MPFA is governed by a Management Board, which is assisted by supporting committees and advised by two statutory advisory committees, namely the MPF Schemes Advisory Committee and the MPF Industry Schemes Committee.

Supporting committees include Administration Committee, Audit Committee, Finance Committee, Guidelines Committee, Remuneration Committee, Tender Board, Working Group on MPF Reform Issues and Steering Committee on the eMPF Platform Project.

The Managing Director is responsible for overseeing the day-to-day operations of MPFA. Under the Managing Director, the following divisions are established to oversee, manage and implement the work of MPFA.

The Product Regulation Division, reporting to Executive Director (Policy), and overseen by Chief Operating Officer and Executive Director, is responsible for supervision and compliance of investment products, approval of applications and changes, regulation of MPF-related investments, and registration and supervision of ORSO schemes.

The Policy Development & Research Division, reporting to Executive Director (Policy), and overseen by Chief Operating Officer and Executive Director, is responsible for policy and legislation of MPF, ORSO and industry schemes, codes and guidelines, research and development of retirement protection system, and statistics.

The Enforcement Division, reporting to Chief Operating Officer and Executive Director, is responsible for handling complaints against trustees and intermediaries, investigation of breaches or non-compliance by trustees and service providers, and prosecution or disciplinary action cases.

The Supervision Division, reporting to Chief Operating Officer and Executive Director, is responsible for supervising MPF trustees with respect to scheme administration, operations, governance standards and oversight of service providers, registration and regulation of MPF intermediaries, and industry training and education for MPF intermediaries.

The Member Protection and Services Division, reporting to Executive Director (Members) and overseen by Chief Corporate Affairs Officer and Executive Director, is responsible for monitoring MPF enrolment and withdrawal, default contribution processing, handling complaints against non-compliance of employers, self-employed persons and scheme members, business process development and enhancement, and providing customer services.

The Information Technology Division, reporting to Chief Corporate Affairs Officer and Executive Director, is responsible for developing and maintaining information application systems and providing information technology services.

The External Affairs Division, reporting to Chief Corporate Affairs Officer and Executive Director, is responsible for corporate communications, stakeholder relations and engagement, public education and publicity of MPF System and MPFA.

The Corporate Services Division, reporting to Chief Corporate Affairs Officer and Executive Director, is responsible for corporate planning, servicing boards and committees, general administration, human resources, organization development, budgeting and financial control, and treasury.

The Legal Department, reporting to Managing Director, is responsible for providing legal services to other divisions and departments in the organization.

The Risk Management Unit, reporting directly to Managing Director, is responsible for risk management, internal audit and management reviews.

eMPF Platform Provisional Office, reporting to Managing Director, is responsible for the development of the eMPF Platform, coordinating the work of the Working Group on eMPF, establishment of an eMPF subsidiary, user experience and engagement, risk and strategy, and programme planning.