

MPFA

積金局通訊

NEWSLETTER



8 . 2019

特寫

Feature

積金局代表團赴京出席

中國養老金融50人論壇活動

MPFA delegation participates in

CAFF50 Symposium

特寫

Feature

積金局嚴格執法 維護制度公信力

Upholding the System's credibility

through law enforcement

基金收費回報要認清 強積金基金平台幫到你

**MPF Fund Platform helps you
understand fees and returns of MPF funds**





基金收費回報要認清 強積金基金平台幫到你

MPF Fund Platform helps you understand fees and returns of MPF funds

你對於強積金投資的基金回報及收費是否瞭如指掌？積金局委託市場研究公司調查強積金計劃成員的強積金投資知識及投資行為，最新一份調查報告顯示，受訪的計劃成員對基金的回報及收費認識較淺。當中，有75%受訪成員表示他們不知道自己所投資的強積金基金的收費水平。作為一個精明的強積金計劃成員，可以利用甚麼方便的工具為強積金計劃及所屬基金價格「格價」？

積金局一向關注基金收費水平，多年來致力透過不同方法，力求製造更大減費空間，最近推出的一站式「強積金基金平台」，首次將強積金的基金管理費拆分三大組成部份，讓計劃成員一目了然，明白收費的細項，有助成員選擇基金所屬的強積金計劃和受託人，更可推動業界競爭，長遠令消費者受惠。

How much do you know about the fees and returns of your MPF investments? The MPFA has commissioned a market research firm to conduct a tracking survey to better understand MPF scheme members' level of knowledge about investment as well as their investment behaviour. In the latest survey, it was revealed that scheme members had a relatively weak understanding of fee levels and returns, for instance, 75% of the respondents indicated that they did not know the level of fees of MPF funds they invested in. As a smart MPF scheme member, what tools can be used to compare different MPF schemes and their funds?

The MPFA has always been concerned about fee levels, and has been using various measures to facilitate fee reduction. The newly launched MPF Fund Platform discloses the three main components of fund management fees, making it easier for scheme members to understand fee details. This can also help scheme members choose funds of the MPF schemes and trustees and enhance competition in the industry, which will benefit the general public in the long run.

革新「強積金基金平台」加強基金資料透明度

Enhanced one-stop MPF Fund Platform for more transparent fund information

事實上，計劃成員要掌握強積金基金的資料絕不困難，積金局新推出的「強積金基金平台」及其流動應用程式，除了基金回報等資料，更拆解強積金收費的細項收費，讓計劃成員更容易比較強積金基金的收費及表現。

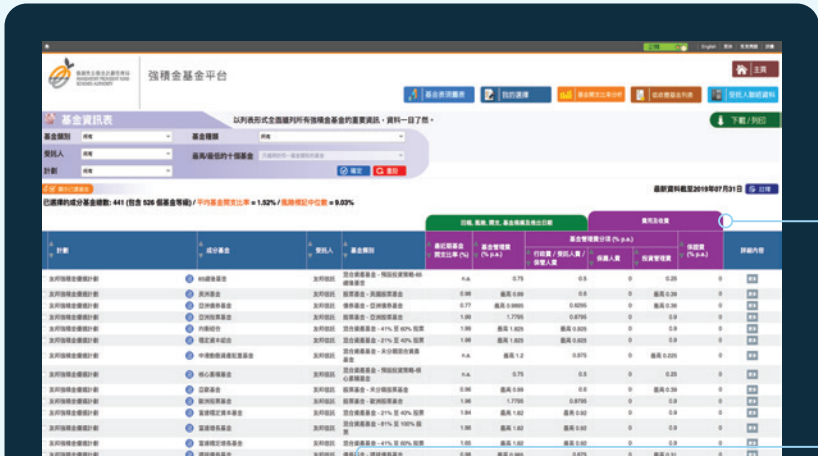
It is actually not difficult for scheme members to get to know fund information. Besides revealing fund returns, the MPFA's new MPF Fund Platform and its mobile application also disclose the main components of fund management fees. With the platform, it would be easier for scheme members to compare the fees and performances of different MPF funds.

新增的強積金收費的細項資料包括行政費、受託人費及保管人費、投資管理費及保薦人費。這些費用用作支付強積金計劃的運作，由於強積金受託人需要執行較零售基金為多的行政工作，以管理、監控及維持強積金計劃運作，確保計劃成員可以隨時更改投資組合，不收取基金買賣差價，不須額外繳費以轉換基金或贖回基金等。

The newly added fund information includes Admin / Trustee / Custodian Fee, Investment Management Fee and Sponsor Fees. These fees are to support the operation of MPF schemes. Compared with retail funds, MPF trustees need to carry out more administration work to manage, monitor and maintain the operation of MPF schemes, allow scheme members to make changes to their investment portfolio at any time, without being charged with pricing spreads or any other additional fees to switch or redeem funds.

強積金基金平台網址
MPF Fund Platform website:

mfp.mpfa.org.hk



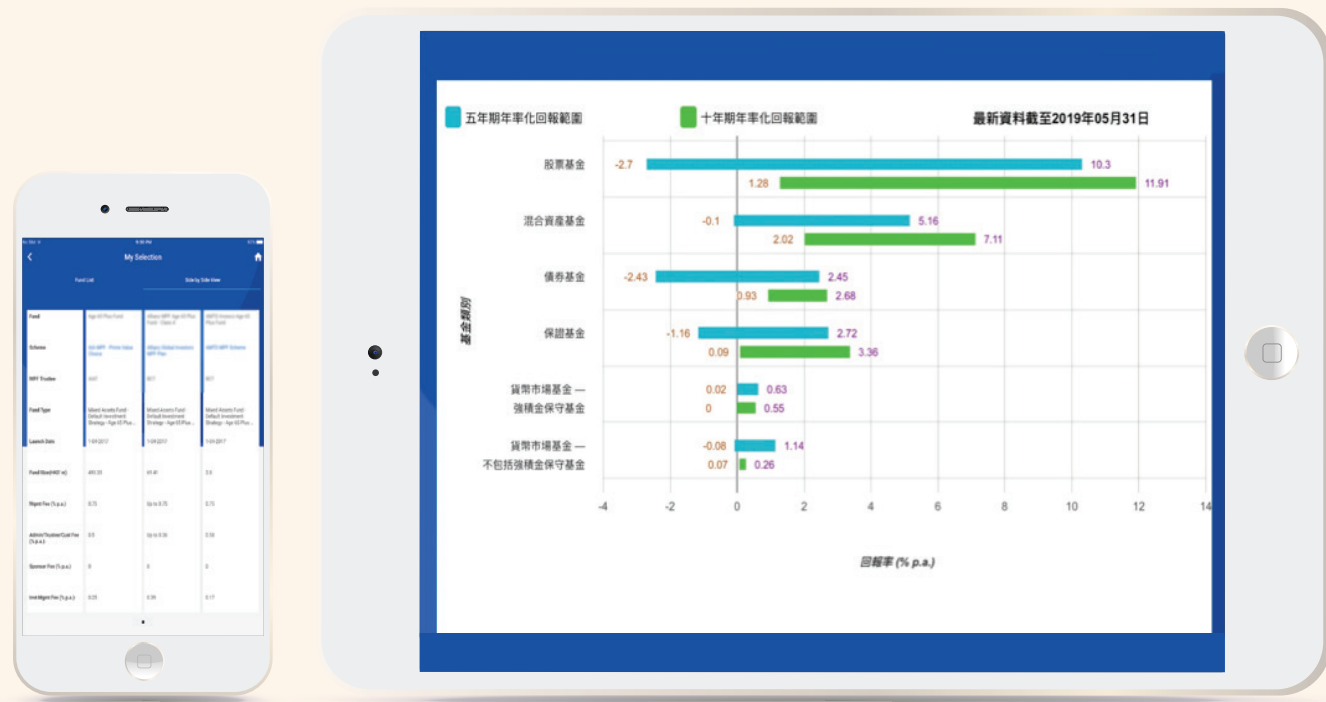
「強積金基金平台」設有個人化功能，讓計劃成員揀選及儲存多達10個強積金基金，並按個人喜好以表格、圖表或並列形式，隨時比較心儀的基金。

MPF Fund Platform allows scheme members to select and save up to 10 MPF funds for comparison. It is available with choices of interface style, ranging from a table, chart or side-by-side view, to suit users' preferences.



「強積金基金平台」亦備有流動應用程式，讓市民隨時隨地透過智能電話或平板電腦，一站式審視強積金基金資訊，及比較管理費及投資表現等。

The mobile app of MPF Fund Platform provides a one-stop solution for the public to examine information about different MPF funds and compare their management fees, investment performance, etc., on smartphones or tablets, any time, anywhere.



此平台自今年四月推出以來，各界反應良好，截至8月中，訪客人次已逾80,000。隨著應用程式的推出，將會進一步鼓勵強積金計劃成員關注基金資訊，對受託人、服務提供者和打工仔來說是多贏方案。受託人和服務提供者將更易掌握市場的收費水平，從而調整個別的收費分項以保持競爭力，有助推動減費。從打工仔角度而言，他們會更清楚和容易掌握基金收費資訊，只要多加善用平台，所有計劃成員都可以成為「積金達人」，選擇更符合個人需要的投資組合。

The desktop version of the Platform was launched in April and the response has been positive with over 80,000 visits recorded as of mid-August. Together with its mobile app, MPF scheme members are encouraged to pay closer attention to fund information. These tools are beneficial to MPF trustees, service providers as well as the working population. Through the platform, MPF trustees and service providers can benchmark and adjust their fee levels to be more competitive and create room for fee reduction. The fund information provided is also easier for scheme members to understand. As long as members can make good use of the platform, they can all be “MPF Masters” and make investment choices that cater to their individual needs.

立即免費下載「強積金基金平台」流動應用程式，請前往iPhone App Store 或Google Play Store，搜尋「強積金基金平台」或掃描此二維碼。

Members of the public can search for ‘MPF Fund Platform’ in the iPhone App Store or the Google Play Store, or scan the QR code for free download of the mobile app.



全新強積金投資教育專題網站推陳出新 用戶體驗更佳

All-new MPF Investment Education Thematic Website enhances user experience



積金局一直呼籲計劃成員積極關注和好好管理自己的強積金帳戶，多年來，不斷推出方便易用的網上工具，協助成員管理強積金。

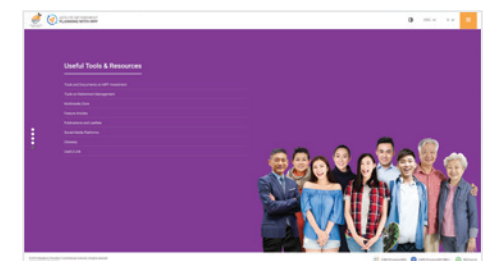
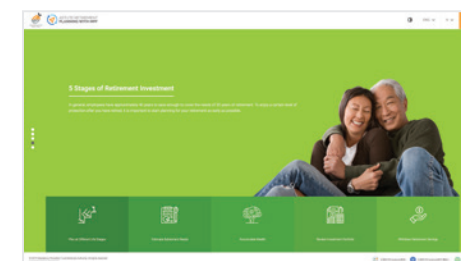
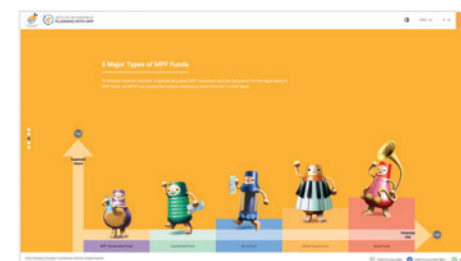
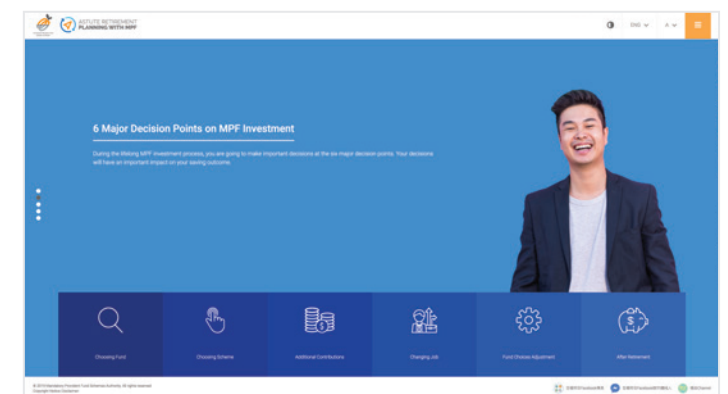
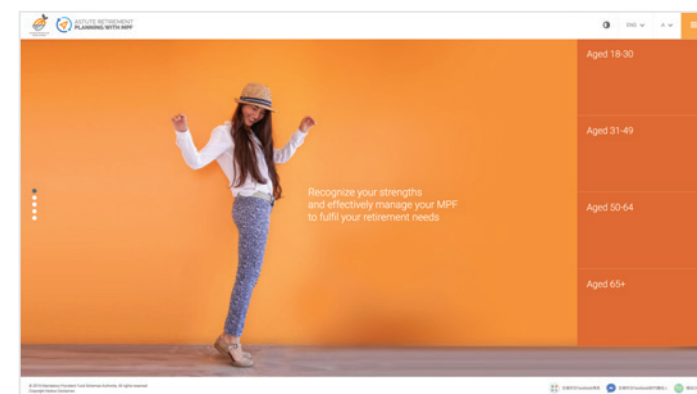
積金局推出全新設計的強積金投資教育專題網站。網站於更新後提供更簡易的界面和內容架構，讓用戶輕鬆地以電子方式獲取他們需要的資訊。

專題網站的新功能包括把不同年齡的計劃成員所需要的強積金和退休投資資訊分類到不同年齡組別，方便計劃成員根據其年齡層找到自己需要的資料並作出明智的強積金投資決定。

The MPFA has been calling on scheme members to monitor and manage their MPF accounts proactively. Over the years, the MPFA has introduced convenient and user-friendly online tools to help members manage their MPF accounts.

The MPFA has launched the MPF Investment Education Thematic Website. The website has been redesigned with a streamlined interface and content architecture for easier navigation across desktop and mobile devices, allowing visitors to access useful information in a more convenient way.

The website features a new section where designated MPF and retirement investment information is organized under different age groups, serving as a practical guide for scheme members to make informed MPF investment decisions in accordance with relevant stages of their lives.



強積金投資教育專題網站
MPF Investment Education Thematic Website

minisite.mpfa.org.hk/mpfie



積金局代表團赴京出席中國養老金融50人論壇活動

MPFA delegation participates in CAFF50 Symposium



積金局主席黃友嘉博士早前獲內地智庫組織「中國養老金融50人論壇」邀請加入該智庫成為核心成員，與內地從事養老金融研究的學者及基金業界專家，共同為老百姓的退休福祉出謀獻策。黃博士與積金局副主席及行政總監羅盛梅於7月初到北京，出席中國養老金融50人論壇主辦的專題論壇，向出席論壇的成員及傳媒等介紹香港強積金制度及其最新發展，並就兩地退休保障制度作交流。

中國養老金融50人論壇秘書長董克用教授主持了論壇及討論環節，其他與會者包括中國基金業協會副會長鍾蓉蔭等。

MPFA Chairman Dr David Wong was invited to be a core member of the China Ageing Finance Forum (CAFF50), a prestigious think tank in the Mainland, to advise on strengthening retirement protection in China with prominent academics and fund industry practitioners. Dr Wong and MPFA Deputy Chairman and Managing Director Alice Law attended a symposium organized by the CAFF50 in Beijing in early July. At the Symposium, they introduced the latest developments in Hong Kong's MPF System to the participating CAFF50 members and the media, and exchanged views on the retirement protection systems in the Mainland and Hong Kong.

Professor Keyong Dong, Secretary General of the CAFF50, hosted the Symposium and moderated the discussion. Other attendees included Rongsa Zhong, Vice President of the Asset Management Association of China.



黃博士介紹了香港整體退休保障框架，以及強積金制度在當中的角色。他強調，具備足額資金、在財政上能持續運作而不會為公共財政帶來壓力的第二支柱制度，例如強積金制度，在世界上日益普及。截至2019年4月30日，強積金計劃的淨資產值為\$9,089億，相當於香港\$1.18萬億財政儲備的77%，長遠而言能大大減輕政府在退休福利開支方面的壓力。

At the Symposium, Dr Wong introduced Hong Kong's retirement protection framework and explained the important role of MPF System. He pointed out that fully-funded Pillar 2 systems, such as the MPF System, are financially sustainable, so they do not put pressure on public finance and therefore have become more popular globally. The total assets of the MPF System in Hong Kong on 30 April 2019 stood at \$908.9 billion, which was equivalent to 77% of Hong Kong's fiscal reserves, which totalled \$1,180 billion. This will greatly reduce financial pressure on the government's spending on retirement benefits in the long run.



積金局副主席及行政總監羅盛梅分享了積金局的監管經驗。她重點介紹了積金局為改善強積金制度之充足率及行政效率的最新舉措，包括預設投資策略、剛推出的強積金可扣稅自願性供款，以及「積金易」平台的構思及目的等。

At the Symposium, MPFA Deputy Chairman and Managing Director Alice Law shared on the MPFA's regulatory experience. She highlighted the recent initiatives to enhance the adequacy and efficiency of the MPF System, including the Default Investment Strategy (DIS), tax deductible MPF voluntary contributions (TVC) which was introduced recently, and the concept and objectives of the eMPF Platform.

最後，中國養老金融50人論壇秘書長董克用教授認為，香港的強積金制度發展對中國內地的養老金發展有三大啟示，包括如何提升民眾投資管理的積極性，如何做好投資收益，如何讓銀行、證券、保險、基金等各行業發揮作用，為養老工作出一分力。

Professor Keyong Dong concluded that the development of Hong Kong's MPF System has three major revelations for the development of the pension system in Mainland China, which include how to improve the people's proactivity in investment management, how to enhance investment returns, and how to make use of banks, securities, insurance, funds, and other sectors of the financial industry to contribute to retirement protection for the people.

自僱人士強積金推廣活動

Promotion on Self-employed Persons MPF accounts



積金局舉辦外展活動，鼓勵自僱人士開立強積金自僱人士戶口及供款，為退休做好準備。

The MPFA has organised outreach activities to encourage Self-employed Persons (SEPs) to join the MPF scheme and make regular MPF contributions to prepare for their retirement.

積金局與共用工作空間經營者合作，舉辦「自僱人士強積金諮詢日」，鼓勵自僱人士開立強積金自僱人士戶口，並準時供款，及早為退休做好準備。積金局職員亦到場講解各種涉及自僱人士及強積金的問題，並且提供即場個人帳戶查詢服務，及為他們登記及啟動「個人帳戶電子查詢」服務等。



The MPFA has joined hands with a co-working space operator to organize a "Self-employed Person MPF Enquiry Day", to encourage SEPs to join MPF scheme and to make regular MPF contributions for early preparation of retirement. MPFA staff also gave a briefing on the MPF System, provided on-site personal account checking service, as well as helped SEPs register and activate the e-Enquiry of Personal Account (ePA) service.



強積金資訊站登場！

Visit our new MPFA Information Kiosk!

如果你最近到訪積金局葵涌總辦事處的顧客服務大堂，有沒有發現我們的刊物架進行了大變身？

If you have recently visited the customer service lobby at our Kwai Chung Head Office, have you noticed that our brochure racks have put on a new look?



為提升用戶體驗及支持環保，我們已安裝電子「強積金資訊站」，代替原有的刊物架。首個「強積金資訊站」率先於葵涌辦事處登場，其餘辦事處將稍後陸續安裝。

電子「強積金資訊站」方便訪客即場查閱積金局的不同刊物，亦展示本局最新訊息或短片。

訪客可以將有關資訊下載於流動裝置內，方便閱讀及分享。

To enhance user experience and to contribute to a greener environment, we have installed an electronic MPF Information Kiosk replacing the existing brochure racks. Kiosks will be installed in other offices shortly.

Visitors can access MPFA publications and MPFA latest information and videos at the Kiosk while waiting in the lobby. Visitors can also download such information on their mobile devices for further reading and sharing.

訪客可利用輕觸式屏幕閱讀資訊。
Visitors can use the touch screen to access MPF information.



訪客可掃描二維碼以下載資訊於流動裝置內。
Information can be downloaded on mobile devices by scanning QR code.





積金局嚴格執法 維護制度公信力

Upholding the System's credibility through law enforcement

強積金制度是為就業人士而設的退休保障制度，強積金核准受託人及註冊中介人，以及僱主在制度內扮演重要角色，如他們有任何違規或失當行為，有可能會造成深遠影響。因此積金局的執法部，專責跟進有關受託人、中介人及僱主的投訴、調查違例或違規的受託人及其服務提供者，並採取適切的執法行動，以保障強積金計劃成員的權益，杜絕強積金制度內的不良行為。以下為2018/2019年度積金局部分的執法數字：

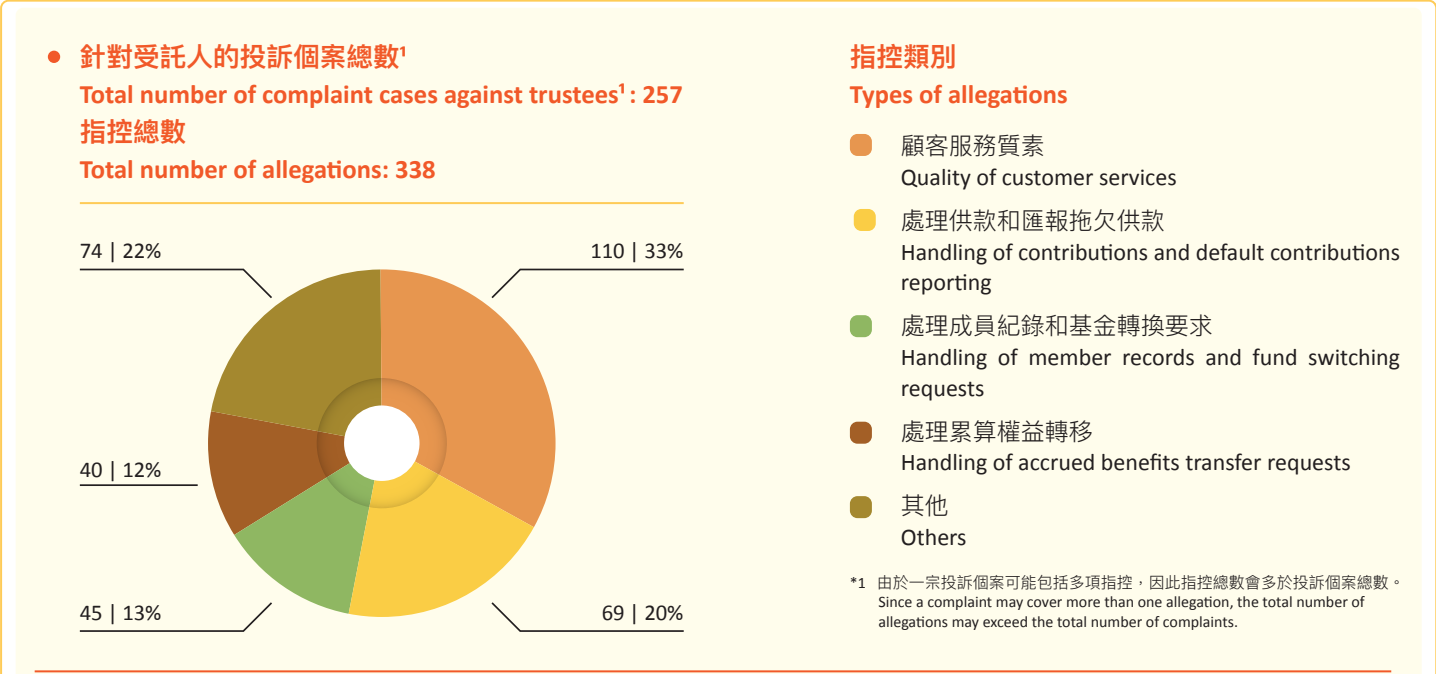
As the MPF System is a retirement system covering the working population, the impact of any non-compliance or misconduct by MPF approved trustees, registered intermediaries and employers could be far-reaching. The Enforcement Division of the MPFA is responsible for handling complaints against trustees, intermediaries and employers, investigation of breaches or non-compliance by approved trustees and their service providers, and taking appropriate enforcement actions against non-compliant parties to protect the rights and interests of MPF scheme members and eliminate undesirable behaviours in the MPF System. The following are some enforcement statistics of the MPFA in the year of 2018/19:

執法數字

Enforcement statistics : 1.4.2018 - 31.3.2019

對強積金受託人的執法行動

Enforcement actions against MPF trustees



- 向受託人徵收罰款
Financial penalties imposed on trustees

發出徵收罰款通知書
Financial penalty notices issued:

11

被罰款的受託人
Trustees penalised :

9

罰款總額
Total amount of penalties:

\$3,250,000

對強積金中介人的執法行動

Enforcement actions against MPF intermediaries

違規行為 Non-compliance act	處分內容 Disciplinary action
冒充計劃成員聯絡強積金受託人以取得成員資料 Impersonating a scheme member to obtain his / her information from an MPF trustee	一名附屬中介人 ² 被暫時撤銷註冊資格六個月 Suspended registration of a Subsidiary Intermediary ² for six months
偽造客戶簽名及未經客戶授權轉移客戶的強積金 Forgery of clients' signatures and unauthorized transfer of clients' MPF	兩名附屬中介人被取消註冊資格20至30個月 Disqualified two Subsidiary Intermediaries from registration for 20 to 30 months
向客戶提供不準確資料及使用未經主事中介人 ³ 核准的推銷文件 Providing inaccurate information to clients and using marketing materials without prior approval by the Principal Intermediary ³	<ul style="list-style-type: none">● 一名前附屬中介人被公開譴責 Publicly reprimanded a former Subsidiary Intermediary● 一名附屬中介人被暫時撤銷註冊資格三個月 Suspended registration of a Subsidiary Intermediary for three months
要求客戶簽署未填妥的表格，及沒有保存客戶的指示記錄等 Asking clients to sign on incomplete forms and failing to keep record of clients' instructions, etc.	向八名附屬中介人和三名主事中介人發出合規意見函或信函以提醒他們守法循規 Issued compliance advice letters or reminder letters to eight Subsidiary Intermediaries and three Principal Intermediaries

對違規僱主或強積金計劃成員的執法行動

Enforcement actions against non-compliant employers and MPF scheme members

申請傳票總數⁴
Number of summonses applied⁴:

633

民事訴訟總數
Number of civil cases filed:

710

訛稱永久離港以提早提取強積金屬刑事罪行

Making a false claim for early withdrawal of MPF on the grounds of permanent departure from Hong Kong is a criminal offence

積金局提醒強積金計劃成員在接到來歷不明的電話時應提高警覺，如來電者教唆其作出虛假法定聲明以提早取回強積金，並從中收取佣金或手續費，切勿輕信他人而誤墮法網。

任何人作出虛假或具誤導性的陳述，藉此提早取回強積金，屬刑事罪行。若經定罪，最高可被罰款\$10萬及監禁1年。

受託人在收到計劃成員以永久離港為理由提早取回強積金的申索時，會通知積金局查核計劃成員曾否以相同理由申請提取強積金。積金局亦會主動抽查申索個案，如有懷疑，會作出調查及採取執法行動。

The MPFA alerts MPF scheme members to be vigilant against unsolicited calls from suspected crime syndicates that offer to help them make early withdrawal of MPF benefits by inducing scheme members to make false statements in return for a commission fee or handling charge.

Any person making false or misleading statements in this regard commits an offence. Convicted offenders are liable to a maximum fine of \$100,000 and one year's imprisonment.

Upon receiving withdrawal requests from scheme members on the grounds of permanent departure from Hong Kong, MPF trustees will notify the MPFA to verify if the scheme member has previously withdrawn MPF on the same grounds. The MPFA will also proactively conduct sample checks, investigate suspicious cases and take enforcement action.

^{*2} 強積金附屬中介人隸屬於強積金主事中介人，並獲積金局註冊，代表主事中介人進行強積金銷售及推銷活動。
An MPF subsidiary intermediary is a person sponsored by an MPF principal intermediary and registered with MPFA to carry out MPF sales and marketing activities on behalf of the principal intermediary.

^{*3} 強積金主事中介人是獲積金局註冊為可從事強積金銷售及推銷活動的商業實體。
An MPF principal intermediary is a business entity registered with MPFA to engage in MPF sales and marketing activities.

^{*4} 僱主違規行為包括未有安排僱員參加強積金計劃、拖欠供款、未有遵循法庭判令等；而計劃成員的違規行為指以虛假聲明提早提取強積金。
Employer's offences include non-enrolment, default contribution and failure to comply with court order, etc. and scheme member's offence refers to making false statement in early withdrawal of MPF benefits.



積金局保障成員利益 Members' interests are well-guarded by the MPFA

積金局在1998年9月正式成立，當時的首要任務是盡快推出強積金制度。自制度於2000年12月正式實施之後，積金局致力將制度完善化，推出了各項不同的改革措施。

除了不斷與時並進，優化制度外，積金局亦有一項重要而且「歷久常新」的重要使命，就是保障成員的利益。積金局一直嚴格執行強積金條例，除了處理投訴個案及受託人匯報的懷疑拖欠供款個案，亦會巡查各行各業的機構，深入各個地區，積極對付違規僱主。

積金局職員向店舖東主派發小冊子，提醒他相關的強積金責任。

MPFA staff members remind a shop owner of his MPF obligations by passing him a booklet about the MPF.



積金局成立初期，很多僱主對《強積金條例》及具體運作都非常陌生，有部分僱主或因無心之失，又或者不諳技術細節而拖欠供款。經積金局大力宣傳和積極跟進後，大部分僱主都非常合作，按照法規要求，準時為僱員供款。

積金局於2011年開始透過積金局官方網頁刊登「違規僱主及高級人員紀錄」，列出過去五年曾違反《強積金條例》的僱主和高級人員的資料。此舉不單方便公眾查閱違規僱主資料，更有助加強阻嚇作用，進一步保障僱員的強積金權益，及提高積金局執法工作的透明度。

Established in September 1998, the MPFA's primary mission was to launch the MPF System. Since the launch of the System in December 2000, the MPFA has been perfecting the System through various measures introduced over the years.

Apart from keeping pace with the times to enhance the System, the MPFA has always been committed to safeguarding the interests of scheme members. Besides acting on complaints and suspected cases of default contributions as reported by trustees, the MPFA also conducts inspections of companies in various industries across the territory to take proactive actions against non-compliant employers.

Back in the early days when the MPFA was just established, many employers were not familiar with the new legislation, and some of them defaulted on their obligations to make MPF contributions due to negligence or technical breaches. Following a wave of promotional activities and enforcement actions launched by the MPFA, most employers have become very cooperative in complying with the new regulations and make their contributions on time.

The MPFA has been publishing the Non-Compliant Employer and Officer Records (NCEOR) on its official website since 2011, providing information on employers and their officers who have breached the Mandatory Provident Fund Schemes Ordinance in the past five years. The initiative allows the public to access information about non-compliant employers, thus strengthening member protection and increasing the transparency of MPFA's enforcement actions.



2017年，一名公司董事便因沒有根據法庭作出的判令繳交拖欠的供款，違反強積金法例而被判處監禁，成為首宗因拖欠強積金而被判監禁的個案，該公司同時亦被判罰款\$20,000。

In 2017, a company director was sentenced to imprisonment for breaching the MPF legislation, after failing to comply with court orders to settle outstanding contributions. This was the first ever case in which a company director was sentenced to imprisonment for defaulting on MPF contributions. The company was also fined \$20,000.



在過去10年，積金局就涉嫌違反強積金條例的僱主及公司董事或管理人員一共申請發出9,961張傳票：當中拖欠供款個案佔8,909宗、沒有安排僱員參加強積金計劃佔766宗、沒有遵守法院命令佔127宗，其中8,188宗被裁定罪成。積金局成功為僱員討回接近\$15億的強積金供款。

Over the past ten years, a total of 9,961 summonses were issued to employers and directors/managers of companies for prosecution in respect of their suspected MPF non-compliance. Of these cases, 8,909 involved defaulting on contributions, 766 involved non-enrolment of employees, and 127 involved failure to comply with court orders. Among these cases, 8,188 employers were found guilty. The MPFA has recovered close to \$1.5 billion outstanding MPF contributions on behalf of employees.



最近，積金局亦成功為一名清潔女工追討強積金欠款。該名清潔女工李女士的僱主不僅沒有為李女士在受僱首60日內登記成為強積金計劃成員，亦沒有準時作出強積金供款，李女士其後求助積金局，為自己的權益發聲，並積極配合積金局提出檢控而作為控方證人。李女士的僱主最後在法院承認有關控罪，被裁定罪名成立，罰款\$20,000。

Recently, the MPFA has successfully recovered the defaulted MPF contributions for Ms. Li, a cleaning lady. Ms. Li's employer did not enrol Ms. Li in any MPF scheme within 60 days of her employment, nor made any MPF contribution for her on time. Ms. Li subsequently sought help from the MPFA to defend her rights. With Ms. Li's cooperation, the MPFA launched legal proceedings against Ms. Li's employer. Her employer eventually pleaded guilty to the charges in court and was convicted and fined for \$20,000.

一直以來，積金局重視保障計劃成員的權益，積極跟進所有涉嫌損害僱員強積金權益的個案，亦透過不同途徑廣泛宣傳與強積金相關的資訊，對於違法行為絕不容忍。

The MPFA attaches great importance to protecting scheme members' rights. The Authority has followed up on all suspected cases of non-compliance which adversely affect the MPF rights of employees, and has used different channels to publicize information related to the MPF. The Authority has zero tolerance for violation of the legislation.



積金局 MPFA

10 mins · 地球儀圖示

積金局官方Facebook專頁啟用，請即點讚！

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積金局的官方Facebook專頁日前已正式啟用。我們希望透過這個互動和「貼地」的社交平台，讓公眾更加認識積金局的多元化服務、最新動向和機構資訊，配合我們的退休教育專頁「滾滾達人」和「全職特攻」，讓打工一族全方位認識積金局和強積金制度，及早為自己的未來展開退休部署。

而「積金局通訊」將會在今期後與大家暫別，積金局將會透過官方Facebook專頁與各界互動接觸，懇請各位點讚此專頁，繼續關注及支持本局。

The MPFA just opened its official Facebook fan page. We hope members of public will find out more about our work, MPFA news and corporate information through this interactive and "down-to-earth" social media platform. Coupled with our retirement education fan pages "Rolling My Money" and "Workplace Incredibles", the working population can get much more comprehensive information about the MPFA and the MPF System to help them start planning for retirement as early as possible.

The MPFA Newsletter has to say goodbye to all its readers. The MPFA will interact and communicate with various sectors and the general public through the Facebook platform. Please like our Facebook fan page, and keep following and supporting us.



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

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