Member Protection

MPFA is committed to protecting MPF scheme members' interests 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 July 2025, the Hong Kong Monetary Authority, the Insurance Authority, the Securities and Futures Commission and MPFA jointly launched the Anti-Scam Consumer Protection Charter 3.0 (Charter 3.0). Charter 3.0 marks a significant step forward in establishing a collaborative framework among financial regulators, technology firms and telecommunications companies in combating financial frauds and scams targeting the Hong Kong public. Charter 3.0 features six key principles, focusing on the reporting of suspected financial frauds and scams, checking of advertisers, internal monitoring processes, enforcement of terms of service and collaboration on public education and awareness.

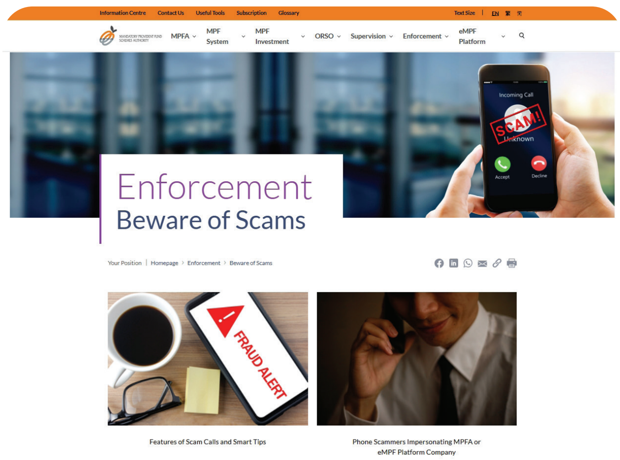
Launch of the Anti-Scam Consumer Protection Charter 3.0

In addition to participation in Charter 3.0, MPFA continues to support and take part in different events and meetings and collaborate with other stakeholders, e.g. the Police, financial regulators and technology firms to combat online scams to better safeguard the public from online frauds.

"Is this legit?" online game to raise anti-scam awareness

Fraudsters often purport to be representatives from MPF trustees, MPFA or eMPF Platform Company Limited (eMPF Company), offering assistance with early withdrawal of MPF benefits. MPFA reminds 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 provides 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:

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



Promoting anti-scam messages on the MPFA website

MPFA conducts site inspection on a construction site

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.

Recovery of Default Contributions

MPFA proactively pursues employers who are suspected to have defaulted MPF contributions with reference to reports from eMPF, trustees, media coverage and other sources of intelligence. 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 2025-26, MPFA continued its member protection efforts and successfully recovered around $177 million of default contributions.

MPFA provides assistance to employees in recovering default contributions

Non-Compliant Employers under MPFSO

Suspected Non-Compliances Investigated[1]

	2025-26	2024-25	2023-24
Default contributions	37 527	37 705	37 475
Non-enrolment	1 187	1 294	1 048
Forced change to self-employed persons	13	12	14
Others[2]	204	266	111
Total:	37 645	37 880	38 648

Actions against Non-Compliant Employers

	2025-26	2024-25	2023-24
Employment establishments inspected	1 196	1 441	1 234
Payment notices issued in respect of default contributions	375 200	399 700	376 300
Financial penalty imposed on repeat defaulters[3]	84	125	125
Employers involved	81	116	120
Total penalty	$1,013,100	$1,143,700	$1,054,000
Default contributions[4] recovered for employees	$177 million	$191 million	$155 million
Employees involved	91 400	108 400	96 600
Employers involved	11 900	11 900	13 100

Civil Claims Filed in respect of Default Contributions

	2025-26	2024-25	2023-24
Small Claims Tribunal	1 586	1 611	1 378
District Court	120	115	54
High Court	0	2	0
Liquidators[5]	265	238	189
Total:	1 971	1 966	1 621

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 a surcharge calculated at 5% of the amount of default MPF contributions 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

	2025-26	2024-25	2023-24
Garnishee Orders granted by court to seize money from defaulting employers' bank accounts	**209**	103	133
Bailiff actions taken to seize assets of defaulting employers	**290**	93	67
Court orders granted to compel convicted employers to rectify non-compliance	**2**	1	4

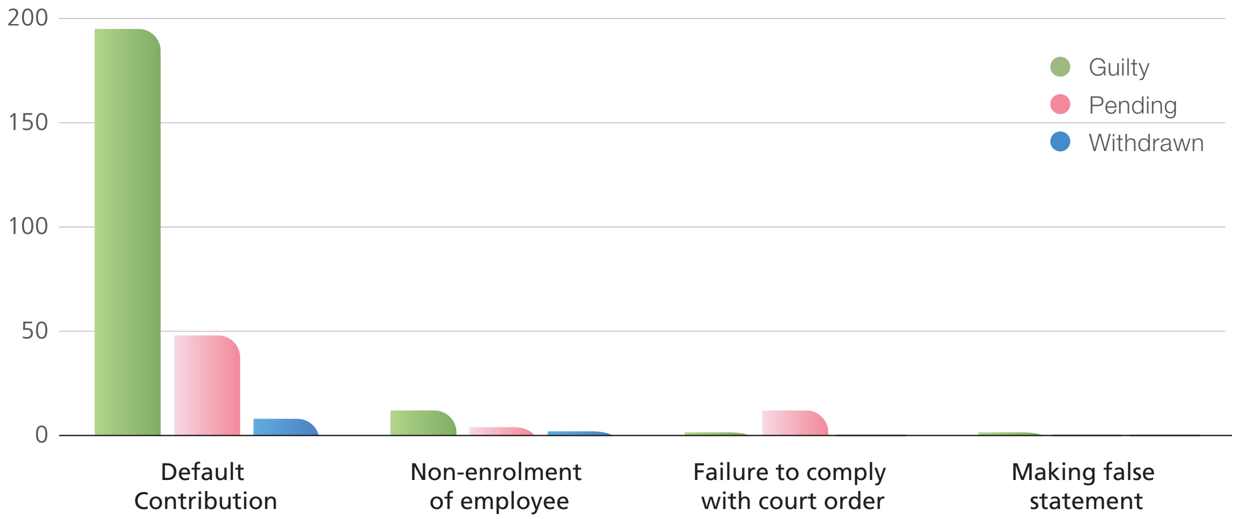
Prosecution Actions

During the year, 283 summonses were issued to employers and directors/managers of limited companies for prosecution in respect of suspected non-compliance.

Prosecution Status (31.3.2026)

Summons	Guilty	Pending	Withdrawn[6]	Total
Default Contributions	195*	48	8	251
Non-enrolment of employee	12*	4	2	18
Failure to comply with court order	1*	12	0	13
Making false statement	1*	0	0	1
Total:				283

* Involving 35 employers and 3 directors of limited companies (total fine: $711,000)



6 Summonses were withdrawn for reasons such as complainants refused to act as witnesses.

Non-Compliant Employers under ORSO

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

	2025-26	2024-25	2023-24
Payment notices issued in respect of default contributions under MPF exempted ORSO registered schemes[7]	48	37	25
Default contributions in MPF exempted ORSO registered schemes recovered for employees	$24,000	$27,000	$4,000

Non-Compliant Scheme Members

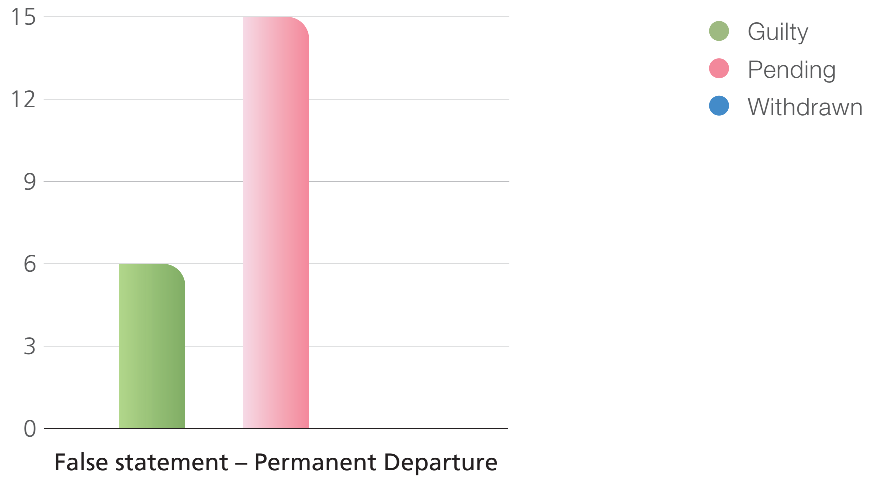
MPFA prosecutes members of MPF or ORSO schemes who falsely claim to be leaving Hong Kong permanently in order to withdraw MPF benefits early. In 2025-26, 21 summonses were issued to MPF scheme members for making false or misleading statements.

To tackle syndicate crimes that encourage scheme members to make such false statements, MPFA refers cases to the Police for investigation. In 2025-26, one syndicate member was convicted of conspiracy to commit money laundering and sentenced to imprisonment for 40 months.

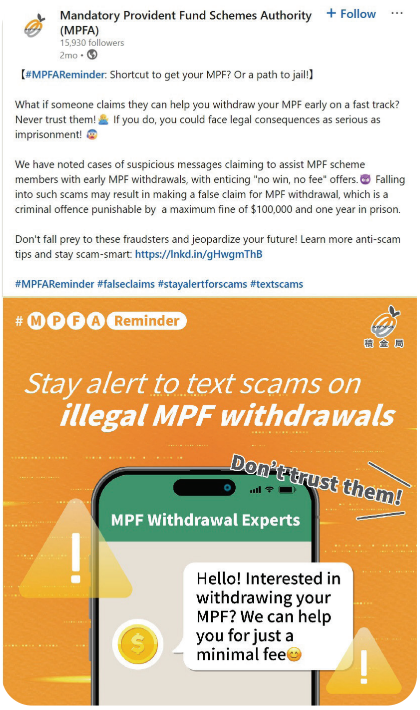
Prosecution Status (31.3.2026)

Summons	Guilty	Pending	Withdrawn	Total
False statement – Permanent Departure	6*	15	0	21

* Involving 6 MPF scheme members with an average fine of about $3,417



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.



Leverage social media to raise awareness among scheme members of the legal consequences of illegal MPF withdrawals

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

	2025-26	2024-25	2023-24
Civil awards or judgements	**4 887**	4 201	3 578
Criminal conviction records	**423**	461	477
Total:	**5 310**	4 662	4 055

Assistance to Residents Affected by the Fire in Tai Po

MPFA extends its deepest condolences to the victims and affected families of the fire at Wang Fuk Court, Tai Po. In light of MPFA's appeal, MPF trustees have provided financial assistance to the affected residents. MPFA and eMPF Company have established dedicated hotlines to offer appropriate support and assistance to affected residents regarding their MPF matters. As of 31 March 2026, MPFA has handled over 140 enquiries, including those submitted through the "one social worker per household" service.