友邦香港
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Hong Kong
12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

Memo

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong)	From:	Victor Man
Copy:	Mr. Alger Fung / Ms. Amy Chan / Mr. Louie Ho / Ms. Amelie Shen / All Department Heads / ABDD Executives / CSBD Executives	Dept:	Corporate Solutions
Date:	22 April 2025	Total pages:	2 + Appendix

Subject: **(A250482) 取消強積金「對沖」安排**
Abolition of MPF Offsetting Arrangement

政府已宣布將於 2025 年 5 月 1 日實施取消「對沖」安排。取消強積金「對沖」安排同樣適用於《強制性公積金計劃條例》（第485章）下獲豁免的職業退休計劃。

取消強積金「對沖」安排的要點：

概要
➢ 在取消「對沖」安排生效日期（即轉制日：2025 年 5 月 1 日）起，僱主不可使用其強積金強制性供款累算權益「對沖」僱員的遣散費 / 長服金。 ➢ 僱主的強積金自願性供款累算權益，以及按僱員服務年數支付的酬金，可繼續用於「對沖」遣散費 / 長服金。 ➢ 為減低在轉制日（即 2025 年 5 月 1 日）前引發大規模裁員潮的風險，就轉制日之前已在職的僱員的遣散費 / 長服金轉制前部分，會有「豁免」安排。 *詳情請參閱勞工處專題網頁 www.op.labour.gov.hk/。

新版本的成員離職通知書（「表格」）已隨此通告附上並將於 2025 年 5 月 1 日推出。自該日起，必須使用新版本的表格為成員辦理離職及長期服務金/遣散費退款申請。表格亦可於這裡下載。

如有任何查詢，歡迎與負責 貴區之企業業務營業拓展部同事或經 iEngage / PES 使用 LiveChat 查詢。

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The Government has announced that the abolition of MPF offsetting arrangement will take effect on 1 May 2025. The abolition of MPF offsetting arrangement is also applicable to occupational retirement schemes that are granted exemption under the Mandatory Provident Fund Schemes Ordinance (Cap. 485).

Key points of the abolition of MPF offsetting arrangement:

Summary
➢ Starting from the implementation date of the abolition (i.e. the transition date, 1 May 2025), employers can no longer use the MPF accrued benefits derived from their mandatory contributions to offset an employee's SP/LSP. ➢ MPF accrued benefits derived from employers' voluntary contributions and gratuities based on length of service can continue to be used to offset SP/LSP. ➢ To reduce the risk of large-scale dismissals before the transition date (i.e. 1 May 2025), the "grandfathering" arrangement will be put in place for the pre-transition portion of SP/LSP of employees who are already in employment before the transition date. *Please refer to the thematic webpage from Labour Department http://www.op.labour.gov.hk/en/ for details.

New version of Notification of Member Termination (the "Form") is attached with this memo and will be launched on 1 May 2025. The "Form" which will be able to download here must be used for any member termination and SP/LSP reimbursement request from that date onwards.

If you have any questions, please contact your designated CS business development executives or enquire by using LiveChat in iEngage/PES.

Yours faithfully,



Victor Man
Head of CS Business Development
(Agency Distribution) - Corporate Solutions

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