

MANDATORY PROVIDENT FUND SCHEMES AUTHORITY

V.11 Guidelines on MPF Exempted ORSO Schemes – Withdrawal of Minimum MPF Benefits

INTRODUCTION

In accordance with section 6 of Schedule 2 to the Mandatory Provident Fund Schemes (Exemption) Regulation (the Exemption Regulation), the minimum MPF benefits of a new member may be withdrawn from an MPF exempted ORSO registered scheme under the circumstances and requirements prescribed therein.

2. Section 6H(3) of the Mandatory Provident Fund Schemes Ordinance (the Ordinance) provides that a guideline may require persons (including persons belonging to a class) specified in the guideline to give to the Mandatory Provident Fund Schemes Authority (the Authority) information or documents of a kind specified in the guideline. The guideline may only specify information or documents of a kind that the Authority reasonably requires for the exercise or performance of its functions.

3. Section 6KA(1) and (2) of the Ordinance provides that the Authority may designate an electronic system that is established and operated by it or a wholly owned subsidiary for use for the purposes of the Ordinance (other than Part 3B thereof).

4. Section 6KA(7) of the Ordinance provides, among other things, that the Authority must, as soon as practicable after making a designation under section 6KA (1) of the Ordinance, publish information about the designation in

any manner that the Authority considers appropriate.

5. Section 6H of the Ordinance provides that 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.

6. Section 47A of the Ordinance provides that the Authority may specify or approve the form and contents of documents required for the purposes of the Ordinance.

7. The Authority hereby issues guidelines to:

- (a) set out the forms approved by the Authority for the purposes of section 6 of Schedule 2 to the Exemption Regulation;
- (b) provide guidance in relation to the processing of withdrawal of minimum MPF benefits;
- (c) specify the information to be included in the notice to be given to the Authority in respect of the cases of withdrawal of minimum MPF benefits on the grounds of permanent departure from Hong Kong and the means by which the notice should be submitted to the Authority;
- (d) set out matters regarding the designation of an electronic system under section 6KA(1) and (2) of the Ordinance for use for the purposes of submission of the notice to the Authority regarding withdrawal of minimum MPF benefits on the grounds of permanent departure from Hong Kong; and
- (e) illustrate how to calculate the amount of benefits that can be paid to a member on the grounds of terminal illness.

EFFECTIVE DATE

8. These revised Guidelines (Version 12 – April 2026) shall become effective on 30 April 2026. The previous version of these Guidelines (Version 11 – January 2026) shall be superseded on that day.

CLAIM FORM

9. For the purposes of section 6 of Schedule 2 to the Exemption Regulation, the Authority has approved:

- (a) in Annex A, the Claim Form for Withdrawal of Minimum MPF Benefits (the Claim Form) (Form MMB-W) from an MPF exempted ORSO registered scheme;
- (b) in Annex B, the medical certificate for payment of minimum MPF benefits on the grounds of total incapacity (Form MMB-W(M));
- (c) in Annexes C to E, the statutory declaration forms (Form MMB-W(SD1), Form MMB-W(SD2) and Form MMB-W(SD3)) to be used for the circumstances specified in the Exemption Regulation; and
- (d) in Annex F, the medical certificate for payment of minimum MPF benefits on the grounds of terminal illness (Form MMB-W(T)).

10. Lodgement of a claim for withdrawal of minimum MPF benefits from an MPF exempted ORSO registered scheme should be made in the above approved forms. Those forms requiring a signature of the claimant must be signed by either the relevant member of an MPF exempted ORSO 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 member. Additional relevant information may be requested by the trustee of the scheme to be attached to the approved forms if the trustee finds it necessary for the processing of the claim.

For those minimum MPF benefits which have been transferred to an MPF scheme, Guidelines IV.4 on Payment of Accrued Benefits – Documents to be Submitted issued by the Authority will be applicable.

11. The medical certificate for the purpose of certifying a terminal illness of a scheme member (Form MMB - W(T)) can be used for claiming benefits from both an MPF scheme and an MPF exempted ORSO registered scheme. If a scheme member has benefits held in an account in an MPF scheme and an account in an MPF exempted ORSO registered scheme, the 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

12. Under section 6 of Schedule 2 to the Exemption Regulation, a claim for withdrawal of minimum MPF benefits must be accompanied by evidence satisfactory to the trustee that the claimant is eligible for the claim, or a relevant statutory declaration.

13. Section III 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 trustee. In vetting those documents, 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 member's

date of birth) provided by the member; or

- (ii) using the month and day of the issue date of the HKID card of the member.

If the 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, where the HKID card shows only the year and month of birth (and not the day of birth), the last day of the month as shown on the HKID card as the birth date of the member will be used, and where the HKID card shows only the year of birth (and neither the month nor day of birth), the last day of the year as shown on the HKID card as the birth date of the scheme member will be used.

- (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. A copy of the Letter of Probate or Letters of Administration should be provided for verification of the status of 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 a long service payment on the grounds of permanent unfitness for his/her present job under the Employment Ordinance (Cap. 57), he/she may use the form “Certificate of an employee’s permanent unfitness for a particular type of work” used for the purpose for his/her claim under the Employment Ordinance to substitute for the

approved form for medical certificate, MMB-W(M), in Annex B to claim for withdrawal of minimum MPF benefits on the grounds of total incapacity.

- (d) Documents to show the status of a committee of the estate: For a claim made by the committee of the estate on behalf of a member, a copy of the evidence of the appointment, i.e. the Court Order issued pursuant to the Mental Health Ordinance (Cap. 136) should be provided for verification of the status of the committee of the estate.
- (e) Forms of statutory declarations: To facilitate compliance by new members, claimants and trustees, forms are approved for making a statutory declaration by claimants under different circumstances in claiming for withdrawal of minimum MPF benefits (Annexes C to E). The statutory declaration must be a valid statutory declaration in the place where it 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.

14. In some special circumstances, when the requirements set out in paragraphs 10, 12 and 13 above are not practically achievable, the trustees may, where permitted by law, alter the requirements to satisfy themselves that the claimant is eligible for the claim.

AVAILABILITY OF THE FORMS

15. 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. 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 claims for payment of minimum MPF benefits, trustees may provide supplementary notes in addition to the explanatory notes of the Claim Form.

SUBMISSION OF NOTICE REGARDING WITHDRAWAL OF MINIMUM MPF BENEFITS ON THE GROUNDS OF PERMANENT DEPARTURE FROM HONG KONG

16. Where minimum MPF benefits are withdrawn on the grounds of permanent departure from Hong Kong, trustees shall report the case to the Authority for record purpose.

17. The notice to be given to the Authority under paragraph 16 above should include the following information:

Name of the MPF Exempted ORSO Registered Scheme
Registration Number of the MPF Exempted ORSO Registered Scheme
Surname of the Claimant
Other Names of the Claimant
Chinese Name of the Claimant (if applicable)
HKID Card Number / Passport Number of the Claimant
Date of Receipt of the Claim Form (DD/MM/YY)
Date of Departure from Hong Kong (DD/MM/YY)
Place Other Than Hong Kong Where the Claimant is Permitted to Reside
Payment Date (DD/MM/YY)

DESIGNATION OF THE eORSO PORTAL

18. The Authority has designated the eORSO Portal as an electronic system under section 6KA(1) and (2) of the Ordinance for use for the purposes of submission of the notices to the Authority regarding withdrawal of minimum MPF benefits on the grounds of permanent departure from Hong Kong with effect from 27 January 2026. The Authority also publishes information about the designation of the eORSO Portal in these guidelines.

19. In these guidelines, the eORSO Portal means an electronic platform for trustees to use the user identities assigned by the Authority and their individual passwords as an authentication to enable them to submit notices regarding withdrawal of minimum MPF benefits on the grounds of permanent departure from Hong Kong through the Authority's website.

SUBMISSION OF THE NOTICE

20. The notice to be given to the Authority under paragraphs 16 to 17 above is requested to be submitted through the eORSO Portal, via email to ORSOsubmission@mpfa.org.hk or in hard copies to:

Mandatory Provident Fund Schemes Authority
Level 12, Tower 1, The Millennium
98 How Ming Street, Kwun Tong
Hong Kong

The Authority (as the recipient) has given consent to being given the aforesaid notice by the means described in this paragraph 20.

21. The Authority encourages submission through the eORSO Portal to

facilitate efficient processing.

PAYMENT ON GROUNDS OF TERMINAL ILLNESS

22. Section 6(9A) of Schedule 2 to the Exemption Regulation provides that a new member is eligible to withdraw the member's minimum MPF benefits on the grounds of terminal illness provided that the conditions specified therein are satisfied.

23. "Minimum MPF benefits", in relation to a member of a relevant scheme¹, is defined in section 1(1) of Schedule 2 to the Exemption Regulation to mean the lesser of:

- (a) the member's benefits accrued and held under the scheme during the period when the exemption certificate applied to the scheme (which for this purpose means the years of post-MPF service); and
- (b) $1.2 \times$ final average monthly relevant income \times years of post-MPF service.

24. Where the claim made by a member to withdraw the minimum MPF benefits on the grounds of terminal illness is a first claim made by him/her, the "years of post-MPF service" shall mean the member's continuous years of service from the date the member joined the scheme or 1 December 2000, whichever is later, to the date on which the trustee of the scheme receives the terminal illness claim. The "final average monthly relevant income" shall be calculated by reference to the period of 12 months (if the member has been a member of the scheme for not less than 12 months) immediately preceding the date on which the trustee of the scheme receives the terminal illness claim.

¹ A relevant scheme is an MPF exempted ORSO registered scheme.

25. In case the member makes a second claim on the same grounds under the same employment and contributions in respect of the member have continued to be made under the scheme, the “years of post-MPF service” shall mean the member’s continuous years of service from the date on which the trustee of the scheme received the first claim (for which benefits were last paid on the grounds of terminal illness) to the date on which the trustee of the scheme receives the second terminal illness claim (for which benefits have not been paid). The “final average monthly relevant income” shall be calculated by reference to the period of 12 months (if the member has been a member of the scheme for not less than 12 months) immediately preceding the date on which the trustee of the scheme receives the second terminal illness claim.

26. Illustrations 1 & 2 demonstrate how to calculate the minimum MPF benefits for first and second terminal illness claims.

Illustration 1 (1st claim on terminal illness under employment):

Date of joining the scheme : 1 December 2011
Date of claim received by trustee : 30 September 2015
Years of post-MPF service : 3 years and 10 months
(from 1 December 2011 to 30 September 2015)
Current balance in employer contribution account: \$62,000
Current balance in employee contribution account: \$62,000
Final average monthly relevant income: \$30,000
(from 1 October 2014 to 30 September 2015)
Vesting scale applicable : 30%

Benefits entitled by the member due to post-MPF service (after vesting):

$$= (\$62,000 \times 30\%) + \$62,000 = \$80,600$$

Minimum MPF benefits:

lesser of (i) \$80,600;
(ii) $1.2 \times \$30,000 \times 3\frac{10}{12} = \$138,000$
i.e. \$80,600

That means the whole sum of the benefits which the member is entitled can be withdrawn by the member. After the payment is made, the balance under the employer contribution account will become \$43,400 (\$62,000 - \$18,600 (being \$62,000 x 30%)) and that under employee contribution account will become \$0.

(The above figures are for illustrative purpose only.)

Illustration 2 (2nd claim on terminal illness under the same employment):

Date of joining the scheme : 1 December 2011

Date of 1st claim received by trustee : 30 September 2015

Date of 2nd claim received by trustee : 31 December 2015

Years of post-MPF service : 3 months

(from 30 September 2015 to 31 December 2015)

Current balance in employer contribution account: \$47,900

(being \$43,400 remaining account balance after 1st claim plus \$4,500 new contributions and investment return)

Current balance in employee contribution account: \$4,500

(new contributions and investment return)

Final average monthly relevant income: \$30,000

(from 1 January 2015 to 31 December 2015)

Vesting scale applicable : 40%

Benefits entitled by the member under employer contribution account due to post-MPF service (after vesting) as if the member has not been paid any benefits before:

= (current balance + amount previously paid out) x vesting

= (\$47,900 + \$18,600) x 40% = \$26,600

As the member has withdrawn \$18,600 (\$62,000 x 30%) from the employer contribution account on the 1st claim, the member's benefits accrued and held under the employer contribution account will be \$8,000 (\$26,600 - \$18,600). The total amount of member's benefits accrued and held under the scheme is therefore \$12,500 (\$8,000 + \$4,500).

Minimum MPF benefits:

- lesser* of (i) \$12,500;
 (ii) $1.2 \times \$30,000 \times \frac{3}{12} = \$9,000$
i.e. \$9,000

The member can only withdraw \$9,000. The balance under the employer contribution account will become \$43,400 (\$47,900 - \$4,500) and employee contribution account will become \$0 (\$4,500 - \$4,500). The deduction from both the employer and employee contribution accounts of \$4,500 each is based on the assumption that both employer and employee contributions are the same.

(The above figures are for illustrative purpose only.)

WITHDRAWAL FOR MAKING PAYMENT UNDER SECTION 70A OF THE OCCUPATIONAL RETIREMENT SCHEMES ORDINANCE

27. According to section 6(12) of Schedule 2 to the Exemption Regulation, the minimum MPF benefits of a new member may be withdrawn for making a payment under section 70A of the Occupational Retirement Schemes Ordinance (Cap. 426) (ORS Ordinance). Guidelines V.4 on MPF Exempted ORSO Schemes – Preservation of Benefits provides some illustrations demonstrating how the minimum MPF benefits should be preserved and how the amounts relating to severance payment or long service payment can be paid from vested benefits.

DEFINITION OF TERMS

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

Ordinance, the ORS Ordinance or their respective subsidiary legislation.

WARNING

29. It is an offence under section 43E of the Ordinance if a person, in any document given to a prescribed person² in connection with the Ordinance, makes a statement that the person knows to be false or misleading in a material respect, or recklessly makes a statement which is false or misleading in a material respect.

² Prescribed person means (a) the Authority; (b) a system operator of an electronic MPF system; (c) an approved trustee; (d) a trustee of a relevant scheme; or (e) an auditor of an approved trustee or of a registered scheme.