

Open Casual Employee Accounts

under Both Industry Schemes
to Make Life Easy
for Employers and Employees



Industry Schemes are specially set up under the MPF System for employers and casual employees (or temporary workers) in the **construction** and **catering** industries, two sectors with high labour mobility. Many employers in these industries have joined both Industry Schemes, offered respectively by Bank Consortium Trust Company Limited (BCT) and Bank of East Asia (Trustees) Limited (BEA), to take advantage of their simple and convenient MPF arrangements.

The term "casual employees" refers to short-term workers in the construction or catering industries who are employed either on a day-to-day basis or for a fixed period of less than 60 days. Employers must make MPF contributions for all casual employees, even if they are employed for only one day.

What are the benefits

of opening casual employee accounts?



Quick, easy and hassle-free

- While employers are obliged to enrol their employees in MPF schemes, workers may open accounts in advance under the Industry Schemes.
- You can open an account under both Industry Schemes and get a "casual employee card" from each trustee (i.e. BCT and BEA). That way, you will not need to open a new account every time you change jobs, as long as your new employer has joined an Industry Scheme.
- Simply show your employer your "casual employee card", the MPF account number or the casual employee number printed on the card, and your employer can make MPF contributions to your account right away.

Stay informed

- To make sure you receive timely information from the trustees, remember to provide your latest correspondence address and phone number when you apply for "casual employee cards".



Open casual employee accounts

online



Now you can also open casual employee accounts online. Simply follow the instructions on the online platforms or mobile apps of the two trustees.

For details, please contact:

- Bank Consortium Trust Company Limited**

Website:

www.bcthk.com/en/enroll

Employer Hotline : 2298 9388

Member Hotline : 2298 9333



- Bank of East Asia (Trustees) Limited**

Website:

www.hkbea.com/mpfform

Hotline : 2211 1777



Other ways

to open casual employee accounts



You can also obtain application forms from the two trustees. The completed form should be sent separately to each trustee. Remember to fill in your contact details and investment instructions (if any).

Upon successful application, each trustee will send you a letter of notification, along with a "casual employee card".



MPF Industry Schemes Details



MANDATORY PROVIDENT FUND
SCHEMES AUTHORITY

Hotline : 2918 0102

Website: www.mpfa.org.hk