

## **MANDATORY PROVIDENT FUND SCHEMES AUTHORITY**

### **V.11 Guidelines on MPF Exempted ORSO Schemes – Withdrawal of Minimum MPF Benefits**

#### **INTRODUCTION**

In accordance with section 6 of Schedule 2 to the Mandatory Provident Fund Schemes (Exemption) Regulation (“the Exemption Regulation”), the minimum MPF benefits of a new member may be withdrawn from an MPF Exempted ORSO registered scheme under the circumstances and requirements prescribed therein.

2. Section 6H of the Mandatory Provident Fund Schemes Ordinance (“the Ordinance”) provides that the Mandatory Provident Fund Schemes Authority (“the Authority”) may issue guidelines for the guidance of approved trustees, service providers and other persons concerned with the Ordinance.

3. Section 47A of the Ordinance empowers the Authority to specify or approve the form and contents of documents required for the purposes of the Ordinance.

4. The Authority hereby issues guidelines relating to the processing of withdrawal of minimum MPF benefits.

## CLAIM FORM

5. For the purposes of section 6 of Schedule 2 to the Exemption Regulation, the Authority hereby specifies and approves :

- (a) at Annex A, the Claim Form for Withdrawal of Minimum MPF Benefits (“the Claim Form”) (*Form MMB-W*) from an MPF exempted ORSO registered scheme;
- (b) at Annex B, the medical certificate (*Form MMB-W(M)*); and
- (c) at Annexes C and D, the statutory declaration forms (*Form MMB-W(SD1) and Form MMB-W(SD2)*) to be used for the circumstances specified in the Exemption Regulation.

6. Lodgement of a claim for withdrawal of minimum MPF benefits from an MPF exempted ORSO registered scheme should be made in these approved forms. Additional relevant information may be requested by the trustee to be attached to the approved forms if the trustee finds it necessary for the processing of the claim. For those minimum MPF benefits which have been transferred to an MPF scheme, Guidelines IV.4 issued by the Authority will be applicable.

## EVIDENCE FOR CLAIMS

7. Under section 6 of Schedule 2 to the Exemption Regulation, a claim for withdrawal of minimum MPF benefits must be accompanied by evidence satisfactory to the trustee that the claimant is eligible for the claim, or a relevant statutory declaration.

8. To facilitate trustees in processing claims for withdrawal, Section III of the Claim Form sets out the documents that a claimant is required to submit in lodging the claim. In vetting those documents, trustees should take note of the following:

- (a) *Date of birth in Hong Kong Identity (HKID) Card*: If the HKID card of a claimant does not contain the exact date of birth of the claimant, the trustee may determine the age of the claimant by reference to the last day of the month or the last day of the year as shown on the HKID card in processing claims on grounds of retirement or early retirement. For instance, if the claimant is recorded as born in 1945, he/she will be entitled to be paid his/her minimum MPF benefits starting from 31 December 2010, which is the 65<sup>th</sup> year after his/her birth year.
  
- (b) *Documents to show the status of a personal representative of a deceased scheme member*: The name of the personal representative of a deceased person is printed on the Letter of Probate or Letter of Administration issued by the Probate Registry. The trustee of an MPF exempted ORSO registered scheme can verify the status of a personal representative by requesting a copy of the Letter of Probate or Letter of Administration from the personal representative.
  
- (c) *Medical certificate certifying total incapacity*: If the claimant also claims long service payment on grounds of permanent unfitness for his/her present job under the Employment Ordinance (Cap.57), he/she may use the form “Certificate of an employee’s permanent

unfitness for a particular type of work” used for the purpose to substitute for the approved form for medical certificate, MMB-W(M), at Annex B to claim for withdrawal of minimum MPF benefits on grounds of total incapacity.

- (d) Forms of statutory declarations: To facilitate compliance by new members and trustees, forms are approved for making statutory declaration by claimants under different circumstances in claiming for withdrawal of minimum MPF benefits (Annexes C and D). Statutory declarations made in a place other than Hong Kong are also acceptable provided that they are made before and signed by a notary public or a registered solicitor.

9. In some special circumstances, when the above requirements do not seem appropriate, the trustees may alter the requirements to satisfy themselves that the claimant is eligible for the claim.

10. Where minimum MPF benefits are withdrawn on the grounds of permanent departure from Hong Kong, the trustee shall report to the Authority for record purpose.

## **AVAILABILITY OF THE FORMS**

11. The Claim Form, the Medical Certificate Form and the statutory declaration forms can be downloaded from the Authority’s website at [<http://www.mpfahk.org>]. Hard copies of the forms are also available at the office of the Authority. Trustees may consider allowing any user to download the forms from their websites by putting the forms online or providing hard

copies of the forms upon request. To facilitate smooth processing of the payment of minimum MPF benefits, trustees may provide supplementary notes in addition to those in the explanatory notes of the Claim Form.

### **Definition of Terms**

12. Except where otherwise stated in the forms, the terms common to the forms in the Annexes, the Ordinance and the subsidiary legislation of the Ordinance carry the same meanings as defined in the Ordinance and the subsidiary legislation. The claimant should make appropriate reference to the Ordinance and the subsidiary legislation, when necessary.

**FORM MMB - W**

**MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP. 485)  
("the Ordinance")**

**MANDATORY PROVIDENT FUND SCHEMES (EXEMPTION) REGULATION  
WITHDRAWAL OF MINIMUM MPF BENEFITS FROM MPF EXEMPTED ORSO  
REGISTERED SCHEME**

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*NOTES :*

- (1) *This Form is to be completed by any person who wishes to claim for withdrawal of Minimum MPF Benefits from an MPF exempted ORSO registered scheme.*
- (2) *Please use BLOCK LETTERS for completion of this Form.*
- (3) *Please read the explanatory notes carefully before completing this Form.*
- (4) *\* means delete whichever is inappropriate.*
- (5) *Please insert "N.A." if not applicable.*
- (6) *The information and data given in this Form can be used by the trustee of an MPF exempted ORSO registered scheme and the Mandatory Provident Fund Schemes Authority ("the Authority") in activities relating to the processing of the withdrawal and may be disclosed to other parties for such purposes.*
- (7) *All the forms related to withdrawal of Minimum MPF Benefits (i.e. Form MMB - W(M), MMB - W(SD1) and MMB - W(SD2)) can be downloaded from the Authority's website. Hard copies of the forms are also available at the office of the Authority. If necessary, you may seek assistance from the trustee of the scheme concerned or the Authority at:*

*21st and 22nd Floors,  
One International Finance Centre,  
1 Harbour View Street,  
Central, Hong Kong.*

*Hotline: 2918 0102*

*Website: [www.mpfahk.org](http://www.mpfahk.org)*

**SECTION I - DETAILS OF THE CLAIMANT / SCHEME MEMBER** <sup>Note 1</sup>**(1) Claimant**

(i) Name : \_\_\_\_\_

(ii) Hong Kong Identity (HKID)  
Card / Passport\* number <sup>Note 2</sup> : \_\_\_\_\_

(iii) Correspondence address

Flat/Room	Floor	Block	Name of building

Street no.	Name of street

	<i>Hong Kong/Kowloon/N.T.*</i>
Name of district	

(iv) (a) Telephone no. : \_\_\_\_\_

(b) Mobile/Pager no. : \_\_\_\_\_

(v) Facsimile no. : \_\_\_\_\_

**(2) Scheme member** (if different from claimant)

(i) Name : \_\_\_\_\_

(ii) Hong Kong Identity (HKID)  
Card / Passport\* number <sup>Note 2</sup> : \_\_\_\_\_

**SECTION II - DETAILS OF THE CLAIM**

(1) Name of the MPF exempted ORSO registered scheme

Name of the scheme : \_\_\_\_\_

Name of the trustee : \_\_\_\_\_

(2) Grounds for claiming minimum MPF benefits : *(please ✓ one box)*

- Retirement
- Early retirement
- Total incapacity
- Death
- Permanent departure from Hong Kong

(3) Method of payment *(please ✓ the appropriate box)* :

(i) by cheque

(ii) by depositing directly in my bank account   
(applicable only to trustees who provide such services)

Name of bank : \_\_\_\_\_

Account number : \_\_\_\_\_



**SECTION III - DOCUMENTS ENCLOSED**

The following documents are enclosed by the claimant(s) in respect of the claim for withdrawal of minimum MPF benefits from an MPF exempted ORSO registered scheme on grounds of (Please ✓ the appropriate box)<sup>Note 3</sup> :

**(A) Retirement**

- a copy of your HKID card for verification of your identity card number if you do not wish to present the card in person for verification

**(B) Early Retirement**

- a copy of your HKID card for verification of your identity card number if you do not wish to present the card in person for verification
- the original copy of the statutory declaration form on early retirement (Form MMB - W(SD1))<sup>Note 4</sup>

**(C) Total Incapacity**

- a copy of your HKID card for verification of your identity card number if you do not wish to present the card in person for verification
- a photocopy of the medical certificate certifying total incapacity (Form MMB - W(M))<sup>Note 5</sup>
- a photocopy of the letter from the employer (if any) certifying that the contract of employment for that particular kind of work has been or will be terminated

**(D) Death**

- a copy of your HKID card for verification of your identity card number if you do not wish to present the card in person for verification
- a photocopy of the death certificate of the deceased scheme member
- a photocopy of the Letter of Probate or Letter of Administration granted by the Probate Registry, if applicable

**(E) Permanent Departure from Hong Kong**

- a copy of your HKID card for verification of your identity card number if you do not wish to present the card in person for verification
- a photocopy of the immigration visa / foreign passport / Home Visit Permit/others \*, etc. \_\_\_\_\_ (please specify type of other documents) giving the member the right of abode in a place outside Hong Kong
- the original copy of the statutory declaration form on permanent departure (Form MMB - W(SD2))<sup>Note 4</sup>
- a photocopy of the clearance certificate issued by the Inland Revenue Department, if applicable

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**SECTION IV - DECLARATION**

I / We\* <sup>Note 1</sup> declare that to the best of my / our \* knowledge and belief, the information given in this Form and its attachments is correct and complete. ✦

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[Signature of the claimant(s) / scheme member\*]

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Date

✦ **Warning :** Section 43E of the Ordinance makes it an offence punishable with a maximum of 1 year imprisonment for the first occasion and 2 years' imprisonment on each subsequent occasion for a person who makes a false or misleading statement in a material respect.

***Explanatory Notes on  
Claim Form For Withdrawal of Minimum MPF Benefits (Form MMB - W)***

- (1) For claims of withdrawal on grounds of death, the personal representative within the meaning of the Probate and Administration Ordinance (Cap.10) or any other person specified in the governing rules of the scheme, may act on behalf of the deceased scheme member to claim for withdrawal of the member's minimum MPF benefits. If there is more than one personal representative or specified person and the personal representatives or specified persons have not authorized one of them to act on behalf of others to lodge the claim, all the personal representatives or specified persons should submit the Claim Form jointly. Please use additional blank sheet to provide details of the claimants under Section I. Under such circumstances, this Form needs to be signed by all of the personal representatives or specified persons.
- (2) Claimants or scheme members should give their passport numbers ONLY when they do NOT possess HKID cards.
- (3) In processing a claim for withdrawal, the trustee of an MPF exempted ORSO registered scheme may request the claimant to produce the original copies of the documents for checking purpose, if necessary.
- (4) A claimant who is required to make a statutory declaration for a claim shall complete the relevant statutory declaration form and make a statutory declaration before a Commissioner for Oaths. The signed statutory declaration form shall be attached to Form MMB - W. A statutory declaration made in a place other than Hong Kong is also acceptable provided that it is made before and signed by a notary public or a registered solicitor.
- (5) Except for a claimant who also claims long service payment on grounds of permanent unfitness for his/her present job under the Employment Ordinance (Cap. 57), a claimant shall ask his/her medical practitioner to fill in Form MMB - W(M) and attach it to Form MMB - W. A medical practitioner who signs Form MMB - W(M) must be a person who is registered under the Medical Registration Ordinance, i.e.,
  - (a) a person who is duly registered as a medical practitioner with the Medical Council of Hong Kong, or
  - (b) a person who is deemed to be registered as a medical practitioner under the Medical Registration Ordinance (i.e. persons who are exempted from registration).

For a claimant who also claims long service payment on grounds of permanent unfitness for his/her present job, he/she may use the form "Certificate of an employee's permanent unfitness for a particular type of work" under the Employment Ordinance used for the purpose to substitute for the Form MMB - W(M) for the purpose of claiming withdrawal of minimum MPF benefits on grounds of total incapacity.

**FORM MMB - W(M)**

**MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP. 485)  
("the Ordinance")**

**MANDATORY PROVIDENT FUND SCHEMES (EXEMPTION) REGULATION**

**CERTIFICATE OF A PERSON'S PERMANENT UNFITNESS  
FOR A PARTICULAR KIND OF WORK**

Name of the patient : \_\_\_\_\_ Sex : \_\_\_\_ Age : \_\_\_\_\_

Hong Kong Identity Card / Passport\* No. : \_\_\_\_\_

The above patient has been under the medical care of the undersigned since  
\_\_\_\_\_ [dd/mm/yyyy]

Based on the findings as revealed in today's consultation, I certify that he / she\* is permanently unfit for his / her\* present job as a \_\_\_\_\_ [job title] for the following reason(s) : \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signature of registered medical practitioner : \_\_\_\_\_

Name in block letters : \_\_\_\_\_

Address and telephone number : \_\_\_\_\_

\_\_\_\_\_

Date : \_\_\_\_\_

Official seal (if any) : \_\_\_\_\_

*\* Delete whichever is inappropriate*

**FORM MMB - W(SD1)**

**MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP. 485)  
("the Ordinance")**

**MANDATORY PROVIDENT FUND SCHEMES (EXEMPTION) REGULATION**

**STATUTORY DECLARATION FOR CLAIMS FOR WITHDRAWAL  
OF MINIMUM MPF BENEFITS ON GROUNDS OF EARLY RETIREMENT**

I, \_\_\_\_\_ [name of the claimant], of \_\_\_\_\_  
\_\_\_\_\_ [address of the claimant], solemnly and sincerely declare that :

- (a) I have reached 60 years old on \_\_\_\_\_ [dd/mm/yyyy]; and
- (b) I have permanently ceased my employment with effect from  
\_\_\_\_\_ [dd/mm/yyyy].

And I make this solemn declaration conscientiously believing the same to be true and by virtue of the Oaths and Declarations Ordinance.

\_\_\_\_\_  
[Signature of the claimant]

Declared at \_\_\_\_\_, Hong Kong this \_\_\_\_\_ day  
of \_\_\_\_\_.

Before me,

\_\_\_\_\_  
[Signature of the Commissioner for Oaths]

**FORM MMB - W(SD2)**

**MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP. 485)  
("the Ordinance")**

**MANDATORY PROVIDENT FUND SCHEMES (EXEMPTION) REGULATION**

**STATUTORY DECLARATION FOR CLAIMS FOR WITHDRAWAL  
OF MINIMUM MPF BENEFITS ON GROUNDS  
OF PERMANENT DEPARTURE FROM HONG KONG**

I, \_\_\_\_\_ [name of the claimant], of \_\_\_\_\_  
\_\_\_\_\_ [address of the claimant], solemnly and sincerely  
declare that :

- (a) I departed / will depart\* from Hong Kong permanently  
on \_\_\_\_\_ [dd/mm/yyyy]; and
- (b) I have not previously claimed withdrawal of any minimum MPF benefit in any  
MPF exempted ORSO registered scheme on grounds of permanent departure from  
Hong Kong on an earlier departure date; and
- (c) I have not previously claimed payment for any accrued benefits in any registered  
scheme on grounds of permanent departure from Hong Kong on an earlier  
departure date.

And I make this solemn declaration conscientiously believing the same to be true and by virtue of  
the Oaths and Declarations Ordinance.

\_\_\_\_\_  
[Signature of the claimant]

Declared at \_\_\_\_\_, Hong Kong this \_\_\_\_\_ day of \_\_\_\_\_.

Before me,

\_\_\_\_\_  
[Signature of the Commissioner for Oaths]

*\* Delete whichever is inappropriate*