



強制性公積金計劃管理局  
MANDATORY PROVIDENT FUND  
SCHEMES AUTHORITY

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26 April 2005

Circular Letter: SU/CTR/2005/002

To: All Approved Trustees of Registered Schemes

Dear Sirs,

### **Changes to Governing Rules of MPF Schemes**

It has come to the attention of the Authority that some scheme members were not informed of changes that have been made to the governing rules of their MPF schemes. In a number of cases, members only became aware of the changes upon transfer or withdrawal of their accrued benefits in the scheme.

The Authority would like to remind all approved trustees to ensure that the relevant employer has made due communication with the affected employees of any changes to the governing rules of their MPF schemes and where necessary, employees' consent to the changes have been obtained. In particular, should the trustee be aware of any reduction in the employees' benefits as a result of the change (e.g. revision in employee groupings resulting in reduced benefit entitlements, reduction in contribution rates, reduction of vesting scales of voluntary contributions, etc.), the trustee should obtain evidence of communication between the employer and the employees and evidence of any necessary written consent from the employees regarding the change.

Should you have any queries on the above, please do not hesitate to contact your case officer at the Authority.

Yours faithfully,

(Hendena Yu)  
Chief Operating Officer (Compliance)