

FORM MPF(S) – W(R)

MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP 485)
(the Ordinance)

CLAIM FORM FOR PAYMENT OF MPF ACCRUED BENEFITS (BENEFITS) ON GROUNDS
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 benefits from an MPF registered scheme (scheme) on the grounds of attaining the retirement age of 65 or early retirement only. For a claim made on the grounds 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 benefits on other grounds, please use Form MPF(S) – W(O).
- (b) If the claimant/scheme member wishes to withdraw benefits from more than one scheme, please fill in a separate form for each scheme.
- (c) Please submit the completed form and the required supporting documents to the trustee of the scheme concerned for processing the claim. If any information provided is incorrect or incomplete, the relevant trustee may not be able to process your request.
- (d) Please read the explanatory notes carefully before completing this Form.
- (e) The personal data to be supplied in support of this claim for payment of benefits are to be used for processing your claim. The personal data you supply may, for such purpose, be transferred to the relevant service provider(s) and the government or regulatory bodies including the Mandatory Provident Fund Schemes Authority (the Authority).

Reminder Before Submitting a Claim

- (f) Withdrawal of benefits derived from voluntary contributions paid pursuant to section 11 of the Ordinance is subject to the governing rules of the scheme concerned. Please check the information from the offering document of the scheme concerned, which can be found on the website of the trustee of the scheme concerned. Please consult the relevant trustee for details.
- (g) Withdrawal of benefits derived from tax deductible voluntary contributions paid pursuant to section 11A of the Ordinance is subject to the same withdrawal requirements as for mandatory contributions (except that under section 11A(3), certain provisions relating to offsetting of severance or long service payments, and protection of benefits from creditors and others, do not apply).

Factors to Consider before Selecting Withdrawal Option

- (h) Benefits may be withdrawn on the grounds 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 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 four withdrawals by instalments (or the number of free withdrawals by instalments offered by the scheme) from the same MPF account are made in a calendar year. Please consult the relevant trustee for details.

Reminder

- Withdrawal of 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 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 trustee may be different from that on the date when the fund units are redeemed.
- If your benefits are currently invested according to the default investment strategy (DIS) of the scheme, you should be aware that the de-risking mechanism of the DIS starts at the age of 50. If the annual de-risking of your investments in the DIS and your claim for payment of benefits take place at around the same time, the trustee of the scheme shall sequence the de-risking and the claim in accordance with its procedures and in compliance with the Ordinance. Please consult the trustee of the scheme if you wish to know the details of how it will handle these transactions.
- If benefits are not withdrawn in full, the remaining 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 benefits continue to be invested in a guaranteed fund, the guarantee may cease to apply to any such benefits. Please consult the relevant 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 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

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

Please use **BLOCK LETTERS** to complete this Form**FORM MPF(S) - W(R)**

**CLAIM FORM FOR PAYMENT OF MPF ACCRUED BENEFITS (BENEFITS)
ON GROUNDS 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 your 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 No.:		Mobile Phone No.:	
	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 your 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) GROUNDS FOR CLAIMING 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 grounds from all the accounts specified in Section II(1), therefore, I <u>DO NOT</u> provide the required documents for this claim again.	
Grounds	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 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 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:
	Other settlement information (if any): (e.g. IBAN)
	Currency :

SECTION III – AUTHORIZATION & DECLARATION

(1) TERMINATION OF MPF ACCOUNT WITH NO RESIDUAL BALANCE (IF APPLICABLE)	
I/We* ^{Note 1} hereby authorize the trustee to terminate the relevant scheme member account(s) as referred to in Section II(1) upon	
(i) withdrawal of the full amount of 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 one year's imprisonment on the first conviction and a \$200,000 fine and two years' imprisonment on each subsequent conviction. A person who knowingly and wilfully 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 two years and to a fine.

***Explanatory Notes on
Claim Form for Payment of MPF Accrued Benefits (Benefits) on Grounds 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 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 trustee; or
 - (iii) through the member enquiry facilities available from the trustee.If you are in doubt, please contact the trustee of the MPF registered scheme (scheme) concerned.
- (4) In processing a claim for payment, the trustee of the 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 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 grounds 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 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 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 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 trustee, for payment of the member's benefits in a lump sum or for the first four withdrawals by instalments (or the number of free withdrawals by instalments offered by the scheme) each calendar year. Payments in excess of four times (or the number of free withdrawals by instalments offered by the scheme) in a calendar year may be subject to fees or financial penalties. Please consult the trustee of the scheme concerned as on the arrangement and fees involved.
- (11) This option is applicable for withdrawing the 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 scheme concerned and benefits derived from tax deductible voluntary contributions). Please consult the trustee of the scheme concerned for details.
- (12) This option is applicable for withdrawing the benefits by INSTALMENTS 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 scheme concerned and benefits derived from tax deductible voluntary contributions). For each scheme member account, the specified withdrawal amount will be redeemed proportionally from each sub-account (if any) according to the fund allocation as of the day on which the 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 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 trustee of the scheme concerned.