

MANDATORY PROVIDENT FUND SCHEMES AUTHORITY

IV.4 Guidelines on Payment of Accrued Benefits – Documents to be Submitted to Approved Trustees

INTRODUCTION

In accordance with section 15 of the Mandatory Provident Fund Schemes Ordinance (“the Ordinance”), the accrued benefits of a scheme member may be withdrawn under the circumstances prescribed therein. Part 13 of the Mandatory Provident Fund Schemes (General) Regulation (“the Regulation”) further specifies the requirements and procedures regarding claims for payment of accrued benefits.

2. Section 6H of the Ordinance provides that the Mandatory Provident Fund Schemes Authority (“the Authority”) may issue guidelines for the guidance of approved trustees, service providers, participating employers and their employees, self-employed persons, regulated persons and other persons concerned with the Ordinance.

3. Section 47A of the Ordinance empowers the Authority to specify or approve the form and contents of documents required for the purposes of this Ordinance.

4. The Authority hereby issues guidelines to:

- (a) set out the forms approved by the Authority for the purposes of Division 1 of Part 13 of the Regulation; and
- (b) provide guidance in relation to the processing of claims for payment of accrued benefits.

EFFECTIVE DATE

5. These revised Guidelines (Version 12 – February 2016) shall become effective on the date of commencement of operation of sections 6(1) to 6(3), 25 and 45 of the Mandatory Provident Fund Schemes (Amendment) Ordinance 2015 (i.e. 1 February 2016). The previous version of these Guidelines (Version 11 – June 2015) shall be superseded on that day.

CLAIM FORM

6. For the purposes of Division 1 of Part 13 of the Regulation, the Authority has approved:

- (a) the claim forms for payment of accrued benefits (collectively the “Claim Form”)
 - (i) at Annex A1, the Claim Form to be used for payment of accrued benefits on the ground of attaining the retirement age of 65 or early retirement¹ (Form MPF(S) – W(R));
 - (ii) at Annex A2, the Claim Form to be used for payment of accrued benefits on the ground of permanent departure from Hong Kong, total incapacity, terminal illness, small balance or death (Form MPF(S) – W(O));
- (b) at Annex B, the medical certificate for payment of accrued benefits on the ground of total incapacity (Form MPF(S) - W(M));
- (c) at Annexes C to F, the statutory declaration forms (Form MPF(S) - W(SD1), Form MPF(S) - W(SD2), Form MPF(S) - W(SD3) and Form MPF(S) - W(SD4)) to be used for the circumstances specified in the Regulation; and
- (d) at Annex G, the medical certificate for payment of accrued benefits on the ground of terminal illness (Form MPF(S)-W(T)).

¹ For a claim made on the ground of early retirement, the scheme member must reach the age of 60 and have permanently ceased all employment and self-employment with no intention of becoming employed or self-employed again.

7. Lodgement of a claim for payment of accrued benefits must be made in these approved forms. Those forms requiring a signature of the claimant must be signed either by the relevant scheme member of a registered scheme, the personal representative of a deceased scheme member, or the committee of the estate of a mentally incapacitated person appointed under the Mental Health Ordinance (Cap. 136) (“the committee of the estate”) who lodges a claim on behalf of a mentally incapacitated scheme member.

8. A claimant is only required to fill in one Claim Form if the claim is in respect of one or more accounts in one single registered scheme. However, if the claim is in respect of accounts in more than one registered scheme, the claimant is required to fill in one Claim Form for each registered scheme.

9. The medical certificate for the purpose of certifying a terminal illness of a scheme member (i.e. Form MPF(S) – W(T)) can be used for claiming benefits from both a registered scheme and an MPF exempted ORSO registered scheme². If a scheme member has benefits held in an account in a registered scheme and an account in an MPF exempted ORSO registered scheme, the scheme member only needs to ask a registered medical practitioner or a registered Chinese medicine practitioner to fill in and sign one medical certificate.

EVIDENCE FOR CLAIMS

10. Under Part 13 of the Regulation, a claim for payment of accrued benefits must be accompanied by evidence satisfactory to the approved trustee that the claimant is eligible for the claim, or a relevant statutory declaration.

² An MPF exempted ORSO registered scheme means a scheme in respect of which an exemption certificate has been issued under section 16 of the Mandatory Provident Fund Schemes (Exemption) Regulation.

11. To facilitate approved trustees in processing claims for payment, Section II(2) of the Claim Form sets out the documents that a claimant is required to submit in lodging the claim and providing evidence satisfactory to the approved trustee. In vetting those documents, approved trustees should take note of the following:

- (a) *Date of birth in Hong Kong Identity (HKID) Card*: If the HKID card of a scheme member does not contain the month and/or day of birth of the scheme member, the scheme member may provide satisfactory evidence as to the month and/or day by using one of the following methods:
- (i) using the birth date as shown on an official document (e.g. a travel document or a statutory declaration of the scheme member's date of birth) provided by the scheme member; or
 - (ii) using the day and month of the issue date of the HKID card of the scheme member.

If the scheme member has not used either of the two methods above to provide evidence as to the month and day, then in the absence of any other evidence, the approved trustee should, where the HKID card shows only the year and month of birth (and not the day of birth), use the last day of the month, and where the HKID card shows only the year of birth (and neither the month nor day of birth), use the last day of the year as shown on the HKID card as the birth date of the scheme member.

- (b) *Documents to show the status of a personal representative of a deceased scheme member*: In cases where a Letter of Probate or Letters of Administration is issued by the Probate Registry, the name of the personal representative of a deceased person is printed on that document. The approved trustee of the scheme can verify the status of a personal representative by requesting a copy of the

Letter of Probate or Letters of Administration from the personal representative. In cases where the Official Administrator gets in and administers an estate of a deceased scheme member in a summary manner without a grant or other legal formality under section 15 of the Probate and Administration Ordinance (Cap. 10), the Official Administrator is a personal representative.

- (c) Medical certificate certifying total incapacity: If the claimant also claims long service payment on the ground of permanent unfitness for his present job under the Employment Ordinance (Cap. 57), he may use the form “Certificate of an employee’s permanent unfitness for a particular type of work” used for the purpose for his claim under the Employment Ordinance (Cap. 57) to substitute for the approved form for medical certificate, MPF(S) – W(M), at Annex B to claim for payment of MPF accrued benefits on the ground of total incapacity.
- (d) Documents to show the status of the committee of the estate: The approved trustee may verify the status of the committee of the estate by requesting a copy of the evidence of the appointment, i.e. the Court Order issued pursuant to the Mental Health Ordinance (Cap. 136).
- (e) Forms of statutory declarations: To facilitate compliance by scheme members, claimants and approved trustees, forms are approved for making a statutory declaration by claimants under different circumstances in claiming for payment of accrued benefits (Annexes C to F). The statutory declaration must be a valid statutory declaration in the place where the declaration is made (e.g. in Hong Kong, the statutory declaration should be made before and signed by a Commissioner for Oaths (e.g. at a Public Enquiry Service Centre of the Home Affairs Department) or a Notary Public

or a Justice of the Peace). A statutory declaration made in a place other than Hong Kong is also acceptable provided that it is made before and signed by a Notary Public or a person authorized under the law of that place to administer an oath or take a statutory declaration.

12. In some special circumstances, when the above requirements do not seem appropriate, the approved trustees may, where permitted by law, alter the requirements to satisfy themselves that the claimant is eligible for the claim.

AVAILABILITY OF THE FORMS

13. The Claim Form, the medical certificates and the statutory declaration forms can be downloaded from the Authority's website at www.mpfa.org.hk. Hard copies of the forms are also available at the office of the Authority. Approved trustees may consider allowing any user to download the forms from their websites by putting the forms online or providing hard copies of the forms upon request. To facilitate smooth processing of the claim for payment of accrued benefits, approved trustees may provide supplementary notes in addition to those in the explanatory notes of the Claim Form.

DEFINITION OF TERMS

14. Where a term used in the Guidelines is defined in the Ordinance or the subsidiary legislation then, except where specified in the Guidelines, that term carries the meaning as defined in the Ordinance or the subsidiary legislation.

FORM MPF(S) – W(R)

MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP. 485)
(“the Ordinance”)

CLAIM FORM FOR PAYMENT OF ACCRUED BENEFITS ON GROUND OF
ATTAINING THE RETIREMENT AGE OF 65 OR EARLY RETIREMENT

Please read the following **important notes** before completing this Form.

Filling In This Form

- (a) This Form is to be completed by any person who wishes to claim for payment of accrued benefits from a registered scheme on the ground of attaining the retirement age of 65 or early retirement only. For a claim made on the ground of early retirement, the scheme member must reach the age of 60 and have permanently ceased all employment and self-employment with no intention of becoming employed or self-employed again. For a claim for payment of accrued benefits on other grounds, please use Form MPF(S) – W(O).
- (b) If the claimant/scheme member wishes to withdraw accrued benefits from more than one registered scheme, please fill in a separate form for each registered scheme.
- (c) Please submit the completed form and the required supporting documents to the approved trustee of the registered scheme concerned for processing the claim. If any information provided is incorrect or incomplete, the relevant approved trustee may not be able to process your request.
- (d) Please read the explanatory notes carefully before completing this Form.
- (e) The personal data supplied in this Form are to be used for processing your claim for payment of accrued benefits. The personal data you supply may, for such purpose, be transferred to the relevant service provider(s) or other appropriate parties including the Mandatory Provident Fund Schemes Authority (“Authority”).

Reminder Before Submitting a Claim

- (f) Withdrawal of accrued benefits derived from voluntary contributions is subject to the governing rules of the registered scheme concerned. Please check the information from the offering document of the scheme concerned, which can be found on the website of the approved trustee of the scheme concerned. Please consult the relevant approved trustee for details.

Factors to Consider before Selecting Withdrawal Option

- (g) Accrued benefits may be withdrawn on the ground of attaining the retirement age of 65 or early retirement either in a lump sum or by instalments. Before making any decision as regards the amount and timing of withdrawal of accrued benefits, please consider, among other things, your personal needs, risk tolerance level and financial circumstances carefully. The scheme member may be charged the necessary transaction costs for each withdrawal, and additional fees or financial penalties may be charged to or imposed on the scheme member if more than 4 withdrawals by instalments from the same MPF account are made in a calendar year. Please consult the relevant approved trustee for details.

Reminder

- Withdrawal of accrued benefits out of a guaranteed fund may result in some or all of the guarantee conditions not being satisfied; thus affecting your entitlement to the guarantee. Please check the offering document of the scheme or consult the relevant approved trustee for details.
- The price of fund units may change due to market fluctuations and may go down as well as up. The price of fund units on the date when you submit a claim form to the approved trustee may be different from that on the date when the fund units are redeemed.
- If accrued benefits are not withdrawn in full, the remaining accrued benefits will continue to be invested. Investment involves risk and the price of fund units may go down as well as up. Past performance does not indicate future performance. In addition, where any accrued benefits continue to be invested in a guaranteed fund, the guarantee may cease to apply to any such accrued benefits. Please consult the relevant approved trustee for details. You should carefully consider factors such as your investment objectives, financial situation, risk tolerance level and key features (e.g. types and levels of risks, types and levels of fees and charges) of the registered scheme(s) and the constituent fund(s) concerned. Please refer to the Authority's publications available on the Authority's website (www.mpfa.org.hk).

Enquiries

- (h) Please contact the relevant approved trustee for enquiries about account details and information on specific registered schemes or funds.
- (i) For general enquiries regarding a claim for payment of accrued benefits, please contact the relevant approved trustee or the Authority (hotline: **2918 0102** or email: **mpfa@mpfa.org.hk**).

Please use **BLOCK LETTERS** to complete this Form

FORM MPF(S) - W(R)

CLAIM FORM FOR PAYMENT OF ACCRUED BENEFITS ON GROUND OF ATTAINING THE RETIREMENT AGE OF 65 OR EARLY RETIREMENT

SECTION I – DETAILS OF THE CLAIMANT ^{Note 1} / SCHEME MEMBER

(1) CLAIMANT DETAILS				
Name ^{Note 2} <i>(as shown on Hong Kong Identity (HKID) Card)</i>	Surname:			
	Other Name:			
Identification	HKID Card No.:			
	Passport No.: <i>(ONLY for person without HKID Card)</i>			
Contact Details	Daytime Phone:	Mobile Phone:		
	Email Address:			
Correspondence Address	Flat/Room	Floor	Block	Building
	Estate		Street No.	Street
	District / Country (if not Hong Kong)		Hong Kong / Kowloon / New Territories <i>(delete whichever is not applicable)</i>	

(2) SCHEME MEMBER DETAILS (IF DIFFERENT FROM THE CLAIMANT)				
Name ^{Note 2} <i>(as shown on Hong Kong Identity (HKID) Card)</i>	Surname:			
	Other Name:			
Identification	HKID Card No.:			
	Passport No.: <i>(ONLY for scheme member without HKID Card)</i>			

SECTION II – DETAILS OF THE CLAIM

(1) ACCOUNT INFORMATION (please ✓ the appropriate box)	
Name of Scheme	
<input type="checkbox"/> All accounts under the Scheme	
<input type="checkbox"/> Selected account(s) under the Scheme (please specify the scheme member account no. ^{Note 3})	(1)
	(2)
	(3)

(2) GROUND FOR CLAIMING ACCRUED BENEFITS AND THE REQUIRED DOCUMENTS ^{Notes 4 & 5} (please ✓ the appropriate box)	
<input type="checkbox"/> I have previously withdrawn the benefits by instalments on the below ground from all the accounts specified in Section II(1), therefore, I DO NOT provide the required documents for this claim again.	
Ground	Required documents
<input type="checkbox"/> Attaining the retirement age of 65	<input type="checkbox"/> a copy of the scheme member's HKID card for verification of the name, date of birth and identity card number of the scheme member if the claimant does not wish to present the card in person for verification ^{Note 6}
<input type="checkbox"/> Early retirement	<input type="checkbox"/> a copy of the scheme member's HKID card for verification of the name, date of birth and identity card number of the scheme member if the claimant does not wish to present the card in person for verification ^{Note 6} ; and <input type="checkbox"/> the original statutory declaration form on early retirement (Form MPF(S) - W(SD1)) ^{Note 7}
For a scheme member whose HKID card does not contain the month and/or day of birth, evidence showing the scheme member's date of birth ^{Note 8} :	
<input type="checkbox"/> a copy of the scheme member's passport or other travel document showing the month and/or day of birth; or	
<input type="checkbox"/> a copy of the scheme member's HKID card with the day and month of the issue date of the HKID card circled or by other means to indicate that the scheme member wishes to use the day and month of the issue date of the HKID card as the day and month of birth; or	
<input type="checkbox"/> the original statutory declaration of the scheme member's date of birth ^{Note 7}	

(3) AMOUNT OF ACCRUED BENEFITS TO BE WITHDRAWN FROM EACH ACCOUNT SPECIFIED IN SECTION II(1) ^{Notes 9 & 10} (please ✓ the appropriate box)	
<input type="checkbox"/> A lump sum ^{Note 11}	OR
	<input type="checkbox"/> Specify withdrawal amount ^{Note 12} HK\$ _____ (please check with the relevant approved trustee for the requirements on minimum withdrawal amount)

(4) METHOD OF PAYMENT (please ✓ the appropriate box)	
<input type="checkbox"/>	by cheque
<input type="checkbox"/>	by depositing directly into a bank account <i>(This option is applicable only to trustees who provide such services and there may be bank charges involved)</i>
Name of bank account holder:	
Name of bank:	
Bank account number:	
<i>For overseas bank only:</i>	Address of bank:
	Swift code :
	Currency :

SECTION III – AUTHORIZATION & DECLARATION

(1) TERMINATION OF MPF ACCOUNT WITH NO RESIDUAL BALANCE (IF APPLICABLE)	
I/We ^{* Note 1} hereby authorize the approved trustee to terminate the relevant registered scheme member account(s) as referred to in Section II(1) upon	
(i) withdrawal of the full amount of accrued benefits with no residual balance in the said account(s);	
(ii) (for employee contribution account only) termination of the employment in relation to the contribution account; and	
(iii) (for self-employed person contribution account only) cessation of the self-employment, with effect from _____ (DD/MM/YYYY).	
(2) DECLARATION	
I/We ^{* Note 1} declare that to the best of my/our [*] knowledge and belief, the information given in this Form and its attachments is correct and complete. ⁺	
Signature of the claimant(s)	Date (DD/MM/YYYY)

* delete whichever is not applicable

✦ **Warning:** Under section 43E of the Ordinance, a person who, in any document given to the Authority or an approved trustee, knowingly or recklessly makes a statement which is false or misleading in a material respect commits an offence and is liable to a maximum penalty of a \$100,000 fine and 1 year's imprisonment on the first conviction and a \$200,000 fine and 2 years' imprisonment on each subsequent conviction. A person who knowingly or willfully makes a statutory declaration false in a material particular also commits an offence under section 36 of the Crimes Ordinance (Cap. 200) and is liable on conviction to imprisonment for 2 years and to a fine.

***Explanatory Notes on
Claim Form for Payment of Accrued Benefits on Ground of
Attaining the Retirement Age of 65 or Early Retirement (Form MPF(S) – W(R))***

- (1) Either the scheme member or person(s) appointed as a committee of the estate of a mentally incapacitated person under the Mental Health Ordinance (Cap. 136) (“the committee of the estate”) to act on behalf of the scheme member can be the claimant to lodge the claim for payment of accrued benefits. If there is more than one person appointed by the court as the committee of the estate, those persons should apply and sign in the capacity as the committee of the estate in accordance with those terms of appointment and any other requirements contained in the relevant court order. Please use an additional blank sheet to provide details of the claimants under Section I. Under such circumstances, this Form needs to be signed by all of the persons appointed by the court as the committee of the estate, unless the Court authorizes otherwise.
- (2) If a claimant/scheme member does NOT possess a HKID Card, please fill in the name as shown on the passport.
- (3) Scheme member account number can be found:
 - (i) in the membership certificate, notice of acceptance, or notice of participation; or
 - (ii) in the annual benefit statement, or other statements provided by the approved trustee; or
 - (iii) through the member enquiry facilities available from the approved trustee.If you are in doubt, please contact the approved trustee of the registered scheme concerned.
- (4) In processing a claim for payment, the approved trustee of the registered scheme concerned may request the claimant to produce the original documents for checking purpose, if necessary.
- (5) For a claim made by the committee of the estate on behalf of the scheme member, in addition to the required documents in respect of the scheme member, the following documents should be enclosed:
 - (i) a copy of the evidence of the status of the committee of the estate, i.e. the court order;
 - (ii) a copy of each claimant’s HKID card for verification of the name and identity card number of the claimant if the claimant does not wish to present the card in person for verification^{Note 6}; and
 - (iii) the original statutory declaration form made by the committee of the estate for a claim for payment of accrued benefits (Form MPF(S) - W(SD4))^{Note 7} (if applicable). Where such a statutory declaration has been made and enclosed with the claim, the statutory declaration form (MPF(S)-W(SD1)) for a claim made on the ground of early retirement shall not be required.
- (6) For a claimant/scheme member who does NOT possess a HKID card, a copy of the passport (only pages with personal particulars and passport number) should be provided to the approved trustee concerned for verification of the name and passport number of the claimant/scheme member if the claimant/scheme member does not wish to present the passport in person for verification.
- (7) The statutory declaration must be a valid statutory declaration in the place where the declaration is made (e.g. in Hong Kong, the statutory declaration should be made before and signed by a Commissioner for Oaths (e.g. at a Public Enquiry Service Centre of the Home Affairs Department) or a Notary Public or a Justice of the Peace). A statutory declaration made in a place other than Hong Kong is also acceptable provided that it is made before and signed by a

Notary Public or a person authorized under the law of that place to administer an oath or take a statutory declaration.

- (8) A scheme member who does not have the month and/or day of birth printed on the HKID card may provide evidence as to the month and/or day by using one of the following methods:
- (i) using the birth date as shown on an official document (e.g. a travel document or a statutory declaration of the scheme member's date of birth); or
 - (ii) using the day and month of the issue date of the HKID card of the scheme member.

If the scheme member has not used any of the methods above to provide evidence as to the month and day, then in the absence of the above evidence, the approved trustee will:

- (i) where the HKID card shows only the year and month of birth (and not the day of birth), use the last day of the month as shown on the HKID card as the birth date of the scheme member; and
- (ii) where the HKID card shows only the year of birth (and neither the month nor day of birth), use the last day of the year as shown on the HKID card as the birth date of the scheme member.

Please note that mandatory contributions in respect of the scheme member (if any) will cease on the day when the scheme member reaches age 65 based on the evidence provided by the scheme member or defaulted above.

- (9) If a claimant wishes to select different withdrawal amounts for different accounts within a registered scheme, the claimant should fill in a separate form for each account.
- (10) No fees or financial penalties may be charged to or imposed on a scheme member or deducted from the scheme member account, other than necessary transaction costs incurred or reasonably likely to be incurred in selling or buying investments in order to give effect to the withdrawal and are payable to a party other than the approved trustee, for payment of the member's accrued benefits in a lump sum or for the first 4 withdrawals by instalments each year. Payments in excess of 4 times in a calendar year may be subject to fees or financial penalties. Please consult the approved trustee of the registered scheme concerned as on the arrangement and fees involved.
- (11) This option is applicable for withdrawing the accrued benefits in a LUMP SUM from each scheme member account specified in Section II(1) (including benefits derived from voluntary contributions if the scheme member is entitled to withdraw them based on the governing rules of the registered scheme concerned). Please consult the approved trustee of the registered scheme concerned for details.
- (12) This option is applicable for withdrawing the accrued benefits by INSTALMENTS from each scheme member account specified in Section II(1). For each scheme member account, the specified withdrawal amount will be redeemed proportionally from each sub-account according to the fund allocation as of the day on which the approved trustee redeems the benefits (including benefits derived from voluntary contributions if the scheme member is entitled to withdraw them based on the governing rules of the registered scheme concerned). If the account balance is less than the withdrawal amount specified by the claimant, the entire account balance will be withdrawn. If the claimant subsequently wishes to withdraw the remaining benefits in the accounts, please submit another claim to the approved trustee of the registered scheme concerned.

FORM MPF(S) – W(O)

MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP. 485)
(“the Ordinance”)

**CLAIM FORM FOR PAYMENT OF ACCRUED BENEFITS ON GROUND OF
PERMANENT DEPARTURE FROM HONG KONG / TOTAL INCAPACITY /
TERMINAL ILLNESS / SMALL BALANCE / DEATH**

Please read the following **important notes** before completing this Form.

Filling In This Form

- (a) This Form is to be completed by any person who wishes to claim for payment of accrued benefits from a registered scheme on the ground of permanent departure from Hong Kong, total incapacity, terminal illness, small balance or death. For a claim for payment of accrued benefits on the ground of attaining the retirement age of 65 or early retirement, please use Form MPF(S) –W(R).
- (b) If the claimant/scheme member wishes to withdraw accrued benefits from more than one registered scheme, please fill in a separate form for each registered scheme.
- (c) Please submit the completed form and the required supporting documents to the approved trustee of the registered scheme concerned for processing the claim. If any information provided is incorrect or incomplete, the relevant approved trustee may not be able to process your request.
- (d) Please read the explanatory notes carefully before completing this Form.
- (e) The personal data supplied in this Form are to be used for processing your claim for payment of accrued benefits. The personal data you supply may, for such purpose, be transferred to the relevant service provider(s) or other appropriate parties including the Mandatory Provident Fund Schemes Authority (“Authority”).

Reminder Before Submitting a Claim

- (f) Withdrawal of accrued benefits derived from voluntary contributions is subject to the governing rules of the registered scheme concerned. Please check the information from the offering document of the scheme concerned, which can be found on the website of the approved trustee of the scheme concerned. Please consult the relevant approved trustee for details.

Reminder

- Withdrawal of accrued benefits out of a guaranteed fund may result in some or all of the guarantee conditions not being satisfied; thus affecting your entitlement to the guarantee. Please check the offering document of the scheme or consult the relevant approved trustee for details.
- The price of fund units may change due to market fluctuations and may go down as well as up. The price of fund units on the date when you submit a claim form to the approved trustee may be different from that on the date when the fund units are redeemed.

Enquiries

- (g) Please contact the relevant approved trustee for enquiries about account details and information on specific registered schemes or funds.
- (h) For general enquiries regarding a claim for payment of accrued benefits, please contact the relevant approved trustee or the Authority (hotline: **2918 0102** or email: **mpfa@mpfa.org.hk**).

Please use **BLOCK LETTERS** to complete this Form.

FORM MPF(S) - W(O)

**CLAIM FORM FOR PAYMENT OF ACCRUED BENEFITS ON GROUND OF
PERMANENT DEPARTURE FROM HONG KONG / TOTAL INCAPACITY /
TERMINAL ILLNESS / SMALL BALANCE / DEATH**

SECTION I – DETAILS OF THE CLAIMANT^{Note 1} / SCHEME MEMBER

(1) CLAIMANT DETAILS				
Name ^{Note 2} (as shown on Hong Kong Identity (HKID) Card)	Surname:			
	Other Name:			
Identification	HKID Card No.:			
	Passport No. : (<i>ONLY</i> for person without HKID Card)			
Contact Details	Daytime Phone:		Mobile Phone:	
	Email Address:			
Correspondence Address	Flat/Room	Floor	Block	Building
	Estate		Street No.	Street
	District / Country (if not Hong Kong)		Hong Kong / Kowloon / New Territories (delete whichever is not applicable)	

(2) SCHEME MEMBER DETAILS (IF DIFFERENT FROM THE CLAIMANT)				
Name ^{Note 2} (as shown on Hong Kong Identity (HKID) Card)	Surname:			
	Other Name:			
Identification	HKID Card No.:			
	Passport No. : (<i>ONLY</i> for scheme member without HKID Card)			

Ground	Required documents
<input type="checkbox"/> Total incapacity	<input type="checkbox"/> a copy of the scheme member's HKID card for verification of the name and identity card number of the scheme member if the claimant does not wish to present the card in person for verification ^{Note 6} ; and <input type="checkbox"/> a copy of the medical certificate certifying total incapacity (Form MPF(S) – W(M)) ^{Notes 9 & 10}
<input type="checkbox"/> Terminal illness ^{Note 11}	<input type="checkbox"/> a copy of the scheme member's HKID card for verification of the name and identity card number of the scheme member if the claimant does not wish to present the card in person for verification ^{Note 6} ; and <input type="checkbox"/> a copy of the medical certificate certifying terminal illness dated not earlier than 12 months before the date on which the claim is lodged (Form MPF(S) – W(T)) ^{Note 9}
<input type="checkbox"/> Small balance	<input type="checkbox"/> a copy of the scheme member's HKID card for verification of the name and identity card number of the scheme member if the claimant does not wish to present the card in person for verification ^{Note 6} ; and <input type="checkbox"/> the original statutory declaration form on small balance (Form MPF(S) – W(SD3)) ^{Notes 5 & 8}
<input type="checkbox"/> Death	<input type="checkbox"/> a copy of the claimant's HKID card for verification of the name and identity card number of the claimant if the claimant does not wish to present the card in person for verification ^{Note 6} ; and <input type="checkbox"/> a copy of the Letter of Probate or Letters of Administration granted by the Probate Registry / a letter requesting withdrawal of the accrued benefits issued by the Official Administrator if the claim is made by the Official Administrator*

(3) METHOD OF PAYMENT (please ✓ the appropriate box)

<input type="checkbox"/>	by cheque
<input type="checkbox"/>	by depositing directly into a bank account <i>(This option is applicable only to trustees who provide such services and there may be bank charges involved)</i>
Name of bank account holder:	
Name of bank:	
Bank account number:	
<i>For overseas bank only:</i>	Address of bank:
	Swift code:
	Currency:

SECTION III – AUTHORIZATION & DECLARATION

(1) TERMINATION OF MPF ACCOUNT WITH NO RESIDUAL BALANCE (IF APPLICABLE)	
I/We ^{* Note 1} hereby authorize the approved trustee to terminate the relevant registered scheme member account(s) as referred to in Section II(1) upon	
<ul style="list-style-type: none"> (i) withdrawal of the full amount of accrued benefits with no residual balance in the said account(s); (ii) (for employee contribution account only) termination of the employment in relation to the contribution account; and (iii) (for self-employed person contribution account only) cessation of the self-employment, with effect from _____ (DD/MM/YYYY). 	
(2) FOR CLAIM FOR PAYMENT OF ACCRUED BENEFITS ON GROUND OF TOTAL INCAPACITY ONLY	
For the claim for payment of accrued benefits on the ground of total incapacity, I/We ^{* Note 1} hereby declare that I/the scheme member [*] last performed the relevant kind of work as set out in the medical certificate (Form MPF(S)-W(M)) before becoming totally incapacitated or the “Certificate of an employee’s permanent unfit for a particular type of work” ^{Note 10} and that contract of employment has been terminated.	
(3) DECLARATION	
I/We ^{* Note 1} declare that to the best of my/our [*] knowledge and belief, the information given in this Form and its attachments is correct and complete. †	
Signature of the claimant(s)	Date (DD/MM/YYYY)

* delete whichever is not applicable

† **Warning:** Under section 43E of the Ordinance, a person who, in any document given to the Authority or an approved trustee, knowingly or recklessly makes a statement which is false or misleading in a material respect commits an offence and is liable to a maximum penalty of a \$100,000 fine and 1 year’s imprisonment on the first conviction and a \$200,000 fine and 2 years’ imprisonment on each subsequent conviction. A person who knowingly or willfully makes a statutory declaration false in a material particular also commits an offence under section 36 of the Crimes Ordinance (Cap. 200) and is liable on conviction to imprisonment for 2 years and to a fine.

***Explanatory Notes on
Claim Form for Payment of Accrued Benefits on Ground of Permanent Departure from Hong Kong /
Total Incapacity / Terminal Illness / Small Balance / Death (Form MPF(S) – W(O))***

- (1) (i) For a claim made on the ground of death, only personal representatives within the meaning of the Mandatory Provident Fund Schemes Ordinance can be the claimant to act on behalf of the deceased scheme member to claim for payment of the scheme member's accrued benefits. This includes a personal representative within the meaning of the Probate and Administration Ordinance (Cap. 10) and the Official Administrator who gets in and administers an estate of a deceased scheme member in a summary manner without a grant or other legal formality under section 15 of that Ordinance. If there is more than one personal representative and the personal representatives have not authorized one of the representatives to act on behalf of other representatives to lodge the claim, all the personal representatives should submit the Claim Form jointly. Please use an additional blank sheet to provide details of the claimants under Section I. Under such circumstances, this Form needs to be signed by all of the personal representatives.
- (ii) For a claim made on all other grounds of permanent departure from Hong Kong, total incapacity, terminal illness or small balance, either the scheme member or person(s) appointed as a committee of the estate of a mentally incapacitated person under the Mental Health Ordinance (Cap. 136) ("the committee of the estate") to act on behalf of the scheme member can be the claimant to lodge the claim for payment of accrued benefits. If there is more than one person appointed by the court as the committee of the estate, those persons should apply and sign in the capacity as the committee of the estate in accordance with those terms of appointment and any other requirements contained in the relevant court order. Please use an additional blank sheet to provide details of the claimants under Section I. Under such circumstance, this Form needs to be signed by all of the persons appointed by the court as the committee of the estate, unless the Court authorizes otherwise.
- (2) If a claimant/scheme member does NOT possess a HKID Card, please fill in the name as shown on the passport.
- (3) Scheme member account number can be found:
- (i) in the membership certificate, notice of acceptance, or notice of participation; or
 - (ii) in the annual benefit statement, or other statements provided by the approved trustee; or
 - (iii) through the member enquiry facilities available from the approved trustee.
- If you are in doubt, please contact the approved trustee of the registered scheme concerned.
- (4) In processing a claim for payment, the approved trustee of the registered scheme concerned may request the claimant to produce the original documents for checking purpose, if necessary.
- (5) For a claim made by the committee of the estate on behalf of the scheme member, in addition to the required documents in respect of the scheme member, the following documents should be enclosed:
- (i) a copy of the evidence of the status of the committee of the estate, i.e. the court order;
 - (ii) a copy of each claimant's HKID card for verification of the name and identity card number of the claimant if the claimant does not wish to present the card in person for verification ^{Note 6}; and
 - (iii) the original statutory declaration form made by the committee of the estate for a claim for

payment of accrued benefits (MPF(S) – W(SD4))^{Note 8} (if applicable). Where such a statutory declaration has been made and enclosed with the claim, the statutory declaration form (MPF(S) – W(SD2) and MPF(S) – W(SD3)) for claims made on the grounds of permanent departure from Hong Kong and small balance respectively shall not be required.

- (6) For a claimant/scheme member who does NOT possess a HKID card, a copy of the passport (only pages with personal particulars and passport number) should be provided to the approved trustee concerned for verification of the name and passport number of the claimant/scheme member if the claimant/scheme member does not wish to present the passport in person for verification.
- (7) The “Entry Permit for Hong Kong and Macau Residents (港澳居民來往內地通行證)” is issued at the China Travel Service (Hong Kong) Limited on behalf of the Public Security Bureau of Guangdong, PRC.
- (8) The statutory declaration must be a valid statutory declaration in the place where the declaration is made (e.g. in Hong Kong, the statutory declaration should be made before and signed by a Commissioner for Oaths (e.g. at a Public Enquiry Service Centre of the Home Affairs Department) or a Notary Public or a Justice of the Peace). A statutory declaration made in a place other than Hong Kong is also acceptable provided that it is made before and signed by a Notary Public or a person authorized under the law of that place to administer an oath or take a statutory declaration.
- (9) A medical certificate certifying total incapacity (Form MPF(S) – W(M)) or terminal illness (Form MPF(S) – W(T)) shall be signed by a medical practitioner who must be *either* -
 - (i) a registered medical practitioner who is registered under the Medical Registration Ordinance (Cap. 161), i.e.,
 - (a) a person who is duly registered as a medical practitioner with the Medical Council of Hong Kong; or
 - (b) a person who is deemed to be registered as a medical practitioner under the Medical Registration Ordinance (Cap. 161) (i.e. persons who are exempted from registration);
 - or*
 - (ii) a registered Chinese medicine practitioner, within the meaning assigned to it by section 2(1) of the Chinese Medicine Ordinance (Cap. 549).
- (10) For a claim made on the ground of total incapacity, the claimant shall ask a medical practitioner to fill in the Form MPF(S) – W(M) and attach it to the Form MPF(S) – W(O).

For a claimant who also claims long service payment on the ground of permanent unfitness for his present job under the Employment Ordinance (Cap. 57), the claimant may use the form “Certificate of an employee’s permanent unfitness for a particular type of work” under that Ordinance to substitute for the Form MPF(S) – W(M) for the purpose of claiming payment of MPF accrued benefits on the ground of total incapacity.

- (11) For a claim made by a scheme member for payment of accrued benefits from a contribution account on the ground of terminal illness, the scheme member may continue his current employment or current self-employment after he has received the payment of accrued benefits. In that case, future contributions made by the employer (both employer and employee portions) or by the self-employed person himself will continue to be made to the contribution account. If the scheme member wishes to withdraw the accrued benefits derived from future contributions and transfer-in benefits (if any) in the contribution account again, he should lodge another claim for payment of accrued benefits.

FORM MPF(S) - W(M)

MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP. 485)

**CERTIFICATE OF A PERSON'S PERMANENT UNFITNESS
FOR A PARTICULAR KIND OF WORK**

Name of the patient: _____

Hong Kong Identity Card/Passport*[#] No. of the patient: _____

Based on the information provided by or on behalf of the above patient, he/she* performs the following kind of work in his /her* present/last* job:

I certify that the above patient is permanently unfit to perform the above kind of work for the following reason(s): _____

Signature of registered medical practitioner/
registered Chinese medicine practitioner*: _____

Name in block letters: _____

Telephone number: _____

Address: _____

Date: _____

Official seal / registration number* (if any): _____

* Delete whichever is not applicable

[#] The patient should give the passport number ONLY when he/she does NOT possess a Hong Kong Identity Card

FORM MPF(S) - W(SD1)

MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP. 485)
(“the Ordinance”)

STATUTORY DECLARATION FOR CLAIMS FOR PAYMENT
OF ACCRUED BENEFITS ON GROUND OF EARLY RETIREMENT

I, _____ [name of the claimant], Hong Kong Identity Card/Passport*#

No.: _____ of _____

[address of the claimant], solemnly and sincerely declare that:

- (a) I have reached 60 years old on _____ [dd/mm/yyyy]; and
- (b) I have permanently ceased all employment with no intention of becoming employed or self-employed again, and have ceased all self-employment with no intention of becoming self-employed or employed again.

And I make this solemn declaration conscientiously believing the same to be true and by virtue of the Oaths and Declarations Ordinance (Cap. 11).

 [Signature of the claimant]

Declared at _____, Hong Kong this _____ day of _____.

Before me,

Signature and company chop (if applicable) of
 the person administering the statutory declaration: _____

Name in block letters: _____

Designation: _____

* Delete whichever is not applicable

The claimant should give the passport number ONLY when he/she does NOT possess a Hong Kong Identity Card

✦ **Warning:** Under section 43E of the Ordinance, a person who, in any document given to the Mandatory Provident Fund Schemes Authority or an approved trustee, knowingly or recklessly makes a statement which is false or misleading in a material respect commits an offence and is liable to a maximum penalty of a \$100,000 fine and 1 year’s imprisonment on the first conviction and a \$200,000 fine and 2 years’ imprisonment on each subsequent conviction. A person who knowingly or willfully makes a statutory declaration false in a material particular also commits an offence under section 36 of the Crimes Ordinance (Cap. 200) and is liable on conviction to imprisonment for 2 years and to a fine.

FORM MPF(S) - W(SD2)

MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP. 485)
(“the Ordinance”)

STATUTORY DECLARATION FOR CLAIMS FOR PAYMENT
OF ACCRUED BENEFITS ON GROUND
OF PERMANENT DEPARTURE FROM HONG KONG

✦ **WARNINGS:**

- (1) Under section 43E of the Ordinance, a person who, in any document given to the Mandatory Provident Fund Schemes Authority (“the Authority”) or an approved trustee, **knowingly or recklessly makes a statement which is false or misleading in a material respect commits an offence and is liable to a maximum penalty of a \$100,000 fine and 1 year’s imprisonment on the first conviction and a \$200,000 fine and 2 years’ imprisonment on each subsequent conviction.** A person who **knowingly or willfully makes a statutory declaration false in a material particular also commits an offence under section 36 of the Crimes Ordinance (Cap. 200) and is liable on conviction to imprisonment for 2 years and to a fine.**
- (2) A scheme member who makes a false or misleading statement to the approved trustee for early withdrawal of accrued benefits on the ground of permanent departure from Hong Kong is liable to prosecution.
- (3) A scheme member is entitled to be paid accrued benefits on the ground of permanent departure from Hong Kong **only once in a lifetime¹, except as permitted by the Mandatory Provident Fund Schemes (General) Regulation (“the Regulation”)².** A scheme member who makes a false or misleading statement to the approved trustee that he/she has not previously been paid accrued benefits on an earlier departure date is liable to prosecution.
- (4) The Authority has kept a register of all claimants to verify if anyone has previously been paid accrued benefits on the same ground using an earlier departure date.

1. I have read the above warnings and fully understand that:
 - (a) I am entitled to be paid accrued benefits on the ground of permanent departure from Hong Kong only once in a lifetime¹, except as permitted by the Regulation²; and
 - (b) making a false or misleading statement to the approved trustee for early withdrawal of accrued benefits on the ground of permanent departure from Hong Kong is liable to prosecution.

¹ Section 163(3) of the Regulation provides that a person who has been paid accrued benefits from a registered scheme on the ground that, on a specified date, the person has departed, or was about to depart, from Hong Kong permanently is not, before reaching the retirement age, entitled to be paid the member’s accrued benefits from the same or another registered scheme on the ground that, on a later date, the person purports to have departed, or to be about to depart, from Hong Kong permanently.

² Section 163(6) of the Regulation provides that if accrued benefits held in an account of a member of a registered scheme have been paid to the member on the ground that, on a specified date, the member has departed, or was about to depart, from Hong Kong permanently, the member is not, before reaching the retirement age, precluded from making a further claim on the ground of permanent departure on that specified date if the claim is for the payment of other accrued benefits of the member held in another account in that scheme, or for the payment of other accrued benefits of that member in another registered scheme.

2. I, _____ [name of the claimant], Hong Kong Identity Card/Passport*[#] No.: _____ of

[address of the claimant], solemnly and sincerely declare that:

- (a) I departed/will depart* from Hong Kong on _____ [dd/mm/yyyy] to reside elsewhere with no intention of returning for employment or to resettle in Hong Kong as a permanent resident;
- (b) I am permitted to reside in _____ [country for settlement];
- (c) I have not previously been paid any accrued benefits in any registered scheme on the ground of permanent departure from Hong Kong on an earlier departure date; and
- (d) I understand that the Authority may refer my case to the Immigration Department to ascertain my movement in relation to the departure declared in paragraph (a) above.

And I make this solemn declaration conscientiously believing the same to be true and by virtue of the Oaths and Declarations Ordinance (Cap. 11).

[Signature of the claimant]

Declared at _____, Hong Kong this _____ day of _____.

Before me,

Signature and company chop (if applicable) of
the person administering the statutory declaration: _____

Name in block letters: _____

Designation: _____

* Delete whichever is not applicable

[#] The claimant should give the passport number ONLY when he/she does NOT possess a Hong Kong Identity Card

FORM MPF(S) - W(SD3)

MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP. 485)
(“the Ordinance”)

**STATUTORY DECLARATION FOR CLAIMS FOR PAYMENT
OF ACCRUED BENEFITS ON GROUND OF SMALL BALANCE**

I, _____ [name of the claimant], Hong Kong Identity Card/Passport*[#] No.:
_____ of _____

[address of the claimant], solemnly and sincerely declare that:

- (a) I do not intend to become employed or self-employed;
- (b) as at the date of the claim, at least 12 months have elapsed since the contribution day in respect of the latest contribution period for which a mandatory contribution is required to be made to any registered scheme by or in respect of me under the Ordinance; and
- (c) I do not have accrued benefits kept in any other registered scheme.

And I make this solemn declaration conscientiously believing the same to be true and by virtue of the Oaths and Declarations Ordinance (Cap. 11).

[Signature of the claimant]

Declared at _____, Hong Kong this _____ day of _____.

Before me,

Signature and company chop (if applicable) of
the person administering the statutory declaration: _____

Name in block letters: _____

Designation: _____

* *Delete whichever is not applicable*

The claimant should give the passport number ONLY when he/she does NOT possess a Hong Kong Identity Card

✦ **Warning:** Under section 43E of the Ordinance, a person who, in any document given to the Mandatory Provident Fund Schemes Authority or an approved trustee, knowingly or recklessly makes a statement which is false or misleading in a material respect commits an offence and is liable to a maximum penalty of a \$100,000 fine and 1 year’s imprisonment on the first conviction and a \$200,000 fine and 2 years’ imprisonment on each subsequent conviction. A person who knowingly or willfully makes a statutory declaration false in a material particular also commits an offence under section 36 of the Crimes Ordinance (Cap. 200) and is liable on conviction to imprisonment for 2 years and to a fine.

FORM MPF(S) - W(SD4)**MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP. 485)
("the Ordinance")****STATUTORY DECLARATION MADE BY
THE COMMITTEE OF THE ESTATE OF A SCHEME MEMBER
FOR CLAIMS FOR PAYMENT OF ACCRUED BENEFITS**

I/We*, _____ [name of the committee of the estate], Hong Kong
Identity Card/Passport*# No.: _____ of _____
_____ [address
of the committee of the estate], solemnly and sincerely declare that:

(a) I/we* was/were* appointed as the committee of the estate of the scheme member
_____ [name of the scheme member], Hong Kong Identity
Card/Passport*# No: _____ pursuant to the court order dated _____
[dd/mm/yyyy] made under the Mental Health Ordinance (Cap. 136); and

(b) to the best of my/our* knowledge and belief, in respect of the claim for payment of
accrued benefits on the ground of (*Please ✓ the appropriate box*):

1) Early Retirement

(a) the scheme member has reached 60 years old on
_____ [dd/mm/yyyy]; and

(b) the scheme member has permanently ceased all employment with no
intention of becoming employed or self-employed again, and has
ceased all self-employment with no intention of becoming self-
employed or employed again; or

2) Small Balance

(a) the scheme member does not intend to become employed or self-
employed;

(b) as at the date of the claim, at least 12 months have elapsed since the
contribution day in respect of the latest contribution period for which a
mandatory contribution is required to be made to any registered scheme
by or in respect of the scheme member under the Ordinance; and

(c) the scheme member does not have accrued benefits kept in any other
registered scheme; or

- 3) Permanent Departure from Hong Kong
- (a) the scheme member departed/will depart* from Hong Kong on _____ [dd/mm/yyyy] to reside elsewhere with no intention of returning for employment or to resettle in Hong Kong as a permanent resident;
 - (b) the scheme member is permitted to reside in _____ [country for settlement];
 - (c) the scheme member has not previously been paid any accrued benefits in any registered scheme on the ground of permanent departure from Hong Kong on an earlier departure date; and
 - (d) I/we* understand that the Mandatory Provident Fund Schemes Authority (“the Authority”) may refer the case to the Immigration Department to ascertain the movement of the scheme member in relation to the departure declared in paragraph 3)(a) above.

And I/we* make this solemn declaration conscientiously believing the same to be true and by virtue of the Oaths and Declarations Ordinance (Cap. 11).

[Signature(s) of the committee of the estate]

Declared at _____, Hong Kong this _____ day of _____.

Before me,

Signature and company chop (if applicable) of
the person administering the statutory declaration: _____

Name in block letters: _____

Designation: _____

* Delete whichever is not applicable

The claimant(s) should give the passport number ONLY when he/she does NOT possess a Hong Kong Identity Card

✦ **Warning:** Under section 43E of the Ordinance, a person who, in any document given to the Authority or an approved trustee, knowingly or recklessly makes a statement which is false or misleading in a material respect commits an offence and is liable to a maximum penalty of a \$100,000 fine and 1 year’s imprisonment on the first conviction and a \$200,000 fine and 2 years’ imprisonment on each subsequent conviction. A person who knowingly or willfully makes a statutory declaration false in a material particular also commits an offence under section 36 of the Crimes Ordinance (Cap. 200) and is liable on conviction to imprisonment for 2 years and to a fine.

**FORM MPF(S) – W(T)/
FORM MMB – W(T)**

MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP. 485)

**CERTIFICATE OF A PERSON HAVING A TERMINAL ILLNESS THAT FALLS
WITHIN SECTION 158(3) OF THE MANDATORY PROVIDENT FUND SCHEMES
(GENERAL) REGULATION (“the General Regulation”) or**

**SECTION 6(12G) OF SCHEDULE 2 TO THE MANDATORY PROVIDENT FUND
SCHEMES (EXEMPTION) REGULATION (“the Exemption Regulation”)**

Name of the patient: _____

Hong Kong Identity Card/Passport*[#] No. of the patient: _____

I am of the opinion that the above patient has a terminal illness that falls within section 158(3) of the General Regulation or section 6(12G) of Schedule 2 to the Exemption Regulation¹.

Signature of registered medical practitioner/
registered Chinese medicine practitioner*: _____

Name in block letters: _____

Telephone number: _____

Address: _____

Date: _____

Official seal/registration number* (if any): _____

** Delete whichever is not applicable*

[#] The patient should give the passport number ONLY when he/she does NOT possess a Hong Kong Identity Card

¹ According to section 158(3) of the General Regulation and section 6(12G) of Schedule 2 to the Exemption Regulation, a member who has an illness that is likely to reduce the life expectancy of the member to 12 months or less has a terminal illness.