FAQ – MPF Login System Upgrade

1. **Why is it necessary to upgrade the login system?**

   To better protect your interest, we have enhanced our account verification services for the Sun Life MPF App and the Online Pension Services Centre. This allows us to better detect suspicious login attempts, verify that the user is you and prevent your account from being compromised.

   Multi-Factor Authentication (MFA) - When a suspicious login attempt is detected, you'll be prompted to enter a One-Time Password (OTP) sent to your registered mobile no./email address as an added layer of security.

2. **For Members – Why are some members unable to complete the registration with the One-Time Verification?**

   Please note the following:

   a. When entering your HKID no., please do not include brackets "()". For example, if your HKID no. is A123456(7), please enter "A1234567".
   b. When entering your email or mobile no., please use the email address or mobile no. that matches your record in the MPF account. If the record is outdated, please submit a "Member Information Change Form" to update your record.
   c. When setting your username and password, please read the system requirements for setting a new username and password carefully. You may not be able to use your existing username and password and need to create new credentials.
   d. If you receive the error code PINW101, it indicates that your username is already registered by another user; or you may have the same username registered with other online service(s) under Sun Life. Please consider using another username.
   e. Please avoid using symbol in your username, e.g. "@" or ".".

3. **For Members – How to enter your HKID no. correctly in the One-Time Verification registration?**

   Please do not include brackets "()". For example, if your HKID no. is A123456(7), please enter A1234567.

4. **For Employers – Why are some employers unable to complete the registration with the One-Time Verification?**
    a. When entering your Login ID, your Login ID = Employer Code + 00000 (except additional reporting centre(s) – if you have applied for additional reporting centre(s), please refer to the Login ID provided in the "Sun Life Rainbow MPF Scheme – Login Online Pension Services Centre" email notification).
    b. When entering your email, please use the email address that matches your record in the employer account. If the record is outdated, please submit a "Employer Information Change Form" to update your record.
    c. When setting your username and password, please read the system requirements for setting a new username and password carefully. You may not be able to use your existing username and password and need to create new credentials.

5. **What should I do if I can't log in after completing the registration with the One-Time Verification?**
    a. Please make sure you have completed the One-Time Verification and reached the registration completion screen. If you register repeatedly, the system will indicate that you have already completed the registration.
    b. Please check again to ensure you have entered the correct username/password. If you enter an incorrect, invalid or old username/password, an error message will be displayed. If you have forgotten your username/password, please select "Forgot Username or Password" on the login page to retrieve your registered username or reset a password.

Please note: If you experience multiple unsuccessful logins, you can try clearing your browser caches or using incognito browsing mode to attempt logging in again.

6. **What are the requirements for setting a username?**

    6 to 20 characters (with no space)

    Not accept Chinese character

    At least 1 alphabet

    At least 1 number

    No special symbols

7. **What are the requirements for setting a password?**

   8 to 20 characters (with no space)

   At least 1 upper case alphabet

   At least 1 lower case alphabet

   Not accept Chinese character

   At least 1 number

   At least 1 of the following special symbols from !@#$%^&*()+-

   Password cannot be too similar to Username

   Password cannot contain repeating characters

8. **What should I do if I haven't received the SMS/Email OTP?**

   You can request to resend the OTP. If you have requested a resend, please make sure to use the most recent one. If you choose to receive it via email, please check your junk mailbox.

9. **How long after the OTP is sent can I request a resend?**

   Generally, you can request a resend after 30 seconds

10. **Do I need to use the OTP in every login?**

    If you are using the Sun Life MPF App, and you choose the mobile biometric authentication feature after your first login, generally you do not have to use the OTP for future logins.

11. How to receive the OTP if my mobile no. or email address has changed?

Please update your registered mobile no. and email address under your MPF account record by submitting the "Information Change Form" by post or email. You can obtain the relevant form below:

Employer
https://www.sunlife.com.hk/content/dam/sunlife/regional/hong-kong/documents/pensions/SLR_ER_CHG.pdf

Member
https://www.sunlife.com.hk/content/dam/sunlife/regional/hong-kong/documents/SL_EECHG.pdf

Self-employed Person
https://www.sunlife.com.hk/content/dam/sunlife/regional/hong-kong/documents/SL_SEPCHG.pdf

Other Forms
https://www.sunlife.com.hk/en/client-support/find-a-form/

12. What is the limit on failed password entries before the account gets locked?

5 times

13. What should I do if my account is locked?

Your account will automatically unlock after 15 minutes, allowing you to try logging in again. If you have forgotten your username/password, please **wait until the 15 minutes have elapsed** and then select "Forgot Username or Password" on the login page to retrieve your registered username or reset a password. Please note that if you use "Forgot Password" while the account is locked, the new password may become invalid.