

積金快訊 – 強積金供款最高有關入息水平提升至每月30,000港元

Pension Express - Maximum Relevant Income Level for MPF Contributions Increased to HK\$30,000 Monthly

2014.04



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

用作計算強積金供款的最高有關入息*水平將會提升，並於2014年6月1日起生效。每月有關入息超過25,000港元的僱員及其僱主，其強制性供款將會增加。

With effect from 1 June 2014, the maximum relevant income* level for MPF contributions will be increased. For employees with a monthly relevant income of more than HK\$25,000, and their employers, the amount of mandatory contributions payable by them will be increased.

由2014年6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 June 2014, 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
低於 Less than HK\$7,100 港元	有關入息 Relevant income x 5%	無須供款 Not required
HK\$7,100 港元 至 to HK\$30,000 港元	有關入息 Relevant income x 5%	有關入息 Relevant income x 5%
超過 More than HK\$30,000 港元	HK\$1,500 港元	HK\$1,500 港元

資料來源：強制性公積金計劃管理局，「強積金供款最高有關入息水平提升至每月\$30,000」宣傳單張(2014年3月)

Source: Mandatory Provident Fund Schemes Authority, "Maximum Relevant Income Level for MPF Contributions Increased to HK \$30,000 Monthly" leaflet (March 2014)

* 「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，但不包括《僱傭條例》下的遣散費或長期服務金。

"Relevant income" refers to any wages, salary, leave pay, fee, commission, bonus, gratuity, perquisite or allowance, expressed in monetary terms, paid or payable by an employer, but excluding severance payments or long service payments under the Employment Ordinance.

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僱主如何配合新修訂

今次強積金供款有關入息水平的修訂，可能會影響僱主計算強積金供款的系統，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) 更新計算工資及強積金供款的系統

- 僱主須更新計算供款的系統，確保由2014年6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，以及提醒僱員小心核對工資及供款記錄。

Actions employers need to take

The amendment to the relevant income level for MPF contributions may affect an employer's MPF contribution system and details of the 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 the 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 June 2014.
- 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 payslip.

2) Review voluntary contribution arrangements

- If there is a 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 contributions 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 to check whether their payroll and contribution records are correct.