

Abbreviations

Abbreviations	Stand for	Abbreviations	Stand for
3LoD model	Three Lines of Defence model	IFRS	International Financial Reporting Standards
AI	artificial intelligence	INEDs	independent non-executive directors
APIF	approved pooled investment fund	IOPS	International Organisation of Pension Supervisors
ARF	annual registration fee	IRR	internal rate of return
ASIFGD	Administration of Social Insurance Fund of Guangdong	IS	Industry Scheme
BCPs	business continuity plans	ITCIS	index-tracking collective investment scheme
CE	Chief Executive	KPI	key performance indicator
CF	constituent fund	LD	liquidated damages
Core Contractor	Core Contractor for the eMPF Platform project	LegCo	Legislative Council
COSO	Committee of Sponsoring Organizations of the Treadway Commission	MPF	Mandatory Provident Fund
CPD	continuing professional development	MPFA	Mandatory Provident Fund Schemes Authority
CPI	Consumer Price Index	MPFSO	Mandatory Provident Fund Schemes Ordinance
CSC	Corporate Social Responsibility and Sustainability Committee	MoHRSS	Ministry of Human Resources and Social Security
CSR	corporate social responsibility	NAV	net asset value
DC	default contribution	NCEOR	Non-Compliant Employer and Officer Records
Deloitte	Deloitte Touche Tohmatsu	NEDs	non-executive directors
DIS	Default Investment Strategy	NGO	non-governmental organization
ECA	Employee Choice Arrangement	OECD	Organisation for Economic Co-operation and Development
EDs	executive directors	ORSO	Occupational Retirement Schemes Ordinance
eMPF	the eMPF Platform	ORSO scheme	occupational retirement scheme
eMPF Company	eMPF Platform Company Limited	PRP	Process Review Panel for the Mandatory Provident Fund Schemes Authority
ERM	enterprise risk management	Steering Group	Green and Sustainable Finance Cross-Agency Steering Group
ESG	environmental, social and governance	REITs	real estate investment trusts
FAQ	frequently asked questions	SEN	special educational needs
FER	fund expense ratio	SEP	self-employed person
FR	frontline regulator	SFC	Securities and Futures Commission
FS	Financial Secretary	The Ombudsman	The Office of The Ombudsman
GMEA	Good MPF Employer Award	TVC	tax-deductible voluntary contribution
Greater Bay Area	Guangdong-Hong Kong-Macao Greater Bay Area	VCoC	code of conduct for voluntary adoption
GHG	greenhouse gas	VFM	value for money
HKICPA	Hong Kong Institute of Certified Public Accountants	YEA	Young Engagement Ambassador
HKMA	Hong Kong Monetary Authority		
HKSAR	Hong Kong Special Administrative Region		
IA	Insurance Authority		
	Mandatory Provident Fund Schemes Authority		