



392NN521G

WINS UNITED WATCH PTE LTD
180 BENCOOLEN STREET
#01-74
THE BENCOOLEN SHOPPING MALL
SINGAPORE 189646

Oversea-Chinese Banking Corporation Limited

65 Chulia Street OCBC Centre Singapore 049513

Co.Reg.No.: 193200032W

Information
As part of our efforts to be a more environmentally-friendly bank, all our account statements will now be printed on both sides of the page.

STATEMENT OF ACCOUNT

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For enquiries, please call
Business Banking at 6538 1111

OCBC NORTH BRANCH

CURRENT ACCOUNT

1 JAN 2020 TO 31 JAN 2020

Account No. 521827931001**Transaction Value**

Date 交易日	Date 过帐日	Description 说明	Cheque 支票	Withdrawal 支出	Deposit 存入	Balance 结存/欠
		BALANCE B/F				120,641.58
02 JAN	02 JAN	POS SETTLEMENT			1,667.00	122,308.58
		01/01/20				
		WINS UNITE				
		11145209200				
—	02 JAN	POS SETTLEMENT			3,422.00	125,730.58
—		31/12/19				
		WINS UNITE				
		11143763100				
—	02 JAN	POS SETTLEMENT			1,675.00	127,405.58
—		31/12/19				
		WINS UNITE				
		11145209200				
02 JAN	02 JAN	POS SETTLEMENT			3,062.00	130,467.58
		01/01/20				
		WINS UNITE				
		11143763100				
02 JAN	02 JAN	CASH CHQ WDL	368838	11,600.00		118,867.58
02 JAN	02 JAN	IBG GIRO			358.06	119,225.64
		OTHR				
		AMERICAN EXPRESS IN				
		980587116740018145				
02 JAN	02 JAN	IBG GIRO			409.35	119,634.99
		OTHR				
		ALIPAY SINGAPORE E-				
		C10520000118142				
03 JAN	03 JAN	POS SETTLEMENT			926.00	120,560.99
		02/01/20				
		WINS UNITE				
		11143763100				
03 JAN	03 JAN	POS SETTLEMENT			453.00	121,013.99
		02/01/20				
		WINS UNITE				
		11145209200				
03 JAN	03 JAN	CHEQUE	368835	7,100.00		113,913.99
06 JAN	06 JAN	POS SETTLEMENT			1,857.00	115,770.99
		03/01/20				
		WINS UNITE				
		11145209200				
06 JAN	06 JAN	POS SETTLEMENT			2,001.00	117,771.99
		05/01/20				

Please turn over...

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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 \$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 \$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.



Oversea-Chinese Banking Corporation Limited

65 Chulia Street OCBC Centre Singapore 049513

Co.Reg.No.: 193200032W

TRANSACTION CODE DESCRIPTION

A/C	Account	帳 戸	INT	Interest	利 息
A/C CLOSED	Account Closed	关 闭 帳 戸	I/COLLN	Inward Collection	进 口 托 收
ATM O	ATM Overseas	海 外 自 动 柜 员 机	IBG	Inter-Bank GIRO	财 路 行
ATM PAYMENT	Automated Teller Machine Payment	自 动 柜 员 机 付 款	INB	Internet Banking	网 络 银 行
ATM TRANSFER	Automated Teller Machine Transfer	自 动 柜 员 机 转 帳	INB TRANSFER	Internet Banking Transfer	网 络 银 行 转 帳
ACU	Foreign Currency		INS	Insurance	保 险
ADJ	Adjustment		L/C	Letter of Credit	信 用 证
ADV	Advance		L CHQ	Late Cheque	逾 期 支 票
AMD	Amendment		MER	Merchant	商 家
ASI	Automated Standing Instruction	自 动 长 期 指 示	NEGN	Negotiation	信 用 协 议
BANK CHARGES	Bank Charges	银 行 费 用	NETS	NETS	信 用 子 付 款 交 易
BAL	Balance	余 额	NOM	Nominee	星 网 电 子 付 款 传 帐
C/Order	Cashier's Order		O/COLLN	Outward Collection	信 信 出 口 托 收
CHQ DP	Cheque Deposit	本 票 支 票 存 人	PAYMENT-MAS	MEPS Payment	货 币 管 理 局 (MAS) 电子付款系统-付款
CC	Cash Card	现 金 卡	PER LOAN	Personal Loan	个 人 贷 款
CDP	Central Depository	中 央 托 收 私 人 有 限 公 司	PHN TRANSFER	PhoneBank Transfer	个 人 电 话 银 行 转 帳
COM	Commission	佣 金	POS	Point of Sale	销 售 终 端
CONV	Conversion	外 币 兑 换	POST	Postage	邮 费
CR	Credit	贷 方 / 存 入	PREM	Premium	保 险 费
CRVISA	VISA Electron Credit	维 萨 电 子 付 款	PS	Power Supply	能 源 供 应 公 司
CANC TT	Telegraphic Transfer Cancellation	电 子 汇 款 撤 消	REIMB	Reimbursement	偿 付
DIV	Dividend		RTN GIRO	Return GIRO	退 回 支 票
DR	Debit		RTN CHQ	Return Cheque	退 回 支 票
DD	Demand Draft	借 方 / 付 出	RECEIPTS-MAS	MEPS Receipts	货 币 管 理 局 电子付款系统-存入
DVE	VISA Electron Purchases	即 期 汇 票	SEC	Security	证 券
DDB	Direct Debit	维 萨 电 子 付 款	SGD	Singapore Dollar	新 市 电 信
DCR	Direct Credit	直 接 财 路 付 款	SATM	Shared ATM	共 享 自 动 柜 员 机
EPS	Electronic Payment of Shares	直 接 财 路 存 款	ST	SingTel	新 电 信
ES	EasiSave	电 子 购 股 付 款	SER CHARGE	Service Charge	服 务 费
ES FIXED FEE	EasiSave Fixed Fee	易 式 储 蓄 户 头 费	SHR	Share NETS	供 享 电 子 转 帐 网 络 系 统
ESA	Electronic Share Application	易 式 帐 户 固 定 费 用	T/R	Trust Receipt	信 用 托 收 据
EXPORT LOAN	Export Loan	电 子 股 票 认 购	TT	Telegraphic Transfer	电 子 付 款
FCY	Foreign Currency	出 口 贷 款	TRAN CHARGE	Transaction Charge	交 易 费 用
HSE LOAN	House Loan	外 币 房 贷 款	TRADE FINANCE	Trade Finance	货 易 融 资
IMPORT LOAN	Import Loan	进 口 贷 款	TRANSFER	Transfer	转 帐

Contact for Consumer Banking:

Phone Bank: 1800 363 3333
Email Address: contactus@ocbc.com

Contact for Business Banking:

Commercial Service Centre: 6538 1111
Email Address: Bizinteract@ocbc.com

APPLICATIONS FOR INDIVIDUALS

	ATM Card	PHONE/INTERNET/MOBILE BANKING
Application for Banking Services	Apply at any OCBC Bank Branch	<p>Three easy ways to apply:-</p> <ol style="list-style-type: none"> 1. Apply at any OCBC ATM with your ATM Card and PIN. <ul style="list-style-type: none"> • Select 'Other Services' • Select 'Phone Banking Application' or • 'Internet Banking/Mobile Banking Application'; or 2. Download and complete the following forms available at www.ocbc.com, and mail it back to the address stated on the form <ul style="list-style-type: none"> • Phone Banking Services Form (Personal) • Internet / Mobile Banking Services Form (Personal) or 3. Apply at any OCBC Branch.

eBANKING APPLICATIONS FOR CORPORATES

	ATM Card	PHONE BANKING	INTERNET BANKING
Application for Access	Apply at any OCBC Bank Branch	Download and complete the Business PhoneBanking and eAlerts@ocbc Application Form available at www.ocbc.com , and mail it back to the address stated on the form.	Download and complete the Velocity@ocbc Application Form available at www.ocbc.com and mail it back to the address stated on the form.

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.



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WINS UNITED WATCH PTE LTD

STATEMENT OF ACCOUNT

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CURRENT ACCOUNT

1 JAN 2020 TO 31 JAN 2020

Account No. 521827931001

Transaction Value

Date	交易日 Date	过帐日 Date	Description	说明	Cheque 支票	Withdrawal 支出	Deposit 存入	Balance 结存/欠
			WINS UNITE					
			11145209200					
06 JAN	06 JAN	06 JAN	POS SETTLEMENT				880.00	118,651.99
			04/01/20					
—			WINS UNITE					
—			11145209200					
06 JAN	06 JAN	06 JAN	POS SETTLEMENT				428.00	119,079.99
			03/01/20					
—			WINS UNITE					
—			11143763100					
06 JAN	06 JAN	06 JAN	POS SETTLEMENT				1,830.00	120,909.99
			04/01/20					
—			WINS UNITE					
—			11143763100					
06 JAN	06 JAN	06 JAN	POS SETTLEMENT				2,508.00	123,417.99
			05/01/20					
—			WINS UNITE					
—			11143763100					
06 JAN	06 JAN	06 JAN	IBG GIRO				35.32	123,453.31
			OTHR					
—			AMERICAN EXPRESS IN					
—			980587116740042780					
06 JAN	06 JAN	06 JAN	IBG GIRO				783.26	124,236.57
			OTHR					
—			ALIPAY SINGAPORE E-					
—			C10460000109333					
06 JAN	06 JAN	06 JAN	POS PURCHASE NETS				160.10	124,076.47
			AXS PTE LT					
—			AXS					
07 JAN	07 JAN	07 JAN	POS SETTLEMENT				474.00	124,550.47
			06/01/20					
—			WINS UNITE					
—			11145209200					
07 JAN	07 JAN	07 JAN	POS SETTLEMENT				201.00	124,751.47
			06/01/20					
—			WINS UNITE					
—			11143763100					
07 JAN	07 JAN	07 JAN	CHEQUE		368837	22.50		124,728.97
08 JAN	08 JAN	07 JAN	POS SETTLEMENT				613.00	125,341.97
			07/01/20					
—			WINS UNITE					
—			11143763100					

Please turn over...

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Deposit Insurance Scheme

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WINS UNITED WATCH PTE LTD

STATEMENT OF ACCOUNT

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CURRENT ACCOUNT

1 JAN 2020 TO 31 JAN 2020

Account No. 521827931001

Date	交易日 Date	过帐日	Description 说明	Cheque 支票	Withdrawal 支出	Deposit 存入	Balance 结存/欠
08 JAN	08 JAN		POS SETTLEMENT 07/01/20 WINS UNITE 11145209200			804.00	126,145.97
09 JAN	09 JAN		POS SETTLEMENT 08/01/20 WINS UNITE 11143763100			437.00	126,582.97
09 JAN	09 JAN		POS SETTLEMENT 08/01/20 WINS UNITE 11145209200			1,313.00	127,895.97
09 JAN	09 JAN		CASH DEPOSIT CDM OCBC-NEX BRANCH SINGAPORE SG			9,950.00	137,845.97
09 JAN	09 JAN		CASH DEPOSIT CDM OCBC-NEX BRANCH SINGAPORE SG			9,950.00	147,795.97
09 JAN	09 JAN		CASH DEPOSIT CDM OCBC-NEX BRANCH SINGAPORE SG			13,758.00	161,553.97
09 JAN	09 JAN		CASH DEPOSIT CDM OCBC-NEX BRANCH SINGAPORE SG			200.00	161,753.97
09 JAN	09 JAN		CASH DEPOSIT CDM OCBC-NEX BRANCH SINGAPORE SG			9,950.00	171,703.97
09 JAN	09 JAN		CASH DEPOSIT CDM OCBC-NEX BRANCH SINGAPORE SG			13,212.00	184,915.97
09 JAN	09 JAN		CASH DEPOSIT CDM OCBC-NEX BRANCH SINGAPORE SG			1,000.00	185,915.97
09 JAN	09 JAN		CASH DEPOSIT CDM OCBC-NEX BRANCH SINGAPORE SG			10.00	185,925.97
09 JAN	09 JAN		CASH DEPOSIT CDM OCBC-NEX BRANCH SINGAPORE SG			4,140.00	190,065.97
09 JAN	09 JAN		IBG GIRO OTHR			47.09	190,113.06

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WINS UNITED WATCH PTE LTD

STATEMENT OF ACCOUNT

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CURRENT ACCOUNT

1 JAN 2020 TO 31 JAN 2020

Account No. 521827931001

Transaction Value

Date	交易日 Date	过帐日 Date	Description	说明	Cheque 支票	Withdrawal 支出	Deposit 存入	Balance 结存/欠
			AMERICAN EXPRESS IN					
			980587116740088769					
09 JAN	09 JAN		CHEQUE		368822	843.13		189,269.93
09 JAN	09 JAN		CHEQUE		368844	2,212.50		187,057.43
—	10 JAN	10 JAN	POS SETTLEMENT				450.00	187,507.43
			09/01/20					
			WINS UNITE					
			11143763100					
10 JAN	10 JAN		POS SETTLEMENT				640.00	188,147.43
			09/01/20					
			WINS UNITE					
			11145209200					
10 JAN	10 JAN		CASH CHQ WDL		368842	2,392.81		185,754.62
10 JAN	10 JAN		CASH DEPOSIT				1,482.65	187,237.27
10 JAN	10 JAN		CASH DEPOSIT				2.40	187,239.67
10 JAN	10 JAN		CHEQUE DEPOSIT		061392		88.28	187,327.95
			CITIBANK, NA					
10 JAN	10 JAN		CHEQUE DEPOSIT		368839		1,600.00	188,927.95
			OCBC					
10 JAN	10 JAN		CHEQUE		368825	468.00		188,459.95
10 JAN	10 JAN		CHEQUE		368839	1,600.00		186,859.95
10 JAN	10 JAN		CHEQUE		368841	4,372.05		182,487.90
10 JAN	10 JAN		CHEQUE		368840	5,804.39		176,683.51
13 JAN	13 JAN		POS SETTLEMENT				698.00	177,381.51
			10/01/20					
			WINS UNITE					
			11145209200					
13 JAN	13 JAN		POS SETTLEMENT				2,115.00	179,496.51
			12/01/20					
			WINS UNITE					
			11145209200					
13 JAN	13 JAN		POS SETTLEMENT				1,033.00	180,529.51
			11/01/20					
			WINS UNITE					
			11145209200					
13 JAN	13 JAN		POS SETTLEMENT				742.00	181,271.51
			10/01/20					
			WINS UNITE					
			11143763100					
13 JAN	13 JAN		POS SETTLEMENT				2,044.00	183,315.51
			11/01/20					

Please turn over...

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Deposit Insurance Scheme

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WINS UNITED WATCH PTE LTD

STATEMENT OF ACCOUNT

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CURRENT ACCOUNT

1 JAN 2020 TO 31 JAN 2020

Account No. 521827931001

Transaction Value							
Date	交易日 Date	过帐日 Date	Description 说明	Cheque 支票	Withdrawal 支出	Deposit 存入	Balance 结存/欠
			WINS UNITE 11143763100				
13 JAN	13 JAN		POS SETTLEMENT 12/01/20			2,642.00	185,957.51
			WINS UNITE 11143763100				
13 JAN	13 JAN		IBG GIRO OTHR			138.32	186,095.83
			AMERICAN EXPRESS IN 980587116740113079				
13 JAN	13 JAN		CHEQUE	368843	4,059.38		182,036.45
14 JAN	14 JAN		POS SETTLEMENT 13/01/20			500.00	182,536.45
			WINS UNITE 11143763100				
14 JAN	14 JAN		POS SETTLEMENT 13/01/20			788.00	183,324.45
			WINS UNITE 11145209200				
14 JAN	14 JAN		IBG GIRO OTHR			472.32	183,796.77
			ALIPAY SINGAPORE E- C10410000115219				
15 JAN	15 JAN		POS SETTLEMENT 14/01/20			702.00	184,498.77
			WINS UNITE 11143763100				
15 JAN	15 JAN		POS SETTLEMENT 14/01/20			1,244.00	185,742.77
			WINS UNITE 11145209200				
15 JAN	15 JAN		GIRO COLL G045886		6,776.00		178,966.77
			CPF				
			BIZ				
15 JAN	15 JAN		IBG GIRO OTHR			421.83	179,388.60
			AMERICAN EXPRESS IN 980587116740148788				
15 JAN	15 JAN		IBG GIRO OTHR			298.15	179,686.75
			ALIPAY SINGAPORE E-				

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Deposit Insurance Scheme

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WINS UNITED WATCH PTE LTD

STATEMENT OF ACCOUNT

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CURRENT ACCOUNT

1 JAN 2020 TO 31 JAN 2020

Account No. 521827931001

Date	交易日 Date	过帐日 Value	Description 说明	Cheque 支票	Withdrawal 支出	Deposit 存入	Balance 结存/欠
			C10260000110913				
16 JAN	16 JAN	POS SETTLEMENT	15/01/20			536.00	180,222.75
		WINS UNITE	11143763100				
—	16 JAN	POS SETTLEMENT	15/01/20			1,222.00	181,444.75
—		WINS UNITE	11145209200				
17 JAN	17 JAN	GIRO	COLL G045886		1,250.00		180,194.75
—		CPF	BFWL				
17 JAN	17 JAN	POS SETTLEMENT	16/01/20			1,101.00	181,295.75
		WINS UNITE	11143763100				
17 JAN	17 JAN	POS SETTLEMENT	16/01/20			70.00	181,365.75
		WINS UNITE	11145209200				
17 JAN	17 JAN	CASH DEPOSIT CDM	ST-ATM DEP OCBC-PAYA LEBA			2,942.90	184,308.65
		SQ BR					
17 JAN	17 JAN	SVCCHG COIN DEPOSIT	ST-ATM DEP OCBC-PAYA LEBA		0.04		184,308.61
		SQ BR					
17 JAN	17 JAN	CASH DEPOSIT CDM	ST-ATM DEP OCBC-PAYA LEBA			10,000.00	194,308.61
		SQ BR					
17 JAN	17 JAN	CASH DEPOSIT CDM	ST-ATM DEP OCBC-PAYA LEBA			10,469.00	204,777.61
		SQ BR					
20 JAN	20 JAN	POS SETTLEMENT	17/01/20			460.00	205,237.61
		WINS UNITE	11145209200				
20 JAN	20 JAN	POS SETTLEMENT	19/01/20			1,093.00	206,330.61
		WINS UNITE	11145209200				

Please turn over...

RNB05SGNC611879

Deposit Insurance Scheme

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CURRENT ACCOUNT

1 JAN 2020 TO 31 JAN 2020

Account No. 521827931001

Date	交易日 Date	过帐日	Description 说明	Cheque 支票	Withdrawal 支出	Deposit 存入	Balance 结存/欠
20 JAN	20 JAN		POS SETTLEMENT 18/01/20 WINS UNITE 11145209200			2,640.00	208,970.61
20 JAN	20 JAN		POS SETTLEMENT 17/01/20 WINS UNITE 11143763100			790.00	209,760.61
20 JAN	20 JAN		POS SETTLEMENT 18/01/20 WINS UNITE 11143763100			1,753.90	211,514.51
20 JAN	20 JAN		POS SETTLEMENT 19/01/20 WINS UNITE 11143763100			580.00	212,094.51
20 JAN	20 JAN		POS PURCHASE NETS AXS PTE LT AXS		353.27		211,741.24
20 JAN	20 JAN		IBG GIRO OTHR ALIPAY SINGAPORE E- C10590000114247			651.41	212,392.65
20 JAN	20 JAN		IBG GIRO PADD EW2420 NETS (S) Pte Ltd F110029530		793.97		211,598.68
20 JAN	20 JAN		CHEQUE 368847		1,858.81		209,739.87
20 JAN	20 JAN		CHEQUE 368849		52,753.14		156,986.73
21 JAN	21 JAN		POS SETTLEMENT 20/01/20 WINS UNITE 11143763100			600.00	157,586.73
21 JAN	21 JAN		POS SETTLEMENT 20/01/20 WINS UNITE 11145209200			872.00	158,458.73
21 JAN	21 JAN		IBG GIRO OTHR DINERS CLUB SINGAPO 000001120502001			12.90	158,471.63

RNB05SGNC6111880

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WINS UNITED WATCH PTE LTD

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CURRENT ACCOUNT

1 JAN 2020 TO 31 JAN 2020

Account No. 521827931001

Date	交易日 Date	过帐日	Description 说明	Cheque 支票	Withdrawal 支出	Deposit 存入	Balance 结存/欠
22 JAN	22 JAN		POS SETTLEMENT 21/01/20 WINS UNITE 11143763100			1,473.00	159,944.63
—	22 JAN	22 JAN	POS SETTLEMENT 21/01/20 WINS UNITE 11145209200			484.00	160,428.63
—	22 JAN	22 JAN	POS PURCHASE NETS AXS PTE LT AXS		1,900.00		158,528.63
—	22 JAN	22 JAN	IBG GIRO OTHR AMERICAN EXPRESS IN 980587116740219186			694.55	159,223.18
23 JAN	23 JAN		POS SETTLEMENT 22/01/20 WINS UNITE 11143763100			410.00	159,633.18
23 JAN	23 JAN		POS SETTLEMENT 22/01/20 WINS UNITE 11145209200			288.00	159,921.18
23 JAN	23 JAN		CASH DEPOSIT CDM OCBC-KALLANG WAVE BR SINGAPORE SG			9,482.00	169,403.18
23 JAN	23 JAN		CASH DEPOSIT CDM OCBC-KALLANG WAVE BR SINGAPORE SG			9,736.00	179,139.18
23 JAN	23 JAN		IBG GIRO OTHR ALIPAY SINGAPORE E- C10340000113808			372.93	179,512.11
24 JAN	24 JAN		POS SETTLEMENT 23/01/20 WINS UNITE 11143763100			1,456.00	180,968.11
24 JAN	24 JAN		POS SETTLEMENT 23/01/20 WINS UNITE 11145209200			1,001.00	181,969.11
28 JAN	28 JAN		POS SETTLEMENT			826.00	182,795.11 Please turn over... RNB05SGNC6111881

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 \$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 \$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.



Oversea-Chinese Banking Corporation Limited
65 Chulia Street OCBC Centre Singapore 049513
Co.Reg.No.: 193200032W

WINS UNITED WATCH PTE LTD

STATEMENT OF ACCOUNT

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CURRENT ACCOUNT

1 JAN 2020 TO 31 JAN 2020

Account No. 521827931001

Transaction Value				Deposit 存入	Balance 结存/欠
Date 交易日	Date 过帐日	Description 说明	Cheque 支票	Withdrawal 支出	
		24/01/20			
		WINS UNITE			
		11145209200			
28 JAN	28 JAN	POS SETTLEMENT		1,144.00	183,939.11
		24/01/20			
		WINS UNITE			
		11143763100			
29 JAN	29 JAN	POS SETTLEMENT		306.00	184,245.11
		28/01/20			
		WINS UNITE			
		11145209200			
29 JAN	29 JAN	POS SETTLEMENT		337.00	184,582.11
		28/01/20			
		WINS UNITE			
		11143763100			
29 JAN	29 JAN	POS PURCHASE NETS		415.68	184,166.43
		AXS PTE LT			
		AXS			
29 JAN	29 JAN	IBG GIRO		307.67	184,474.10
		OTHR			
		DINERS CLUB SINGAPO			
		000001120502002			
29 JAN	29 JAN	CHEQUE	368857	5,000.00	179,474.10
29 JAN	29 JAN	CHEQUE	368858	6,000.00	173,474.10
30 JAN	30 JAN	POS SETTLEMENT		180.00	173,654.10
		29/01/20			
		WINS UNITE			
		11143763100			
30 JAN	30 JAN	POS SETTLEMENT		820.00	174,474.10
		29/01/20			
		WINS UNITE			
		11145209200			
30 JAN	30 JAN	IBG GIRO		300.00	174,774.10
		GDSV			
		GREIF EASTERN PACKA			
		9672 REMITTANCE			
31 JAN	31 JAN	POS SETTLEMENT		230.00	175,004.10
		30/01/20			
		WINS UNITE			
		11143763100			
31 JAN	31 JAN	POS SETTLEMENT		924.00	175,928.10

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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 \$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 \$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.



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WINS UNITED WATCH PTE LTD

STATEMENT OF ACCOUNT

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CURRENT ACCOUNT

1 JAN 2020 TO 31 JAN 2020

Account No. 521827931001

Transaction Value

Date	交易日 Date	过帐日 Description	说明	Cheque 支票	Withdrawal 支出	Deposit 存入	Balance 结存/欠
			30/01/20				
			WINS UNITE				
			11145209200				
31 JAN	31 JAN	CHEQUE		368855	341.84		175,586.26
—	31 JAN	CHEQUE		368851	3,651.17		171,935.09
—	31 JAN	CHEQUE		368848	31,567.84		140,367.25
—	31 JAN	TRANS CHARGE			13.50		140,353.75
		BALANCE C/F					140,353.75
		Total Withdrawals/Deposits			153,310.12	173,022.29	
		Total Interest Paid This Year				0.00	
		Average Balance				163,548.39	

CHEQUE BOOK(S) WITH THE FOLLOWING CHEQUE RANGES HAS/HAVE BEEN MAILED TO YOU IN JAN 2020:-

- 368876 TO 368925

IF YOU HAVE NOT RECEIVED THE CHEQUE BOOK(S), PLEASE CONTACT US IMMEDIATELY.

CHECK YOUR STATEMENT

Please check this statement & advise us of any discrepancies within 14 days of receipt. If we do not hear from you, we will take this statement as correct and binding. 请查核这张结单,若有不符之处,请在收到之后十四天内通知我们。如果您没有通知我们,则我们将视此结单为正确无误,且具有约束力。
For enquiries, please call Business Banking at 6538 1111.

UPDATING YOUR PERSONAL PARTICULARS

You may update your address and contact numbers via OCBC Online Banking or our ATMs. Alternatively, you may download and submit the Change of address / contact details form available on ocbc.com/forms.

Please turn over...

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Deposit Insurance Scheme

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OCBC PROMOTION & INFORMATION

**DISCONTINUATION OF ISSUANCE
OF JPY DEMAND DRAFT**

With effect from 2 March 2020, we will no longer issue JPY demand draft. For payments to beneficiaries in Japan, please pay via telegraphic transfer instead. If you have made JPY payments via demand draft, please remind your beneficiaries to deposit their OCBC-issued drafts before 31 March 2020.

**REVISION TO STANDARD
CHARGES FOR BG AND SBLC**

With effect from 2 March 2020, we will be revising our standard charges for Banker's Guarantee (BG) and Standby Letter of Credit (SBLC). Please visit www.ocbc.com/business-banking/notices.html for more details on the revisions.

**REMINDER ON REVISION IN
CHEQUE CHARGES**

We wish to remind you that, from 1 Oct 2019, S\$0.75 is applicable to every SGD cheque cleared. To further support the shift to cheque-free alternatives, we are extending the first 30 free FAST/PayNow outgoing txns until 30 Jun 2020. Details at www.ocbc.com/business-banking/notices.html

**REVISION OF OCBC BUSINESS
ACCOUNT TERMS AND
CONDITIONS**

With effect from 6 January 2020, there will be revision to the OCBC Business Account Terms and Conditions, Section A: General Terms and Conditions - Revised Clause 16A in connection with the offering of a new foreign currency biz ac. Latest copy at www.ocbc.com/business-banking/Forms.html

**UPDATES TO THE PAYMENT
E-FORM WITH EFFECT FROM 2
DEC 2019**

We have updated the Payment e-form (Telegraphic Transfer/ MEPS/Internal Funds Transfer) - the MEPS+ participants' bank name and listing as well as improvements to the usage. To avoid rejection of form, please download the latest form at www.ocbc.com/payment-eform.

**UPDATES TO YOUR BUSINESS
GROWTH ACCOUNT FROM 6 JAN
2020**

We will be updating your existing Business Growth Account with two new features - removal of the need to maintain minimum monthly average balance of S\$3,000 each month and free unlimited transactions for GIRO (worth S\$0.20 each) and FAST (worth S\$0.50 each).

**UPDATE TO YOUR SGD BUSINESS
FOREIGN ACCOUNT FROM 6 JAN
2020**

We are pleased to inform that effective 6 Jan 2020, we will be lowering the minimum monthly average balance you have to maintain each month for your existing SGD Business Foreign Account from S\$30,000 to S\$10,000.

OCBC PROMOTION & INFORMATION

THE BUSINESS DEPOSIT CARD FOR YOUR DAILY CASH DEPOSIT NEEDS

The OCBC Business Deposit Card is the best way to handle your daily cash deposit needs. Bid goodbye to spending time in branch queues and avoid over-the-counter cash deposit fees, your cash deposit is just an easy ATM visit away. Find out more at ocbc.com/businessdepositcard

E-PAYMENTS USER PROTECTION GUIDELINES (SOLE PROPRIETORS)

The new guidelines issued by MAS was effective from 30 June 2019. Find out your responsibility as an account holder and learn how to adopt safe banking measures to protect your bank accounts from unauthorised or erroneous transactions. More information at www.ocbc.com/epayments.com

For more information, visit any of our branches or log on to www.ocbc.com



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