

Good MPF Employer Award 2024-25

Detailed Eligibility and Assessment Criteria



<p>Prerequisite From 1 April 2024 to 31 March 2025, employers must have participated in an MPF scheme for at least one year.</p>	
<p>Assessment Criteria</p>	<ul style="list-style-type: none"> The employer must have had at least one serving employee and have continuously participated in at least one MPF scheme from 1 April 2024 to 31 March 2025 (the Award year). If the employer switched schemes during the Award year, there should not have been any break in participation between the schemes.
<p>FAQs</p>	<p>1. Our company changed trustees during the Award year. We did not hire any employees in September 2024, so we terminated the MPF scheme. We subsequently hired employees again and joined another MPF scheme in mid-November 2024. Are we eligible?</p> <p>No. There cannot be a break in participation between schemes.</p> <p>2. Our company joined two MPF schemes (Scheme A and Scheme B) for different employees. We terminated Scheme B in February 2025 and re-enrolled all the employees immediately in Scheme A. Are we eligible?</p> <p>Yes, as long as you continuously participated in Scheme A without any break during the Award year.</p> <p>3. Our company participated in an MPF scheme for the full year. But since we did not employ anyone during the year, there were no enrolled members in the scheme. Are we eligible?</p> <p>No. You are not eligible if you did not have any serving employees during the Award year.</p>
<p>Compliance with Employers' Statutory Obligations Employers must have complied with the relevant requirements under the MPF legislation and/or the Occupational Retirement Schemes Ordinance (ORSO).</p>	
<p>Assessment Criteria</p>	<ul style="list-style-type: none"> Employers must have complied with their statutory obligations under the MPF legislation and/or the ORSO during the Award year. For example, the employer must have enrolled new employees in an MPF scheme before the deadline, made contributions for each contribution period on time, and notified its trustee(s) promptly if any employees ceased employment.
<p>FAQs</p>	<p>1. Our company participated in two MPF schemes. Is it correct that we are eligible only if we made all contributions on time and did not default on making contributions for both schemes during the Award year?</p> <p>Yes, that is correct.</p> <p>2. In addition to an MPF scheme, our company participated in an ORSO scheme. Did we have to comply with the ORSO legislation to be eligible?</p> <p>Yes.</p>

Provision of Better Retirement Protection for Employees

In addition to complying with MPF legislation, employers must have taken one or more extra steps to enhance the retirement protection of their employees. They must have fulfilled at least one of the following criteria during the Award year:

A.	Offering more than one MPF scheme for employees to choose from during the Award year.
Assessment Criteria	<ul style="list-style-type: none">• The employer must have offered two or more MPF schemes for employees to choose from during the Award year.• The additional scheme(s) must have been set up and offered to employees for at least 3 months prior to 31 March 2025.
FAQs	<ol style="list-style-type: none">1. Our company offers more than one MPF scheme to some of our employees but not to all of them. Are we eligible? Yes. There is no minimum requirement regarding the number, rank, years of service, etc. of the employees who are given more than one MPF scheme option.2. Our company joined a second MPF scheme in January 2025 and offered both schemes to our employees. Are we eligible? Yes because your second scheme was offered to your employees for at least 3 months before 31 March 2025.3. Are we eligible if our company offers an MPF scheme and an MPF-exempted ORSO scheme for our employees to choose from? No. Under the Mandatory Provident Fund Schemes (Exemption) Regulation, employers are required to provide an option for eligible employees to choose between an MPF scheme and an MPF-exempted ORSO scheme, so this option is not considered an extra step in enhancing the retirement protection of employees.
B.	Offering MPF voluntary contributions to employees during the Award year.
Assessment Criteria	<ul style="list-style-type: none">• The employer must have offered MPF voluntary contributions to employees during the Award year.• There is no minimum requirement for the coverage, amount or scale of the MPF voluntary contributions offered.
FAQs	<ol style="list-style-type: none">1. Our company offers a different percentage of voluntary contributions to our employees based on years of service. Are we eligible? Yes. There is no requirement regarding the percentage of voluntary contributions offered to employees.2. Our company offers voluntary contributions to all employees except for employees who have worked in the company for less than 3 years. Are we eligible? Yes. There is no requirement on the scale of voluntary contributions offered.

	<p>3. Our company offers voluntary contributions to employees on the condition that they make the same amount of voluntary contributions. Are we eligible?</p> <p>Yes. Matching arrangements for voluntary contributions meet this criterion.</p>
	<p>4. Our company has offered voluntary contributions to employees since January 2025. Are we eligible?</p> <p>Yes. The voluntary contributions must be offered to employees any time during the Award year from 1 April 2024 to 31 March 2025.</p>
	<p>5. Our staff made tax deductible voluntary contributions (TVC) in the Award year. Are we eligible?</p> <p>No. The employer must offer voluntary contributions to the employees.</p>
C.	Offering employees other forms of retirement benefits that are related to the MPF System.
Assessment Criteria	<ul style="list-style-type: none"> • An employer must have offered its employees another form(s) of retirement protection related to the MPF System during the Award year.
FAQs	<p>1. Our company offers an Occupational Retirement Scheme to our employees as a top-up benefit. Are we eligible?</p> <p>Yes.</p>
	<p>2. Our company offers an MPF scheme and an MPF-exempted ORSO scheme for our employees to choose from. Are we eligible?</p> <p>No. Under the Mandatory Provident Fund Schemes (Exemption) Regulation, employers are required to provide an option for eligible employees to choose between an MPF scheme and an MPF-exempted ORSO scheme. Therefore, this option is not considered an extra step in enhancing the retirement protection of employees.</p>
	<p>3. Our company makes MPF contributions for employees who are over 65 years old. Are we eligible?</p> <p>Yes.</p>

Special Awards

Employers fulfilling the criteria for the Good MPF Employer Award can apply for the following special awards at the same time.

e-Contribution Award

Assessment Criteria

- Employers must have used the following electronic methods to submit contribution data or make contribution payments and use an online method* to submit their application for this year's Award(s).
 - Used the eMPF Platform to submit contribution data and/or make contribution payments
 - Submitted contribution data (e.g. remittance statements) or made contribution payments electronically** for three months or more

*“Online methods” refer to the application submitted through the online application website provided by the MPFA or by emailing the electronic form in PDF format, excluding handwritten application forms scanned and sent via fax or post.

**“Electronically” includes the use of email, an internet system or contribution software provided by trustee(s) (depending on the services provided by the trustee(s)).

FAQs

1. Our company participates in two MPF schemes. One is already onboard the eMPF Platform, and we started making contributions via the Platform. However, the other scheme is not yet onboard the Platform. Are we eligible?

Yes. As long as your company started to make contributions for at least one MPF scheme through the eMPF Platform, you are eligible.

2. Our company submits remittance statements electronically, but we do not make contributions electronically. Are we eligible?

Yes.

3. Our company submitted remittance statements electronically for 2 months and made contributions electronically for 1 month. Are we eligible?

Yes.

4. Must the “3 months” be consecutive for us to be eligible?

No, any 3 months in the Award year will do.

5. Our company saves soft copies of remittance statements on a compact disc and then submits it to the trustee. Are we eligible?

Yes.

6. Our company participates in more than one MPF scheme, but we submit remittance statements and contributions electronically to only one of our trustees. Are we eligible?

Yes, your company is eligible for the award if it submits remittance statements or makes contributions electronically to at least one trustee for a total of 3 months or more during the Award year.

7. Our company uses cheque deposit machines in banks to deposit cheques for making contribution payments. Does this fulfil the criteria of electronic payment?

No, if a cheque is used to settle contribution payments, only the e-Cheque deposit service fulfils the criterion of electronic payment.

MPF Support Award

Assessment Criteria	<ul style="list-style-type: none"> • Employers must have provided their employees with <u>at least two kinds</u> of support services to help them manage their MPF. For example, they may have: <ul style="list-style-type: none"> - disseminated the latest information about the eMPF Platform to their employees; - organized MPF talks for their employees; - provided their employees with information about the MPF scheme(s) they are enrolled in (e.g. by posting the MPF scheme’s website, hotline or fund fact sheets on the company/organization’s intranet or notice board); - disseminated the latest information about the MPF System to their employees (e.g. information related to the Default Investment Strategy); - provided assistance to their employees in consolidating their MPF accounts (e.g. by providing their employees with the form for MPF account consolidation); or - provided assistance to employees who intend to transfer their MPF benefits under the Employee Choice Arrangement (ECA) (e.g. by providing the employees with the scheme name and the employer’s identification number of their MPF trustee to help them fill in the ECA transfer form).
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FAQs	<p>1. Are there any specific requirements for MPF talks? Do they have to be conducted by a trustee?</p> <p>MPF talks are considered eligible as long as they are designed to enhance the MPF knowledge of your employees. Whether the organizer or speaker is a trustee is irrelevant.</p>
	<p>2. Are we eligible if we just copy or forward MPF messages from our trustee(s) to our employees?</p> <p>Yes.</p>
	<p>3. Are we eligible if we provide only an MPF enrolment kit to our new employees?</p> <p>Yes.</p>
	<p>4. Do we need to provide any proof in the application form about the assistance we gave to our employees relating to managing their MPF benefits?</p> <p>Yes. Please provide specific examples of the support that you gave your employees relating to managing their MPF benefits: the date and theme of the MPF talk(s), the type of MPF information you provided your employees during the Award year, the distribution channels, etc.</p>

Awards to be presented automatically

Employers who qualify for the Good MPF Employer Award and fulfil the following assessment criteria, will receive extra recognition **automatically**.

Good MPF Employer 5 Years / 10 Years

Assessment Criteria	<ul style="list-style-type: none">• Employers that have been awarded the Good MPF Employer Award for 5 consecutive years from 2020-21 will automatically receive the “Good MPF Employer 5 Years” award• Employers that have been awarded the Good MPF Employer Award for 10 consecutive years from 2015-16 will automatically receive the “Good MPF Employer 10 Years” award
FAQs	1. Must the “5 Years” be consecutive for us to be eligible for the “Good MPF Employer 5 Years” award? Yes. Your company is eligible if it has been awarded the Good MPF Employer Award for 5 consecutive years from 2020-21, including the 2024-25 Award year.
	2. Is the Good MPF Employer Award transferable among subsidiaries under the same holding company to fulfil the criteria of being awarded for 5 or 10 consecutive years? No. The Good MPF Employer Award is not transferable. If a company operates as a group, the holding company and its subsidiaries must apply separately.
	3. If the company name has been changed, what should I do? Select the appropriate option in the application form and submit a copy of the Certificate of Change of Name issued by the Companies Registry. After verification, the number of awarded years will remain unchanged.

Best All-round MPF Employer

Assessment Criteria	<ul style="list-style-type: none">• Eligible for the Good MPF Employer award for 11 consecutive years; and• Offered more than one MPF scheme during the Award year (from 1 April 2024 to 31 March 2025); and• Offered MPF voluntary contributions to some or all of its employees; and• Received the e-Contribution Award; and• Received the MPF Support Award.
FAQs	1. Our company was eligible for the Good MPF Employer award for 10 consecutive years, offered more than one MPF scheme, offered MPF voluntary contributions for selected employees, received the e-Contribution Award, and received the MPF Support Award in the previous Award year (1 April 2023 to 31 March 2024). Are we eligible? No. Your company must also receive the Awards for the period from 1 April 2024 to 31 March 2025.
	2. Our company received the Good MPF Employer Award for 10 consecutive years. Are we eligible? No.

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| | <p>3. Our company offered more than one MPF scheme, offered MPF voluntary contributions for selected employees, received the e-Contribution Award, and received the MPF Support Award. Are we eligible?</p> |
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No. Your company must meet all five criteria listed above.

Note: Notwithstanding the criteria listed above, the MPFA reserves the right to determine an applicant's eligibility for the Award. In case of dispute, the decision of the MPFA will be final.

Mandatory Provident Fund Schemes Authority

April 2025