

Member Protection

MPFA provides assistance to employees affected by business closure



MPFA is committed to protecting MPF scheme members by combating fraud and enforcing compliance. Over the past year, MPFA has maintained its enforcement efforts to ensure the integrity of the MPF System.

Beware of Scams

In April 2024, MPFA invited all MPF trustees and major MPF intermediaries to join the Anti-Scam Consumer Protection Charter 2.0 organized by the Hong Kong Monetary Authority. Under this initiative, trustees and intermediaries have pledged not to send instant electronic messages with embedded hyperlinks requesting MPF or personal information from scheme members. They have also pledged to raise public awareness of digital frauds.



Further to the ongoing supervisory initiatives by MPFA, MPF intermediaries since February 2025 have ceased making unsolicited calls to market MPF-related products or services, addressing growing concerns over potential scam calls.

Some fraudsters often purport to be representatives from MPF trustees, MPFA or eMPF Platform Company Limited, offering assistance with early withdrawals of MPF benefits. MPFA warns scheme members to stay vigilant against unsolicited calls, text messages and social media posts from suspected crime syndicates. The [MPFA website](#) features a “Beware of Scams” webpage with alerts about scam calls and smart tips to help the public identify and protect themselves from fraudulent activities. In addition, educational posts, advertorials, contributed articles, alert messages, videos and media interviews are disseminated via various channels, including:

- The MPFA website;
- Facebook, LinkedIn, YouTube;
- Anti-Deception Coordination Centre website of the Hong Kong Police Force; and
- Newspapers.

During the year, social media feeds on fraud prevention attained nearly two million counts of reach.



Enforcement Actions

MPFA's enforcement actions aim to achieve the following objectives:

- To ensure compliance with MPFSO and ORSO;
- To protect the legitimate rights of MPF scheme members; and
- To uphold the integrity and credibility of the MPF System.

MPFA takes action against employers who do not meet their legal obligations, such as failing to pay MPF contributions for employees or not enrolling employees in an MPF scheme by the prescribed date. To support affected employees, MPFA provides multiple channels, such as hotline, website and enquiry counter, ensuring they can lodge complaints and seek assistance early.

Apart from its ongoing partnership with the Police and trustees to combat frauds, MPFA also collaborates with other financial regulators and Big Tech companies to fight online scams.

MPFA has noticed the unauthorized use of its name or logo in third-party publications or events for commercial purposes. To address this, MPFA issued a circular to trustees and principal intermediaries in August 2024 to clarify that these publications or events are not connected to, sponsored or endorsed by MPFA. They are urged to implement robust internal controls to deal with any related requests or offers.



Liaison meeting with Commercial Crime Bureau of the Police



Joint press briefing held by Wong Tai Sin District Crime Squad of Police and MPFA

Recovery of Default Contributions

MPFA proactively pursues employers who are suspected to have defaulted MPF contributions with reference to reports from trustees, media coverage and other intelligence sources. To ensure compliance, MPFA files civil claims against non-compliant employers to recover default

contributions for affected employees, and initiates criminal prosecution via the Police and the Department of Justice. In 2024–25, MPFA stepped up inspections at employers' establishments and filed more civil claims, successfully recovering \$191 million of default contributions, the highest amount in recent three years.

Non-Compliant Employers under MPFSO

Suspected Non-Compliances Investigated¹

	2024–25	2023–24	2022–23
Default contributions	37 705	37 475	39 608
Non-enrolment	1 294	1 048	1 136
Forced change to self-employed persons	12	14	24
Others ²	266	111	136
Total:	37 880	38 648	39 645

Actions against Non-Compliant Employers

	2024–25	2023–24	2022–23
Employment establishments inspected	1 441	1 234	929
Payment notices issued in respect of default contributions	399 700	376 300	346 700
Financial penalty imposed on repeat defaulters ³	125	125	93
Employers involved	116	120	88
Total penalty	\$1,143,700	\$1,054,000	\$531,000
Default contributions ⁴ recovered for employees	\$191 million	\$155 million	\$145 million
Employees involved	108 400	96 600	96 600

Civil Claims Filed in respect of Default Contributions

	2024–25	2023–24	2022–23
Small Claims Tribunal	1 611	1 378	1 208
District Court	115	54	43
High Court	2	0	0
Liquidators ⁵	238	189	114
Total:	1 966	1 621	1 365

¹ Since a case may involve more than one type of suspected non-compliance, the total number of suspected non-compliances may exceed the total number of cases investigated.

² Failure to notify trustees of termination of employment, failure to issue monthly pay record, etc.

³ Failure to pay MPF contributions in respect of an employee to the trustee within the prescribed period.

⁴ This amount includes surcharge calculated at 5% of the amount of MPF contributions in arrears imposed on employers who failed to make MPF contributions for their employees within the prescribed period. The surcharges received are credited into the MPF accounts of the employees concerned.

⁵ If there is a winding-up or bankruptcy order against an employer, MPFA, on behalf of the affected employees, will file proof of debt with the liquidator or Official Receiver to recover default contributions.

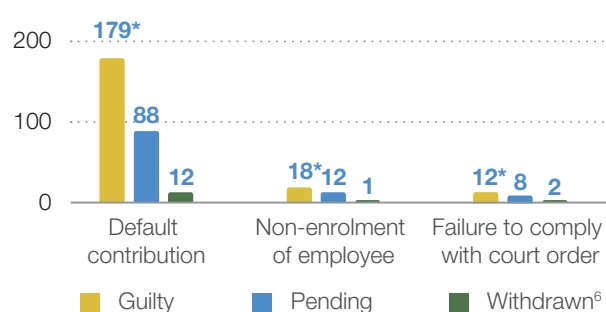
Court Actions Taken

	2024-25	2023-24	2022-23
Garnishee Orders granted by court to seize money from defaulting employers' bank accounts	103	133	80
Bailiff actions taken to seize assets of defaulting employers	93	67	36
Court orders granted to compel convicted employers to rectify non-compliance	1	4	2

Prosecution Actions

During the year, 323 summonses were issued to employers and directors/managers of limited companies for prosecution in respect of suspected non-compliance.

Prosecution Status (31.3.2025)



* Involving 51 employers and one director of a limited company (total fine: \$554,600)

Non-Compliant Employers under ORSO

The following actions were taken to recover default contributions on behalf of affected employees under occupational retirement schemes (ORSO schemes):

	2024-25	2023-24	2022-23
Payment notices issued in respect of default contributions under MPF exempted ORSO registered schemes ⁷	37	25	104
Default contributions in MPF exempted ORSO registered schemes recovered for employees	\$27,000	\$4,000	\$31,000

⁶ Summonses were withdrawn for the following reasons: defendants had become untraceable, winding-up of the companies or complainants refused to act as witnesses.

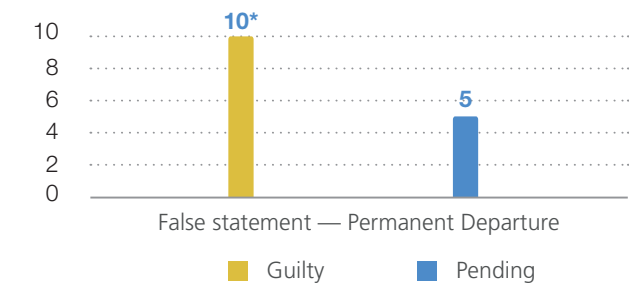
⁷ A surcharge calculated at 15% or 20% of the amount of ORSO contributions in arrears is imposed on employers who failed to make ORSO contributions for their employees. No surcharge will be imposed in the first payment notice in respect of ORSO contributions.

Non-Compliant Scheme Members

MPFA prosecutes members of MPF or ORSO schemes who falsely claim to be leaving Hong Kong permanently in order to withdraw MPF benefits early. In 2024–25, 15 summonses were issued to MPF scheme members for making false or misleading statements.

To tackle syndicate crimes that encourage scheme members to make such false statements, MPFA refers cases to the Police for investigation. In 2024–25, one syndicate member was convicted of conspiracy to commit money laundering and sentenced to imprisonment for 30 months.

Prosecution Status (31.3.2025)



* Involving 10 MPF scheme members with an average fine of about \$3,550.

Deterrent to Non-Compliance

Non-Compliant Employer and Officer Records

MPFA maintains a database, Non-Compliant Employer and Officer Records (NCEOR), on the [MPFA website](#) to enhance deterrence against non-compliant employers and officers while increasing transparency of MPFA’s enforcement actions. The public can access and search this database to find records of non-compliance by employers and officers resulting from legal proceedings initiated by MPFA.

Records in NCEOR Database

	2024–25	2023–24	2022–23
Civil awards or judgements	4 201	3 578	3 112
Criminal conviction records	461	477	502
Total:	4 662	4 055	3 614

Abolition of the Offsetting Arrangement

MPFA collaborates closely with the Labour Department to address public enquiries about the abolition of MPF offsetting arrangement. Since the Government’s publication of a legal notice in the Gazette on 29 November 2024 appointing 1 May 2025 as the effective date, MPFA has handled over 700 public enquiries on the arrangement as of 31 March 2025. The abolition will not only strengthen retirement protection for scheme members, but also open up an opportunity to implement full portability, which can facilitate greater market competition and thereby encourage trustees to provide more value-for-money MPF funds.