

## Checklist for Employees to Preliminarily Assess Eligibility for Making Shortfall Application under Subsidy Scheme for Abolition of MPF Offsetting Arrangement

Please complete the questionnaire to help an employee preliminarily assess whether he/she is eligible for making a shortfall application under the Subsidy Scheme for Abolition of MPF Offsetting Arrangement.

Question		Please put a “✓” in the appropriate box:	
		Yes	No
1.	Did your employment commence <b>before</b> 1 May 2025?		
2.	Was your employment mentioned above terminated <b>on or after</b> 1 May 2025?		
3.	Were your monthly wages <sup>(Remark 1)</sup> immediately preceding 1 May 2025 <b>less than</b> \$22,500?		
4.	Were the above monthly wages <sup>(Remark 1)</sup> <b>less than</b> your monthly wages immediately preceding the termination of employment?		
5.	Had you received severance payment (“SP”)/long service payment (“LSP”) from your employer? <sup>(Remark 2)</sup>		
6.	<p>During your employment, was your employer obliged to enrol you in a <b>mandatory provident fund (“MPF”) scheme</b> and make mandatory contributions to your MPF account?</p> <p><b>Or</b></p> <p>During your employment, were you covered by a <b>statutory pension or provident fund scheme</b> and your employer had made contributions to the scheme for you?</p> <p><b>Or</b></p> <p>During your employment, were you a member of an <b>occupational retirement scheme (“ORS”)</b> which has been granted MPF exemption certificate <sup>(Remark 3)</sup> under the Mandatory Provident Fund Schemes Ordinance (“MPFSO”) (Chapter 485 of the Laws of Hong Kong) and your employer had made contributions to the scheme for you?</p>		
7.	<p>If your answers to the six questions above are all “Yes”, please use EasyCal in the Labour Department (“LD”) website to calculate whether the amount of your aggregate benefits <sup>(Remark 4)</sup> is less than what you would have received if the MPF offsetting arrangement <sup>(Remark 5)</sup> had not been abolished.</p> <p>Aggregate benefits refer to the SP/LSP amount receivable from employer upon termination of employment plus -</p> <p>(a) the amount of MPF benefits (including the accrued benefits attributable to the MPF contributions made by your employer to your MPF account(s)) remaining in your MPF account(s), if any, after offsetting (if applicable) with the SP/LSP receivable;</p> <p>(b) if your employer had made contributions to an ORS, the remaining vested benefits of these employer-funded ORS contributions, if any, after offsetting (if applicable) with the SP/LSP receivable; and</p> <p>(c) if your employment contract had provided for the payment of contractual gratuities based on the length of service, the remaining amount of gratuities payable, if any, after offsetting (if applicable) with the SP/LSP receivable.</p>	<p><b>Amount of shortfall in aggregate benefits as calculated by LD’s EasyCal:</b></p> <p>\$ _____</p>	

- Remark 1* If you are a non-monthly rated employee, the “monthly wages” referred to in Questions 3 and 4 are to be replaced by “18 days’ wages chosen out of the last 30 normal working days immediately preceding 1 May 2025 or immediately preceding the termination of employment” respectively.
- Remark 2* Employees who were defaulted payment of SP and were granted ex gratia payment of SP from the Protection of Wages on Insolvency Fund (“PWIF”) may make application after receipt of the ex gratia payment. For employees who were defaulted payment of SP/LSP by their employers but are not eligible for PWIF, they may make a shortfall application after the due date of payment as stated in the award/order of SP/LSP obtained from the Labour Tribunal or a court in their favour, or after their employers have signed a Statement of Inability to Pay.
- Remark 3* You may visit the Mandatory Provident Fund Schemes Authority’s website at the following link to check if an ORS has been granted exemption certificate under MPFSO:
- <https://www.mpfa.org.hk/en/info-centre/public-registers/mpf-exempted-orso-schemes>
- Remark 4* You may make use of LD’s EasyCal at the following link to calculate your aggregate benefits before and after the abolition of the MPF offsetting arrangement:
- <https://www.offsettingssubsidy.gov.hk/en/calculator.html>
- If you have encountered any problems in using the EasyCal, please call the Service Centre for Subsidy Scheme for Abolition of MPF Offsetting Arrangement at 2989 1001.
- Remark 5* The MPF offsetting arrangement refers to the use of the accrued benefits of employer’s mandatory contributions to an employee’s MPF account(s) to offset the employee’s SP/LSP entitlement under the Employment Ordinance (Chapter 57 of the Laws of Hong Kong). The abolition of the MPF offsetting arrangement is also applicable to (i) an ORS which has been granted MPF exemption certificate; (ii) the provident fund schemes under the Grant Schools Provident Fund Rules (Chapter 279C of the Laws of Hong Kong) and the Subsidized School Provident Fund Rules (Chapter 279D of the Laws of Hong Kong); and (iii) a provident, pension, retirement or superannuation scheme (however described) of a place outside Hong Kong to which an employer has made contributions for an employee (including an imported worker) and due to which, the employer is exempted from arranging the employee to enrol in an MPF scheme in Hong Kong.

**If your answers to the first six questions are all “yes” and there is a shortfall in your aggregate benefits as calculated by LD’s EasyCal, you are preliminarily assessed to be eligible for making a shortfall application. Whether you are eligible for any subsidy to make up for the shortfall will be further assessed by the Service Centre for Subsidy Scheme for Abolition of MPF Offsetting Arrangement after receiving your application.**

Labour Department  
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