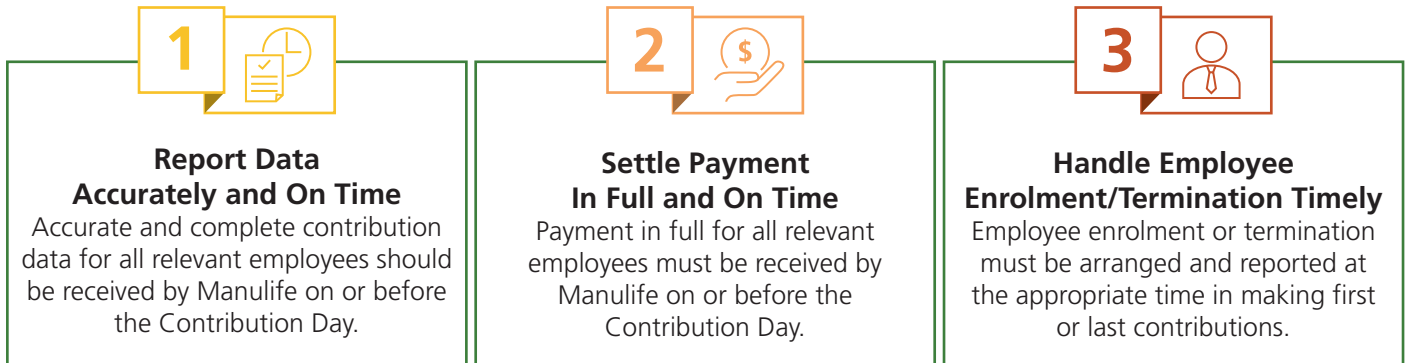


## Smart tips for making MPF contributions timely and in full

By law, employers must ensure mandatory contributions in full together with accurate and complete contribution data are received by trustees on or before the Contribution Day (i.e. the 10th day of each month in general). In case of any non-compliance or trustees being unable to ascertain the completeness of contribution payment or data, employers will be liable to 5% surcharge and may also be subject to further actions (e.g. financial penalty) to be taken by the Mandatory Provident Fund Schemes Authority.

### Golden Rules



### Right Tools

#### For submission of contribution data

- Best to use **electronic means** offered by Manulife (Contribution Express, Alpha HRMS or Direct File Interface) to avoid delay in document preparation and mailing
- Alternative: make use of **pre-printed remittance statement** that Manulife sends to employers monthly

#### For payment of contributions

- Best to pay by **direct debit authorization (i.e. autopay)**
- Alternative: if pay by cheque, ensure correct payee name of **"Manulife Provident Funds Trust Company Limited"**

#### For on-going monitoring of contribution status

- Access **e-MPF online account** to monitor your latest contribution status to ensure no outstanding actions from you

### Right Channels

#### If non-electronic means adopted

- **Mail** Remittance Statement/Cheque to: **GPO Box 12246, Hong Kong**
- **Fax** Remittance Statement to: (852) 2104 3504 (please keep the fax journal as record of submission)

### Sufficient Time, Postage and Fund

#### Where applicable

- Ensure **sufficient time** and **sufficient postage** to avoid postal delay in delivering contribution data or cheque
- Ensure **sufficient fund** is available in bank account for smooth and timely payment by autopay or cheque

### Read All Relevant Documents, Instructions, Notes and Remarks

- Promptly read the **Employer Monthly Package** and, if applicable, the **Month End Report on Outstanding Contributions and/or Surcharges**, and the **Employer Monthly Follow-up Summary** that Manulife sends to employers. Take proper actions to follow up the outstanding items promptly
- Do read all **instructions, important notes and remarks** set out in our relevant forms and documents to facilitate your provision of information.



Using electronic means is always most desirable for timely and accurate contribution making. Please contact our Employer Hotline on (852) 2108 1234 for more details.

## A. Default Contributions Due to Issues arising from Contribution DATA



WHY is it regarded as default contribution case even though I have made full payment on time?

Item	Issues on Contribution DATA	Important Hints
1	Data received by Manulife after the Contribution Day	<ul style="list-style-type: none"> <li>DO NOT submit via a third party, such as MPF agents</li> <li>DO NOT use re-used envelop, that may cause prolonged mailing</li> <li>The mail drop date or postage stamp date is not treated as the receipt date by Manulife</li> </ul>
2	Unclear/Incomplete data	<ul style="list-style-type: none"> <li>Avoid illegible hand-writing or fax transmission of poor quality</li> <li>Use the Remittance Statement template provided by Manulife. If choose not to use it, please state clearly the sub-scheme number, billing class, employer name, the pay period(s) and full English name and member number for each member</li> </ul>
3	Prepare and save data in "Contribution Express" without submission	<ul style="list-style-type: none"> <li>Remember to click the "Submit" button and obtain the reference number to ensure successful submission</li> </ul>
4	Omit to submit data for new employee(s)	<ul style="list-style-type: none"> <li>Ensure timely enrolment and data submitted for new employee(s)</li> <li>Use 'Remittance Statement for New Employees'. Ensure the full English name and HKID card number are the same as that in the employee enrollment form</li> <li>For Contribution Express users, if the concerned new member record is not yet available online, use 'Remittance Statement for New Employees' to report contribution data</li> </ul>
5	Calculation discrepancy	<ul style="list-style-type: none"> <li>Use electronic tools provided by Manulife, e.g. Contribution Express for accurate calculation of mandatory contributions. For employee's first and last contributions in particular, use online MPF contribution calculator</li> </ul>

## B. Default Contributions Due to Issues arising from Contribution PAYMENT



WHY is it regarded as default contribution case even though I have submitted contribution data on time?

Item	Issues on Contribution PAYMENT	Important Hints
1	Cheque received by Manulife after the Contribution Day	<ul style="list-style-type: none"> <li>DO NOT submit via a third party, such as MPF agents</li> <li>DO NOT use re-used envelop, that may cause prolonged mailing</li> <li>The mail drop date or postage stamp date is not treated as the receipt date by Manulife</li> </ul>
2	Unidentified cheque payment	<ul style="list-style-type: none"> <li>Always attach the "Payment Slip" as provided by Manulife for the respective pay period. DO NOT re-use it for making other payment</li> <li>If no "Payment Slip" is available, state the sub-scheme number, billing class &amp; the pay period(s) clearly on the back of the cheque</li> <li>Where applicable, state the correct cheque number clearly on the related remittance statement(s), Contribution Express or other submission file(s)</li> <li>Single cheque payment for each submission is suggested. For use of multiple cheques, please state all relevant cheque numbers on the corresponding remittance statement(s) or file(s)</li> </ul>
3	Incorrect payee name and date on cheque	<ul style="list-style-type: none"> <li>Ensure the payee name and date are correct</li> <li>Note the date information at the turn of every calendar year</li> <li>DO NOT send post-dated cheque</li> </ul>
4	Inappropriate instructions for direct debit authorization (i.e. autopay)	<ul style="list-style-type: none"> <li>AVOID setting expiry date</li> <li>AVOID setting monthly transaction frequency or debit amount limit that may cause unintended debit rejection for individual circumstances</li> <li>Pay particular attention during bonus release or salary increment seasons where usually more contributions have to be made</li> </ul>
5	Payment by autopay before setting up direct debit authorization	<ul style="list-style-type: none"> <li>Make cheque payment until Manulife notifies you of the completion of setting up direct debit authorization</li> </ul>
6	Ambiguity arising from using available credit in cash account to settle contributions	<ul style="list-style-type: none"> <li>Employers who intend to settle contributions by using available credit in cash account should 1) check the latest balance via e-MPF online account to ensure sufficient fund; and 2) indicate on Remittance Statement that the contributions will be fully or partially (e.g. involving a combination of payment by cheque and by available credit) settled by using available credit</li> </ul>
7	Different payment methods used intermittently	<ul style="list-style-type: none"> <li>Adopt same payment method as the regular arrangement</li> <li>Manulife will not perform direct debit if a cheque number is stated in the remittance statement</li> </ul>
8	Omit to make first contributions for new employee(s)	<ul style="list-style-type: none"> <li>Ensure timely enrolment and contributions arranged for new employee(s)</li> </ul>