

MPF Transfer



**Mobile App
User Guide**

Preface

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

| | |
|--------------------------------------|---|
| 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

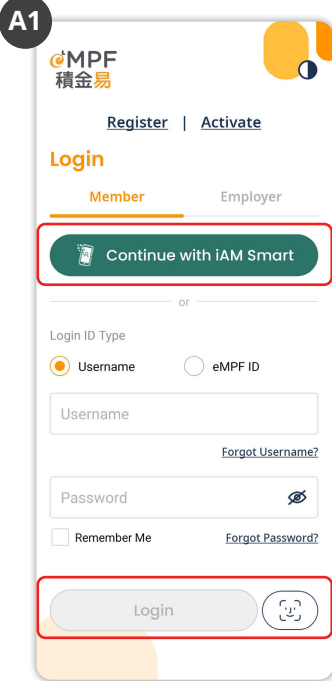
Date : 30 Apr, 2026

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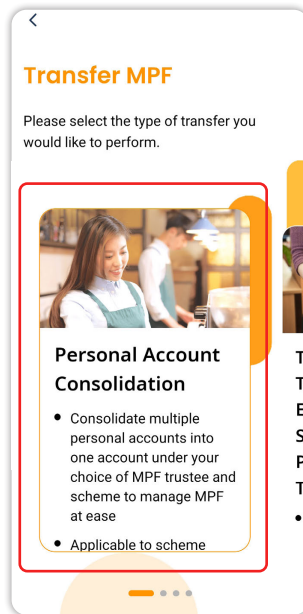
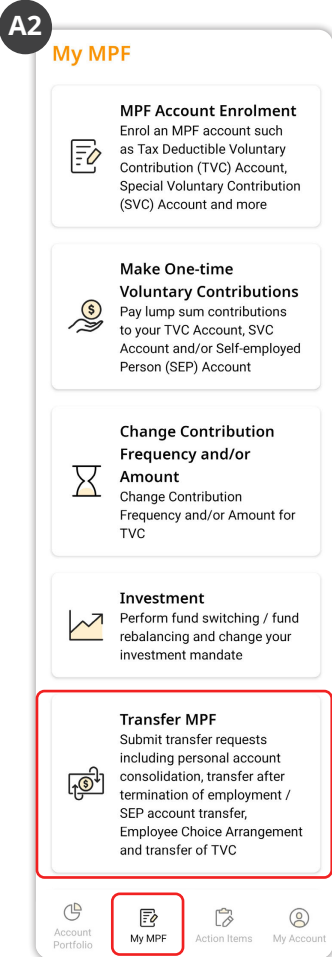
| | |
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A. Personal Accounts Consolidation

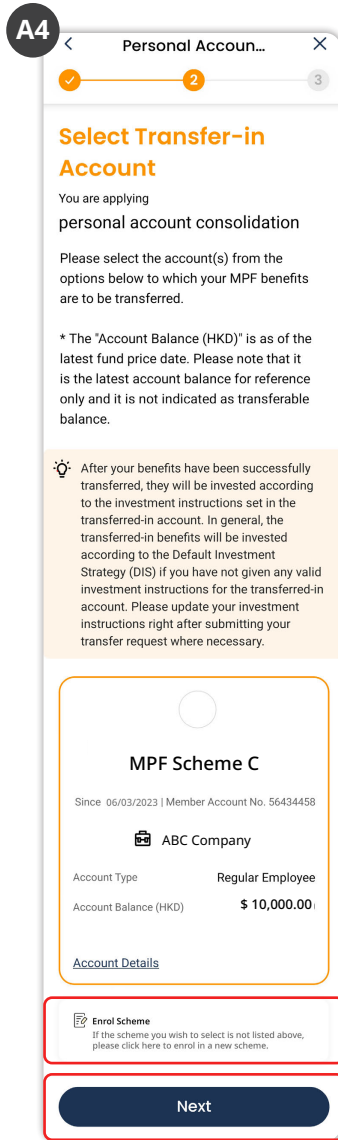
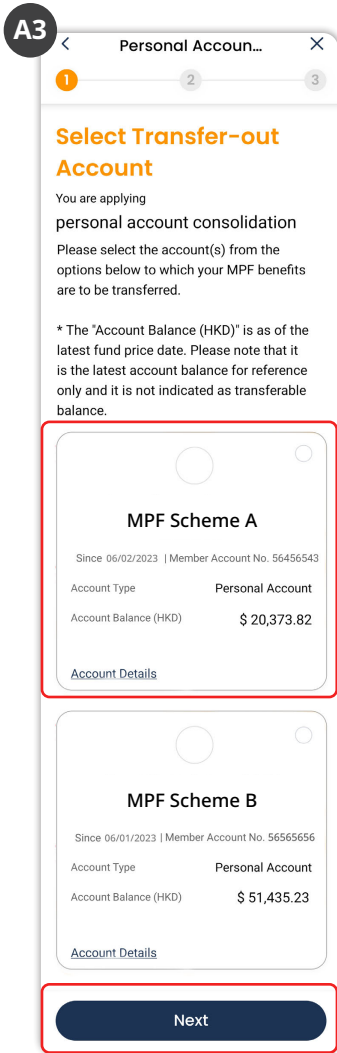
You can consolidate multiple personal accounts into one account under your choice of MPF Trustee and scheme by following the steps below.



A1 Log in to the eMPF™ Mobile App.



A2 Tap "My MPF" on the menu bar and tap "Transfer MPF". Then select "Personal Account Consolidation".

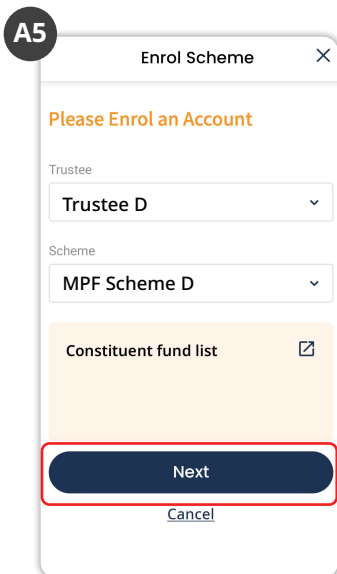


A3 Select the **Transfer-out Account(s)** and tap **Next**. You can select multiple accounts to transfer out.

A4 Select a **Transfer-in Account** and tap **Next** to go to **Step A6**.



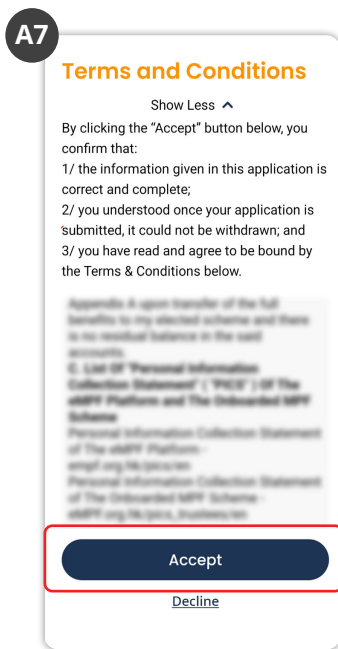
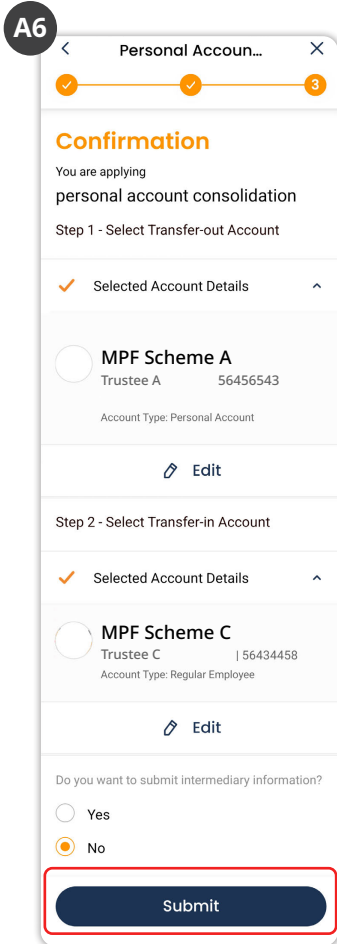
Remarks: If you wish to consolidate the account(s) into a new scheme, tap **"Enrol Scheme"** and go to **Step A5**.



A5 Select the **Trustee** and **Scheme**, then tap **Next**.

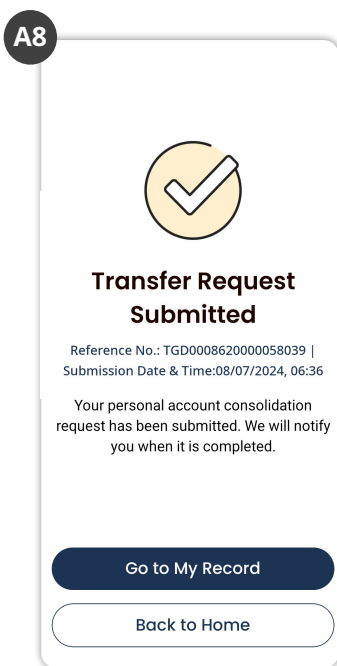


Remarks: You will be redirected to complete the enrolment. For enrolment details, please refer to **Personal Account Enrolment - Mobile App User Guide (Scheme Members)**.



A6 Review the information and tap **Submit**.

A7 Read the Terms and Conditions and tap **Accept**.

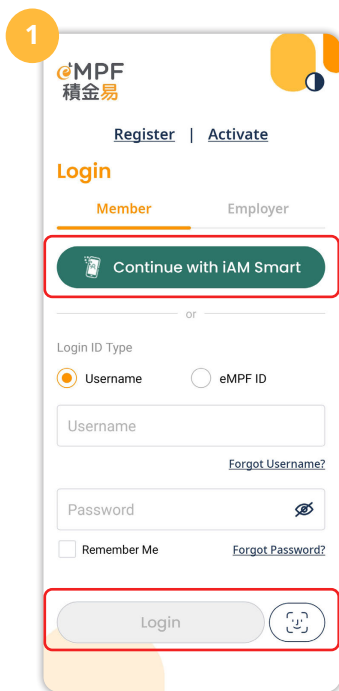


A8 Your transfer request has been successfully submitted. You may check the transfer status on the **My Record** page.

B. Transfer After Termination of Employment / Self-employed Person (SEP) Account Transfer

i) Transfer After Termination of Employment

If you have changed job, you can choose to transfer your MPF from the contribution account under the original scheme to the contribution account under the scheme of the new employer or to a personal account under any schemes. Alternatively, you can retain the MPF in the original scheme. Please follow the steps below.



1 Log in to the eMPF™ Mobile App.

2

My MPF

MPF Account Enrolment
Enrol an MPF account such as Tax Deductible Voluntary Contribution (TVC) Account, Special Voluntary Contribution (SVC) Account and more

Make One-time Voluntary Contributions
Pay lump sum contributions to your TVC Account, SVC Account and/or Self-employed Person (SEP) Account

Change Contribution Frequency and/or Amount
Change Contribution Frequency and/or Amount for TVC

Investment
Perform fund switching / fund rebalancing and change your investment mandate

Transfer MPF
Submit transfer requests including personal account consolidation, transfer after termination of employment / SEP account transfer, Employee Choice Arrangement and transfer of TVC

Account Portfolio | **My MPF** | Action Items | My Account

Transfer MPF

Please select the type of transfer you would like to perform.

Transfer After Termination of Employment / Self-employed Person Account Transfer

- For regular employees to transfer their MPF from the original MPF scheme to another scheme or retain their MPF in the personal account of original / designated MPF scheme upon cessation of employment; or
- For casual employees joining Industry Scheme to transfer to another MPF scheme; or

2

Tap **“My MPF”** on the menu bar and tap **“Transfer MPF”**. Then select **“Transfer After Termination of Employment / Self-employed Person Account Transfer”**.

3

Select Transfer-out Account

You are applying
Transfer After Termination of Employment / Self-employed Person Account Transfer

Please select the account(s) from the options below to which your MPF benefits are to be transferred.

* The "Account Balance (HKD)" is as of the latest fund price date. Please note that it is the latest account balance for reference only and it is not indicated as transferable balance.

MPF Scheme A
Since 06/02/2023 | Member Account No. 56473485

ABC Company

Account Type: Regular Employee
Account Balance (HKD): \$ 172,828.50

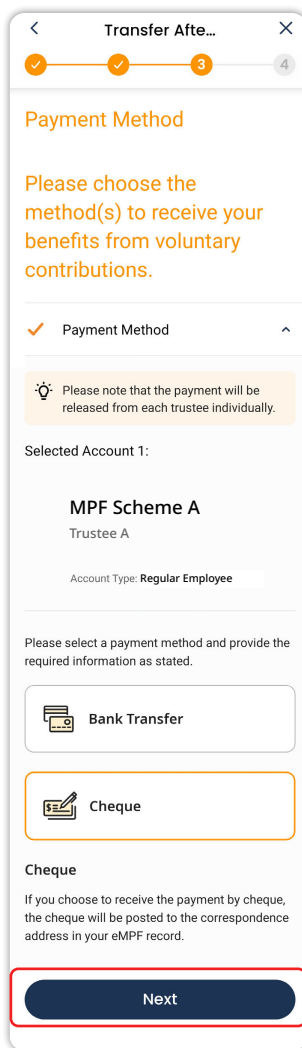
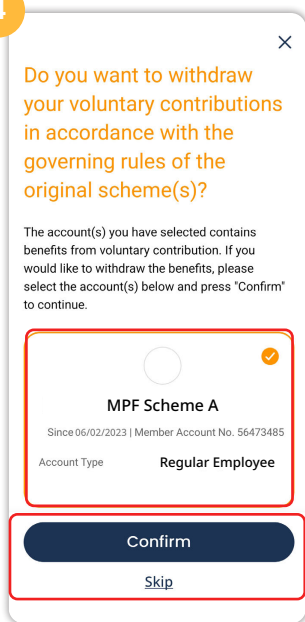
Account Details

Next

3

Select the **Transfer-out Account(s)** and tap **Next**. You can select multiple accounts to transfer out.

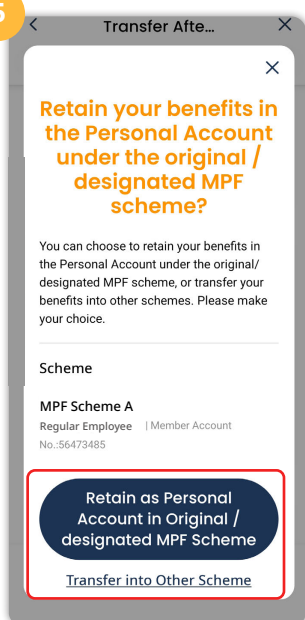
4



4

If the selected transfer-out account contains benefits from voluntary contributions, subject to the governing rule of your selected scheme, you may withdraw the benefits by tapping **Confirm**. Then, fill in the payment method information and tap **Next**. If you also want to transfer the voluntary contributions, please tap **"Skip"**.

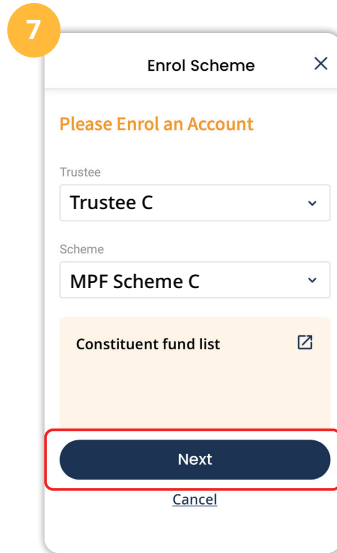
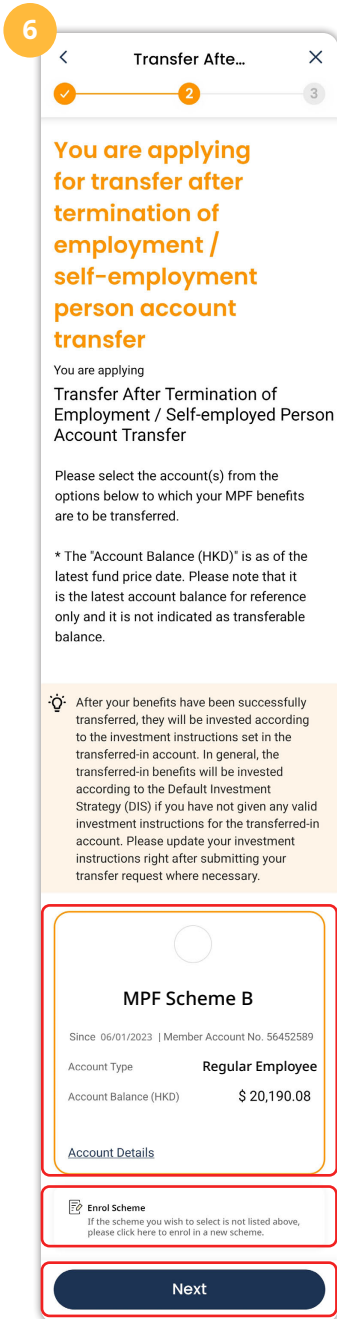
5



5

If you choose to retain your MPF in the Personal Account under the original/designated MPF scheme, please tap **"Retain as Personal Account in Original/Designated MPF Scheme"** and go to **Step 8**.

If you choose to transfer your MPF benefits to other schemes, please tap **"Transfer into Other Scheme"** and go to **Step 6**.

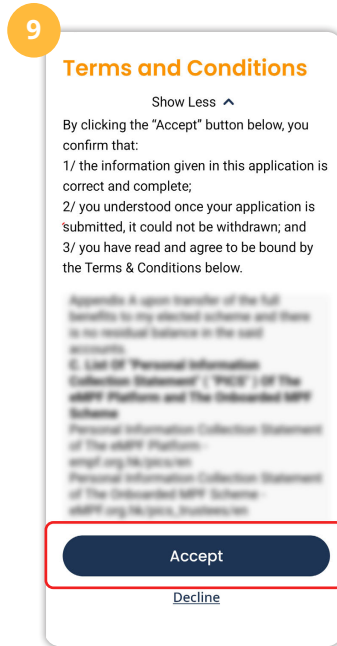
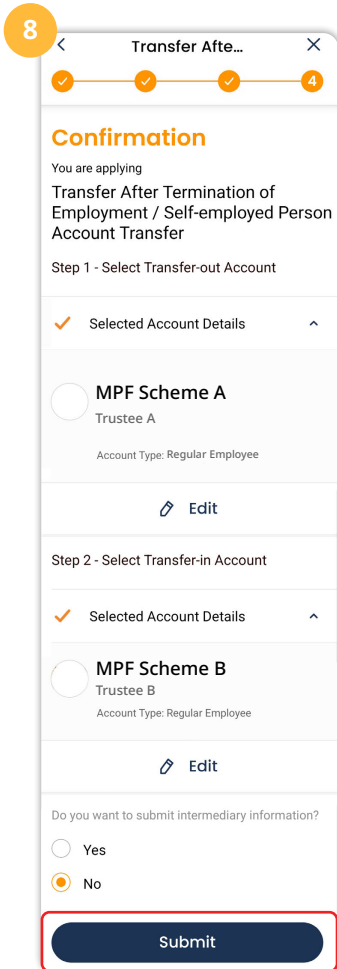


6 Select a **Transfer-in Account** and tap **Next** to go to **Step 8**. If you choose to transfer the benefits into a new scheme, tap **"Enrol Scheme"** and go to **Step 7**.

7 Select the **Trustee** and **Scheme**, then tap **Next**.

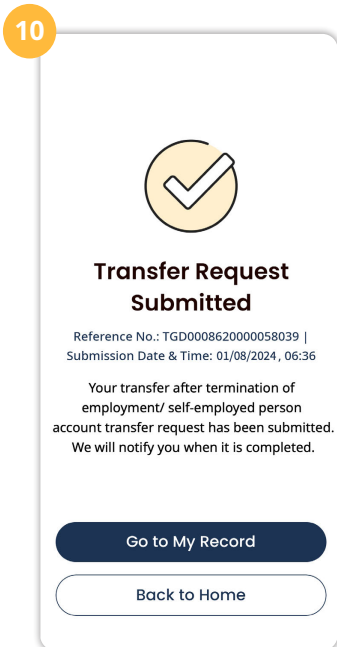


Remarks: You will be redirected to complete the enrolment. For enrolment details, please refer to **Personal Account Enrolment - Mobile App User Guide (Scheme Members)**.



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

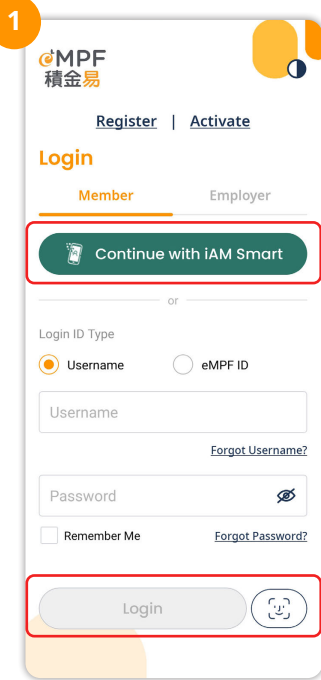
9 Read the Terms and Conditions and tap **Accept**.



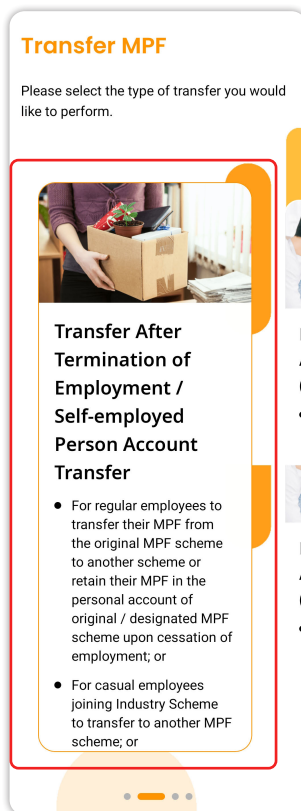
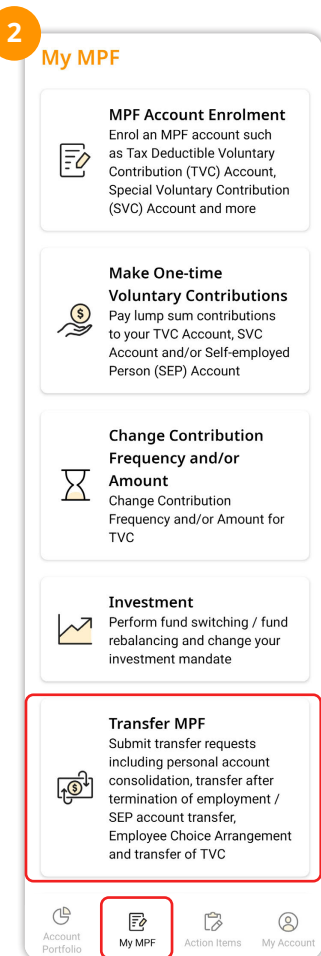
10 Your transfer request has been successfully submitted. You may check the transfer status on the **My Record** page.

ii) Self-employed Person (SEP) Account Transfer

If you have ceased to be self-employed or are still self-employed, you can transfer your MPF to another MPF scheme of your own choice by following the steps below.

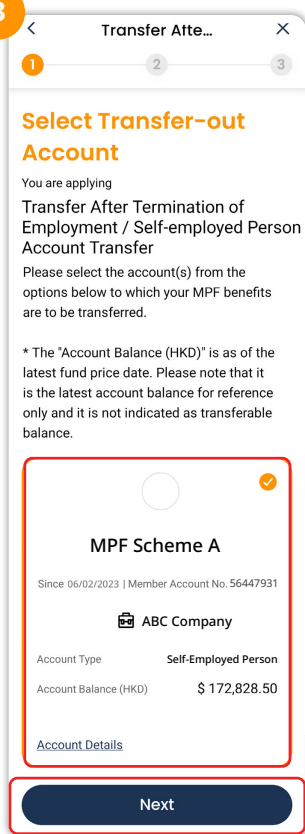


1 Log in to the eMPF™ Mobile App.



2 Tap “My MPF” on the menu bar and tap “Transfer MPF”. Then select “Transfer After Termination of Employment / Self-employed Person Account Transfer”.

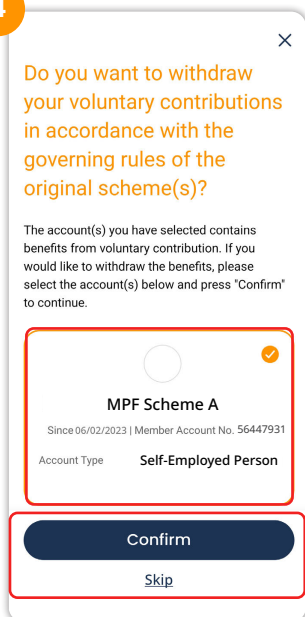
3



3

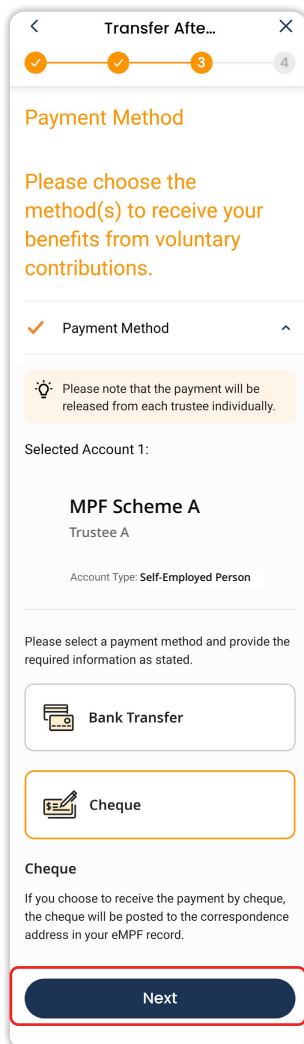
Select the **Transfer-out Account(s)** and tap **Next**.

4



4

If the selected transfer-out account contains benefits from voluntary contributions, subject to the governing rule of your selected scheme, you may withdraw the benefits by tapping **Confirm**. Then, fill in the payment method information and tap **Next**. If you also want to transfer the voluntary contributions, please tap **"Skip"**.



5

Cessation of Self-employment Details

MPF Scheme A Trustee A

Account Type: Self-Employed Person
Member Account No. 56447931

Status of Self-employment

Cessation of Self-employment

Cessation of Self-employment Effective Date (DD/MM/YYYY)
04 / 07 / 2024

Remain in self-employment and transfer my benefits to another scheme

Next

Cessation of Self-employment Details

MPF Scheme A Trustee A

Account Type: Self-Employed Person
Member Account No. 56447931

Status of Self-employment

Cessation of Self-employment

Remain in self-employment and transfer my benefits to another scheme

Last Date of Contributions (DD/MM/YYYY)
12 / 07 / 2024

Next

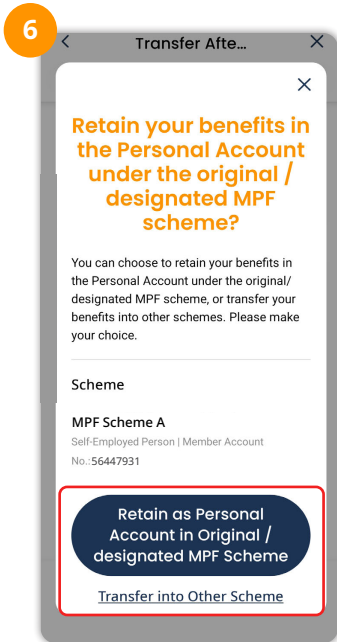
5

If you would like to terminate your self-employment, please provide the **“Cessation of Self-employment Effective Date”**.

If you are still self-employed and would like to transfer your benefits, please select **“Remain in self-employment and transfer my benefits to another scheme”**, and choose the **“Last Day of Contributions”**. Then, tap **Next**.

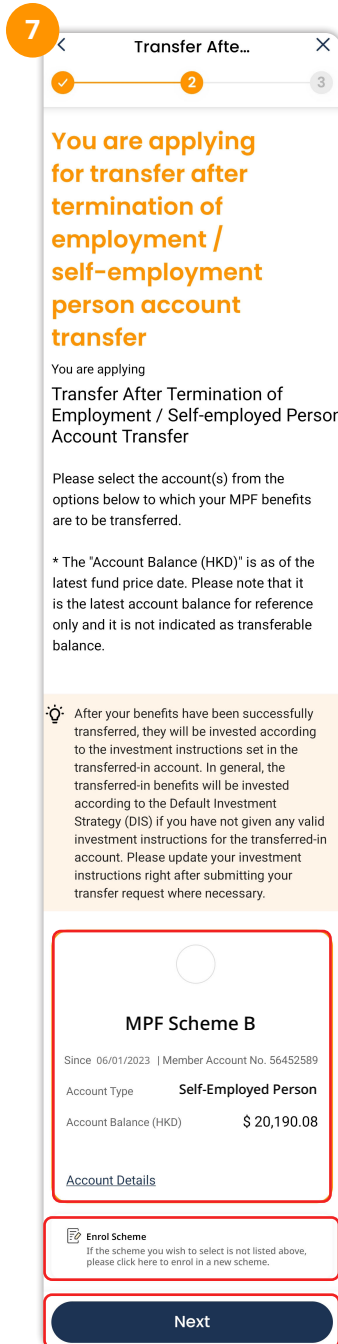


Remarks: If there are outstanding contributions in the terminated account, there will be a reminder.

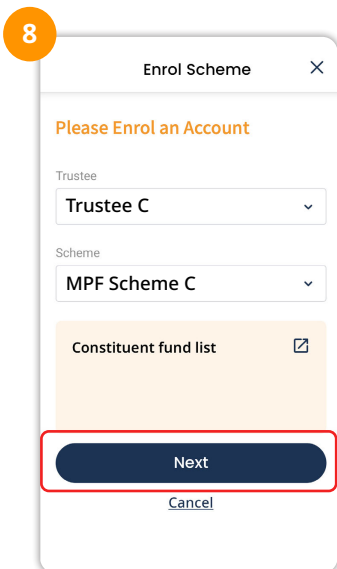


6 If you choose to retain your MPF in the Personal Account under the original/ designated MPF scheme, please tap **“Retain as Personal Account in Original/Designated MPF Scheme”** (only applicable to **Cessation of Self-employment**), and go to **Step 9**.

If you choose to transfer your MPF benefits to other schemes, please tap **“Transfer into Other Scheme”** and go to **Step 7**.

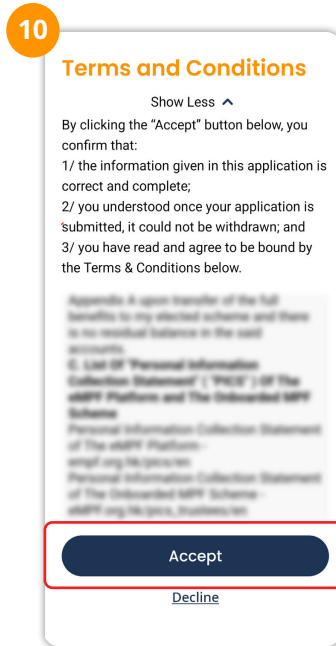
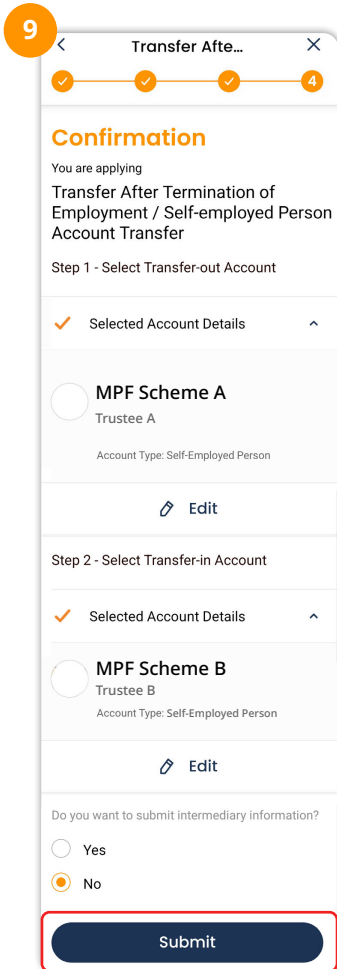


7 Select a **Transfer-in Account** and tap **Next** to go to **Step 9**. If you choose to transfer the benefits into a new scheme, tap **“Enrol Scheme”** and go to **Step 8**.



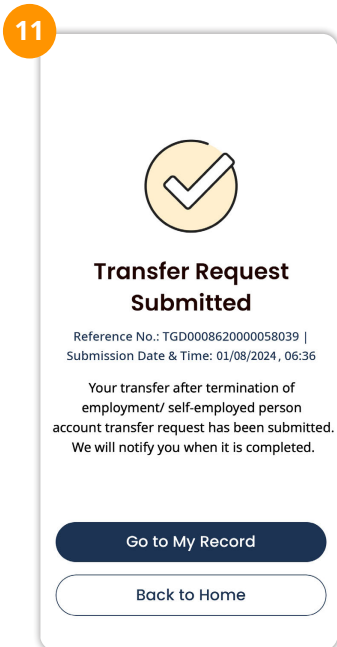
8 Select the **Trustee** and **Scheme**, then tap **Next**.

Remarks: You will be redirected to complete the enrolment. For enrolment details, please refer to **Self-Employed Person Account Enrolment - Mobile App User Guide (Scheme Members)**.



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

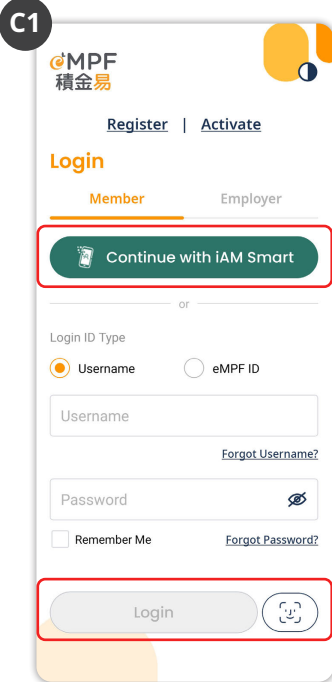
10 Read the Terms and Conditions and tap **Accept**.



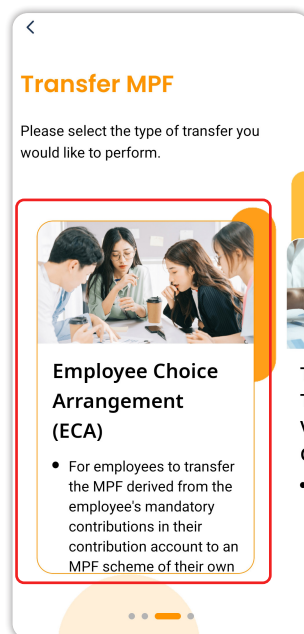
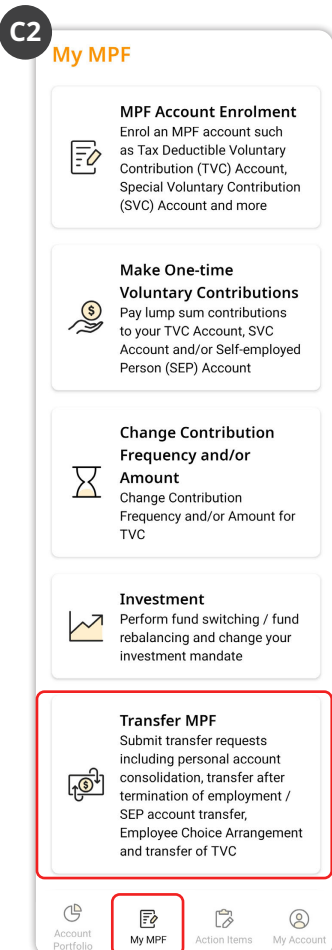
11 Your transfer request has been successfully submitted. You may check the transfer status on the **My Record** page.

C. Employee Choice Arrangement (ECA)

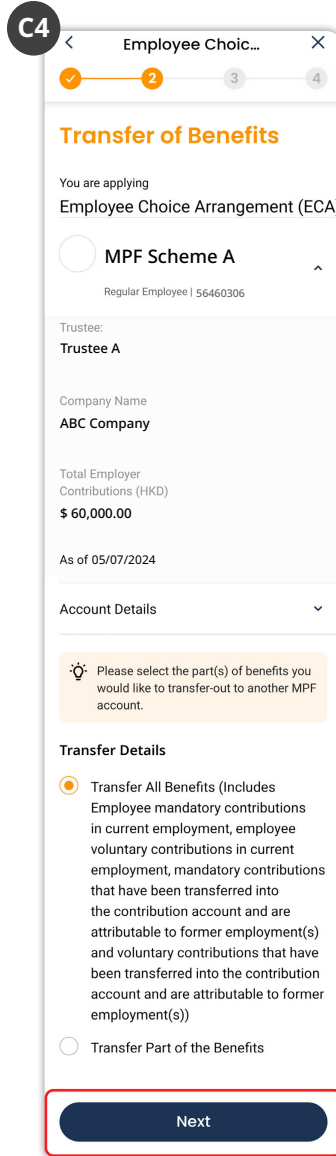
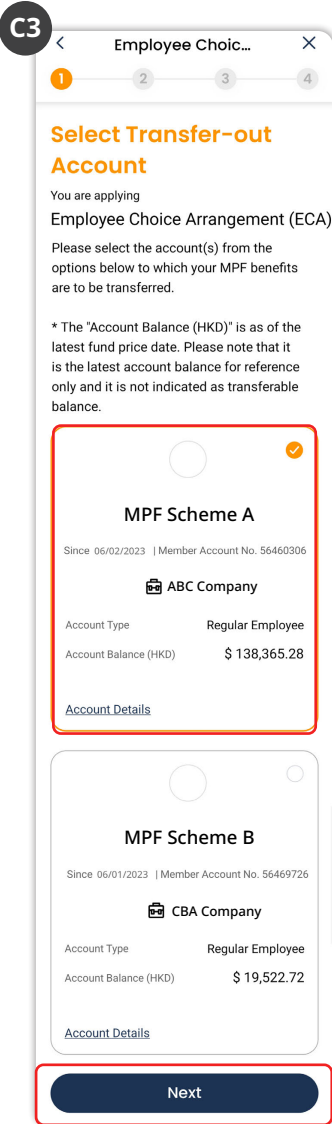
You can transfer the MPF derived from the employee's mandatory contributions in your current contribution account to an MPF scheme of your own choice once a year by following the steps below.



C1 Log in to the eMPF™ Mobile App.



C2 Select “My MPF” on the menu bar and tap “Transfer MPF”. Then select “Employee Choice Arrangement”.



C3 Select a **Transfer-out Account** and tap **Next**.

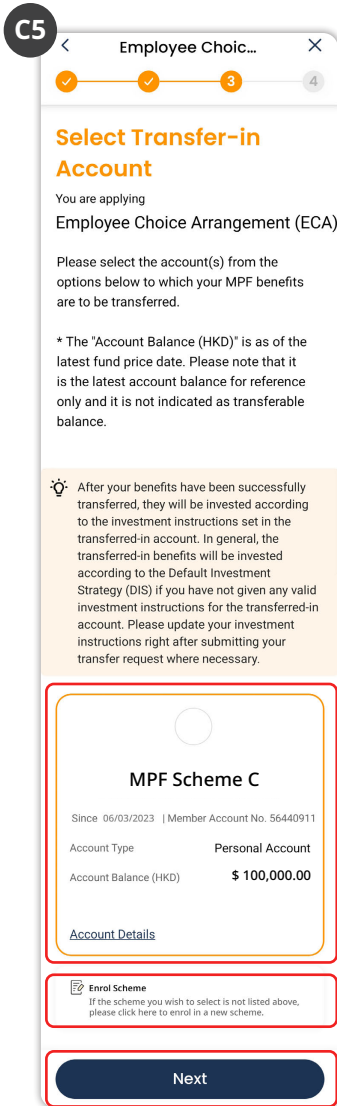


Remarks: You can only select one account to transfer out.

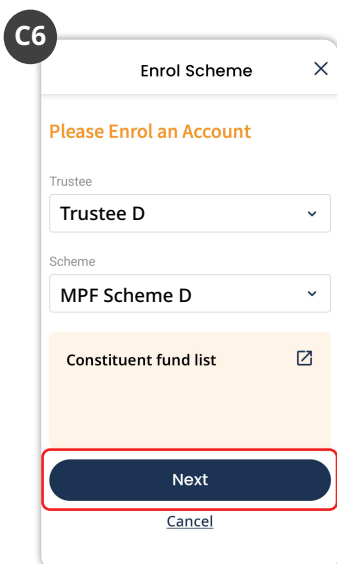
C4 Select the **Transfer Details** and tap **Next**.



Remarks: You may choose to transfer all MPF benefits or part of the MPF benefits as listed on the screen.



C5 Select a **Transfer-in Account** and tap **Next** to go to **Step C7**.
If you wish to enrol in a new scheme, tap **“Enrol Scheme”** and go to **Step C6**.



C6 Select the **Trustee** and **Scheme**, then tap **Next**.

Remarks: You will be redirected to complete the enrolment. For enrolment details, please refer to **Personal Account Enrolment – Mobile App User Guide (Scheme Members)**.

C7

Confirmation

You are applying
Employee Choice Arrangement (ECA)

Step 1 - Select Transfer-out Account

✓ Selected Account Details ^

MPF Scheme A
Trustee A | 56460306
Account Type: Regular Employee

Edit

Step 2 - You are applying for Employee Choice Arrangement

✓ Transfer of Benefits ^

Payment Option
Transfer Part of the Benefits

Current Employment
Employee's Mandatory Contributions

Former Employment

Edit

Step 3 - Select Transfer-in Account

✓ Selected Account Details ^

MPF Scheme C
Trustee C | 56432555
Account Type: Personal Account

Edit

Do you want to submit intermediary information?

Yes
 No

Submit

C8

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.

Appendix A upon transfer of the full benefits to my selected scheme and there is no residual balance in the said account
C. List of Personal Information Collection Statement ("PICS") of the MPF Platform and The Unfunded MPF Scheme
Personal Information Collection Statement of The MPF Platform
MPF.org.hk/privacy
Personal Information Collection Statement of The Unfunded MPF Scheme
MPF.org.hk/privacy_unfunded

Accept

Decline

C7

Review the information and tap

Submit.

C8

Read the Terms and Conditions and

tap **Accept**.

C9



Transfer Request Submitted

Reference No.: TGD0008620000058039 |
Submission Date & Time: 08/07/2024, 06:36

Your employee choice arrangement request has been submitted. We will notify you when it is completed.

Go to My Record

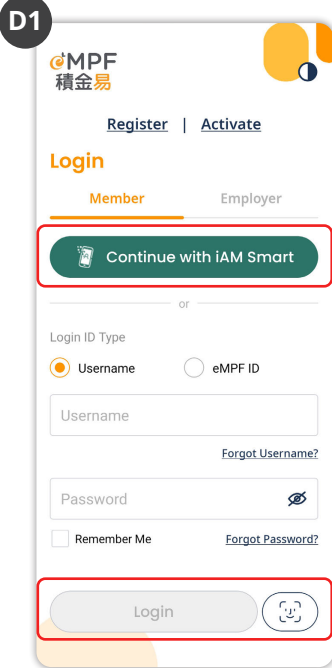
Back to Home

C9

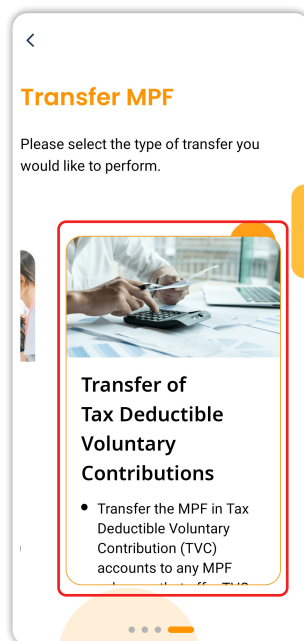
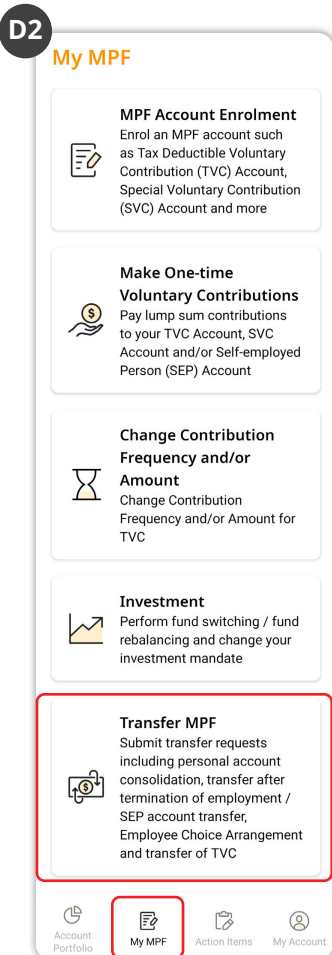
Your transfer request has been successfully submitted. You may check the transfer status on the **My Record** page.

D. Transfer of Tax Deductible Voluntary Contributions (TVC)

You can transfer the contributions in your TVC account to another TVC account under a different scheme at anytime by following the steps below.



D1 Log in to the eMPF™ Mobile App.



D2 Tap **“My MPF”** on the menu bar and tap **“Transfer MPF”**. Then select **“Transfer of Tax Deductible Voluntary Contributions”**.

D3

Transfer of Ta...

1 2 3

Select Transfer-out Account

You are applying
Transfer of Tax Deductible Voluntary Contributions

Please select the account(s) from the options below to which your MPF benefits are to be transferred.

* The "Account Balance (HKD)" is as of the latest fund price date. Please note that it is the latest account balance for reference only and it is not indicated as transferable balance.

MPF Scheme A

Since 06/02/2023 | Member Account No. 56451514

Account Type Tax Deductible Voluntary Contribution Account

Account Balance (HKD) \$ 19,916.16

[Account Details](#)

MPF Scheme B

Since 06/01/2023 | Member Account No. 56465120

Account Type Tax Deductible Voluntary Contribution Account

Account Balance (HKD) \$ 19,999.38

[Account Details](#)

Next

D4

Transfer of Ta...

1 2 3

Select Transfer-in Account

You are applying
Transfer of Tax Deductible Voluntary Contributions

Please select the account(s) from the options below to which your MPF benefits are to be transferred.

* The "Account Balance (HKD)" is as of the latest fund price date. Please note that it is the latest account balance for reference only and it is not indicated as transferable balance.

After your benefits have been successfully transferred, they will be invested according to the investment instructions set in the transferred-in account. In general, the transferred-in benefits will be invested according to the Default Investment Strategy (DIS) if you have not given any valid investment instructions for the transferred-in account. Please update your investment instructions right after submitting your transfer request where necessary.

MPF Scheme C

Since 06/03/2023 | Member Account No. 51234333

Account Type Tax Deductible Voluntary Contribution Account

Account Balance (HKD) \$ 50,000.00

[Account Details](#)

Enrol Scheme

If the scheme you wish to select is not listed above, please click here to enrol in a new scheme.

Next

D3 Select the **Transfer-out Account(s)** and tap **Next**.



Remarks: You may select multiple TVC accounts to transfer out.

D4 Select a **Transfer-in Account** and tap **Next** to go to **Step D6**.



Remarks: If you wish to transfer the benefits into a new scheme, tap "Enrol Scheme" and go to **Step D5**.

D5

Enrol Scheme

Please Enrol an Account

Trustee

Trustee D

Scheme

MPF Scheme D

Constituent fund list

Next

[Cancel](#)

D5 Select the **Trustee** and **Scheme**, then tap **Next**.



Remarks: You will be redirected to complete the enrolment. For enrolment details, please refer to **Tax Deductible Voluntary Contribution & Special Voluntary Contribution Account Enrolment - Mobile App User Guide (Scheme Members)**.

Transfer of Tax Deductible Voluntary Contributions (TVC)

D6

Transfer of Tax Deductible Voluntary Contributions

Step 1 - Select Transfer-out Account

Selected Account Details

MPF Scheme A
Trustee A

Account Type: Tax Deductible Voluntary Contribution Account

Edit

Step 2 - Select Transfer-in Account

Selected Account Details

MPF Scheme C
Trustee C

Account Type: Tax Deductible Voluntary Contribution Account

Edit

Do you want to submit intermediary information?

Yes

No

Submit

D7

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.

Appendix A upon transfer of the full benefits to my selected scheme and there is no residual balance in the said account.

C. List of Personal Information Collection Statement ("PIC") of the MPF Platform and The Subordinated MPF Scheme

Personal Information Collection Statement of the MPF Platform

MPF.org.hk/privacy

Personal Information Collection Statement of The Subordinated MPF Scheme

MPF.org.hk/privacy_subordinate

Accept

Decline

D6 Review the information and tap **Submit**.

D7 Read the Terms and Conditions and tap **Accept**.

D8

Transfer Request Submitted

Reference No.: TGD0008620000058039 |
Submission Date & Time: 08/07/2024, 06:36

Your transfer of tax deductible voluntary contributions request has been submitted. We will notify you when it is completed.

Go to My Record

Back to Home

D8 Your transfer request has been successfully submitted. You may check the transfer status on the **My Record** page.

- End -