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Memo

Attn:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong)	From:	Victor Man
Copy:	Mr. Alger Fung / Ms. Amelie Shen / Ms. Amy Chan / Mr. Louie Ho / All Department Heads / ABDD Executives / CSBD Agency Executives / IVS Executives	Dept:	Corporate Solutions
Date:	04 November 2026	Total pages:	1

Subject: **(A261117) 重要提醒：處理以永久離開香港為理由提早提取強積金須提高警覺及上報申索警號**
Important Reminder: Staying Vigilant and Escalating Red Flags When Handling Early Withdrawal of MPF Benefits on Ground of Permanent Departure from Hong Kong

繼 2024 年 10 月強制性公積金計劃管理局（「積金局」）就處理以永久離開香港為理由提早提取強積金的申請（「永久離港申索」）發出通函（詳情請參閱 A241156），企業業務現提醒註冊中介人根據相關規管規定在處理永久離港申索時須遵守的操守標準。

註冊中介人須恪守《強制性公積金計劃條例》及《註冊中介人操守要求指引》所訂明的操守要求和任何其他適用法例及規定。如察覺任何可疑的永久離港申索個案，須提醒有關計劃的成員，向積金局或強積金受託人作出虛假或具誤導性的陳述均屬刑事罪行。一旦發現可疑永久離港申索的警號，切勿做出假設或自行決定，應立即上報負責貴區之企業業務營業拓展部同事，以決定所須採取的適當行動。

如欲瞭解上報申索警號之詳情，請按此參閱附件。

Following the circular issued by The Mandatory Provident Fund Schemes Authority ("MPFA") in October 2024 regarding the "Handling of Applications for Early Withdrawal of MPF Benefits on Ground of Permanent Departure from Hong Kong" ("PD Claims") (Please refer to A241156 for details), Corporate Solutions hereby reminds registered intermediaries ("RIs") of the standards of conduct expected of RIs when handling PD Claims under relevant regulatory requirements.

Registered intermediaries are expected to meet the standards of conduct in accordance with the conduct requirements under the Mandatory Provident Fund Schemes Ordinance and Guidelines on Conduct Requirements for Registered Intermediaries as well as any other applicable laws and regulations. In the event that any suspicious PD Claims come over, you should remind scheme members that it is a criminal offence to make a false or misleading statement to the MPFA or MPF trustees. Once red flags are identified, do not make assumptions or decide independently; you must immediately escalate them to your designated CS Business Development Executives for decision of appropriate actions.

For further details of red flags escalation, please click here to refer to the attachment.

Yours faithfully,

Victor Man
Head of CS Business Development
Agency Distribution, Corporate Solutions

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