謹記準時供款

Paying MPF contributions in time

法例訂明，僱主須於供款日或之前，將上一個供款期（一般指糧期）的強積金供款、已填妥的付款結算書送達受託人。自僱人士亦需在每段供款期的最後一天當日或之前供款，供款期可以是每月或每年。違規僱主及自僱人士會被徵收附加費和罰款。僱主需確保於付款結算書填上正確資料，而自僱人士則需提供參與計劃編號及繳交供款。

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.

僱主熱線 Employer Hotline **2298 9388**

www.bcthk.com

計劃保薦人
Plan Sponsor:
銀聯金融有限公司
BCT Financial Limited

受託人及行政管理人
Trustee & Administrator:
銀聯信託有限公司
Bank Consortium Trust Company Limited

香港皇后大道中183號
中遠大廈18樓
18/F Cosco Tower,
183 Queen's Road Central,
Hong Kong

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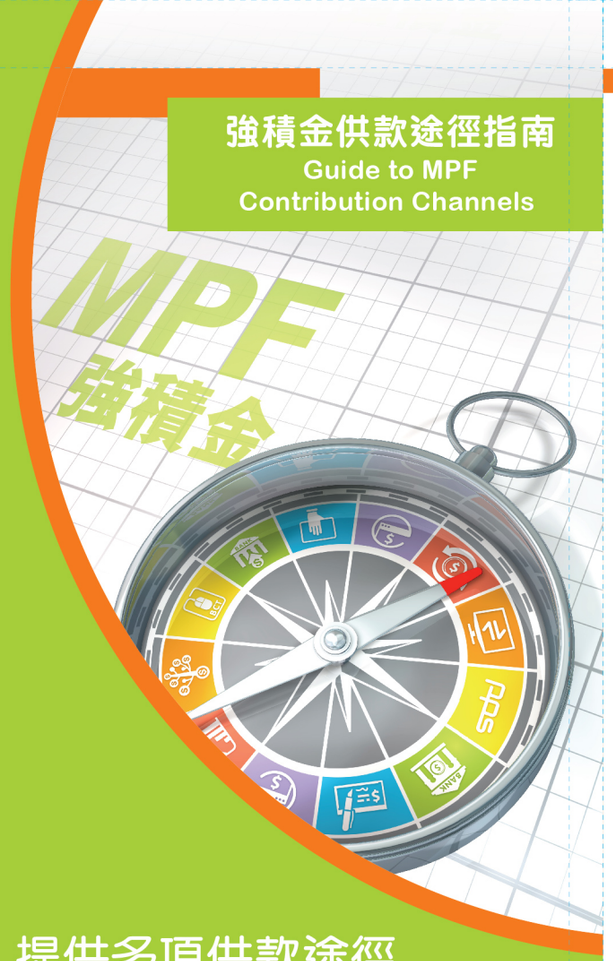
MPF 強積金

強積金供款途徑指南
Guide to MPF Contribution Channels



提供多項供款途徑 助您輕鬆供款

Multiple contribution channels for making MPF payment at ease

BCT 銀聯集團
MPF • 強積金

如何繳交供款?

您可透過以下供款途徑，輕鬆遞交供款及付款結算書。

由於每項供款途徑之截數時間或有不同，請預留足夠時間於供款日或之前遞交供款及付款結算書，請向個別服務供應商及個別特定銀行查詢截數時間。

以下所提及的「特定銀行」是指創興銀行、招商永隆銀行、大新銀行、富邦銀行、中國工商銀行（亞洲）、華僑永亨銀行、大眾銀行和上海商業銀行。

直接付款授權

於BCT核實付款結算書上的資料後，經由僱主指定的銀行帳戶直接扣除供款。

自僱人士則以個人名義開立的銀行帳戶扣除供款。當直接付款授權服務生效後，BCT將於供款日從您的銀行帳戶扣除供款額。這項服務適用於每月及每年的供款方式。預設之扣數日期為每段供款期的最後一天。

請向您的銀行查詢有關服務的費用。

網上銀行繳付賬單或繳費服務

您可透過網上銀行繳付賬單或繳費服務，於商戶名稱類別一欄選擇「保險或公積金服務」，再選擇BCT積金之選或BCT（強積金）行業計劃。請向個別銀行查詢所提供的服務範圍。

繳費靈 PPS　☎18013　www.ppshk.com

您可透過繳費靈，選擇商戶編號6289 - BCT積金之選或6291 - BCT（強積金）行業計劃，繳交供款。請注意，繳費靈或需1-2天時間處理繳款（不包括星期六、日及公眾假期）。

「特定銀行」 繳款

「特定銀行」分行繳交供款
您可親身到分行櫃檯以現金、劃線支票*或轉帳繳交供款。繳款時須提供參與計劃編號及付款結算書（僱主）予分行櫃檯職員。

「特定銀行」分行支票箱^
僱主可將付款結算書及劃線支票*，自僱人士則可將已填上參與計劃編號的劃線支票*，投入分行支票箱。

「特定銀行」網上銀行#直接入帳
您可透過個別「特定銀行」之網上銀行#服務，將供款存入BCT積金之選或BCT（強積金）行業計劃的帳戶。請向個別「特定銀行」#查詢服務範圍。

郵寄支票或親身送支票往BCT

您可將付款結算書及 / 或劃線支票*一併寄回（必須預留足夠郵遞時間）或親身送往銀聯信託有限公司，香港皇后大道中183號，中遠大廈18樓。

辦公時間: 星期一至五
上午九時至下午六時（公眾假期除外）

電子支票

您可將電子支票*及付款結算書/供款檔案（如適用）在供款日或之前電郵至電郵帳戶「echeque@bcthk.com」或經BCT僱主網頁www.bcthk.com遞交（每日截數時間: 23:59（根據BCT系統記錄））。僱主及自僱人士均需於電子支票的「備註」一欄填上參與計劃編號。

如何遞交付款結算書?

僱主必須透過下列途徑或方法遞交BCT積金之選及BCT（強積金）行業計劃付款結算書。

「供款易」△

特別為以整個月份為出糧周期（即糧期的開始日為每月的第一天，而終結日為每月最後一天）之僱主而設的一套網上供款系統，可協助僱主製備付款結算書及即時於BCT僱主網頁遞交。

「快易供」△

為僱主度身訂造、協助管理僱員記錄、擬備付款結算書、薪金支發功能及編製供款記錄和僱員報稅表的軟件。僱主更可於BCT僱主網頁遞交供款檔案（FPE檔案），亦可經「特定銀行」遞交。請參考下列BCT僱主網頁、「特定銀行」網上銀行服務#或與個別「特定銀行」查詢。

BCT僱主網頁

僱主可以透過BCT的僱主網頁遞交供款檔案（檔案可以不同電子格式製作）。

(1) 瀏覽www.bcthk.com，登入僱主網頁。
(2) 從「遞交供款資料」內上傳有關供款檔案。

「特定銀行」 遞交

「特定銀行」分行櫃檯
僱主可在分行櫃檯以現金，支票或轉帳繳交供款時一併遞交付款結算書。

「特定銀行」分行支票箱^
您可將附有支票的付款結算書放入分行支票箱。請不要投入沒附有支票的付款結算書及其他文件於支票箱內。

「特定銀行」網上銀行服務#
「特定銀行」網上銀行服務#可上載「快易供」付款結算書檔案。

郵寄或親身送往BCT

僱主可將付款結算書寄回（必須預留足夠郵遞時間）或親身送往銀聯信託有限公司，香港皇后大道中183號，中遠大廈18樓。

辦公時間: 星期一至五
上午九時至下午六時（公眾假期除外）

詳情請參閱BCT網站(www.bcthk.com)之「強積金供款授權途徑」行政指南。

備註:
△ 不適用於臨時僱員
^ 「特定銀行」分行支票箱只設於創興銀行、招商永隆銀行、富邦銀行、中國工商銀行（亞洲）、大眾銀行和上海商業銀行。請注意個別「特定銀行」的支票截數時間。
# 「特定銀行」之網上銀行服務只適用於招商永隆銀行網上銀行、大新銀行DS-Direct企業網上銀行及328營商網上理財及上海商業銀行網上銀行。
* 劃線支票 / 電子支票（恕不接納遠期支票）抬頭為:
i) BCT 積金之選 - 支票抬頭：銀聯信託有限公司 - 集成計劃
ii) BCT（強積金）行業計劃 - 支票抬頭：銀聯信託有限公司 - 行業計劃
請注意個別「特定銀行」的支票截數時間。

How to make MPF contributions?

You can make your MPF contributions and submit remittance statement easily and conveniently via the following contribution channels.

The cut-off time for making contributions via different contribution channels could be varied. Please allow sufficient time for making contributions and submitting remittance statement on or before the contribution day. You may consult respective service provider and "Designated Banks" for the cut-off time.

The "Designated Banks" mentioned below refer to Chong Hing Bank, CMB Wing Lung Bank, Dah Sing Bank, Fubon Bank, ICBC (Asia), OCBC Wing Hang, Public Bank and Shanghai Commercial Bank.

Direct Debit Authorisation (DDA)

The contributions will be debited directly from the employers' bank accounts upon verification of the remittance statement by BCT.

For self-employed persons, 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 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. Please consult your bank for related charges.

Internet Banking Bill Payment Service

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". Please consult your bank for the scope of services.

PPS ☎ 18011 www.ppshk.com

You may make contributions through PPS. Please select Merchant Code – 6289 for BCT (MPF) Pro Choice or 6291 for BCT (MPF) Industry Choice. Please note PPS may take 1-2 days (excluding Saturdays, Sundays and public holidays) for processing the payments.

Payment through "Designated Banks"

Contribution Payment at "Designated Banks" Branches
You may make contributions by cash, cheque* or bank transfer at the branch teller counters. Please provide participating plan number and remittance statement (Employers) for branch teller at the time of deposit.

Cheque Drop-in Box of "Designated Banks"^
Employers can drop the cheques* being attached to remittance statements in the cheque drop-in box. Self-employed persons can drop the cheques* with participating plan number into the cheque drop-in box.

Contribution Payment through Internet Banking of "Designated Banks"#
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 respective "Designated Banks"# for the scope of services.

Cheque (By post / In person)

You may send or deliver the remittance statements and / or crossed cheques* by post (Please allow sufficient time for postage) / in person to Bank Consortium Trust Company Limited, 18/F Cosco Tower, 183 Queen's Road Central, Hong Kong.

Office hours: Monday to Friday
9:00am to 6:00pm (Except public holiday)

E-Cheque

Please send the e-cheque* and the remittance statement / contribution files (if applicable) to the email account: echeque@bcthk.com or through BCT Employer Website www.bcthk.com. (Daily cut-off time: 23:59 (as per BCT system record)) Employers and self-employed persons should provide their participating plan numbers at the field of "remarks" in the e-cheque.

How do employers submit remittance statements?

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

C-Online △

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.

Flexi2 △

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 respective "Designated Banks" for scope of services in receiving Flexi2 contribution data files.

BCT Employer Website

Employers may submit the remittance statements via BCT employer website (files can be in various electronic formats).

(1) Go to www.bcthk.com, login to our employer website.

(2) Upload the related file at "Contribution Data Submission".

Submission through "Designated Banks"

Branch Teller Counters of "Designated Banks"
Employers may submit the remittance statements together with the contributions in cash, cheque or by bank account transfer, at the branch teller counters.

Cheque Drop-in Boxes of "Designated Banks" ^
Employers may drop remittance statements with cheque in the cheque drop-in boxes at the branches. Please do not drop remittance statement without cheque or other documents into cheque drop-in box.

Internet Banking Service of "Designated Banks"#
Employers may upload the Flexi2 contribution data files through the internet banking services# of the "Designated Banks"#.

By Post / In Person

Employers may submit the remittance statements by post (Please allow sufficient time for postage) / in person to Bank Consortium Trust Company Limited, 18/F Cosco Tower, 183 Queen's Road Central, Hong Kong.

Office hours: Monday to Friday 9:00am to 6:00pm
(Except public holiday)

For details, please refer to the Administration Guide on "MPF Contribution Authorized Channels" on BCT's website (www.bcthk.com).

Remarks:

△ Not applicable to casual employees

^ Cheque drop-in box of "Designated Banks" is applicable to Chong Hing Bank, CMB Wing Lung Bank, Fubon Bank, ICBC (Asia), Public Bank and Shanghai Commercial Bank only. Please note for cheque cut-off time of respective "Designated Banks".

Internet Banking of "Designated Banks" is applicable to NET Banking of CMB Wing Lung Bank, DS-Direct Services and 328 Business e-Banking of Dah Sing Bank and Internet Banking of Shanghai Commercial Bank only.

* Crossed cheque / e-cheque payable to (post-dated cheque will not be accepted):
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
Please note for cheque cut-off time of respective "Designated Banks".

MPF
強積金