

MPF Withdrawal



**Mobile App
User Guide**

Preface

This user guide provides step-by-step instructions on how a scheme member can withdraw MPF benefits 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 1205-6, 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: 1.00

Date : 21 Aug, 2024

Contents

A. Withdraw your MPF Benefits	P.3
i) Retirement at Age 65 / Early Retirement	P.6
ii) Permanent Departure from Hong Kong	P.7
iii) Small Balance / Terminal Illness / Total Incapacity	P.8
B. Withdraw Voluntary Contributions	P.10
C. Withdraw Suspense Account Balance of Self-employed Persons	P.14

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

Do not have an eMPF?
[Register / Activate your eMPF](#)

Login

Member Employer

Login ID Type:
 Username eMPF ID

Username

Forgot Username?

Password

Remember Me [Forgot Password?](#)

Login

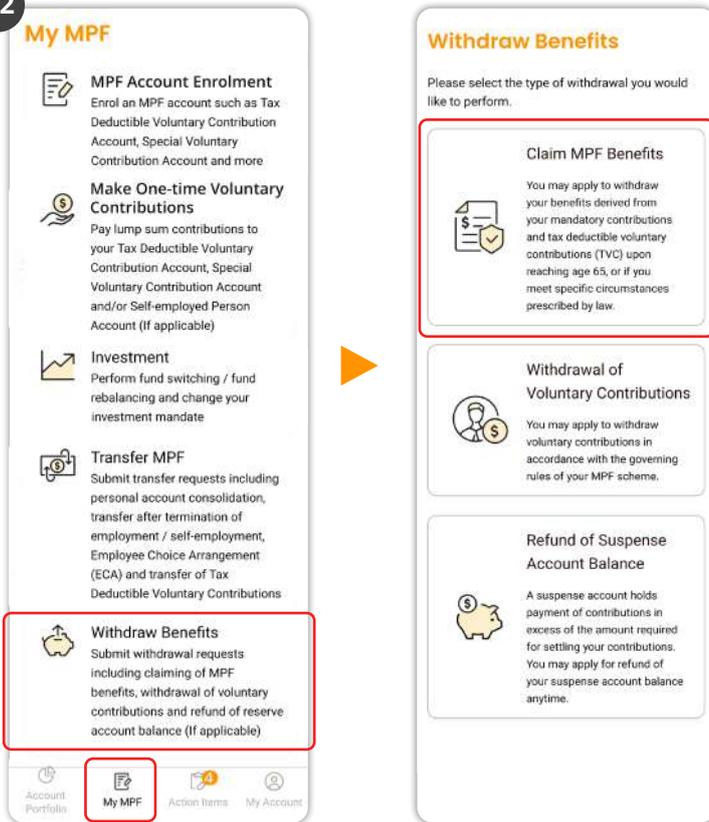
or

Continue with iAM Smart

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

A. Withdraw your MPF Benefits

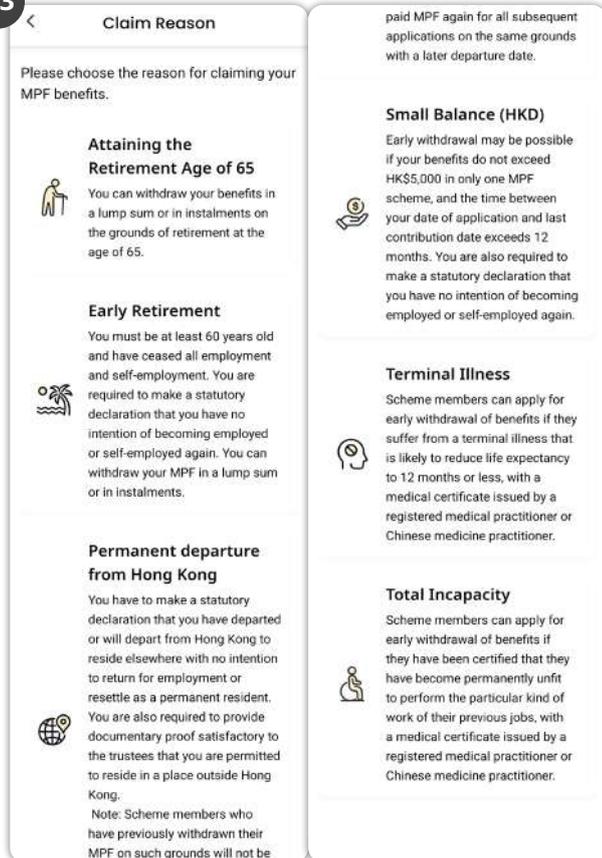
A2



A2

Tap **"My MPF"** on the menu bar and tap **"Withdraw Benefits"**, then select **"Claim MPF Benefits"**.

A3



A3

Select a **Claim Reason**.



Remarks:

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

A. Withdraw your MPF Benefits

A4

Claim my MPF... X

1 2 3 4 5

Select Scheme & Account

Please select the MPF account(s) you would like to apply for withdrawal of benefits.

⚠ If you would like to withdraw your Special Voluntary Contributions, please go to "Withdraw Benefits > Withdrawal of Voluntary Contributions" page instead.

MPF Scheme A ✓

Since 27/06/2024 | Member Account No.: 56458005

A Company

Account Type: Regular Employee
Account Balance (HKD): \$ 44,551.84

Account Details

Next

A4 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 A5** and **Steps A8 to A12**.
- (ii) Permanent Departure from Hong Kong: **Step A6 to A12**.
- (iii) Small Balance / Terminal Illness / Total Incapacity: **Steps A8 to A12**.



Claim my MPF... X

1 2 3 4 5

Cessation of Self-employment Details

MPF Scheme A ✓

Since 27/06/2024 | Member Account No.: 56458005

Self-Employed Persons

Account Type: SEP
Trustee: Trustee A

Please enter your cessation of self-employment effective date:

Cessation of Self-employment Effective Date: 08 / 07 / 2024

Confirm

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 will receive a notification to remind you on withdrawal of benefits on the **eMPF Platform**.



You can claim your MPF benefits now

Date: 08/07/2024, 19:58



According to our records, you have reached the age of 65 and you are now eligible to claim your MPF benefits. You may choose to retain the benefits in your account for continuous investment or make the claim now.

Your date of birth in our record:

Date of Birth (DD/MM/YYYY)

1980-11-11

[Update Date of Birth](#)

Make a Claim Now

[Retain in Account\(s\)](#)

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

A5

A5

Fill in withdrawal instruction for each selected scheme. Then tap **Next** to go to **Step A8**.



Tips: If your withdrawal request 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.

A6

Claim my MP...

1 2 3 4 5

Overseas / Other places Settlement Information

Please provide your overseas / other places settlement information below. The information will be used as supporting information for processing your claim and tax jurisdiction checking only.

✓ Overseas / Other Places Address

✓ Overseas / Other places Contact Information

✓ Departure Details

Next

A7

Claim my MP...

1 2 3 4 5

Update Common Reporting Standard Information

Update Common Reporting Standard Information in Profile Management

The overseas / other places information you have provided does not match your tax residency. Please update your Common Reporting Standard information in Profile Management.

Next

Skip

A6 Fill in the **Overseas / Other Places Settlement** Information and tap **Next**.

A7 If the Overseas/ Other Places Settlement Information 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 A8**.

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.

A8

Claim my MPF...

Payment Method

Please select one of the following payment methods and fill in the required information to receive your benefits.

Bank Transfer

Cheque

Bank Transfer

You must be the bank account holder. Payment to a third party account is not accepted. Please also ensure the below Bank Account Holder Name matches with your bank record in order to proceed with your instruction. If record is not matched, the payment instruction may not be accepted by your designated bank.

Local Bank

Bank in overseas / other places

Bank Name
Bank A

Bank Account Holder Name
Chan Tai Man

Bank Code
123

Branch No.
012

Bank Account No.
123456789

Next

A9

Claim my MPF...

Upload Supporting Document

Please upload the supporting document(s) as shown below (File formats supported: jpg, jpeg, png, tif, tiff, heic (iOS Only), pdf, doc, docx | No. of files: Up to 5 files per document | Maximum file size: 10MB per file).

Medical certificate for terminal illness [MPF(S) - W(T)]

Supporting documents.pdf
373.39 KB

Upload File

Next

A8 Select a payment method and fill in the payment information. Then, tap **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.

A9 Upload the supporting document(s) shown on the page and then tap **Next**.



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

iii) Small Balance / Terminal Illness / Total Incapacity

A10

Claim my MPF

Confirmation

Step 1 - Select Scheme & Account

Selected Account Details

MPF Scheme A
Trustee A
56458005

Edit

Step 2 - Payment Method

Payment Details

Bank Transfer
Local Bank

Bank Account Holder Name
Chan Tai Man

Bank Code
123

Branch No.
012

Bank Account No.
123456789

Edit

Step 3 - Upload Supporting Document

Medical certificate for terminal illness [MPF(S) - W(T)]

Supporting documents.pdf
373.39 KB

Edit

Submit

A11

Terms and Conditions

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

Accept

Decline

A10 Review the information and click **Submit**.

A11 Read the terms and conditions and click **Accept**.

A12

Withdrawal Request Submitted

Reference No.: WGD090862000025806

Submission Date & Time: 08/07/2024, 12:04

Your request for withdrawal of benefits has been submitted. We will notify you the status of your request for withdrawal of benefits by your designated communication channel. You may also check the status on the "My Record" page.

Go to My Record

Back to Home

A12 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

Do not have an eMPF?
Register / Activate your eMPF

Login

Member Employer

Login ID Type

Username eMPF ID

Username Forgot Username?

Password Forgot Password?

Remember Me

Login 

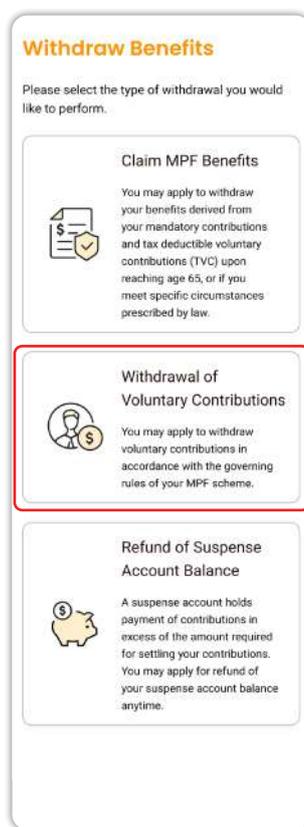
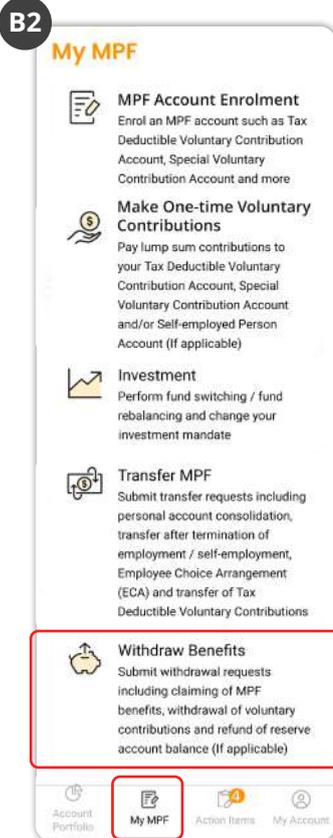
or

 Continue with iAM Smart

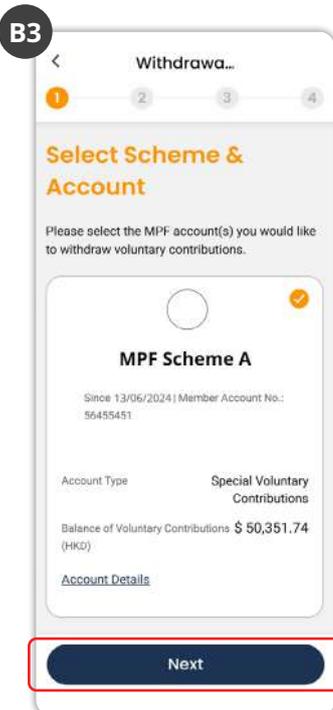
B1

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

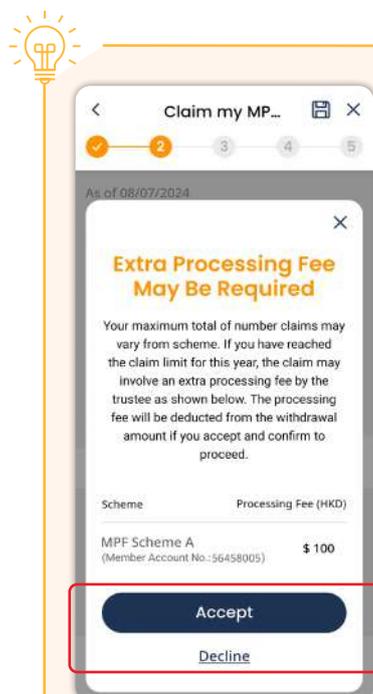
B. Withdraw Voluntary Contributions



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



B3 Select the **account(s)** and then tap **Next**. You may select multiple accounts.



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

B. Withdraw Voluntary Contributions

B4

Withdrawa...

As of 08/07/2024

MPF Scheme A
Since 13/06/2024 | Member Account: 56-455451
Account Type: Special Voluntary Contributions
Trustee: Trustee A

Balance of Voluntary Contributions (HKD)
\$ 50,351.74

[View My Account Portfolio](#)

Withdrawal Details

Standing Instruction refers to the effective instruction that would be continuously executed according to your predefined date periodically. For example, executing the withdrawal instruction either monthly or annually.

Withdrawal Details

Withdraw All Voluntary Contributions

Partial Withdrawal Voluntary Contributions

Withdraw by Percentage of Each Fund

Next

B5

Withdrawa...

Payment Method

Please select one of the following payment methods and fill in the required information to receive your benefits. ⓘ

Bank Transfer

Cheque

Bank Transfer

You must be the bank account holder. Payment to a third party account is not accepted. Please also ensure the below Bank Account Holder Name matches with your bank record in order to proceed with your instruction. If record is not matched, the payment instruction may not be accepted by your designated bank.

Local Bank

Bank in overseas / other places

Bank Name
Bank A

Bank Account Holder Name
Chan Tai Man

Bank Code
123

Branch No.
012

Bank Account No.
123456789

Next

B4 Fill in the withdrawal details and tap **Next**.

B5 Select a payment method and fill in the payment information. Then, tap **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 will not be accepted.

B. Withdraw Voluntary Contributions

B6

Withdrawal...

Confirmation

Step 1 - Select Scheme & Account

Selected Account Details

MPF Scheme A
Trustee A
56455451
Special Voluntary Contributions

Balance of Voluntary Contributions (HKD)
\$ 50,351.74

Edit

Step 2 - Withdrawal of Benefits Instruction

Withdrawal Details

Withdrawal Details
Withdraw All Voluntary Contributions

Edit

Step 3 - Payment Method

Payment Details

Bank Transfer
Local Bank

Bank Account Holder Name
Chan Tai Man

Bank Code
123

Branch No.
012

Bank Account No.
123445678

Edit

Submit

B7

Terms and Conditions

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

Accept

Decline

B6 Review the information and click **Submit** .

B7 Read the Terms and Conditions and tap **Accept** .

B8

Voluntary Contributions
Withdrawal Request
Submitted

Reference No.: WGD0708620000026218

Submission Date & Time: 08/07/2024, 12:07

Your voluntary contributions withdrawal request has been submitted. We will notify you when the process is completed. You may also check the status on the "My Record" page.

Go to My Record

Back to Home

B8 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.



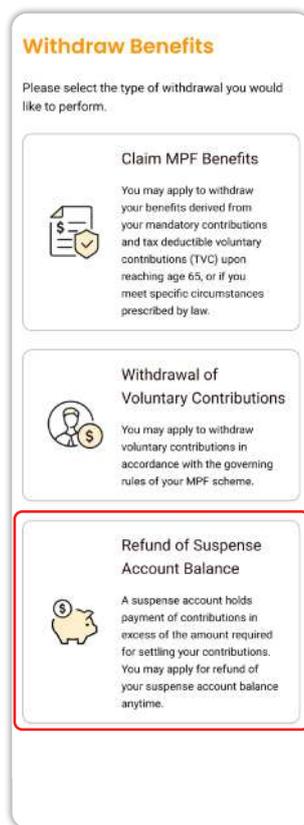
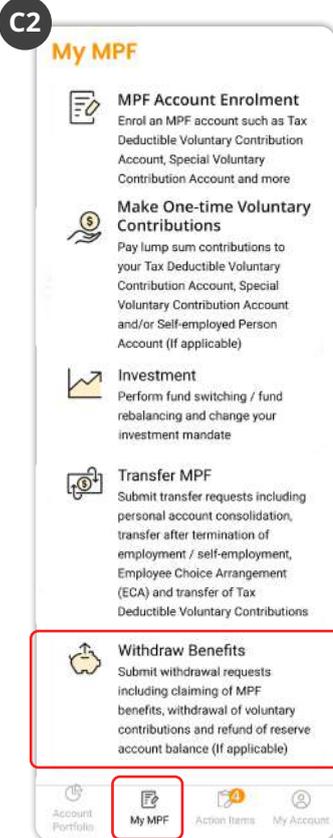
Tips: Suspense account is holding excess amount of your payment to contributions.

C1

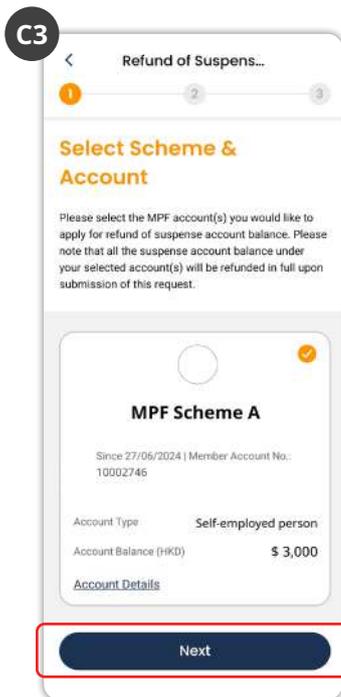
The screenshot shows the login interface of the eMPF Mobile App. At the top, there is a message: "Do not have an eMPF? Register / Activate your eMPF". Below this is the "Login" section with two tabs: "Member" (selected) and "Employer". Under "Login ID Type", there are two radio buttons: "Username" (selected) and "eMPF ID". There are input fields for "Username" and "Password". Below the password field, there are checkboxes for "Remember Me" and "Forgot Password?". At the bottom, there is a "Login" button and a "Continue with iAM Smart" button. A red box highlights the "Login" button and the "Continue with iAM Smart" button.

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

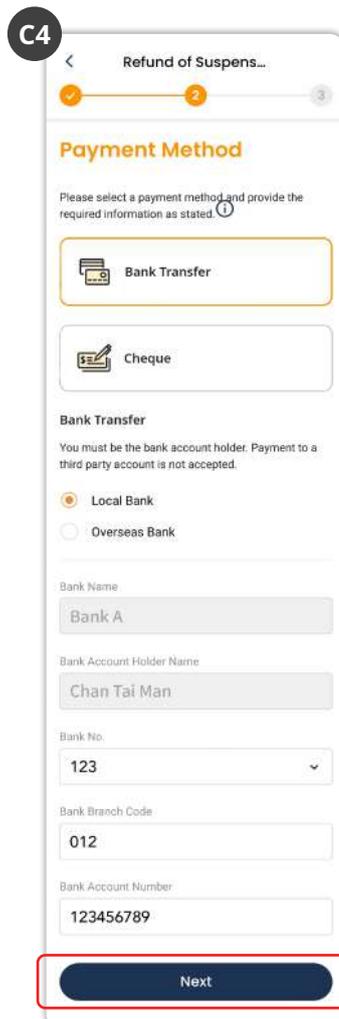
C. Withdraw Suspense Account Balance of Self-employed Persons



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



C3 Select the **account(s)** and then tap **Next**. You may select multiple accounts.



C4 Select a payment method and fill in the payment information, then tap **Next**.

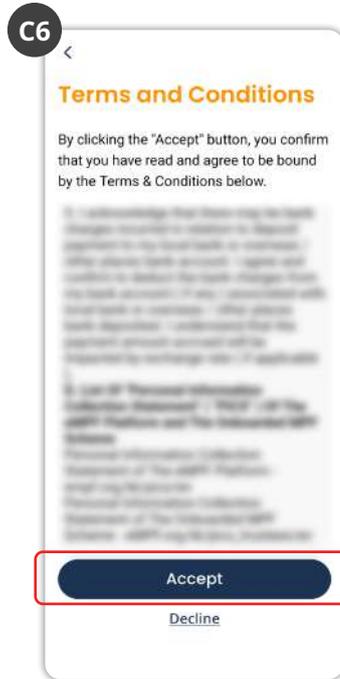
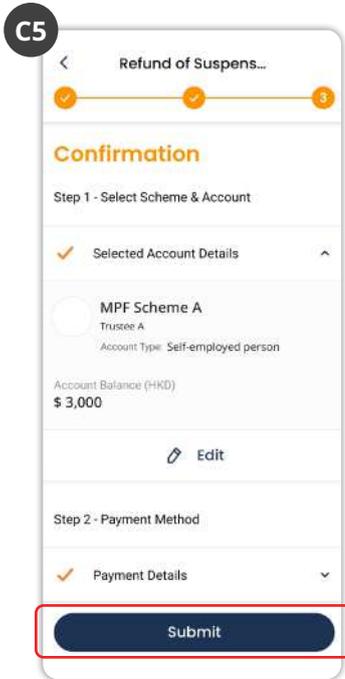


Tips:

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.

C. Withdraw Suspense Account Balance of Self-employed Persons



C5 Review the information and tap **Submit** .

C6 Read the Terms and Conditions and tap **Accept** .



C7 The refund request has been successfully submitted. We will send you the result once it is available via email or SMS.

- End -