(b) Non-monthly paid employees

Part-time employees are commonly paid on a daily, weekly or bi-monthly basis. Employers should calculate the minimum and maximum relevant income levels in respect of different payroll cycles based on the daily minimum relevant income level of $280 and the daily maximum level of $1,000 in determining the contribution amount. If an employee is paid weekly, his maximum relevant income level is $7,000 ($1,000 x 7 days) while his minimum relevant income level is $1,960 ($280 x 7 days). The following table illustrates the different contribution amounts of employers and employees regarding different minimum and maximum relevant income levels.

Relevant income	Employer's mandatory contributions	Employee's mandatory contributions
Lower than the minimum level ($1,960)	Relevant income x 5%	Not required
Between the minimum and maximum levels ($1,960 - $7,000)	Relevant income x 5%	Relevant income x 5%
Higher than the maximum level ($7,000)	Maximum level x 5%	Maximum level x 5%

Example 4:

Ms Ho works as a security guard of a shopping mall every Saturday and Sunday. Her salary is $150 on Saturday and $180 on Sunday. Ms Ho is paid on a weekly basis. Therefore, she receives a salary of $330 ($150 + $180) every week. Since her weekly relevant income is lower than the weekly minimum relevant income level of $1,960 ($280 x 7 days), she is not required to make the employee's mandatory contributions while her employer has to make a weekly contribution of $16.5 ($330 x 5%).

Points to note:

- Newly employed employees enjoy a contribution holiday and are not required to make contributions in the first 30 days of employment and the following incomplete wage period. For example, if an employee is paid on a monthly basis and starts employment on 20 January, the employer is not required to deduct the 5% employee's contributions from the employee's payrolls for January and February. However, this contribution holiday does not apply to the employer, who is required to make the employer's contributions for the employee from the first day of employment.

MPF Tips: #2

Open an MPF account for each employment, calculate contributions based on the relevant income.

How do you know if your employer has enrolled you in an MPF scheme?

When you become a member of an MPF scheme, the eMPF™ Platform will provide you with a notice of participation. The notice will state the name of the scheme, the name and address of the trustee of the scheme, your name, and the issue date the notice. In addition, a general description of the scheme will also be provided, including particulars of the funds under the scheme, fees and charges payable under the scheme, and contact information of the eMPF Platform for enquiries. If you have not received the documents, please contact your employer to ensure you have been enrolled in the MPF scheme.

How do you know if your employer has made contributions?

Your employer must, by law, make the MPF contributions for you on or before the 10th day of each month and provide you with a "pay-record" within 7 working days after contributions are made. The record should contain information including the amount of relevant income and contributions, as well as the date on which contributions were made. You may check the contribution record through the eMPF Platform.

What should you do if your employer has failed to enrol you in an MPF scheme?

If you suspect that your employer has not enrolled you in an MPF scheme or has failed to make contributions, please contact your employer or the MPFA as soon as possible. The MPFA will conduct investigation to protect your MPF rights.

MPF Tips: #3

Use eMPF to manage your MPF accounts with ease.

MANDATORY PROVIDENT FUND SCHEMES AUTHORITY

Hotline : 2918 0102

Website : www.mpfa.org.hk

003/2026/09/PT(E)

9/2026

MPF rights of PART-TIME employees

MANDATORY PROVIDENT FUND SCHEMES AUTHORITY

Your MPF Rights

According to the Mandatory Provident Fund Schemes Ordinance, if you are aged 18 to 64 and employed for 60 days or more, irrespective of your job nature as a full-time or part-time employee, you are covered by the Mandatory Provident Fund (MPF) System. Your employer must enrol you in an MPF scheme and make timely contributions in accordance with the law.

The "60-day" rule:

- Counted by calendar days (including holidays)
- Determined by the employment relationship between the employee and employer. The number of the employee's actual working days or hours is irrelevant
- Covers both full-time and part-time employments

Example 1:

Ms Cheung has been employed as a part-time cleaning worker for three months. Her employment contract stipulates that she is required to work for four hours each day every Saturday and Sunday. During the last three months, Ms Cheung has worked for 24 days and a total of 96 hours. Although she is a part-time employee and her actual working days are less than 60 days, her employer should enrol her in an MPF scheme and make contributions as her employment period has exceeded 60 days. The number of hours she has worked is irrelevant. The MPF obligations of her employer are not affected by the definition of "continuous contract" under the Employment Ordinance (commonly known as "468" rule).

Points to note:

- The "continuous contract" under the Employment Ordinance (commonly known as "468" rule) means the employee has been employed continuously by the same employer for four weeks or more; AND the employee has met one of the following working hours requirements:
  - (i) The employee has worked for at least 17 hours in each week; or
  - (ii) Where the employee has worked less than 17 hours in any week, the employee has worked for 68 hours or more in a four-week period comprising that week and the three weeks next preceding that week.
- For more information on the "continuous contract" under the Employment Ordinance, you may refer to the Labour Department's website (www.labour.gov.hk).

Furthermore, employers cannot evade their MPF obligations by breaking up an employee's employment into periods of less than 60 days. If an employer and an employee enter into a series of such employment contracts and there is evidence that the employment relationship is not less than 60 days, the employer must enrol the employee in an MPF scheme and make contributions.

Example 2:

Mr Wong is a security guard at a construction site. The security company he works for purposely breaks up his employment into a series of 50-day contracts to him. After the first employment contract expires, the security company would enter into another 50-day contract with Mr Wong on the same employment terms. Mr Wong has signed a total of six of these contracts in a year. Although the employment period of each contract is less than 60 days, the actual employment situation shows that the employment relationship between the security company and Mr Wong is not less than 60 days. The security company therefore must enrol him in an MPF scheme and make contributions.

Points to note:

- The "60-day" rule is not applicable to the casual employees of the construction and catering industries. If you are a casual employee from the construction or catering industry, and are employed on a day-to-day basis or a fixed period of less than 60 days, your employer must enrol you in an MPF scheme and make contributions.
- Under the existing MPF System, certain persons, such as domestic employees, are exempted. Please refer to the MPFA website (www.mpfa.org.hk) for details.

MPF Tips: #1

Once you meet the 60-day rule, you are covered by the MPF System.

How to calculate your MPF contributions?

The amount of mandatory contributions is calculated with reference to your relevant income, which refers to any wages, salary, leave pay, fee, commission, bonus, gratuity, perquisite or allowance, expressed in monetary terms, paid by an employer but excluding severance payments or long service payments under the Employment Ordinance.

(a) Monthly paid employees

In general, the scale of contributions for part-time employees is the same as that of full-time employees.

Monthly relevant income	Employer's mandatory contributions	Employee's mandatory contributions
Less than $7,100	Relevant income x 5%	Not required
$7,100 - $30,000	Relevant income x 5%	Relevant Income x 5%
More than $30,000	$1,500	$1,500

If you are currently working for two part-time jobs, both employers must enrol you in MPF schemes. Accordingly, you should have two MPF contribution accounts. The two employers must make contributions with reference to your relevant income in accordance with the scale above.

Example 3:

Mr Chan is working for two part-time jobs. He works for a logistics company in the morning with a monthly salary of $7,100, and he also works as a courier in the afternoon with a monthly salary of $2,500. The logistics company has enrolled Mr Chan in an MPF scheme under Trustee A while the courier service company has enrolled him in an MPF scheme under Trustee B. Both employers have to make mandatory contributions into the relevant contribution account. The following table shows the monthly contribution amount to Mr Chan's contribution accounts:

Employer	Trustee	Employer's mandatory contributions	Employee's mandatory contributions	Monthly contribution amount
Logistics Company	Trustee A	$7,100 x 5% =$355	$7,100 x 5% =$355	$710
Courier Service Company	Trustee B	$2,500 x 5% = $125	Not required (as Mr Chan's relevant income is lower than the minimum relevant income level of $7,100)	$125
			Total contribution amount:	$835