

LCQ17: Developing visitor sources from Middle East and ASEAN

Following is a question by the Hon Vincent Cheng and a written reply by the Secretary for Culture, Sports and Tourism, Mr Kevin Yeung, in the Legislative Council today (December 4):

Question:

The Chief Executive has proposed in the 2024 Policy Address to develop visitor sources from the Middle East and the Association of Southeast Asian Nations (ASEAN). In addition, many organisations in the community have recently proposed to further develop Hong Kong into a Muslim-friendly tourist city to attract tourists from the Middle East and ASEAN regions. Such proposals include allocating resources to introduce a subsidy scheme for Halal-certified restaurants (the Subsidy Scheme) and encouraging hotels to strive to become Muslim-friendly hotels. In this connection, will the Government inform this Council:

- (1) whether the authorities will allocate additional resources to assist restaurants, hotels and tourist attractions, etc. in obtaining Muslim-related certification, thereby making Hong Kong a Muslim-friendly tourist city; if so, of the details;
- (2) apart from allocating additional resources, whether the authorities will introduce new measures, such as the Subsidy Scheme, and encouraging more restaurants and hotels to become Muslim-friendly restaurants and hotels, so as to attract more Muslim tourists to visit Hong Kong; if so, of the details;
- (3) as regards Muslim tourists from regions such as the Middle East and ASEAN, whether the authorities have plans to conduct further publicity and promotion in the future, so as to make Hong Kong their premier tourism destination; if so, of the details; and
- (4) in respect of high-spending Muslim tourists, whether the Government will introduce measures or encourage the tourism, hotel or catering sectors to launch high-end tourism products or mega event packages, etc., to attract them to visit Hong Kong; if so, of the details (including what new plans are in place)?

Reply:

President,

The Chief Executive has announced in his 2024 Policy Address that the Government will develop visitor sources from the Middle East and the Association of Southeast Asian Nations (ASEAN), actively encourage various sectors of the community to enhance tourism-support measures for creating a

friendly environment for visitors. The Middle East and ASEAN markets have large population of Muslims. We will actively encourage various sectors of the community to enhance Muslim-friendly tourism-support measures, including compiling a list of restaurants offering halal food; encouraging more commercial establishments to provide appropriate facilities, such as worship facilities in hotels; and stepping up staff training to strengthen their knowledge on receiving visitors from different cultural backgrounds. At the same time, we will continue to step up promotions in Muslim source markets to attract more Muslim visitors to Hong Kong.

In respect of the question raised by the Hon Vincent Cheng, in consultation with the Transport and Logistics Bureau, the reply is as follows:

(1) and (2) The Culture, Sports and Tourism Bureau and the Hong Kong Tourism Board (HKTB) have been promoting Hong Kong to become a Muslim-friendly travel destination. CrescentRating, an internationally recognised halal travel certification authority, was commissioned to assess hotels, attractions and meetings, incentive travels, conventions and exhibitions (MICE) venues based on categories and standards on par with international benchmarks while taking into account Hong Kong's actual situations. So far, more than 40 hotels, attractions and MICE venues have successfully applied for and been awarded the rating from CrescentRating. For restaurants, the HKTB works with local Halal certification authority, Incorporated Trustees of the Islamic Community Fund of Hong Kong, to promote the existing accreditations in the city and encourage food and beverage establishments to apply for certification. The number of certified restaurants has increased from about 100 at the beginning of the year to more than 130. Recently, a high-end establishment became Hong Kong's first fine-dining Chinese restaurant to receive Halal-friendly certification, providing Muslim visitors with more of the city's premier cuisine.

In respect of training, the HKTB invites tourism industry partners to participate in briefings and training sessions, while encouraging them to pursue Muslim-friendly rating and promoting Halal accreditations for restaurants. This helps them understand the dining, accommodation, attraction, and MICE facility requirements for visitors from the Middle East and ASEAN countries. Through obtaining rating or certification, the trade can enhance their service standards to better cater for visitors from these regions.

We have been encouraging different tourist attractions to continue to improve supporting facilities, especially Muslim supporting facilities, to create a more friendly environment for visitors. The HKTB has been providing assistance throughout the rating assessment by CrescentRating, including registration and certification procedures. For example, Ngong Ping 360 (NP360) and Ocean Park were awarded a Rating of Accredited Attraction – Gold, by CrescentRating, in recognition of their efforts in creating a Muslim-friendly environment for visitors. NP360 has set up prayer rooms at Ngong Ping Village, equipped with prayer garments for ladies, prayer mats, Quran, Tasbih and other prayer amenities for use. Besides, ablution facilities and

water-friendly washrooms are also available at Ngong Ping Village. A Halal restaurant can also be found in Ngong Ping Village to provide dining option for Muslim visitors to enhance their travel experience. For Ocean Park, there is a newly set-up prayer room with better equipment, and Halal-certified restaurants for Muslim visitors. Besides, Hong Kong Disneyland Resort has a Halal-certified restaurant and a Quiet Room inside the Park, while Halal-certified menus are also available at hotel restaurants. The Kai Tak Cruise Terminal will also set up a prayer room for use by visitors early next year.

Besides, the Transport and Logistics Bureau advised that they would help encourage the Airport Authority Hong Kong and taxi fleets to provide service information in Arabic.

The Government will continue to adopt diversified strategies to develop visitor sources from the Middle East and the ASEAN, promote Hong Kong to become a Muslim-friendly travel destination, and attract more Muslim visitors to Hong Kong.

(3) We leverage different channels to attract Muslim visitors to Hong Kong, including a webpage dedicated to Muslim visitors on HKTB's DiscoverHongKong.com website, which consolidates travel information on food, accommodation, prayer facilities, cultural experiences and activities suitable for Muslim visitors. Contents will be constantly updated with the latest information to ensure visitors and the trade can keep abreast of Hong Kong's latest offerings. The webpage is available in 4 languages, i.e. English, Malay, Indonesian and Arabic.

We have launched a series of promotional campaigns targeting countries in the Gulf Cooperation Council, including Saudi Arabia, the United Arab Emirates, and Qatar, to attract more visitors to come to Hong Kong, including:

(i) Leading the largest trade delegation ever to the Middle East, with over 30 Hong Kong trade representatives from travel agencies, attractions and hotels to the Arabian Travel Market in Dubai. This premier travel trade exhibition provided a platform for establishing networks with trade partners from the Middle East and exploring collaboration opportunities;

(ii) Signing Memorandums of Understanding with Emirates Airlines, the region's leading carrier, and Dnata Travel Group, a top online travel agency in the Middle East, to collaboratively promote Hong Kong as a preferred destination for Middle East visitors;

(iii) Launching a new premium travel guide – "Travel in Luxe ¼ Hong Kong", showcasing high-end tourism experiences across four main themes: arts and culture, Hong Kong exploration, family experiences and exclusive concierge services;

(iv) Organising familiarisation trips for Middle East travel trade and media representatives to experience Hong Kong's diverse tourism offerings firsthand; and

(v) Conducting promotional activities in Saudi Arabia with Hong Kong trade representatives, capitalising on the relaunch of direct flights between Hong Kong and Riyadh of Saudi Arabia in late October this year to intensify marketing efforts.

As for Southeast Asia, we also joined hands with the Department of Culture and Tourism of Guangdong Province and the Macao Government Tourism Office to organise a promotional event for the Greater Bay Area tourism brand "Greater Bay Area – Connecting Great Experiences" in Jakarta, Indonesia. The event showcased the rich tourism resources in the Greater Bay Area to the Indonesian market and introduced Hong Kong's Muslim-friendly tourism offerings.

Moving forward, we will continue to strengthen training for the trade and encourage them to join Muslim-friendly accreditations, while expanding promotions in Muslim source markets through social media and other channels. Additionally, more Muslim trade and media familiarisation visits will be organised to utilise their networks in positioning Hong Kong as a Muslim-friendly destination.

(4) Hong Kong's tourism industry is mature with many travel agents in the market providing personalised themed itinerary planning and other services for high-spending clients. With reference to visitors' budget and preferences, travel agents tailor-make itineraries of different themes and contents, so as to provide tourists with high-quality travel experiences and attract high-spending Muslim visitors. For instance, to attract visitors having a preference in high-end tourism experiences and specially curated itineraries, the HKTB collaborated with the travel trade and launched in May this year a new guidebook "Travel in Luxury Hong Kong" featuring a wide range of the city's distinctive lifestyle travel experiences. Some examples of these experiences include whole-venue blocked-out theme park exploration, VIP-exclusive interactions in attractions, accommodation in luxurious suites in star-rated hotels. The guidebook also introduces other exquisite services, which are of great interest to high-spending visitors, such as private jets, helicopters, yachts, VIP group reservation of the Peak Tram, exclusive shopping at luxury brand stores and more. The luxury travel experience guidebook enables high-spending Muslim visitors to plan their trip to Hong Kong. We will continue to adopt a multi-faceted strategy, including encouraging the trade to tailor high-end dining and travel experiences for Muslim visitors, to enrich their travel experience, extend their stay and increase their spending in Hong Kong.

LCQ7: Implementation progress of

public works projects

Following is a question by the Hon Gary Zhang and a written reply by the Secretary for Development, Ms Bernadette Linn, in the Legislative Council today (December 4):

Question:

It is learnt that among the public works for which funding approval has been granted by the Finance Committee (FC) of this Council in the current financial year, the implementation progress of some projects has been slow, with works not formally commencing for a protracted period of time. In this connection, will the Government inform this Council:

(1) in respect of the public works projects submitted individually to the FC for vetting and approval and granted funding approval, of the time taken in general from the closure of the tender exercise, approval of funding, to the actual commencement of works, as well as the administrative procedures involved and the time taken for the various procedures;

(2) in the past three years, whether the implementation time of any public works projects submitted individually to the FC for vetting and approval and granted funding approval exceeded the time generally required as mentioned in (1); if so, of the reasons for that;

(3) in each of the years from 2020 to 2023 and this year to date, (i) of the total number of projects for which funding approval has been granted by the FC for carrying out technical feasibility studies, detailed design and/or investigation for public works projects, and the total funding approved (excluding projects committed through block allocations under the Capital Works Reserve Fund), and (ii) among them, of the number of projects for which funding has been sought from the FC for the relevant construction works (set out in the table below); if there are projects for which funding approval has not yet been sought from the FC so far for carrying out the construction works, of the progress of each of such projects;

Year	(i)		(ii)
	Total number of projects	Total amount of funding	
2020			
2021			
2022			
2023			
2024 to date			

(4) of the annual estimated expenditure on works-related block allocations (i.e. Heads 702 to 709 and 711) approved under the Capital Works Reserve Fund in the past five financial years, as well as the actual expenditure as at the end of the financial years concerned (set out in a table); and

(5) of the total estimated annual expenditure on public works projects submitted individually to the FC and granted funding approval in the past five financial years, as well as the actual expenditure as at the end of the

financial years concerned (set out in a table)?

Reply:

President,

The Government has been implementing public works projects in a timely and orderly manner with a view to improving people's quality of living, enhancing the long-term competitiveness and promoting the economic development of Hong Kong. After securing funding from the Finance Committee (FC), depending on the scale of projects, they would be implemented in phases through different works contracts. In addition, the Government has issued internal guidelines in September 2020 requesting that, under normal circumstances, the Controlling Officers should adopt parallel tendering for the procurement of works contracts and works-related consultancies. The objective of parallel tendering is to reflect the returned tender price of works contract/works-related consultancy in the application of Approved Project Estimate from the FC as far as practicable to reduce the risk of cost overrun or unnecessary lock-up of public resources, and to enable responsible departments to early commence works/consultancy services after obtaining funding approval from the FC. In general, the entire procurement process of works contracts and works-related consultancies would normally take about four to six months.

Our responses to the five parts of the question are as follows:

(1) In general, there are different procedures involved in the entire process from tendering to actual commencement of works, including (i) tender invitation – subject to the nature and complexity of the works or consultancy services, the tendering period generally takes about 1.5 to two months; (ii) after tender closing, tender evaluation under the “two-envelope” approach comprises two parts. First, tenderers' technical competence and past performance will be assessed, followed by considering their tender prices. Finally, a combined score for each of the tenders will be derived. The whole process takes about two to 2.5 months; (iii) preparation of final tender report for submission to the Tender Board and obtaining its approval of the tender evaluation recommendation in about 0.5 to one month; and (iv) signing of the contracts by two parties, site handover and commencement of actual site work by the contractor in about 0.5 months.

(2) According to our information, a small number of projects (about 15 per cent) took longer than the above-mentioned time from tendering to actual commencement of works in the past three years. The main reasons include (i) the relevant departments needed to clarify the information of the tender submissions with the tenderers during evaluation of tenders for the projects, and sometimes even needed to seek legal advice to determine the validity of the tenders; (ii) the approval and contract-signing of some projects needed to dovetail with the meetings of the Public Works Subcommittee (PWSC) and the FC; (iii) longer time would be taken to evaluate tenders for projects involving complex nature and technical requirements or when there were a large number of tender submissions.

(3) During the period from 2020 to 2024 (up to November), (i) the total number of projects and funding approved by the FC for carrying out pre-construction works, and (ii) the number of those projects for which funding has been sought from the FC for the relevant construction works, are as follows:

Year	Projects for pre-construction works approved by the FC		Number of projects for which funding has been sought from the FC for the relevant construction works
	Total number	Total amount of funding	
2020	7	\$1.78 billion	4
2021	5	\$1.5 billion	1
2022	2	\$0.566 billion	0
2023	3	\$1.115 billion	0
2024 (up to November)	1	\$0.263 billion	0

Some of the above-mentioned projects have not yet proceeded to the main construction stage since different planning and design works are being carried out according to the planning for the pre-construction works. These pre-construction works include conducting site investigation, technical impact assessment (such as environment, traffic, drainage, sewerage, water supply, geotechnical engineering, tree, ventilation and visual impact) and engineering design, carrying out consultation with relevant departments and stakeholders, processing statutory procedures (such as the Roads (Works, Use and Compensation) Ordinance and the Water Pollution Control (Sewerage) Regulation), and estimating project cost. When the planning and design of the project are completed, further consultation with the relevant Legislative Council Panel will be conducted before submission to the PWSC for consideration and, ultimately, the FC for funding approval for implementing the project.

(4) and (5) The actual annual capital works expenditure reflects the actual progress of the projects. Therefore, even if the approved project estimates remain unchanged, the actual annual expenditure will be slightly different from the estimated expenditure. The estimated and actual capital works expenditure in the past five financial years (i.e. 2019-2020 to 2023-24) are as follows:

Financial year	Estimated capital works expenditure	Actual capital works expenditure
2019-20	\$64.2 billion (including block allocation \$10.7 billion)	\$65.4 billion (including block allocation \$10.7 billion)

2020-21	\$66.9 billion (including block allocation \$12.1 billion)	\$70.0 billion (including block allocation \$12.0 billion)
2021-22	\$75.6 billion (including block allocation \$13.7 billion)	\$77.1 billion (including block allocation \$13.5 billion)
2022-23	\$87.1 billion (including block allocation \$13.5 billion)	\$87.6 billion (including block allocation \$13.2 billion)
2023-24	\$85.0 billion (including block allocation \$13.6 billion)	\$85.8 billion (including block allocation \$13.2 billion)

LCQ13: Operational problems of eMPF Platform

Following is a question by the Hon Carmen Kan and a written reply by the Secretary for Financial Services and the Treasury, Mr Christopher Hui, in the Legislative Council today (December 4):

Question:

It has been reported that some users of the eMPF Platform (the Platform) have relayed that they have encountered problems in handling contributions and other administrative tasks when using the Platform, including employers' contributions not being displayed instantly in employees' accounts. In this connection, will the Government inform this Council:

(1) whether it knows if the Mandatory Provident Fund Schemes Authority (MPFA) has set up a complaint handling mechanism for the Platform; if MPFA has, of the details; if not, the reasons for that;

(2) whether it knows the following monthly data and its month-on-month rate of change of the Platform since its launch (set out in a table):

(i) the number of complaints received by MPFA (set out by nature and handling progress), as well as the handling time of the cases that have been handled and whether such cases have been completed within the target time set out in the service pledge;

(ii) the number of digitally processed transactions and administrative instructions received via the Platform (set out by type of instructions, type of users, handling progress and handling time), and the percentage of such number in the estimated total number of instructions received (estimated on the basis of the number of onboarded trustees); and

(iii) the number of paper-based transactions and administrative instructions submitted (set out by type of instructions, type of users, handling progress and handling time), and the percentage of such number in the estimated total number of instructions received (estimated on the basis of the number of onboarded trustees);

(3) regarding the problems encountered by the aforesaid users in using the Platform, whether it knows:

(i) if MPFA has identified the causes; if MPFA has, of the details and the relevant solutions (set out by nature of the problems); if not, the reasons for that;

(ii) the number of users affected (set out by nature of the problems and type of users); and

(iii) the relevant amounts in dispute and the mechanism for claiming compensation;

(4) as the Secretary for Financial Services and the Treasury has indicated earlier on the social platform that he has demanded prompt response and action from MPFA, the eMPF Platform Company Limited (eMPF Company) and the contractor of the Platform project to the relevant problems, of the progress of the relevant work, and how the authorities will give an account to the public;

(5) given that section 19K of the Mandatory Provident Fund Schemes Ordinance (Cap. 485) sets out the general duties of the system operator of an electronic MPF system, what punishment mechanism the Government and MPFA have put in place for the system operator that fails to discharge such duties; how the Financial Services and the Treasury Bureau will step up its efforts in supervising the system operator, so as to ensure that similar problems with the aforesaid Platform system will not recur;

(6) given that according to the Framework for Regulatory Oversight of the Operation of an Electronic MPF System issued by MPFA, the system operator is required to report significant events/incidents and submit a written report to MPFA, whether it knows the clear definition of significant events/incidents, and the content to be covered in the relevant report (e.g. whether it will analyse who should be held responsible for the incidents and elaborate on the legal responsibilities to be discharged under the contractual agreement when the contractor of the system is to be held responsible); and

(7) as the eMPF Company has indicated that before the launch of the Platform, it had engaged an independent consultant to conduct an independent assessment on the Platform and confirmed that the Platform system was ready for use, whether the authorities have examined the reasons why there are still problems with the Platform system after completion of the independent assessment and confirmation of its readiness?

Reply:

President,

In consultation with the Mandatory Provident Fund Schemes Authority (MPFA), our reply to the seven parts of the question is as follows.

(1) The eMPF Platform has a comprehensive complaint handling mechanism. Employers and scheme members may lodge complaints through various channels, including the eMPF mobile application and online platform, the eMPF customer service hotline, email, and post. Upon receipt of the complaints, the eMPF Platform Company Limited (eMPF Company) and the contractor will conduct thorough investigations in accordance with the established procedures, and will notify the complainants of relevant results upon completion of investigations.

(2) As at end-November this year, key figures pertinent to the eMPF Platform's operation are as follows:

(i) Number of complaints received

Category	Number of complaints received	
	Employers	Scheme members
eMPF registration	27	26
Enrolment in Mandatory Provident Fund (MPF) schemes	20	8
Making MPF contributions	89	53
Transfer of MPF accrued benefits	3	16
Change of account information and user particulars	2	8
Change of investment portfolios	Not applicable	17
Withdrawal of MPF accrued benefits	Not applicable	24
Offsetting of (LSP)/severance payment (SP)	3	2
Customer services	14	16
Others	8	8
Total	166	178
	344	

Over half of the complaints were already processed, with an average processing time of about ten working days. Longer processing time was required for more complicated cases. eMPF Company has already instructed that the contractor must continue to refine the complaint handling mechanism. Measures already implemented include arranging dedicated customer service staff to follow up on cases and maintain close communication with complainants, and strengthening the liaison and co-ordination between the staff of the contractor and its sub-contractor, etc, so as to expedite the processing of complaint cases. MPFA and eMPF Company will continue to closely monitor the complaint handling mechanism of the eMPF Platform to ensure that scheme members' MPF assets are fully protected.

(ii) Number of administrative instructions processed

Category	Number of administrative instructions processed (Rounded to the nearest hundred)		
	Submitted via electronic means	Submitted in paper	Total
Enrolment in MPF schemes	5 800	5 600	11 400
Making MPF contributions	31 100	18 800	50 000
Transfer of MPF accrued benefits	500	5 700	6 200
Change of account information and user particulars	5 100	2 200	7 300
Change of investment portfolios	18 400	1 400	19 800
Withdrawal of MPF accrued benefits	400	500	800
Termination of MPF accounts	3 600	3 900	7 600
Offsetting of LSP/SP	100	300	400
Total	65 000 (63%)	38 500 (37%)	103 500

(iii) Average processing time of administrative instructions (Note)

Category	Average processing time (Unit: Number of working days)	
	Submitted via electronic means	Submitted in paper
Enrolment in MPF schemes	2-5	4-7
Making MPF contributions	5-6	8-10
Transfer of MPF accrued benefits	13-19	16-22
Change of investment portfolios	1-3	
Withdrawal of MPF accrued benefits	9-15	12-18
Offsetting of LSP/SP		

Note: Including the time required for handling back-end tasks upon receipt of administrative instructions, such as verifying MPF contribution information and/or supporting documents submitted by Platform users, and sending subscription instructions to trustees and the lead time required for them to complete the fund subscription process based on the relevant instructions, etc. The various service pledges of the eMPF Platform have been uploaded onto the Platform's official website for public reference.

(3) and (7) Prior to the official launch of the eMPF Platform, eMPF Company has not only requested the contractor to conduct numerous internal testing but also engaged an independent consultant to conduct an external assessment on the Platform to provide additional and objective assurance on system readiness for the commencement of trustee onboarding. Final results from the independent assessment indicated at that time that the Platform's system attained readiness in terms of software development, testing and operation, and that MPF trustees could commence onboarding to the Platform in an orderly manner from end-June this year.

Since the launch of the eMPF Platform in end-June this year, MPFA and eMPF Company have been continuously reviewing the Platform's operation to ensure its robustness and reliability. As at end-November this year, the Platform has successfully processed over 103 000 administrative instructions. In response to the feedback from employers and scheme members on the user interface/user experience, the contractor has, at eMPF Company's request, implemented a series of enhancement measures to improve service quality, including providing clearer guidelines on contributions on the Platform, shortening the default recordings of the customer service hotline, as well as refining the facial recognition software to simplify the eMPF Platform registration process under the premise of ensuring the safety of users' personal data.

eMPF Company is aware of the situation encountered by users at the

initial stage of using the eMPF Platform to handle contributions and other administrative work, including cases where contributions were not timely reflected in scheme members' account balance after contributions had been made by employers. Employers and scheme members may not be fully familiarised with the Platform's functions, such as inputting incomplete information or not fully complying with the system requirements when making contributions, resulting in the contributions received not being immediately displayed on the user interface. eMPF Company has actively followed up on these cases and taken additional measures, including assigning dedicated officers to help the employers concerned to familiarise with the Platform's specific operation as soon as possible.

If it is assessed that losses are attributable to the fault of the Platform, eMPF Company will handle the cases in accordance with the established mechanism and make appropriate compensation having regard to the relevant terms and conditions. Since cases involving claims for compensation contain commercially sensitive information, eMPF Company cannot disclose the relevant information.

(4) The Financial Services and the Treasury Bureau (FSTB) attaches great importance to the situations encountered by employers and employees when they first used the eMPF Platform to process MPF contributions and perform other administrative work, including the failure of having the relevant contributions reflected in employees' account balances timely after employers' making contributions. eMPF Platform's functions are most crucial to the retirement savings of over four million scheme members. To provide the public with timely information about the incident details, the Secretary for Financial Services and the Treasury, MPFA Chairman and the Chief Executive Officer of eMPF Company already published articles on official social media platform, online blog and newspaper on November 13, November 17 and November 20 respectively to explain the root causes of the incidents and the follow-up actions taken by various parties, and will continue to disclose major incidents pertinent to the Platform in a pragmatic and open manner in the future.

The FSTB considers any incident that may affect scheme members' MPF accrued benefits unacceptable, and has immediately instructed MPFA, eMPF Company and the contractor to promptly respond to the situation, analyse the root cause of the issue, and take corresponding enhancement measures, so as to ensure that scheme members' MPF assets are fully protected.

eMPF Company and the contractor have proactively contacted the relevant employer and employees concerned to offer assistance, and have addressed the issues involved, with MPF contributions made by the relevant employer for June to October fully reflected in employees' account balance. Upon receipt of cases involving assistance requests, enquiries and complaints from eMPF Platform users, both eMPF Company and the contractor would conduct in-depth analysis of the root causes of the issues and take corresponding enhancement measures to ensure that similar problems will not recur in the future.

To enhance the eMPF Platform's service quality, eMPF Company and the

contractor have already implemented a series of enhancement measures, including setting up an eMPF contribution enquiry hotline (3197 2834) dedicated to enquiries from employers and employees on contributions, as well as strengthening staff training and enhancing the reporting mechanism for exceptional cases (e.g. incomplete information), etc, with a view to providing better customer service. eMPF Company will continue to provide appropriate and timely support to employers and scheme members, including arranging outreach teams to strengthen communication with employers to ensure that the employers concerned can make contributions successfully. At the same time, eMPF Company will strengthen its supervision on the contractor's work and continue to improve the system, and co-ordinate the relevant collaboration among different MPF trustees to ensure smooth operation of the Platform.

(5) and (6) As the system operator of the eMPF Platform, eMPF Company must fulfill the statutory obligations set out in section 19K of the Mandatory Provident Fund Schemes Ordinance (Cap. 485) (the Ordinance). The Ordinance also provides a framework to ensure that these statutory obligations are properly discharged in accordance with the applicable standards. As far as the eMPF Platform's operation is concerned, eMPF Company's performance is subject to the stringent supervision of MPFA pursuant to section 6E(1)(ec) of the Ordinance. According to the Framework for Regulatory Oversight of the Operation of an Electronic MPF System (Regulatory Framework) published by MPFA, eMPF Company is required to submit a detailed report to MPFA within three specified working days after becoming aware of the significant events/incidents as follows –

(i) events that are caused by eMPF Company or trustees leading to non-compliance with the Operating Rules or Service Agreements which may have a materially adverse effect (e.g. financial impact) to the interests of scheme members or could pose risk to the administration and operation of the eMPF Platform;

(ii) breaches of other statutory and regulatory requirements, such as the Personal Data (Privacy) Ordinance (Cap. 486) and the Anti-Money Laundering and Counter-Terrorist Financing Ordinance (Cap. 615);

(iii) system failures which affect eMPF Company or trustees to discharge its/their duties; and

(iv) events that may have material impacts on the interests of scheme members or employers (e.g. having an adverse financial impact on employers or scheme members, loss or leakage of data, cyber-attack, fraud, etc).

The content of the report should cover key facts, causes and impacts of the significant event/incident, as well as the mitigating measures already taken/to be taken by eMPF Company in handling that event or incident. eMPF Company is also required to submit an assurance report issued by a third party confirming that it has duly fulfilled the relevant statutory obligations. Upon receipt of the report, MPFA will conduct thorough investigation, including determining the share of responsibilities. If it is

confirmed after investigation that the incident was attributable to the fault or negligence of the contractor, the contractor will have to fulfil the relevant contractual obligations, including making compensations in accordance with the established mechanism.

Where appropriate, MPFA will provide recommendations to eMPF Company to facilitate its compliance with the various requirements set under the Regulatory Framework. MPFA will continue to closely monitor the implementation progress of these recommendations. If eMPF Company fails to execute these recommendations effectively, MPFA may exercise its power to require eMPF Company to take specific actions within a specified period of time or adopt other necessary follow-up measures on eMPF Company.

Protection of Critical Infrastructures (Computer Systems) Bill to be gazetted on Friday

A spokesman for the Security Bureau said today (December 4) that the Government will publish the Protection of Critical Infrastructures (Computer Systems) Bill in the Gazette on Friday (December 6) and introduce it into the Legislative Council for First Reading and Second Reading on December 11.

The spokesman said, "Critical infrastructures are infrastructures that are necessary for the maintenance of normal functioning of society and the normal life of the people. The Bill seeks to impose statutory requirements on designated operators of critical infrastructures to ensure they take appropriate measures to protect their computer systems and minimise the chance of essential services being disrupted or compromised due to cyberattacks, thereby maintaining the normal functioning of Hong Kong society and the normal life of the people. This is conducive to enhancing overall computer-system security in Hong Kong.

"The statutory obligations under the Bill are grouped into three categories, namely, organisational obligations, preventive obligations, and incident reporting and response obligations. Operators of critical infrastructures are required to set up dedicated management units to oversee their computer-system security, and take preventive measures to enhance their resilience against cyberattacks. When a computer-system security incident occurs, the operator shall report it to the Commissioner's Office responsible for enforcing the Ordinance, and at the same time take its own response measures to restore the systems in accordance with the emergency response plan it submitted. The Commissioner's Office may provide timely assistance and take remedial measures to contain the problem and minimise the chance of affecting other critical infrastructures, so as to maintain the normal

operations in Hong Kong society and the normal life of the people."

The spokesman emphasised, "In drafting the Bill, reference has been made to relevant legislation of other jurisdictions to establish a regulatory model suitable for Hong Kong. The operators of critical infrastructures to be regulated will be those necessary for the continuous provision of essential services or maintaining critical societal and economic activities in Hong Kong, most of which are large organisations. Small and medium enterprises and the general public will not be regulated. The purpose of these statutory obligations to be imposed is to safeguard the security of the computer systems that are critical to the core functions of the critical infrastructure, and in no way target personal data and trade secrets."

The spokesman added, "The Security Bureau has started consulting various stakeholders since 2023 and has organised more than 30 consultation sessions so far. The Bureau also consulted the Panel on Security of the Legislative Council in July this year and launched a one-month consultation exercise. The Bureau reported the outcome of the consultation to the Panel on Security of the Legislative Council in October this year and incorporated the views received into the Bill as appropriate. On the whole, the stakeholders and society have responded positively to the legislation."

LCQ11: The eMPF Platform

Following is a question by the Hon Chau Siu-chung and a written reply by the Secretary for Financial Services and the Treasury, Mr Christopher Hui, in the Legislative Council today (December 4):

Question:

It is learnt that the eMPF Platform (the Platform) formally came into operation on June 26 this year. Regarding the operation of the Platform, will the Government inform this Council:

(1) whether it knows the following information about the Mandatory Provident Fund (MPF) trustees who have joined the Platform: the respective numbers of (a) members of the MPF schemes under their management (including (i) employees and (ii) self-employed persons) and (b) participating employers (including (i) large enterprises or organisations and (ii) small and medium enterprises), and (c) MPF accounts;

(2) whether it knows the number of transactions and administrative instructions processed under the Platform since the commencement of the Platform, together with a breakdown by nature (including but not limited to (a) contributions, (b) changes in investment portfolios, and (c) withdrawal of MPF benefits);

(3) whether it knows the following information about the eMPF Customer Service Hotline and eMPF Contribution Inquiry Hotline respectively: the number of service hotlines/inquiry hotlines, the number of staff dedicated to answering the service hotlines/inquiry hotlines, the average number of inquiries handled per day and the average waiting time for incoming calls;

(4) as it has been reported that some users of the Platform have relayed the situations such as the failure to display the MPF contribution records in their accounts, whether the authorities know the respective numbers of (a) inquiries and (b) complaints received by the company responsible for operating the Platform in respect of the Platform's operation, and set out in the table below a breakdown by (i) type of inquirers or complainants (i.e. (A) MPF scheme members and (B) participating employers) and (ii) nature of cases (such as failure to display contribution records); among such complaints received, of the number of cases which had been handled and its percentage, as well as the average time taken for handling each of the cases;

Inquiries/complaints received	(i)	(ii)	Number of cases
(a)	(A)	Failure to display contribution records	
		
	(B)	Failure to display contribution records	
		
Total			
(b)	(A)	Failure to display contribution records	
		
	(B)	Failure to display contribution records	
		
Total			

(5) whether it knows if the company responsible for operating the Platform and the project contractor of the Platform have, since the commissioning of the Platform, examined and discovered loopholes in the system of the Platform that affect users' experience in using the platform; if they have, of the details, including the nature of the loopholes and the follow-up work concerned; whether the Government knows if the company responsible for operating the platform has stepped up efforts in publicity and promotion among employees, self-employed persons and employers, so as to enhance the knowledge of more relevant stakeholders about the use of the Platform; if the company has, of the details; and

(6) given that in the reply to my question on March 15 last year, the authorities indicated that the initiative of paying MPF contributions for

employees and self-employed persons exempted from making MPF contributions due to low income would be implemented after the full operation of the Platform, and it is learnt that the Platform is expected to come into full operation within next year, of the Government's measures in place to ensure that the Platform can come into full operation as scheduled for the smooth implementation of the aforesaid initiative of making MPF contributions on behalf of employees and self-employed persons?

Reply:

President,

In consultation with the Mandatory Provident Fund Schemes Authority (MPFA) and the Labour and Welfare Bureau (LWB), our reply to the six parts of the question is as follows.

(1) As at end-November this year, five "early adopters" and the five Mandatory Provident Fund (MPF) schemes under their administration, involving a total of about 7 900 employer accounts and about 262 000 scheme member accounts (including employees and self-employed persons), have onboarded to the eMPF Platform successfully. On average, there were about 33 scheme member accounts under each employer account. These employers, employees and self-employed persons will gradually register for the eMPF Platform and set up accounts to utilise the one-stop electronic MPF management services offered by the Platform.

(2) As at end-November this year, the eMPF Platform already processed over 103 000 administrative instructions, with details as follows:

Category	Number of administrative instructions processed (Rounded to the nearest hundred)
Enrollment in MPF schemes	11 400
Making MPF contributions	50 000
Transfer of MPF accrued benefits	6 200
Change of account information and user particulars	7 300
Change of investment portfolios	19 800
Withdrawal of MPF accrued benefits	800
Termination of MPF accounts	7 600
Offsetting of long service payment (LSP)/severance payment (SP)	400
Total	103 500

(3) The eMPF customer service hotline (183 2622) launched on April 19 this year operates over 260 lines manned by 55 dedicated staff. As at end-November this year, the customer service hotline received a total of over 38 000 enquiries, and handled a daily average of over 400 enquiries with an average waiting time of about 10 seconds. The eMPF contribution enquiry hotline (3197 2834) launched in end-October this year operates 16 lines manned by six dedicated staff for enquiries from employers and employees regarding contributions. As at end-November this year, the contribution enquiry hotline received a total of about 400 enquiries, and handled a daily average of about 30 enquiries. The eMPF Platform Company Limited (eMPF Company) will continue to closely monitor the actual utilisation of the two hotlines, and will, on a need basis, request the contractor to ramp up its manpower resources to provide customer services of quality.

Details of the 38 400 enquiries handled by the eMPF Platform as at end-November this year are as follows:

Category	Number of enquiries handled (Rounded to the nearest hundred)
eMPF registration	9 200
Enrollment in MPF schemes	1 800
Making MPF contributions	11 600
Transfer of MPF accrued benefits	1 100
Change of account information and user particulars	4 300
Change of investment portfolios	300
Withdrawal of MPF accrued benefits	2 700
Offsetting of LSP/ SP	700
Customer services	2 000
Others	4 800
Total	38 400

Hotline enquiries were generally handled instantly. For written enquiries, the average processing time was about three to five working days, with longer processing time required for more complicated cases.

(4) As at end-November this year, details of received complaints concerning the eMPF Platform are as follows:

Category	Number of complaints received	
	Employers	Scheme members

eMPF registration	27	26
Enrollment in MPF schemes	20	8
Making MPF contributions	89	53
Transfer of MPF accrued benefits	3	16
Change of account information and user particulars	2	8
Change of investment portfolios	Not applicable	17
Withdrawal of MPF accrued benefits	Not applicable	24
Offsetting of LSP/SP	3	2
Customer services	14	16
Others	8	8
Total	166	178
	344	

Over half of the complaints were already processed, with an average processing time of about 10 working days. Longer processing time was required for more complicated cases. eMPF Company has already instructed that the contractor must continue to refine the complaint handling mechanism. Measures already implemented include arranging dedicated customer service staff to follow up on cases and maintain close communication with complainants, and strengthening the liaison and co-ordination between the staff of the contractor and its sub-contractor, etc, so as to expedite the processing of complaint cases. MPFA and eMPF Company will continue to closely monitor the complaint handling mechanism of the eMPF Platform to ensure that scheme members' MPF assets are fully protected.

(5) Prior to the official launch of the eMPF Platform, eMPF Company has not only requested the contractor to conduct numerous internal testing but also engaged an independent consultant to conduct an external assessment on the Platform to provide additional and objective assurance on system readiness for the commencement of trustee onboarding. Final results from the independent assessment indicated at that time that the Platform's system attained readiness in terms of software development, testing and operation, and that MPF trustees could commence onboarding to the Platform in an orderly manner from end-June this year.

Since the launch of the eMPF Platform in end-June this year, MPFA and eMPF Company have been continuously reviewing the Platform's operation to ensure its robustness and reliability. As at end-November this year, the Platform has successfully processed over 103 000 administrative instructions. In response to the feedback from employers and scheme members on the user interface/user experience, the contractor has, at eMPF Company's request, implemented a series of enhancement measures to improve service quality, including providing clearer guidelines on contributions on the Platform,

shortening the default recordings of the customer service hotline, as well as refining the facial recognition software to simplify the eMPF Platform registration process under the premise of ensuring the safety of users' personal data.

eMPF Company is aware of the situation encountered by users at the initial stage of using the eMPF Platform to handle contributions and other administrative work, including cases where contributions were not timely reflected in scheme members' account balance after contributions had been made by employers. Employers and scheme members may not be fully familiarised with the Platform's functions, such as inputting incomplete information or not fully complying with the system requirements when making contributions, resulting in the contributions received not being immediately displayed on the user interface. eMPF Company has actively followed up on these cases and taken additional measures, including assigning dedicated officers to help the employers concerned to familiarise with the Platform's specific operation as soon as possible.

To prepare for the gradual onboarding of the remaining MPF trustees with larger sizes of assets-under-management (AUM) from early next year, MPFA and eMPF Company will set up standing user group to gauge feedback from employers and scheme members in a systematic manner on the user interface/user experience after their trial use, with a view to continuously improving the Platform's services. At the same time, MPFA and eMPF Company are also devising online and offline publicity plans of large scale, and will continue to collaborate with different stakeholders, such as local groups, trade associations, labour groups, large enterprises, small and medium enterprises, and public bodies, etc, to publicise and promote the eMPF Platform to employers and scheme members, such that they will be familiarised with specific operation of the various functionalities of the Platform prior to onboarding.

(6) The eMPF Platform is a critical public financial infrastructure closely tied to the retirement protection of all Hong Kong people. The Financial Services and the Treasury Bureau (FSTB) has been keeping a close eye on the Project progress and system quality, and has been monitoring the contractor's performance and tendering advice on an ongoing basis through actively participating in the Board meetings of MPFA and eMPF Company. The two Boards comprise representatives from the FSTB and the LWB, members of the Legislative Council, employers' and employees' representatives, as well as professionals in different areas, including legal, accounting, finance and technology, etc. The FSTB will continue to work closely with MPFA and eMPF Company to oversee the contractor's performance and Platform operation to ensure that scheme members' MPF assets are fully protected. The FSTB will also continue to closely monitor the regular testing conducted by MPFA and eMPF Company on the eMPF Platform, and will continue to arrange the remaining trustees to onboard to the eMPF Platform in an orderly manner (in ascending order of their AUM size) having regard to the actual circumstances. The target remains to achieve full implementation of the Platform within 2025.

The initiative of paying MPF contributions for low-income persons could

only be implemented upon the full implementation of the eMPF Platform. Since this initiative will involve a gigantic number of eligible persons and MPF accounts, the LWB plans to engage a third-party consultant to conduct a detailed study, which will cover technical and actuarial assessments. The technical assessment aims to ensure that the implementation details of the relevant proposal are technically feasible and will not affect the long-term operation of the eMPF Platform, whereas the actuarial assessment will analyse and assess the sustainability of the initiative as well as the financial implications on the Government. The LWB will carefully consider the way forward upon completion of the consultancy study.