

## **Provident Fund Scheme for Workers in the Public Services**

# Switching dates for the year 2024

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Switching dates	The service of "eSwitching" opens at	The service of "eSwitching" closes at II: 45 On Fridays, it closes at 17:30	Switching info uploads on
January 8	2023	02/01	11/01
February 5	12/01	30/01	08/02
March 7	09/02	01/03	12/03
April 9	13/03	02/04	12/04
May 8	15/04	02/05	13/05
June 7	14/05	03/06	13/06
July 9	14/06	03/07	12/07
August 7	15/07	01/08	12/08
September 6	13/08	02/09	11/09
October 11	12/09	07/10	16/10
November 8	17/10	01/11	13/11
December 6	14/11	02/12	12/12

Any adjustment of the above arrangement will be announced in due time. Please pay attention to the news.

## Switching date of January

**January 8** 

**OSwitching** 

Deadline for submitting electronic switching declarations

2023

14/12

2024



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#### Reminder



If members intend to switch, please submit the declarations as early as possible, in order to avoid any emergency causes submission failure.



If members submit paper switching declarations, please note the deadlines determined by the service departments that they belong to.

# Members may proceed to switch with 1% or its multiples and

up to 4 times per year

### Ways to submit switching declarations

(Interfaces and forms are available in Chinese and Portuguese only)



The "Macao Civil Servants Exclusive" mobile app / The Pension Fund's website



Self-service kiosks



Paper switching declaration



Guideline and switching declaration form





#### Important notes for members

Retirement investment is long-term. Only with changes in factors such as personal situations, years to retirement or risk tolerance levels, should members make appropriate switching. Changes of investment strategies should be avoided especially when the market is extremely volatile, as this may lead members to "buy high and sell low" and to suffer from unnecessary losses.



Information Platform
of the Plans for Application
of Contributions



Provident Fund
Investment Classroom



The "Macao Civil Servants Exclusive" mobile app



(Interfaces are available in Chinese and Portuguese only)

