



BCT
銀聯集團

MPF Contribution Authorized Channels

Employers are required by law to make MPF contributions for the previous contribution period (usually a payroll period) together with the completed remittance statement to their trustee on or before the contribution day. Self-employed persons are required to make contributions by the last day of each contribution period on a monthly or yearly basis. Those violating the law may be liable to surcharges and fines. Employers are required to fill in correct information on the remittance statement and self-employed persons are required to provide the correct participating plan number while making the contribution.

A. Contribution Payment Methods of i) BCT (MPF) Pro Choice and ii) BCT (MPF) Industry Choice

Employer and self-employed persons must make MPF contributions through the following channels. The "Designated Banks" mentioned below refer to Chong Hing Bank, Dah Sing Bank, Fubon Bank, ICBC (Asia), OCBC Wing Hang, Public Bank, Shanghai Commercial Bank and Wing Lung Bank.

Contribution Payment Methods		Cut-off Time
1	Direct Debit Authorisation (DDA) <p>The contributions will be debited directly from the employer's "Designated Banks" account upon verification of the remittance statement by Bank Consortium Trust Company Limited.</p> <p>Self-employed persons may also make contributions through DDA and the contributions will be debited directly from their personal bank accounts. When the DDA service becomes effective, the contributions will be debited directly from the "Designated Banks" accounts on the contribution day. The service is applicable to monthly or yearly contributions. The default debit date is the last day of each contribution period.</p> <p>Please make contributions through other channels or methods before the DDA is set up.</p> <p>Please consult your bank for related charges.</p>	Send the remittance statement to Bank Consortium Trust Company Limited or "Designated Banks" on or before the contribution day.
2	Internet Banking Bill Payment Service <p>You may make contributions through internet banking services. Please select "Insurance or Pension Services" from the merchant list and select "BCT (MPF) Pro Choice" or "BCT (MPF) Industry Choice".</p> <p>Please consult your bank for the scope of services.</p>	On or before the contribution day. Please consult your bank for the cut-off time.
3	PPS <p>You may make contributions through PPS: Please call 18011, or visit www.ppskh.com</p> <p>BCT Merchant Code: BCT (MPF) Pro Choice: 6289 BCT (MPF) Industry Choice: 6291</p>	On or before the contribution day. Please note the cut-off time of PPS and the processing time (it may take one to two days, excluding Saturdays, Sundays and public holidays).
4	Direct Deposit <p>You may make contributions by cash, cheque or bank transfer at the branch teller counters of "Designated Banks" during the office hours.</p> <p>Please make a crossed cheque payable to (post-dated cheque will not be accepted):</p> <ul style="list-style-type: none"> i) BCT (MPF) Pro Choice: Bank Consortium Trust Company Limited — Client A/C — Master Clearing ii) BCT (MPF) Industry Choice: Bank Consortium Trust Company Limited — Client A/C — Industry Clearing <p>Besides, self-employed persons should provide their participating plan numbers at the teller counter of "Designated Banks" branches, while employers should provide the remittance statements at the same time; if a remittance statement is not available, their participating plan numbers.</p>	On or before the contribution day. Please consult "Designated Banks" for the cut-off time.
5	Cheque Drop-in Box of "Designated Banks"♦ <ul style="list-style-type: none"> i) Employers please drop the cheques <u>being attached to remittance statements</u> ii) Self-employed persons please drop the cheques with participation plan number written into the cheque drop-in box at any branch of "Designated Banks"♦. <p>Please make a crossed cheque payable to (post-dated cheque will not be accepted):</p> <ul style="list-style-type: none"> i) BCT (MPF) Pro Choice: Bank Consortium Trust Company Limited — Client A/C — Master Clearing ii) BCT (MPF) Industry Choice: Bank Consortium Trust Company Limited — Client A/C — Industry Clearing <p>♦ Applicable to Chong Hing Bank, Fubon Bank, ICBC (Asia), Public Bank, Shanghai Commercial Bank and Wing Lung Bank only.</p>	On or before the contribution day. Please consult "Designated Banks"♦ for the cut-off time.
6	Direct Deposit through Internet Banking of "Designated Banks"* <p>You may transfer the contributions to the account of BCT (MPF) Pro Choice or BCT (MPF) Industry Choice through internet banking service of "Designated Banks"*. Please consult "Designated Banks" for the scope of services.</p> <p>* Applicable to DS-Direct Services of Dah Sing Bank, Internet Banking of Shanghai Commercial Bank and NET Banking of Wing Lung Bank only.</p>	On or before the contribution day. Please consult "Designated Banks" for the cut-off time.
7	By Post (Making Crossed Cheque Payable to Bank Consortium Trust Company Limited) <p>You may send the remittance statements and / or crossed cheques (post-dated cheque will be not accepted) by post to Bank Consortium Trust Company Limited, 18/F Cosco Tower, 183 Queen's Road Central, Hong Kong.</p> <p>Please make a crossed cheque payable to:</p> <ul style="list-style-type: none"> i) BCT (MPF) Pro Choice: Bank Consortium Trust Company Limited — Client A/C — Master Clearing ii) BCT (MPF) Industry Choice: Bank Consortium Trust Company Limited — Client A/C — Industry Clearing 	<p>Please make sure that there is sufficient time for postage (particularly during seasonal pressure periods) and that the contributions and remittance statement can be received by Bank Consortium Trust Company Limited on or before the contribution day.</p> <p>The delivery time may vary between the post offices located in different regions.</p>

Contribution Payment Methods		Cut-off Time
8	E-Cheque <ol style="list-style-type: none"> Please send the e-cheque and the remittance statement / contribution files, if applicable, to the designated email account: echecque@bcthk.com or upload by logging into BCT Employer Website www.bcthk.com. Employer and self-employed persons should provide their participating plan numbers at the field of "remarks" in the e-cheque. Please make a crossed cheque payable to (post-dated cheque will not be accepted): <ol style="list-style-type: none"> BCT (MPF) Pro Choice: Bank Consortium Trust Company Limited — Client A/C — Master Clearing BCT (MPF) Industry Choice: Bank Consortium Trust Company Limited — Client A/C — Industry Clearing 	On or before the contribution day. (Daily cut-off time: 23:59 (as per BCT system record))
9	In Person <p>You may deliver the remittance statements and / or crossed cheques in person to Bank Consortium Trust Company Limited, 18/F Cosco Tower, 183 Queen's Road Central, Hong Kong during the office hours.</p> <p>Please make a crossed cheque payable to (post-dated cheque will not be accepted):</p> <ol style="list-style-type: none"> BCT (MPF) Pro Choice: Bank Consortium Trust Company Limited — Client A/C — Master Clearing BCT (MPF) Industry Choice: Bank Consortium Trust Company Limited — Client A/C — Industry Clearing <p>Office hours: Monday to Friday 9:00am to 6:00pm (Except public holiday)</p>	On or before the contribution day.

B. Employers must submit the remittance statement of BCT (MPF) Pro Choice and BCT (MPF) Industry Choice through the following channels or methods

Submission of Remittance Statement	
1	C-Online[△] <p>C-Online is an online contribution system specially designed for employers who use calendar month as payroll cycle (cycle starts from the first day of the month and ends on the last day of the month), and can generate and submit remittance statements instantly through BCT Employer Website.</p> <p>[△] Not applicable to casual employees</p>
2	Flexi2[△] <p>Flexi2 is a tailor-made software for employers to manage the employee records, prepare the remittance statements, administer payroll, and prepare pay records and employee tax returns. Employers may also submit contribution data files (FPE File) through BCT Employer Website, and via "Designated Banks". Please refer to the sections of BCT Employer Website, Internet Banking of "Designated Banks" or consult "Designated Banks" for scope of services in receiving Flexi2 contribution data files.</p> <p>[△] Not applicable to casual employees</p>
3	BCT Employer Website <p>Employer may submit the remittance statements via BCT employer website (files can be in various electronic formats). Please follow the steps below to upload the related file:</p> <p>Step 1: Go to our website (www.bcthk.com), login to our employer website from "Your Online Account"</p> <p>Step 2: Upload the related file at "Contribution Data Submission".</p>
4	By Post to Bank Consortium Trust Company Limited <p>Bank Consortium Trust Company Limited, 18/F Cosco Tower, 183 Queen's Road Central, Hong Kong.</p>
5	Branch Teller Counters of "Designated Banks" <p>Employers may submit the remittance statements together with the contributions in cash, cheque or by bank account transfer, at the branch teller counters of the "Designated Banks".</p> <p>Please consult "Designated Banks" on the cut-off time.</p>
6	Cheque Drop-in Boxes of "Designated Banks"[#] <p>Employers may drop remittance statements <u>with cheque attached</u> in the cheque drop-in boxes[#] at the branches of "Designated Banks"[#]. Please do not drop remittance statements without cheque attached and other documents into cheque drop-in box.</p> <p>[#] Applicable to Chong Hing Bank, Fubon Bank, ICBC (Asia), Public Bank, Shanghai Commercial Bank and Wing Lung Bank only.</p> <p>Please consult "Designated Banks"[#] for the cut-off time.</p>
7	Internet Banking Service of "Designated Banks"[▲] <p>Employers may upload the Flexi2 contribution data files through the internet banking services[▲] of the "Designated Banks"[▲].</p> <p>[▲] Applicable to DS-Direct Services of Dah Sing Bank, Internet Banking of Shanghai Commercial Bank and NET Banking of Wing Lung Bank only. Please consult the above banks on cut-off time and scope of services.</p>
8	In Person <p>Employers may submit the remittance statements in person to Bank Consortium Trust Company Limited, 18/F Cosco Tower, 183 Queen's Road Central, Hong Kong during the office hours.</p> <p>Office hours: Monday to Friday 9:00am to 6:00pm (Except public holiday)</p>

Note:
For employers who subscribed the Autobill service, please note that the document you receive monthly from BCT is the remittance statement.

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BCT Financial Limited (Plan Sponsor)
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