

MPF Withdrawal



**Mobile App
User Guide**

Preface

This user guide provides step-by-step instructions on how a scheme member can withdraw MPF benefits on the **eMPF™ Mobile App**. All screenshots are for illustration purposes only. The actual design of the app interface may be different.

For any enquiries regarding the **eMPF Platform**, please contact us through the following channels:

eMPF Customer Service Hotline	183 2622
Email	enquiry@support.empf.org.hk
eMPF Service Centre	Hong Kong Island Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong
	Kowloon Suites 1204-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon
	New Territories Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories
	Opening Hours Monday to Friday : 9:00 a.m. to 6:00 p.m. Saturday : 9:00 a.m. to 1:00 p.m. Closed on Sunday and Public Holiday

Version: 1.1
Date : 17 Aug, 2026

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A. Withdraw your MPF Benefits

If you would like to withdraw your MPF benefits derived from your mandatory contributions and tax deductible voluntary contributions upon reaching the age of 65, or meet the requirements of early withdrawal of MPF under the specific circumstances (i.e. early retirement, permanent departure from Hong Kong, small balance, terminal illness, total incapacity), please follow the steps below if the relevant schemes have been onboarded the **eMPF™ Platform**.



Remarks: If you would like to make a death claim as a personal representative or Official Administrator of the deceased scheme member, please refer to **Prepare MPF Applications for Scheme Members – eMPF Assistant Portal User Guide** to submit an application via the **eMPF Assistant Portal**. Login to **eMPF Platform** is not required.

A1

eMPF 積金易

[Register](#) | [Activate](#)

Login

Member | Employer

Continue with iAM Smart

or

Login ID Type

☒ Username ☐ eMPF ID

Username

[Forgot Username?](#)

Password

☐ Remember Me [Forgot Password?](#)

Login

A1 Log in to the **eMPF** Mobile App.

A. Withdraw your MPF Benefits

A2

My MPF

MPF Account Enrolment
Enrol an MPF account such as Tax Deductible Voluntary Contribution (TVC) Account, Special Voluntary Contribution (SVC) Account and more

Make Lump Sum Contributions
Pay lump sum contributions to your TVC Account, SVC Account and/or Self-employed Person (SEP) Account

Change Contribution Frequency/Amount or Stop Regular Contributions
Change Contribution Frequency and/or Amount for TVC and SVC

Investment
Perform fund switching / fund rebalancing and change your investment mandate

Transfer MPF
Submit transfer requests including personal account consolidation; transfer of benefits after termination of employment / self employment; transfer of your contribution account during employment; and transfer of TVC

Withdraw Benefits
Submit withdrawal requests including claiming of MPF benefits, withdrawal of voluntary contributions and refund of reserve account balance

Withdraw Benefits

User Guide [PDF](#) [Video](#)
Please select the type of withdrawal.

Claim MPF Benefits or Withdraw Tax Deductible Voluntary Contributions (TVC)
Withdraw benefits from mandatory contributions and/or TVC when specific withdrawal circumstances are met.

Withdraw Other Voluntary Contributions
Withdraw your other voluntary contributions in accordance with the governing rules set by your MPF scheme(s).

Refund of Suspense Account Balance
The suspense account holds excess contribution amounts. You can apply for a refund of your suspense account balance at any time.

A2 Tap **"My MPF"** on the menu bar and tap **"Withdraw Benefits"**, then select **"Claim MPF Benefits or Withdraw Tax Deductible Voluntary Contributions (TVC)"**.

A. Withdraw your MPF Benefits

A3

Claim Reason

User Guide PDF Video

Please choose the reason for claiming your MPF benefits.

For security reasons, the eMPF Platform requires identity verification via "iAM Smart+" for benefit withdrawal applications. You are advised to complete your iAM Smart registration before proceeding with your withdrawal application. For assistance, please visit the eMPF Service Centres.

Attaining the Age of 65

You can withdraw your benefits in a lump sum or in instalments when you reach the age of 65.

Early Retirement

You must be at least 60 years old and have ceased all employment and self-employment. You are required to make a statutory declaration that you have no intention of becoming employed or self-employed again. You can withdraw your MPF in a lump sum or in instalments.

Permanent departure from Hong Kong

You have to make a statutory declaration that you have departed or will depart from Hong Kong to reside elsewhere with no intention to return for employment or to resettle as a permanent resident. You are also required to provide documentary proof satisfactory to the trustees that you are permitted to reside in a place outside Hong Kong.

Note: Scheme members who have previously withdrawn their MPF on such grounds will not be paid MPF again for all subsequent applications on the same grounds with a later departure date.

Small Balance

Early withdrawal may be possible if your benefits do not exceed HK\$5,000 under only one MPF scheme, and the time between your date of application and the last contribution date exceeds 12 months. You are also required to make a statutory declaration that you have no intention of becoming employed or self-employed again.

Terminal Illness

Scheme members can apply for early withdrawal of benefits if they suffer from a terminal illness that is likely to reduce life expectancy to 12 months or less, with a medical certificate issued by a registered medical practitioner or Chinese medicine practitioner.

Total Incapacity

Scheme members can apply for early withdrawal of benefits if they have been certified that they have become permanently unfit to perform the particular kind of work of their previous jobs, with a medical certificate issued by a registered medical practitioner or Chinese medicine practitioner.

Scroll



A3

Select a **Claim Reason**.



Remarks: Please visit the MPFA website for details on eligibility requirements for each claim reason.

A4

Identity Verification

Verify Your Identity



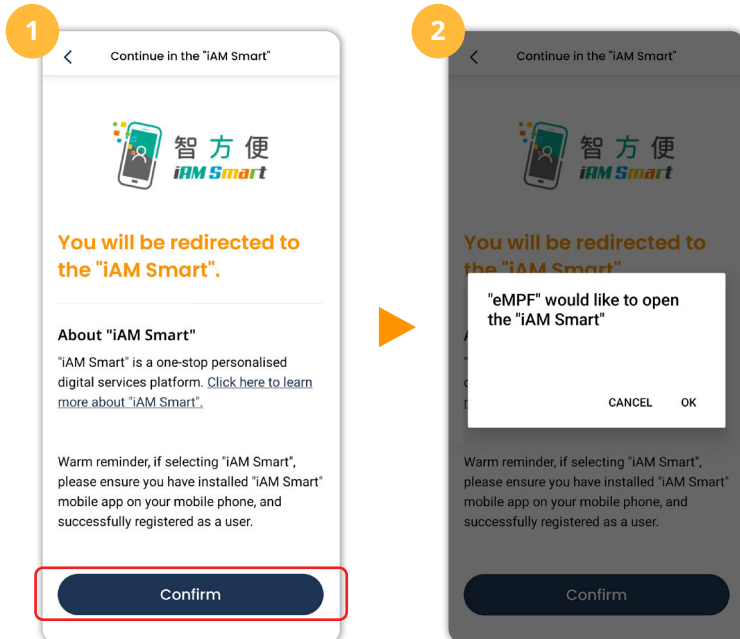
Authenticate by logging into the "iAM Smart+"

A4

For claims with the reasons of Retirement at Age 65/ Early Retirement/ Permanent Departure from Hong Kong/ Terminal Illness or Total Incapacity, please use **"iAM Smart+"** to perform step-up authentication. For claims with the reason of Small Balance, please go to **Step A9**.

A. Withdraw your MPF Benefits

Step-up Authentication with "iAM Smart+"



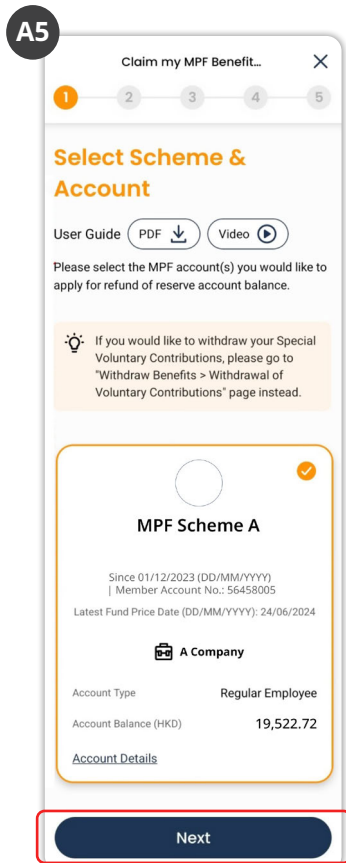
1 Download the **"iAM Smart"** mobile app to your smartphone and register as an **"iAM Smart+"** user. If you have already registered for **"iAM Smart"**, please log in and upgrade to **"iAM Smart+"**.

2 Follow the instructions and perform the subsequent steps as indicated on your **"iAM Smart+"**.



Tips: If you have never registered for **"iAM Smart"**, step-up authentication will take effect 24 hours after the completion of **"iAM Smart+"** registration.

► Continue the Withdrawal Process via eMPF™ Mobile App



A5 Select the **account(s)** and tap **Next**. You may select multiple accounts.

Please refer to the relevant steps below to submit your claim.

(i) Retirement at Age 65 / Early Retirement: **Step A6** and **Steps A9 to A13**.

(ii) Permanent Departure from Hong Kong: **Step A7 to A13**.

(iii) Small Balance / Terminal Illness / Total Incapacity: **Steps A9 to A13**.

A. Withdraw your MPF Benefits



Claim my MPF...

1 2 3 4 5

Cessation of Self-employment Details

MPF Scheme A

Since 27/06/2024 | Member Account No.: 56458005

Self-Employed Persons

Account Type SEP
Trustee Trustee A

Please enter your cessation of self-employment effective date:

Cessation of Self-employment Effective Date
08 / 07 / 2024

Confirm

Remarks: If you select a self-employed person account, you will need to enter your **Cessation of Self-employment Effective Date (if applicable)** and tap **Confirm**.

i) Retirement at Age 65 / Early Retirement

When you have reached the age of 65, you will receive a notification to remind you on withdrawal of benefits on the **eMPF™ Platform**.



You can claim your MPF benefits now

Date: 08/07/2024, 19:58



According to our records, you have reached the age of 65 and you are now eligible to claim your MPF benefits. You may choose to retain the benefits in your account for continuous investment or make the claim now.

Your date of birth in our record:

Date of Birth (DD/MM/YYYY)
1980-11-11

[Update Date of Birth](#)

Make a Claim Now

[Retain in Account\(s\)](#)

Remarks: If you would like to retain the benefits in your account for continuous investment, please tap **“Retain in Account(s)”** and your request will be submitted to the **eMPF Platform**. If you would like to make a claim now, please tap **Make a Claim Now** and follow the steps below.

A. Withdraw your MPF Benefits

A6

The screenshot shows the 'Claim my MPF' screen with a progress bar at the top indicating step 2 of 5. Below the progress bar, there are links for 'User Guide', 'PDF', and 'Video'. The account details section shows 'MPF Scheme A' with a member account number of 56458005 and an account balance of \$19,522.72. Under 'Withdrawal Details', there are three options: 'Withdraw All Benefits' (selected), 'Withdraw Part of the Benefits', and 'Withdraw Benefits by Setting Standing Instruction'. A 'Next' button is at the bottom.

A6 Fill in withdrawal instruction for each selected scheme. Then tap **Next** to go to **Step A9**.



The screenshot shows a warning screen titled 'Extra Processing Fee May Be Required'. It explains that a maximum total of number claims may vary from scheme and that an extra processing fee of \$100 will be deducted from the withdrawal amount. A table shows 'MPF Scheme A' with a processing fee of \$100. At the bottom, there are 'Accept' and 'Decline' buttons.

Tips: If your withdrawal request involves processing fee by your trustee, there will be a reminder. Please tap **Accept** to continue or tap **"Decline"**.

ii) Permanent Departure from Hong Kong



Remarks: Scheme members who have previously withdrawn their MPF on the ground of Permanent Departure from Hong Kong will not be paid again for all subsequent applications on the same ground with a later departure date.

A7

The screenshot shows the 'Overseas / Other places Settlement Information' screen. It has a progress bar at the top indicating step 2 of 5. Below the progress bar, there are links for 'User Guide', 'PDF', and 'Video'. The screen asks the user to provide overseas/other places settlement information. There are three sections: 'Overseas / Other Places Address', 'Overseas / Other places Contact Information', and 'Departure Details'. A 'Next' button is at the bottom.

A8

The screenshot shows the 'Update Common Reporting Standard Information' screen. It has a progress bar at the top indicating step 3 of 5. Below the progress bar, there are links for 'User Guide', 'PDF', and 'Video'. The screen asks the user to update common reporting standard information. A 'Next' button and a 'Skip' link are at the bottom.

A7 Fill in the **Overseas / Other Places Settlement Information** and tap **Next**.

A8 If the Overseas/ Other Places Settlement Information does not match with your tax residency, please tap **Next** to update you **Common Reporting Standard** information in next step. If you want to update the information later, please tap **"Skip"** to go to **Step A9**.

iii) Small Balance / Terminal Illness / Total Incapacity

To make a claim on the grounds of **Small Balance / Terminal Illness / Total Incapacity**, please refer to the steps below:



Remarks: The following steps are also applicable to the claim on the grounds of reaching the age of 65, early retirement and permanent departure from Hong Kong.

A9

Claim my MPF...

Payment Method

User Guide PDF Video

Please select one of the following payment methods and fill in the required information to receive your benefits.

Bank Transfer

Cheque

Bank Transfer

You must be the bank account holder. Payment to a third party account is not accepted. Please also ensure the below Bank Account Holder Name matches with your bank record in order to proceed with your instruction. If record is not matched, the payment instruction may not be accepted by your designated bank.

☒ Local Bank
☐ Bank in overseas / other places

Bank Name
Bank A

Bank Account Holder Name
Chan Tai Man

Bank Code
123

Branch No.
012

Bank Account No.
123456789

Next

A10

Claim my MPF Benefit...

Upload Supporting Documents

User Guide PDF Video

Please upload the supporting document(s) (if applicable) in jpg, jpeg, png, tif, tiff, heic (iOS only), pdf, doc, docx format
- Up to 5 files at a time, 10MB max for each file
- If supporting document is not required, please click "Next" to continue

The Statutory Declaration Form on Terminal Illness [Form MPF(S) - W(T)]

Supporting Document.pdf
9.66 KB

Upload File

Next

A9 Select a payment method and fill in the payment information. Then, tap **Next**.



Tips:

Payment by Cheque: The cheque will be posted to the correspondence address in your **eMPF™** record.

Bank Transfer: You must be the bank account holder. Payment to a third party account is not accepted.

A10 Upload the supporting document(s) shown on the page and then tap **Next**.



Remarks: The requirement on supporting document is different depending on your claim reason. Original copy may be required for certain documents.

iii) Small Balance / Terminal Illness / Total Incapacity

A11

Claim my MPF

Confirmation

Selected Account

MPF Scheme A
Trustee A
I 56458005

Edit

Withdrawal Details

Payment Details

Bank Transfer
Local Bank

Bank Account Holder Name
Chan Tai Man

Bank Code
123

Branch No.
012

Bank Account No.
123456789

Edit

The Statutory Declaration Form on Terminal Illness [Form MPF(S) - W(T)]

Supporting documents.pdf
373.39 KB

Edit

Submit

A12

Terms and Conditions

Show Less

By clicking the "Accept" button below, you confirm that:

- 1/ the information given in this application is correct and complete;
- 2/ you understood once your application is submitted, it could not be withdrawn; and
- 3/ you have read and agree to be bound by the Terms & Conditions below.

The payment of benefits, please contact the MPF Schemes...

Accept

Decline

A11 Review the information and click **Submit**.

A12 Read the terms and conditions and click **Accept**.

A13

Withdrawal Request Submitted

Reference No.: WGD1209366000065959

Submission Date & Time (DD/MM/YYYY)
(HH:MM): 08/07/2024, 12:04

Your request for withdrawal of benefits has been submitted. We will notify you the status of your request for withdrawal of benefits by your designated communication channel. You may also check the status on the "My Record" page.

Hong Kong Island
Unit 601B, 6/F, Dah Sing Financial Centre, No. 248 Queen's Road East, Wanchai, Hong Kong

Kowloon
Suites 1204-6, 12/F, Chinachem Golden Plaza, No. 77 Mody Road, Tsim Sha Tsui East, Kowloon

New Territories
Suite 1802A, 18/F, Tower 2, Nina Tower, No. 8 Yeung Uk Road, Tsuen Wan, New Territories

View submission status

Back to Home

A13 The claim request has been successfully submitted. We will send you the result once it is available via email or SMS.

B. Withdraw Voluntary Contributions

If you would like to withdraw voluntary contributions from your MPF accounts, please follow the steps below.



Remarks: Withdrawal of voluntary contributions is subject to the governing rules of individual scheme.

B1

eMPF 積金易

[Register](#) | [Activate](#)

Login

Member | Employer

Continue with IAM Smart

or

Login ID Type

☒ Username ☐ eMPF ID

Username

[Forgot Username?](#)

Password

☐ Remember Me [Forgot Password?](#)

Login

B1

Log in to the eMPF™ Mobile App.

B. Withdraw Voluntary Contributions

B2

My MPF

MPF Account Enrolment
Enrol an MPF account such as Tax Deductible Voluntary Contribution (TVC) Account, Special Voluntary Contribution (SVC) Account and more

Make Lump Sum Contributions
Pay lump sum contributions to your TVC Account, SVC Account and/or Self-employed Person (SEP) Account

Change Contribution Frequency/Amount or Stop Regular Contributions
Change Contribution Frequency and/or Amount for TVC and SVC

Investment
Perform fund switching / fund rebalancing and change your investment mandate

Transfer MPF
Submit transfer requests including personal account consolidation; transfer of benefits after termination of employment / self employment; transfer of your contribution account during employment; and transfer of TVC

Withdraw Benefits
Submit withdrawal requests including claiming of MPF benefits, withdrawal of voluntary contributions and refund of reserve account balance

Withdraw Benefits

User Guide [PDF](#) [Video](#)
Please select the type of withdrawal.

Claim MPF Benefits or Withdraw Tax Deductible Voluntary Contributions (TVC)
Withdraw benefits from mandatory contributions and/or TVC when specific withdrawal circumstances are met.

Withdraw Other Voluntary Contributions
Withdraw your other voluntary contributions in accordance with the governing rules set by your MPF scheme(s).

Refund of Suspense Account Balance
The suspense account holds excess contribution amounts. You can apply for a refund of your suspense account balance at any time.

B2 Tap **"My MPF"** on the menu bar and tap **"Withdraw Benefits"**. Then, select **"Withdraw Other Voluntary Contributions"**.

B3

Identity Verification

Verify Your Identity

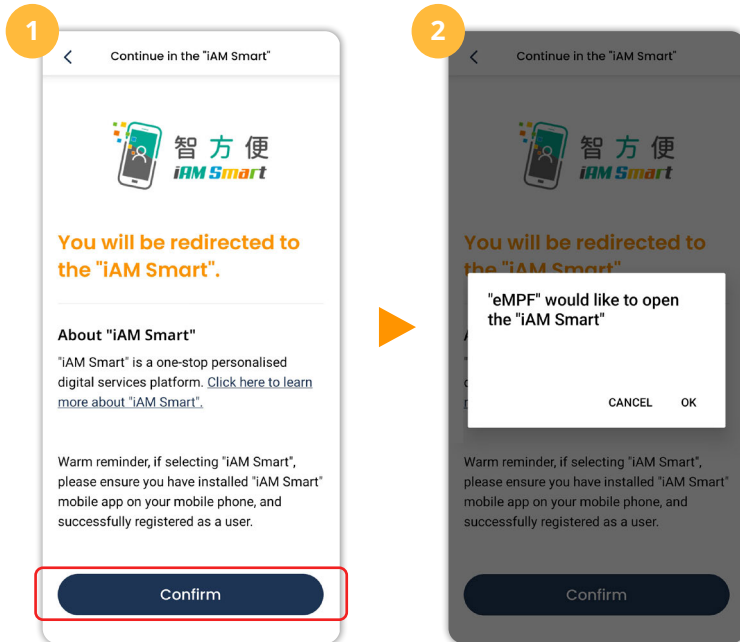
智方便
iAM Smart

Authenticate by logging into the "iAM Smart+"

B3 Please use **"iAM Smart+"** to perform step-up authentication.

B. Withdraw Voluntary Contributions

Step-up Authentication with "iAM Smart+"

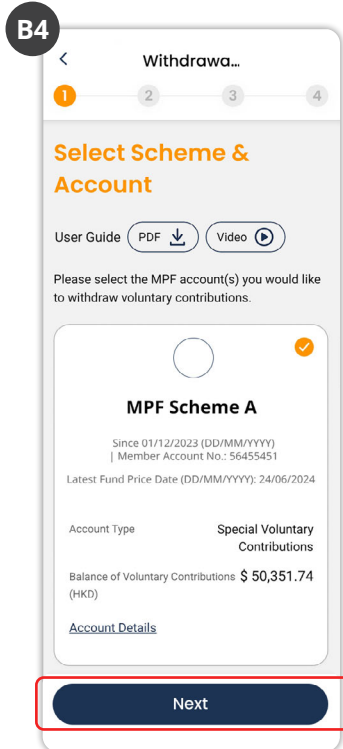


- 1 Download the **"iAM Smart"** mobile app to your smartphone and register as an **"iAM Smart+"** user. If you have already registered for **"iAM Smart"**, please log in and upgrade to **"iAM Smart+"**.
- 2 Follow the instructions and perform the subsequent steps as indicated on your **"iAM Smart+"**.

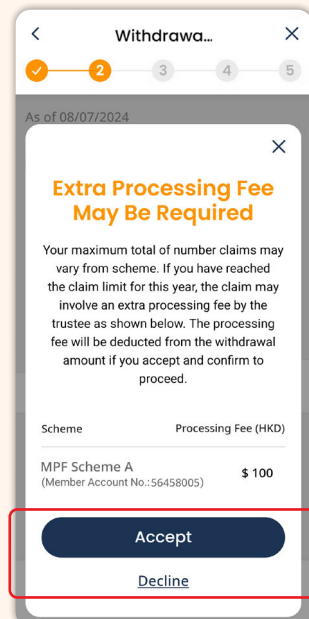


Tips: If you have never registered for **"iAM Smart"**, step-up authentication will take effect 24 hours after the completion of **"iAM Smart+"** registration.

► Continue the Withdrawal Process via eMPF™ Mobile App



- B4** Select the **account(s)** and then tap **Next**. You may select multiple accounts.



Tips: If your withdrawal request involves processing fee by trustee, there will be a reminder. Please tap **Accept** to continue or tap **"Decline"**.

B. Withdraw Voluntary Contributions

B5

Withdrawa...

1 2 3 4

User Guide PDF Video

As of 08/07/2024

MPF Scheme A
Since 13/06/2024 | Member Account : 56455451
Account Type: Special Voluntary Contributions
Trustee: Trustee A

Balance of Voluntary Contributions (HKD)
\$ 50,351.74

[View My Account Portfolio](#)

✓ Withdrawal Details

ⓘ: "Standing Instruction" refers to the effective instruction that would be continuously executed according to your predefined date periodically. For example, executing the withdrawal instruction either monthly or annually.

Withdrawal Details

☒ Withdraw All Voluntary Contributions

☐ Partial Withdrawal Voluntary Contributions

☐ Withdraw by Percentage of Each Fund

Next

B6

Withdrawa...

1 2 3 4

User Guide PDF Video

Please select one of the following payment methods and fill in the required information to receive your benefits. ⓘ

☒ Bank Transfer

☐ Cheque

Bank Transfer

You must be the bank account holder. Payment to a third party account is not accepted. Please also ensure the below Bank Account Holder Name matches with your bank record in order to proceed with your instruction. If record is not matched, the payment instruction may not be accepted by your designated bank.

☒ Local Bank

☐ Bank in overseas / other places

Bank Name
Bank A

Bank Account Holder Name
Chan Tai Man

Bank Code
123

Branch No.
012

Bank Account No.
123456789

Next

B5 Fill in the withdrawal details and tap **Next**.

B6 Select a payment method and fill in the payment information. Then, tap **Next**.



Tips:

Payment by Cheque: The cheque will be posted to the correspondence address in your **eMPF™** record.

Bank Transfer: You must be the bank account holder. Payment to a third party account will not be accepted.

B. Withdraw Voluntary Contributions

B7

Withdrawa...

Confirmation

Step 1 - Select Scheme & Account

✓ Selected Account Details

MPF Scheme A
Trustee A
56455451
Special Voluntary Contributions

Balance of Voluntary Contributions (HKD)
\$ 50,351.74

Edit

Step 2 - Withdrawal of Benefits Instruction

✓ Withdrawal Details

Withdrawal Details
Withdraw All Voluntary Contributions

Edit

Step 3 - Payment Method

✓ Payment Details

Payment Details

Bank Transfer	Bank Account Holder Name
Local Bank	Chan Tai Man
Bank Code	Branch No.
123	012
Bank Account No. 123445678	

Edit

Submit

B8

Terms and Conditions

Show Less

By clicking the "Accept" button below, you confirm that:
1/ the information given in this application is correct and complete;
2/ you understood once your application is submitted, it could not be withdrawn; and
3/ you have read and agree to be bound by the Terms & Conditions below.

Accept

Decline

B7 Review the information and click **Submit**.

B8 Read the Terms and Conditions and tap **Accept**.

B9



Voluntary Contributions Withdrawal Request Submitted

Reference No.: WGD1609366000066148

Submission Date & Time (DD/MM/YYYY)
(HH:MM): 08/07/2024, 12:07

Your voluntary contributions withdrawal request has been submitted. We will notify you when the process is completed. You may also check the status on the "My Record" page.

View submission status

Back to Home

B9 The withdrawal request has been successfully submitted. We will send you the result once it is available via email or SMS.

C. Withdraw Suspense Account Balance of Self-employed Persons

If you have a self-employed person account and would like to apply for refund of your suspense account balance, please follow the steps below.



Tips: Suspense account is holding excess amount of your payment to contributions.

C1

C1

Log in to the eMPF™ Mobile App.

C. Withdraw Suspense Account Balance of Self-employed Persons

C2

My MPF

MPF Account Enrolment
Enrol an MPF account such as Tax Deductible Voluntary Contribution (TVC) Account, Special Voluntary Contribution (SVC) Account and more

Make Lump Sum Contributions
Pay lump sum contributions to your TVC Account, SVC Account and/or Self-employed Person (SEP) Account

Change Contribution Frequency/Amount or Stop Regular Contributions
Change Contribution Frequency and/or Amount for TVC and SVC

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Please select the type of withdrawal.

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Withdraw benefits from mandatory contributions and/or TVC when specific withdrawal circumstances are met.

Withdraw Other Voluntary Contributions
Withdraw your other voluntary contributions in accordance with the governing rules set by your MPF scheme(s).

Refund of Suspense Account Balance
The suspense account holds excess contribution amounts. You can apply for a refund of your suspense account balance at any time.

C2 Tap **"My MPF"** on the menu bar and tap **"Withdraw Benefits"**. Then select **"Refund of Suspense Account Balance"**.

C3

Identity Verification

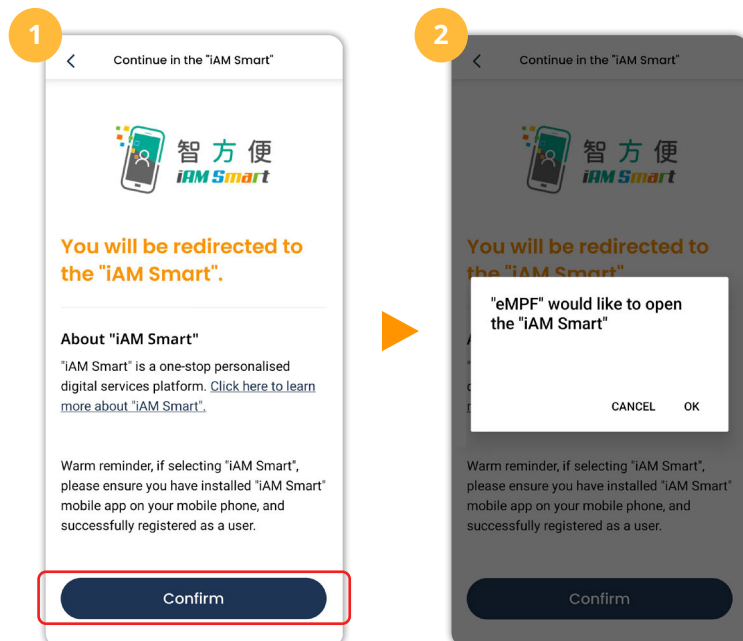
Verify Your Identity

智方便 iAM Smart
Authenticate by logging into the "iAM Smart+"

C3 Please use **"iAM Smart+"** to perform step-up authentication.

C. Withdraw Suspense Account Balance of Self-employed Persons

Step-up Authentication with "iAM Smart"

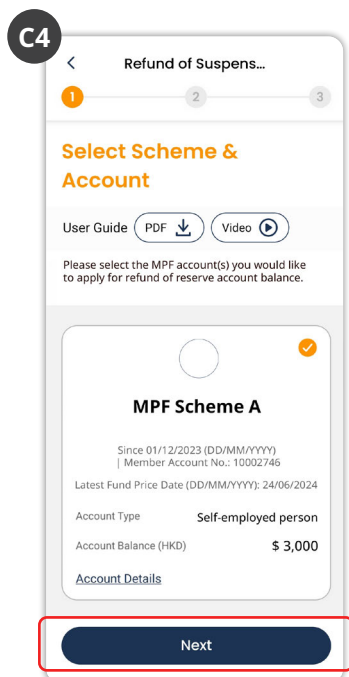


- 1 Download the "iAM Smart" mobile app to your smartphone and register as an "iAM Smart+" user. If you have already registered for "iAM Smart", please log in and upgrade to "iAM Smart+".
- 2 Follow the instructions and perform the subsequent steps as indicated on your "iAM Smart+".



Tips: If you have never registered for "iAM Smart", step-up authentication will take effect 24 hours after the completion of "iAM Smart+" registration.

► Continue the Withdrawal Process via eMPF™ Mobile App



- C4 Select the **account(s)** and then tap **Next**. You may select multiple accounts.

C. Withdraw Suspense Account Balance of Self-employed Persons

C5

Refund of Suspens...

1 2 3

Payment Method

User Guide [PDF](#) [Video](#)

Please select a payment method and provide the required information as stated.

Bank Transfer

Cheque

Bank Transfer

You must be the bank account holder. Payment to a third party account is not accepted.

☒ Local Bank
☐ Overseas Bank

Bank Name
Bank A

Bank Account Holder Name
Chan Tai Man

Bank No.
123

Bank Branch Code
012

Bank Account Number
123456789

Next

C6

Refund of Suspens...

1 2 3

Confirmation

Step 1 - Select Scheme & Account

Selected Account Details

☒ MPF Scheme A
Trustee A
Account Type: Self-employed person

Account Balance (HKD)
\$ 3,000

[Edit](#)

Step 2 - Payment Method

Payment Details

Submit

C5 Select a payment method and fill in the payment information, then tap **Next**.



Tips:

Payment by Cheque: The cheque will be posted to the correspondence address in your **eMPF™** record.

Bank Transfer: You must be the bank account holder. Payment to a third party account is not accepted.

C6 Review the information and tap **Submit**.

C7

Terms and Conditions

Show Less

By clicking the "Accept" button below, you confirm that:

1/ the information given in this application is correct and complete;

2/ you understood once your application is submitted, it could not be withdrawn; and

3/ you have read and agree to be bound by the Terms & Conditions below.

Accept

[Decline](#)

C8

Refund Request Submitted

Reference No.: WGD1508622000026313

Submission Date & Time (DD/MM/YYYY) (HH:MM):
10/07/2024, 12:07

Your refund request has been submitted. We will notify you when the refund has been settled. You may also check the status on the "My Record" page.

View submission status

Back to Home

C7 Read the Terms and Conditions and tap **Accept**.

C8 The refund request has been successfully submitted. We will send you the result once it is available via email or SMS.

- End -