

# Retiree Corner



## P-Fund / MPF

### **HA Mandatory Provident Fund Scheme (HAMPFS)**

Upon retirement, benefits derived in retirees' contribution accounts were transferred to their own personal accounts under the same scheme. Retirees may choose to:

- a. Withdraw all MPF benefits in a lump sum
- b. Withdraw MPF benefits by instalments
- c. Keep all your HAMPFS benefits in the account for investment

#### **1. HA Service Providers**

a. BCT

Website: <https://www.invesco.com.hk/ap-public/ha/en>

Hotline: 3191 8088

b. Fidelity

Website: <https://pension.fidelity.com.hk/en/ha/login/>

Hotline: 2629 2688

#### **2. Withdrawal of Accrued Benefits**

Withdrawal of accrued benefits is only allowed when scheme members reach the age of 65, as stipulated in the Mandatory Provident Fund Schemes Ordinance.

However, there are circumstances under which accrued benefits may be paid before members reach the age of 65, provided that specified conditions can be met. The circumstances are:

- early retirement at age 60 or above;
- permanent departure from Hong Kong;
- total incapacity;
- terminal illness;
- a small balance of \$5,000 or less, and as at the date of the claim, at least 12 months have elapsed since the latest contribution day in respect of the member;  
or
- death (the accrued benefits will be regarded as part of the member's estate to be claimed by the personal representative of the estate)

For more information, please visit

<https://www.mpfa.org.hk/en/mpf-system/withdrawal-of-mpf/early-withdrawal>