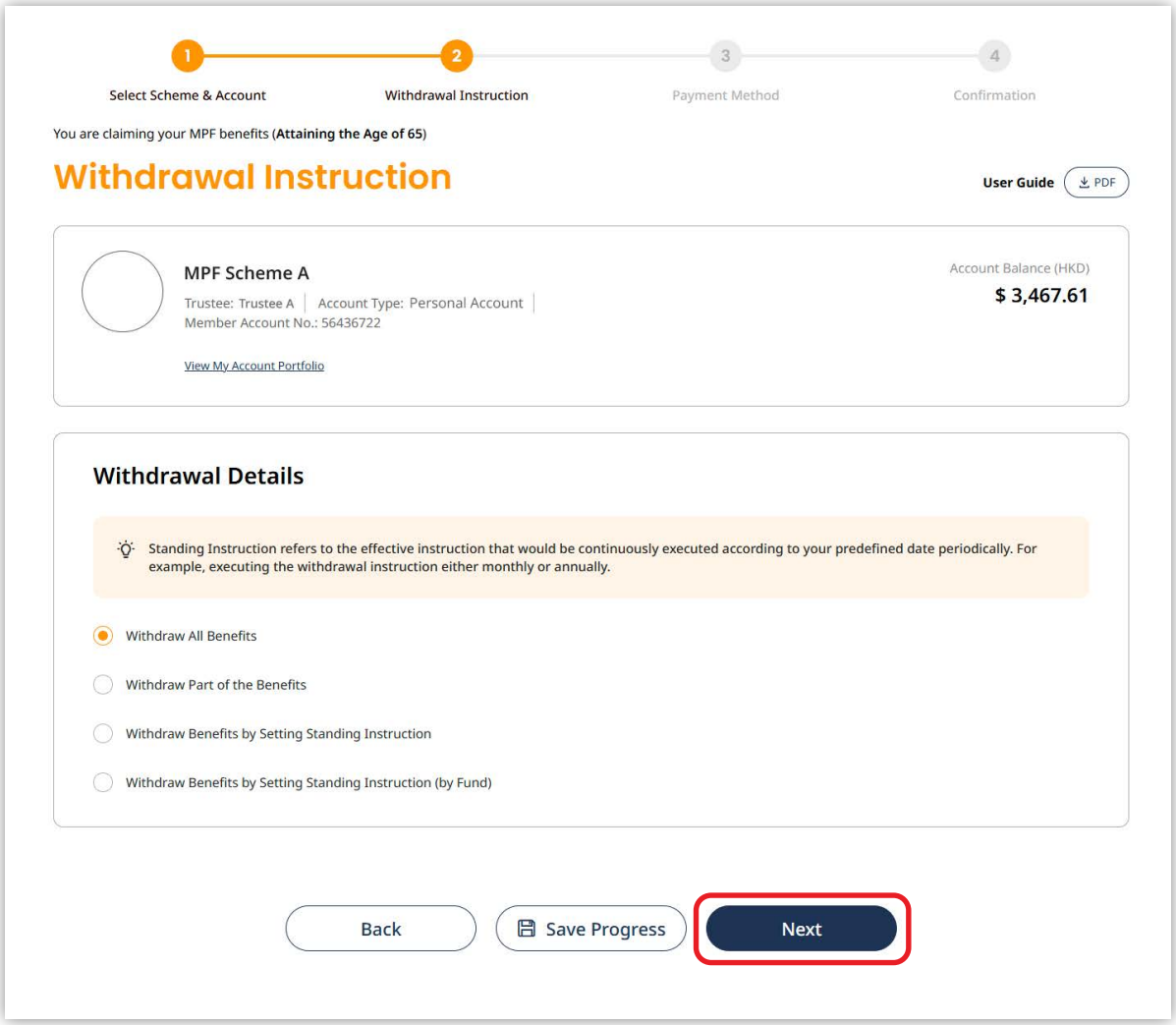
i) Retirement at Age 65 / Early Retirement

When you have reached the age of 65, you will receive a notification to remind you on withdrawal of benefits on the **eMPF™ Platform**.

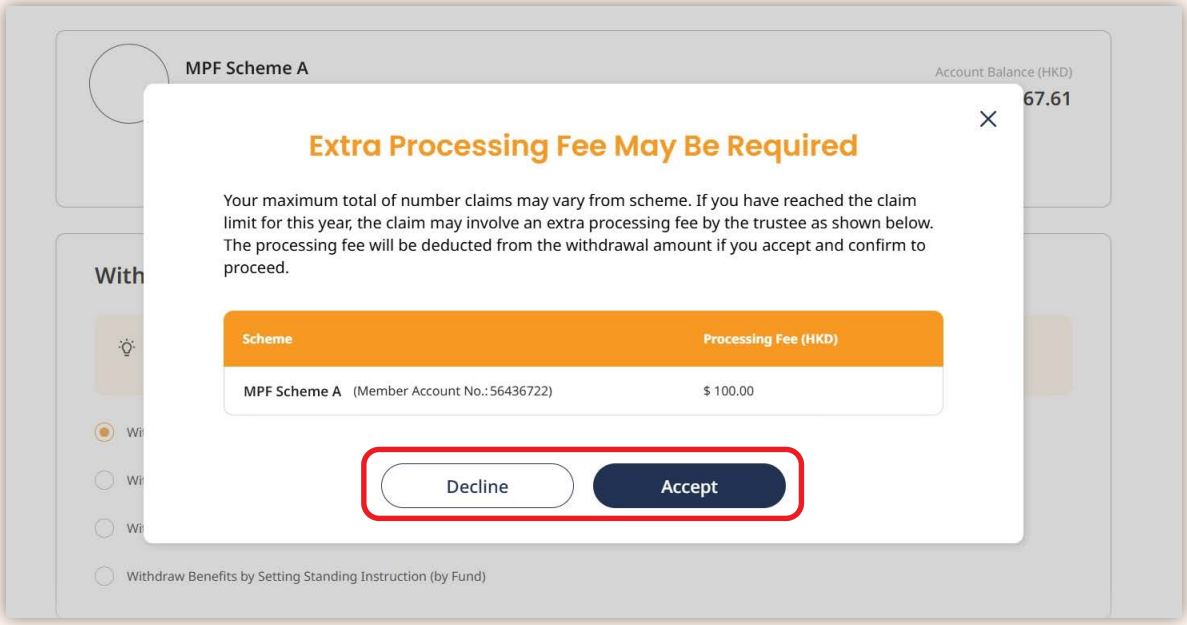
Remarks: If you would like to retain the benefits in your account for continuous investment, please click **Retain in Account(s)** and your request will be submitted to the **eMPF Platform**. If you would like to make a claim now, please click **Make Claim Now** and follow the steps below.



A6 Fill in withdrawal instruction for each selected scheme. Then click **Next** to go to **Step A9**.



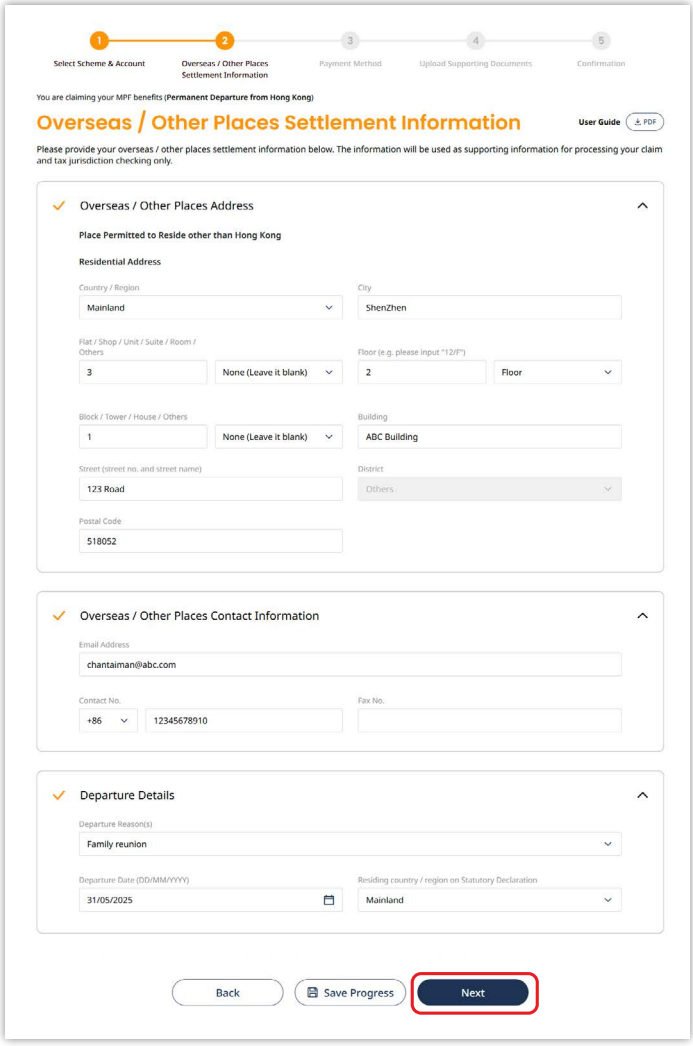
Tips: If your withdrawal request involves processing fee by your trustee, there will be a reminder. Please click **Accept** to continue or click **Decline**.



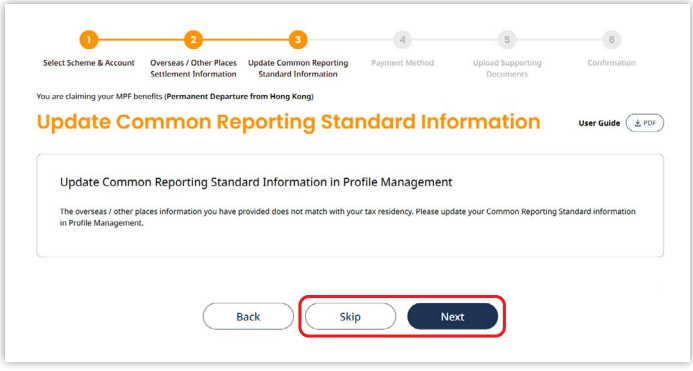
ii) Permanent Departure from Hong Kong

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 **Overseas / Other Places Settlement Information** and click **Next**.



A8 If the Overseas/ Other Places Settlement Information 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 A9**.

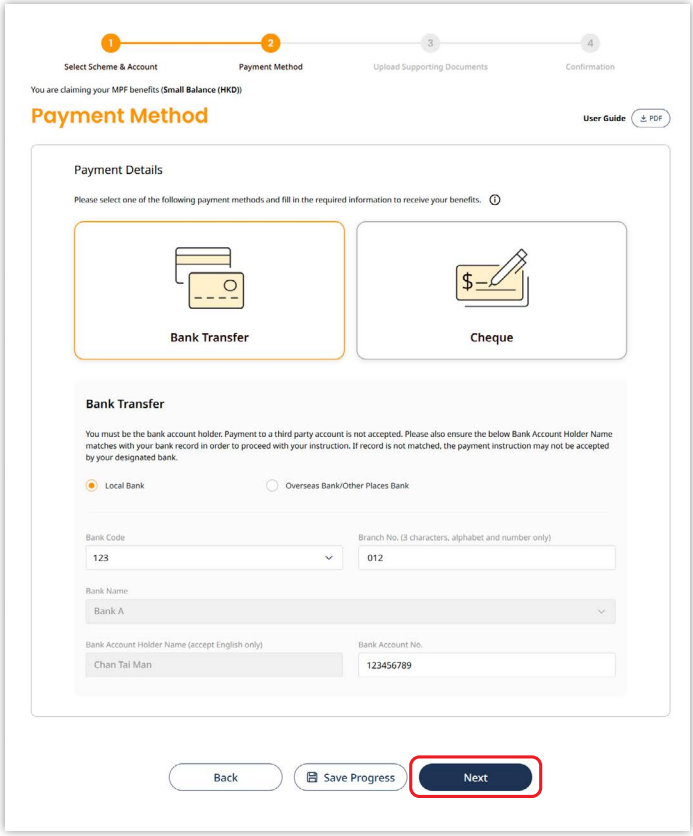


iii) Small Balance / Terminal Illness / Total Incapacity

To make a claim on the grounds of **Small Balance / Terminal Illness / Total Incapacity**, 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.

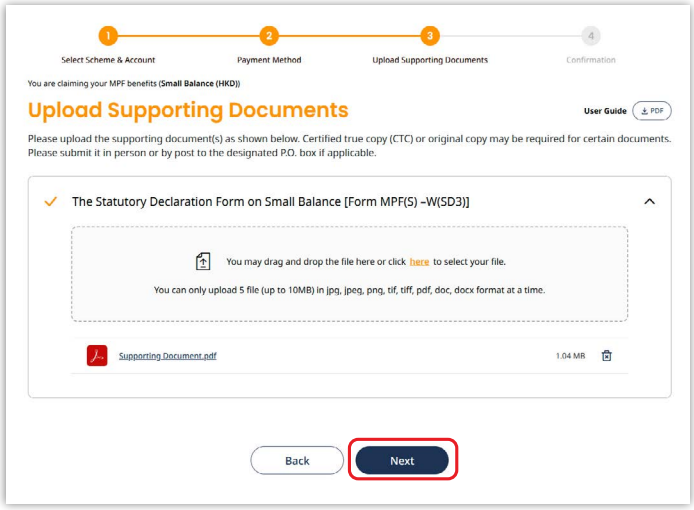
A9 Select a payment method and fill in the payment information. Then, click **Next**.



Tips:
Payment by Cheque: The cheque will be posted to the correspondence address in your eMPF™ record.

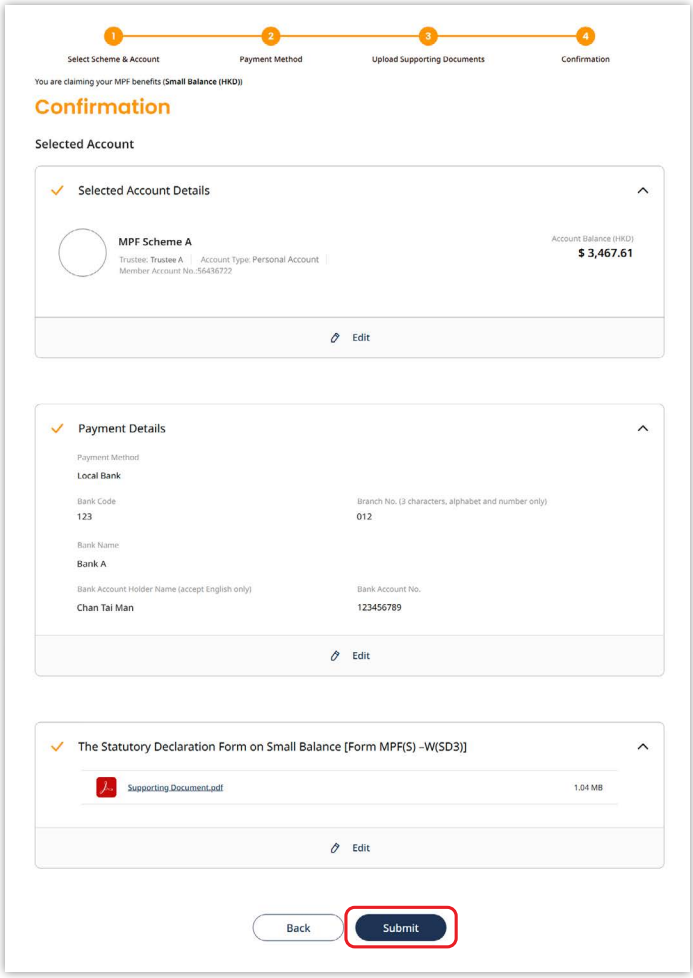
Bank Transfer: You must be the bank account holder. Payment to a third party account is not accepted.

A10 Upload the supporting document(s) shown on the page and then click **Next**.

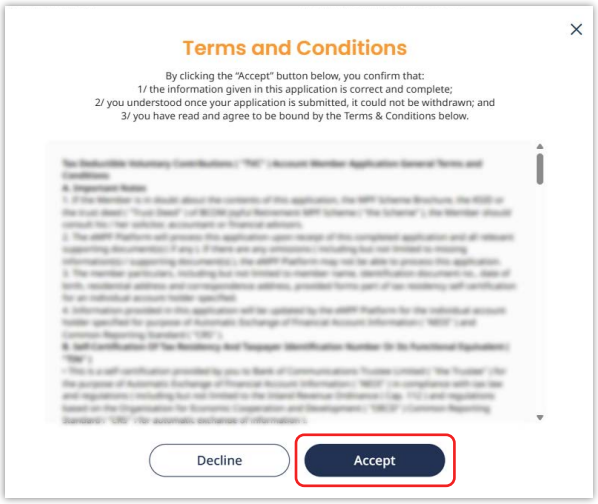


Remarks: The requirement on supporting document is different depending on your claim reason.

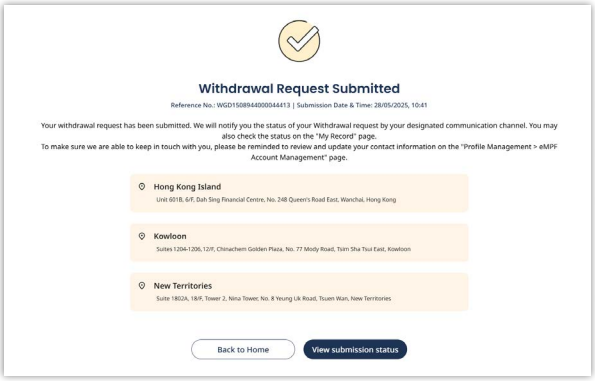
A11 Review the information and click **Submit** .



A12 Read the Terms and Conditions and click **Accept** .



A13 The claim request has been successfully submitted. We will send you the result once it is available via email or SMS.

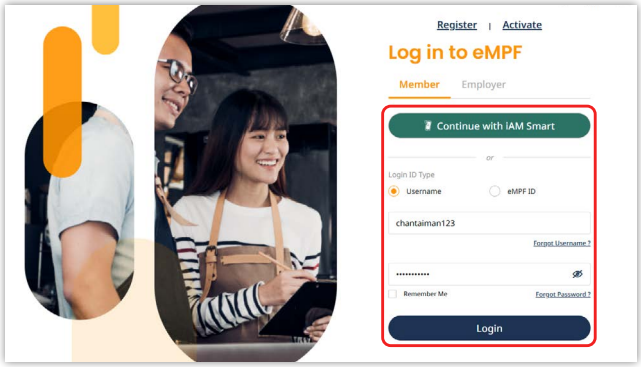


B. Withdraw Voluntary Contributions

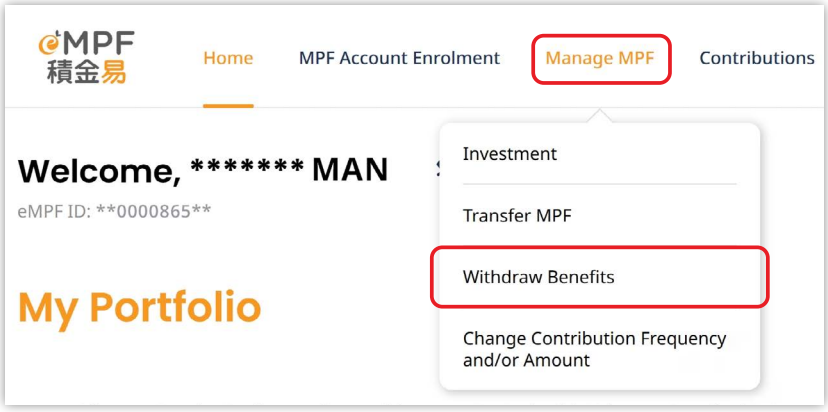
If you would like to withdraw voluntary contributions from your MPF accounts, please follow the steps below.

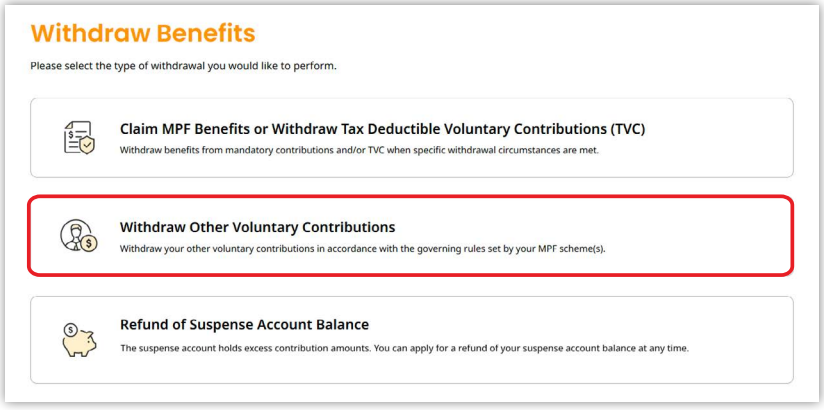
Remarks: Withdrawal of voluntary contributions is subject to the governing rules of individual scheme.

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



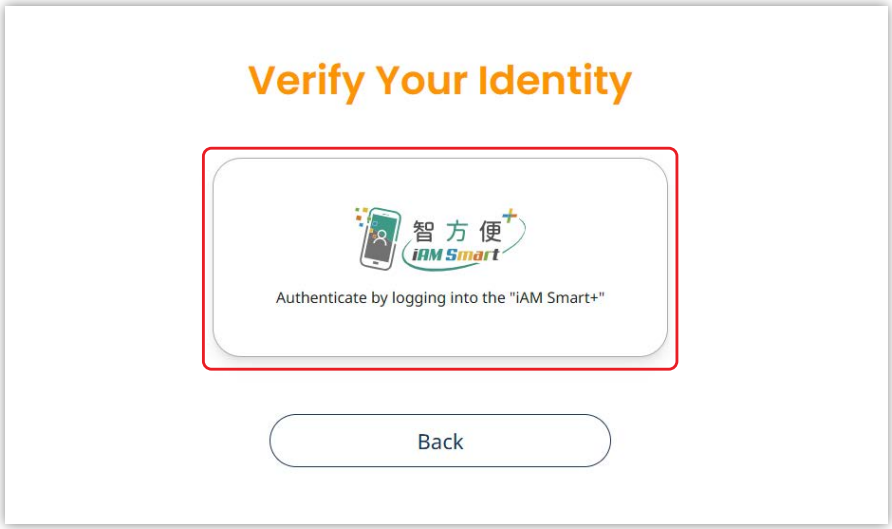
B2 Click **"Manage MPF"** on the menu bar and select **"Withdraw Benefits"**. Then select **"Withdrawal Other Voluntary Contributions"**.



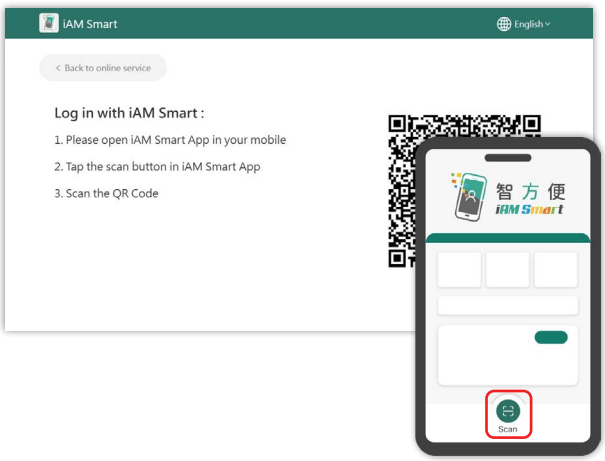


B. Withdraw Voluntary Contributions

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



Step-up Authentication with "iAM Smart+"

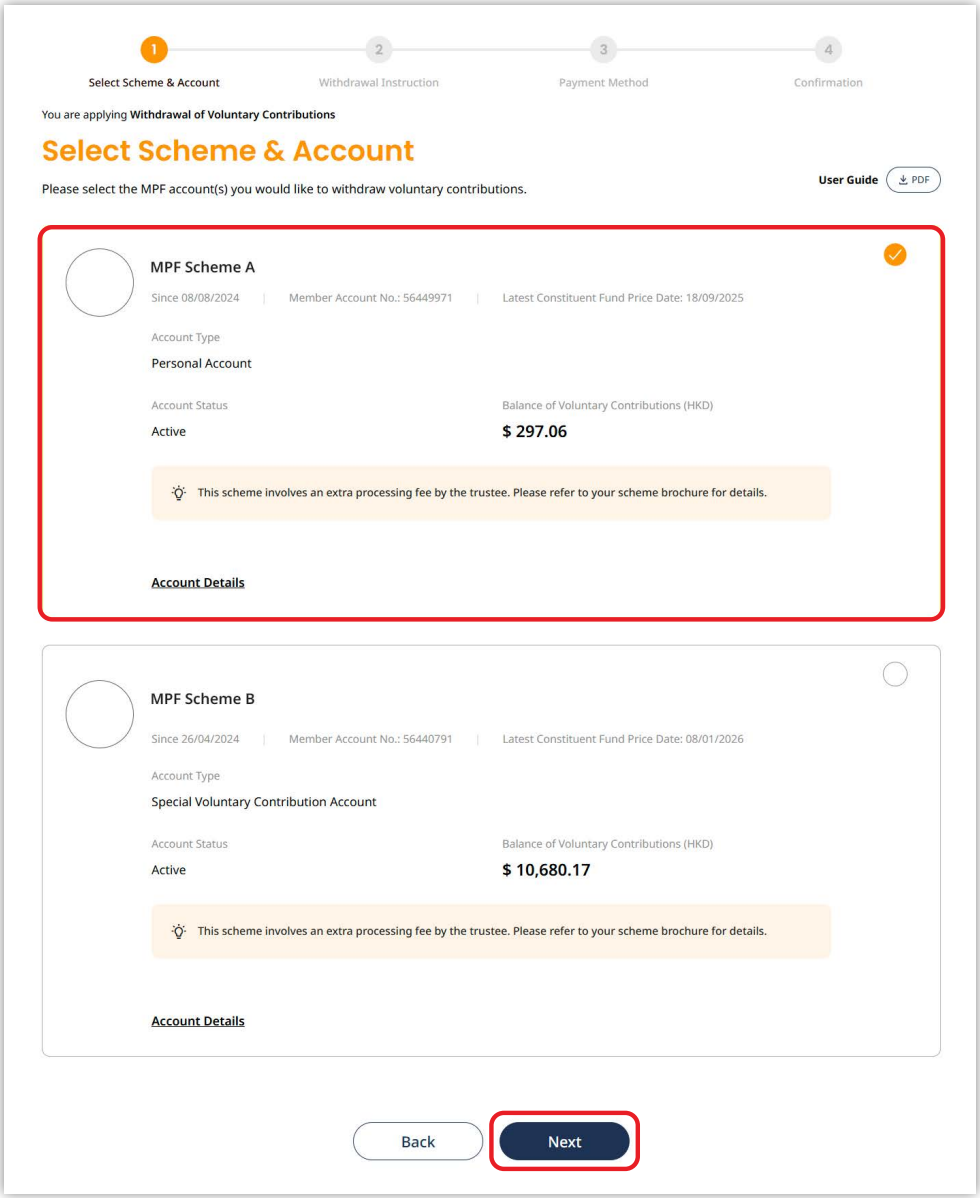


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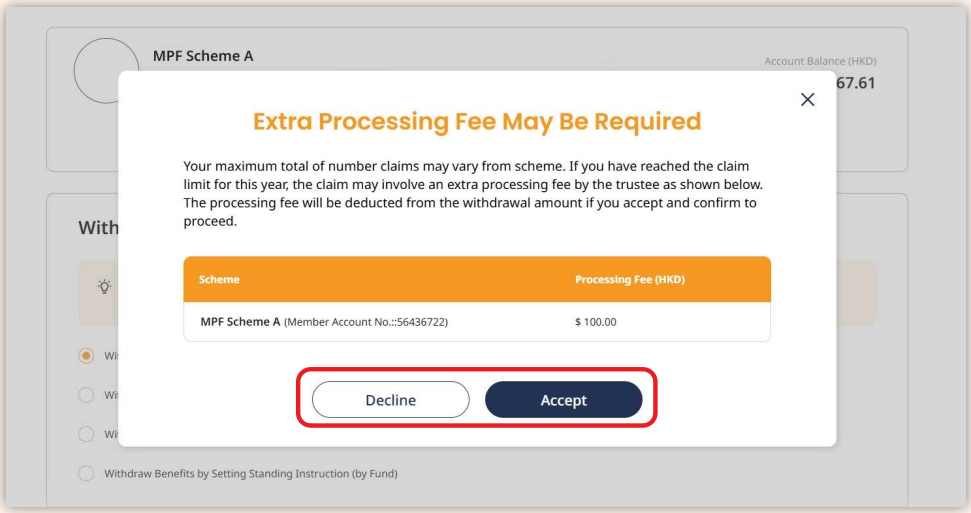
2. Tap to scan the QR code shown on the webpage and perform the subsequent steps as indicated on your **"iAM Smart+"**.

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

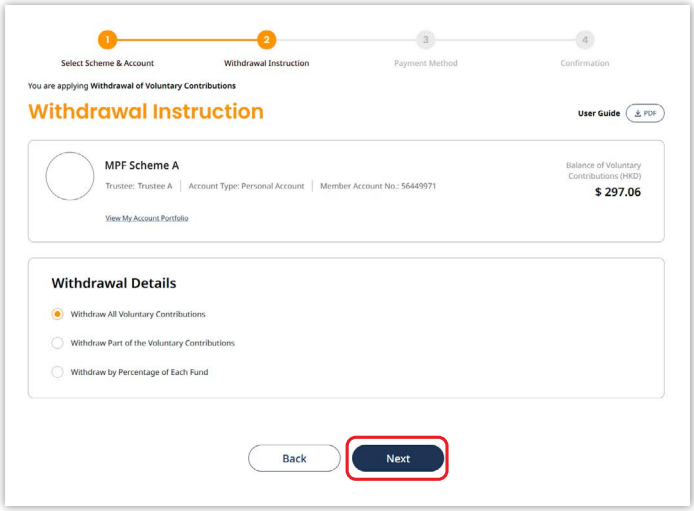


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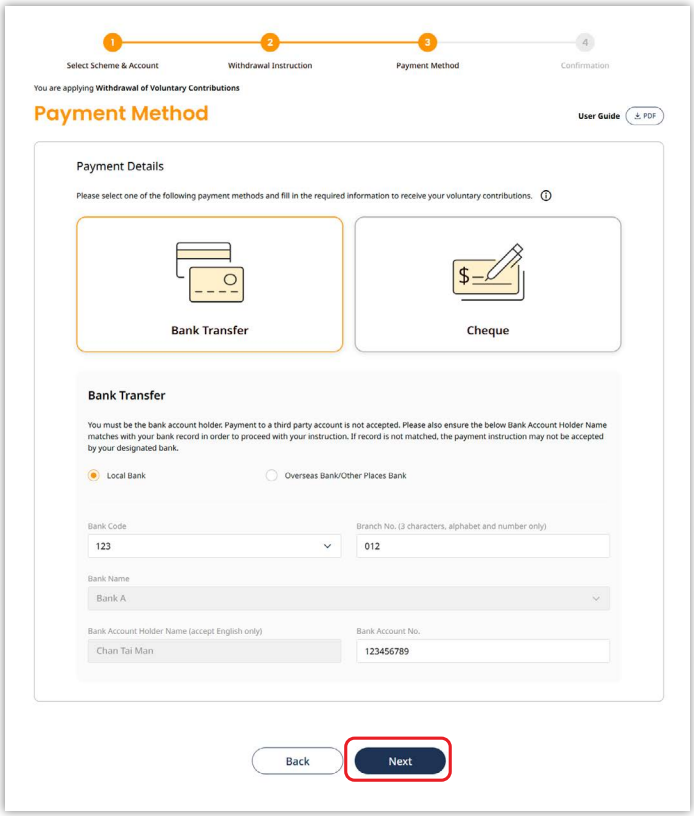


B. Withdraw Voluntary Contributions

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



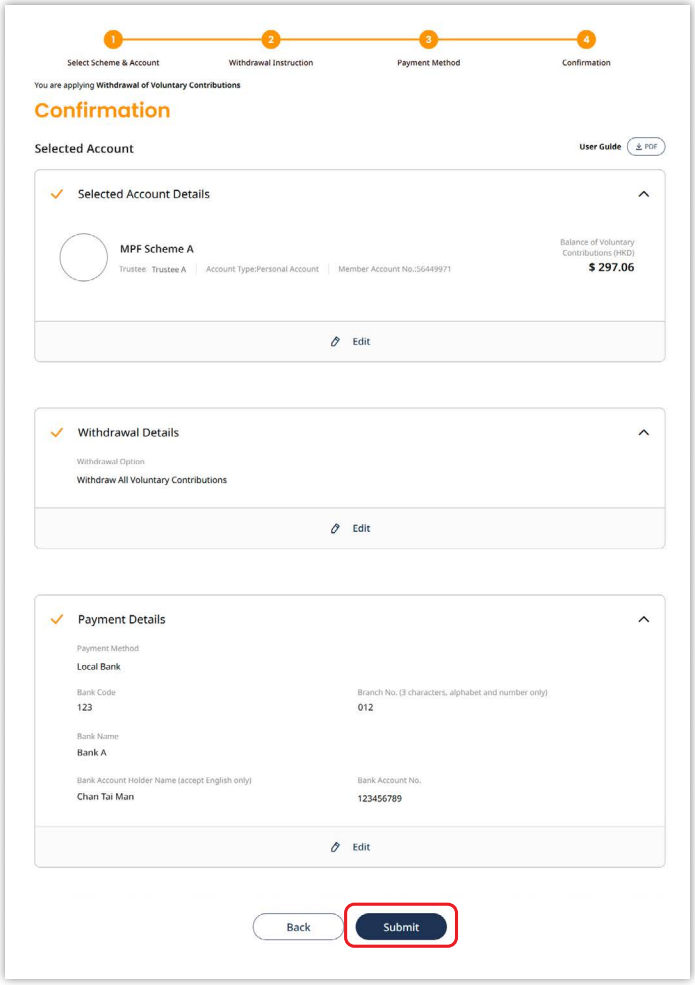
B6 Select a payment method and fill in the payment information. Then, click **Next** .



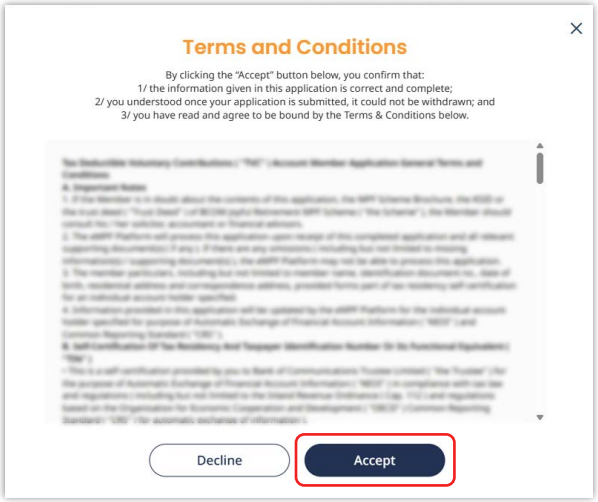
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Bank Transfer: You must be the bank account holder. Payment to a third party account will not be accepted.

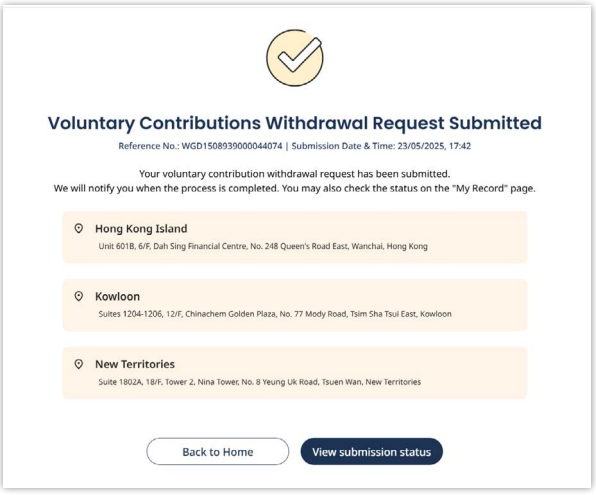
B7 Review the information and click **Submit** .



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



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

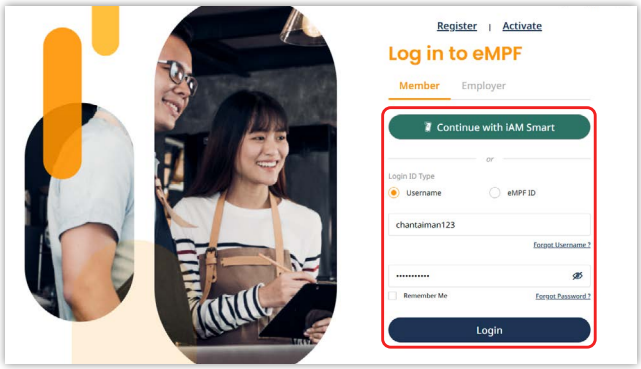


C. Withdraw Suspense Account Balance of Self-employed Persons

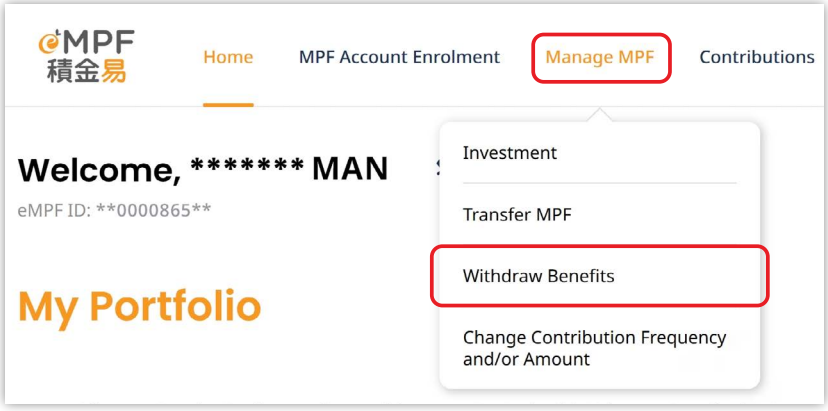
If you have a self-employed person account and would like to apply for refund of your suspense account balance, please follow the steps below.

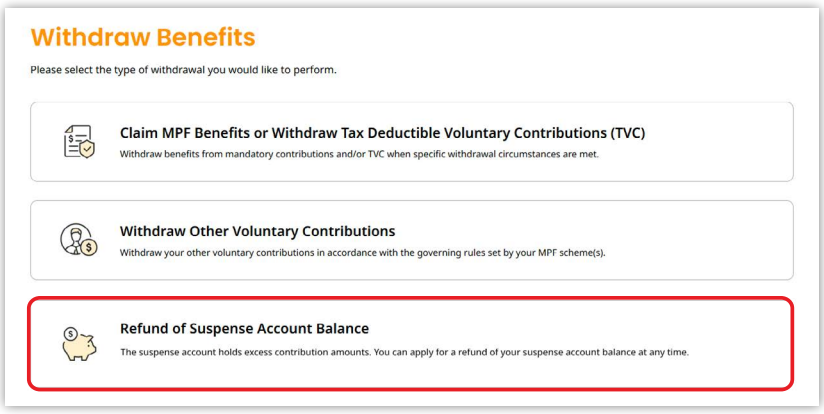
Tips: Suspense account is holding excess amount of your payment to contributions.

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

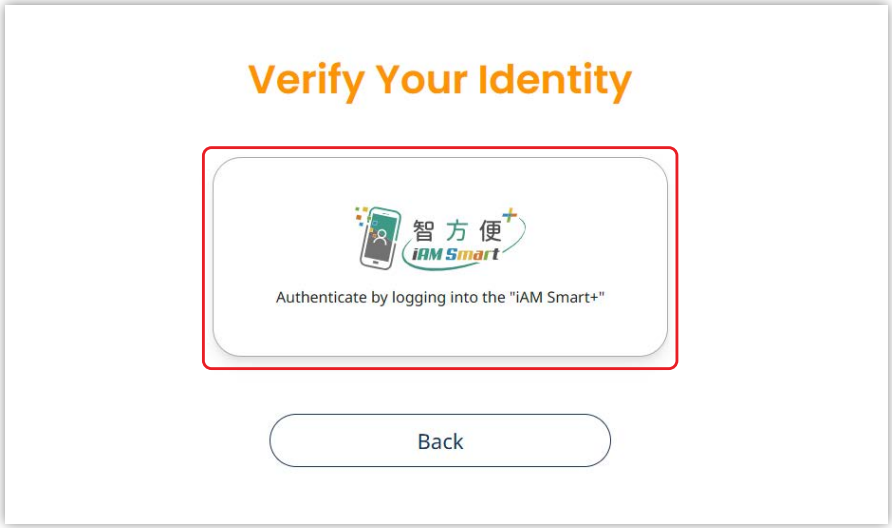


C2 Select **"Withdraw Benefits"** under **"Manage MPF"** on the menu bar, then select **"Refund of Suspense Account Balance"**.

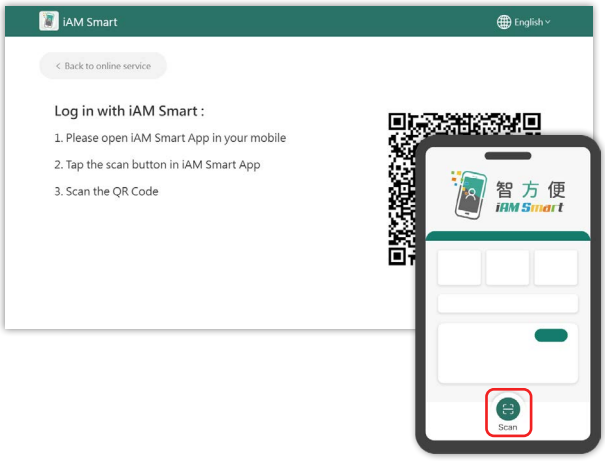




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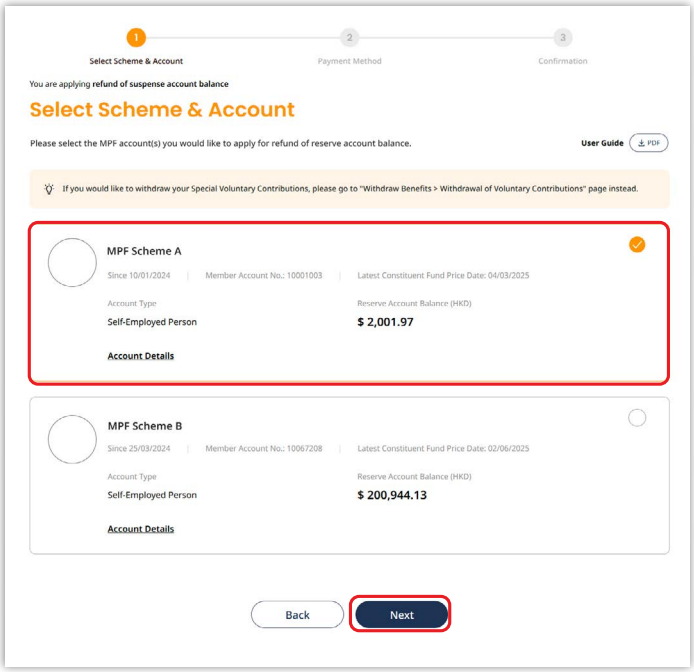


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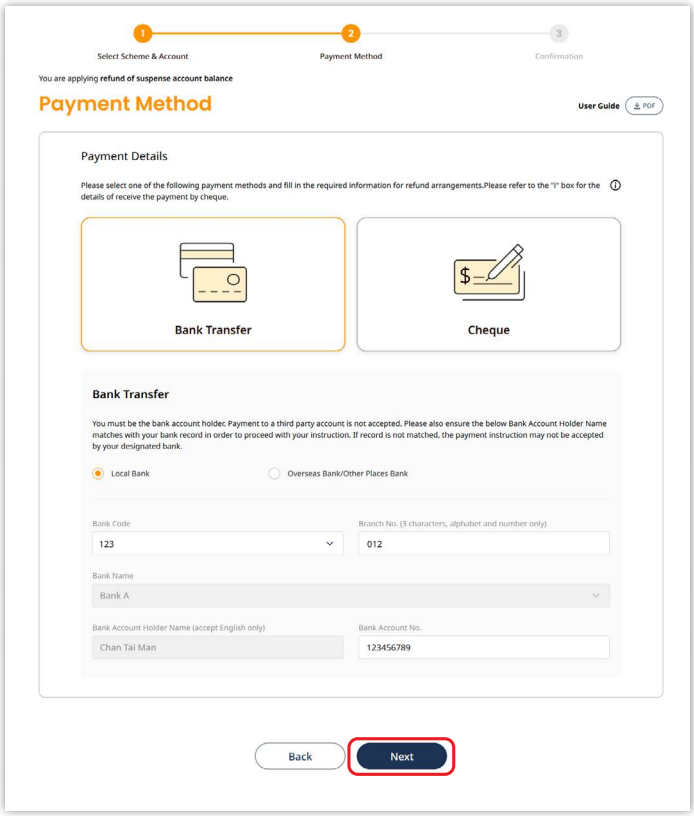
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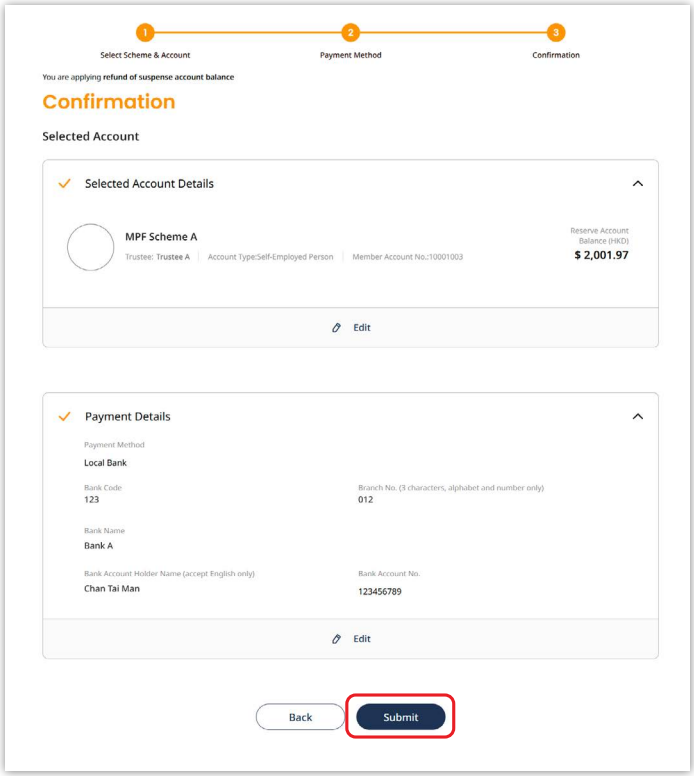
C5 Select a payment method and fill in the payment information, then click **Next**.



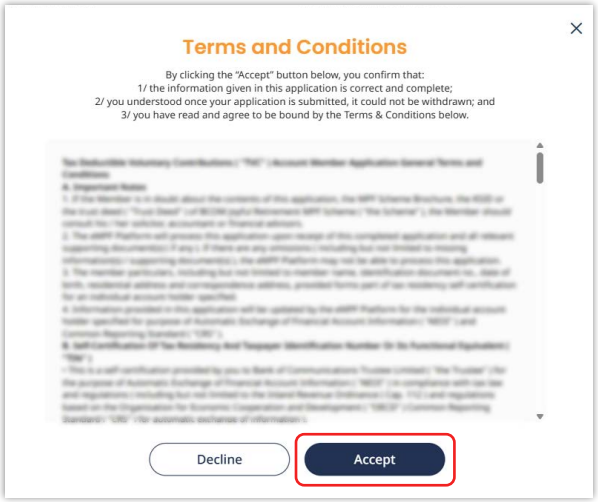
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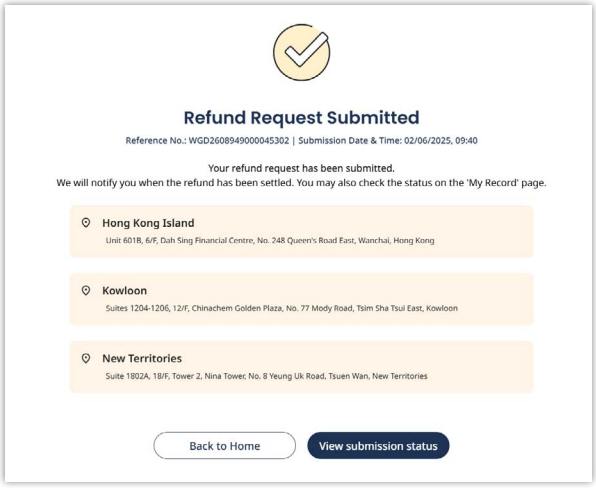
C6 Review the information and click **Submit** .



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



C8 The refund request has been successfully submitted. We will send you the result once it is available via email or SMS.



- End -