

積金快訊 – 更改強積金供款最低有關入息水平 Pension Express - Change of Minimum Level of Relevant Income for MPF Contributions

2013.08



對僱主及僱員的影響 Impact on employers and employees

強制性公積金(強積金)供款的最低有關入息¹水平修訂已獲立法會通過，最低有關入息水平由現時每月6,500港元修訂至**7,100港元**，2013年11月1日起生效。

The Legislative Council has passed the amendment of the minimum level of relevant income¹ for Mandatory Provident Fund (MPF) contributions, with the minimum level of relevant income revised up to **HK\$7,100** from HK\$6,500 monthly, effective 1 November 2013.

由2013年11月1日或其後開始的供款期，強積金供款額須按下表計算：
For contribution periods starting on or after 1 November 2013, MPF contributions are calculated according to the following table:

每月支薪的僱員及其僱主 Monthly-paid employees and their employers		
每月有關入息 Monthly relevant income	強制性供款額 Amount of mandatory contributions	
	僱主供款 Employer's contributions	僱員供款 Employee's contributions
Less than 低於 HK\$7,100 港元	Relevant income 有關入息 x 5%	Not Required 無須供款
HK\$7,100 港元 - HK\$25,000 港元	Relevant income 有關入息 x 5%	Relevant income 有關入息 x 5%
More than 超過 HK\$25,000 港元	HK\$1,250 港元	HK\$1,250 港元

資料來源：強制性公積金計劃管理局，「強積金供款最低有關入息水平提升至每月7,100元」宣傳單張(2013年8月)

Source: Mandatory Provident Fund Schemes Authority, 'Minimum Level of Relevant Income for MPF Contributions Increased to \$7,100 Monthly' leaflet (August 2013)

1. 「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。)

'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 or payable by an employer, but excluding severance payments or long service payments under the Employment Ordinance.

僱主如何配合新修訂

今次強積金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，以及自願性供款安排的細節。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：

1) 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2013年11月1日或其後開始的供款期，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。

2) 檢討自願性供款安排

- 如有自願性供款安排，今次修訂可能會影響自願性供款與強制性供款的比例。
- 若僱主在強積金計劃之上，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。

3) 加強員工溝通

- 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2013年11月1日起無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。

Actions employers need to take

The amendment on the relevant income level for MPF contributions 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:

1) 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 revised relevant income level for contribution periods starting on or after 1 November 2013.
- 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.

2) Review voluntary contribution arrangement

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

3) Enhance staff 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 2013 to check whether their payroll and contribution records are correct.