

20 October 2025

Notice to Employers and Members

Haitong MPF Retirement Fund

Attention: This notice is important and requires your immediate attention. If you are in any doubt about the contents of this document, you should seek independent professional advice.

Haitong International Investment Managers Limited, the sponsor of the Retirement Fund (the “**Sponsor**”) and HSBC Provident Fund Trustee (Hong Kong) Limited, the trustee of the Retirement Fund (the “**Trustee**”), each accepts full responsibility for the accuracy of the information contained in this document, and each confirms, having made all reasonable enquiries, that to the best of its knowledge and belief there are no other facts the omission of which would make any statement misleading, as at the date of publication.

This Notice forms part of and should be read together with the letter (“**Letter**”) titled “Embrace your new digital MPF experience through the eMPF Platform” of the same date.

Terms used in this document have the same meaning as that in the MPF Scheme Brochure dated 16 June 2025 unless otherwise defined.

Dear Valued Participating Employers and Members

Summary of the changes

From 30 December 2025 (“Effective Date”), administration services currently provided by the HSBC Institutional Trust Services (Asia) Limited (“Administrator”) will cease and the eMPF Platform Company Limited (“eMPF Company”) will take up the administration of the Retirement Fund and provide scheme administration services to handle instructions from employers and Members directly through the eMPF Platform (“**Changes**”). The eMPF Platform is a centralized electronic platform and your one-stop online hub for managing your Mandatory Provident Fund (“MPF”) and MPF accounts across different MPF scheme(s) anytime anywhere through the eMPF mobile app or web portal.

eMPF Web Portal



eMPF Mobile App



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www.htisec.com Subsidiaries of HAITONG INTERNATIONAL SECURITIES GROUP LIMITED (Incorporated in Bermuda with limited liability)

海通國際投資經理有限公司（於香港註冊成立的有限公司） 香港中環港景街一號國際金融中心一期28樓
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Starting from the Effective Date, employers and Members should submit their scheme administration service instructions to the eMPF Platform directly. Employers and Members should no longer submit their instructions to the Trustee.

With respect to the transitional arrangements and the relevant cut-off dates (i.e. the last date for valid instructions to be processed and completed by the Administrator before the Effective Date), please refer to section A of Part II in this Notice. Switching and change of investment mandate instructions submitted after the respective cut-off times will be rejected and will not be processed. The relevant Member will have to submit the switching and change of investment mandate instructions to the eMPF Platform again on or after the Effective Date. Please also note that dealing in the units of the Constituent Funds will be suspended from 18 December 2025 to 29 December 2025 to facilitate the Retirement Fund's onboarding on the eMPF Platform. For the avoidance of doubt, valuation of the Constituent Funds under the Retirement Fund will continue during the suspension of dealing.

In connection with the eMPF Platform taking up the administration services of the Retirement Fund, there will be changes to the fee disclosures of the Constituent Funds and updates to the administration procedures (e.g. severe weather trading arrangement) to align with the operation of the eMPF Platform from the Effective Date. Such changes will not have any material impact on the rights and interests of employers and Members. For further information, please refer to Part II in this Notice. The MPF Scheme Brochure and the Trust Deed will also be amended to reflect the addition of grounds for suspension of valuation and dealing of Constituent Fund. For further information, please refer to Part II in this Notice.

Actions to be taken

In order to have access to electronic channels of the eMPF Platform from the Effective Date, employers and Members should complete registration with the eMPF Platform through the eMPF Web Portal or the eMPF Mobile App. Registration with eMPF Platform starts from 1 October 2025. Participating employers and Members who have performed registration do not need to register again and can log-in to the eMPF Web Portal or eMPF Mobile App to check the account details from the Effective Date. Please refer to section B of Part I in this Notice for details.

To assist employers and Members to know more about the eMPF Platform:

- Webinars about the eMPF Platform will be held for employers and Members; and
- eMPF Customer Service Hotline, eMPF Service Centre and eMPF Kiosk Arrangement will be in place. For further information, please refer to Part III in this Notice.

The account number(s) of your existing MPF account(s) will be changed after the Retirement Fund gets onboard to the eMPF Platform. You may log-in to the eMPF Web Portal or the eMPF Mobile App, contact the eMPF Customer Service Hotline or visit the eMPF Service Centre or eMPF Kiosk to obtain the updated account number after the Effective Date.

Enquiries and Contact

Should you have any enquiries, please contact our Hotline at (852) 3663 7288 (for employers) or (852) 2500 1600 (for Members) before 30 December 2025.

Part I – About eMPF Platform

A. Introduction of eMPF Platform

The eMPF Platform is developed by the eMPF Platform Company Limited (“**eMPF Company**”) which is a wholly-owned subsidiary of the Mandatory Provident Fund Schemes Authority (“**MPFA**”), and operates the eMPF Platform as a not-for-profit public utility. The eMPF Platform is a centralized electronic platform and one-stop online hub for Members and employers for managing their MPF anytime and anywhere through the eMPF Web Portal or the eMPF Mobile App. The legal notice on mandatory use of eMPF Platform of the Haitong MPF Retirement Fund (“**Retirement Fund**”) is published in the Gazette on 12 September 2025.

From 30 December 2025 (“**Effective Date**”), the administration services of the Retirement Fund will be performed by the eMPF Platform. Employers and Members can manage their MPF accounts and submit MPF administration instructions on the eMPF Platform directly. Please refer to section B of Part I below for details.

The following are matters and activities that are to be conducted by the eMPF Platform:

- a. processing registration of eMPF Platform for participating employers and scheme members;
- b. processing enrolment in registered schemes for participating employers and scheme members;
- c. processing MPF contributions and default contributions;
- d. processing scheme members' investment instructions (including investment instructions on new contributions and switching / rebalancing instructions);
- e. processing transfers of benefits within the registered scheme or between registered schemes or from occupational retirement schemes to registered schemes;
- f. processing claims and withdrawal of MPF benefits;
- g. processing the offset and refund of severance payments and long service payments to participating employers and/or scheme members/claimants;
- h. processing of changes of participating employer and scheme member particulars;
- i. giving of notices and documents to participating employers and scheme members;
- j. handling of enquiry and complaint; and
- k. following up with participating employers and scheme members on any unclear scheme administration instructions.

Accordingly, from the Effective Date, the Administrator will cease to be the administrator of the Retirement Fund and employers and Members should no longer submit MPF instructions to the Administrator.

B. Submission of instruction

To make the best use of the eMPF Platform, employers and Members are strongly encouraged to submit instructions electronically via the eMPF Platform. To facilitate the smooth transition to the eMPF Platform, employers and Members shall take note of the following and take the necessary action:

	<u>Your Action</u>	<u>Quick Access</u>
Registration with eMPF Platform (APPLICABLE TO ALL EMPLOYERS AND MEMBERS)	Register with eMPF Platform from 1 October 2025 to facilitate you in managing your MPF account(s) via the eMPF Platform going forward. ¹ Please be reminded that the account details will only be available on the eMPF Web Portal or the eMPF Mobile App after the Retirement Fund gets onboard on the Effective Date. You are encouraged to register soon so that you will be able to access your account details after the Retirement Fund gets onboard the eMPF Platform.	1. Scan the QR Code for eMPF Platform registration eMPF Web Portal  eMPF Mobile App  2. Visit eMPF Web Portal at (from 1 October 2025 onwards): empf.org.hk/reg/type/en
Submission of administration instructions and MPF account enquiries (APPLICABLE TO ALL EMPLOYERS AND MEMBERS)	Submit MPF administration instructions and access your MPF account information and balance via the eMPF Web Portal or eMPF Mobile App from the Effective Date onwards. eMPF Platform commences processing MPF administration instructions and MPF account enquiries. Please be reminded that the MPF administration instructions received by the Administrator through the original channels offered by the Trustee and/or the Administrator after the	1. Scan the QR Code for accessing eMPF User Guide on eMPF website Employers  Members

¹ This applies to employers and Members who have not performed registration. Participating employers and Members who have performed registration do not need to register again and can log-in to the eMPF Web Portal or eMPF Mobile App and check the account details from the Effective Date.

	respective cut-off dates (for details, please refer to section A of Part II in this notice) will lead to delay in handling or rejection of the instructions.	 2. Visit eMPF website at (from the Effective Date onwards): Employer empf.org.hk/er/tutorial/en Members empf.org.hk/tutorial/en
Submission of contribution data and payment instructions (APPLICABLE TO EMPLOYERS, SELF-EMPLOYED PERSONS, TVC MEMBERS & SVC MEMBERS ONLY)	Submit contribution data and payment instructions via the eMPF Web Portal or the eMPF Mobile App from the Effective Date onwards.	1. Scan the QR Code for eMPF Web Portal and eMPF Mobile App login page Employers eMPF Web Portal  eMPF Mobile App  Members eMPF Web Portal  eMPF Mobile App 

		 2. Visit eMPF website at (from the Effective Date onwards): empf.org.hk/login/en
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Regarding submission of contribution data, employers who currently use their own payroll system to calculate and/or submit contribution data to the Administrator should check with their respective payroll vendors or in-house IT system/application developers to ensure their system has been enhanced to support data submission to the eMPF Platform via standardized contribution data file upload or API data submission (for API data submission, API integration testing with the eMPF Platform has to be completed). If the system has not yet been enhanced to support standardized data file upload or API submission, participating employers can choose to submit contributions through the **eMPF Web Portal or eMPF Mobile App** as stipulated above.

Alternatively, instructions may be submitted by paper-based means to the eMPF Platform by post, fax, email or in person:

- Postal Address: PO Box 98929 Tsim Sha Tsui Post Office
- Fax Number : 3197 2988*
- Email address: forms@support.empf.org.hk*
- In person to the following eMPF Service Centres:
 - Hong Kong Island: Unit 601B, 6/F, Dah Sing Financial Centre,
No. 248 Queen's Road East, Wanchai, Hong Kong
 - Kowloon: Suites 1205 6, 12/F, Chinachem Golden Plaza,
No. 77 Mody Road, Tsim Sha Tsui East, Kowloon
 - New Territories: Suite 1802A, 18/F, Tower 2, Nina Tower,
No. 8 Yeung Uk Road, Tsuen Wan, New Territories

Office Hours: 9 am – 6 pm Monday to Friday, 9 am – 1 pm Saturday (except for Sunday and public holidays)

* Where a certified true copy of a document (e.g. supporting documents for an application) is required to be submitted, submission must not be made by fax or email, and must be made by post or in person.



Employers and Members can also visit the above eMPF Service Centres during the office hours for MPF related services (e.g. making enquiries/complaints relating to MPF scheme administration, seeking assistance in using the eMPF Web Portal or eMPF Mobile App, etc.).

The account number(s) of your existing MPF account(s) will be changed after the Retirement Fund gets onboard to the eMPF Platform. You may log-in to the eMPF Web Portal or the eMPF Mobile App, contact the eMPF Customer Service Hotline or visit the eMPF Service Centre or eMPF Kiosk to obtain the updated account number after the Effective Date.

Arrangement of e-communication consent for passport holders

Members are required to complete the registration with the eMPF Platform for receiving notices or documents by electronic means including e-notification and e-statement (“**e-Communications**”) from the eMPF Platform. However, if Members previously used passport as identification document to enrol the MPF account(s) in the Retirement Fund, Members will not be able to complete the registration with the eMPF Platform using passport number and receive e-Communications from the eMPF Platform. As a result, the eMPF Platform will send all notices or documents to such Members through paper means. If such Members wish to continue to receive e-Communications from the eMPF Platform after the Retirement Fund gets onboard the eMPF Platform, please update the identification document to Hong Kong Identity Card (HKID) (i) with the Trustee before onboarding or (ii) with the eMPF Platform after onboarding.

All MPF administrative forms are available from the eMPF website www.eMPF.org.hk and the eMPF Service Centres from the Effective Date onwards. There will be a grace period of two months for MPF Administration forms following the Effective date during which eMPF Platform will accept the Retirement Fund’s existing administration forms. Please note that the Retirement Fund’s existing administration forms received after the grace period (i.e. 27 February 2026) will be rejected.

Part II - Changes to the Retirement Fund in connection with the launch of eMPF Platform

A. Cessation of administration services of the Trustee / the Administrator and transitional arrangements prior to launch of eMPF Platform

Where employers and Members wish to have his/her/its instructions processed before the Effective Date, valid instructions (and in the case of contribution instructions, with cleared funds) must reach the Trustee by the respective cut-off dates as listed in the table below. Please also note that dealings in the units of the Constituent Funds will be suspended from 18 December 2025 to 29 December 2025 to facilitate the Retirement Fund’s onboarding to the eMPF Platform. For the avoidance of doubt, valuation of the Constituent Funds under the Retirement Fund will continue during the suspension of dealing.

From the Effective Date, the administration services of the Scheme will be performed by the eMPF Platform. Employers and Members shall manage their MPF accounts via the eMPF Platform and submit their MPF instructions to the eMPF Platform instead of the Trustee. Accordingly, the relevant administration services currently provided by the Trustee will cease. Digital service channel cut-off time are detailed as follows:

Digital Service Channel / Scheme	Haitong MPF Retirement Fund
	Cut-off time - Received by the Administrator on or before**
Member Website	4:00 pm, 17 December 2025 (Switching and Change of Investment Mandate)
	6:00 pm, 17 December 2025 (Member Information Change)
	6:00 pm, 17 December 2025 (Opt-in/out for direct marketing and e-statement)

The specific service cut-off time by each submission channel is detailed as follows:

Type of Instructions^	Submission Channel / Scheme	Haitong MPF Retirement Fund
Employer		Received by the Administrator on or before 6:00 pm of the day unless otherwise specified**
Contribution	Regular Contribution (cut-off date for the receipt of paper form)	10 December 2025
Member Termination	a. With long service payments / severance payments ("LSP/SP") offset (cut-off date for the receipt of paper form)	02 December 2025
	b. Without LSP/SP offset (cut-off date for the receipt of paper form)	12 December 2025
Scheme Transfer-in	A valid instruction to request transfer-out trustee to process transfer request must be received by (cut-off date for the receipt of valid Fund Transfer Form via physical channel)	05 December 2025
Scheme Termination & Transfer-out	A valid transfer out instruction must be received by the trustee via transfer-in trustee by	05 December 2025
Scheme Enrolment	Cut-off date for the receipt of paper form	12 December 2025
Scheme Information Change	Cut-off date for the receipt of paper form	12 December 2025
Direct Debit Authorization ("DDA")	a. Set up new DDA instruction (cut-off date for the receipt of paper form)	12 December 2025
	b. Change of bank account or information (cut-off date for the receipt of paper form)	12 December 2025
SEP, EE, PA, TVC & SVC Members		Received by the Administrator on or before 6:00 pm of the day unless otherwise specified**
Switching®	Cut-off date for the receipt of paper form	4:00 pm, 17 December 2025
Change of Investment Mandate*	Cut-off date for the receipt of paper form	4:00 pm, 17 December 2025
Contribution	a. Regular Contribution (cut-off date for the receipt of paper form)	10 December 2025

	b. SEP Relevant Income Declaration (cut-off date for the receipt of paper form)	12 December 2025
Transfer-in	A valid instruction to request transfer-out trustee to process transfer request must be received by (cut-off date for the receipt of valid Fund Transfer Forms via physical channel)	05 December 2025
Transfer-out	A valid transfer out instruction must be received by the trustee via transfer-in trustee by	05 December 2025
Withdrawal of accrued benefits [#]	(i) PD (cut-off date for the receipt of paper form)	02 December 2025
	(ii) Other circumstances (cut-off date for the receipt of paper form)	05 December 2025
Member Enrolment	Cut-off date for the receipt of paper form	12 December 2025
Member Information Change	Cut-off date for the receipt of paper form	12 December 2025
Direct Debit Authorization ("DDA")	a. Set up new DDA instruction (cut-off date for the receipt of paper form)	12 December 2025
	b. Change of bank account or information (cut-off date for the receipt of paper form)	12 December 2025

In order to facilitate the data migration to the eMPF Platform, the direct debit dates for December 2025 monthly contribution for SEP accounts and TVC accounts will be deferred as follows:

Account Type	Original Direct Debit Date	New Direct Debit Date
SEP	24 December 2025	31 December 2025
TVC	29 December 2025	31 December 2025

Members are reminded to ensure that there are sufficient funds in their bank accounts to allow for the successful direct debit to be processed on the New Direct Debit Date. Unsuccessful direct debit due to insufficient funds may result in the delay of processing contribution after the Effective Date. Please note that normal Direct Debit Instruction ("DDI") will be resumed for January 2026 monthly contribution after the migration, i.e. the 24th of each calendar month for SEP accounts, the 25th of each calendar month for TVC accounts. For SVC accounts, the original direct debit date (i.e. the 3rd of each calendar month) will remain the same and will be processed by the eMPF Platform. The actual trade processing time will subject to timeframe specified in the service pledge of the eMPF Platform.

Instructions received after 12 December 2025 (i.e. the cut-off date for member account termination and DDA cancellation) will not be processed on the New Direct Debit Date (i.e. 31 December 2025). The eMPF Platform will arrange for a refund in the event of any over-debit cases. For DDA which has not been successfully set up prior to the Effective Date, the relevant DDI will be processed in the next cycle.

^ Other than fund switching and change of investment mandate instructions, any physical instructions received by the Administrator after the relevant cut-off date as indicated above and before the Effective Date will be transferred to the eMPF Platform on the Effective Date for processing. Fund switching and change of investment mandate instructions received by the Administrator, either physical or online, after the relevant cut-off date as indicated above and before the Effective Date will be rejected. Members will need to submit the fund switching and change of investment mandate instructions on the eMPF Platform again on or after the Effective Date. Please also refer to note ** and note @ for further information on fund switching instructions.

** In the event of the cut-off date for any of the instructions set out in the table above (other than fund switching and change of investment mandate instructions) becoming a Severe Weather Trading Day (i.e. a day or part of a day on which Tropical Cyclone Warning Signal No.8 or above, or black rainstorm warning signal is hoisted or the Government of the Hong Kong Special Administrative Region of the People's Republic of China makes an announcement on a territory-wide "extreme conditions" and the Stock Exchange of Hong Kong is open for the business of dealing in securities), all such instructions from participating employers and Members received by Administrator on such day will be suspended and not be processed by the Administrator and will be transferred to the eMPF Platform for processing on or after the Effective Date. Any fund switching and change of investment mandate instructions submitted through the Sponsor's website at <https://www.memberservices.hsbc.com/ifs/pensionMemberHome> will continue to be processed on any such cut-off date.

Withdrawal instructions must be submitted in paper form by post or in person.

@ Even if the fund switching instruction is submitted on or before the cut-off time as set out in the above table, if any one of the following circumstances occurs:

- (i) your MPF account is in the process of transfer-out assets to other registered scheme(s), partial claim or withdrawal of MPF accrued benefits, transfer fund unit(s) from or to other account(s) within the Retirement Fund;
- (ii) the switching instruction submitted to the Trustee is incomplete;
- (iii) multiple fund switching instructions are received within the same day; or
- (iv) a previous fund switching instruction has not yet been completed,

then such fund switching instruction may not be able to be processed before the Effective Date and may be rejected. Accordingly, employers and Members will have to submit new instruction to the eMPF Platform on or after the Effective Date.

* Investment choice with effective date after Effective Date will lead to rejection of the instruction.



Any instructions that are not initiated by employers or Members, such as DIS de-risking and auto preservation that are not yet processed from 12 December 2025 to 29 December 2025 will not be processed in a retrospective manner but will be processed by the eMPF Platform on or after the Effective Date as soon as practicable.

Account information (e.g account balance, transaction history, contribution summary, transfer-in Summary, account Gain / Loss, e-statement) will remain available on the Sponsor's website at <https://www.memberservices.hsbc.com/ifs/pensionMemberHome> until 29 December 2025. If employers and Members would like to check or download the relevant account information or e-Statement for personal record, please contact Haitong MPF Employers Hotline at (852) 3663 7288, or for member, Haitong MPF 24 Hours Auto-Info-line at (852) 2500 1600 before 30 December 2025.

For details of the administration services provided by the eMPF Platform, including the timeline and other requirements for submitting instructions to the eMPF Platform from the Effective Date, please visit eMPF Website at www.empf.org.hk, where you can view the eMPF Online Service Guide and eMPF User Guide. Please note that the eMPF Online Service Guide and eMPF User Guide may be amended from time to time.

B. Other administrative and operational changes

In connection with the Retirement Fund's onboarding to the eMPF Platform, certain administrative and operational arrangements will change to align with the operation of the eMPF Platform. Such changes will not have any material impact on the rights and interests of employers and Members. Summary of the key changes is set out below.

1. Management Fees to the Constituent Funds

With the eMPF Platform providing scheme administration services with effect from the Effective Date, a fee will be payable by the Trustee from the Retirement Fund's assets to the eMPF Company for its services ("**eMPF Platform Fee**") and the aggregate management fees of Constituent Funds will remain unchanged or reduced (in the case of Class A of Haitong Hong Kong SAR Fund) with effect from 30 March 2026 ("**Fee Change Effective Date**"). Please refer to the table below setting out the aggregate management fees of each Constituent Fund before and after the Fee Change Effective Date. For the avoidance of doubt, the aggregate management fees of each Constituent Fund before the Fee Change Effective Date will remain the same as the one set out in the existing MPF Scheme Brochure.

The overall management fees of each Constituent Fund before and after the Fee Change Effective Date are summarised in the table below:

	Management fees before the Fee Change Effective Date	Management fees from the Fee Change Effective Date	Management fees before the Fee Change Effective Date	Management fees from the Fee Change Effective Date
Name of Constituent Fund	Unit Class A (% p.a. of net asset value)		Unit Class T (% p.a. of net asset value)	
Haitong Core Accumulation Fund	0.745%	0.745%	0.745%	0.745%
Haitong Age 65 Plus Fund	0.745%	0.745%	0.745%	0.745%
Haitong Hong Kong SAR Fund	1.26%	1.22%	1.18%	1.18%
Haitong Asia Pacific Fund	1.14%	1.14%	1.09%	1.09%
Haitong Global Diversification Fund	0.92%	0.92%	0.82%	0.82%
Haitong MPF Conservative Fund	0.8%	0.8%	0.75%	0.75%
Haitong Korea Fund	0.72%	0.72%	0.72%	0.72%

Please refer to the enclosed Appendix setting out the new breakdown of the management fees of each Constituent Fund which will take effect from the Fee Change Effective Date.

2. Reduction in the cap of the Out-of-pocket Expenses incurred by the Trustee for DIS Constituent Funds

According to the amendments to the MPF legislation, the cap on the total amount of out-of-pocket expenses incurred by the Trustee on a recurrent basis in the discharge of its duties to provide services for DIS Constituent Funds in a single year will be reduced from 0.2% of the net asset value of each DIS Constituent Fund to 0.1% of the net asset value of each DIS Constituent Fund with effect from 1 July 2026. For details as to what types of expenses are characterised as out-of-pocket expenses, please refer to the “FEES AND CHARGES” of the MPF Scheme Brochure.

3. Severe Weather Trading arrangement on eMPF Platform

We previously notified you, by way of notice dated 20 September 2024, that in support of the implementation of arrangements for maintaining normal operations of the Hong Kong securities and derivatives markets during severe weather conditions, with effect from 23 September 2024, online fund switching of the Constituent Funds and change of investment mandate instructions will be available via the Sponsor’s website on a Severe Weather Trading Day (as defined below).

With effect from the Effective Date, fund switching of the Constituent Funds and change of investment mandate instructions will be available via the eMPF Platform’s website or mobile app on a Severe Weather

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Trading Day. Please note that the cut-off time for handling valid switching instructions and change of investment mandate instructions submitted through the eMPF Platform remains unchanged, which is 4:00 p.m. on the relevant Severe Weather Trading Day.

Further, de-risking of Default Investment Strategy originally scheduled to take place will continue to be processed on a Severe Weather Trading Day.

Valuation of Constituent Funds on each Severe Weather Trading Day will be conducted in the usual way to derive the unit price of the relevant Constituent Funds on the relevant Severe Weather Trading Day. With respect to the valuation of a Constituent Fund which invests in underlying fund(s) and the unit price(s) of the underlying fund(s) is(are) not available on such Severe Weather Trading Day, the latest available fund price of such underlying fund(s) will be used to calculate the unit price of the relevant Constituent Fund.

In light of the foregoing, with effect from the Effective Date, the definition of “Business Day” in the MPF Scheme Brochure will be amended as follows:

	Prior to the Effective Date	After the Effective Date
Definition of “Business Day”	“Business Day” means a day (other than Saturday and Sunday) on which banks in Hong Kong are open for normal banking business or such other day or days as the Investment Manager and the Trustee may agree, either generally or in relation to a particular Constituent Fund	“Business Day” means a day or part of a day, other than a Saturday or Sunday or Hong Kong public holiday, which is either: (i) a day or part of a day on which banks are open for business in Hong Kong; or (ii) for the sole purpose of describing a day or part of a day which, despite Severe Weather: A. the Stock Exchange of Hong Kong Limited is open for the business of dealing in securities; and B. the following processes, namely, (1) fund switching instructions and change of investment mandate instructions via electronic means; (2) de-risking of Default Investment Strategy; and (3) valuation of Constituent Funds, will continue to be able to be processed by the Trustee or the eMPF Platform on that day or part of that day, the Severe Weather Trading Day.

where “Severe Weather Trading Day” means a day or part of a day from Monday to Friday, except a Hong Kong public holiday, that meets the criteria set out in (ii) of the definition of “Business Day” and “Severe Weather” means Typhoon Signal No. 8 or above, or Black Rainstorm Warning is issued by the Hong Kong Observatory or “Extreme Conditions” are announced by the Hong Kong Government.

For the avoidance of doubt, except for the specified services set out above, all other services or operations of the Retirement Fund will remain closed on a Severe Weather Trading Day.

4. Publication of prices and notice on suspension of dealings and/or determination of net asset value

Currently, (i) issue and bid prices per Unit of each class relating to a Constituent Fund are published daily in the South China Morning Post and the Hong Kong Economic Journal and (ii) whenever the Trustee declares a suspension of dealings of the units of any Constituent Fund and/or the determination of the net asset value of any Constituent Fund it shall, as soon as may be practicable after any such declaration and at least once a month during the period of such suspension, publish a notice in the South China Morning Post and the Hong Kong Economic Journal stating that such declaration has been made.

After the Retirement Fund has onboarded the eMPF Platform on the Effective Date, the issue and bid prices and any suspension notice will also be published daily on the eMPF Web Portal at empf.org.hk/reg/type/en or the Sponsor’s website at <http://www.htisec.com/asm>.

5. Offsetting sequence for LSP/SP

The default offsetting sequence for LSP/SP is currently set out in the MPF Scheme Brochure i.e. firstly from the vested portion of the benefits attributable to the participating employer’s voluntary contributions and thereafter, the benefits attributable to the participating employer’s mandatory contributions. With effect from the Effective Date, should a participating employer wish to apply an offsetting sequence different from the default offsetting sequence, the participating employer may make such application through the eMPF Platform.

6. Other general / miscellaneous changes and updates

- amendment to the MPF Scheme Brochure - The MPF Scheme Brochure will be amended to include a new section regarding the eMPF Platform and to reflect other general streamlining, enhancements and updates.
- with effect from the Effective Date, the Trust Deed will be amended in connection with the implementation of the eMPF Platform and removal of the Trustee’s obligation to make relevant deduction or withholding in relation to disputes between the relevant employer and Members.

7. For further information

The changes mentioned in section B of Part II in this Notice will not have any material adverse impact on the rights and interests of participating employers and Members.

The MPF Scheme Brochure, the Key Scheme Information Document and the Trust Deed will be amended in connection with the implementation of the eMPF Platform and to reflect enhancements, streamlining, regulatory updates and/or other administrative changes.



The MPF Scheme Brochure and the Trust Deed can be downloaded from our Interactive Website <http://www.htisec.com/asm> and can be accessed through the Key Scheme Information Document. You can also obtain hardcopies of the MPF Scheme Brochure by contacting our Haitong MPF Employers Hotline at (852) 3663 7288, or for member, Haitong MPF 24 Hours Auto-Info-line at (852) 2500 1600 before 30 December 2025.

Part III – Preparing for the eMPF Platform

A. Invitation to participate in webinar to onboarding to eMPF Platform

In order to know more about the eMPF Platform and to get prepared for the onboarding, employers and Members are cordially invited to the eMPF introductory webinar which is organised by the eMPF Company.

Details of the webinar sessions are as follows:

Employers' session

Date and Time	26 November 2025 3:00pm – 4:00pm
Webinar Contents	• Introduction of eMPF • Important date and required actions from employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	Cantonese
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_YrEXQYh6RTGtTcmIgoj1pQ or scan the QR code on or before 2:00pm 25 Nov 2025. 

Date and Time	2 December 2025 3:00pm – 4:00pm
Webinar Contents	• Introduction of eMPF • Important date and required actions from employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	English
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_dE2QH0MkRQa0GdwpZ7_gBw or

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	scan the QR code on or before 2:00pm 2 Dec 2025 . 
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Date and Time	9 December 2025 3:00pm – 4:00pm
Webinar Contents	• Introduction of eMPF • Important date and required actions from employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	Mandarin
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_aYNNbLqtT4yORhklexN4Ww or scan the QR code on or before 2:00pm 9 Dec 2025 . 

Members' session

Date and Time	5 December 2025 3:00pm – 4:00pm
Webinar Contents	• Introduction of eMPF • Important date and required actions from employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	Cantonese
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_kvCWmgKhRla9A9YKo8UeSQ or scan the QR code on or before 2:00pm 5 Dec 2025 . 

Date and Time	11 December 2025 3:00pm – 4:00pm
Webinar Contents	• Introduction of eMPF • Important date and required actions from employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	English
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_vc3_yxf9T9e9YfgXofN0_w or scan the QR code on or before 2:00pm 11 Dec 2025 . 

Date and Time	18 December 2025 3:00pm – 4:00pm
Webinar Contents	• Introduction of eMPF • Important date and required actions from employers • eMPF registration and user login activation • Walkthrough of functionalities of eMPF Web Portal and eMPF Mobile App
Format	Online only
Language	Mandarin
Registration	Interested parties shall register via https://zoom.us/webinar/register/WN_pzAuyGcDQ5mjP0skxUV_pg or scan the QR code on or before 2:00pm 18 Dec 2025 . 

For further details, please visit http://www.haitongetf.com.hk/hti_content/images/FileUpload/en-US/eMPF_Notice.pdf. Should you have any queries, please feel free to contact the Administrator via (852) 2500 1600.

B. eMPF Customer Service Hotline, eMPF Service Centres and eMPF Kiosk Arrangement

With effect from the Effective Date, employers and Members, who wish to obtain more information relating to eMPF, such as make enquiries relating to MPF scheme administration, seek assistance in using

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the eMPF Web Portal or eMPF Mobile App, etc., can call eMPF Customer Service Hotline at (852) 183 2622 or visit eMPF Service Centres. The following are the locations of eMPF Service Centres:

Hong Kong Island: Unit 601B, 6/F, Dah Sing Financial Centre,
No. 248 Queen's Road East, Wanchai, Hong Kong

Kowloon: Suites 1205 6, 12/F, Chinachem Golden Plaza,
No. 77 Mody Road, Tsim Sha Tsui East, Kowloon

New Territories: Suite 1802A, 18/F, Tower 2, Nina Tower,
No. 8 Yeung Uk Road, Tsuen Wan, New Territories

Office Hours: 9 am – 6 pm Monday to Friday, 9 am – 1 pm Saturday (except for Sunday and public holidays)

Furthermore, you may use eMPF Kiosks to submit your MPF instructions. The following are the locations of eMPF Kiosks:

Operating hours of kiosks in eMPF Service Centres:

9 am – 6 pm Monday to Friday, 9 am – 1 pm Saturday (except for Sunday and public holidays)

Operating hours of kiosks in other retail shops:

9 am – 6 pm Monday to Friday, 9 am – 1 pm Saturday (except for Sunday and public holidays)

For the detailed location of eMPF Kiosks, you can scan the QR code or visit eMPF website at www.empf.org.hk for details.



Prior to the Effective Date, employers and Members should continue to contact the Administrator.

After the Effective Date, as regards enquiries and information other than in relation to scheme administration services, such as fund-specific and trustee-specific enquiries and information, employers and Members can call our Haitong MPF Hotline at (852) 2166 8200.

C. Do & Don't List after Onboarding

Employers and Members must register with eMPF Platform to enjoy all the new features and functions from 1 October 2025 / immediately.

From 30 December 2025 onwards, employers and Members must comply with the following:

	DOs	DON'Ts
Submission of digital instruction	Employers to submit their instructions via: eMPF Employer Portal:  and empf.org.hk/er/login/en eMPF Employer Mobile App:  Members to submit their instructions via: eMPF Member Portal:  and empf.org.hk/login eMPF Member Mobile App: 	Do not send the digital instructions to the original channels offered by the Administrator.
Submission of paper instruction forms	Mailing address: PO Box 98929 Tsim Sha Tsui Post Office	Do not send paper instructions to the original channels offered by the Administrator.

	eMPF Service Centres: Hong Kong Island: Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong Kowloon: Suites 1205 6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon New Territories: Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories Office hours: 9 am – 6 pm Monday to Friday, 9 am – 1 pm Saturday (except for Sunday and public holidays) Email address (not applicable to application that trustee requires certified true copy of supporting document): forms@support.empf.org.hk Fax number (not applicable to application that trustee requires certified true copy of supporting document): 3197 2988	
Using the correct paper instruction forms	All to use the correct version of eMPF paper instruction forms, which you can obtain from eMPF Service Centres or download from: empf.org.hk/forms/en	Do not use the Retirement Fund's existing administration forms. From 28 February 2026 onwards, eMPF Platform will reject the Retirement Fund's existing administration forms.
Making enquiry in relation to the MPF administration (e.g. the progress of your	eMPF Customer Service Hotline 183 2622	Do not call our customer service hotline in relation to the MPF account's administration.

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instruction, MPF account's administration, usage of eMPF Web Portal or eMPF Mobile App, etc.)	Service hours : 9 am – 7 pm Monday to Friday, 9 am – 1 pm Saturday (except for Sunday and public holidays) E-mail address: enquiry@support.empf.org.hk	The Haitong MPF Employers Hotline (852) 2166 8200 for inquiries and information regarding fund-specific and trustee-specific matters will continue to operate after the Retirement Fund gets onboard the eMPF Platform.
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Enquiries and Contact

Should you have any enquiries in relation to the above changes, please do not hesitate to contact our Haitong MPF Employers Hotline at (852) 3663 7288, or for member, Haitong MPF 24 Hours Auto-Info-line at (852) 2500 1600 before 30 December 2025.

If you are in doubt about the meaning or effect of the contents of this document, you should seek independent professional advice.

For and on behalf of
Haitong International Investment Managers Limited
HSBC Provident Fund Trustee (Hong Kong) Limited

20 October 2025

Appendix
Breakdown of management fee of the Constituent Funds from the Fee Change Effective Date

Name of Constituent Fund	Rate of trustee / custodian fees		Rate of fee payable to the eMPF Company		Rate of Investment Management Fees		Rate of management fee of underlying funds (Note 2)		Rate of sponsor fees	
	Class A	Class T	Class A	Class T	Class A	Class T	Class A	Class T	Class A	Class T
Haitong MPF Conservative Fund	0.14% p.a. of NAV (note 1)	0.14% p.a. of NAV (note 1)	0.26% p.a. of NAV	0.21% p.a. of NAV	0.40% p.a. of NAV	0.40% p.a. of NAV	N/A	N/A	N/A	
Haitong Global Diversification Fund	0.14% p.a. of NAV (note 1)	0.14% p.a. of NAV (note 1)	0.31% p.a. of NAV	0.21% p.a. of NAV	Nil	Nil	0.47% p.a. of NAV	0.47% p.a. of NAV	N/A	
Haitong Korea Fund	0.04% p.a. of NAV (note 1)	0.04% p.a. of NAV (note 1)	0.26% p.a. of NAV	0.26% p.a. of NAV	0.32% p.a. of NAV	0.32% p.a. of NAV	0.10% p.a. of NAV	0.10% p.a. of NAV	N/A	
Haitong Asia Pacific Fund	0.04% p.a. of NAV (note 1)	0.04% p.a. of NAV (note 1)	0.31% p.a. of NAV	0.26% p.a. of NAV	0.69% p.a. of NAV	0.69% p.a. of NAV	0.10% p.a. of NAV	0.10% p.a. of NAV	N/A	
Haitong Hong Kong SAR Fund	0.04% p.a. of NAV (note 1)	0.04% p.a. of NAV (note 1)	0.37% p.a. of NAV	0.33% p.a. of NAV	0.71% p.a. of NAV	0.71% p.a. of NAV	0.10% p.a. of NAV	0.10% p.a. of NAV	N/A	
Haitong Core Accumulation Fund	0.14% p.a. of NAV	0.14% p.a. of NAV	0.135% p.a. of NAV	0.135% p.a. of NAV	Nil	Nil	0.47% p.a. of NAV	0.47% p.a. of NAV	N/A	
Haitong Age 65 Plus Fund	0.14% p.a. of NAV	0.14% p.a. of NAV	0.135% p.a. of NAV	0.135% p.a. of NAV	Nil	Nil	0.47% p.a. of NAV	0.47% p.a. of NAV	N/A	

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Note 1: Subject to an annual minimum trustee fee of not exceeding HK\$2,300,000 for the Retirement Fund. Currently, this annual minimum fee is HK\$1,700,000. Any shortfall in this annual minimum fee will be allocated so as to be borne by each of the Constituent Funds in proportion to the respective Net Asset Value of each class of each Constituent Fund (subject to waiver of part or all of such allocation under any Constituent Fund or class thereof that may be agreed by the Trustee from time to time provided that the waived amount shall not be reallocated to another Constituent Fund or class thereof) as at each Valuation Date subject to adjustment (if any). The Trustee may change the aforesaid arrangement by giving not less than three months' notice to affected Members. Such fees and charges are not applicable to the Haitong Core Accumulation Fund or the Haitong Age 65 Plus Fund.

Note 2: Inclusive of investment management fees (if applicable) and trustee / administration / custodian fees. The relevant rate is expressed as a percentage of the net asset value of the relevant underlying fund. The trustee and Custodian fee is subject to a yearly minimum fee of an amount not exceeding HK\$240,000 for each APIF. Currently, this minimum fee is waived for each APIF. The aggregate rate of fees chargeable to the Haitong Core Accumulation Fund and the Haitong Age 65 Plus Fund shall not exceed 0.75% per annum of the NAV of each of the Haitong Core Accumulation Fund and the Haitong Age 65 Plus Fund, which includes the fees of the underlying funds as set out in the fee table above.

2025 年 10 月 20 日

致僱主及成員的通告

海通 MPF 退休金

注意：此乃要件，請即處理。如閣下對本文件內容有任何疑問，應尋求獨立專業意見。

本退休金的保薦人海通國際投資經理有限公司（「保薦人」）及本退休金的信託人 HSBC Provident Fund Trustee (Hong Kong) Limited（「信託人」）各自對本文件所載資料的準確性承擔全部責任，並在作出一切合理查詢後確認，就其所深知及確信，於刊發日期並無遺漏任何其他事實，足以令任何陳述產生誤導。

本通告構成同日發出之《透過「積金易」平台接全新數碼化強積金體驗》函件（「該函件」）的一部分，應與該函件一併閱讀。

除另有界定外，本文件所用詞彙與日期為 2025 年 6 月 16 日的強積金計劃說明書所載者具有相同涵義。

各位尊貴的參與僱主及成員

變更撮要

自 2025 年 12 月 30 日（「生效日期」）起，滙豐機構信託服務（亞洲）有限公司（「行政管理人」）目前提供之行政服務將會終止，而積金易平台有限公司（「積金易公司」）將開始提供本退休金的計劃行政服務，直接透過積金易平台處理僱主及成員之指示（「變更」）。積金易平台是一個一站式的中央電子平台，讓閣下隨時隨地透過積金易流動應用程式或網上平台管理閣下的強制性公積金（「強積金」）及不同強積金計劃的強積金賬戶。

積金易網上平台



積金易流動應用程式



自生效日期起，僱主及成員應直接向積金易平台提交計劃行政服務指示。僱主及成員不應再向信託人提交指示。

有關過渡安排及相關截止日期（即行政管理人在生效日期前處理及完成有效指示的最後限期）的詳情，請參閱本通告第二部分第 A 節。在相應截止時間後提交的轉換及更改投資授權指示將被拒絕，且不會被處理。相關成員須於生效日或之後再次向積金易平台提交轉換及更改投資授權指示。另請注意，成分基金單位將於 2025 年 12 月 18 日至 2025 年 12 月 29 日暫停買賣，以方便退休基金在積金易平台上線。為免生疑問，在暫停買賣期間，退休基金旗下成分基金的估值將持續進行。

由於積金易平台承接本退休金的行政服務，自生效日期起，成分基金的費用披露將有所變更，行政程序亦會有所更新（例如惡劣天氣交易安排），以配合積金易平台的運作。該等變更將不會對僱主及成員的權利及利益造成任何重大影響。有關進一步資料，請參閱本通告第二部分。強積金計劃說明書及信託契據亦會作出修訂，以反映新增暫停成分基金估值及交易的理據。有關進一步資料，請參閱本通告第二部分。

須採取的行動

僱主及成員應由 2025 年 10 月 1 日起透過積金易網上平台或積金易流動應用程式完成積金易平台註冊，以便自生效日期起使用積金易平台電子渠道。就僱主及成員而言，如閣下已在積金易平台註冊，則毋須再度註冊並可自生效日起登入積金易網站或積金易手機應用程式查閱帳戶詳情。詳情請參閱本通告第一部分第 B 節。

為協助僱主及成員了解積金易平台更多詳情：

- 我們將為僱主及成員舉辦積金易平台網上講座；及
- 我們將會推出積金易客戶服務熱線、積金易服務中心及積金易資訊服務站安排。有關進一步資料，請參閱本通告第三部分。

閣下的現有強積金帳戶的帳戶號碼將於本退休金加入積金易平台後變更。閣下可於生效日期後，登入積金易網上平台或積金易流動應用程式、致電積金易客戶服務熱線，或前往積金易服務中心或積金易資訊服務站，索取新的帳戶號碼。

查詢及聯絡

如欲索取有關變更的進一步資料，請於 2025 年 12 月 30 日前致電海通強積金僱主熱線：(852) 3663 7288 或（對於成員）海通強積金 24 小時自助資訊通：(852) 2500 1600。

第一部分一 積金易平台簡介

A. 積金易平台簡介

積金易平台由積金易平台有限公司（「**積金易公司**」）開發。平台公司是強制性公積金計劃管理局（「**積金局**」）的全資附屬公司，以非牟利的方式營運積金易平台這項公用設施。積金易平台是一個一站式的中央電子平台，讓成員及僱主隨時隨地透過積金易網上平台或積金易流動應用程式管理其強積金。關於海通 MPF 退休金（「**本退休金**」）須強制使用積金易平台的法律公告已於 2025 年 9 月 12 日在憲報刊登。

自 2025 年 12 月 30 日（「**生效日期**」）起，本退休金的行政服務將由積金易平台提供。僱主及成員可直接於積金易平台管理其強積金賬戶及提交強積金行政指示。詳情請參閱下文第一部分第 B 節。

以下為積金易平台進行的事項及活動：

- a. 處理參與僱主及計劃成員在積金易平台的註冊申請；
- b. 處理參與僱主及計劃成員參與註冊計劃的申請；
- c. 處理強積金供款及拖欠供款；
- d. 處理計劃成員的投資指示（包括對未來供款的投資指示及轉換／調整指示）；
- e. 處理註冊計劃內、註冊計劃之間或職業退休計劃轉移至註冊計劃的權益轉移；
- f. 處理申索及提取強積金權益；
- g. 處理參與僱主及／或計劃成員／申索人的遣散費及長期服務金對沖及退款申請；
- h. 處理參與僱主及計劃成員的資料更改申請；
- i. 向參與僱主及計劃成員發出通知及文件；
- j. 處理查詢及投訴；及
- k. 就任何不明確的計劃行政指示向參與僱主及計劃成員跟進。

因此，自生效日期起，行政管理人將不再擔任本退休金的行政管理人，而僱主及成員不應繼續向行政管理人提交強積金指示。

B. 提交指示

為使積金易平台能發揮最大效益，我們極力鼓勵僱主及成員使用積金易平台，以電子方式提交指示。為使強積金賬戶順利轉移至積金易平台，僱主及成員應留意以下事項，並採取相應行動：

	所需行動	快速連結
註冊使用積金易平台 (適用於所有僱主及成員)	由 2025 年 10 月 1 日起，註冊使用積金易平台，以便日後透過積金易平台管理閣下的強積金賬戶。¹ 請注意，閣下須待本退休金於生效日期加入積金易平台後，方可經積金易網上平台或積金易流動應用程式查閱賬戶資料。閣下應盡快於積金易平台進行註冊，以便於本退休金加入積金易平台後，即可透過平台查閱相關賬戶資料。	1. 掃描以下二維碼，以註冊使用積金易平台 積金易網上平台  積金易流動應用程式  2. 由 2025 年 10 月 1 日起，瀏覽積金易網上平台： empf.org.hk/reg/type/en
提交行政指示及就強積金賬戶作出查詢 (適用於所有僱主及成員)	由生效日期起，透過積金易網上平台或積金易流動應用程式提交強積金行政指示，以及查閱閣下的賬戶資料及結餘。 積金易平台開始處理強積金行政指示及就強積金賬戶作出的查詢。 請注意，於截止日期（詳情請參閱本通告第二部分第 A 節）後透過信託人及／或行政管理人提供的原有方式所接收的強積金行政指示，將會延遲或不獲處理。	1. 掃描以下二維碼，以便於積金易網站查閱積金易使用指南 僱主  成員 

¹ 只適用於未註冊的僱主及成員。已註冊的參與僱主及成員毋須再度註冊，自生效日期可登入積金易網上平台或積金易流動應用程式查閱賬戶資料。

		2. 由生效日期起，瀏覽積金易網上平台： 僱主 empf.org.hk/er/tutorial/en 成員 empf.org.hk/tutorial/en
提交供款資料及付款指示 (只適用於僱主、自僱人士、可扣稅自願性供款成員及特別自願性供款成員)	由生效日期起，經積金易網上平台或積金易流動應用程式提交供款資料及付款指示。	1. 掃描以下二維碼，以進入積金易網上平台及積金易流動應用程式的登入版面 參與僱主 積金易網上平台  積金易流動應用程式  成員 積金易網上平台  積金易流動應用程式

		 2. 由生效日期起，瀏覽積金易網站： empf.org.hk/login/en
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在提交供款資料方面，僱主如現時使用本身的支薪系統計算及／或提交供款予行政管理人，應向其支薪系統的供應商或內部資訊科技系統／應用程式開發部門查詢，以確保其支薪系統可支援透過文件上傳方式或應用程式介面（即 API）向積金易平台提交標準化的供款資料檔案（使用 API 提交資料必須完成與積金易平台的對接測試）。如系統尚未能支援透過文件上傳方式或 API 向積金易平台提交標準化的供款資料檔案，參與僱主可選擇經上述**積金易網上平台或積金易流動應用程式**提交供款資料。

此外，可選擇透過郵遞、傳真、電郵或親身向積金易平台遞交紙本指示：

- 郵寄地址：尖沙咀郵政局郵政信箱 98929 號
- 傳真號碼：3197 2988*
- 電郵地址：forms@support.empf.org.hk*
- 前往以下積金易服務中心：

香港島： 香港灣仔皇后大道東248號大新金融中心6樓601B室

九龍： 九龍尖沙咀東部麼地道77號華懋廣場12樓1205-6室

新界： 新界荃灣楊屋道8號如心廣場第2座18樓1802A室

辦公時間：星期一至星期五上午九時正至下午六時正，星期六上午九時正至下午一時正（星期日及公眾假期除外）

* 如申請人須提交文件（例如申請的證明文件）的核證真實副本，則不得以傳真或電郵方式遞交，而必須以郵遞或親身遞交。

僱主及成員亦可於辦公時間內，前往上述積金易服務中心獲取強積金相關服務（例如就強積金計劃行政服務作出查詢／投訴、就使用積金易網上平台或積金易流動應用程式尋求協助等）。

閣下的現有強積金賬戶的賬戶號碼將於本退休金加入積金易平台後更新。閣下可於生效日期後，登入積金易網上平台或積金易流動應用程式、致電積金易客戶服務熱線，或前往積金易服務中心或積金易資訊服務站，索取新的賬戶號碼。

為護照持有人安排電子報同意書

成員須於積金易平台完成登記，方可接收積金易平台發出的電子通知或文件，包括電子通知及電子結單（「**電子通訊**」）。然而，如成員過往曾使用護照作為身分證明文件於退休基金登記強積金帳戶，則成員將無法使用護照號碼於積金易平台完成登記及接收積金易平台發出的電子通訊。因此，積金易平台將以紙本形式向該等成員發送所有通知或文件。如成員希望在退休基金啟用積金易平台後繼續接收積金易平台發出的電子通訊，請於 (i) 啟用前向受託人或 (ii) 啟用後向積金易平台更新身分證明文件至香港身分證 (HKID)。

由生效日期起，所有強積金行政表格均可於積金易網站 www.empf.org.hk 下載，以及於積金易服務中心索取。自生效日起，強積金行政表格將有兩個月的寬限期，在此期間，eMPF 平台將接受本退休金的現有行政表格。請注意，於寬限期（即 2026 年 2 月 27 日）後收到的本退休金的現有行政表格，將不獲受理。

第二部分一 本退休金因積金易平台推出而作出的變更

A. 信託人／行政管理人的行政服務停止及於積金易平台推出之前的過渡安排

如僱主及成員希望於生效日期前處理其指示，則須於下表所列的相應截止日期前將有效指示（如屬供款指示，須使用已兌現的資金）送達信託人。亦請注意，成分基金的基金單位交易將於 2025 年 12 月 18 日至 2025 年 12 月 29 日期間暫停，以便本退休金加入積金易平台。為免生疑問，在暫停交易期間，本退休金成分基金的估值將繼續進行。

自生效日起，該計劃的行政服務將由積金易平台提供。僱主及成員須透過積金易平台管理其強積金帳戶，並向積金易平台而非信託人提交強積金指示。因此，現時由信託人提供的相關行政服務將終止。電子服務管道的截止時間詳情如下：

電子服務渠道／計劃	海通 MPF 退休金
	行政管理人於以下日期或之前收取**
成員網站	2025 年 12 月 17 日下午四時正（轉換及更改投資授權）
	2025 年 12 月 17 日下午六時正（成員資料更改）
	2025 年 12 月 17 日下午六時正（選擇加入／退出直接行銷及電子報表）

各提交渠道的具體服務截止時間詳列如下：

指示種類^	提交渠道／計劃	海通 MPF 退休金
僱主		除非另有列明，否則行政管理人於以下日期下午六時正或之前收取**

供款	定期供款（收取紙本表格的截止日期）	2025 年 12 月 10 日
成員終止	a. 有長期服務金／遣散費對沖（收取紙本表格的截止日期）	2025 年 12 月 2 日
	b. 無長期服務金／遣散費對沖（收取紙本表格的截止日期）	2025 年 12 月 12 日
計劃轉入	要求轉出信託人處理轉移要求的有效指示必須在（透過實體渠道收到有效資金轉移表格的截止日期）或之前收到	2025 年 12 月 5 日
計劃終止及轉出	信託人必須在此日期或之前透過轉入信託人收到有效的轉出指示	2025 年 12 月 5 日
計劃參與	收取紙本表格的截止日期	2025 年 12 月 12 日
計劃資料更改	收取紙本表格的截止日期	2025 年 12 月 12 日
直接付款授權	a. 設立新的直接付款授權指示（收取紙本表格的截止日期）	2025 年 12 月 12 日
	b. 更改銀行賬戶或資料（收取紙本表格的截止日期）	2025 年 12 月 12 日
自僱人士、僱員、個人賬戶、可扣稅自願性供款及特別自願性供款成員		除非另有列明，否則行政管理人於以下日期下午六時正或之前收取**
轉換 [®]	收取紙本表格的截止日期	2025 年 12 月 17 日下午四時正
更改投資授權*	收取紙本表格的截止日期	2025 年 12 月 17 日下午四時正
供款	a. 定期供款（收取紙本表格的截止日期）	2025 年 12 月 10 日
	b. 自僱人士相關收入聲明（收取紙本表格的截止日期）	2025 年 12 月 12 日
轉入	要求轉出信託人處理轉移要求的有效指示必須於（透過實體渠道收取有效基金轉移表格的截止日期）前收到	2025 年 12 月 5 日
轉出	信託人必須在以下日期前透過轉入信託人收到有效的轉出指示	2025 年 12 月 5 日
提取累算權益 [#]	(i) 永久性地離開（收取紙本表格的截止日期）	2025 年 12 月 2 日
	(ii) 其他情況（收取紙本表格的截止日期）	2025 年 12 月 5 日
成員參與	收取紙本表格的截止日期	2025 年 12 月 12 日

成員資料更改	收取紙本表格的截止日期	2025 年 12 月 12 日
直接付款授權	a. 設立新的直接付款授權指示（收取紙本表格的截止日期）	2025 年 12 月 12 日
	b. 更改銀行賬戶或資料（收取紙本表格的截止日期）	2025 年 12 月 12 日

為配合積金易平台資料轉移，自僱人士（「SEP」）及可扣稅自願性供款（「TVC」）帳戶 2025 年 12 月每月供款的直接扣款日期將延期如下：

帳戶類型	原始直接扣款日期	新的直接扣款日期
SEP	2025 年 12 月 24 日	2025 年 12 月 31 日
TVC	2025 年 12 月 29 日	2025 年 12 月 31 日

成員務必確保其銀行帳戶中有足夠的資金，以便在新的直接扣款日期成功處理直接扣款。如果因資金不足而導致直接扣款不成功，可能會導致在啟用日期後延遲處理供款。請注意，遷移後，2026 年 1 月的每月供款將恢復正常的直接扣款指示（「DDI」），即 SEP 帳戶在每個月的第 24 日，TVC 帳戶在每個月的第 25 日。對於 SVC 帳戶，原有的直接扣款日期（即每個月的第 3 日）將保持不變，並將由 eMPF 平台處理。實際交易處理時間將以 eMPF 平台服務承諾中指定的時間為準。

2025 年 12 月 12 日（即成員帳戶終止及取消直接付款指示的截止日期）之後收到的指示，將不會在新的直接付款日期（即 2025 年 12 月 31 日）處理。如有任何超額扣款的情況，積金易平台將安排退款。對於在生效日期前未成功設立的直接付款指示，相關的直接付款指示將於下一個週期處理。在截止日期後收到的指示（即會員帳戶終止及直接付款指示取消）將不會在新的直接付款日期（即 2025 年 12 月 31 日）處理。積金易平台將安排退款，以防出現任何超額扣款的情況。對於在啟用日期前未成功設立的直接付款指示，相關的直接付款指示將於下一個週期處理。

^ 除基金轉換及更改投資授權指示外，任何於上述相關截止日期後及生效日前收到的實物指示，將於生效日轉移至積金易平台處理。於上述相關截止日期後及生效日前收到的基金轉換及更改投資授權指示（不論是實物指示或網上指示）均會被拒絕。成員須於生效日或之後再次於積金易平台提交基金轉換及更改投資授權指示。有關基金轉換指示的進一步資料，請參閱附註**及附註註@。

**倘有關指示的截止日期變成惡劣天氣交易日（即懸掛八號或以上熱帶氣旋警告信號或黑色暴雨警告信號或中華人民共和國香港特別行政區政府作出適用於全港的「極端情況」公布，而香港聯合交易所照常營業買賣證券的日子或該日的一部分），行政管理人在該日收到的所有僱主及成員的有關指示將暫停及不獲處理，並會根據本通告第二部分第 A 節前段所載的適用安排處理（即除基金轉換及更改投資授權指示外），行政管理人於該日收到的所有來自參與僱主成員的指示將被暫停，行政管理人將不再處理，並將於生效日或之後轉移至積金易平台進行處理。任何透過保薦人網站 <https://www.memberservices.hsbc.com/ifs/pensionMemberHome> 提交的基金轉換及投資授權變更指示，將在該截止日期繼續處理。

提取指示必須以紙本形式或親身遞交。

® 即使基金轉換指示是在上表所載的截止時間或之前遞交，如發生以下任何一種情況：

- (i) 閣下的強積金賬戶正轉出資產至其他註冊計劃、申索或提取部分強積金累算權益、將基金單位轉出或轉入本退休金內的其他賬戶；
- (ii) 提交予信託人的轉換指示未填妥；
- (iii) 在同一天內收到多項基金轉換指示；或
- (iv) 先前的基金轉換指示尚未完成，

則有關基金轉換指示未必能於生效日期前處理，並可能不獲受理。因此，僱主及成員須於生效日期或之後向積金易平台提交新指示。

* 生效日期在生效日期後的投資選擇將導致指示不獲受理。

任何並非由僱主或成員啟動的指示，例如於 2025 年 12 月 12 日至 2025 年 12 月 29 日止期間尚未處理的預設投資策略降低風險及自動保存，將不會以追溯方式處理，而會由積金易平台於生效日或之後在實際可行情況下盡快處理。

賬戶資料（例如賬戶結餘、交易記錄、供款摘要、轉入摘要、賬戶損／益、電子報表）仍可於保薦人網站查閱，直至 2025 年 12 月 29 日為止。僱主及成員如欲查閱或下載相關賬戶資料或電子報表作個人記錄，請於 2025 年 12 月 30 日之前致電海通強積金僱主熱線：(852) 3663 7288 或（對於成員）致電海通強積金 24 小時自助資訊通：(852) 2500 1600。

有關積金易平台所提供的行政服務詳情，包括由生效日起向積金易平台提交指示的時間表及其他要求，請瀏覽積金易網站 www.empf.org.hk，閣下可於該網站查閱積金易網上平台指南及積金易使用指南。請注意，積金易網上平台指南及積金易使用指南可能會不時修訂。

B. 其他行政及運作變更

就本退休金加入積金易平台而言，若干行政及運作安排將有所變更，以配合積金易平台的運作。該等變更將不會對僱主及成員的權利及利益造成任何重大影響。主要變更摘要如下。

1. 成分基金的管理費用

自生效日起，積金易平台將提供計畫行政服務，受託人須從本退休金的資產中支付費用予平台公司作為服務費（「**積金易平台費**」），而成分基金的管理費總額將維持不變或減少（就海通香港特區基金 A 類而言），費用變更將於 2026 年 3 月 30 日生效（「**費用變更生效日期**」）。請參考下表列出費用變更生效日期之前和之後各成分基金的總管理費。為免生疑問，費用變更生效日期之前各成分基金的管理費總額將與現有強積金計劃說明書所載的維持相同。

各成分基金於生效日期之前及之後的整體管理費概述於下表：

	於費用變更生效日期之前的 管理費	於費用變更生效日期之後的 管理費	於費用變更生效日期之前的 管理費	於費用變更生效日期之後的 管理費
成分基金名稱	A類別基金單位 (以每年資產淨值的百分比計算)		T類別基金單位 (以每年資產淨值的百分比計算)	
海通核心累積基金	0.745%	0.745%	0.745%	0.745%
海通65歲後基金	0.745%	0.745%	0.745%	0.745%
海通香港特區基金	1.26%	1.22%	1.18%	1.18%
海通亞太基金	1.14%	1.14%	1.09%	1.09%
海通環球分散基金	0.92%	0.92%	0.82%	0.82%
海通強積金保守基金	0.8%	0.8%	0.75%	0.75%
海通韓國基金	0.72%	0.72%	0.72%	0.72%

請參閱隨附的附錄，附錄載有將於費用變更生效日期起生效的各成分基金管理費的新明細。

2. 降低信託人就預設投資策略成分基金產生的實付費用上限

根據強積金法例的修訂，自 2026 年 7 月 1 日起，信託人在履行其職責為預設投資策略成分基金提供服務時於單一年度所產生的經常性實付開支總額上限，將由每項預設投資策略成分基金資產淨值的 0.2% 下調至每項預設投資策略成分基金資產淨值的 0.1%。有關哪類開支屬實付開支的詳情，請參閱強積金計劃說明書「費用及收費」。

3. 積金易平台的惡劣天氣交易安排

我們先前已於 2024 年 9 月 20 日發出通知通知閣下，為支持在惡劣天氣情況下維持香港證券及衍生工具市場正常運作的安排，自 2024 年 9 月 23 日起，成分基金的網上基金轉換及更改投資授權指示將可於惡劣天氣交易日（定義見下文）透過保薦人網站進行。

自生效日期起，成分基金的基金轉換及更改投資授權指示將可於惡劣天氣交易日透過積金易平台進行。請注意，處理透過積金易平台提交的有效轉換指示及更改投資委託指示的截止時間維持不變，即相關惡劣天氣交易日下午四時正。

此外，原定於惡劣天氣交易日進行的預設投資策略的降低風險程序將繼續處理。

成分基金在每個惡劣天氣交易日的估值將如常進行，以得出相關成分基金在相關惡劣天氣交易日的單位價格。就投資於基礎基金的成分基金的估值而言，若基礎基金的基金單位價格於該惡劣天氣交易日未能提供，則會以該基礎基金的最新可得基金價格計算相關成分基金的單位價格。

鑑於上文所述，自生效日期起，說明書內「營業日」的定義將修訂如下：

	於生效日期之前	於生效日期之後
「營業日」的定義	「營業日」指香港的銀行開門經營正常銀行業務之日（星期六及星期日除外）或就一般性或關於指定成分基金，投資經理及信託人可接受的其他日子	「營業日」指星期六或星期日或香港公眾假期以外的日子或該日的一部分，而該日為： (i) 香港的銀行照常營業的日子或該日的一部分；或 (ii) 僅就描述而言，儘管天氣惡劣： A. 香港聯合交易所有限公司照常營業買賣證券；及 B. 以下程序，即(1)透過電子方式發出基金轉換指示及更改投資授權指示；(2)預設投資策略的降低風險程序；及 (3) 成分基金的估值，將可繼續由信託人或積金易平台處理的日子（即惡劣天氣交易日）或該日的一部分。

而「惡劣天氣交易日」指符合「營業日」釋義第(ii)項所載條件的星期一至星期五的日子或該日的一部分，惟香港公眾假期除外，「惡劣天氣」指八號或以上颱風信號，或香港天文台發佈黑色暴雨警告，或香港政府公佈的「極端情況」。

為免生疑問，除上述指定服務外，本退休金的所有其他服務或運作將於惡劣天氣交易日繼續暫停。

4. 公布價格及暫停交易及／或釐定資產淨值的通知

現時，(i)《南華早報》及《信報》每日均會刊登有關成分基金的各類別的每基金單位發行價及買入價；及(ii)每當信託人宣布暫停任何成分基金的基金單位買賣及／或釐定任何成分基金的資產淨值時，信託人須在作出任何該等宣布後，在實際可行範圍內盡快及在暫停買賣期間至少每月一次在《南華早報》及《信報》刊登通告，說明已作出該等宣布。

在本退休金於生效日期加入積金易平台後，發行價、買入價及任何暫停通告亦會每日在積金易網上平台 empf.org.hk/reg/type/en 或保薦人網站 <http://www.htisec.com/asm> 公布。

5. 長期服務金／遣散費對沖的順序

目前，強積金計畫說明書已列明長期服務金／遣散費的預設對沖順序，即首先對沖參與僱主自願性供款所對應的既得利益部分，然後對沖參與僱主強制性供款所對應的利益。自生效日起，如參與僱主希望採用與預設對沖順序不同的對沖順序，可透過強積金易平台提出申請。

6. 其他一般／雜項變更及更新

- 強積金計畫說明書的修訂—強積金計畫說明書將予以修訂，以加入有關積金易平台的新章節，並反映其他一般簡化、優化及更新。
- 修訂信託契據—信託契據以補充契據的方式予以修訂：
 - 由本通告日期起，信託契據予以修訂，以訂明信託人可宣布暫停買賣本退休金基金單位的情況，包括為符合《強積金條例》的規定而須對本退休金的系統及／或運作作出重大變更，或當積金易平台的任何部分或所有部分暫停運作的任何期間，而暫停通知將根據監管規定以適當方式刊發。
 - 自生效日期起，信託契據將會就積金易平台的實施及取消信託人就相關僱主與成員之間的糾紛作出相關扣減或預扣的責任而予以修訂。

7. 進一步資料

本通告第二部分第 B 節所述的變更將不會對參與僱主及成員的權利及利益造成任何重大不利影響。

強積金計畫說明書（包括主要計劃資料文件）及信託契據將會因應積金易平台的實施而予以修訂，以反映強化、簡化、規管更新及／或其他行政上的變更。

強積金計畫說明書及信託契據可於我們的互動式網站 <http://www.htisec.com/asm> 下載，並可透過主要計劃資料文件查閱。閣下亦可於 2025 年 12 月 30 日前致電海通強積金僱主熱線：(852) 3663 7288 或（對於成員）海通強積金 24 小時自助資訊通：(852) 2500 1600 索取強積金計畫說明書的列印本。

第三部分—為使用積金易平台作好準備

A. 邀請參與加入積金易平台網上講座

為幫助閣下加深對積金易平台的了解及為加入積金易平台作好準備，我們誠邀僱主及成員參與由平台公司舉辦的「積金易簡介網上講座」。

網上講座詳情如下：

僱主環節

日期及時間	2025 年 11 月 26 日下午三時正至下午四時正
講座內容	• 積金易簡介 • 重要日期及僱主的所需行動 • 積金易註冊及啟動用戶登錄平台 • 積金易網上平台及積金易流動應用程式功能展示
形式	僅限於網上
語言	粵語
登記	有興趣人士請於 2025 年 11 月 25 日下午二時正或之前透過 https://zoom.us/webinar/register/WN_YrEXQYh6RTGtTcmIgojlpQ 登記。 

日期及時間	2025 年 12 月 2 日下午三時正至下午四時正
講座內容	• 積金易簡介 • 重要日期及僱主的所需行動 • 積金易註冊及啟動用戶登錄平台 • 積金易網上平台及積金易流動應用程式功能展示
形式	僅限於網上
語言	英文
登記	有興趣人士請於 2025 年 12 月 2 日下午二時正或之前透過 https://zoom.us/webinar/register/WN_dE2QH0MkRQa0GdwpZ7_gBw 登記。 

日期及時間	2025 年 12 月 9 日下午三時正至下午四時正
講座內容	• 積金易簡介 • 重要日期及僱主的所需行動 • 積金易註冊及啟動用戶登錄平台 • 積金易網上平台及積金易流動應用程式功能展示
形式	僅限於網上
語言	國語
登記	有興趣人士請於 2025 年 12 月 9 日下午二時正或之前透過 https://zoom.us/webinar/register/WN_aYNNbLqtT4yORhkIexN4Ww 登記。



成員環節

日期及時間	2025 年 12 月 5 日下午三時正至下午四時正
講座內容	● 積金易簡介 ● 重要日期及成員的所需行動 ● 積金易註冊及啟動用戶登錄平台 ● 積金易網上平台及積金易流動應用程式功能展示
形式	僅限於網上
語言	粵語
登記	有興趣人士請於 2025 年 12 月 5 日下午二時正或之前透過 https://zoom.us/webinar/register/WN_kvCWmgKhRIa9A9YKo8UeSQ 登記。 

日期及時間	2025 年 12 月 11 日下午三時正至下午四時正
講座內容	● 積金易簡介 ● 重要日期及成員的所需行動 ● 積金易註冊及啟動用戶登錄平台 ● 積金易網上平台及積金易流動應用程式功能展示
形式	僅限於網上
語言	英文
登記	有興趣人士請於 2025 年 12 月 11 日下午二時正或之前透過 https://zoom.us/webinar/register/WN_vc3_yxf9T9e9YfgXofN0_w 登記。 

日期及時間	2025 年 12 月 18 日下午三時正至下午四時正
講座內容	● 積金易簡介 ● 重要日期及僱主的所需行動 ● 積金易註冊及啟動用戶登錄平台 ● 積金易網上平台及積金易流動應用程式功能展示

形式	僅限於網上
語言	國語
登記	有興趣人士請於 2025 年 12 月 18 日下午二時正或之前透過 https://zoom.us/webinar/register/WN_pzAuyGcDQ5mjP0skxUV_pg 登記。 

詳情請瀏覽 http://www.haitongetf.com.hk/hti_content/images/FileUpload/en-US/eMPF_Notice.pdf。如有任何疑問，請致電(852) 2500 1600 聯絡 行政管理人。

B. 積金易客戶服務熱線、積金易服務中心及積金易資訊服務站的安排

由生效日期起，僱主及成員如須獲取更多有關積金易的資訊（例如查詢強積金計劃行政事宜、就使用積金易網上平台或積金易流動應用程式尋求協助等），可致電積金易客戶服務熱線 (852) 183 2622 或前往積金易服務中心。積金易服務中心地點如下：

香港島： 香港灣仔皇后大道東 248 號大新金融中心 6 樓 601B 室

九龍： 九龍尖沙咀東部麼地道 77 號華懋廣場 12 樓 1205-6 室

新界： 新界荃灣楊屋道 8 號如心廣場第 2 座 18 樓 1802A 室

辦公時間：星期一至星期五上午九時正至下午六時正，星期六上午九時正至下午一時正（星期日及公眾假期除外）

此外，閣下亦可使用積金易資訊服務站提交閣下的強積金指示。積金易資訊服務站地點如下：

設於積金易服務中心的資訊服務站運作時間：

星期一至星期五上午九時正至下午六時正，星期六上午九時正至下午一時正（星期日及公眾假期除外）

設於其他零售店的資訊服務站運作時間：

星期一至星期五上午九時正至下午六時正，星期六上午九時正至下午一時正（星期日及公眾假期除外）

如欲了解更多積金易資訊服務站地址詳情，閣下可以透過掃描以下二維碼或瀏覽積金易網站 www.empf.org.hk 取得相關資料。



HAITONG INTERNATIONAL INVESTMENT MANAGERS LIMITED (Incorporated in Hong Kong with limited liability)
 28/F, One International Finance Centre, No. 1 Harbour View Street, Central, Hong Kong t: (852) 2848 4333 f: (852) 2116 0145/ 2525 9265
www.htisec.com Subsidiaries of HAITONG INTERNATIONAL SECURITIES GROUP LIMITED (Incorporated in Bermuda with limited liability)

海通國際投資經理有限公司（於香港註冊成立的有限公司） 香港中環港景街一號國際金融中心一期 28 樓
 電話 (852) 2848 4333 傳真 (852) 2116 0145/2525 9265 海通國際證券集團有限公司（於百慕達註冊成立的有限公司）成員

在生效日期前，僱主及成員應繼續聯絡行政管理人。

在生效日期後，有關計劃行政服務以外的查詢和資訊（例如有關基金及信託人的查詢和資訊），僱主及成員可致電海通強積金僱主熱線：(852) 3663 7288 或（對於成員）海通強積金 24 小時自助資訊通：(852) 2500 1600。

c. 加入平台後應做及不應做的事項列表

僱主及成員須由 2025 年 10 月 1 日起／立即於積金易平台註冊以享用所有最新功能。

由 2025 年 12 月 30 日起，僱主及成員須遵守以下事項：

	應做	不應做
提交電子指示	僱主須透過以下渠道提交指示： 積金易僱主網上平台：  及 empf.org.hk/er/login/en 積金易僱主流動應用程式：  成員須透過以下渠道提交指示： 積金易成員網上平台：  及 empf.org.hk/login 積金易成員流動應用程式： 	請勿以行政管理人提供的原有渠道提交電子指示。
提交紙本表格	郵寄地址： 尖沙咀郵政局郵政信箱 98929 號	請勿以行政管理人提供的原有渠道提交紙本表格。

	<u>積金易服務中心：</u> 香港島：香港灣仔皇后大道東 248 號大新金融中心 6 樓 601B 室 九龍：九龍尖沙咀東部麼地道 77 號華懋廣場 12 樓 1205-6 室 新界：新界荃灣楊屋道 8 號如心廣場第 2 座 18 樓 1802A 室 辦公時間：星期一至星期五上午九時正至下午六時正，星期六上午九時正至下午一時正（星期日及公眾假期除外） 電郵地址（不適用於規定須就證明文件提交經核證真實副本的申請）： forms@support.empf.org.hk 傳真號碼（不適用於規定須就證明文件提交經核證真實副本的申請）： 3197 2988	
使用正確的紙本表格	使用正確版本的積金易紙本表格，紙本表格可於積金易服務中心索取或在以下網址下載： empf.org.hk/forms/en	請勿使用本退休金的現有行政表格。 由 2026 年 2 月 28 日起，積金易平台將不會接受本退休金的現有行政表格。
查詢有關強積金行政事宜（例如 閣下的指示處理進度，強積金賬戶行政事宜及如何使用積金易網上平台或積金易流動應用程式等）	積金易客戶服務熱線 183 2622 服務時間：星期一至星期五上午九時正至下午七時正，星期六上午九時正至下午一時正（星期日及公眾假期除外）	請勿就有關強積金賬戶行政事宜致電我們的客戶服務熱線。 海通強積金僱主熱線及海通強積金 24 小時自助資訊通將於本退休金加入積金易平台後繼續運作，接受有關基金及信託人的查詢和提供有關資訊。

	電郵地址： enquiry@support.empf.org.hk	
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查詢及聯絡

閣下如對上述變更有任何疑問，請隨時致電海通強積金僱主熱線：(852) 3663 7288 或（對於成員）海通 MPF 24 小時自助資訊通：(852) 2500 1600。

閣下如對對本文件內容的含義或影響有任何疑問，應尋求獨立的專業建議。

代表

海通國際投資經理有限公司

HSBC Provident Fund Trustee (Hong Kong) Limited

2025 年 10 月 20 日

附錄

由費用變更生效日期起的成分基金管理費明細

成分基金名稱	信託／保管費率		應付積金易公司的費率		投資管理費率		基礎基金的管理費率 (註2)		保薦人費率	
	A 類別	T 類別	A 類別	T 類別	A 類別	T 類別	A 類別	T 類別	A 類別	T 類別
海通強積金保守基金	按每年資產淨值的0.14%計算 (註1)	按每年資產淨值的0.14%計算 (註1)	按每年資產淨值的0.26%計算	按每年資產淨值的0.21%計算	按每年資產淨值的0.40%計算	按每年資產淨值的0.40%計算	不適用	不適用	不適用	
海通環球分散基金	按每年資產淨值的0.14%計算 (註1)	按每年資產淨值的0.14%計算 (註1)	按每年資產淨值的0.31%計算	按每年資產淨值的0.21%計算	無	無	按每年資產淨值的0.47%計算	按每年資產淨值的0.47%計算	不適用	
海通韓國基金	按每年資產淨值的0.04%計算 (註1)	按每年資產淨值的0.04%計算 (註1)	按每年資產淨值的0.26%計算	按每年資產淨值的0.26%計算	按每年資產淨值的0.32%計算	按每年資產淨值的0.32%計算	按每年資產淨值的0.10%計算	按每年資產淨值的0.10%計算	不適用	
海通亞太基金	按每年資產淨值的0.04%計算 (註1)	按每年資產淨值的0.04%計算 (註1)	按每年資產淨值的0.31%計算	按每年資產淨值的0.26%計算	按每年資產淨值的0.69%計算	按每年資產淨值的0.69%計算	按每年資產淨值的0.10%計算	按每年資產淨值的0.10%計算	不適用	
海通香港特區基金	按每年資產淨值的0.04%計算 (註1)	按每年資產淨值的0.04%計算 (註1)	按每年資產淨值的0.37%計算	按每年資產淨值的0.33%計算	按每年資產淨值的0.71%計算	按每年資產淨值的0.71%計算	按每年資產淨值的0.10%計算	按每年資產淨值的0.10%計算	不適用	
海通核心累積基金	按每年資產淨值的0.14%計算	按每年資產淨值的0.14%計算	按每年資產淨值的0.135%計算	按每年資產淨值的0.135%計算	無	無	按每年資產淨值的0.47%計算	按每年資產淨值的0.47%計算	不適用	
海通 65 歲後基金	按每年資產淨值的0.14%計算	按每年資產淨值的0.14%計算	按每年資產淨值的0.135%計算	按每年資產淨值的0.135%計算	無	無	按每年資產淨值的0.47%計算	按每年資產淨值的0.47%計算	不適用	

註 1：本退休金的最低信託年費為不超過 2,300,000 港元。現時，該最低年費為 1,700,000 港元。如該最低年費有任何不足之部份，將按每一成分基金的每一類別在每個估值日其各自的資產淨值比例承擔（信託人可不時同意豁免任何成分基金或其類別下該項分配的部分或全部，惟獲豁免的金額不得重新分配至另一成分基金或其類別），並可能進行調整（如有）。信託人可透過向受影響成員發出不少於三個月的通知，以更改上述安排。該等費用及收費不適用於海通核心累積基金或海通 65 歲後基金。

註 2：包括投資管理費（如適用）及信託／行政／保管費。相關費率以有關基礎基金資產淨值的某一百分比表示。每個核准匯集投資基金之信託費及保管費的最低年費為不超過 240,000 港元。現時，每個核准匯集投資基金的最低費用已獲豁免。海通核心累積基金及海通 65 歲後基金須支付的費率總額不得超過海通核心累積基金及海通 65 歲後基金各自資產淨值每年 0.75%，該等費用包括上述收費表所載基礎基金的費用。