

HSBC Business Internet Banking MPF services user guide



Business Internet Banking offers you an efficient and secured way to manage MPF contributions for your employees, that helps you save time on MPF administration work, minimise calculation mistakes and avoid potential surcharges from miscalculation.

Contents

Access the Business Internet Banking	3
1. Visit the HSBC Hong Kong website	3
2. Log on to the Business Internet Banking	4
Prepare and submit remittance statement	5
1. Select contribution bill	5
2. Select 'Earliest Direct Debit Date'	6
3. (Optional) Add contribution record(s) for new employee(s)	7
4. (Optional) Report employee termination(s)	8
5. Input contribution details	10
6. Review and submit remittance statement	11
7. Acknowledge remittance statement submission	12
Submit pending remittance statement	13
1. Select contribution bill	13
2. Review and submit remittance statement	14
3. Acknowledge remittance statement submission	14
View submitted remittance statement	15
1. Select contribution bill	15
2. View contribution details	16
Gateway service	17
Email from HSBC MPF	18
Appendix	19

If you have any questions, please call the HSBC MPF Employer Hotline on (852) 2583 8033 or speak to your account manager.



Access the Business Internet Banking

1. Visit the HSBC Hong Kong website

Click 'Business Internet Banking' under 'Log on' on the HSBC Hong Kong website homepage (business.hsbc.com.hk).

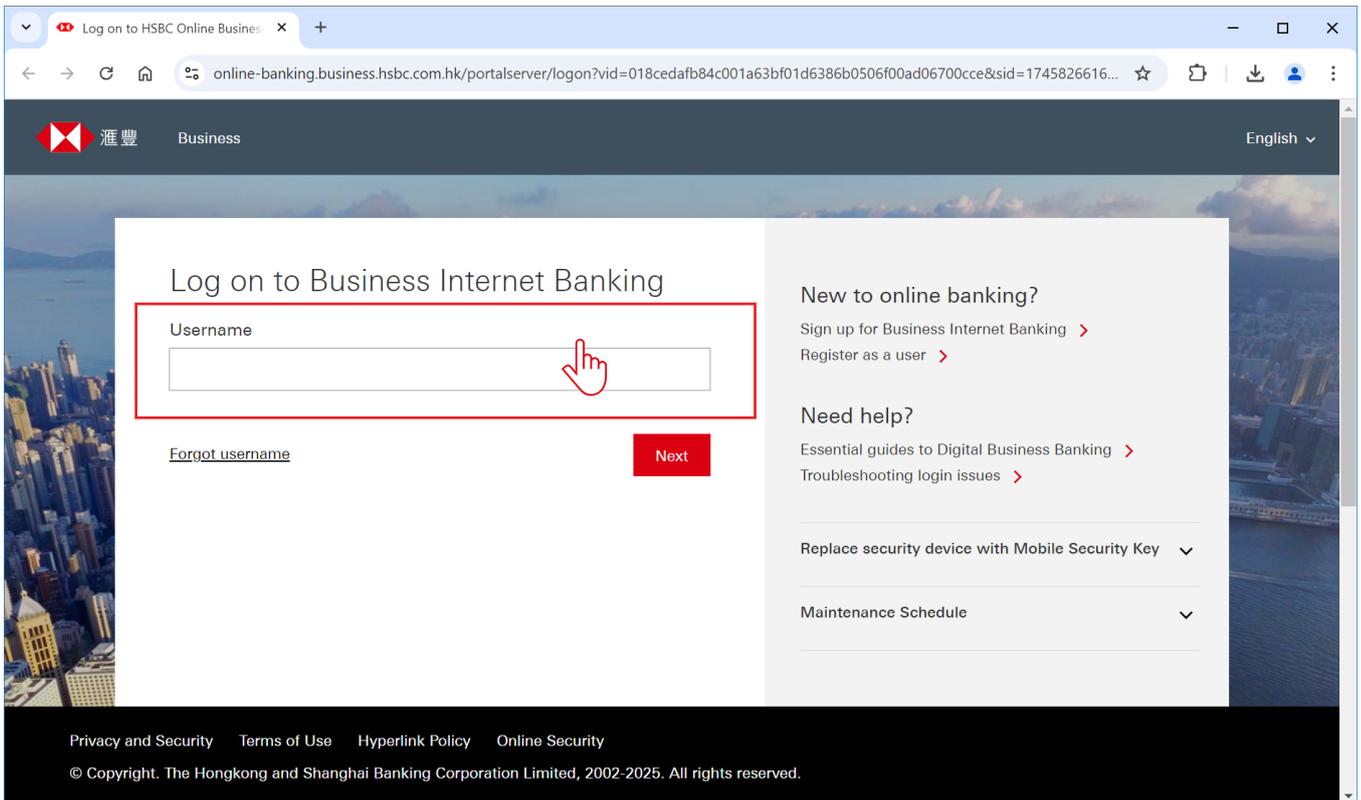
The screenshot shows the HSBC Hong Kong website homepage. At the top, there are navigation tabs for 'Personal', 'Business', and 'Corporate', with 'Business' selected. The location is set to 'Hong Kong'. The main navigation bar includes 'HSBC', 'Insights', 'Products and solutions', 'Help Centre', 'Contact us', and 'Open an account'. A search icon is present. The 'Log on' button is highlighted in red, and its dropdown menu is open, showing options: 'Business Internet Banking', 'HSBCnet', 'Personal Internet Banking', 'Customer Information Review', and 'HSBC SmartServe'. A red hand icon points to 'Business Internet Banking'. Below the navigation, there is a main heading 'Solutions for your company's evolving n...' and a row of filters: 'Select All', 'Digital', 'Financing', 'International', and 'Latest promo...'. Three promotional banners are displayed below:

- Business Internet Banking: Request & Form Tracker >**
- Business Mastercard® Welcome Offers >**
- Fuel your business ambitions with our limited-time trade offers >**

2. Log on to the Business Internet Banking

Input username, password and security code to log on to the Business Internet Banking.

If you have not signed up for the Business Internet Banking, click 'Sign up for Business Internet Banking' on the right and follow the steps to sign up for **full Business Internet Banking services**. If you want to sign up for the **MPF service only**, please submit the 'Business Internet Banking Mandatory Provident Fund (MPF) Service Enrolment Form' before registration. The form can be downloaded from the 'Form Download Centre' section on the homepage of the HSBC Hong Kong website (business.hsbc.com.hk).





Prepare and submit remittance statement

If you have both the authority to prepare and submit remittance statement, you can follow the following steps to prepare and submit remittance statement in one go.

1. Select contribution bill

1. Click 'Prepare Remittance Statement' under 'MPF Services' on the left of the Business Internet Banking homepage.
2. All the outstanding contribution bills under your account are displayed. Select the contribution bill you want to submit and click '>' to proceed.

1.1 Prepare Remittance Statement

1.2

Pay Centre	Bill No.	Contribution Period		Total Contribution Amount	Prepared By	Last Updated On
		From	To			
20211903 - ABC Company						
1.	DAY	Casual Employee			Input payroll data (ddmm/yyyy) and press	Go
2.	DAY	20487938	29 Apr 2025	29 Apr 2025	HKD 9.00	FUC001 08 May 2025 >
20228899 - 123 Co						
3.	MLY1	20473228	01 Apr 2025	30 Apr 2025	HKD5,000.00	SUC001 08 May 2025

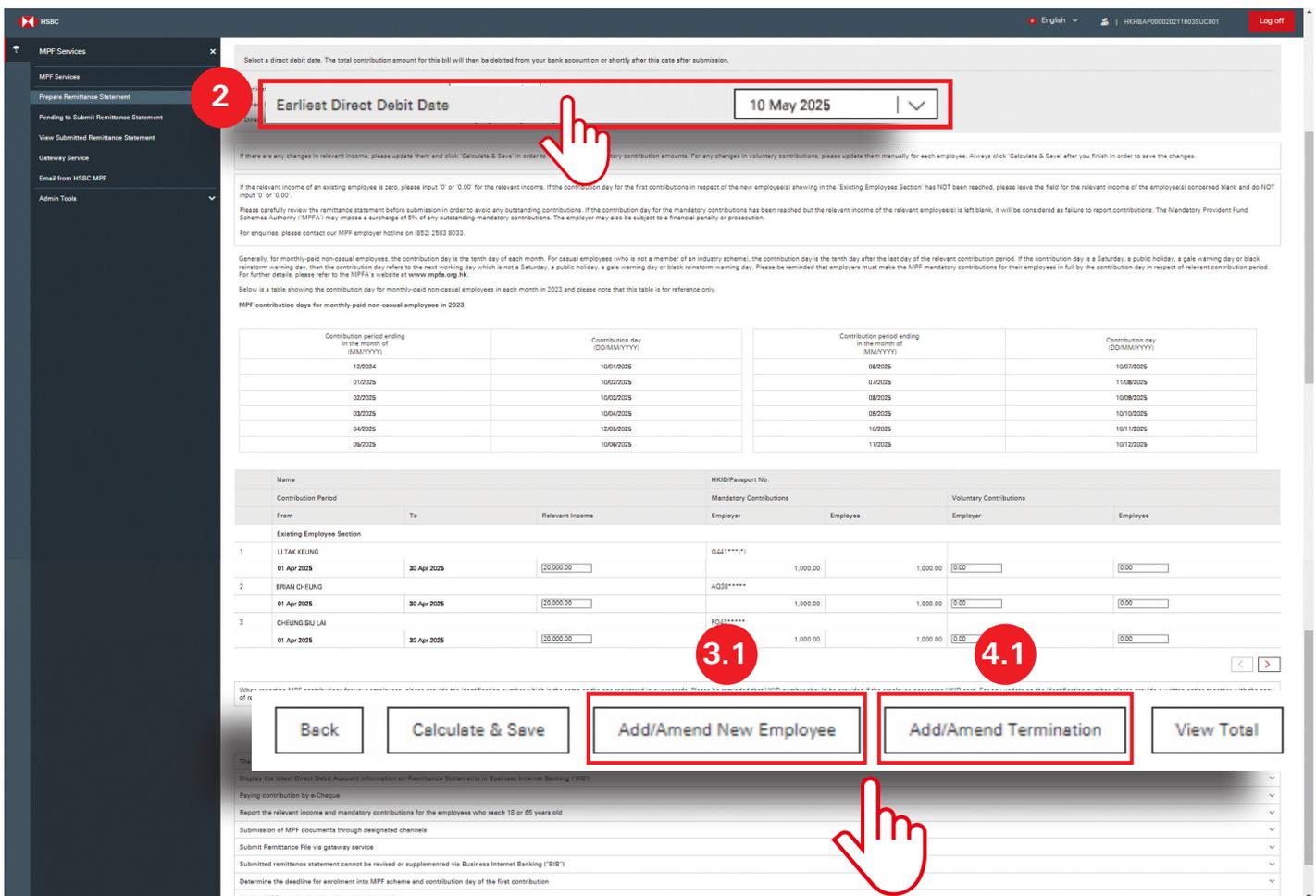
The contribution bill for corresponding contribution period processed by other submission channel(s)
 Display the latest Direct Debit Account Information on Remittance Statements in Business Internet Banking ('BIB')
 Paying contribution by e-Cheque
 Report the relevant income and mandatory contributions for the employees who reach 18 or 65 years old
 Submission of MPF documents through designated channels
 Submit Remittance File via gateway service
 Submitted remittance statement cannot be revised or supplemented via Business Internet Banking ('BIB')
 Determine the deadline for enrollment into MPF scheme and contribution day of the first contribution

2. Select 'Earliest Direct Debit Date'

Reminder

If you submit the remittance statement before 5pm (Monday to Friday except public holiday), you can submit the contribution payment on the current day by setting the current day as the 'Earliest Direct Debit Date'. If you submit the remittance statement between 5pm to 11.59pm (Monday to Friday except public holiday), you can only submit the contribution payment by setting the next working day or the working day thereafter as the 'Earliest Direct Debit Date'. Please note that if you submit the remittance statement between 5pm to 11.59pm on the contribution day and set the next working day as the 'Earliest Direct Debit Date', the contribution day will still be regarded as the day of the remittance statement submission.

To avoid late payment surcharges, you should submit the remittance statement on or before the contribution day.



Select a direct debit date. The total contribution amount for this bill will then be debited from your bank account on or shortly after this date after submission.

2 Earliest Direct Debit Date: 10 May 2025

If there are any changes in relevant income, please update them and click 'Calculate & Save' in order to recalculate any contribution amounts. For any changes in voluntary contributions, please update them manually for each employee. Always click 'Calculate & Save' after you finish in order to save the changes.

If the relevant income of an existing employee is zero, please input '0' or '0.00' for the relevant income. If the contribution day for the first contributions in respect of the new employee(s) showing in the 'Existing Employees Section' has NOT been reached, please leave the field for the relevant income of the employee(s) concerned blank and do NOT input '0' or '0.00'.

Please carefully review the remittance statement before submission in order to avoid any outstanding contributions. If the contribution day for the mandatory contributions has been reached but the relevant income of the relevant employee(s) is left blank, it will be considered as failure to report contributions. The Mandatory Provident Fund Schemes Authority (MPFA) may impose a surcharge of 5% of any outstanding mandatory contributions. The employer may also be subject to a financial penalty or prosecution.

For enquiries, please contact our MPF employer hotline on (852) 2583 8033.

Generally, for monthly-paid non-casual employees, the contribution day is the tenth day of each month. For casual employees (who is not a member of an industry scheme), the contribution day is the tenth day after the last day of the relevant contribution period. If the contribution day is a Saturday, a public holiday, a gate warning day or black re-storm warning day, then the contribution day refers to the next working day which is not a Saturday, a public holiday, a gate warning day or black re-storm warning day. Please be reminded that employers must make the MPF mandatory contributions for their employees in full by the contribution day in respect of relevant contribution period. For further details, please refer to the MPFA's website at www.mpfa.org.hk.

Below is a table showing the contribution day for monthly-paid non-casual employees in each month in 2023 and please note that this table is for reference only.

Contribution period ending in the month of (MM/YYYY)	Contribution day (DD/MM/YYYY)	Contribution period ending in the month of (MM/YYYY)	Contribution day (DD/MM/YYYY)
12/2024	10/1/2025	08/2025	10/7/2025
01/2025	10/2/2025	07/2025	11/6/2025
02/2025	10/3/2025	08/2025	10/8/2025
03/2025	10/4/2025	09/2025	10/10/2025
04/2025	12/6/2025	10/2025	10/11/2025
05/2025	10/6/2025	11/2025	10/12/2025

Name	HKID/Passport No.	Mandatory Contributions	Voluntary Contributions						
From	To	Relevant Income	Employer	Employee	Employer	Employee			
Existing Employee Section									
1	LI TAK KEUNG	01 Apr 2025	30 Apr 2025	20,000.00	G441****1	1,000.00	1,000.00	0.00	0.00
2	BRIAN CHEUNG	01 Apr 2025	30 Apr 2025	20,000.00	AQ38****	1,000.00	1,000.00	0.00	0.00
3	CHEUNG SIU LAI	01 Apr 2025	30 Apr 2025	20,000.00	F012****	1,000.00	1,000.00	0.00	0.00

3.1 Add/Amend New Employee **4.1** Add/Amend Termination

Buttons: Back, Calculate & Save, Add/Amend New Employee, Add/Amend Termination, View Total

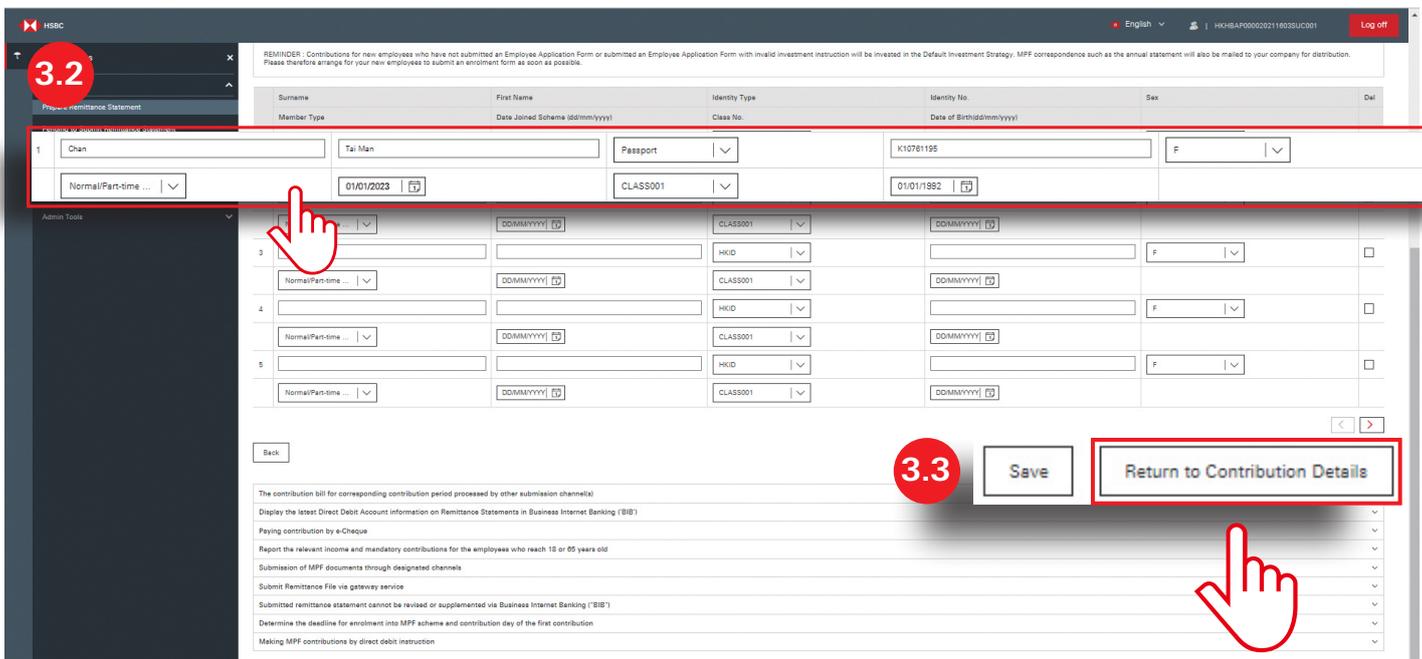
Footer: Display the latest Direct Debit Account information on Remittance Statements in Business Internet Banking (BIB)
 Paying contribution by e-Cheque
 Report the relevant income and mandatory contributions for the employees who reach 18 or 65 years old
 Submission of MPF documents through designated channels
 Submit Remittance File via gateway service
 Submitted remittance statement cannot be revised or supplemented via Business Internet Banking (BIB)
 Determine the deadline for enrolment into MPF scheme and contribution day of the first contribution
 Make/Don't make MPF contributions by direct debit instruction

3. (Optional) Add contribution record(s) for new employee(s)

1. Click 'Add/Amend New Employee' to add contribution record(s) for new employee(s).
2. Input/Select all the required information for the new employee(s), including 'Surname', 'First Name', 'Identity Type', 'Identity No.', 'Sex', 'Member Type', 'Date Joined Scheme', 'Class No.' and 'Date of Birth'.
3. Click 'Return to Contribution Details' upon completion.

Reminder

Before adding contribution record(s) for new employee(s) on Business Internet Banking, you have to enroll your eligible non-casual employees into an MPF scheme by submitting the 'Employee Application Form' (form code: IN61) within first 60 days of their employment with you. The form can be downloaded from the 'Useful information' section on the homepage of the HSBC MPF website.



3.2

REMEMBER: Contributions for new employees who have not submitted an Employee Application Form or submitted an Employee Application Form with invalid investment instruction will be invested in the Default Investment Strategy. MPF correspondence such as the annual statement will also be mailed to your company for distribution. Please therefore arrange for your new employees to submit an enrolment form as soon as possible.

Surname	First Name	Identity Type	Identity No.	Sex	Del
Chan	Tai Man	Passport	K10781195	F	<input type="checkbox"/>
Member Type	Date Joined Scheme (dd/mm/yyyy)	Class No.	Date of Birth (dd/mm/yyyy)		
Normal/Part-time ...	01/01/2023	CLASS001	01/01/1982		

3.3

Save Return to Contribution Details

The contribution bill for corresponding contribution period processed by other submission channel(s)
 Display the latest Direct Debit Account information on Remittance Statements in Business Internet Banking (BIB)
 Paying contribution by e-Cheque
 Report the relevant income and mandatory contributions for the employees who reach 18 or 65 years old
 Submission of MPF documents through designated channels
 Submit Remittance File via gateway service
 Submitted remittance statement cannot be revised or supplemented via Business Internet Banking ('BIB')
 Determine the deadline for enrolment into MPF scheme and contribution day of the first contribution
 Making MPF contributions by direct debit instruction

4. (Optional) Report employee termination(s)

1. Click 'Add/Amend Termination' to report employee termination(s).
2. Check the box(es) of the employee(s) terminated.
3. Click 'Continue' upon completion.

4.2

Please tick the box to report employees who leave employment and click 'Continue' to input their termination details.

	Name	HKID / Passport No.
<input type="checkbox"/>	LI TAK KEUNG	Q441****(*)
<input type="checkbox"/>	BRIAN CHEUNG	AQ38****
<input type="checkbox"/>	CHEUNG SIU LAI	FQ43****
<input type="checkbox"/>	WONG MEI MEI	ET24****
<input type="checkbox"/>	XI YISAN	D232****
<input type="checkbox"/>	ZHU SAN SAN	BA24****

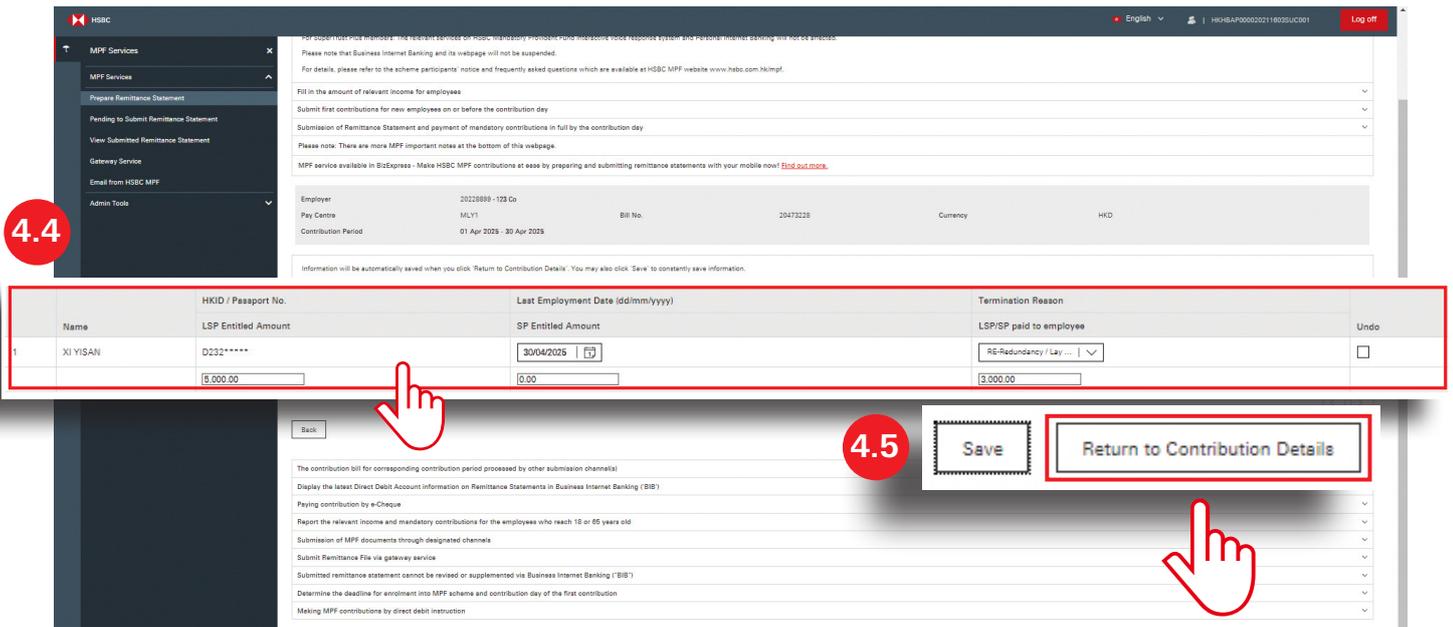
4.3

Continue

- Input/Select all the required information for the terminated employee(s), including 'Last Employment Date', 'Termination Reason', 'LSP Entitled Amount', 'SP Entitled Amount' and 'LSP/SP paid to employee'.
- Click 'Return to Contribution Details' upon completion.

 **Reminder**

You have to submit the remittance statement and 'Payment Proof for Long Service Payment/Severance Payment (LSP/SP)' (form code: INLS) at the same time for a timely refund of LSP/SP (if any). The form can be downloaded from the 'Useful information' section on the homepage of the HSBC MPF website.



4.4

Name	HKID / Passport No.	Last Employment Date (dd/mm/yyyy)	Termination Reason	Undo
1 XI YISAN	D232*****	30/04/2025	RE-Redundancy / Lay...	<input type="checkbox"/>
	LSP Entitled Amount: 5,000.00	SP Entitled Amount: 0.00	LSP/SP paid to employee: 3,000.00	

4.5

Buttons: **Save**, **Return to Contribution Details**

5. Input contribution details

1. Review the 'Relevant Income' for all employees and update if needed.
2. Click 'Calculate & Save' and the employer/employee mandatory contributions for each employee will be calculated automatically.
3. Input/update the employer and/or employee 'Voluntary Contributions' if needed.
4. Click 'View Total' upon completion.



Reminder

If the 'Relevant Income' field of an employee is left blank, it will be considered as a failure to report the relevant income and mandatory contribution. This is not applicable to new employee(s) who has/have been employed for less than 60 days in the same employment.

For an existing employee who has been employed for not less than 60 days in the same employment, you should input '0' or '0.00' in the 'Relevant Income' field if the employee has zero relevant income.

The screenshot shows the HSBC MPF Services interface. A table lists employees with their contribution periods, relevant income, and mandatory contributions. Callouts 5.1 through 5.4 highlight specific actions:

- 5.1:** Points to the 'Relevant Income' field for employee XI YISAN, which contains '30,000.00'.
- 5.2:** Points to the 'Calculate & Save' button.
- 5.3:** Points to the 'Voluntary Contributions' fields for employee XI YISAN, which contain '0.00'.
- 5.4:** Points to the 'View Total' button.

Name	Contribution Period		Relevant Income	Mandatory Contributions		Voluntary Contributions	
	From	To		Employer	Employee	Employer	Employee
Terminated Employee Section							
1 XI YISAN	01 Apr 2025	30 Apr 2025	30,000.00	0.00	0.00	0.00	0.00
Existing Employee Section							
2 LI TAK KEUNG	01 Apr 2025	30 Apr 2025	20,000.00	1,000.00	0.00	0.00	0.00
3 BRIAN CHEUNG	01 Apr 2025	30 Apr 2025	20,000.00	1,000.00	0.00	0.00	0.00

6. Review and submit remittance statement

1. Review carefully the 'Total Contribution Amount', 'Total Mandatory Contributions' and 'Total Voluntary Contributions'.
2. Click 'View & Print Details' to view and print the remittance statement details.
3. Tick the checkbox and click 'Submit' once confirmed.

Reminder

Users who do not have the authority of submission can prepare and save a remittance statement into the 'Pending to Submit Remittance Statement' page by clicking 'Submit'. Users who have the authority of submission can retrieve the saved remittance statement(s) from 'Pending to Submit Remittance Statement' page for checking and submission.

6.1

Total Mandatory Contributions		Total Voluntary Contributions	
Total Contribution Amount	Employer	Employee	Employee
10,000.00	5,000.00	5,000.00	0.00

6.2 View & Print Details

6.3 I confirm that I have read and understood the Terms and Conditions of the MPF remittance statement and I agree to submit the statement.

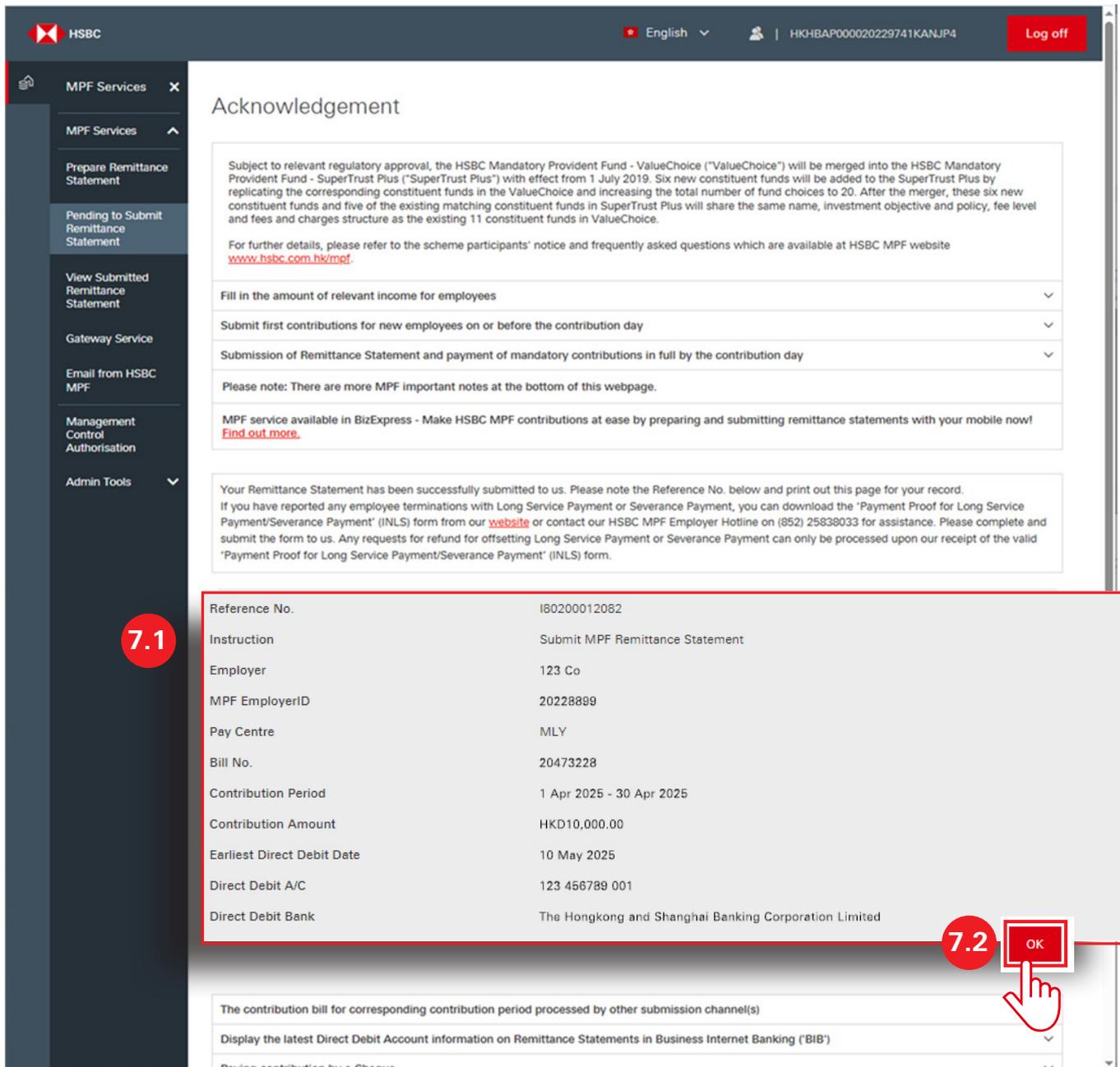
6.3 Submit

7. Acknowledge remittance statement submission

1. The 'Acknowledgement' page indicating the 'Reference No.' will be shown upon successful submission of the remittance statement. You may capture and save the page for future reference.
2. Click 'OK' to leave the page.

Reminder

Any submitted remittance statement cannot be amended via the Business Internet Banking. If you want to make amendments, please print the remittance statement details, counter-sign for any amendments made and send the document back to us.



Acknowledgement

Subject to relevant regulatory approval, the HSBC Mandatory Provident Fund - ValueChoice ("ValueChoice") will be merged into the HSBC Mandatory Provident Fund - SuperTrust Plus ("SuperTrust Plus") with effect from 1 July 2019. Six new constituent funds will be added to the SuperTrust Plus by replicating the corresponding constituent funds in the ValueChoice and increasing the total number of fund choices to 20. After the merger, these six new constituent funds and five of the existing matching constituent funds in SuperTrust Plus will share the same name, investment objective and policy, fee level and fees and charges structure as the existing 11 constituent funds in ValueChoice.

For further details, please refer to the scheme participants' notice and frequently asked questions which are available at HSBC MPF website www.hsbc.com.hk/mpf.

Fill in the amount of relevant income for employees

Submit first contributions for new employees on or before the contribution day

Submission of Remittance Statement and payment of mandatory contributions in full by the contribution day

Please note: There are more MPF important notes at the bottom of this webpage.

MPF service available in BizExpress - Make HSBC MPF contributions at ease by preparing and submitting remittance statements with your mobile now! [Find out more.](#)

Your Remittance Statement has been successfully submitted to us. Please note the Reference No. below and print out this page for your record. If you have reported any employee terminations with Long Service Payment or Severance Payment, you can download the 'Payment Proof for Long Service Payment/Severance Payment' (INLS) form from our [website](#) or contact our HSBC MPF Employer Hotline on (852) 25838033 for assistance. Please complete and submit the form to us. Any requests for refund for offsetting Long Service Payment or Severance Payment can only be processed upon our receipt of the valid 'Payment Proof for Long Service Payment/Severance Payment' (INLS) form.

Reference No.	I80200012082
Instruction	Submit MPF Remittance Statement
Employer	123 Co
MPF EmployerID	20228899
Pay Centre	MLY
Bill No.	20473228
Contribution Period	1 Apr 2025 - 30 Apr 2025
Contribution Amount	HKD10,000.00
Earliest Direct Debit Date	10 May 2025
Direct Debit A/C	123 456789 001
Direct Debit Bank	The Hongkong and Shanghai Banking Corporation Limited

The contribution bill for corresponding contribution period processed by other submission channel(s)

Display the latest Direct Debit Account information on Remittance Statements in Business Internet Banking ('BIB')

Paying contribution by e-Cheque

7.1

7.2



Submit pending remittance statement

If you have the authority to submit remittance statement, you can follow the following steps to submit remittance statement prepared by another user who only has the authority to prepare remittance statement.

1. Select contribution bill

1. Click 'Pending to Submit Remittance Statement' under 'MPF Services' on the left of the Business Internet Banking homepage.
2. All the pending contribution bills under your account are displayed. Select the contribution bill you want to submit and click '>' to proceed.

1.1 Pending to Submit Remittance Statement

1.2

Pay Centre	Bill No.	From	To	Total Contribution Amount	Prepared By	Last Updated On
MLY1	20473228	01 Apr 2025	30 Apr 2025	HKD 90,900.00	SUC001	08 May 2025

Note: Transaction request submitted within **business hours** will be processed on the same day, otherwise, it will be processed on the next working day.

- The contribution bill for corresponding contribution period processed by other submission channel(s)
- Display the latest Direct Debit Account information on Remittance Statements in Business Internet Banking ('BIB')
- Paying contribution by e-Cheque
- Report the relevant income and mandatory contributions for the employees who reach 18 or 65 years old
- Submission of MPF documents through designated channels
- Submit Remittance File via gateway service
- Submitted remittance statement cannot be revised or supplemented via Business Internet Banking ('BIB')
- Determine the deadline for enrolment into MPF scheme and contribution day of the first contribution

2. Review and submit remittance statement

1. Review carefully the 'Total Contribution Amount', 'Total Mandatory Contributions' and 'Total Voluntary Contributions'.
2. Click 'View & Print Details' to view and print the remittance statement details.
3. Click 'Move To Prepare' to update the remittance statement if needed.
4. Tick the checkbox and click 'Submit' once confirmed.

The screenshot displays the HSBC Business Internet Banking MPF services user interface. The sidebar on the left contains navigation options such as 'MPF Services', 'Prepare Remittance Statement', and 'View Submitted Remittance Statement'. The main content area shows a table of contribution days for 2023, with columns for 'Contribution period ending in the month of (DDMMYYYY)' and 'Contribution day (DDMMYYYY)'. Below this is a 'Contribution Summary' table with the following data:

Total Contribution Amount	Total Mandatory Contributions		Total Voluntary Contributions	
	Employer	Employee	Employer	Employee
10,000.00	5,000.00	5,000.00	0.00	0.00

At the bottom of the interface, there are three buttons: 'View & Print Details', 'Move To Prepare', and 'Submit'. Red callouts 2.1 through 2.4 highlight these elements. A hand cursor is shown over the 'Submit' button.

3. Acknowledge remittance statement submission

Refer to p.12.



View submitted remittance statement

1. Select contribution bill

1. Click 'View Submitted Remittance Statement' under 'MPF Services' on the left of the Business Internet Banking homepage.
2. All the submitted contribution bills for the past 12 months under your account are displayed. Select the contribution bill you want to view and click '>' to proceed.

The screenshot shows the HSBC Business Internet Banking interface. The top navigation bar includes the HSBC logo, language settings (English), user information (HKHBAP000020211603SUC001), and a Log off button. The main content area is titled 'View Submitted Remittance Statement'. On the left, a sidebar menu shows 'MPF Services' expanded, with 'View Submitted Remittance Statement' highlighted. A red callout box labeled '1.1' points to this menu item. The main table displays a list of contribution bills. A red callout box labeled '1.2' highlights the '>' button at the end of the first row in the table. The table has the following data:

		Contribution Period					
MLY1	20473228	01 Apr 2025	30 Apr 2025	HKD 10,000.00	SUC001	09 May 2025	>

2. View contribution details

The selected remittance statement is displayed, listing all the contribution details.

The screenshot displays the 'Remittance Statement' page in the HSBC Business Internet Banking MPF services user interface. The page is divided into several sections:

- Header:** Shows the HSBC logo, language (English), and user ID (HKHBAF000020223714KAN1P1).
- MPF Services Sidebar:** Contains navigation options such as 'MPF Services', 'Prepare Remittance Statement', 'Pending to Submit Remittance Statement', 'View Submitted Remittance Statement', 'Gateway Service', 'Email from HSBC MPF', 'Management Control Authorisation', and 'Admin Tools'.
- Remittance Statement Summary:**
 - Employer: 20228899 - 123 Co
 - Pay Centre: MLY
 - Bill No: 20472228
 - Currency: HKD
 - Contribution Period: 01 Apr 2024 - 30 Apr 2025
 - Earliest Direct Debit Date: 10 May 2025
 - Direct Debit A/C: 123 456789 001
 - Direct Debit Bank: The Hongkong and Shanghai Banking Corporation Limited
- Contribution Summary:**

Total Contribution Amount	Total Mandatory Contributions		Total Voluntary Contributions	
	Employer	Employee	Employer	Employee
10,000.00	9,000.00	9,000.00	0.00	0.00
- New Employee Details:**

	Surname	First Name	Identity Type	No.	Member Type	Sex	Date of Birth	Date Joined Scheme	Class No.
1	Chan	Tai Man	Passport	K107****	Normal/Part-time Employee	F	01 Jan 1992	01 Jan 2023	CLASS001
- Employee Termination Details:**

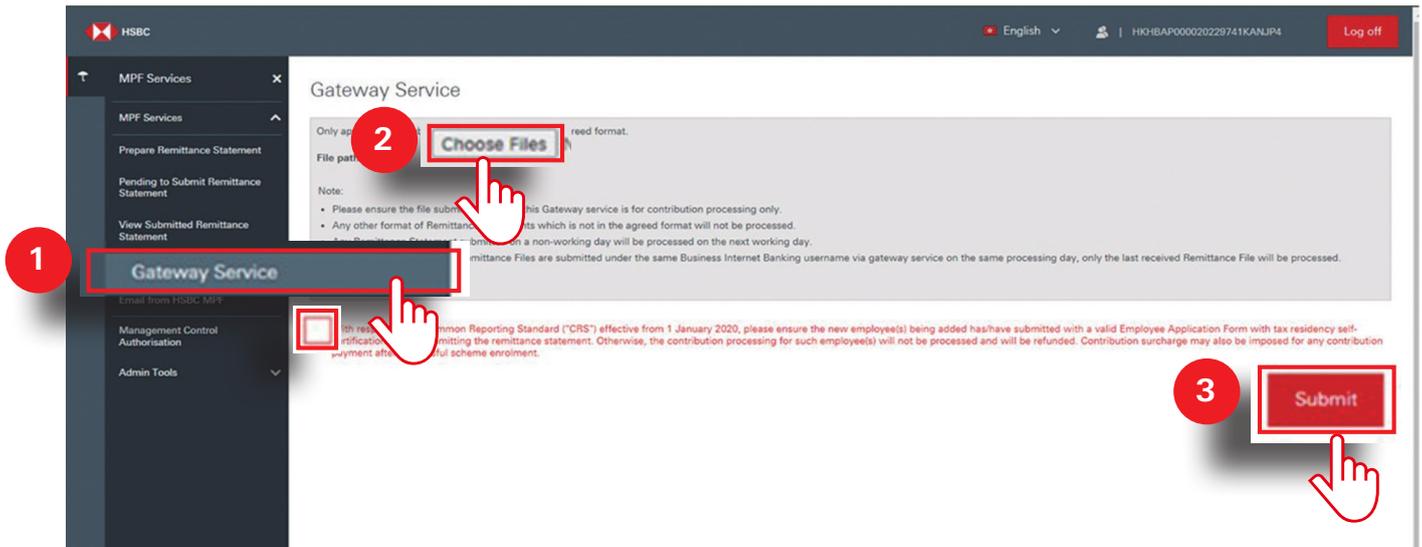
	Name	HKID/Passport No.	Last Employment Date	Termination Reason	LSP Entitled	SP Entitled	LSP/SP Paid to Employee
1	XI YISAN	0232****	30 Apr 2025	RE-Redundancy / Law ...	5,000.00	0.00	3,000.00
- Contribution Details:**

Contribution Period	From	To	Relevant Income	Mandatory Contributions		Voluntary Contributions	
				Employer	Employee	Employer	Employee

Gateway service

You may submit the remittance statement in agreed format through the Gateway Service. Please contact us for the requirements on the format.

1. Click 'Gateway Service' under 'MPF Services' on the left of the Business Internet Banking homepage.
2. Click 'Choose Files' to select and upload the remittance file in agreed format.
3. Tick the checkbox and click 'Submit' to submit the remittance file.





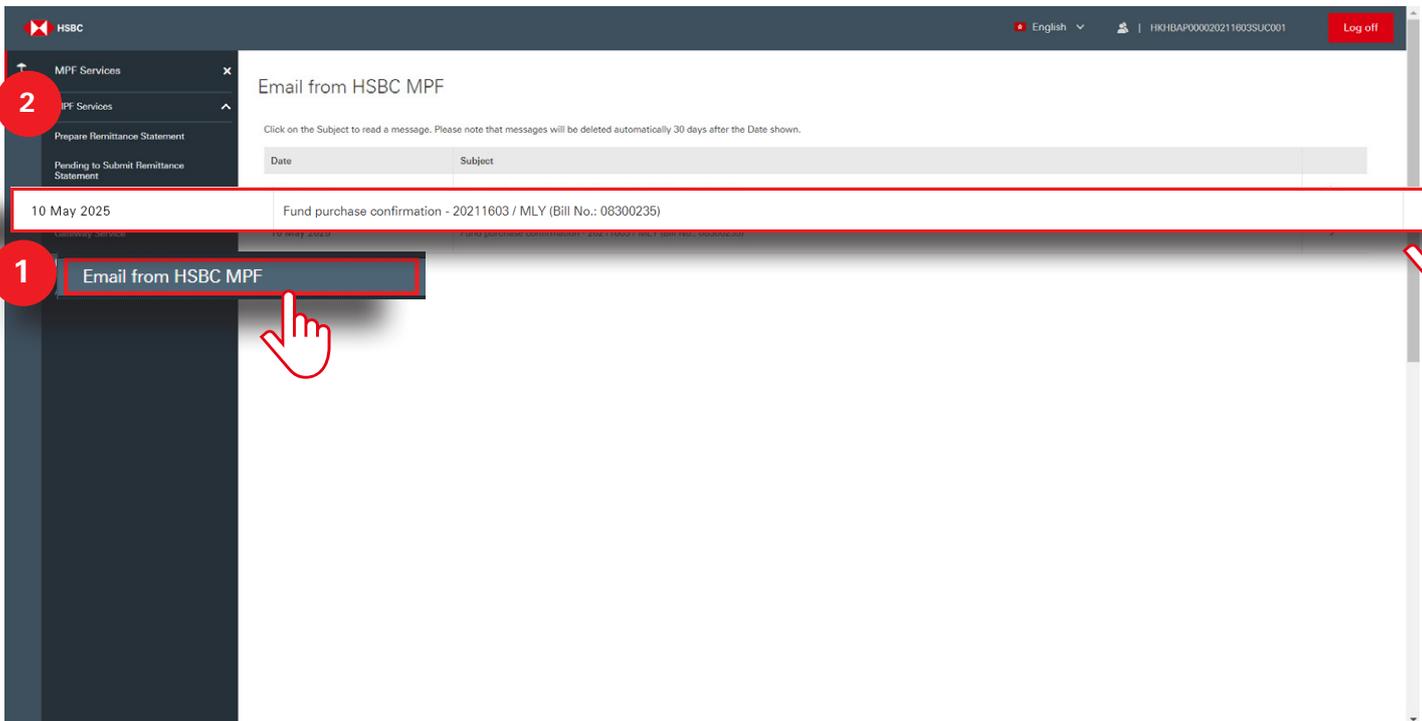
Email from HSBC MPF

1. Click 'Email from HSBC MPF' under 'MPF Services' on the left of the Business Internet Banking homepage.
2. You can view the emails from HSBC MPF at a glance and click '>' to read the content of a specific email.

Reminder

Emails will be deleted automatically 30 days after the 'Date' shown.

The email service is not applicable to 'Gateway Service'.



The screenshot displays the HSBC Business Internet Banking interface. The left sidebar contains a menu with 'MPF Services' expanded, showing 'Email from HSBC MPF' highlighted with a red box and a hand cursor pointing to it, labeled with a red circle '1'. The main content area shows the 'Email from HSBC MPF' page with a table of emails. The first row is highlighted with a red box and a hand cursor pointing to the '>' icon, labeled with a red circle '2'. The table has columns for 'Date' and 'Subject'.

Date	Subject
10 May 2025	Fund purchase confirmation - 20211603 / MLY (Bill No.: 08300235)

