

# MPF Transfer



**Mobile App  
User Guide**

# Preface

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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:

<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: 1.1

Date : 17 Jan, 2025

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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.



**Remarks:** You can only submit your transfer instructions on the **eMPF** after the transfer out scheme and transfer in scheme have been onboarded the **eMPF Platform**. If the relevant schemes has yet to be onboarded the **eMPF Platform**, you will be reminded to submit the hardcopy of your application. You may check the scheme onboarding schedule on the [eMPF website](#).

Original Scheme with Transfer-Out Account	New Scheme with Transfer-in Account	Method of Submitting Administrative Instructions
✓ Onboarded	✗ Not Yet Onboarded	Submit the <b>hardcopy</b> application form to <b>transfer-in trustee</b> <sup>^</sup>
✗ Not Yet Onboarded	✓ Onboarded	Submit the <b>hardcopy</b> application form to the <b>eMPF</b> <sup>*</sup>
✓ Onboarded	✓ Onboarded	Submit <b>online</b> application via <b>eMPF</b>

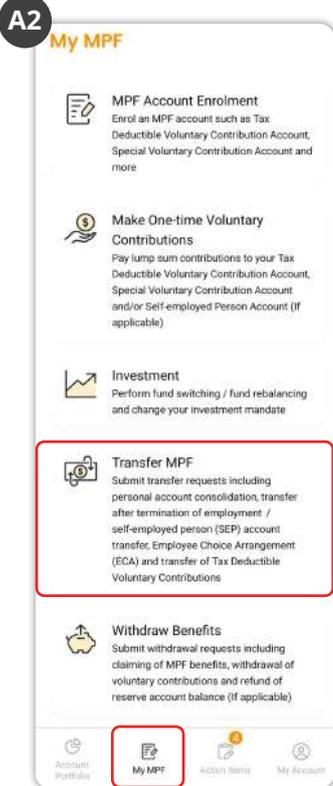
<sup>^</sup>Please contact the new trustee for the form and submission arrangement.

<sup>\*</sup>The form can be downloaded from the Form Centre of the **eMPF** website. For submission of the completed form to the **eMPF Platform**, please refer to the Submission Channels as listed on the form.

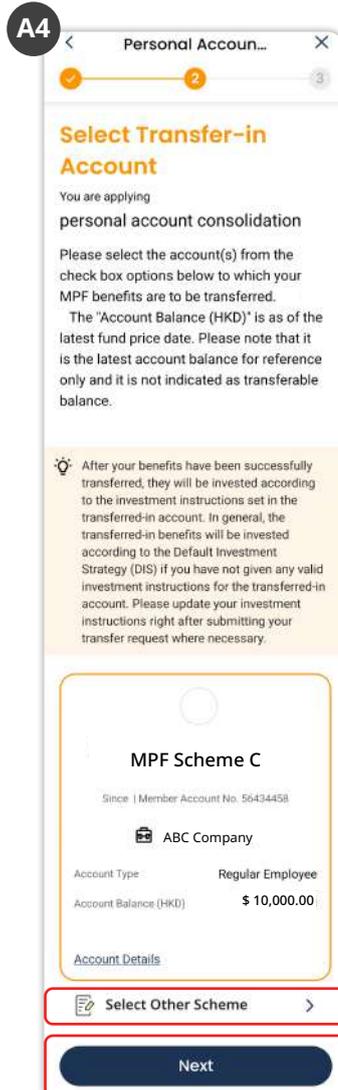
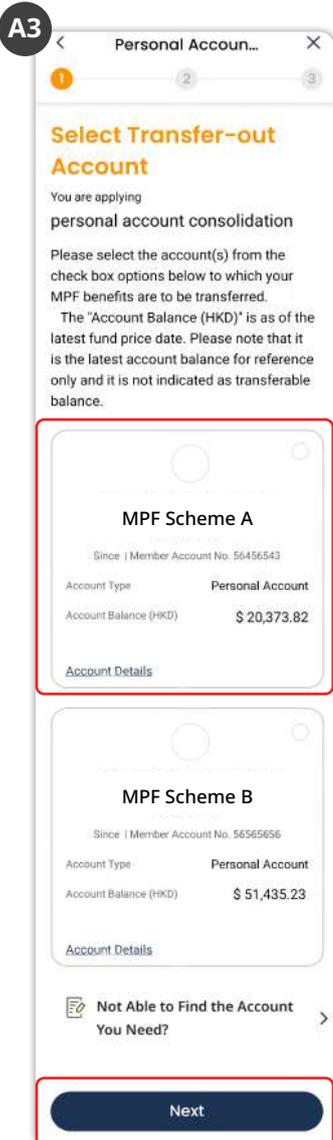
A1

A1

Log in to the **eMPF** Mobile App.



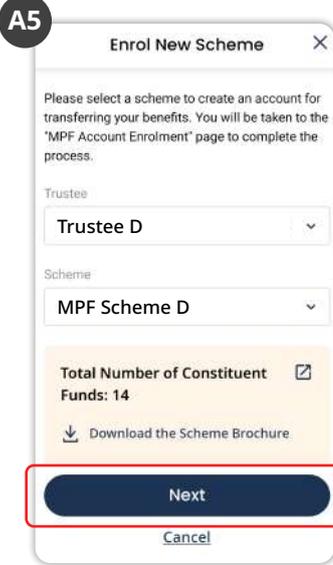
**A2** Tap **“My MPF”** on the menu bar and tap **“Transfer MPF”**. Then select **“Personal Account Consolidation”**.



**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**.

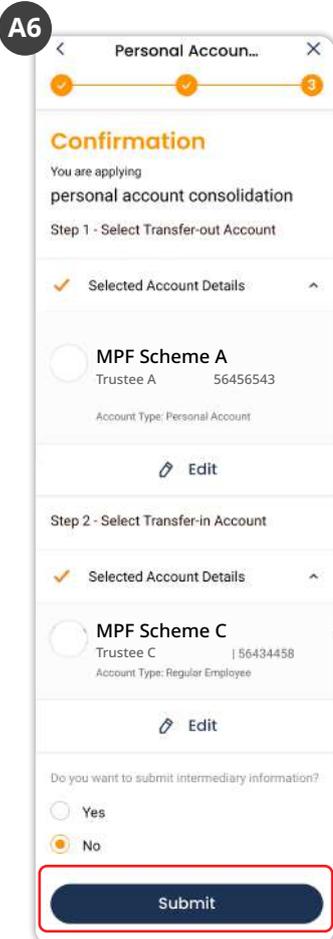
**Remarks:** If you wish to consolidate the account(s) into a new scheme, tap **“Select Other Scheme”** and go to **Step A5**.



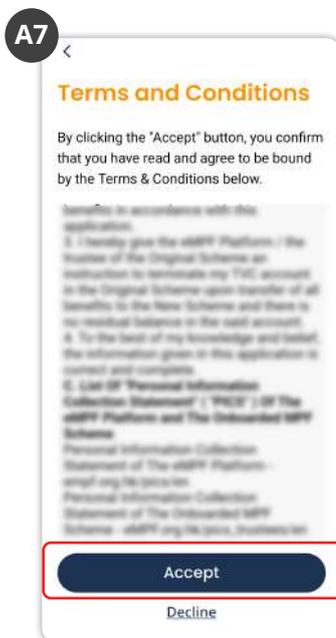
**A5** Select the **Trustee** and **Scheme**, then tap **Next**.



**Remarks:** If the selected scheme is onboarded the **eMPF Platform**, you will be redirected to complete the enrolment. For enrolment details, please refer to **Personal Account Enrolment - Mobile App User Guide (Scheme Members)**. If the scheme is not yet onboarded, please visit the trustee's website and make your request with the trustee directly.



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



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

A8



## Transfer Request Submitted

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

Your personal account consolidation request has been submitted. We will notify you when it is completed.

[Go to My Record](#)

[Back to Home](#)

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.



**Remarks:** You can only submit your transfer instructions on the eMPF after the transfer out scheme and transfer in scheme have been onboarded the eMPF Platform. If the relevant schemes has yet to be onboarded the eMPF Platform, you will be reminded to submit the hardcopy of your application. You may check the scheme onboarding schedule on the [eMPF website](#).

Original Scheme with Transfer-Out Account	New Scheme with Transfer-in Account	Method of Submitting Administrative Instructions
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✗ Not Yet Onboarded	✓ Onboarded	Submit the <b>hardcopy</b> application form to the <b>eMPF</b> <sup>*</sup>
✓ Onboarded	✓ Onboarded	Submit <b>online</b> application via <b>eMPF</b>

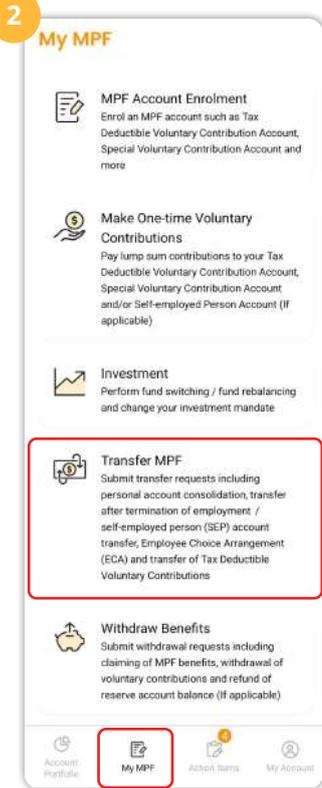
<sup>^</sup>Please contact the new trustee for the form and submission arrangement.

<sup>\*</sup>The form can be downloaded from the Form Centre of the **eMPF website**. For submission of the completed form to the **eMPF Platform**, please refer to the Submission Channels as listed on the form.

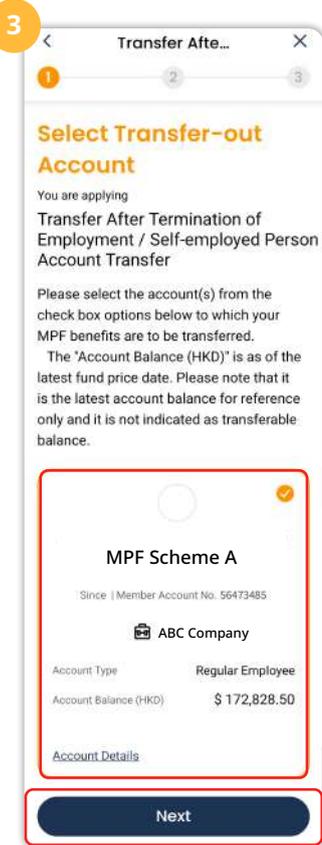
1

1

Log in to the eMPF Mobile App.

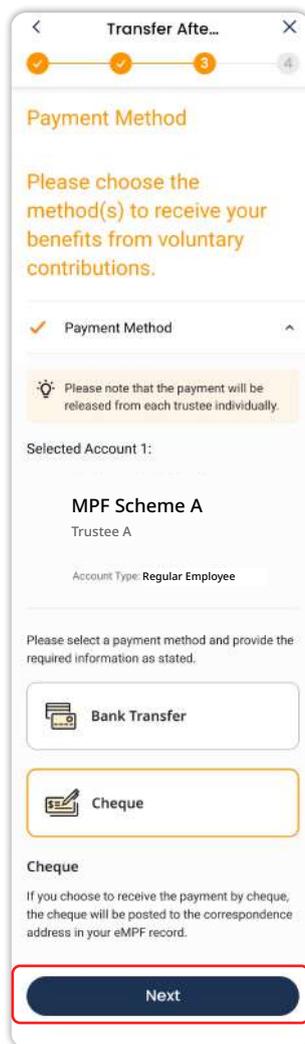
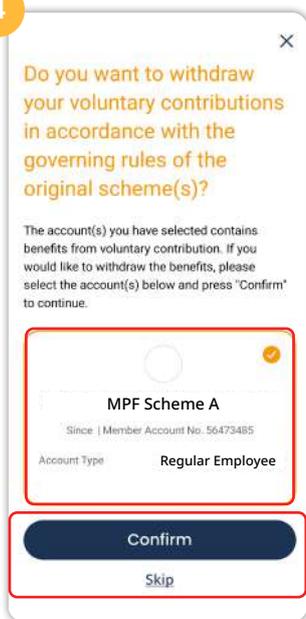


2 Tap **“My MPF”** on the menu bar and tap **“Transfer MPF”**. Then select **“Transfer After Termination of Employment / Self-employed Person Account Transfer”**.



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

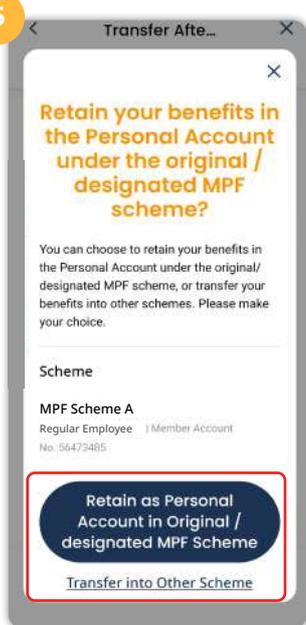
4



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”**.

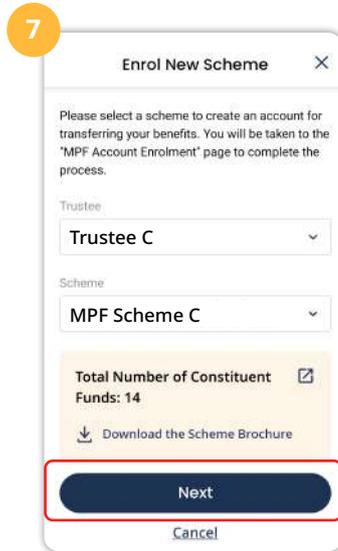
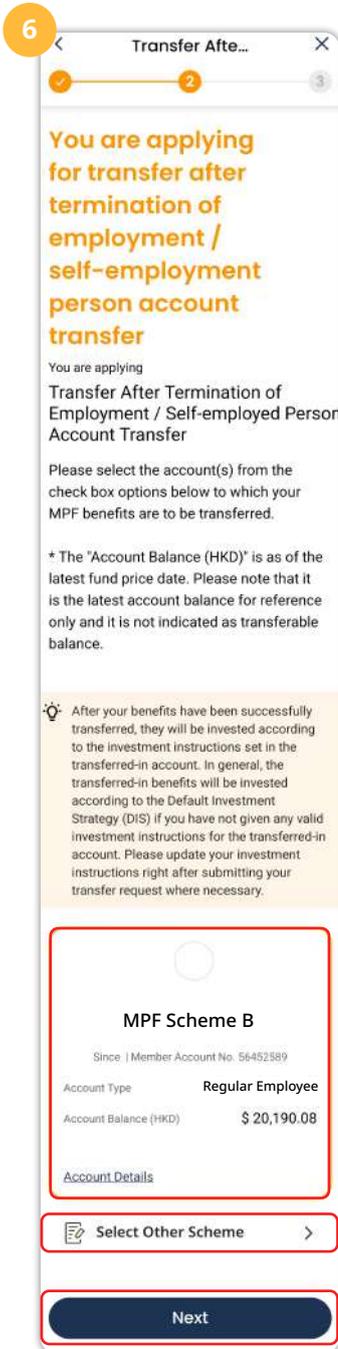
5



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**.

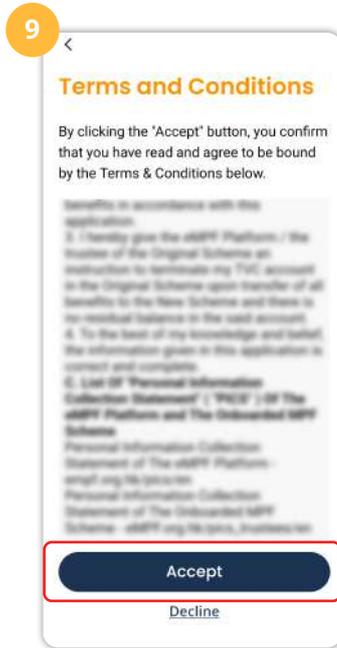
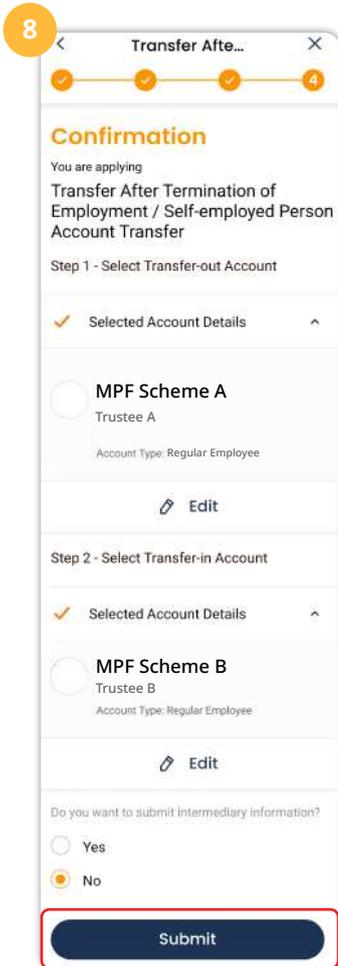


6 Select a **Transfer-in Account** and tap **Next** to go to **Step 8**. If you choose to transfer the benefits into a new scheme, tap **"Select Other Scheme"** and go to **Step 7**.

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

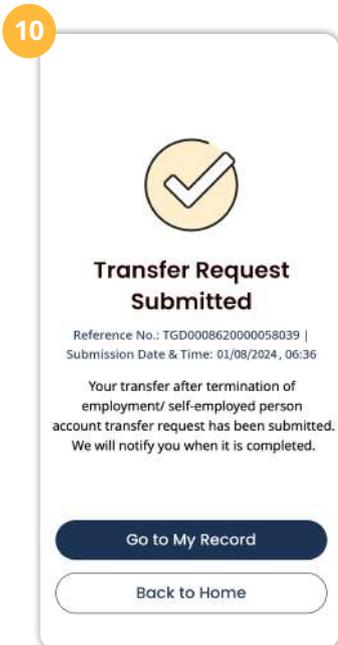


**Remarks:** If the selected scheme is onboarded the **eMPF Platform**, you will be redirected to complete the enrolment. For enrolment details, please refer to **Personal Account Enrolment - Mobile App User Guide (Scheme Members)**. If the scheme is not yet onboarded, please visit the trustee's website and make your request with the trustee directly.



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.

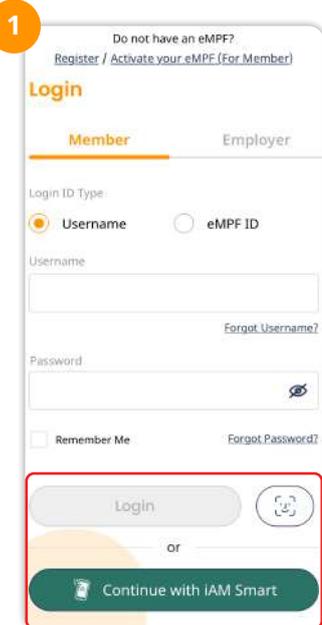


**Remarks:** You can only submit your transfer instructions on the **eMPF** after the transfer out scheme and transfer in scheme have been onboarded the **eMPF Platform**. If the relevant schemes has yet to be onboarded the **eMPF Platform**, you will be reminded to submit the hardcopy of your application. You may check the scheme onboarding schedule on the [eMPF website](#).

Original Scheme with Transfer-Out Account	New Scheme with Transfer-in Account	Method of Submitting Administrative Instructions
<input checked="" type="checkbox"/> Onboarded	<input checked="" type="checkbox"/> Not Yet Onboarded	Submit the <b>hardcopy</b> application form to <b>transfer-in trustee</b> <sup>^</sup>
<input checked="" type="checkbox"/> Not Yet Onboarded	<input checked="" type="checkbox"/> Onboarded	Submit the <b>hardcopy</b> application form to the <b>eMPF</b> <sup>*</sup>
<input checked="" type="checkbox"/> Onboarded	<input checked="" type="checkbox"/> Onboarded	Submit <b>online</b> application via <b>eMPF</b>

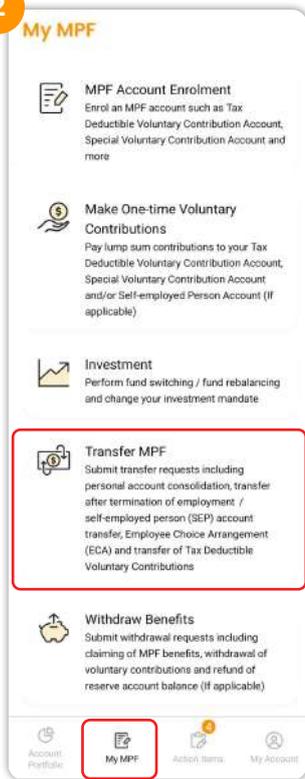
<sup>^</sup>Please contact the new trustee for the form and submission arrangement.

<sup>\*</sup>The form can be downloaded from the Form Centre of the **eMPF website**. For submission of the completed form to the **eMPF Platform**, please refer to the Submission Channels as listed on the form.



1 Log in to the **eMPF** Mobile App.

2



## Transfer MPF

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



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

- For employees in any

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

Do you want to withdraw your voluntary contributions in accordance with the governing rules of the original scheme(s)?

The account(s) you have selected contains benefits from voluntary contribution. If you would like to withdraw the benefits, please select the account(s) below and press "Confirm" to continue.

**MPF Scheme A**  
Trustee A  
Account Type: Self-Employed Person  
Member Account No. 56447931

**Confirm**  
**Skip**



Payment Method

Please choose the method(s) to receive your benefits from voluntary contributions.

Payment Method

Please note that the payment will be released from each trustee individually.

Selected Account 1:  
**MPF Scheme A**  
Trustee A  
Account Type: Self-Employed Person

Please select a payment method and provide the required information as stated.

**Bank Transfer**

**Cheque**

**Cheque**  
If you choose to receive the payment by cheque, the cheque will be posted to the correspondence address in your eMPF record.

**Next**

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**

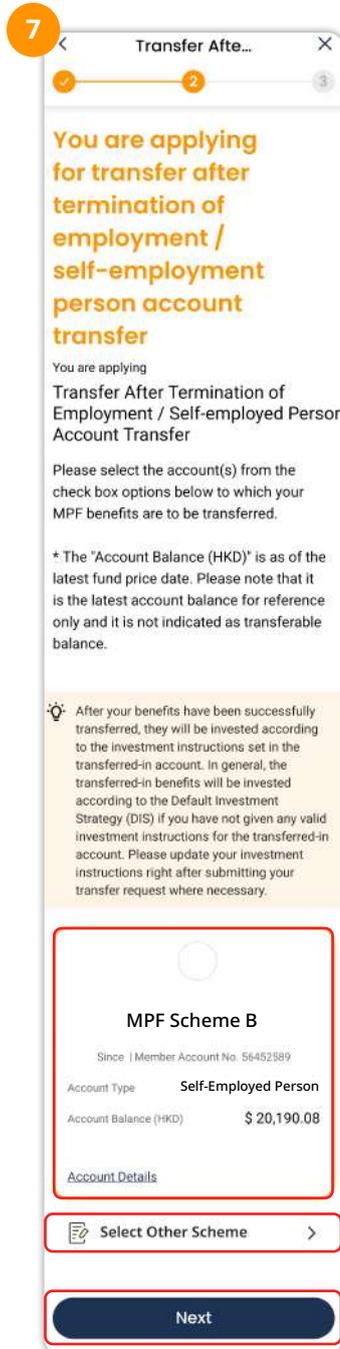
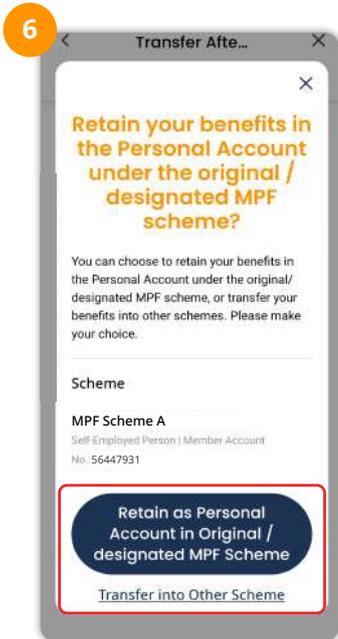
5

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**.



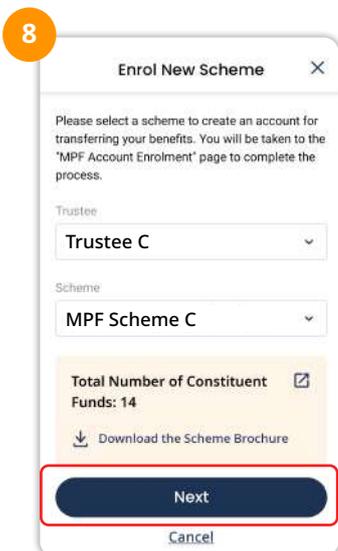
**Remarks:** If there are outstanding contributions in the terminated account, there will be a reminder.



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**.

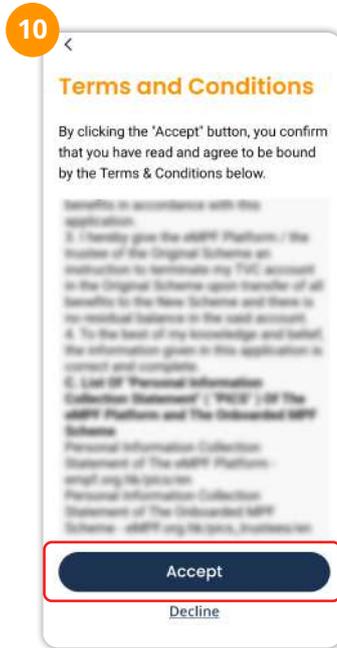
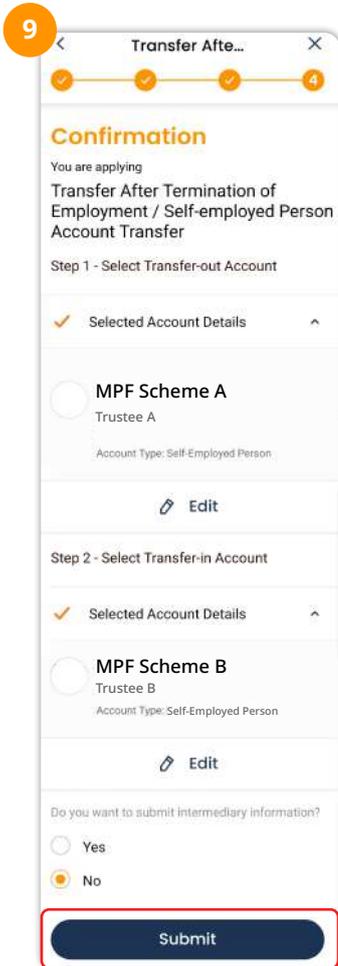
If you choose to transfer your MPF benefits to other schemes, please tap **“Transfer into Other Scheme”** and go to **Step 7**.

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 **“Select Other Scheme”** and go to **Step 8**.



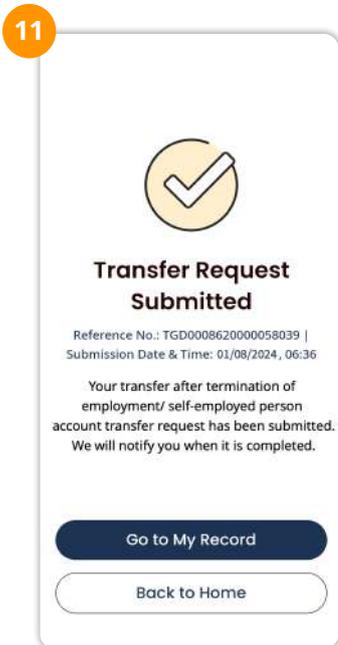
8 Select the **Trustee** and **Scheme**, then tap **Next**.

**Remarks:** If the selected scheme is onboarded the **eMPF Platform**, 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)**. If the scheme is not yet onboarded, please visit the trustee’s website and make your request with the trustee directly.



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.



**Remarks:** You can only submit your transfer instructions on the **eMPF** after the transfer out scheme and transfer in scheme have been onboarded the **eMPF Platform**. If the relevant schemes has yet to be onboarded the **eMPF Platform**, you will be reminded to submit the hardcopy of your application. You may check the scheme onboarding schedule on the [eMPF website](#).

Original Scheme with Transfer-Out Account	New Scheme with Transfer-in Account	Method of Submitting Administrative Instructions
✓ Onboarded	✗ Not Yet Onboarded	Submit the <b>hardcopy</b> application form to <b>transfer-in trustee</b> <sup>^</sup>
✗ Not Yet Onboarded	✓ Onboarded	Submit the <b>hardcopy</b> application form to the <b>eMPF</b> <sup>*</sup>
✓ Onboarded	✓ Onboarded	Submit <b>online</b> application via <b>eMPF</b>

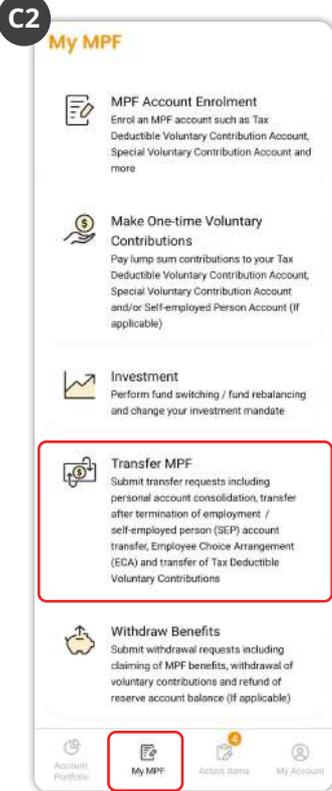
<sup>^</sup>Please contact the new trustee for the form and submission arrangement.

<sup>\*</sup>The form can be downloaded from the Form Centre of the **eMPF website**. For submission of the completed form to the **eMPF Platform**, please refer to the Submission Channels as listed on the form.

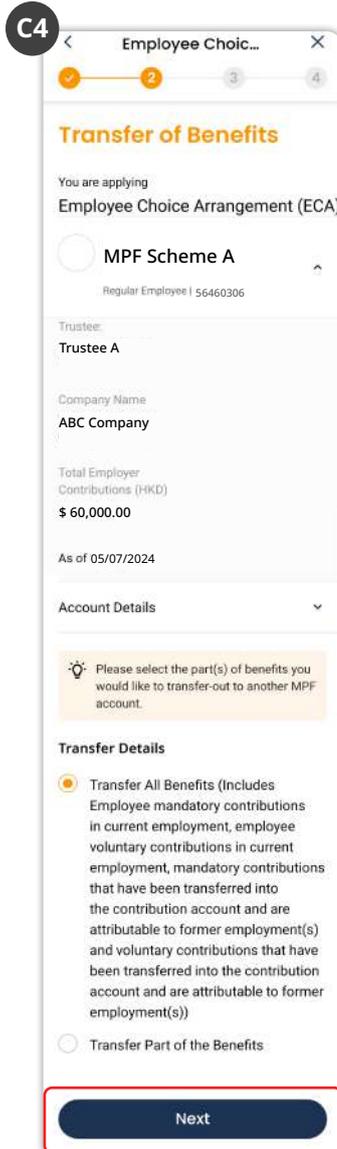
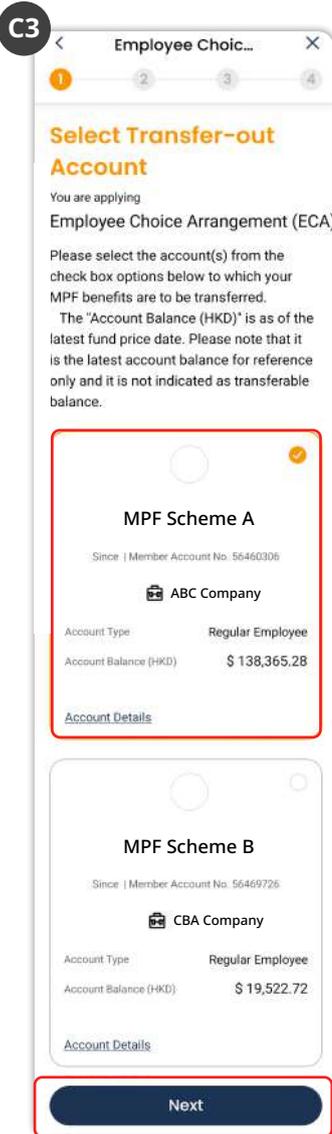
C1

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**.

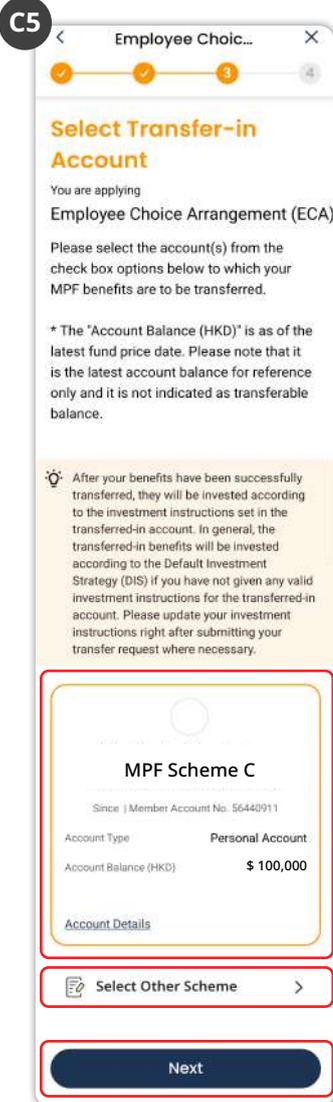


**Remarks:** You can only select one account to transfer out.

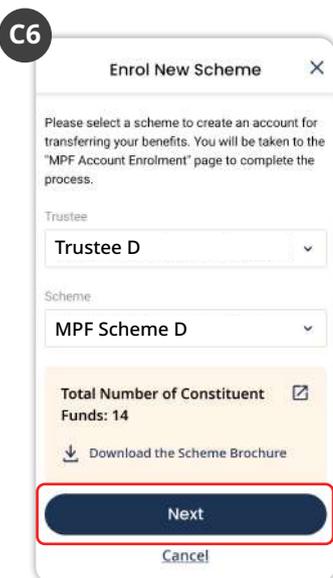
**C4** Select the **Transfer Details** and tap **Next**.



**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 **"Select Other Scheme"** and go to **Step C6**.



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



**Remarks:** If the selected scheme is onboarded the eMPF Platform, you will be redirected to complete the enrolment. For enrolment details, please refer to **Personal Account Enrolment – Mobile App User Guide (Scheme Members)**. If the scheme is not yet onboarded, please visit the trustee's website and make your request with the trustee directly.

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**

By clicking the "Accept" button, you confirm that you have read and agree to be bound by the Terms & Conditions below.

Benefits in accordance with this application.

I hereby give the eMPF Platform of the Trustee of the Original Scheme an instruction to terminate my TFC account in the Original Scheme upon transfer of all benefits to the New Scheme and there is no residual balance in the said account.

To the best of my knowledge and belief, the information given in this application is correct and complete.

I List Of Personal Information Collection Statement ("PICS") of The eMPF Platform and The Uninsured MPF Scheme.

Personal Information Collection Statement of The eMPF Platform: [empf.org.hk/psic](#)

Personal Information Collection Statement of The Uninsured MPF Scheme: [empf.org.hk/psic\\_uninsured](#)

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.



**Remarks:** You can only submit your transfer instructions on the **eMPF** after the transfer out scheme and transfer in scheme have been onboarded the **eMPF Platform**. If the relevant schemes has yet to be onboarded the **eMPF Platform**, you will be reminded to submit the hardcopy of your application. You may check the scheme onboarding schedule on the [eMPF website](#).

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✗ Not Yet Onboarded	✓ Onboarded	Submit the <b>hardcopy</b> application form to the <b>eMPF</b> <sup>*</sup>
✓ Onboarded	✓ Onboarded	Submit <b>online</b> application via <b>eMPF</b>

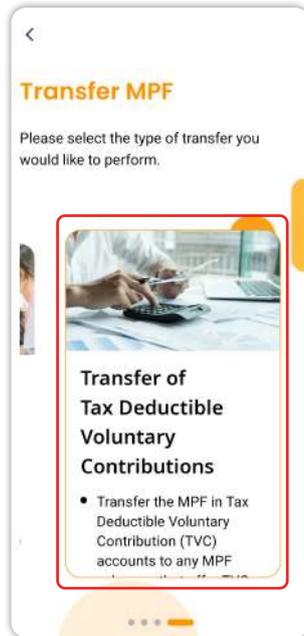
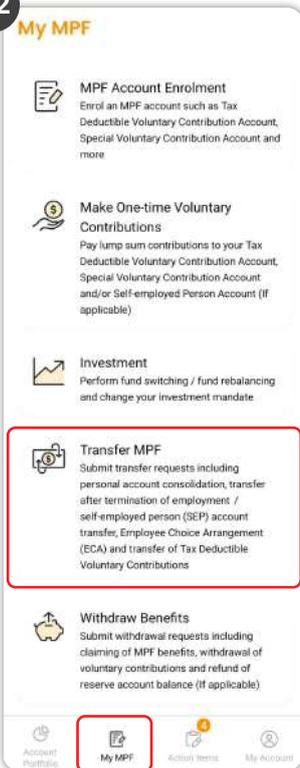
<sup>^</sup>Please contact the new trustee for the form and submission arrangement.

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D1

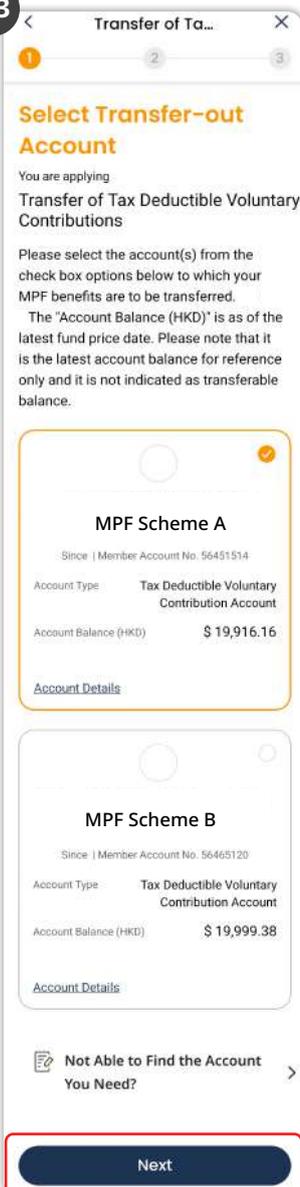
D1 Log in to the **eMPF** Mobile App.

D2

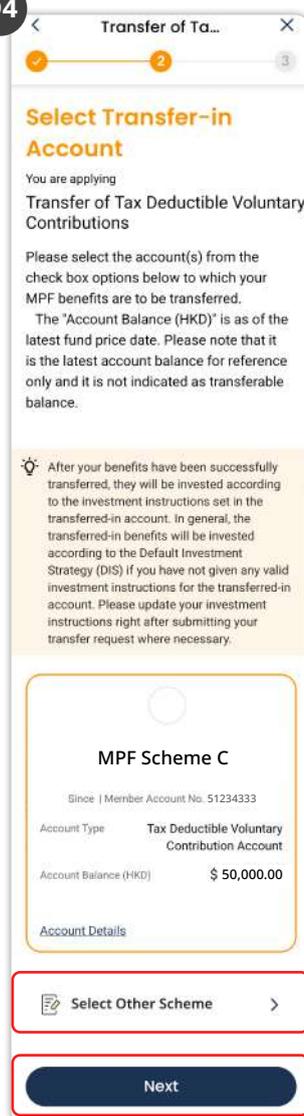


D2 Tap **"My MPF"** on the menu bar and tap **"Transfer MPF"**. Then select **"Transfer of Tax Deductible Voluntary Contributions"**.

D3



D4



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

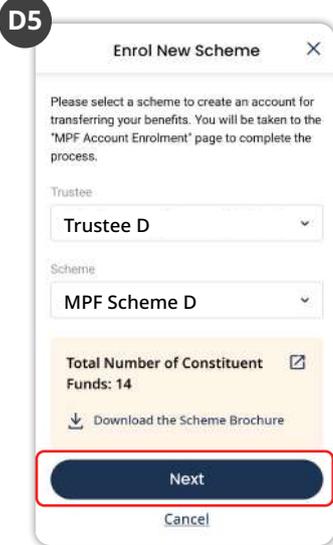


**Remarks:** You may select multiple TVC accounts to transfer out.

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



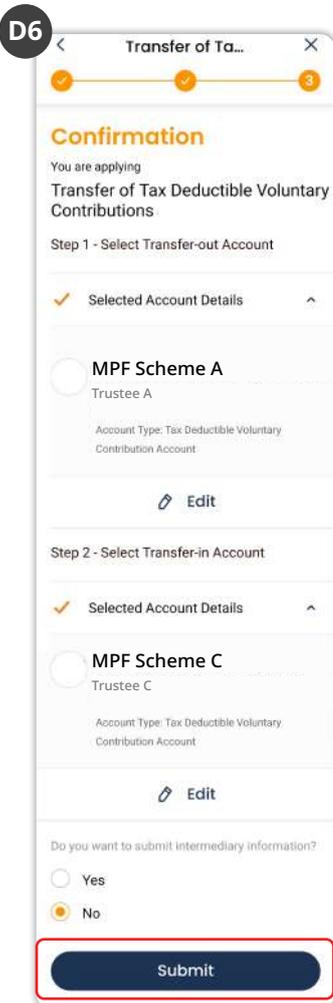
**Remarks:** If you wish to transfer the benefits into a new scheme, tap **"Select Other Scheme"** and go to **Step D5**.



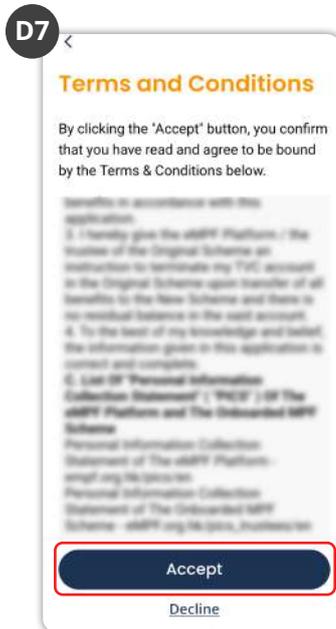
**D5** Select the **Trustee** and **Scheme**, then tap **Next**.



**Remarks:** If the selected scheme is onboarded the eMPF Platform, 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)**. If the scheme is not yet onboarded, please visit the trustee's website and make your request with the trustee directly.



**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 -