

# Tax Deductible Voluntary Contribution & Special Voluntary Contribution Account Enrolment



**Web Portal  
User Guide**



# Preface

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This user guide provides step-by-step instructions on how a scheme member can open a Tax Deductible Voluntary Contribution (TVC) and Special Voluntary Contribution (SVC) account 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 1204-6, 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

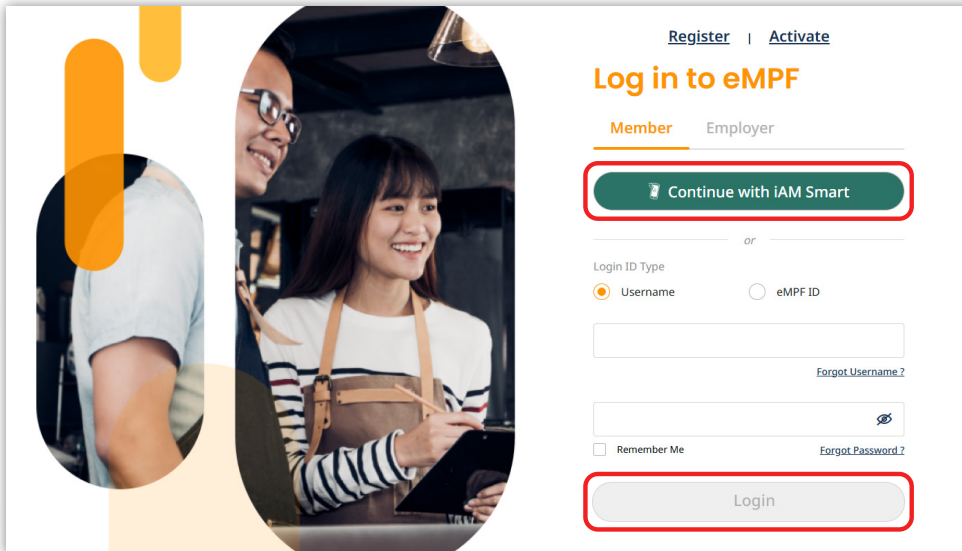
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# Tax Deductible Voluntary Contribution & Special Voluntary Contribution Account Enrolment

If you would like to open a **Tax Deductible Voluntary Contribution (TVC)** or **Special Voluntary Contribution (SVC)** account on the **eMPF™ Platform**, please follow the steps below to complete the enrolment.

- 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

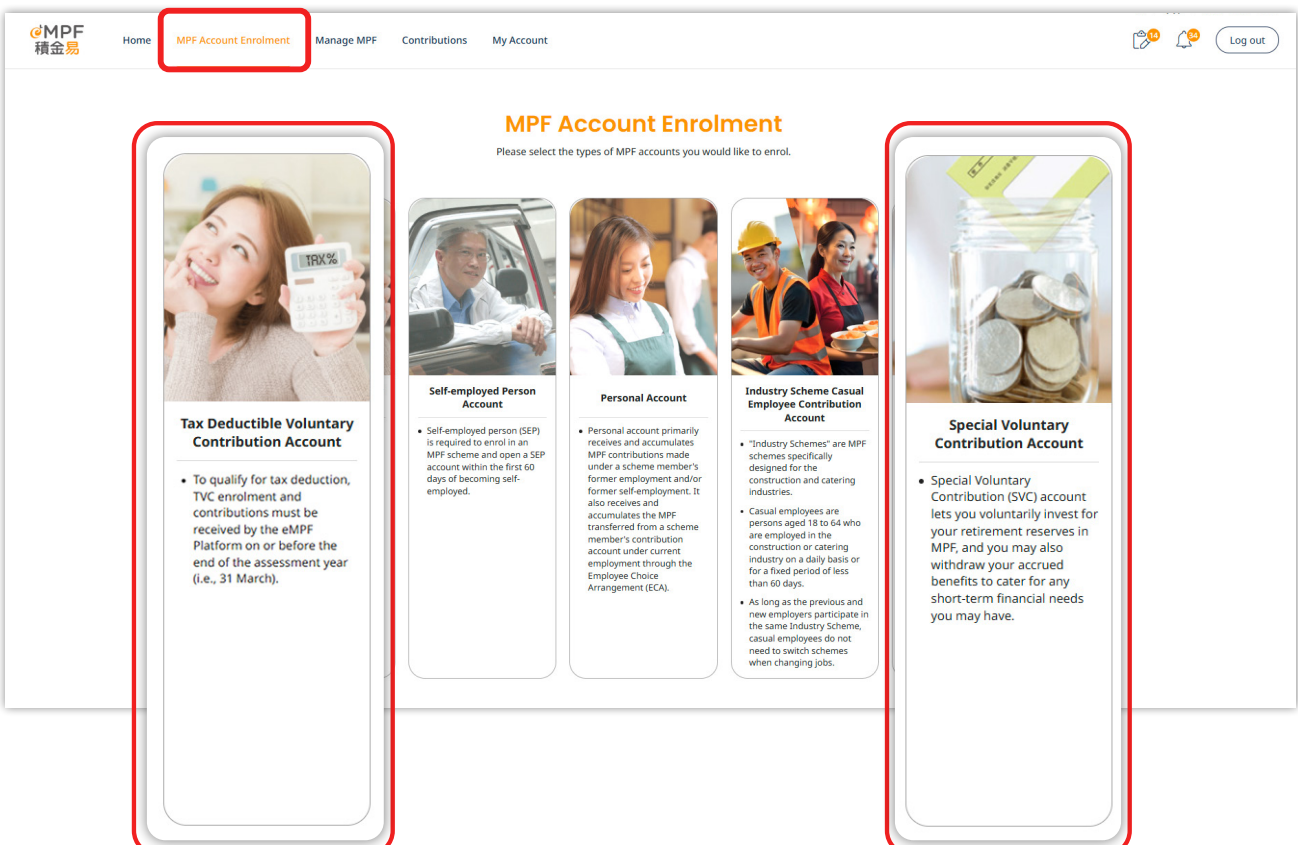
Username  eMPF ID

Forgot Username?

Remember Me  Forgot Password?

Login

- 2 Click **"MPF Account Enrolment"** on the menu bar and select **"Tax Deductible Voluntary Contribution Account"** or **"Special Voluntary Contribution Account"**.



MPF 積金易 Home **MPF Account Enrolment** Manage MPF Contributions My Account Log out

### MPF Account Enrolment

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

#### Tax Deductible Voluntary Contribution Account

- To qualify for tax deduction, TVC enrolment and contributions must be received by the eMPF Platform on or before the end of the assessment year (i.e., 31 March).

#### 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 instructions 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, then authenticate your identity using "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

#### Required Items

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

- ✓ Registered "iAM Smart" Account ([Download](#))

[Back](#) [Start Enrolment](#)

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

1 2 3 4 5  
Select Scheme Personal Information Investment Choice Contributions & Payment Confirmation

### Select Scheme

✓ **Scheme Details** ^

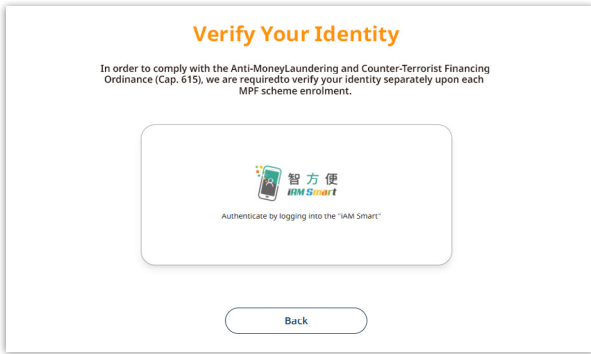
Please select an MPF scheme. You may visit the [Trustee Service Comparative Platform](#) provided by MPFA to compare the scheme details and services offered by different trustees. Important Notes: Only the schemes that have been onboarded on the eMPF Platform but not yet enrolled will be displayed below. Your MPF account information will not be available on the Platform until your scheme has been onboarded onto the eMPF Platform.

Scheme Name  
MPF Scheme A ▾

Total 10 Records [🔗](#)

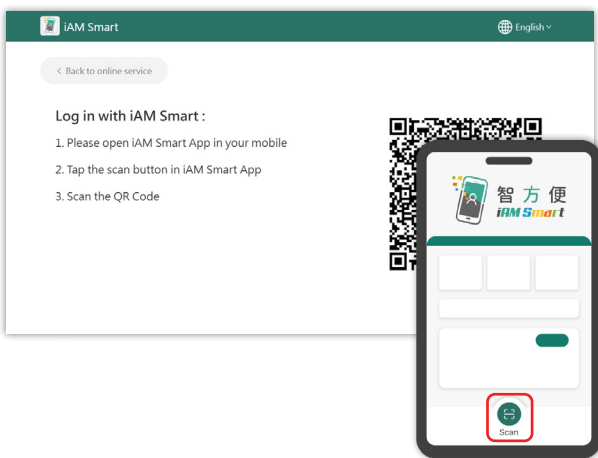
[Back](#) [Next](#)

5 Please verify with “iAM Smart”.




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

Verify with “iAM Smart”



1 Download the “iAM Smart” mobile app to your smartphone and register as an “iAM Smart” user.

2 Log in to “iAM Smart” and tap . 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 (from Step 6).

▶ Continue the Enrolment Process via eMPF™ Web Portal

6 After you complete the authentication process via **"iAM Smart"**, 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**.



**Tips:** Please remember to verify your **email address** and/or **mobile phone number** by clicking the **Verify** button 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.

7 Indicate your investment choice and click **Next**.

1
2
3
4
5

Select Scheme
Personal Information
Investment Choice
Contributions & Payment
Confirmation

You are enrolling Tax Deductible Voluntary Contribution 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

Name of Fund	Risk Class ⓘ	Fund Type	Tax Deductible Voluntary Contribution Allocation	
Default Investment Strategy ⓘ		Mixed Assets Fund	<input type="checkbox"/>	
Fund A	Class 1	Money Market Fund	100 %	100 %
Fund B	Class 4	Mixed Assets Fund	0 %	0 %
Fund C	Class 4	Guaranteed Fund	0 %	0 %
Fund D	Class 5	Mixed Assets Fund	0 %	0 %
<b>Total:</b>			<b>100%</b>	<b>100%</b>

**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

8 Fill in Contribution Details and Payment Method, then click **Next**.

1 2 3 4 5  
Select Scheme Personal Information Investment Choice Contributions & Payment Confirmation

You are enrolling Tax Deductible Voluntary Contribution Account

### Contributions & Payment

✓ Contribution Details

Contribution Frequency

Lump Sum  Annually  Monthly

Contribution Amount (HKD) (The contribution amount cannot be less than the minimum threshold \$100 allowed by the MPF scheme.)

Contribution Start Date (DD/MM/YYYY)

Date of joining the Scheme (DD/MM/YYYY)

✓ Payment Method

To opt in Direct Debit payment method, please select "Other Payment Method" below, then visit eMPF Website "Form Centre" section, download, and complete the application form "MPF Scheme A - Direct Debit Authorization".

Please submit the completed application form by referencing the part of "Submission Channels" of the application form.

Default Payment Method

Others

You may choose other payment methods including cheque, direct credit and so on when you make a contribution. For Member - Please refer to the payment methods available in the "Contributions" > "Make One-time Voluntary Contributions" > select the scheme and input the Lump Sum Contribution Amount (HKD) > "Confirm" > "Proceed to Payment Instruction", and select the other payment method to make contribution.

**Tips:**

The available options for **Contribution Frequency** is different according to your selected MPF scheme.

**Remarks:**

After your enrolment is successfully completed, the contribution bills will be generated according to your selected **Contribution Frequency**. Once the contribution bills is ready, you will receive an **action item** in your **eMPF™** to proceed the payment process. For details about the available Payment Methods, please visit "**Payment Methods**" page of the **eMPF Website**, then select "**Member**" tab, and relevant "**Trustee**" and "**Scheme**" name.

If you select **Direct Debit Authorization** as **Defaulted Payment Method**, the contribution payment will be automatically deducted from your bank account according to your selected **Contribution Frequency**, after your Direct Debit Authorization set up has been completed.

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

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

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

- End -