Date: 27 Oct 2026

Dear Sir/Madam,

Subject: **Request for refund of excess TVC Payments and Cancellation of Daily Contributions.**

I am writing to formalize an URGENT request regarding my Tax Deductible Voluntary Contributions (TVC) account under my eMPF account (ID: 20152053219), held by Kloth Jan-Eric Carl (HKID: R6137619).

On 10 Oct 2026, I opened a TVC account for AIA via the eMPF app intended for a monthly contribution of HK$5000. However, I discovered that daily unauthorized direct debits (eDDA) of HK$5000 each have been incorrectly deducted from my bank account.

The unauthorized transactions are as follows:
20 Oct 2026 - HK$5000
21 Oct 2026 - HK$5000
22 Oct 2026 - HK$5000
23 Oct 2026 - HK$5000
25 Oct 2026 - HK$5000

Total excess amount to be refunded: HK$20000 (excluding the intended HK$5000 monthly contribution)

These daily deductions were entirely unintentional. I hereby request a full refund of the Erroneous Contributions extra HK$20000 to be returned to my HSBC bank account.

Furthermore, please IMMEDIATELY stop all daily TVC contributions and restore the schedule to the intended monthly basis. I will make my next regular monthly payment in Nov 2026

Thank you for your prompt attention to this matter. I look forward to your confirmation.

Yours Faithfully



Kloth Jan-Eric Carl
eMPF Account ID: 2015053219