

## NON-MANDATORY CENTRAL PROVIDENT FUND SYSTEM HANDBOOK FOR EMPLOYERS



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## Foreword

Law No. 7/2017 (Non-Mandatory Central Provident Fund System) (hereinafter referred to as the “non-mandatory central provident fund” or the “System”) and By-Law No. 33/2017 (Supplementary Provisions Relating to the Non-Mandatory Central Provident Fund System) came into effect on 1 January 2018. These are the laws regulating the second tier of Macao SAR’s two-tier social security system, which aims to provide more protection for the retirement life of Macao SAR residents.

The core contents of the non-mandatory central provident fund are that employers and employees make contributions through the joint provident fund scheme. The contributions are managed by qualified fund management entities. The joint provident fund scheme is voluntarily set up by employers and voluntarily participated by local employees, and contributed by both parties together. The SAR Government is responsible for supervising and promoting the implementation of the System and making special allocations from budget surplus to eligible Macao SAR residents when it is permitted by the budget implementation of the fiscal year. Residents participating in a contribution scheme may apply for flexible transfer of the government-managed sub-account balance and invest in pension funds to get ready early for retirement.



# I. Participating in the System

## 1. Establishment of a joint provident fund scheme

After the employer decides to participate in the non-mandatory central provident fund, he or she must select the fund management entity in accordance with the provisions of Law No. 7/2017 and establish a joint provident fund scheme.

## 2. Employer's responsibilities

- ✓ Notify employees that they may choose to participate in the non-mandatory central provident fund.
- ✓ Make monthly contributions on time and provide fund management entities with information required to verify contributions.
- ✓ When an employee leaves, the employer is required to notify the fund management entity of the departed employee list and the relevant information.
- ✓ Employees have the right to adjust the contribution amount once a calendar year. If the employee makes an adjustment, the employer should notify the fund management entity and start to deduct the corresponding adjusted amount in the next month.

## 3. Eligibility requirements for employee participation

Macao SAR residents (including permanent and non-permanent) who are at least 18 years old, or under the age of 18 but already enrolled in the Social Security System may participate in the joint provident fund scheme.



Employers may also set up a private pension plan for their non-resident workers in order to provide them with retirement protection.

## 4. The ways employers and employees participate in the non-mandatory central provident fund

- (1) Employers already set up a private pension plan (hereinafter referred to as the “private pension fund”) can participate in the non-mandatory central provident fund by establishing a joint provident fund scheme through interface. Employees may voluntarily choose to interface with the non-mandatory central provident fund or to stay in the private pension fund, and processed according to the principle **“old system for old employees, new system for new employees”** (See page 13 for details);
- (2) Employers who did not set up a private pension plan can participate in the non-mandatory central provident fund by establishing a joint provident fund scheme, while employees may voluntarily choose to participate in the non-mandatory central provident fund.



A working employee who has joined the private pension plan of the company before his/her employer participates in the non-mandatory central provident fund.



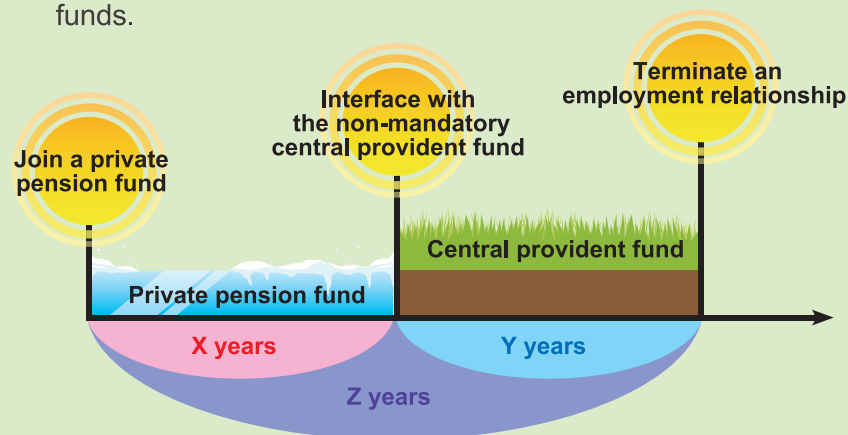
- An employee who has joined the company before the employer participates in the non-mandatory central provident fund but he/she did not join the private pension plan of the company;
- Or an employee who joins the company after his/her employer has participated in the non-mandatory central provident fund.

At the time of interface, the employer may continue to use the fund management entity of its private pension fund and may also change or add other fund management entities.



## 5. How to process the employee's contributions to the private pension fund and non-mandatory central provident fund after the voluntary interface of employee?

- (1) The employer and employee will stop paying contributions to the private pension fund and the original fund units will continue to roll over until the employee leaves. The new contributions will be invested in the joint provident fund scheme;
- (2) When an employee leaves,
  - a. For the purpose of calculating the vesting percentage, the contribution time before and after the interface must be added together, i.e.  $X+Y=Z$  years;
  - b. With regard to the private pension fund's benefits, the employer's contribution balance that can be obtained by the employee is calculated with Z year's corresponding vesting percentage, and can be withdrawn;
  - c. With regard to the non-mandatory central provident fund's benefits, the employer's contribution balance that can be obtained by the employee is calculated with Z year's corresponding vesting percentage, and can be put in the preserved sub-account or transferred to other sub-accounts (**Please refer to page 23** for the "Processing methods for the funds obtained by an employee after he/she leaves"). Generally speaking, an account owner must be at least 65 years old to withdraw the funds.

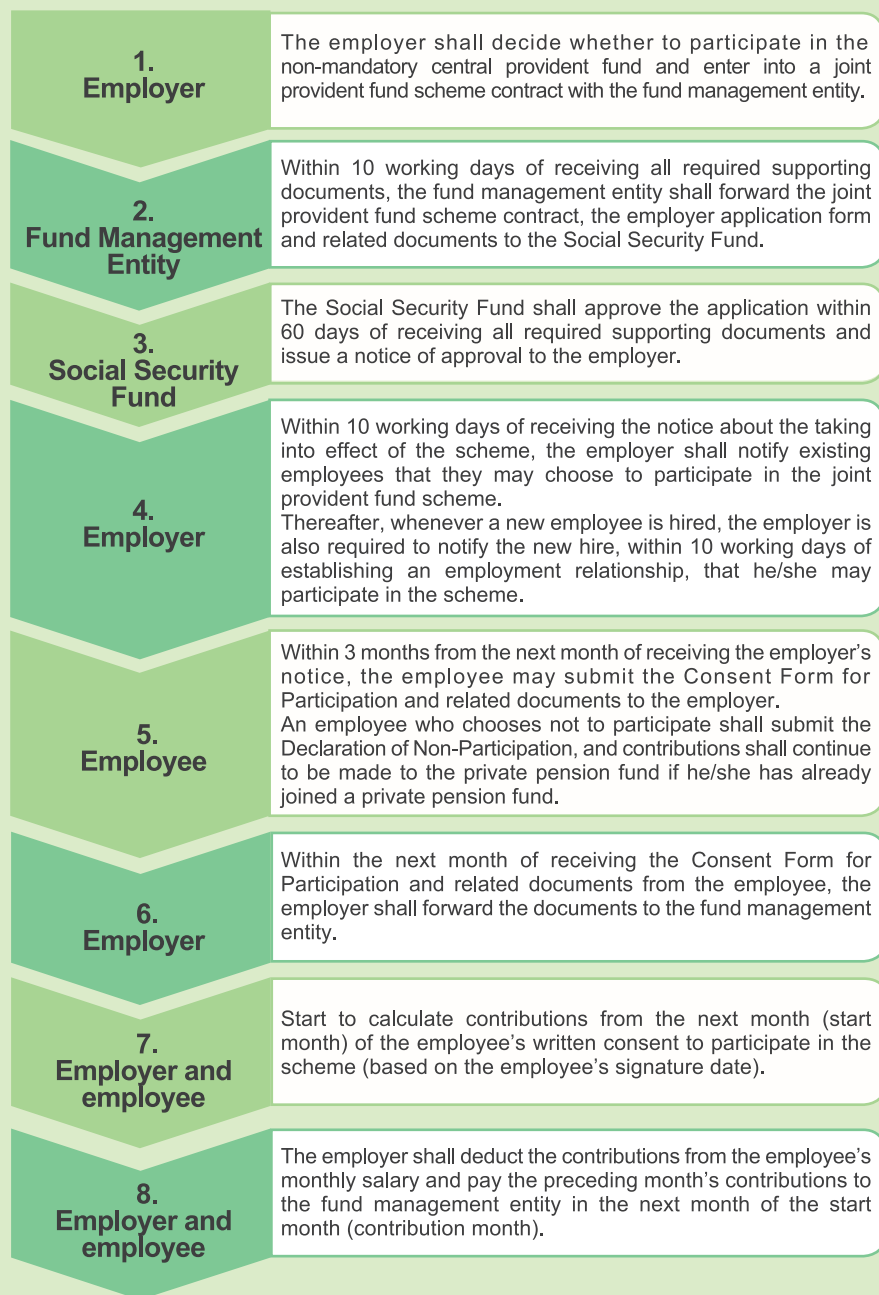


Although an employee can withdraw the private pension fund's contribution balance when he/she leaves, the employer can also use the private pension fund's contribution balance accumulated before the interface to offset the dismissal compensation if the private pension fund has a provision for offsetting the dismissal compensation\*.

For an employee who decides to stay in the private pension fund, the employer must continue to make contributions for him/her to the private pension fund.

\*An employee will be entitled to dismissal compensation if the employer does not rescind the labour contract on reasonable grounds, or the employee rescinds the labour contract on reasonable grounds. For details, please see Articles 70 and 71 of Law No. 7/2008 (Labour Relations Law).

## 6. Steps to establish a joint provident fund scheme



## Example:



### Employer

**In August**, the employer receives the notice about the taking into effect of the scheme.

### Employee

**From September to November**, the employee may consider participating in the scheme.



### Employee

Assume that the employee signs and submits the Consent Form for Participation and related documents **in October**.



### Employer

**In November**, the employer forwards the relevant documents to the fund management entity.

### Employer and employee

Start to calculate contributions from the first day of **November** (start month).



### Employer and employee

**In December** (contribution month), the employer and employee pay November's contributions to the fund management entity.

**Employees who have not decided to participate during this period may participate at any time in the future.**

## II. Setting the Terms of the Scheme

### 1. Set up a new contribution scheme

Employers may adopt the basic standards of the non-mandatory central provident fund when drafting the terms of the joint provident fund scheme, and they may also set better-than-standard terms for their employees.



### 2. Interface with a private pension fund

Employers need to check whether the terms of their established private pension plan (e.g. the contribution rate, the calculation base of contributions and its upper and lower limits, and the vesting percentage, etc.) meet the basic standards of the non-mandatory central provident fund:

- If there are scheme terms that are worse than the basic standards, they must be upgraded to the basic standards or better terms;




- If there are scheme terms that are more favourable to employees, they must continue to apply to old employees. As for new employees, employers can choose to keep the original terms, or adopt the basic standards of the non-mandatory central provident fund.





## Old System for Old Employees, New System for New Employees



	Old system for old employees		New system for new employees <i>(Note1)</i>
	Voluntarily choose to interface with the non-mandatory central provident fund	Choose not to interface with the non-mandatory central provident fund, and to remain in the private pension fund	Voluntarily choose to participate in the non-mandatory central provident fund
Fund management entity	To be chosen by the employer	To be decided by the employer according to the terms of the private pension fund	To be chosen by the employer
Pension fund	Employer and employee make their own choices respectively <i>(Note2)</i>		Employer and employee make their own choices respectively <i>(Note2)</i>
Contribution rate	To be set according to the basic standards of the non-mandatory central provident fund, but the <b>terms in the original private pension plan that are more favourable to employees must continue to apply.</b>		5%
Calculation base of contributions			Basic wage
Lower limit for the calculation base of contributions			Employees are free to make their own choices. The current amount stands at 7,664 patacas <i>(Note 3)</i>
Upper limit for the calculation base of contributions			Employers and employees are free to make their own choices. The current amount stands at 36,400 patacas <i>(Note 3)</i>
Vesting percentage			Standard vesting percentages
Contribution time	The contribution time before and after the interface must be added together.		Contribution time for the non-mandatory central provident fund
If the employee is unreasonably dismissed	If there are relevant provisions for the private pension fund and if dismissal compensation <i>(Note 4)</i> is incurred, the private pension fund's contribution balance accumulated before the interface can be used to offset the dismissal compensation.		Must be calculated according to the vesting percentage
	The non-mandatory central provident fund's contribution balance accumulated after the interface cannot be used to offset the dismissal compensation, and must be calculated according to the vesting percentage.		
If the employee is dismissed on reasonable grounds	For the private pension fund's contribution balance accumulated before the interface, the employee may not be able to obtain any of the employer's contributions if there are relevant provisions for the private pension fund.		
	The non-mandatory central provident fund's contribution balance accumulated after the interface must be calculated according to the vesting percentage.		
Withdrawal of funds	For the private pension fund's contribution balance accumulated before the interface, 1. the funds must be withdrawn according to the terms of the private pension fund; or 2. the employee may transfer the benefits of his/her private pension fund to the non-mandatory central provident fund when he/she leaves.	The employee must apply to withdraw funds according to the provisions of the non-mandatory central provident fund (In general, an account owner must be at least age 65 to withdraw funds).	
	For the non-mandatory central provident fund's contribution balance accumulated after the interface, the employee must apply to withdraw funds according to the provisions of the non-mandatory central provident fund (In general, an account owner must be at least age 65 to withdraw funds).		

**Old employees:** Serving employees who have already joined the private pension plan (referred to as the "private pension fund") of the company before the employer participates in the non-mandatory central provident fund. They can choose whether to interface their private pension fund with the non-mandatory central provident fund and keep some of the terms of the private pension fund;

**New employees:** Employees who did not join the private pension plan of the company, or they are the new hires there. They can only choose to participate in the non-mandatory central provident fund and comply with its provisions.

**Note 1:** These are the basic standards. Employers can set more favourable scheme terms for their employees.

**Note 2:** When the employee's contribution time fulfils the requirement to obtain all of the employer's contribution benefits, the employee will be the one to decide the funds to be invested and the allocation ratio for the employer's contributions.

**Note 3:** The upper and lower limits for the calculation base of contributions are linked to the "Minimum Wage for Employees". The current minimum wage stands at 7,280 patacas per month. If this amount is adjusted, the upper and lower limits for the calculation base of contributions will also be adjusted automatically.

**Note 4:** An employee will be entitled to dismissal compensation if the employer does not rescind the labour contract on reasonable grounds, or if the employee rescinds the labour contract on reasonable grounds. For details, please see Articles 70 and 71 of Law No. 7/2008 (Labour Relations Law).

### 3. Examples of basic standards and examples that are better than the basic standards

Employers may adopt the basic standards of the non-mandatory central provident fund when drafting the terms of the joint provident fund scheme, and they may also set better-than-standard terms for their employees.

Scheme terms	Basic standards		Examples that are better than the basic standards
Calculation base of contributions	Basic wage		In addition to the basic wage, other items (e.g. allowances or commissions, etc.) are added to the calculation base of contributions
Contribution rate	5%		More than 5%
Upper limit for the calculation base of contributions (See Note 3 on page 14)	\$36,400		No upper limit
Investment allocation of contributions	Employer and employee make their own choices respectively		All investments are selected by employee
Calculation of contribution time	<b>The contribution time to the joint provident fund scheme includes:</b> -The period during which the employer and employee make contributions together -The period during which only the employer makes contributions -The period during which one party suspends payment of contributions		Calculated based on the employee's years of service
Vesting percentage	Contribution time	Vesting percentage	1. The employee can obtain the employer's contributions for contribution time of less than 3 years;  2. The employee can obtain all of the employer's contributions for contribution time of less than 10 years;  3. Regardless of the contribution time, employees who leave because of a serious injury or illness/death/attaining the retirement age specified by the business can obtain all of the employer's contributions.
	Less than 3 years	0%	
	3 years to less than 4 years	30%	
	4 years to less than 5 years	40%	
	5 years to less than 6 years	50%	
	6 years to less than 7 years	60%	
	7 years to less than 8 years	70%	
	8 years to less than 9 years	80%	
	9 years to less than 10 years	90%	
	10 years or more	100%	

## III. Making Contributions and Investment of Funds

### 1. Calculation of the contribution amount

The minimum standard for the respective contribution amount of the employee and the employer is 5% of the employee's **basic wage for the month** (i.e. "calculation base of contributions"). In addition, there are upper and lower limits for the calculation base of contributions, which are linked to the "Minimum Wage for Employees"\*\*.

- (1) Lower limit: The employee is not required to pay contributions if his/her basic wage is less than the minimum wage after deducting 5% contributions;
- (2) Upper limit: If the employee's basic wage is more than 5 times the minimum wage, both the employee and employer are exempted from paying contributions with regard to the excess amount.

Employee's basic wage for the month	Employer's contributions	Employee's contributions
Below \$7,664	Basic wage x 5%	Not required to pay contributions
\$7,664 to \$36,400	Basic wage x 5%	Basic wage x 5%
Above \$36,400	\$36,400 x 5%	\$36,400 x 5%

\*\*"Minimum Wage for Employees" is currently 7,280 patacas per month. If this amount is adjusted, the upper and lower limits for the calculation base of contributions will also be adjusted automatically.

### 2. Adjustment of the contribution amount

The employer may provide better scheme terms for the employee (e.g. pay higher contributions, [please refer to page 15](#) for examples that are better than the basic standards) if he/she is willing to do so;



Adjustments shall be made by amending the joint provident fund scheme.

Similarly, the employee can also increase the contribution amount unilaterally.



Employee's application shall be submitted by the employer to the fund management entity, but **the contribution amount can only be adjusted once a year.**



### 3. Examples of the calculation of the contribution amount (assuming the contribution rate is 5%)

Example	Employee's basic wage for the month	Employee's contributions	Employer's contributions
General cases	\$18,000	$\$18,000 \times 5\% = \$900$	$\$18,000 \times 5\% = \$900$
Basic wage is less than the lower limit for the calculation base of contributions	\$7,500	Exempt from paying contributions	$\$7,500 \times 5\% = \$375$
		If the employee chooses to make contributions together: $\$7,500 \times 5\% = \$375$	
Basic wage is more than the upper limit for the calculation base of contributions	\$40,000	$\$36,400 \times 5\% = \$1,820$	$\$36,400 \times 5\% = \$1,820$
		If the employee chooses to make contributions with regard to the excess amount: $\$40,000 \times 5\% = \$2,000$	If the employer chooses to make contributions with regard to the excess amount: $\$40,000 \times 5\% = \$2,000$
Unpaid leave for half a month (original basic wage is \$32,000)	\$16,000 (= \$32,000/2)	$\$16,000 \times 5\% = \$800$ (Calculate according to the basic wage for the month)	$\$16,000 \times 5\% = \$800$ (Calculate according to the basic wage for the month)
Not being paid for the month because of unpaid leave	\$0	\$0	\$0
Unpaid leave from mid-June to late August	June: \$13,000	June: $\$13,000 \times 5\% = \$650$	June: $\$13,000 \times 5\% = \$650$
	July: \$0	July: \$0	July: \$0
	August: \$3,900	August: Exempt from paying contributions	August: $\$3,900 \times 5\% = \$195$
		If the employee chooses to make contributions together: $\$3,900 \times 5\% = \$195$	

### 4. Start of contribution time

Example:

Employee signs the Consent Form for Participation

9th September

Start to calculate contributions and commencement date of accrued benefits

1st October

Employer forwards the relevant documents to the fund management entity

15th October

The first contribution period is for 1st October to 31st October



1st November

Pay October's contributions to the fund management entity in November



30th November

The employer must pay contributions for the employee (whether a casual worker, a part-time employee or an employee on probation) if the employee chooses to participate in the joint provident fund scheme.

## 5. Investment choices

The fund management entity for the joint provident fund scheme is selected by the employer. The employer and employee choose the appropriate pension fund for their respective contributions in the form of proportional allocation.

	Fund management entity	Pension fund	Investment allocation of contributions
Employer	✓	✓*	✓*
Employee	✗	✓	✓

\* NOTE: If the employee's contribution time meets the requirement to obtain all of the employer's contribution benefits, the right to choose shall be given to the employee.

## 6. Tax concessions

The contributions made by the employer to the joint provident fund scheme are regarded as the operating costs or the burden of doing business, and are deducted from the taxable profits.

### Examples of calculating tax concessions

Assume that employee A and her employer have already participated in a joint provident fund scheme

Employee A's monthly basic wage: \$10,000

Employer's contribution rate: 5%

Employer's contribution amount:  $\$10,000 \times 5\% = \$500$

Tax concessions: \$500

Therefore, the employer can deduct \$500 from his taxable profits.

## IV. When an Employee Leaves

### 1. What should the employer do when an employee leaves?



#### Employer

In the next month of termination of employment relationship, the employer shall notify the fund management entity of the departed employee list and related information by submitting a special form designated by the fund management entity.



#### Fund management entity

After receiving the employer's notice, the fund management entity shall calculate the amount of employer's contribution balance that the employee is entitled to obtain, and then process it accordingly.

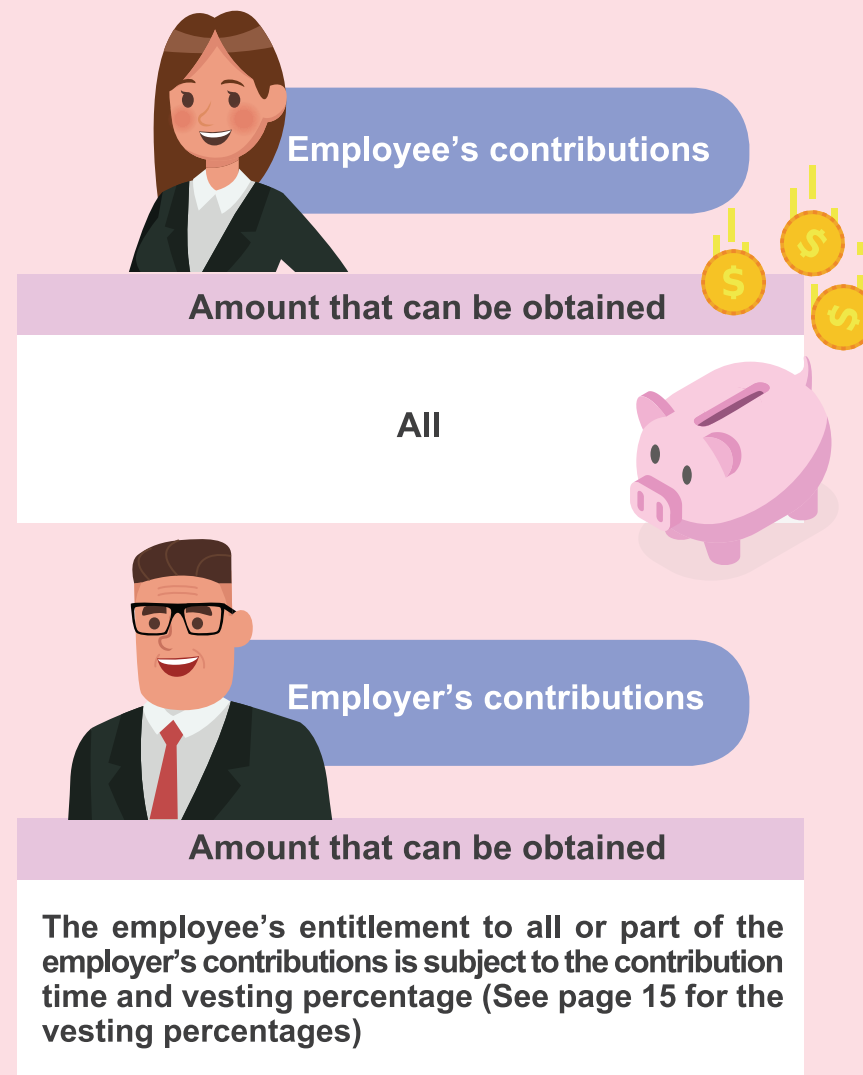
## How to process the last contribution?

Contributions shall stop in the next month following termination of employment relationship. The employer shall pay the last contributions no later than the end of next month following termination of employment relationship, as shown in the example below:

Example
The last employment date of the employee: 3rd June
End date of the joint provident fund scheme: 3rd June
The date employer paid the last contribution: In June or July
Date to stop calculating the vesting of benefits: 3rd June
The period that shall be covered by the last contribution: <ul style="list-style-type: none"><li>• 1st May to 3rd June (if the contributions are paid in June)</li><li>• 1st June to 3rd June (if the contributions are paid in July)</li></ul>



## 2. The amount that an employee can obtain when he/she leaves



For the interface between the private pension fund and the non-mandatory central provident fund, [please refer to the introduction on pages 13 and 14.](#)



### 3. What should the employer do with the employee's unvested benefits?

At termination of employment relationship, if the employee is not entitled to any of the employer's contributions after calculating based on the contribution time and vesting percentage, the contributions will then go to the employer who may keep them with the fund management entity for the payment of contributions of other employees, or the employer may apply to the Social Security Fund for withdrawal of funds.

The employer can check the vesting that belongs to his/her own or his/her employees and other related information with the fund management entity.

### 4. Processing methods for the funds obtained by an employee after he/she leaves

The employee may apply to transfer the funds from his/her contribution sub-account to other sub-accounts within 3 months from the next month of departure. If an application is not filed during the above period, the funds will be automatically transferred to the preserved sub-account of the original fund management entity. The available options are as follows:

1



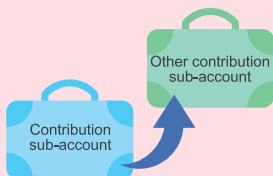
Keep the funds in the preserved sub-account opened by the original fund management entity for further accumulation.

2



Transfer the funds to the government-managed sub-account.

3



If there are other contribution sub-accounts already, the funds can be transferred to the other contribution sub-accounts.

4

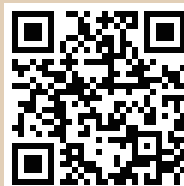


Transfer the funds to a preserved sub-account previously opened with other fund management entities within the non-mandatory central provident fund for integration.

Transferring funds in and out of the government-managed sub-account

- Must apply to the Social Security Fund, and only one transfer in and one transfer out of funds per year.

## V. Information and Enquiries



**Website of the Social Security Fund**

– Non-Mandatory Central Provident Fund System  
<https://www.fss.gov.mo/en/rpc/rpc-intro>



**Enquiry hotline: 2853 2850**

# Annexe I. Application Form for Employer Participation (Form B1) Front page

Government of the Macao Special Administrative Region  
Form B1 Social Security Fund

FOR FSS USE ONLY  
Registration No. **Sample**

Non-Mandatory Central Provident Fund System  
Application Form for the Employer to Establish a Joint  
Provident Fund Scheme for the First Time

Please use a "☑" to select the following options:  
☐ Belong to the interface with a private pension plan  
☐ Not belong to the interface with a private pension plan  
**Option**

**1 EMPLOYER INFORMATION**

Name of employer <sup>Note</sup> Before filling in this part, please refer to the notes on the back of this form.  
Chinese: 僱主有限公司  
Portuguese: COMPANHIA KU CHU LDA  
English: KU CHU COMPANY LIMITED  
Employer's FSS registration no.: XXXXXXXXXX DSF taxpayer no.: 8XXXXXXX  
Business/association registration no.: 80XXX (SO)  
Legal identity (Please see reverse side): 06 (If you fill in "16" here, please sp Fill in the address for receiving information about this Scheme  
Employer's FSS registration number, it is not required to fill in the legal identity)  
Mailing address: ☒ Macao ☐ Taipa ☐ Coloane  
(required to attach a photocopy of the Business Tax Declaration Form (M/1) which contains the correspondence address that has been reported to the DSF)  
Street: Rua de Eduardo Marques Doorplate no. 888  
Building: Employer Brand Commercial Centre Block 8 Floor 28 Flat A  
Phone no.: 2888 XXXX

**2 THIS JOINT PROVIDENT FUND SCHEME APPLIES TO ALL OF THE LOCAL EMPLOYEES LISTED BELOW**

Employer's FSS registration no.	Registration no. of establishment	Business name
1. 1XXXXXXXXX		
2.		
3.		
4.		
5.		

Fill in the information that applies to the same scheme

NOTE: Please continue on a separate sheet (A4 paper) according to the above format if necessary, giving the title heading "This Joint Provident Fund Scheme Applies to All the Local Employees - Attached Sheet", and signed by the legal representative and affixed with company seal on each page.

Ways of enquiries ☎Phone: 2853 2850 ☎24-hour interactive voice response hotline: 2823 0230 ☎Website: www.fss.gov.mo

# Annexe I. Application Form for Employer Participation (Form B1) Back page

**3 FUND MANAGEMENT ENTITY**

Name of fund management entity of the joint provident fund scheme: A PENSION FUND MANAGEMENT COMPANY LIMITED

In the case of an interface, the following fields must be filled in:

Name of fund management entity of the private pension plan: A PENSION FUND MANAGEMENT COMPANY LIMITED  
Private pension plan no.: XXXXXXXXXX

I know and agree that the Social Security Fund can pass on the relevant information to other government departments, public or private sector organizations or relevant individuals for verification purposes.

Signature of legal representative and company's seal  
Name of legal representative: CHAN TAI MAN  
Please fill in using BLOCK letters

2023 year X month X day

**EMPLOYER'S LEGAL IDENTITY CODE :**

01 Public enterprise	02 Individual business owner	03 Unlimited company	04 Limited partnership
05 Corporation	06 Limited company	12 Consortium/Fund	13 Association
15 Entity equivalent to a legal person	16 Other legal nature	17 One-person limited company	

NOTE: It must match the business name/taxpayer name or company name on the DSF Business Tax Declaration Form for Business Registration (M/1). If it is an association, it must match the information stated in the statutes published in the Macao SAR Gazette.

**Documents Required to be Submitted and the Points to Note**

- A photocopy of the joint provident fund scheme contract (a signed contract);
- If it is a legal entity, it is required to submit the business registration certificate (issued within the last three months);  
If it is an individual business owner, it is required to submit a photocopy of the proof of identity;  
If it is an association, it is required to submit:  
—a photocopy of the statutes published in the Macao SAR Gazette;  
—Certificate of Existence of Registration Record of Established Association in Identification Services Bureau (issued within the last three months);
- Front and back photocopy of the DSF Business Tax Declaration Form for Business Commencement/Change of Information (M/1);  
If it is an association or a market stall lessee, it is required to submit a photocopy of a document that can show the employer's DSF registration number (e.g. A photocopy of a certificate issued by the DSF, or a photocopy of the DSF Salaries Tax Group I Registration Form (M/2) of any one of the employees);
- A photocopy of the latest collective membership contract of the private pension plan (applies to the case of an interface);
- Please note that the form and documents must be submitted through the fund management entity.

## Annexe II. What can I Apply and the Required Documents

Application	Document	Where to Get	Where to Submit
For employer to establish a joint provident fund scheme for the first time	Application Form for the Employer to Establish a Joint Provident Fund Scheme for the First Time (B1)	Available at Social Security Fund's Offices or can be downloaded from its website ( <a href="http://www.fss.gov.mo">www.fss.gov.mo</a> )	Submit by employer to fund management entity
For employer to add a joint provident fund scheme	Application Form for the Employer to Add a Joint Provident Fund Scheme (B2)		
For employer to amend the information of the joint provident fund scheme	Application Form for the Employer to Amend the Information of the Joint Provident Fund Scheme (B3)		
For employer to switch the fund management entity	Application Form for the Employer to Switch the Fund Management Entity (B4)		
For employer to make online enquiry	Application Form for the Employer to Make Online Enquiry		Submit by employer to Social Security Fund's offices
For employer to change identity information/ correspondence address	Form for Registration of Employer/Change of Employer Information		

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