

053112108973-7500



BENJAMIN LAU CHUENG  
BLK 109 SERANGOON NORTH AVENUE 1  
#13-653 HWI YOH VILLE  
SINGAPORE 550109



**Details of Your DBS Multiplier Account**  
**1 Dec 2021 to 31 Dec 2021**

**Account No.: 120-347472-6**

DATE	DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
<b>CURRENCY</b>	<b>SINGAPORE DOLLAR</b>			
	<b>Balance Brought Forward</b>			5,920.64
01 Dec	<b>GIRO Standing Instruction</b> TO :JESLIN TAN REF: SI SI	1,000.00		4,920.64
04 Dec	<b>Advice FAST Payment / Receipt</b> CIMB:10000158713100001:I-BANK 97849553 MB37982344832K13 Other	2,000.00		
04 Dec	<b>ATM Cash Withdrawal</b> 25589989,NTUC SGOON NTH	500.00		
04 Dec	<b>Advice Bill Payment</b> DBSC-5520380054472374 : I-BANK	10.08		2,410.56
06 Dec	<b>Advice FAST Payment / Receipt</b> STRIPE 9NLFrKSmJ 20211206SCBLSG22BRT0311932 Cash Disbursement		21.98	2,432.54
07 Dec	<b>Interest Earned</b> Preferential rate based on total monthly transactions		3.33	2,435.87
08 Dec	<b>ATM Cash Withdrawal</b> 25589989,REDHILL MRT 1	40.00		
08 Dec	<b>Advice Funds Transfer</b> TOP-UP TO PAYLAH! : BenebLau	2.20		
08 Dec	<b>Advice FAST Payment / Receipt</b> Incoming PayNow Ref 8522961 From: k Send back 97120580 Other		1.10	
08 Dec	<b>Advice Bill Payment</b> DBSC-5520380054472374 : I-BANK	6.00		2,388.77
11 Dec	<b>Advice FAST Payment / Receipt</b> Incoming PayNow Ref 1885748 From: JESLIN TAN GEE HWEI Jeslin Other		50.00	2,438.77
	<b>Balance Carried Forward</b>			2,438.77

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<b>CURRENCY</b>	<b>SINGAPORE DOLLAR</b>			
	<b>Balance Brought Forward</b>			2,438.77
14 Dec	<b>GIRO Payments / Collections via GIRO</b> DSTA 3990379704 Supplier Payment		40.00	
14 Dec	<b>GIRO Salary</b> DSTA 10011013		16,685.00	19,163.77
15 Dec	<b>GIRO Standing Instruction</b> TO :JOINT REF: SI SI	250.00		
15 Dec	<b>GIRO Standing Instruction</b> TO :LAU HANG BOO REF: SI	200.00		
15 Dec	<b>GIRO Standing Instruction</b> TO :TOH CHOON MUAY REF: SI	400.00		
15 Dec	<b>Advice Bill Payment</b> DBSC-5520380054472374 : I-BANK	6.00		
15 Dec	<b>Advice FAST Payment / Receipt</b> UOB:3303159604:I-BANK Transfer MB38442219242K26 Other	10,000.00		
15 Dec	<b>Advice FAST Payment / Receipt</b> PayNow Transfer To: jeslin PayNow Transfer Other	200.00		
15 Dec	<b>Advice FAST Payment / Receipt</b> Incoming PayNow Ref 7391556 From: JESLIN TAN GEE HWEI PayNow Transfer Other		200.00	8,307.77
18 Dec	<b>Advice FAST Payment / Receipt</b> PayNow Transfer To: jeslin PayNow Transfer Other	50.00		8,257.77
21 Dec	<b>Advice FAST Payment / Receipt</b> PayNow Transfer To: jeslin PayNow Transfer Other	200.00		8,057.77
22 Dec	<b>Advice Funds Transfer</b> TOP-UP TO PAYLAH! : 97849553	11.70		
22 Dec	<b>Advice Funds Transfer</b> TOP-UP TO PAYLAH! : BenebLau	1.10		8,044.97
	<b>Balance Carried Forward</b>			8,044.97

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<b>CURRENCY SINGAPORE DOLLAR</b>				
	<b>Balance Brought Forward</b>			8,044.97
23 Dec	<b>Advice FAST Payment / Receipt</b> Incoming PayNow Ref 7440344 From: k Send back 97120580 Other		6.50	8,051.47
25 Dec	<b>Advice FAST Payment / Receipt</b> PayNow Transfer To: jeslin PayNow Transfer Other Value Date : 25 Dec	65.00		
25 Dec	<b>Advice Bill Payment</b> DBSC-5520380054472374 : I-BANK Value Date : 25 Dec	2.00		
25 Dec	<b>Cash Accepting Machine Deposit</b> 25589989,S'GOON NTH/153		800.00	8,784.47
27 Dec	<b>Advice Funds Transfer</b> TOP-UP TO PAYLAH! : BenebLau	1.10		
27 Dec	<b>Advice FAST Payment / Receipt</b> CIMB:10000158713100001:I-BANK 97849553 MB38958991790I33 Other	2,000.00		6,783.37
29 Dec	<b>Advice FAST Payment / Receipt</b> CIMB:10000158713100001:I-BANK 97849553 MB39064441883I70 Other	500.00		6,283.37
31 Dec	<b>Interest Earned</b>		0.23	6,283.60
	<b>Total</b>	17,445.18	17,808.14	
	<b>Balance Carried Forward</b>			6,283.60
	Annual Statement of Interest for Current Year			
(A)	Total Credit Interest			69.86
(B)	Total Debit Interest			0.00
<b>CURRENCY UNITED STATES DOLLAR</b>				
	<b>Balance Brought Forward</b>			0.07
	<b>Total</b>	0.00	0.00	
	<b>Balance Carried Forward</b>			0.07
	<b>Indicative in SGD @ 1.3400</b>			0.09
	Annual Statement of Interest for Current Year			
(A)	Total Credit Interest			0.07
(B)	Total Debit Interest			0.00

## Messages For You

- For Personal account enquiries, please call us at 1800 111 1111  
For Business account enquiries, please call us at 1800 222 2200
- **Australia Residents - Limitations to Banking Services & Investment Offerings**  
The Australian Securities & Investments Commission has postponed the regulatory changes to Q1 2023. For details, please visit <https://go.dbs.com/sg-auresident>
- **Revision in interest rate charges for EUR, JPY and CHF Corporate Accounts**  
Interest rate charges for Euro, Japanese Yen and Swiss Franc corporate account credit balances will be revised from 1 February 2022.  
Please visit: [go.dbs.com/interest](https://go.dbs.com/interest)
- **Cessation of non-monthly DBS Corporate Account Statements**  
The frequency of your DBS Corporate Account statement will be updated to be sent to you only on a monthly basis, effective for your March 2021 statement.  
For more information, please visit: [go.dbs.com/estatements](https://go.dbs.com/estatements)
- **Cessation of printed Corporate Account Statements for DBS IDEAL users**  
We will progressively stop mailing you printed statements effective for your March 2021 statement.  
Please view or download your eStatements from DBS IDEAL.  
For more information, please visit: [go.dbs.com/estatements](https://go.dbs.com/estatements)
- **To improve user experience, we will be conducting Customer Satisfaction Surveys.**  
As our valued customer, you may be invited to participate via email or sms.  
Qualtrics is our official digital survey platform to conduct the surveys.  
Rest assured your responses will be treated with absolute confidentiality.

## DEPOSIT INSURANCE SCHEME

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

## GENERAL

Late cheques will be taken into account for interest computation from the next clearing date after the day of deposit.  
Exchange rate quoted (if any) is the indicative rate as at the last business day of the month.  
Any transactions performed after our cut-off time for statement printing will be reflected in the following month's statement of account.

Overdraft interest denotes the interest charge on:

- Overdraft amount utilised for accounts with an overdraft facility (subject to a minimum charge of \$10)
- Amount overdrawn due to insufficient funds to meet payment/s eg. cheque clearing (subject to a minimum charge of \$30 for corporate account)

Please examine this statement. Subject to any other applicable terms, please notify us of any error or discrepancy within fourteen (14) days from the date of receipt of this statement.