

FORM MPF(S) – W(O)

**MANDATORY PROVIDENT FUND SCHEMES ORDINANCE (CAP 485)
(the Ordinance)**

**CLAIM FORM FOR PAYMENT OF MPF ACCRUED BENEFITS (BENEFITS) ON GROUNDS
OF
PERMANENT DEPARTURE FROM HONG KONG / TOTAL INCAPACITY /
TERMINAL ILLNESS / SMALL BALANCE / DEATH**

Please read the following **important notes** before completing this Form.

Filling In This Form

- (a) This Form is to be completed by any person who wishes to claim for payment of benefits from an MPF registered scheme (scheme) on the grounds of permanent departure from Hong Kong, total incapacity, terminal illness, small balance or death. For a claim for payment of benefits on the grounds of attaining the retirement age of 65 or early retirement, please use Form MPF(S) – W(R).
- (b) If the claimant/scheme member wishes to withdraw benefits from more than one scheme, please fill in a separate form for each scheme.
- (c) Please submit the completed form and the required supporting documents to the trustee of the scheme concerned for processing the claim. If any information provided is incorrect or incomplete, the relevant trustee may not be able to process your request.
- (d) Please read the explanatory notes carefully before completing this Form.
- (e) The personal data to be supplied in support of this claim for payment of benefits are to be used for processing your claim. The personal data you supply may, for such purpose, be transferred to the relevant service provider(s) and the government or regulatory bodies including the Mandatory Provident Fund Schemes Authority (the Authority).

Reminder Before Submitting a Claim

- (f) Withdrawal of benefits derived from voluntary contributions paid pursuant to section 11 of the Ordinance is subject to the governing rules of the scheme concerned. Please check the information from the offering document of the scheme concerned, which can be found on the website of the trustee of the scheme concerned. Please consult the relevant trustee for details.
- (g) Withdrawal of benefits derived from tax deductible voluntary contributions paid pursuant to section 11A of the Ordinance is subject to the same withdrawal requirements as for mandatory contributions (except that under section 11A(3), certain provisions relating to offsetting of severance or long service payments, and protection of benefits from creditors and others, do not apply).

Reminder

- Withdrawal of benefits out of a guaranteed fund may result in some or all of the guarantee conditions not being satisfied; thus affecting your entitlement to the guarantee. Please check the offering document of the scheme or consult the relevant trustee for details.
- The price of fund units may change due to market fluctuations and may go down as well as up. The price of fund units on the date when you submit a claim form to the trustee may be different from that on the date when the fund units are redeemed.
- If you have reached, or are approaching, the age of 50 and your benefits are currently invested according to the default investment strategy (DIS) of the scheme, you should be aware that the de-risking mechanism of the DIS starts at the age of 50. If the annual de-risking of your investments in the DIS and your claim for payment of benefits take place at around the same time, the trustee of the scheme shall sequence the de-risking and the claim in accordance with its procedures and in compliance with the Ordinance. Please consult the trustee of the scheme if you wish to know the details of how it will handle these transactions.

Enquiries

- (h) Please contact the relevant trustee for enquiries about account details and information on specific schemes or funds.
- (i) For general enquiries regarding a claim for payment of benefits, please contact the relevant trustee or the Authority (email: mpfa@mpfa.org.hk or hotline: **2918 0102**).

Please use **BLOCK LETTERS** to complete this Form.

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OF
PERMANENT DEPARTURE FROM HONG KONG / TOTAL INCAPACITY /
TERMINAL ILLNESS / SMALL BALANCE / DEATH**

SECTION I – DETAILS OF THE CLAIMANT ^{Note 1} / SCHEME MEMBER

(1) CLAIMANT DETAILS				
Name ^{Note 2} <i>(as shown on your Hong Kong Identity (HKID) Card)</i>	Surname:			
	Other Name:			
Identification	HKID Card No.:			
	Passport No.: <i>(ONLY for person without HKID Card)</i>			
Contact Details	Daytime Phone No.:		Mobile Phone No.:	
	Email Address:			
Correspondence Address	Flat/Room	Floor	Block	Building
	Estate		Street No.	Street
	District / Country (if not Hong Kong)		Hong Kong / Kowloon / New Territories <i>(delete whichever is not applicable)</i>	

(2) SCHEME MEMBER DETAILS (IF DIFFERENT FROM THE CLAIMANT)	
Name ^{Note 2} <i>(as shown on your Hong Kong Identity (HKID) Card)</i>	Surname:
	Other Name:
Identification	HKID Card No.:
	Passport No.: <i>(ONLY for scheme member without HKID Card)</i>

SECTION II – DETAILS OF THE CLAIM

(1) ACCOUNT INFORMATION (please ✓ the appropriate box)	
Name of Scheme	
<input type="checkbox"/> All accounts under the Scheme	
<input type="checkbox"/> Selected account(s) under the Scheme (please specify the scheme member account no. ^{Note 3})	(1)
	(2)
	(3)

(2) GROUNDS FOR CLAIMING BENEFITS AND THE REQUIRED DOCUMENTS ^{Notes 4 & 5} (please ✓ the appropriate box)		
Grounds	Required documents	
<input type="checkbox"/> Permanent departure from Hong Kong	<input type="checkbox"/> a copy of the scheme member's HKID card for verification of the name and identity card number of the scheme member if the claimant does not wish to present the card in person for verification ^{Note 6} ;	
	<input type="checkbox"/> a copy of the documents / evidence that the scheme member is permitted to reside in a place other than Hong Kong (e.g. immigration visa / foreign passport) ;	
	<input type="checkbox"/> the original statutory declaration form on permanent departure (Form MPF(S) – W(SD2)) ^{Notes 5 & 7} ;	
	<input type="checkbox"/> a copy of the Letter of Release issued by the Inland Revenue Department, if applicable; and	
	<input type="checkbox"/> information on overseas settlement:	
	Place other than Hong Kong where the scheme member is permitted to reside:	
	Address:	
Telephone no.:		
Fax no.:		
Email address:		
Departure reason(s):	<input type="checkbox"/> Emigration <input type="checkbox"/> Family reunion <input type="checkbox"/> Marriage <input type="checkbox"/> Retirement <input type="checkbox"/> Long-term overseas employment <input type="checkbox"/> Others (please specify): _____	

Grounds	Required documents
<input type="checkbox"/> Total incapacity	<input type="checkbox"/> a copy of the scheme member's HKID card for verification of the name and identity card number of the scheme member if the claimant does not wish to present the card in person for verification ^{Note 6} ; and <input type="checkbox"/> a copy of the medical certificate certifying total incapacity (Form MPF(S) – W(M)) ^{Notes 8 & 9}
<input type="checkbox"/> Terminal illness ^{Note 10}	<input type="checkbox"/> a copy of the scheme member's HKID card for verification of the name and identity card number of the scheme member if the claimant does not wish to present the card in person for verification ^{Note 6} ; and <input type="checkbox"/> a copy of the medical certificate certifying terminal illness dated not earlier than 12 months before the date on which the claim is lodged (Form MPF(S) – W(T)) ^{Note 8}
<input type="checkbox"/> Small balance	<input type="checkbox"/> a copy of the scheme member's HKID card for verification of the name and identity card number of the scheme member if the claimant does not wish to present the card in person for verification ^{Note 6} ; and <input type="checkbox"/> the original statutory declaration form on small balance (Form MPF(S) – W(SD3)) ^{Notes 5 & 7}
<input type="checkbox"/> Death	<input type="checkbox"/> a copy of the claimant's HKID card for verification of the name and identity card number of the claimant if the claimant does not wish to present the card in person for verification ^{Note 6} ; and <input type="checkbox"/> a copy of the Letter of Probate or Letters of Administration granted by the Probate Registry / a letter requesting withdrawal of the benefits issued by the Official Administrator if the claim is made by the Official Administrator*

(3) METHOD OF PAYMENT (please ✓ the appropriate box)
 by cheque

 by depositing directly into a bank account

(This option is applicable only to trustees who provide such services and there may be bank charges involved)

Name of bank account holder:

Name of bank:

Bank account number:

For overseas bank only:

Address of bank:

Swift code:

 Other settlement information (if any):
 (e.g. IBAN)

Currency:

SECTION III – AUTHORIZATION & DECLARATION**(1) TERMINATION OF MPF ACCOUNT WITH NO RESIDUAL BALANCE
(IF APPLICABLE)**

I/We* ^{Note 1} hereby authorize the trustee to terminate the relevant scheme member account(s) as referred to in Section II(1) upon

- (i) withdrawal of the full amount of benefits with no residual balance in the said account(s);
- (ii) (for employee contribution account only) termination of the employment in relation to the contribution account; and
- (iii) (for self-employed person contribution account only) cessation of the self-employment, with effect from _____ (DD/MM/YYYY).

(2) FOR CLAIM FOR PAYMENT OF BENEFITS ON GROUNDS OF TOTAL INCAPACITY ONLY

For the claim for payment of benefits on the grounds of total incapacity, I/we* ^{Note 1} hereby declare that I/the scheme member* last performed the relevant kind of work as set out in the medical certificate (Form MPF(S)-W(M)) before becoming totally incapacitated or the “Certificate of an employee’s permanent unfitness for a particular type of work” ^{Note 9} and that contract of employment has been terminated.

(3) DECLARATION

I/We* ^{Note 1} declare that to the best of my/our* knowledge and belief, the information given in this Form and its attachments is correct and complete. †

Signature of the claimant(s)

Date (DD/MM/YYYY)

* delete whichever is not applicable

† **Warning:** Under section 43E of the Ordinance, a person who, in any document given to the Authority or an approved trustee, knowingly or recklessly makes a statement which is false or misleading in a material respect commits an offence and is liable to a maximum penalty of a \$100,000 fine and one year’s imprisonment on the first conviction and a \$200,000 fine and two years’ imprisonment on each subsequent conviction. A person who knowingly and wilfully makes a statutory declaration false in a material particular also commits an offence under section 36 of the Crimes Ordinance (Cap 200) and is liable on conviction to imprisonment for two years and to a fine.

***Explanatory Notes on
Claim Form for Payment of MPF Accrued Benefits (Benefits) on Grounds of Permanent Departure
from Hong Kong / Total Incapacity / Terminal Illness / Small Balance / Death (Form MPF(S) –
W(O))***

- (1) (i) For a claim made on the grounds of death, only personal representatives within the meaning of the Mandatory Provident Fund Schemes Ordinance can be the claimant to act on behalf of the deceased scheme member to claim for payment of the scheme member's benefits. This includes a personal representative within the meaning of the Probate and Administration Ordinance (Cap 10) and the Official Administrator who gets in and administers an estate of a deceased scheme member in a summary manner without a grant or other legal formality under section 15 of that Ordinance. If there is more than one personal representative and the personal representatives have not authorized one of the representatives to act on behalf of other representatives to lodge the claim, all the personal representatives should submit the Claim Form jointly. Please use an additional blank sheet to provide details of the claimants under Section I. Under such circumstances, this Form needs to be signed by all of the personal representatives.
- (ii) For a claim made on all other grounds of permanent departure from Hong Kong, total incapacity, terminal illness or small balance, either the scheme member or person(s) appointed as a committee of the estate of a mentally incapacitated person under the Mental Health Ordinance (Cap 136) (the committee of the estate) to act on behalf of the scheme member can be the claimant to lodge the claim for payment of benefits. If there is more than one person appointed by the court as the committee of the estate, those persons should apply and sign in the capacity as the committee of the estate in accordance with those terms of appointment and any other requirements contained in the relevant court order. Please use an additional blank sheet to provide details of the claimants under Section I. Under such circumstance, this Form needs to be signed by all of the persons appointed by the court as the committee of the estate, unless the Court authorizes otherwise.
- (2) If a claimant/scheme member does NOT possess a HKID Card, please fill in the name as shown on the passport.
- (3) Scheme member account number can be found:
- (i) in the membership certificate, notice of acceptance, or notice of participation; or
 - (ii) in the annual benefit statement, or other statements provided by the trustee; or
 - (iii) through the member enquiry facilities available from the trustee.
- If you are in doubt, please contact the trustee of the MPF registered scheme (scheme) concerned.
- (4) In processing a claim for payment, the trustee of the scheme concerned may request the claimant to produce the original documents for checking purpose, if necessary.
- (5) For a claim made by the committee of the estate on behalf of the scheme member, in addition to the required documents in respect of the scheme member, the following documents should be enclosed:
- (i) a copy of the evidence of the status of the committee of the estate, i.e. the court order;
 - (ii) a copy of each claimant's HKID card for verification of the name and identity card number of the claimant if the claimant does not wish to present the card in person for verification ^{Note 6}; and

- (iii) the original statutory declaration form made by the committee of the estate for a claim for payment of benefits (MPF(S) – W(SD4))^{Note 7} (if applicable). Where such a statutory declaration has been made and enclosed with the claim, the statutory declaration form (MPF(S) – W(SD2) and MPF(S) – W(SD3)) for claims made on the grounds of permanent departure from Hong Kong and small balance respectively shall not be required.
- (6) For a claimant/scheme member who does NOT possess a HKID card, a copy of the passport (only pages with personal particulars and passport number) should be provided to the trustee concerned for verification of the name and passport number of the claimant/scheme member if the claimant/scheme member does not wish to present the passport in person for verification.
- (7) The statutory declaration must be a valid statutory declaration in the place where the declaration is made (e.g. in Hong Kong, the statutory declaration should be made before and signed by a Commissioner for Oaths (e.g. at a Public Enquiry Service Centre of the Home Affairs Department) or a Notary Public or a Justice of the Peace). A statutory declaration made in a place other than Hong Kong is also acceptable provided that it is made before and signed by a Notary Public or a person authorized under the law of that place to administer an oath or take a statutory declaration.
- (8) A medical certificate certifying total incapacity (Form MPF(S) – W(M)) or terminal illness (Form MPF(S) – W(T)) shall be signed by a medical practitioner who must be *either* -
- (i) a registered medical practitioner who is registered under the Medical Registration Ordinance (Cap 161), i.e.,
 - (a) a person who is duly registered as a medical practitioner with the Medical Council of Hong Kong; or
 - (b) a person who is deemed to be registered as a medical practitioner under the Medical Registration Ordinance (Cap 161) (i.e. persons who are exempted from registration);
 - or*
 - (ii) a registered Chinese medicine practitioner, within the meaning assigned to it by section 2(1) of the Chinese Medicine Ordinance (Cap 549).
- (9) For a claim made on the grounds of total incapacity, the claimant shall ask a medical practitioner to fill in the Form MPF(S) – W(M) and attach it to the Form MPF(S) – W(O).

For a claimant who also claims long service payment on the grounds of permanent unfitness for his present job under the Employment Ordinance (Cap 57), the claimant may use the form “Certificate of an employee’s permanent unfitness for a particular type of work” under that Ordinance to substitute for the Form MPF(S) – W(M) for the purpose of claiming payment of MPF benefits on the grounds of total incapacity.

- (10) For a claim made by a scheme member for payment of benefits from a contribution account on the grounds of terminal illness, the scheme member may continue his current employment or current self-employment after he has received the payment of benefits. In that case, future contributions made by the employer (both employer and employee portions) or by the self-employed person himself will continue to be made to the contribution account. If the scheme member wishes to withdraw the benefits derived from future contributions and transfer-in benefits (if any) in the contribution account again, he should lodge another claim for payment of benefits.