

# 積金局通訊 MPFA Newsletter

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積金特寫  
MPF Feature

黃友嘉主席分享工作重點  
Chairman Dr David Wong  
on His Key Tasks

積金專題  
MPF Column

《積金路上 有我同行》  
*Walking Together on the  
MPF Journey*

## 積金守法 僱主有責

Compliance with MPF Regulations is  
the Employer's Obligation



積金局

## 新主席繼續優化 強積金制度

**New Chairman Pledges to Continue to Improve the MPF System**



黃友嘉博士於今年3月中獲委任為強制性公積金計劃管理局(積金局)新主席，我們深表歡迎！黃主席一直積極參與公共事務，從事公共政策研究多年，亦十分關注勞工福利的議題，包括退休保障及強制性公積金(強積金)制度的發展等。他履新後，向傳媒親述了自己對強積金制度的抱負及任內的主要工作目標。在黃主席的帶領下，我們會繼續優化強積金制度，提高制度的認受性。

強積金是職業為本的退休儲蓄計劃，僱主擔當十分重要的角色。我們不單要求僱主守法循規，更希望他們能為僱員的退休保障出多一分力。為鼓勵僱主提供更佳退休福利，積金局剛推出「積金好僱主」嘉許計劃，表揚「好僱主」。我們亦特意編製一本詳盡的僱主「百科全書」，同時製作六集既輕鬆又具資訊性的短片，方便僱主掌握各項強積金規定。

我們相信，若僱主為員工履行基本的積金責任之餘，能同時為他們提供額外的退休保障，僱員的歸屬感會更大、士氣更佳，更能夠為公司創造佳績。

我們呼籲各位僱主朋友，踴躍參加「積金好僱主」嘉許計劃！各位僱員亦可提名他們的「好老闆」！

陳唐芷青

In mid-March 2015, Dr David Wong was appointed as the new Chairman of the Mandatory Provident Fund Schemes Authority (MPFA). We warmly welcome him into his new role. Dr Wong has been engaged in public affairs and the study of public policies for many years. He is also interested in the development of labour welfare, including the study on the development of retirement protection and of the Mandatory Provident Fund (MPF) System. Following his appointment, he met with the media and shared his aspirations for the MPF System, outlining what he sees as his key tasks during his term. Under his stewardship, we will continue to improve the MPF System to gain greater public support for the System.

The MPF System is an employment-based system designed to accumulate retirement savings, in which employers play an important role. Our hope is that besides simply complying with the law, employers will consider doing more for their employees. To encourage employers to provide better retirement protection for their staff, the MPFA has launched the Good MPF Employer Award to recognize good employers. We have also published an “encyclopedia” of employers’ MPF obligations, and produced six short videos, light-hearted yet informative, with a view to helping employers become more familiar with different MPF requirements.

We believe that if employers provide their staff with additional retirement protection, rather than just fulfilling their basic MPF obligations, their employees’ morale and sense of belonging to the company will be greater, and this will help their companies achieve more.

We appeal to all fellow employers: please apply for the Good MPF Employer Award. We also appeal to all employees: don’t hesitate to nominate your good boss!

Diana Chan



# 積金守法 僱主有責

## Compliance with MPF Regulations is the Employer's Obligation

在強積金制度下，僱主僱員必須齊心協力，才會有成果，而僱主擔當著非常重要的角色。為了提醒僱主履行他們的強積金責任，從而保障計劃成員的強積金權益，積金局於今年6月推出三項專為僱主而設的新猷，分別為「積金好僱主」嘉許計劃、一本詳列僱主責任的「百科全書」，以及有關的宣傳教育短片，多方面協助僱主做足本份，鼓勵他們多出一分力。

Under the MPF System, protection for the working population is achieved by employers and employees working together. Employers have a vital role to play. To foster a greater understanding among employers of their MPF obligations so as to protect the interests of scheme members, the MPFA has launched three new initiatives this June: a Good MPF Employer Award, an "encyclopedia" of employers' MPF obligations, and a series of short educational videos. All aim to strengthen employers' compliance with MPF legislation, and encourage them to do more for the retirement protection of their employees.



# 積金守法 僱主有責





## 「積金好僱主」嘉許計劃 Good MPF Employer Award

我們希望透過一年一度的「積金好僱主」嘉許計劃達致以下的目的：

- ★ 推動及促進所有僱主遵守強積金法例；
- ★ 鼓勵僱主為僱員提供更佳的退休福利；及
- ★ 嘉許致力保障及加強僱員退休福利的模範僱主，幫助他們建立正面的企業形象。

「積金好僱主」嘉許計劃獲得各大僱主團體和工會的支持。為了隆重其事，積金局於今年6月25日舉辦了「積金好僱主」嘉許計劃的啟動禮。當日，積金局主席黃友嘉博士聯同各機構的領袖及勞工處處長唐智強主持簡單而隆重的啟動儀式。

The objectives of the Good MPF Employer Award, which will be an annual event, are to:

- Promote and foster compliance with MPF legislation by employers;
- Encourage employers to provide better retirement benefits for their employees; and
- Recognize employers who are exemplary in enhancing the retirement benefits of their employees.

The Award is supported by key employer associations and labour unions. On 25 June a ceremony was held to mark its launch, attended by leaders and representatives of the supporting organizations along with the Commissioner for Labour Mr Donald Tong, who all joined MPFA Chairman Dr David Wong on stage as officiating guests.





### 啟動禮主禮嘉賓及其他積金局代表(由左至右):

積金局機構事務總監鄭恩賜先生、香港人力資源管理學會會長李志明先生、香港僱主聯合會總裁龐維仁先生、香港工會聯合會會長林淑儀女士、勞工處處長唐智強先生、積金局主席黃友嘉博士、香港工業總會主席劉展灝先生、香港中華廠商聯合會會長李秀恒博士、香港中華總商會副會長袁武先生、港九勞工社團聯會主席吳慧儀女士、香港總商會總裁袁莎妮女士、積金局行政總監陳唐芷青女士、積金局營運總監羅盛梅女士

### Officiating guests at the launch ceremony and other MPFA representatives (from left to right):

Mr Cheng Yan-chee, Chief Corporate Affairs Officer, MPFA; Mr David Li, President, Hong Kong Institute of Human Resource Management; Mr Louis Pong, Chief Executive Officer, Employers' Federation of Hong Kong; Ms Lam Shuk-ye, President, The Hong Kong Federation of Trade Unions; Mr Donald Tong, Commissioner of Labour; Dr David Wong, Chairman, MPFA; Mr Stanley Lau, Chairman, Federation of Hong Kong Industries; Dr Eddy Li, President, The Chinese Manufacturers' Association of Hong Kong; Mr Yuen Mo, Vice Chairman, The Chinese General Chamber of Commerce; Ms Ng Wai-ye, Chairman, The Federation of Hong Kong and Kowloon Labour Unions; Ms Shirley Yuen, Chief Executive Officer, Hong Kong General Chamber of Commerce; Mrs Diana Chan, Managing Director, MPFA; and Ms Alice Law, Chief Operating Officer, MPFA

## 申請資格 Eligibility



要成為「積金好僱主」，須參與強積金計劃一年或以上(2014/15年度：截至2015年4月1日)，並符合下列資格：

To be eligible, employers must have participated in an MPF scheme for at least one year (as of 1 April 2015 for the 2014/15 Award) and have met the following criteria:

**01** 於過去一個財政年度遵守強積金法例下的所有規定(2014/15年度：於2014年4月1日至2015年3月31日期間)；

They must have fully complied with all relevant MPF legislation in the last financial year (for the 2014/15 Award: from 1 April 2014 to 31 March 2015);

**02** 於期內為僱員提供以下最少一項額外退休保障：

They must have taken one or more extra steps towards enhancing the retirement protection of their employees:

- 提供多於一個強積金計劃供僱員選擇；
- 為僱員作出自願性供款；或
- 在強積金制度下為僱員提供其他形式的退休保障。

Offered more than one MPF scheme for employees to choose from;

Offered voluntary contributions for their employees; or

Offered other forms of retirement protection for their employees under the MPF System.

## 如何嘉許「積金好僱主」 Privileges

「積金好僱主」將：

Good MPF Employer:

01

### 可使用嘉許計劃標誌

可於公司 / 機構的網頁、宣傳品、文具、廣告或活動上展示「積金好僱主」的標誌。由於獎項每年頒發，今年得獎的僱主可使用標誌至2016年9月30日。

### Can use the Award logo

Awardees will be entitled to use the Award logo on their websites, promotional materials, stationery and in their advertisements, etc. As the Award is granted on a yearly basis, this year's awardees may use the logo until 30 September 2016.

02

### 獲公開表揚

「積金好僱主」的名單將上載於積金局網頁 ([www.mpfa.org.hk](http://www.mpfa.org.hk)), 供公眾閱覽, 方便市民識別。

### Will be publicly recognized

Awardees' names will be listed on the MPFA website ([www.mpfa.org.hk](http://www.mpfa.org.hk)) for viewing by members of the public.

03

### 享用積金局的特選服務

可獲取積金局通訊及刊物、優先報名參加積金局活動及有關強積金投資及管理帳戶的講座。

### Will enjoy privileged services from the MPFA

Awardees will receive MPFA publications, including the *MPFA Newsletter*, and early bird enrolment for MPFA events and seminars on MPF investments and MPF account management.

## 如何報名 How to apply

除了僱主可申請參加外，僱員亦可提名其公司為「積金好僱主」。

Any employer may apply for the Award. Employees may nominate their employers for the Award as well.

僱主須填寫參加表格，而僱員則須填寫提名表格。兩份表格皆可於積金局網頁下載。積金局會隨後聯絡獲提名的僱主。

Interested employers should submit to the MPFA a duly completed application form, while employees wanting to nominate their employer should submit a completed nomination form. Both forms are available on the MPFA website for download. Nominated employers will be contacted by the MPFA.

本年度的截止報名日期為2015年8月31日，結果將於2015年9月公布。

The application deadline for this year's Award is 31 August 2015, and results will be announced in September 2015.



## 《僱主手冊》 *Employers' Handbook on MPF Obligations*

你也想成為「積金好僱主」？最基本的條件是遵從強積金法例。為協助你了解和履行強積金責任，積金局編製了一本內容詳盡的《僱主手冊》，以及生動有趣的短片。其中，《僱主手冊》方面，它稱得上是一本「百科全書」，詳細列明僱主的所有強積金責任。

由僱主成立新公司，聘請僱員至僱員離職期間，《僱主手冊》詳盡闡述僱主在每個階段需要注意的事項。此外，手冊同時記載了集成信託計劃及行業計劃的細節，照顧不同僱主的需要。

《僱主手冊》將透過僱主團體，以及積金局舉辦的活動向僱主派發。有興趣的人士亦可親臨積金局辦事處免費索取，或登入積金局網頁下載或瀏覽。

Do you want to be recognized as a Good MPF Employer? The basic requirement is full compliance with MPF legislation. To help you better understand various MPF legislative requirements and handle MPF matters properly, the MPFA has produced a comprehensive *Employers' Handbook on MPF Obligations* and a series of lively short videos. The *Handbook* is designed to be a kind of “encyclopedia” for employers, and we are sure you will find it a very useful educational resource as it details all MPF obligations for employers.

The *Handbook* covers all the different MPF matters that employers should pay attention to at different stages, from the establishment of the company to the hiring of staff, up till the departure of employees. It caters to the needs of different employers by covering issues related to both Master Trust Schemes and Industry Schemes.

The *Handbook* will be distributed to employers through employer associations, and will also be available at events organized by the MPFA. Anyone interested can also get a free copy from the MPFA offices. The *Handbook* can also be accessed online or downloaded from the MPFA website.



## 全新短片助僱主掌握強積金規定 New videos provide employers with MPF tips

為幫助僱主輕鬆學習，我們從《僱主手冊》中精選六個主要課題，將內容拍成短片，分六集播放。我們現以問答形式，道出各集的一些重點：

### 如果我每59日與僱員續約，是否無須為他們作出強積金供款？

雖然法例規定僱員受僱滿60日，僱主才須為他們作強積金供款，不過，如果僱主取巧，刻意以短期合約形式連續僱用相同的員工，實屬違法。

To help employers get a good grasp of their MPF responsibilities in a fun and easy way, the MPFA has produced a six-episode video series covering six major topics from the *Handbook*. Here are some of the key points of each episode, presented in a question-and-answer format:

### If I renew my employees' employment contracts every 59 days, does it mean I do not need to make MPF contributions for them?

It is an offence for employers to evade their MPF obligations by intentionally breaking up an employee's employment term into periods of less than 60 days. This is the case even though the law states that employers have to enrol their employees in an MPF scheme only if the employees have been employed for 60 days or more.



### 我可以在僱員免供款期結束後，才為員工登記加入強積金計劃嗎？

僱主必須在僱員入職後60日內為他們登記加入強積金計劃，這與免供款期(在限期內僱員無須供強積金)沒有任何關係。大家須留意，免供款期只適用於僱員，僱主必須於僱員入職首天起為他們供款。

### Can I enrol my employees in an MPF scheme after their contribution holiday?

Employers must enrol their employees in an MPF scheme in the first 60 days of their employment. The employees' contribution holiday (during which employees do not have to make contributions) has no bearing on this arrangement. Please also note that employers do not have a contribution holiday like their employees. They are required to make contributions for their employees from the first day of their employees' employment.

### 如果僱員超時工作獲「補水」，我計算強積金供款額時，須同時計算這些收入嗎？

「補水」屬有關入息，計算強積金時須一併計算。如果「補水」不是即月發放，則要在發放「補水」那個月份，將該筆收入計入有關入息。

### If my employees receive overtime pay, do I need to include it in the calculation of the amount of MPF contributions for them?

Overtime pay is part of an employee's relevant income and should be included when calculating the amount of MPF contributions for that employee. If the overtime pay is not paid in the month when it is earned, it should be calculated as part of the relevant income for the month when it is paid to the employee.



## 有何途徑可助我準確計算供款額，並準時向受託人提交？

現時，大部分受託人都有提供網上工具或電子軟件，協助僱主計算供款及遞交「付款結算書」，這做法既方便，又可減低出錯或延誤供款的機會。

## Is there anything available to make it easier for me to calculate the amount of contributions and pay the contributions to my trustee on time?

At present, many trustees provide employers with online tools or electronic software to make it easier for employers to calculate the amount of contributions and submit remittance statements. Using such electronic options is not only convenient, it also reduces the chance of errors or late submission.



## 當我的僱員離職，需要通知受託人嗎？

如果僱員離職，你要通知受託人僱員的最後受僱日期。最簡單的方法是在「付款結算書」上填寫相關資料。請留意，最後的申報日期是該僱員的最後一個「供款日」，即僱員離職翌月的10號。

## When my employees leave the company, do I need to tell my trustee?

When an employee ceases employment, you must notify your trustee of the employee's last day of employment. The easiest way to do this is to fill in the relevant information in the remittance statement. Note that the notification should be made on or before the contribution day (that is, the 10th) of the month following their termination of employment.

## 我從事飲食行業，不時聘用「散工」，如果他們在我選用的行業計劃下沒有開立強積金戶口，是否無須為他們供款？

臨時僱員，即「散工」，與一般僱員相同，你需要為他們供款。如果他們在你參加的行業計劃下沒有強積金戶口，你有責任為他們開立新戶口。

## I am in the catering business and often hire casual workers. If these casual workers do not have an account with the Industry Scheme I have enrolled in, does it mean I do not have to make contributions for them?

You must make contributions for your casual employees just like any other employees. If your casual employees do not have an account with the Industry Scheme you have enrolled in, you have the responsibility to open an account for them.

### 活動專頁 Dedicated webpage about the new initiatives

積金局為三項新猷設有專頁，你只須登入 [www.mpfa.org.hk/tch/goodMPFemployer/main](http://www.mpfa.org.hk/tch/goodMPFemployer/main)，便可查閱有關「積金好僱主」獎勵計劃的詳情、瀏覽《僱主手冊》，以及收看宣傳教育短片。

The MPFA has set up a dedicated webpage about the new initiatives where you can learn more about the Good MPF Employer Award, watch the video series, or read the *Handbook*. Simply click on [www.mpfa.org.hk/eng/goodMPFemployer/main](http://www.mpfa.org.hk/eng/goodMPFemployer/main).

## 黃友嘉主席分享工作重點

### Chairman Dr David Wong Discusses Key Tasks Ahead

今年3月中，黃友嘉博士獲委任為積金局主席。到底黃主席對積金局及強積金制度有甚麼抱負？於未來兩年又有甚麼工作目標呢？我們今年4月下旬舉辦了一場傳媒茶會，黃主席跟大家分享了他的想法，並與傳媒朋友作雙向交流。

Dr David Wong was appointed as Chairman of the MPFA in mid-March of this year. Many people would be interested to know his aspirations for the MPFA and the MPF System, as well as his priorities for the next two years. Dr Wong shared his thoughts at a media gathering at the end of April.







## 首要任務：優化強積金制度，提高認受性 Top priority: refine the MPF System to win greater public support

「這份工作饒有意義，因強積金制度對香港很重要。」經濟學出身的黃主席深深明白強積金制度能幫助就業人口累積退休儲蓄，尤其本港的人口老化問題愈趨嚴重，然而並非人人也會為退休未雨綢繆，所以強積金變得愈來愈重要。

雖則如此，有些市民仍然未太認同強積金的好處，部分人士亦認為強積金基金收費偏高、回報不理想、數目太多難以選擇等。

「因此，優化強積金制度，提高制度的認受性，令廣大市民更認識和支持強積金制度，是我首要的任務。」

“My job is an extremely meaningful one, because the MPF System is very important for Hong Kong,” said Dr Wong, who is an economist. He noted that, with Hong Kong’s population ageing rapidly and not everyone saving for their future, the System is playing a vital role in helping the local workforce accumulate wealth for retirement.

Nonetheless, he noted, some members of the public have yet to be convinced about the benefits of the System. Some consider MPF fund fees too high and returns unsatisfactory, and some think there are too many fund choices for anyone to make a selection easily.

“Improving the MPF System so as to win greater public support is therefore my top priority,” said Dr Wong.

## 兩項工作重點 Two key tasks

1

### 落實預設投資策略

積金局於3月公布預設投資策略的諮詢總結<sup>1</sup>後，樂見市民普遍支持有關改革方向。現已就諮詢結果展開一系列的跟進工作，包括與業界商討細節。積金局亦正與政府一同草擬條例草案，並計劃於本年稍後向立法會提交有關草案。「我們的目標是於2016年年底前推出預設投資策略。」

### Implementing the default investment strategy

In March, the MPFA announced the results of the consultation on its proposal to introduce a default investment strategy<sup>1</sup>, and is pleased that the public has generally welcomed the policy direction. The MPFA is now undertaking the necessary preparatory work, which includes discussing the details with the MPF industry. We are also working with the Government on drafting the legislative bill, which is planned to be tabled in the Legislative Council later this year. "Our aim is to have the default investment strategy launched before the end of 2016," said Dr Wong.

2

### 研究推行「積金易」

為了簡化和自動化行政程序，令運作成本有更大的下降空間，積金局會研究推行「積金易」，其基本理念包括：

- 透過電子渠道集中收集供款，並透過中央紀錄冊自動計算及遞交供款資料；及
- 設立一站式電子渠道，讓成員在中央紀錄冊查閱所有相關資料。

積金局已於6月委聘顧問研究可行方案，及進行成本效益分析；有關研究可望於本年第四季完成。

### Exploring "eMPF"

To simplify and automate scheme administration in a bid to create scope for further cost reductions, the MPFA will explore the development of "eMPF". The basic ideas behind "eMPF" include:

Centralizing the collection of contributions via an e-channel, and automating the calculation of contributions and submission of contribution information to trustees via a central register.

Establishing a one-stop e-channel to allow members to access all relevant information on the register.

This June, the MPFA has engaged a consultant to develop some feasible options and to conduct cost-benefit analyses of those options. The study is expected to be completed in the fourth quarter of this year.

## 長遠目標 Long-term goals

黃主席認為，強積金是一根十分重要的退休保障支柱，應把它「做大、做強」。他期望假以時日，當各項改革措施落實後，市民對強積金的認受性有所增加，並對制度有更大的信心和信任；屆時，可考慮提高供款率，令強積金發揮更大的退休保障作用。

Dr Wong believes that, as a key pillar of Hong Kong's retirement protection system, the MPF System should be made "bigger and stronger". He hopes that in the long run, once various reform measures have been put in place and the System has become better regarded and more trusted, the MPF contribution rate can be raised. This would help scheme members save more, and enable the System to play an even bigger role in retirement protection.

<sup>1</sup> 有關諮詢結果的詳情，請參閱2015年3月出版的第十八期《積金局通訊》，當中的「積金專題」有詳盡的介紹。  
For details of the consultation conclusions, please refer to "MPF Column" in Issue No.18 of the *MPFA Newsletter*, published in March 2015.



# 致力提高受託人的合規水平

## Striving to Raise the Level of Compliance among Trustees

強積金制度下，受託人為計劃成員管理強積金資產。為保障成員的權益，積金局致力監管受託人。我們於2014年年初成立執法部，集中局內各項執法功能及強化我們在受託人方面的調查和執法角色。該部門的其中一項主要工作是處理關於受託人的投訴及受託人的懷疑違規個案。「積金部落」專訪了執法部主管李舜明女士(Cynthia)，為大家詳細介紹。

Under the MPF System, trustees manage MPF assets for scheme members. To protect the interests of scheme members, the MPFA supervises trustees closely. The MPFA set up an Enforcement Division in early 2014 to centralize its various enforcement functions, and to strengthen its investigation and enforcement functions in respect of trustees. A key duty of the division is to handle complaints against trustees and investigate suspected cases of non-compliance by trustees. This issue of the "MPF Blog" features an interview with Ms Cynthia Li, Head of the Enforcement Division, who tells us more about the work of the division.

### 從不同途徑監察受託人

#### Monitoring trustees through different channels

Cynthia指，執法部透過不同途徑接獲受託人的懷疑違規個案，包括受託人主動呈報、積金局接獲對受託人的投訴，以及積金局監理部收集所得的情報。

Cynthia notes that the MPFA identifies suspected non-compliance by trustees through a number of channels, including self-reporting by trustees, complaints against trustees received by the MPFA, and intelligence from the MPFA Supervision Division.

## 受託人主動呈報

Cynthia說，強積金法例訂明受託人在管理強積金計劃時須履行的職責，包括當發現自己所營運的強積金計劃中，有任何性質重要的事件發生（如違規或系統失誤等），須於三個工作天內主動向積金局呈報。我們發現，過往受託人呈報的違規個案主要涉及計劃行政工作。

Cynthia表示：「呈報機制運作有效，在我們處理的懷疑違規個案當中，有超過七成個案透過這途徑得知。」

## 對受託人的投訴

Cynthia指出，計劃成員及僱主對強積金服務提供者以及對積金局履行規管職責的期望較從前為高。

「透過處理計劃成員或僱主對受託人的投訴，我們識別到受託人須改善之處，從而提升他們的服務及合規水平。如發現懷疑違規個案，我們會依法處理。」

她指出，在過去的財政年度，積金局收到約300宗關於受託人的投訴。「在這些投訴個案當中，很多涉及投訴人不滿意受託人的服務水平，例如熱線電話和職員的服務態度，或不滿強積金基金的表現或收費。」

「如果是涉及服務質素方面的投訴，積金局去年10月與受託人建立機制，將個案轉介至受託人直接跟進。過去半年多的經驗顯示，相關機制能更有效地迅速處理有關投訴。」

## 透過監管所得的情報

另外，監理部透過對受託人的監測、監察以及巡查行動，向執法部通報受託人的懷疑違規個案。積金局同時根據有關資料評估受託人的合規水平，以及找出需要改進之處。

## Self-reporting by trustees

Cynthia points out that, according to MPF legislation, one of the obligations of trustees when they are managing MPF schemes is to report any event of a significant nature (e.g. non-compliance or system failure) to the MPFA within three working days of its discovery. Most of these cases reported by trustees relate to the administration of the schemes.

“The self-reporting mechanism is working effectively, with over 70% of suspected non-compliance cases identified through this channel,” says Cynthia.

## Complaints against trustees

Cynthia says nowadays scheme members have higher expectations of MPF service providers and of the MPFA as a regulator than previously.

“Handling complaints by scheme members or employers against trustees enables us to identify the areas in which trustees need to make improvements that will raise their service and compliance standards. If we discover any cases of suspected non-compliance, we deal with them in accordance with the law,” she says.

Cynthia notes that the MPFA received about 300 complaints against trustees in the last financial year. “Many complaints involved dissatisfaction with the quality of service provided by the trustee, such as hotline performance or attitudes of staff to serving customers, while others were directed at the performances or fee levels of the MPF funds.”

“If we receive complaints about service quality, the MPFA refers them to trustees for a direct follow-up, based on a mechanism established by the MPFA and the trustees in October 2014. In the past few months, we have seen trustees handle these complaints effectively and efficiently,” she adds.

## Supervisory intelligence

Intelligence concerning suspected non-compliance by trustees is also passed on to the Enforcement Division by the Supervision Division. Such intelligence arises from the Supervision Division’s surveillance and monitoring of trustees, or supervisory inspections conducted on trustees. This supervisory work enables the MPFA to assess the standards of compliance of trustees and identify any areas of concern.





## 受託人必須守法循規

### Trustees must abide by the law

在上一個財政年度，有6宗懷疑違規個案經執法部調查後證實違規，受託人均被積金局罰款。此等個案主要涉及沒有在指定限期前向積金局通報拖欠供款、沒有向計劃成員提供周年權益報表等等。

「對於一些受託人個案，雖經調查後確立沒有違規，但若牽涉監管問題如內部管控、風險管理或機構管治等，我們會把個案轉介至局內的監理部跟進，包括採取適當的監管行動。」

Cynthia總結：「守法循規是受託人應盡的基本責任；他們亦應時刻保持警惕，確保自己合規。積金局會繼續採取監管及執法行動，以致力提高受託人的合規及服務水平。」

In the last financial year, financial penalties were imposed on trustees in six non-compliance cases that were substantiated after investigation. They mainly involved failure to report default contributions to the MPFA, or failure to provide annual benefit statements to scheme members.

“Although some suspected non-compliance cases were not substantiated, they were referred to the Supervision Division for follow-up, which could trigger appropriate supervisory action if they involve issues concerning internal controls, risk management or governance,” says Cynthia.

“It is a basic obligation for trustees to abide by the law, and trustees are expected to stay vigilant to ensure their compliance. The MPFA will continue to undertake supervisory and enforcement actions, as these actions help trustees to improve their compliance and service standards,” she concludes.

# 《積金路上 有我同行》

## *Walking Together on the MPF Journey*

強積金自2000年年底推出至今近15年，已成為我們生活的一部分。這些年來，不論你在職場上擔當著甚麼角色，不管你是甚麼年齡，在積金路上總有獨特的經歷和體會。

為了讓大家了解不同人士的積金路，積金局製作了一連四集真人真事短片《積金路上 有我同行》。他們走的積金路有沒有你的蹤跡？他們的心聲你又有否共鳴？

Almost 15 years has passed since the launch of the MPF in 2000, and the MPF has now become a part of our everyday life. These days, no matter what your occupation is or how old you are, you should have had your own unique experiences on your MPF journey.

To let the public know more about the different MPF journeys, the MPFA has produced four video episodes under the theme *Walking Together on the MPF Journey*, each of which features a real-life story. On these MPF journeys, do you recognize any of your own footprints? Have you ever shared any of the same thoughts as these people?

### 各集短片的主人翁和內容

#### People share their stories in different episodes



#### 建築工人：強積金制度有助為退休儲蓄

#### Construction worker: the MPF System has helped me save for my retirement

「三行工人儲蓄比較困難，賺多少就花多少。」邱貴榮（榮哥）從事泥水工程，是一名自僱人士。他表示，幸而他自2000年強積金制度實施後，便參加強積金計劃，開始為退休累積儲蓄，希望減低退休後對子女的依賴。

“It is quite hard for construction workers to accumulate savings; we usually spend money as soon as we earn it,” said Yau Kwai-wing (Wing), a self-employed bricklayer. Wing said that he fortunately enrolled in an MPF scheme when the MPF System was launched in 2000. He has been saving money for his retirement since then, helping to reduce his reliance on his children when he retires.





至今，他的強積金帳戶已滾存了十多萬元，同事都驚嘆他有那麼多儲蓄。「如果沒有強積金，我的工資早就全花光了。」

So far he has accumulated MPF assets of over \$100,000, and his colleagues are amazed at how much he has saved. "Without the MPF, I would have spent all my earnings," he added.



**資深點心師傅：強積金法例清晰，打工仔退休有保障**

**Veteran dim sum chef: MPF legislation is clear enough to ensure retirement protection for workers**

郭宏興(右二)是一名點心師傅，亦是工會的主席。他入行36年，見證著強積金由最初被同行抗拒，至逐漸被接受。

Kwok Wang-hing (second from right) is a dim sum chef, and also chairman of a labour union. Having worked in the industry for 36 years, he has witnessed a change in attitude towards the MPF System, from resistance to acceptance, among his fellow workers.

為了協助工友爭取應有的權益，郭生代表的工會不時向積金局轉介求助個案。這些個案不乏被僱主拖欠供款，他亦曾見證積金局成功為僱員追回供款。「從前我們這些行業根本沒有退休保障，現在推出強積金後就清清楚楚，如果僱主沒有供款就是違法，我們這些打工仔就有保障。」

In helping workers fight for their rights, from time to time the union Mr Kwok represents refers cases to the MPFA. These cases often involve employers defaulting on their MPF contributions, and he has witnessed how the MPFA recovered contributions for employees. "People in our industry never expected any retirement protection in the past. Now, the MPF legislation is very clear and precise. The law makes it an offence for employers not to make MPF contributions for employees, and that gives us workers protection," said Mr Kwok.



### 年輕人：退休計劃乃長線投資，應及早籌謀

#### Young working adult: retirement involves long-term investment and planning should start early

「退休計劃始終是長期投資，要花些時間定期檢視，及早籌謀準備。」梁曉華 (Morris) (左一) 是一名「八十後」的年輕人，儘管他尚有好些年日才屆退休之齡，但他深深明白到愈早開始投資，潛在回報愈大。

Morris之所以懂得未雨綢繆，多多少少與他大學時，擔任積金局的學生大使的經驗有關。當時，他協助積金局在學校推行各項教育活動，向學生介紹強積金的同時，亦令自己明白到為未來計劃的重要性。

"Retirement planning involves long-term investment and one should spend some time to review his investment regularly. Making an early start in planning and preparation is also necessary," said Morris Leung (first from left), a young working adult born in the 1980s. Although he is still a long way from retirement, Morris understands that the earlier he starts his investment, the more he benefits from it.

One reason why Morris knows how to prepare for his future is that he joined the MPFA as a student ambassador when he was a university student, helping the MPFA carry out various education initiatives at schools. Introducing the MPF to students helped Morris himself realize the importance of planning for the future.





### 僱主：老闆亦可協助員工增加對強積金的認識

#### Employer: as a boss, I can help my employees learn more about MPF

司徒廣釗 (Ralph) (左二) 是一間社交媒體市場推廣公司的合夥人，一直非常認同籌劃自己退休生活的重要性，亦認為自己有責任好好關顧公司的員工。

因為工作性質，Ralph 的僱員以年輕人為主，很多都對理財、投資及強積金不太熟悉，他認為僱員有需要多了解。「作為僱主，我希望公司可以幫助僱員得到他們的回報，並且幫助他們建立較為正確的退休保障概念。」

積金局曾為他公司的員工舉辦有關退休策劃的工作坊，安排財務策劃師向他們教授投資及強積金相關的知識，Ralph 認為這種活動對僱主幫助很大。

Ralph Szeto (second from left), a partner in a social media marketing company, is well aware of the importance of retirement planning. He also believes that he himself has an obligation to take good care of his employees.

Because of the nature of the industry, most of Ralph's employees are young people, who are in general unfamiliar with financial management, investment and MPF matters. Ralph wants his employees to learn more about these things. "As an employer," he says, "I hope my company is able to help our staff make a gain with their MPF, and at the same time develop solid concepts of retirement protection."

The MPFA has organized a workshop on retirement planning for his employees, and lined up a financial planner to help build up their knowledge of investment and the MPF. Ralph believes that this type of activity is a great help to employers.

### 如何收看 Where to watch the videos

相關短片備有大約1分鐘的足本版和30秒的精華版，由今年6月8日開始，分別在電視、巴士、港鐵和 YouTube 等平台播出。短片亦已上載至積金局網站 ([www.mpfa.org.hk](http://www.mpfa.org.hk))，歡迎大家隨時上網收看。

The videos come in two versions: a full version of about one minute, and an abridged version of 30 seconds. They have been broadcast on channels such as TV, bus, MTR train and YouTube since 8 June 2015. The videos are also available on the MPFA website ([www.mpfa.org.hk](http://www.mpfa.org.hk)), and you are welcome to watch them online anytime.



我忘了為員工供強積金，近日收到積金局發出的附加費通知書，我該怎麼辦？

I forgot to make contributions for my employees, and I recently received a Payment Notice for Outstanding Mandatory Provident Fund Contributions and Contribution Surcharge (Payment Notice) from the MPFA. What should I do?

## 僱主須聯絡受託人了解詳情

### Employers Must Liaise with their Trustees for Details



如果僱主欠交或遲交供款、或金額不足，積金局會向違規僱主發出附加費通知書。通知書內只載有基本欠款資料，包括欠款月份和受託人的聯絡方法。

If an employer does not make contributions, makes contributions late or pays an insufficient amount, the MPFA will issue the non-compliant employer with a Payment Notice. The Payment Notice includes only some basic information such as the month in which the contributions were missed and the trustee's contact details.

當你收到通知書後，須於訂明的限期前聯絡受託人，核實欠款資料，繳清欠款和5%附加費，相關款項將會全數存入相關僱員的強積金帳戶；否則可遭民事追討或罰款，甚或被刑事檢控。一經定罪，除會被法庭判罰外，積金局亦會將違規紀錄上載於積金局網站，對公司招聘人才和營商可能造成影響。

After receiving a Payment Notice, you should therefore contact the trustee before the stated deadline, verify the details with the trustee, settle the outstanding contributions and also pay 5% of the amount as a surcharge which will be paid back to the employees. If you do not, you may face a civil claim or a financial penalty, and may even be prosecuted. Once convicted, you may face penalties imposed by the court. Records of non-compliance will also be posted on the MPFA website, and these records may affect your company's business and its ability to recruit new staff.

另外，為了盡快妥善處理拖欠個案，你應直接向受託人繳交欠款和附加費，而不應經由積金局轉交，以免耽誤時間。

To settle the outstanding contributions and surcharge as early as possible, you should pay the amount directly to the trustee, not via the MPFA.

如你對本通訊的內容有任何疑問，或希望收取 / 停止接收積金局發出的資訊，可透過以下途徑聯絡我們：

If you have any queries about the *Newsletter*, or if you wish either to receive or stop receiving information from the MPFA, please contact us via the following channels:

|   |  |
|---|--|
|  熱線 Hotline | 2918 0102  |
|  傳真 Fax     | 2259 8806  |
|  電郵 Email   | newsletter@mpfa.org.hk   |
|  地址 Address | 九龍柯士甸道西1號環球貿易廣場15樓1501A及1508室<br>Unit 1501A and 1508, Level 15, International Commerce Centre, 1 Austin Road West, Kowloon |