



# The Hong Kong Polytechnic University

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Fidelity Retirement Master Trust MPF Member Seminar  
- Getting Ready for eMPF

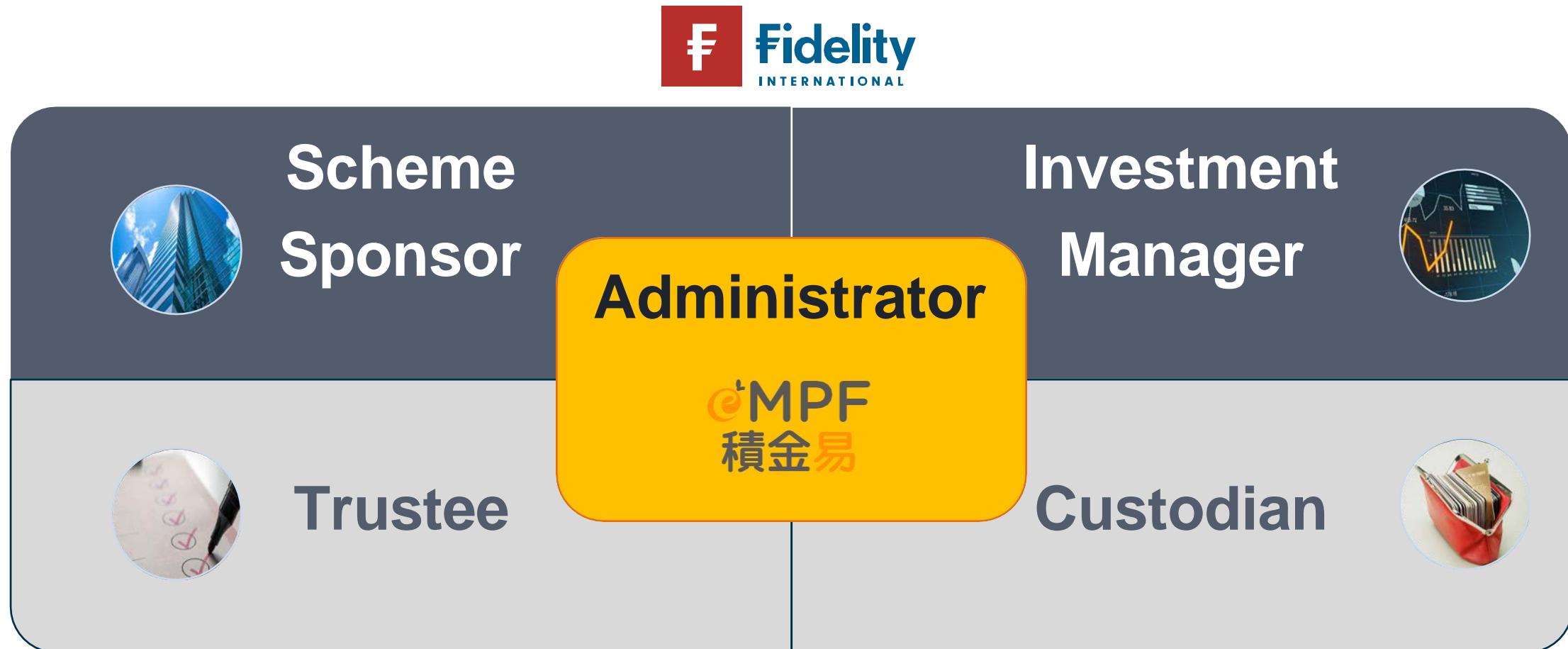
December 2025

# Fidelity Retirement Master Trust (“FRMT”)

## PLEASE NOTE:

- The MPF Conservative Fund under the Fidelity Retirement Master Trust does not guarantee the repayment of capital. The purchase of a Unit in the MPF Conservative Fund is not the same as placing funds on deposit with a bank or deposit-taking company.
- Fidelity SaveEasy Funds are not savings deposits and involve investment risks and this product may not be suitable for everyone. Investors should also consider factors other than age and review their own investment objectives.
- You should consider your own risk tolerance level and financial circumstances before making any investment choices or invest according to the Default Investment Strategy. When, in your selection of funds or the Default Investment Strategy, you are in doubt as to whether a certain fund or the Default Investment Strategy is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and make investment choices most suitable for you taking into account your circumstances.
- In the event that you do not make any investment choices, please be reminded that your contribution made and/or benefits transferred into the Master Trust will unless otherwise provided in the Key Scheme Information Document and MPF Scheme Brochure for Fidelity Retirement Master Trust be invested in accordance with the Default Investment Strategy which may not necessarily be suitable for you.
- You should not invest based on this material alone and should read the Key Scheme Information Document and MPF Scheme Brochure for Fidelity Retirement Master Trust (including potential risks involved) for further information.
- Investment involves risks. You may suffer significant loss of your investments. Past performance is not indicative of future performance.

# Who is who in MPF service delivery after eMPF transition?



Source: Fidelity International.



MPF Trustee / Scheme	Onboarding date
HSBC Provident Fund Trustee (Hong Kong) Limited ▪ Fidelity Retirement Master Trust	30 December 2025

Please register according to the instructed date on the communication pack sent out by Trustee in October!

Source: iFast, 2025.

# Fidelity MPF eMPF Smart Tips

Fidelity MPF will onboard the eMPF Platform on 30 December 2025

Tip 1:

**Watch out for the eMPF Communication Pack and pay attention to instructions cut-off dates**



◆ Cut-off dates to receive MPF administrative instructions

Fund switching

4pm, 17 December 2025

Change of  
investment mandate



Cut-off dates for MPF  
administrative instructions

For other instruction cut-off dates (e.g. Withdrawal of accrued benefit),  
please refer to the Fidelity eMPF webpage - Important dates.

◆ New instruction submission channels post-onboarding

Source: Fidelity International, 2025

# Fidelity MPF eMPF Smart Tips

Fidelity MPF will onboard the eMPF Platform on 30 December 2025

## Tip 2: Verify your personal information



Before onboarding, ensure your name, date of birth and identity document number in Fidelity MPF records exactly match your HKID card.

Also, update your email address, mobile number, and correspondence address.



Discrepancies may hinder the eMPF Platform from linking to your existing MPF account.



Change of Particulars for Members form

If there are any discrepancies in your record, please submit the Change of Particulars for Member form immediately.

Source: Fidelity International, 2025

# Fidelity MPF eMPF Smart Tips

Fidelity MPF will onboard the eMPF Platform on 30 December 2025

## Tip 3: Register for eMPF



Register for eMPF via the 'iAM Smart' app or by scanning your HKID card.

- ◆ The eMPF Platform only supports HKID card registration.
- ◆ If your Fidelity MPF account was registered using your passport number but you currently hold a HKID card, please submit the Change of Particulars for Members form immediately.



Download  
eMPF app



Download  
'iAM Smart'  
app



eMPF  
tutorial video

Source: Fidelity International, 2025

# Fidelity MPF eMPF Smart Tips

Fidelity MPF will onboard the eMPF Platform on 30 December 2025

## Tip 4: Download MPF account statements



Download your most recent member account statement via Fidelity Online.



Download MPF statement

## Tip 5: Join our eMPF seminars



Starting in November, sign up for eMPF seminars for members to learn how to manage your MPF accounts on the new platform.



Fidelity eMPF webpage

Source: Fidelity International, 2025

# Fidelity MPF enquiries support (Pre and post-eMPF)

Services	Now	Post eMPF	Remarks
Fidelity website <a href="http://www.fidelity.com.hk">www.fidelity.com.hk</a>	✓	✓	No change
Fidelity online account <a href="http://secure.fidelity.com.hk">secure.fidelity.com.hk</a>			<b>All transactional instructions</b> , such as switching, personal particulars update, withdrawal and etc must be processed through the <b>eMPF platform</b> .
Fidelity Investor Hotline – 2629 2629			
Investor Centre – 21/F Two Pacific Place	✓	✓	
Mobile App - Fidelity SmartRetire App			

Source: Fidelity International, as of March 2025

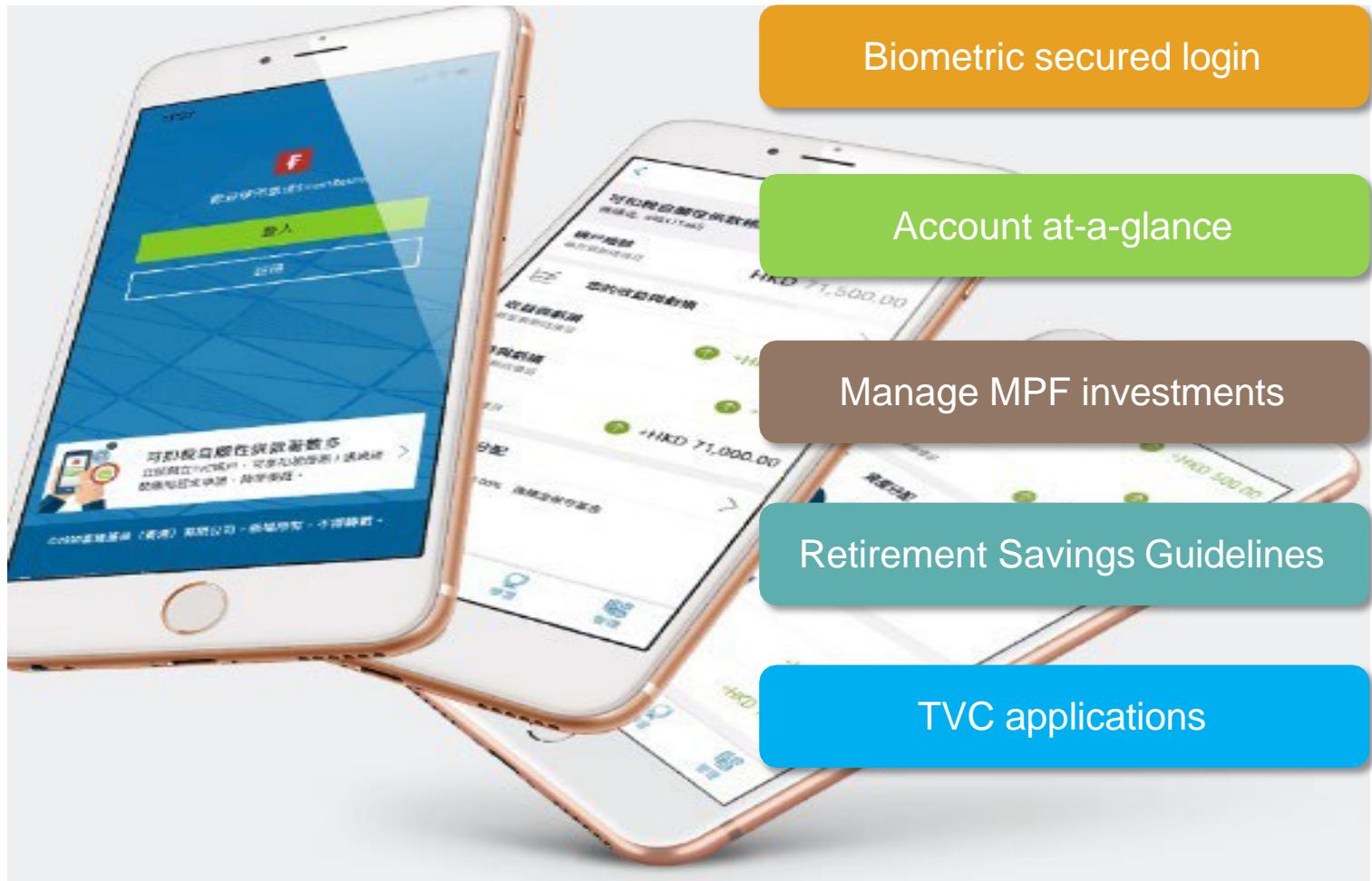
# Fidelity SmartRetire mobile app

Manage your account in the palm of your hand



 Download on the  
App Store

 GET IT ON  
Google Play



# Our service channels

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## Fidelity Website / Fidelity SmartRetire App

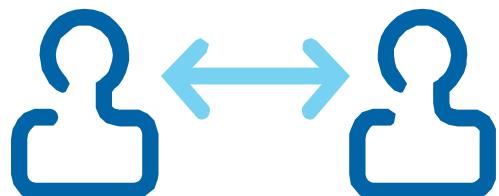
[www.fidelity.com.hk](http://www.fidelity.com.hk)



## Fidelity Investor Hotline

**(852) 2629 2629**

- 24-hour Interactive Voice Response System
- Member Service Hotline Centre
  - Monday to Friday: 9:00am to 6:00pm
  - Saturday: 9:00am to 1:00pm



## Fidelity Investor Centre

**Level 21, Two Pacific Place, 88 Queensway, Admiralty**

- Monday to Friday: 9:00am to 6:00pm (by appointment only)

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Source: Fidelity International.

# Appendix

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# FRMT Monthly Investment Report

## Stay abreast of your investments



**Scan the QR code  
to stay informed!**



Source: Fidelity International. For illustration only.

# FRMT important information

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Investment involves risks. Past performance is not indicative of future performance. Please refer to the relevant offering documents for further information including the risk factors. If Investment returns are not denominated in HKD/ USD, US/HK dollar-based investors are exposed to exchange rate fluctuations. Some funds are not authorized in Hong Kong and not available to Hong Kong public.

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# 香港理工大學

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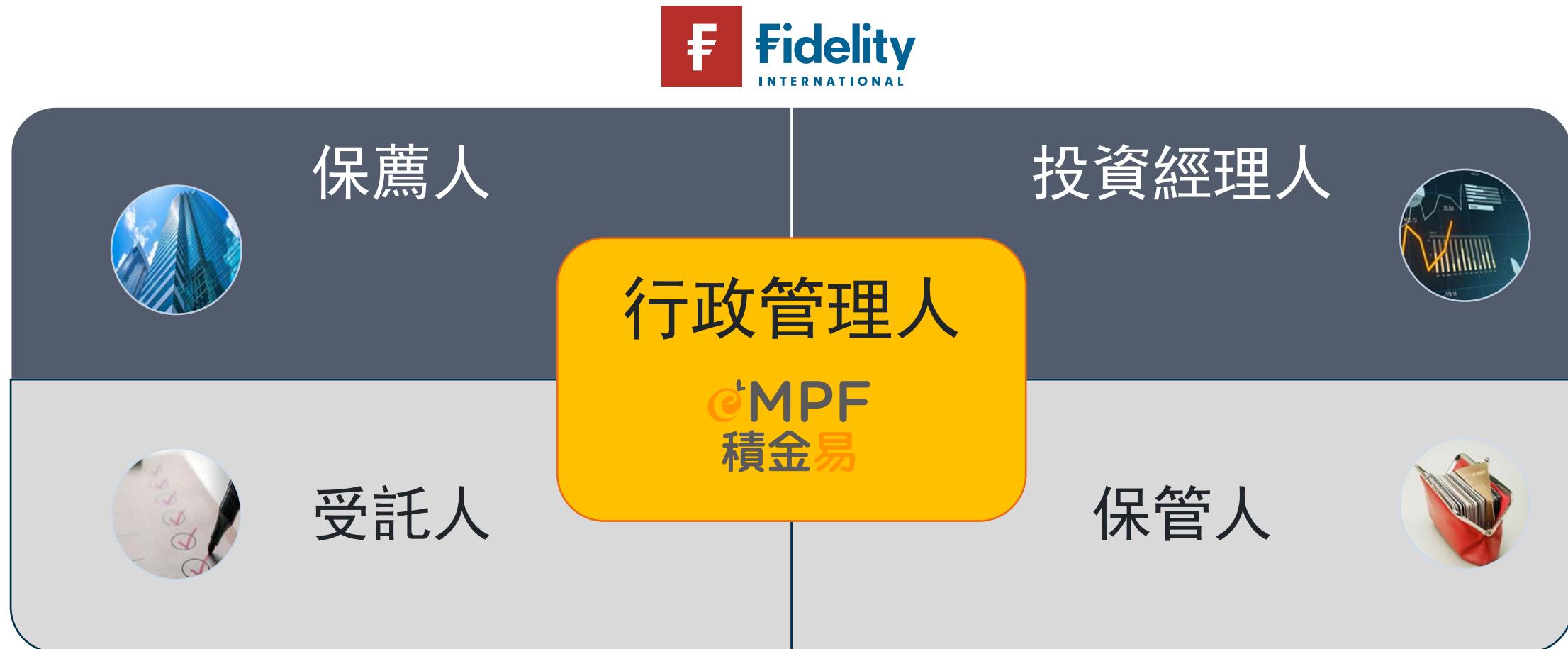
富達退休集成信託成員講座  
– 迎接積金易

2025年12月

## 請注意：

- 富達退休集成信託的強積金保守基金並不保證償付資本，購入強積金保守基金的單位並不等同將資金存放於銀行或接受存款公司。
- 富達「儲蓄易」基金並非儲蓄存款，且涉及投資風險，此產品可能並非適合所有投資者。除年齡外，投資者亦須考慮其他因素，以及檢討個人的投資目標。
- 在作出任何投資選擇或根據預設投資策略進行投資前，您應考慮您個人的風險承擔水平及財務狀況。在選擇基金或預設投資策略時，如對某項基金或預設投資策略是否適合（包括是否符合您的投資目標）存有疑問，您應尋求財務及 / 或專業的意見，並在考慮您的情況後作出最適合您的投資選擇。
- 請謹記，若您並無作出任何投資選擇，除非富達退休集成信託的主要計劃資料文件及強積金計劃說明書另有訂明，否則您已作出的供款及 / 或轉移至集成信託的權益將會根據預設投資策略進行投資，而有關策略不一定適合您。
- 您不應只依賴本資料作出投資，請細閱富達退休集成信託的主要計劃資料文件及強積金計劃說明書（包括潛在風險）。
- 投資涉及風險。您的投資有可能大幅虧損。基金過往的表現並不表示將來亦會有類似的業績。

# 轉移至積金易平台後，強積金服務角色的變化



資料來源：富達國際

HSBC

僅供香港理工大學內部參考，不用於公開發行

# 強積金受託人及計劃加入積金易平台的最新時間表

強積金受託人 / 計劃	加入平台日期
HSBC Provident Fund Trustee (Hong Kong) Limited ▪ 富達退休集成信託	2025年12月30日

請根據受託人於10月發出的資訊包進行登記！

資料來源: iFast, 2025。

# 積金易實用小貼士

富達強積金將於2025年12月30日加入積金易平台日期

## 貼士1：留意「積金易資訊包」及強積金行政管理指示的截止日期



資訊包將於2025年10月發送，當中包括：



### ◆ 強積金行政管理指示的截止日期

基金轉換	2025年12月17日
更改投資選擇	下午4時

有關其他指示的截止日期(例如累算權益申索)，請參閱富達積金易專頁。



強積金行政指示  
的截止日期

### ◆ 轉移後的新指示提交方法及渠道

資料來源：富達國際，2025。

# 積金易實用小貼士

富達強積金將於2025年12月30日加入積金易平台日期

## 貼士2：確認您的個人資料



過渡前，請先核對您於富達強積金計劃記錄的姓名、出生日期及身份證明文件號碼與您的香港身份證完全一致，並更新您的電郵、電話號碼及通訊地址。



如有任何不一致，積金易網上平台將無法連接到您現有的強積金帳戶。

若有差異，請盡快遞交成員更改個人資料表格更改。



更改個人資料表格

資料來源：富達國際，2025。

# 積金易實用小貼士

富達強積金將於2025年12月30日加入積金易平台日期

## 貼士3：註冊積金易



使用「智方便」或透過掃描香港身份證註冊。

- ◆ 目前積金易平台只支援以香港身份證註冊。
- ◆ 如您以護照號碼登記富達強積金帳戶，但現已持有香港身份證，請盡快遞交成員更改個人資料表格更新。



下載積金易

下載智方便

註冊eMPF  
教學短片

資料來源：富達國際，2025。

# 積金易實用小貼士

富達強積金將於2025年12月30日加入積金易平台日期

## 貼士4: 下載強積金帳戶報表



透過富達網上帳戶，下載最新的成員帳戶結餘報表以作記錄。



下載強積金報表

## 貼士5: 參加積金易講座



由11月開始，參加積金易講座以了解積金易功能。密切留意電郵及富達積金易專頁公布。



富達積金易專頁

資料來源: 富達國際, 2025。

# 富達強積金查詢支援（積金易前後）

服務	現在	積金易後	注意事項
富達網頁 - <a href="http://www.fidelity.com.hk">www.fidelity.com.hk</a>	✓	✓	保持不變
富達網上帳戶 <a href="http://secure.fidelity.com.hk">secure.fidelity.com.hk</a>			<b>所有交易指示</b> ，例如基金轉換，個人資料更新，提取等，必須透過 <b>積金易平台</b> 處理。
富達投資熱線 - 2629 2629	✓	✓	
投資者中心 - 太古廣場二期21 樓	✓	✓	
手機應用程式 - 富達 SmartRetire 應用程式			

資料來源：富達國際，截至 2025 年 3 月

# 富達SmartRetire流動應用程式

MPF管理盡在您掌握



Download on the  
App Store

GET IT ON  
Google Play





富達網站 / 富達SmartRetire流動應用程式

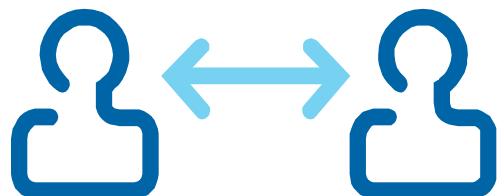
[www.fidelity.com.hk](http://www.fidelity.com.hk)



## 富達投資熱線

(852) 2629 2629 (強積金計劃成員)

- 24小時電話話音系統
- 成員服務熱線中心
  - 星期一至五：上午9時至下午6時
  - 星期六：上午9時至下午1時



## 富達理財中心

香港金鐘道88號太古廣場二座21樓

- 星期一至五：上午9時至下午6時（敬請預約）

資料來源：富達國際。

# 附件

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# 富達退休集成信託每月投資匯報

## 隨時了解您的投資



資料來源・富達國際。

僅供香港理工大學內部參考，不用於公開發行

掃一掃二維碼，  
了解最新資訊！



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