



MPF requirements for part-time employees, probationary staff, and interns

Many employers and employees are unsure whether part-time employees, probationary staff, and interns are required to join an MPF scheme and when the MPF contribution period start. Except for exempted persons by law, employees aged 18 to 64 who are employed for a continuous period of 60 days or more must join an MPF scheme and make mandatory contributions under the MPF Schemes Ordinance, regardless of whether they are full-time, part-time, on probation, or interns.

Definition of “Employed for a continuous period of 60 days or more”

Employees who maintain a continuous employment relationship with the same employer for 60 days or more are required to join an MPF scheme. This definition is not based on the actual number of days worked.

The 60-day period is calculated on a calendar-day basis from the first day of employment and includes weekends, public holidays, and company-designated non-working days. Therefore, what matters is whether the employment relationship remains uninterrupted throughout the period.

Part-time employees who work only a few days a week, probationary employees who leave the company before completing their probation, and interns whose placements end on the 60th day of employment are all required to join an MPF scheme, provided they have all been continuously employed for 60 days or more.



How MPF contributions are calculated

MPF contributions are calculated based on an employee's relevant income.

For monthly-paid employees, the current minimum relevant income level is HK\$7,100 per month, while the maximum relevant income level is HK\$30,000 per month. Both employers and employees are required to make mandatory contributions equal to 5% of the employee's relevant income. If an employee earns less than HK\$7,100 per month, the employee is not required to make mandatory contributions, but the employer must still contribute at 5% of the employee's relevant income.

For part-time employees on a daily, weekly, or other non-monthly payment basis, the minimum relevant income level is HK\$280 per day, while the maximum relevant income level is HK\$1,000 per day. MPF contributions are calculated according to the employee's wage period and relevant income level.

It is also worth noting that the Mandatory Provident Fund Schemes Authority (MPFA) is currently reviewing the relevant income levels under the 2022-2026 review cycle. As a result, the above relevant income levels may be adjusted in the future. Employers and employees should pay attention to official announcements for any updates.

Contribution holiday for new employees

Apart from enrolling an employee in an MPF scheme on time as required, employers and employees should be aware of the timing when the first contribution begins.

New employees enjoy a contribution holiday meaning that they are not required to make mandatory MPF contributions during the first 30 days of employment, and any incomplete wage period that immediately follows the first 30 days of employment.

What to do if an employer fails to fulfil MPF obligations

All employees, including full-time employees, part-time employees, employees on probation, and intern, are protected under the MPF system, employers are legally obliged to enrol them in the employer's MPF scheme.

Employers are legally required to fulfil their MPF obligations in accordance with the legislation, while employees should regularly review their contribution records to ensure that contributions are being made on time by the employer and understand their rights. If an employee suspects that their employer has not enrolled them in an MPF scheme or has failed to make the required contributions, they should clarify with the employer. Should the matter remain unresolved, employees may seek assistance from the MPFA to lodge a complaint formally.

Understanding the MPF requirements helps both employers and employees fulfil their responsibilities and ensure compliance with Hong Kong's retirement protection framework.

About WTW

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兼職員工，試用期及實習生 何時需要參加強積金？

不少僱主及僱員對兼職或試用期員工，以及實習生的強積金（MPF）安排存有疑問，例如是否需要參加強積金計劃或何時開始供款。事實上，除法例訂明的豁免人士外，只要僱員年齡介乎18至64歲並連續受僱60天或以上，不論屬全職、兼職、試用期員工或實習生，均受強積金制度規管，並須按規定作出法定供款。

「連續受僱60天」的定義

這個定義並非以實際工作日數作算，而是以僱傭關係作準，只要與僱主維持連續僱傭關係達60天或以上，便須參加強積金計劃。「連續受僱60天」是由受僱首日起按日曆日計算，當中包括周末、公眾假期及公司安排的非工作日。因此，在計算連續受僱期時，並非只計算實際上班日數，而是計算整段受僱期間是否持續不中斷。所以對於兼職員工這類可能一星期只上班兩至三日的工種，或僱員於試用期結束前離職，或實習生剛好在第60天完結實習期，這三類員工只要與僱主維持連續僱傭關係達60天或以上便需要參加強積金計劃。



強積金供款計算方式

現行僱員的強積金供款按其「有關入息」計算：

對於月薪僱員，最低有關入息水平為每月7,100港元，而最高有關入息水平為每月30,000港元。僱主及僱員均須按有關入息的5%作出強制性供款。若僱員的每月收入低於7,100港元，僱員無須作出強制性供款，但僱主仍須按該僱員有關入息的5%作出供款。

至於按日薪、周薪或其他非月薪方式支薪的兼職僱員，其每日最低有關入息水平為280港元，而每日最高有關入息水平為1,000港元。相關的強積金供款金額將根據其工資期及有關入息水平計算。

另外，值得留意的地方是強積金管理局現正進行2022至2026周期的有關入息水平法定檢討，以上入息水平將來有可能更改，僱主及僱員可留意日後有關官方的資訊。

新入職員工的免供款期安排

除了強積金計劃的參加要求，僱主及僱員亦應留意入職後首次供款的時間，新入職僱員自身可享有法定「免供款期」。僱員無需為僱用期首30日，以及緊接其後的首個不完整工資期作出供款。

僱主未履行供款責任的處理方法

無論是全職、兼職、試用期員工或實習生，只要符合強積金條例的相關規定，均受到強積金制度保障。僱主應按法例要求履行強積金責任，而僱員亦應留意供款紀錄及了解自身權益。如僱員發現僱主未有按時安排參加強積金計劃，或未有作出法定供款，應盡快向僱主查詢；若懷疑僱主未有履行法定責任，可向積金局尋求協助。及早掌握相關規定，有助僱主及僱員履行各自責任，共同建立更完善的退休保障。

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