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Plan ahead and get ready for the new minimum level of MPF relevant income 及早準備，輕鬆迎接強積金供款新修訂最低有關入息水平

Impact on employers and employees

The Legislative Council has passed the amendment of minimum level of **relevant income**¹ for Mandatory Provident Fund (MPF) contributions, with the minimum level of **relevant income** revised up to HK\$6,500 from HK\$5,000, effective 1 November 2011.

For the contribution periods (wage periods in general)² starting on or after the effective date, an employee with a monthly **relevant income** less than HK\$6,500 is no longer required to make the employee's part of contribution, while the employer is still required to make his part of contribution, which is 5% of the employee's **relevant income** (Table 1).

對僱主及僱員的影響

強積金供款的最低**有關入息**¹水平修訂已獲立法會通過，由現時5,000元修訂至6,500元，2011年11月1日生效。

就生效當日或其後開始的供款期(一般指工資發放期)²，**有關入息**每月低於6,500港元的僱員，便毋須作僱員部份供款，但僱主仍須繼續按僱員**有關入息**的5%作出僱主部份的供款(表1)。

Table 1: Monthly mandatory contributions by employers and employees starting 1 November 2011

表1：自2011年11月1日起，僱主及僱員每月強制性供款部份的改變

Monthly relevant income 每月有關入息	Mandatory contribution amount 強制性供款金額	
	Employer's contributions 僱主供款部份	Employee's contributions 僱員供款部份
Less than 少於 HK\$6,500 港元	Relevant income 有關入息 x 5%	Not required 毋須
HK\$6,500 港元 - HK\$20,000 港元	Relevant income 有關入息 x 5%	Relevant income 有關入息 x 5%
More than 多於 HK\$20,000 港元	HK\$1,000 港元	HK\$1,000 港元

¹ 'Relevant income' refers to any wages, salary, leave pay, fee, commission, bonus, gratuity, perquisite or allowance (including housing allowance or other housing benefit), expressed in monetary terms, paid by an employer to an employee. It does not include any severance or long service payments under the Employment Ordinance.

「有關入息」是指僱主以金錢形式支付予僱員的任何工資、薪金、假期津貼、費用、佣金、花紅、獎金、合約酬金、賞錢或津貼(包括房屋津貼或其他房屋利益)。《僱傭條例》下的遣散費或長期服務金則除外。

² For instance, assuming that the contribution period of a scheme member is from the beginning of the month to end of the month, the last contribution period before the effective date is from 1 October 2011 to 31 October 2011. Therefore, the employer should calculate the MPF contribution according to the new minimum level of relevant income, for the contribution period starting from 1 November 2011. However, if the contribution period of a scheme member is not from the beginning of the month to the end of the month, but straddles two calendar months, that is, from 20 October to 19 November, the last contribution period before the effective date is from 20 October 2011 to 19 November 2011, so the MPF contribution should be calculated according to the new level for the contribution period starting from 20 November 2011.

假設某計劃成員的供款期是由每月月初至月底，他於生效日之前一次的供款期為2011年10月1日至10月31日，由2011年11月1日起的供款期，其僱主須按新修訂之最新有關入息水平計算供款；然而，若計劃成員的供款期並非由每月月初至月底，而是橫跨兩個曆月，如10月20日至11月的19日，他於生效日之前一次的供款期為2011年10月20日至11月19日，他則由2011年11月20日起的供款期，才須按新修訂之最低有關入息水平計算供款。

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Actions employers need to take

The amendment on the **relevant income** level for mandatory contribution may affect an employer's MPF contribution system and details of voluntary contribution arrangement. To ensure that employees are well informed about the regulatory change, an employer should also take the initiative to remind employees about the impact of the amendment through internal communications. Here are some top tips to help you prepare for the regulatory change:

Update payroll and MPF contribution system

- Employers should update the system for calculating MPF contributions to ensure that contributions can be made according to the new level for contribution periods starting 1 November 2011.
- If the payroll system is outsourced, the employer should work with the vendor well in advance of the effective date to reflect the change in the pay slip.

Review voluntary contribution arrangement

- If an employee is making voluntary contributions, the amendment may affect the split between voluntary and mandatory contributions.
- Employers using the Occupational Retirement Schemes Ordinance scheme for voluntary contribution on top of the MPF scheme should review the voluntary scheme for any potential impact.

Enhance internal communications

- Employers should update their employees about the amendment to the **relevant income** level and remind employees exempted from making mandatory employee contributions starting 1 November 2011 to check whether their payroll and contribution records are correct.

僱主如何配合新修訂

今次強制供款的**有關入息**水平修訂，可能會影響僱主的強積金供款系統，以及自願性供款計劃的細節。為確保僱員得知條例改變，僱主應加強內部溝通，提醒僱員今次修訂的影響。僱主亦可以參考以下建議，為新修訂及早作出調整：

更新工資及強積金供款系統

- 僱主須更新計算供款的系統，確保由2011年11月1日起的供款期，可以按新修訂的水平計算及作出供款。
- 若僱主的工資管理系統由外判商承辦，僱主須及早與外判公司籌劃，以便於工資單據顯示有關影響。

檢討自願性供款安排

- 若僱員有作出自願性供款，今次修訂可能會影響自願性供款與強制性供款的比例。
- 若僱主在強積金供款之上，以職業退休計劃作為自願性供款部份，僱主應該檢討自願性供款計劃會否受到今次修訂影響。

加強內部溝通

- 僱主應緊記通知僱員今次**有關入息**水平的調整，以及提醒自2011年11月1日起毋須再作出僱員強制性供款的僱員，要小心核對工資及供款記錄。