eMPF 積金易

Scheme Members

MPF Withdrawal



Mobile App User Guide

Preface

This user guide provides step-by-step instructions on how a scheme member can withdraw MPF 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 : 23 Nov, 2026

Contents

A. Withdraw your MPF P.3

i) Retirement at Age 65 / Early Retirement P.7

ii) Permanent Departure from Hong Kong P.8

iii) Terminal Illness / Total Incapacity P.8

iv) Small Balance P.9

B. Withdraw Voluntary Contributions P.13

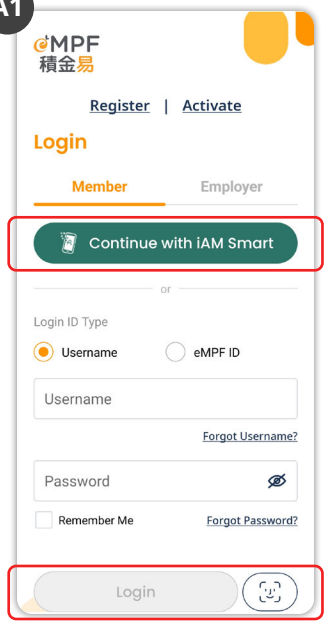
C. Withdraw Suspense Account Balance of Self-employed Persons P.18

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.

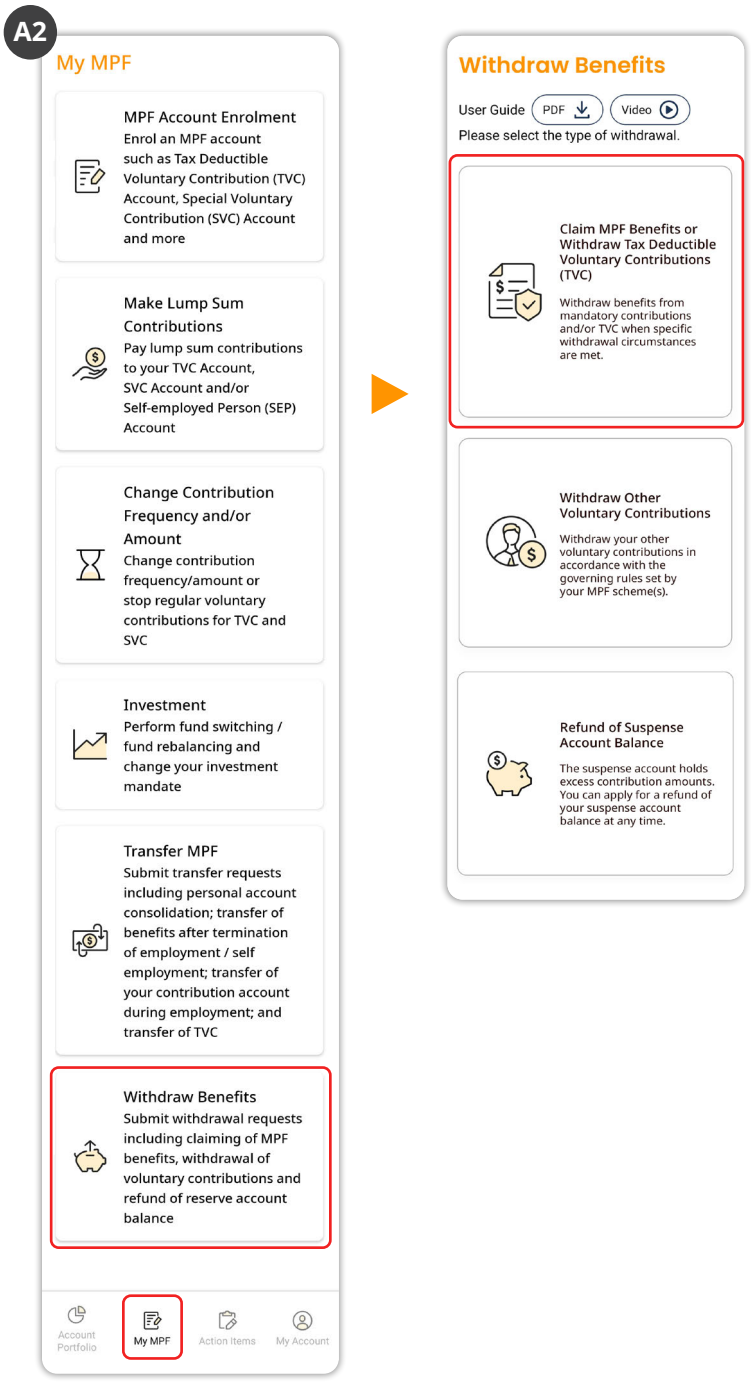
Remarks: If you would like to make a death claim as a personal representative or Official Administrator of the deceased scheme member, please refer to **Prepare MPF Applications for Scheme Members – eMPF Assistant Portal User Guide** to submit an application via the **eMPF Assistant Portal**. Login to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

A1



A1 Log in to the **eMPF** Mobile App.

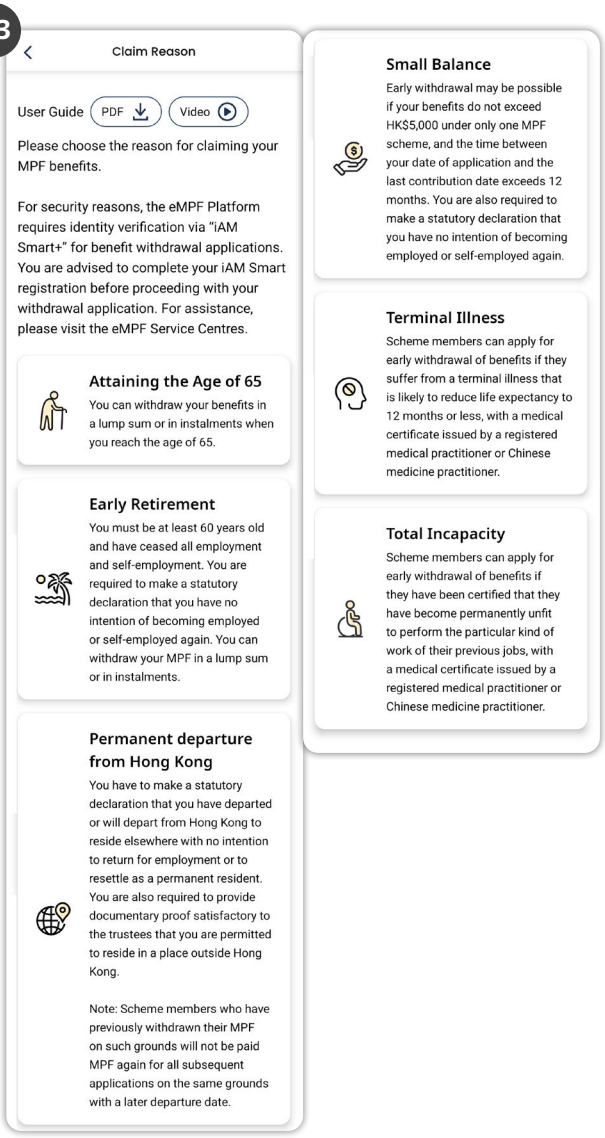
A. Withdraw your MPF Benefits



A2 Tap **"My MPF"** on the menu bar and tap **"Withdraw Benefits"**, then select **"Claim MPF Benefits or Withdraw Tax Deductible Voluntary Contributions (TVC)"**.

A. Withdraw your MPF Benefits

A3



Scroll

A3 Select a **Claim Reason**.

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

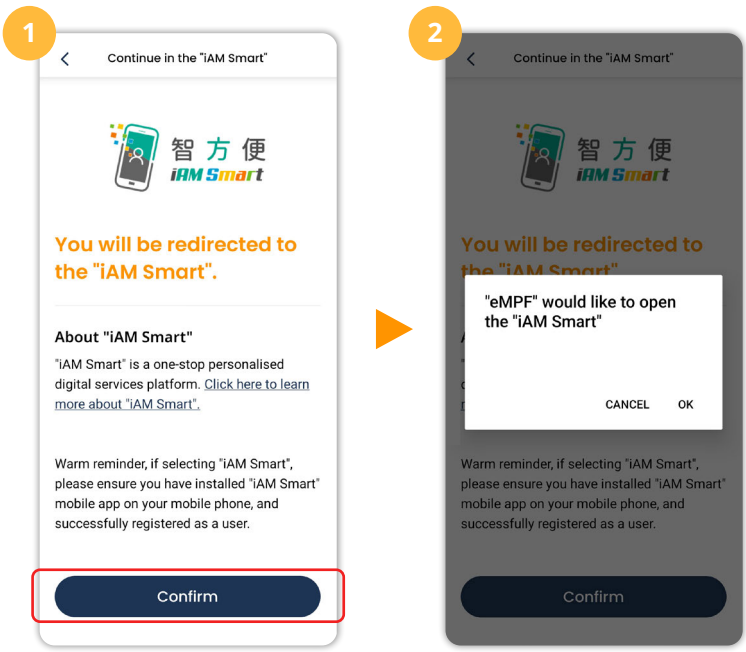
A4



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

A. Withdraw your MPF Benefits

Step-up Authentication with "iAM Smart+"

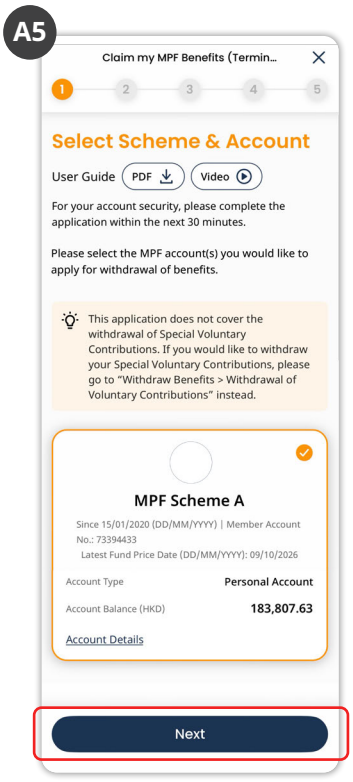


1. Download the **"iAM Smart"** mobile app to your smartphone and register as an **"iAM Smart+"** user. If you have already registered for **"iAM Smart"**, please log in and upgrade to **"iAM Smart+"**.

2. Follow the instructions and perform the subsequent steps as indicated on your **"iAM Smart+"**.

Tips: If you have never registered for **"iAM Smart"**, step-up authentication will take effect 24 hours after the completion of **"iAM Smart+"** registration.

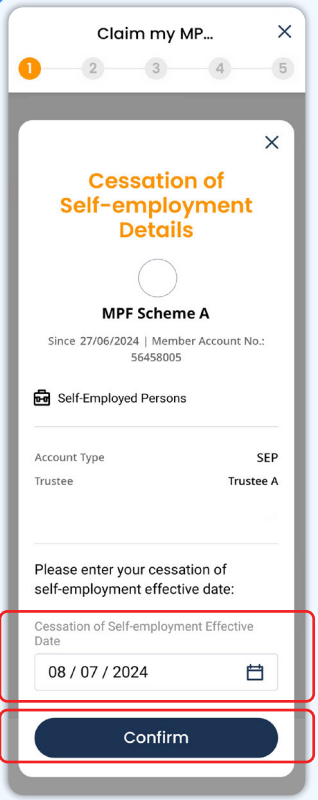
▶ Continue the Withdrawal Process via eMPF™ Mobile App



A5 Select the **account(s)** and tap **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**.

A. Withdraw your MPF Benefits

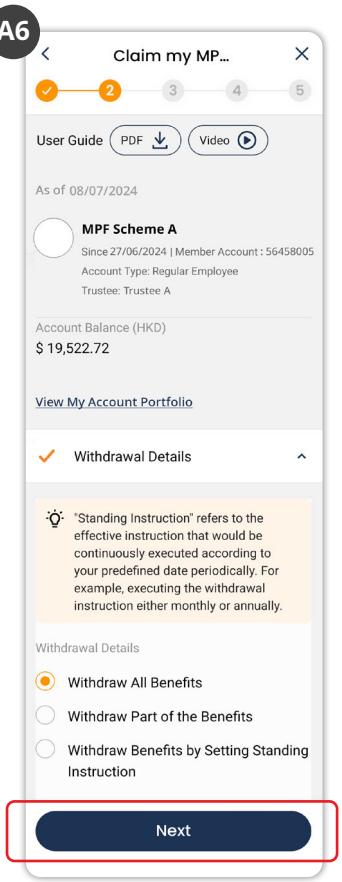


Remarks: If you select a self-employed person account, you will need to enter your **Cessation of Self-employment Effective Date (if applicable)** and tap **Confirm**.

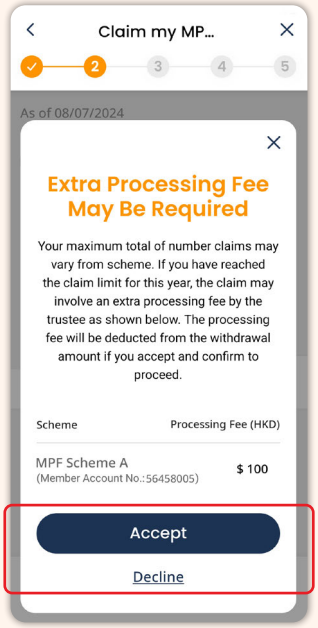
i) Retirement at Age 65 / Early Retirement

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



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

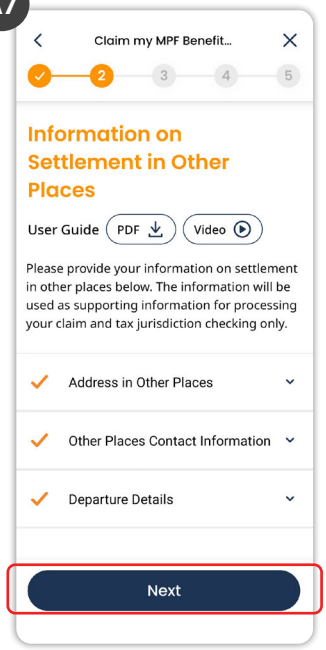


Tips: If your withdrawal instruction involves processing fee by your trustee, there will be a reminder. Please tap **Accept** to continue or tap **"Decline"**.

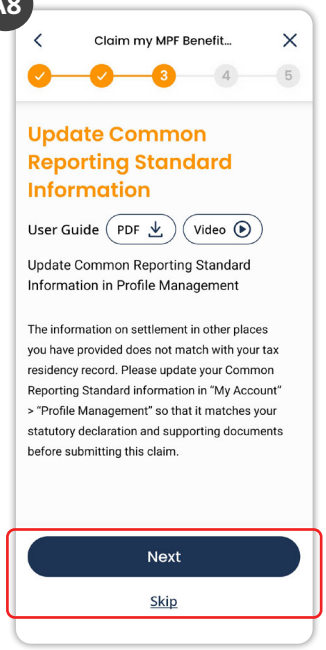
ii) Permanent Departure from Hong Kong

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



A8



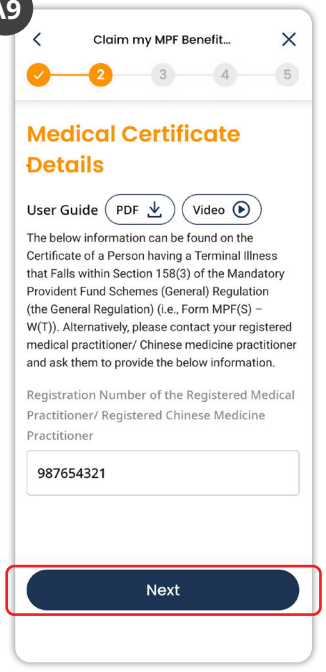
A7 Fill in the **Information on Settlement in Other Places** and tap **Next**.

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



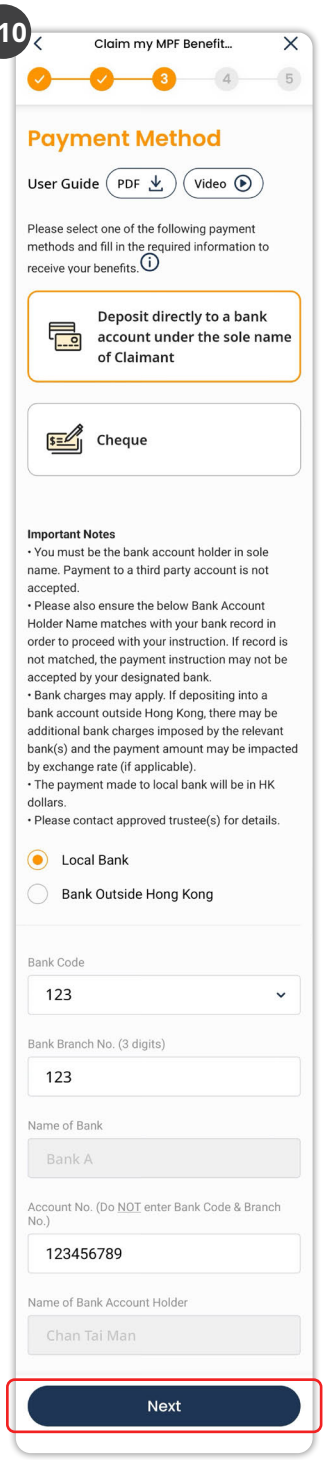
A9 Fill in the **Registration Number of the Registered Medical Practitioner / Registered Chinese Medicine Practitioner**. Then, tap **Next**.

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



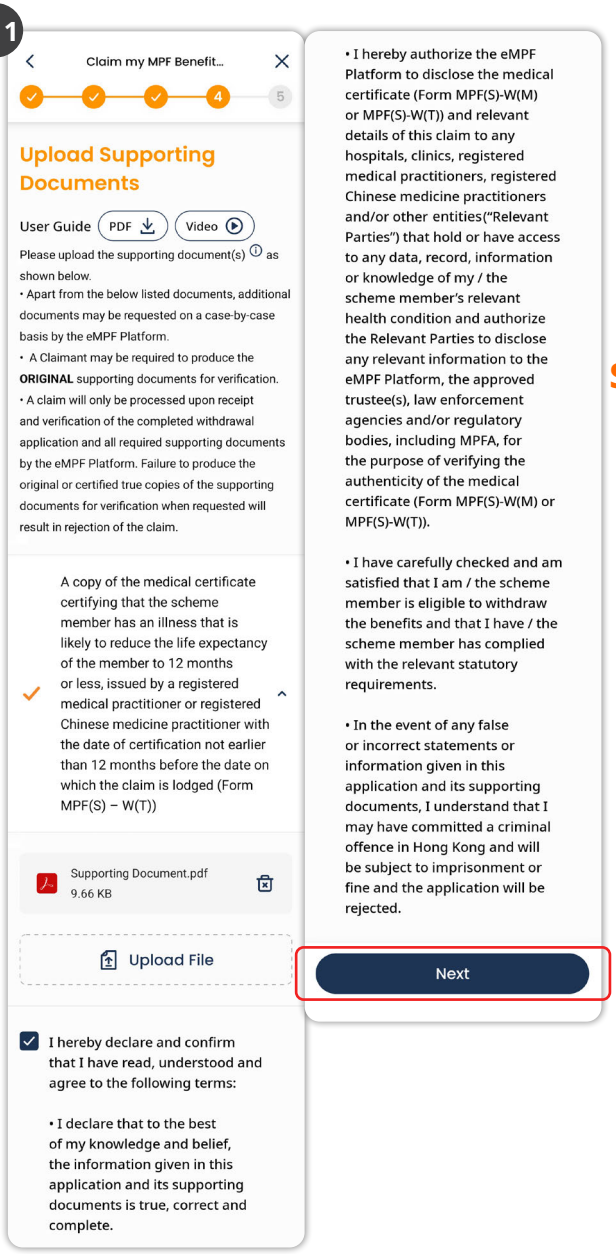
A10 Select a payment method and fill in the payment information. Then, tap **Next**.

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.

A. Withdraw your MPF Benefits

A11

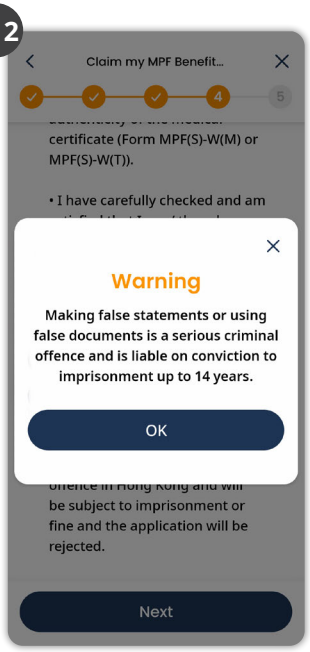


Scroll

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

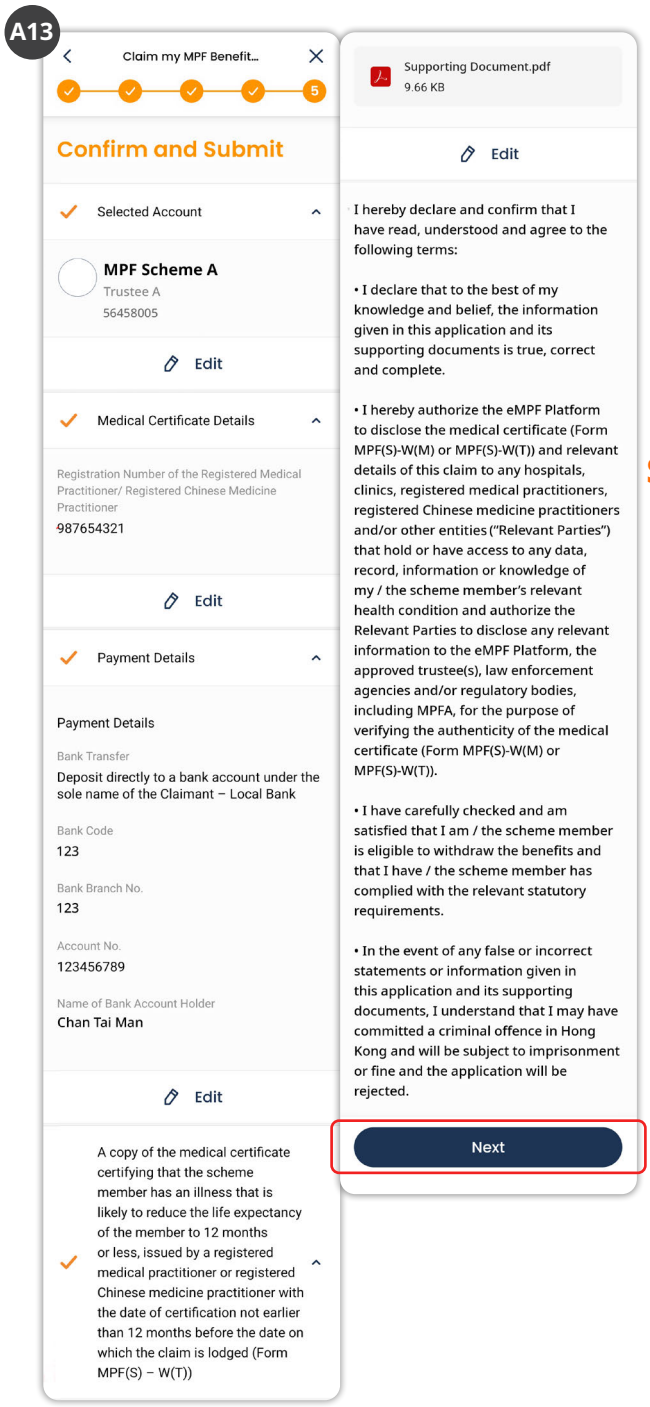
Remarks: The required supporting documents might be different depending on your selected claim reason.

A12



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

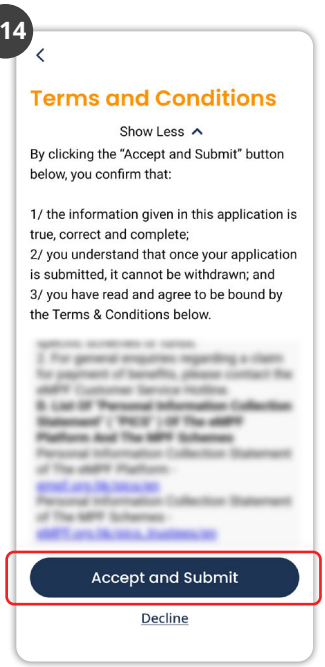
A. Withdraw your MPF Benefits



Scroll

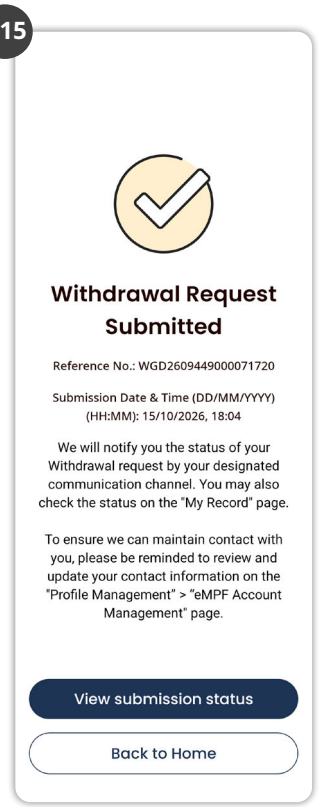
A13 Review the information and tap **Next**.

A14



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

A15



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

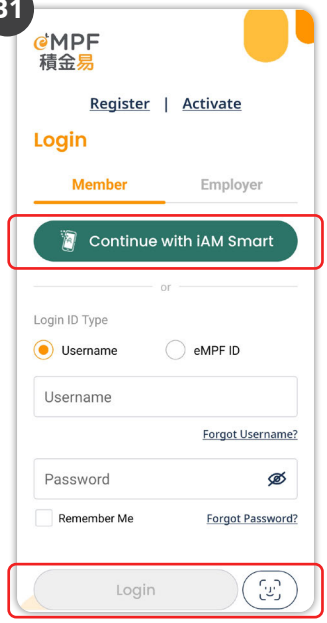
Remarks: The requirement on supporting document is different depending on your claim reason. Original copy may be required for certain documents.

B. Withdraw Voluntary Contributions

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

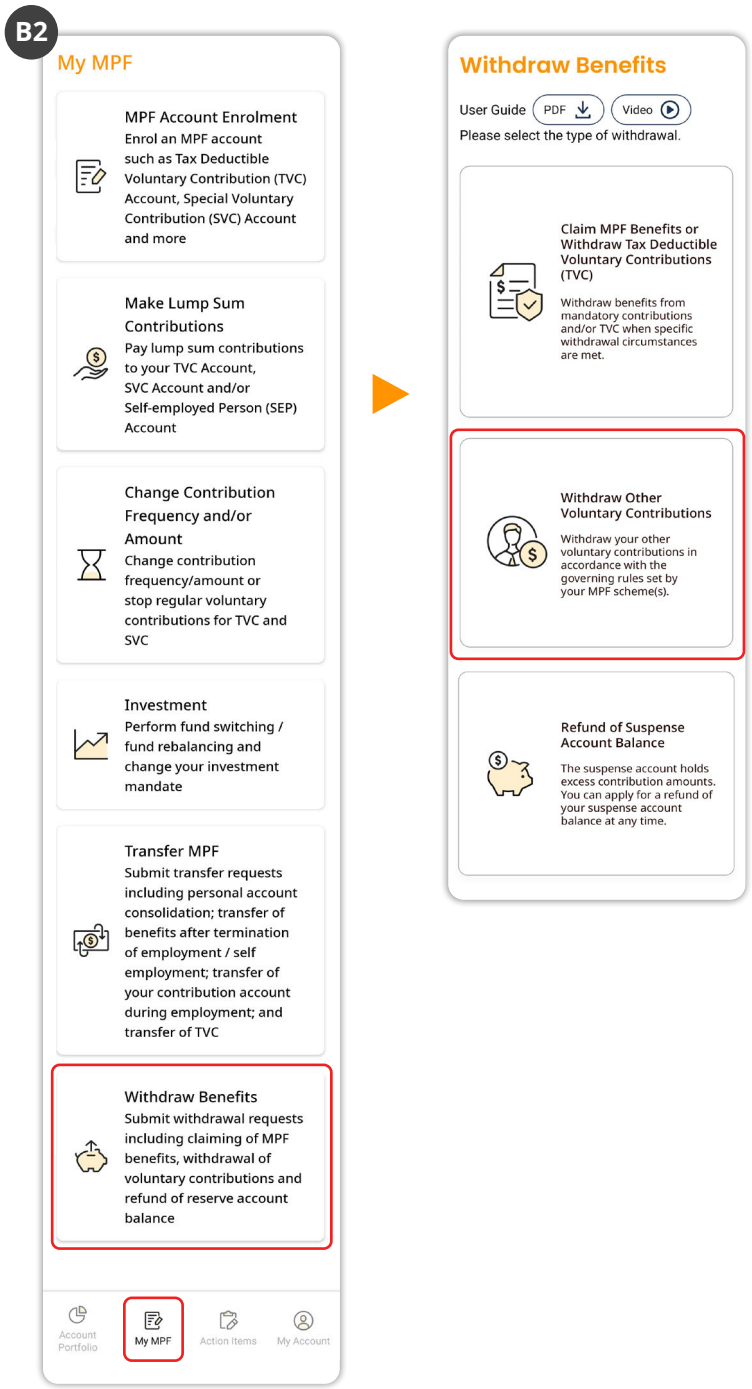
Remarks: Withdrawal of voluntary contributions is subject to the governing rules of individual scheme.

B1

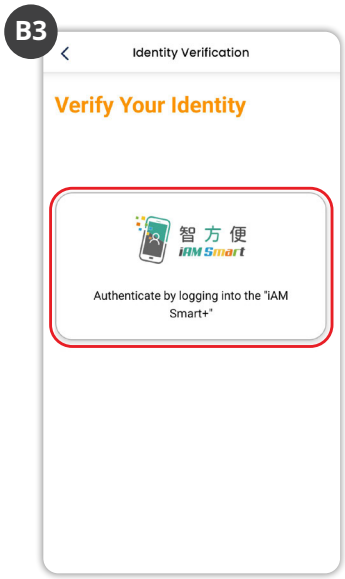


B1 Log in to the **eMPF™** Mobile App.

B. Withdraw Voluntary Contributions

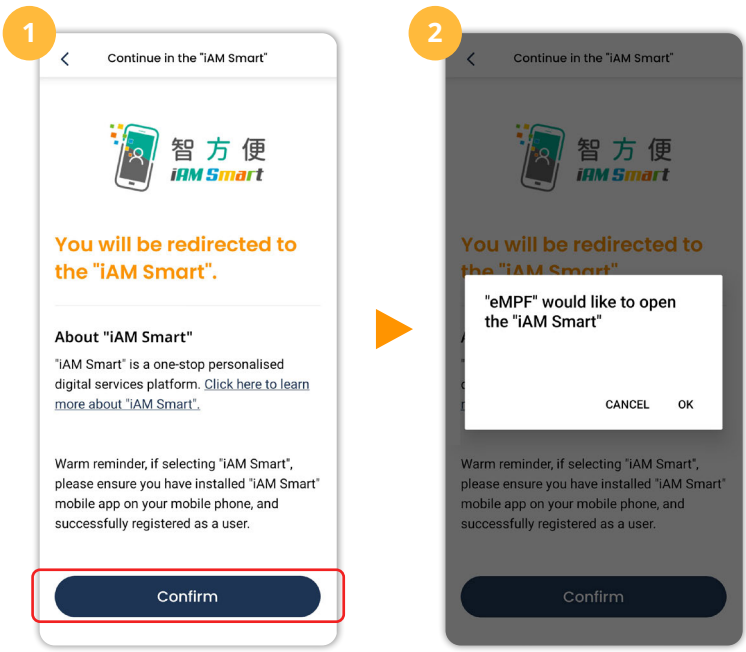


B2 Tap **"My MPF"** on the menu bar and tap **"Withdraw Benefits"**. Then, select **"Withdraw Other Voluntary Contributions"**.



B3 Please use **"iAM Smart+"** to perform step-up authentication.

Step-up Authentication with "iAM Smart+"

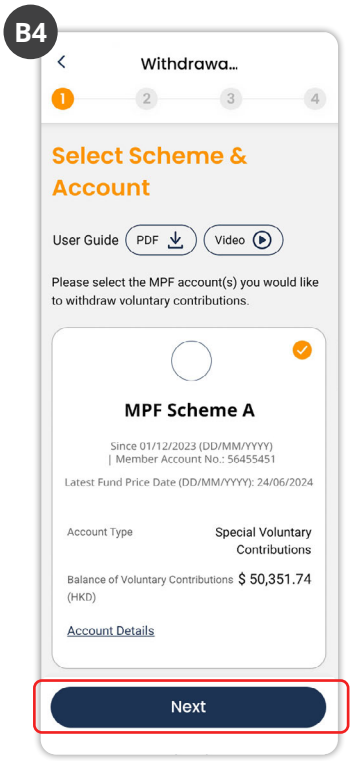


1. Download the **"iAM Smart"** mobile app to your smartphone and register as an **"iAM Smart+"** user. If you have already registered for **"iAM Smart"**, please log in and upgrade to **"iAM Smart+"**.

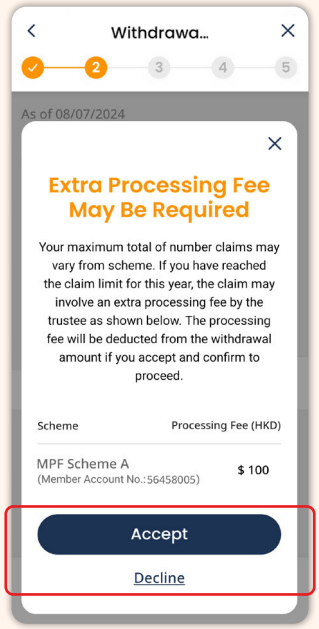
2. Follow the instructions and perform the subsequent steps as indicated on your **"iAM Smart+"**.

Tips: If you have never registered for **"iAM Smart"**, step-up authentication will take effect 24 hours after the completion of **"iAM Smart+"** registration.

▶ Continue the Withdrawal Process via eMPF™ Mobile App

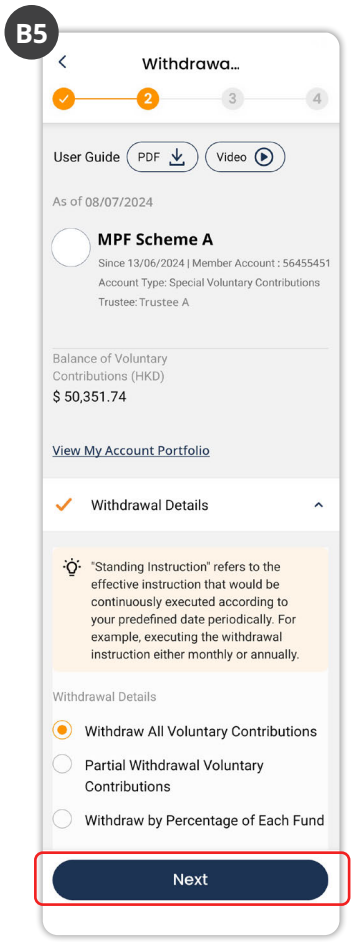


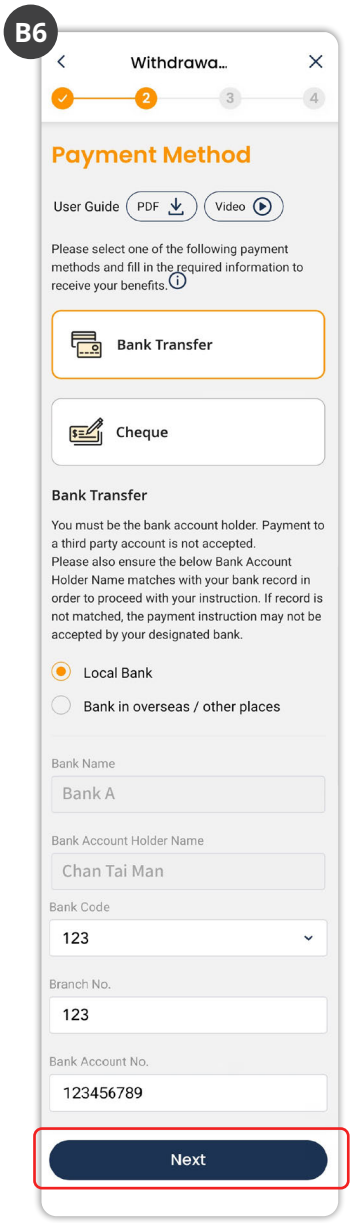
B4 Select the **account(s)** and then tap **Next**. You may select multiple accounts.



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

B. Withdraw Voluntary Contributions





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

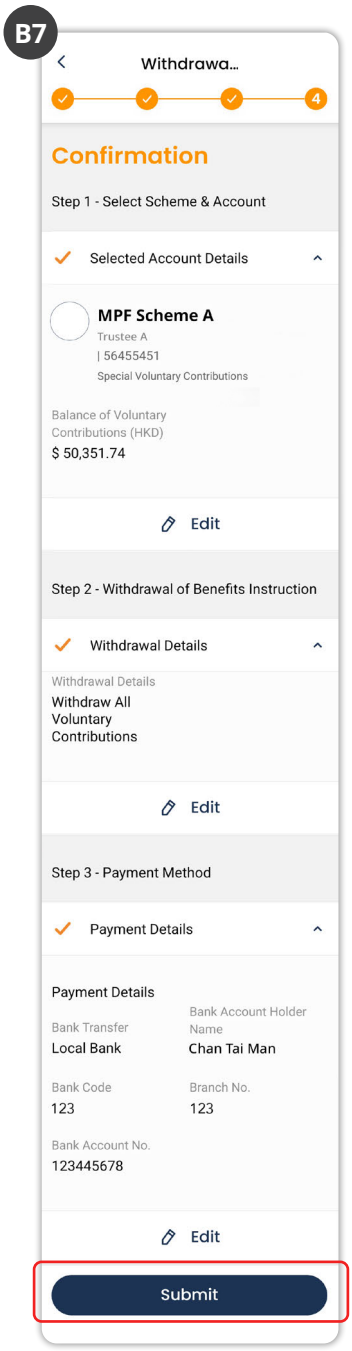
B6 Select a payment method and fill in the payment information. Then, tap **Next**.

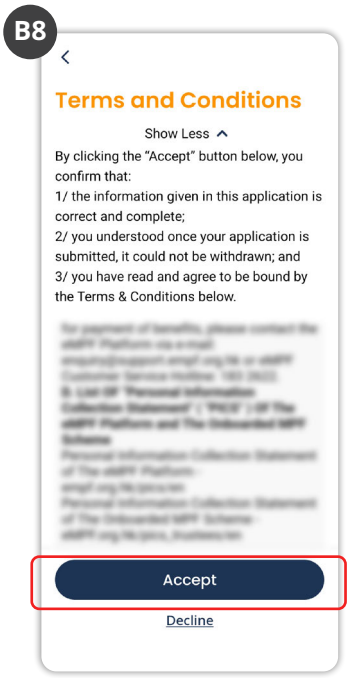
Tips:

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.

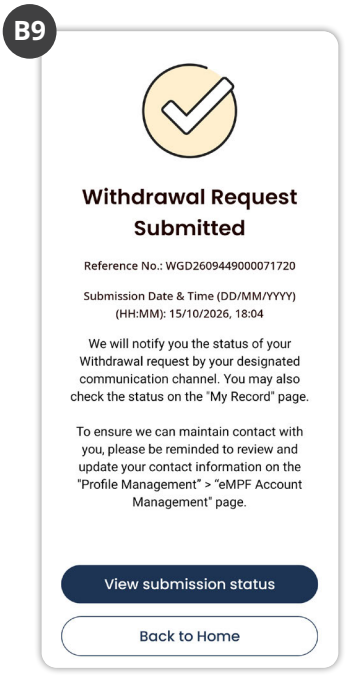
B. Withdraw Voluntary Contributions





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

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



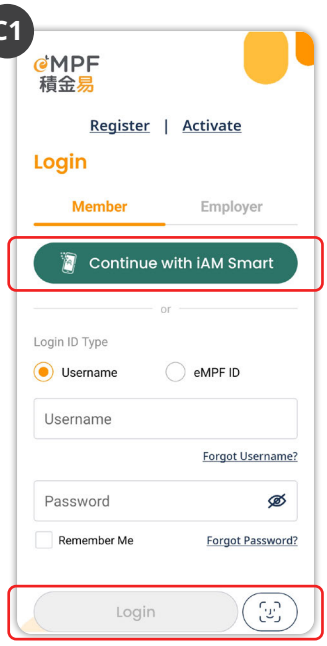
B9 The withdrawal instruction has been successfully submitted. We will send you the result once it is available via email or SMS.

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.

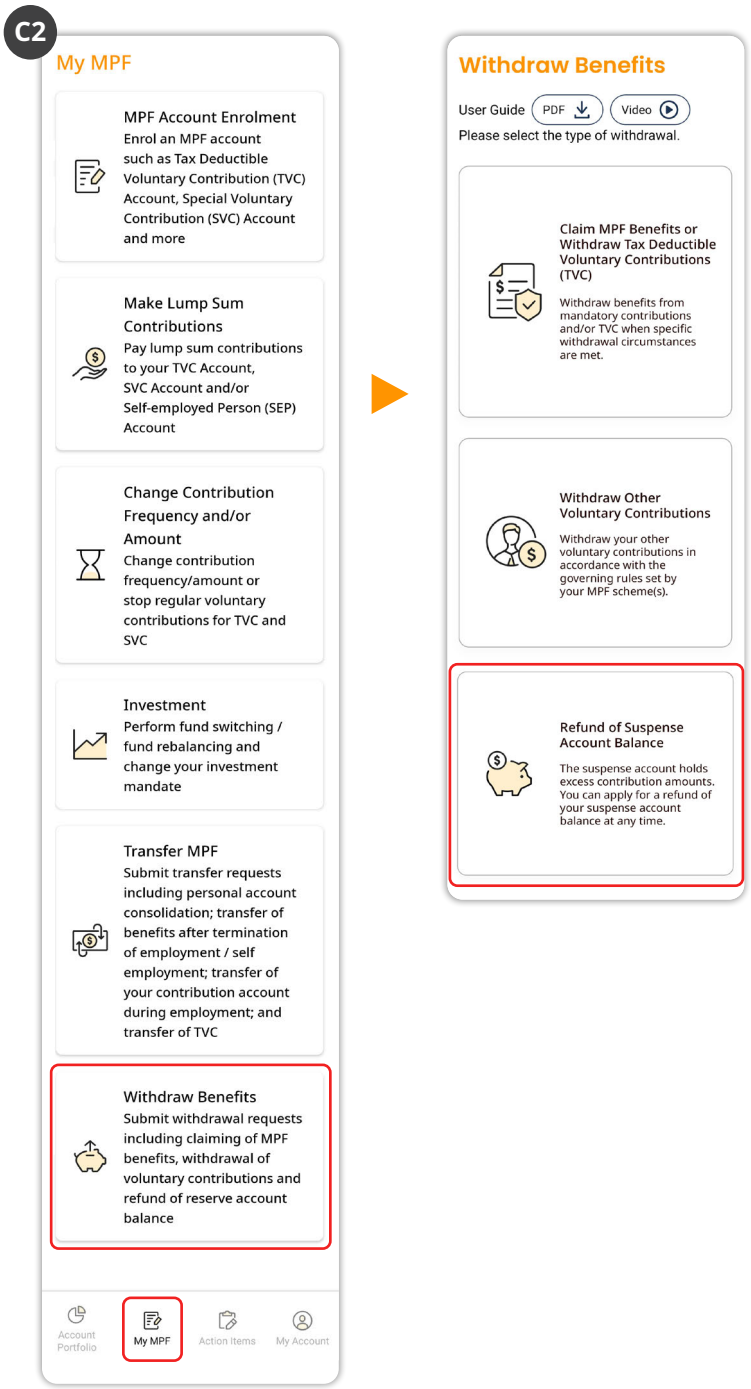
Tips: Suspense account is holding excess amount of your payment to contributions.

C1



C1 Log in to the **eMPF™** Mobile App.

C. Withdraw Suspense Account Balance of Self-employed Persons



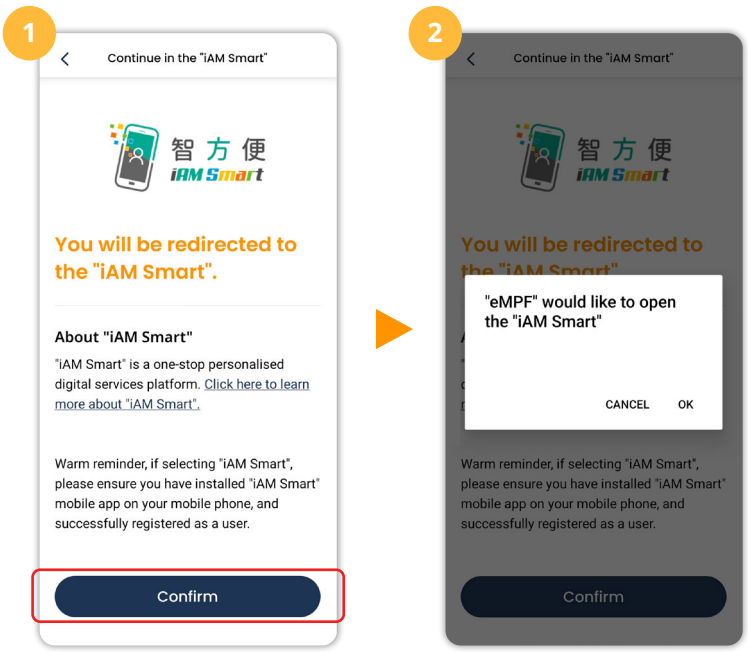
C2 Tap **"My MPF"** on the menu bar and tap **"Withdraw Benefits"**. Then select **"Refund of Suspense Account Balance"**.



C3 Please use **"iAM Smart+"** to perform step-up authentication.

C. Withdraw Suspense Account Balance of Self-employed Persons

Step-up Authentication with "iAM Smart+"

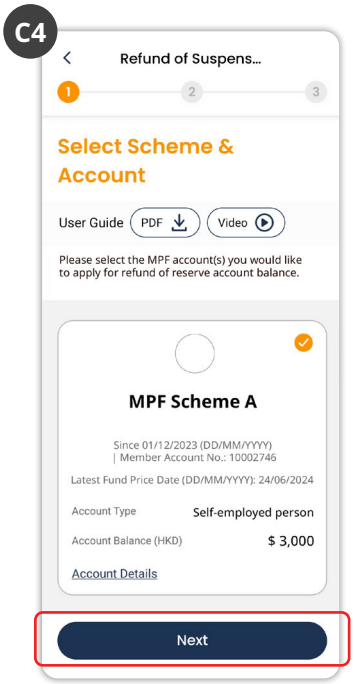


1. Download the **"iAM Smart"** mobile app to your smartphone and register as an **"iAM Smart+"** user. If you have already registered for **"iAM Smart"**, please log in and upgrade to **"iAM Smart+"**.

2. Follow the instructions and perform the subsequent steps as indicated on your **"iAM Smart+"**.

Tips: If you have never registered for **"iAM Smart"**, step-up authentication will take effect 24 hours after the completion of **"iAM Smart+"** registration.

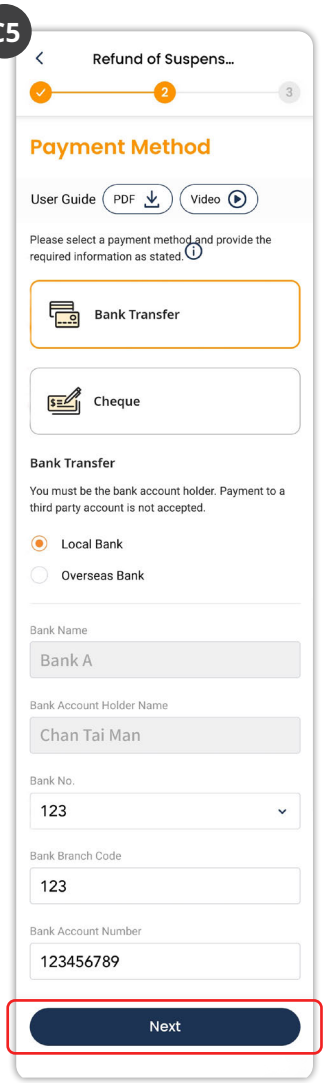
▶ Continue the Withdrawal Process via eMPF™ Mobile App



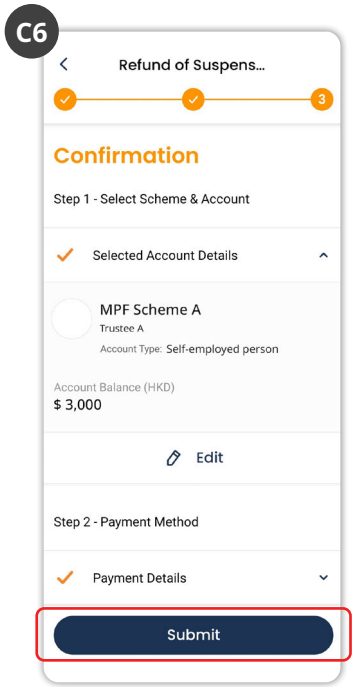
C4 Select the **account(s)** and then tap **Next**. You may select multiple accounts.

C. Withdraw Suspense Account Balance of Self-employed Persons

C5



C6



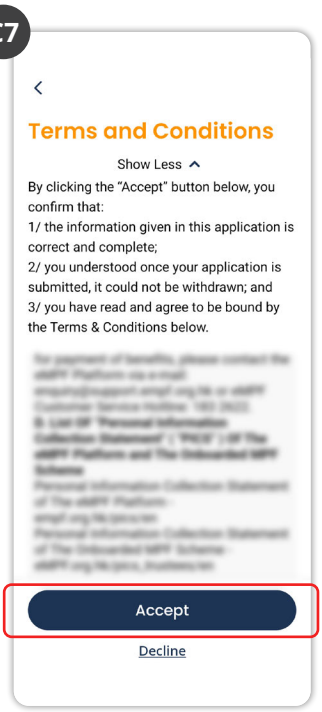
C5 Select a payment method and fill in the payment information, then tap **Next** .

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

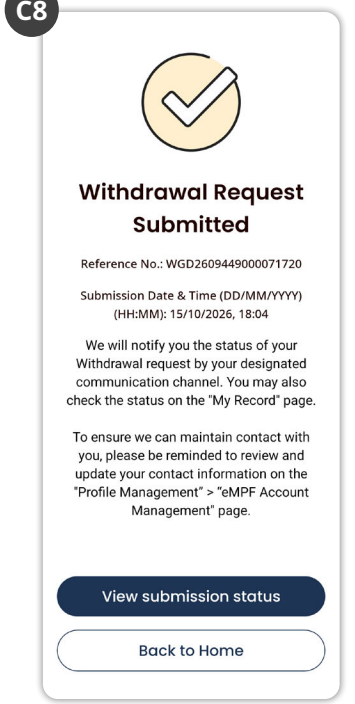
Bank Transfer: You must be the bank account holder. Payment to a third party account is not accepted.

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

C7



C8



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

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

– End –