



428NN521G

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 DEC 2019 TO 31 DEC 2019

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				124,567.33
02 DEC	02 DEC	POS SETTLEMENT 29/11/19 WINS UNITE 11145209200			1,855.00	126,422.33
—	02 DEC	POS SETTLEMENT 01/12/19 WINS UNITE 11145209200			1,908.00	128,330.33
—	02 DEC	POS SETTLEMENT 30/11/19 WINS UNITE 11145209200			2,748.00	131,078.33
—	02 DEC	POS SETTLEMENT 29/11/19 WINS UNITE 11143763100			834.00	131,912.33
02 DEC	02 DEC	POS SETTLEMENT 30/11/19 WINS UNITE 11143763100			2,149.00	134,061.33
02 DEC	02 DEC	POS SETTLEMENT 01/12/19 WINS UNITE 11143763100			1,626.00	135,687.33
03 DEC	03 DEC	POS SETTLEMENT 02/12/19 WINS UNITE 11145209200			82.00	135,769.33
03 DEC	03 DEC	POS SETTLEMENT 02/12/19 WINS UNITE 11143763100			730.00	136,499.33
03 DEC	03 DEC	POS PURCHASE NETS AXS PTE LT AXS		137.91		136,361.42
04 DEC	04 DEC	POS SETTLEMENT 03/12/19 WINS UNITE 11143763100			762.00	137,123.42
04 DEC	04 DEC	POS SETTLEMENT 03/12/19			854.00	137,977.42

Please turn over...

RNB05SGNC6113621

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 交 易
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 DEC 2019 TO 31 DEC 2019

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					
05 DEC	05 DEC	05 DEC	POS SETTLEMENT			689.00	138,666.42	
			04/12/19					
			WINS UNITE					
			11143763100					
05 DEC	05 DEC	05 DEC	POS SETTLEMENT			193.00	138,859.42	
			04/12/19					
			WINS UNITE					
			11145209200					
05 DEC	05 DEC	IBG GIRO				5,549.74	144,409.16	
		REFU						
		IRAS						
		ITX 200507540N						
05 DEC	05 DEC	IBG GIRO				89.27	144,498.43	
		OTHR						
		AMERICAN EXPRESS IN						
		980587116743389151						
06 DEC	06 DEC	POS SETTLEMENT				836.00	145,334.43	
		05/12/19						
		WINS UNITE						
		11143763100						
06 DEC	06 DEC	POS SETTLEMENT				561.00	145,895.43	
		05/12/19						
		WINS UNITE						
		11145209200						
09 DEC	09 DEC	POS SETTLEMENT				2,214.00	148,109.43	
		08/12/19						
		WINS UNITE						
		11143763100						
09 DEC	09 DEC	POS SETTLEMENT				2,023.00	150,132.43	
		06/12/19						
		WINS UNITE						
		11145209200						
09 DEC	09 DEC	POS SETTLEMENT				809.00	150,941.43	
		07/12/19						
		WINS UNITE						
		11143763100						
09 DEC	09 DEC	POS SETTLEMENT				1,664.00	152,605.43	
		08/12/19						
		WINS UNITE						
		11145209200						

Please turn over...

RNB05SGNC6113623

Deposit Insurance Scheme

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STATEMENT OF ACCOUNT

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CURRENT ACCOUNT

1 DEC 2019 TO 31 DEC 2019

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
09 DEC	09 DEC		POS SETTLEMENT 07/12/19 WINS UNITE 11145209200			1,395.00	154,000.43
09 DEC	09 DEC		POS SETTLEMENT 06/12/19 WINS UNITE 11143763100			441.00	154,441.43
09 DEC	09 DEC		CASH DEPOSIT CDM OCBC-PG WATERWAY BR SINGAPORE SG			2,784.00	157,225.43
09 DEC	09 DEC		CASH DEPOSIT CDM OCBC-PG WATERWAY BR SINGAPORE SG			3,000.00	160,225.43
09 DEC	09 DEC		3RD PTY TRANSFER ATM 521827931001 OCBC-PG WATERWAY BR SINGAPORE SG			3,700.00	163,925.43
09 DEC	09 DEC		CASH DEPOSIT CDM OCBC-HOUGANG BRANCH SINGAPORE SG			10,000.00	173,925.43
09 DEC	09 DEC		CASH DEPOSIT CDM OCBC-HOUGANG BRANCH SINGAPORE SG			4,692.00	178,617.43
09 DEC	09 DEC		CASH DEPOSIT CDM OCBC-HOUGANG BRANCH SINGAPORE SG			9,950.00	188,567.43
09 DEC	09 DEC		CASH DEPOSIT CDM OCBC-HOUGANG BRANCH SINGAPORE SG			10,000.00	198,567.43
09 DEC	09 DEC		CASH DEPOSIT CDM OCBC-HOUGANG BRANCH SINGAPORE SG			5,360.00	203,927.43
09 DEC	09 DEC		CASH DEPOSIT CDM OCBC-HOUGANG BRANCH SINGAPORE SG			55.00	203,982.43
09 DEC	09 DEC		CHEQUE DEPOSIT OCBC	368804		1,600.00	205,582.43
09 DEC	09 DEC		CHEQUE DEPOSIT OCBC	368736		1,600.00	207,182.43
09 DEC	09 DEC		CHEQUE	368804	1,600.00		205,582.43

RNB05SGNC6113624

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 DEC 2019 TO 31 DEC 2019

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
09 DEC	09 DEC		CHEQUE		368736	1,600.00		203,982.43
09 DEC	09 DEC		CHEQUE		368818	3,468.00		200,514.43
10 DEC	10 DEC		POS SETTLEMENT				654.00	201,168.43
			09/12/19					
			WINS UNITE					
			11145209200					
10 DEC	10 DEC		POS SETTLEMENT				367.00	201,535.43
			09/12/19					
			WINS UNITE					
			11143763100					
11 DEC	11 DEC		POS SETTLEMENT				989.00	202,524.43
			10/12/19					
			WINS UNITE					
			11143763100					
11 DEC	11 DEC		POS SETTLEMENT				1,744.00	204,268.43
			10/12/19					
			WINS UNITE					
			11145209200					
12 DEC	12 DEC		POS SETTLEMENT				314.70	204,583.13
			11/12/19					
			WINS UNITE					
			11143763100					
12 DEC	12 DEC		POS SETTLEMENT				769.00	205,352.13
			11/12/19					
			WINS UNITE					
			11145209200					
12 DEC	12 DEC		GIRO			5,996.00		199,356.13
			COLL G045886					
			CPF					
			BIZ					
12 DEC	12 DEC		CHEQUE		368820	1,400.00		197,956.13
12 DEC	12 DEC		CHEQUE		368821	2,386.10		195,570.03
13 DEC	13 DEC		POS SETTLEMENT				1,563.90	197,133.93
			12/12/19					
			WINS UNITE					
			11143763100					
13 DEC	13 DEC		POS SETTLEMENT				870.00	198,003.93
			12/12/19					
			WINS UNITE					
			11145209200					
16 DEC	16 DEC		POS SETTLEMENT				414.00	198,417.93

Please turn over...

RNB05SGNC6113625

Deposit Insurance Scheme

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WINS UNITED WATCH PTE LTD

STATEMENT OF ACCOUNT

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CURRENT ACCOUNT

1 DEC 2019 TO 31 DEC 2019

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
			13/12/19				
			WINS UNITE				
			11145209200				
16 DEC	16 DEC	POS SETTLEMENT				1,925.00	200,342.93
			14/12/19				
			WINS UNITE				
			11143763100				
16 DEC	16 DEC	POS SETTLEMENT				2,358.00	202,700.93
			15/12/19				
			WINS UNITE				
			11145209200				
16 DEC	16 DEC	POS SETTLEMENT				2,862.00	205,562.93
			14/12/19				
			WINS UNITE				
			11145209200				
16 DEC	16 DEC	POS SETTLEMENT				567.00	206,129.93
			13/12/19				
			WINS UNITE				
			11143763100				
16 DEC	16 DEC	POS SETTLEMENT				2,547.00	208,676.93
			15/12/19				
			WINS UNITE				
			11143763100				
16 DEC	16 DEC	POS PURCHASE NETS			343.21		208,333.72
			AXS PTE LT				
			AXS				
16 DEC	16 DEC	IBG GIRO				54.94	208,388.66
			OTHR				
			AMERICAN EXPRESS IN				
			980587116743482894				
17 DEC	17 DEC	POS SETTLEMENT				655.00	209,043.66
			16/12/19				
			WINS UNITE				
			11143763100				
17 DEC	17 DEC	POS SETTLEMENT				1,078.00	210,121.66
			16/12/19				
			WINS UNITE				
			11145209200				
17 DEC	17 DEC	GIRO			1,250.00		208,871.66
			COLL G045886				
			CPF				
			BFWL				

RNB05SGNC6113626

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 DEC 2019 TO 31 DEC 2019

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
18 DEC	18 DEC		POS SETTLEMENT			789.00	209,660.66
			17/12/19				
			WINS UNITE				
			11143763100				
—	18 DEC	18 DEC	POS SETTLEMENT			1,042.00	210,702.66
—			17/12/19				
—			WINS UNITE				
—			11145209200				
—	19 DEC	19 DEC	POS SETTLEMENT			1,047.00	211,749.66
—			18/12/19				
—			WINS UNITE				
—			11143763100				
19 DEC	19 DEC		POS SETTLEMENT			298.00	212,047.66
			18/12/19				
			WINS UNITE				
			11145209200				
19 DEC	19 DEC		CASH DEPOSIT CDM			1,000.00	213,047.66
			OCBC-KALLANG WAVE BR				
			SINGAPORE SG				
19 DEC	19 DEC		CASH DEPOSIT CDM			10,000.00	223,047.66
			OCBC-KALLANG WAVE BR				
			SINGAPORE SG				
19 DEC	19 DEC		CASH DEPOSIT CDM			8,167.00	231,214.66
			OCBC-KALLANG WAVE BR				
			SINGAPORE SG				
19 DEC	19 DEC		CASH DEPOSIT CDM			100.00	231,314.66
			OCBC-KALLANG WAVE BR				
			SINGAPORE SG				
19 DEC	19 DEC		CASH DEPOSIT CDM			10,000.00	241,314.66
			OCBC-KALLANG WAVE BR				
			SINGAPORE SG				
19 DEC	19 DEC		CASH DEPOSIT CDM			10,494.00	251,808.66
			OCBC-KALLANG WAVE BR				
			SINGAPORE SG				
19 DEC	19 DEC		IBG GIRO			127.53	251,936.19
			OTHR				
			AMERICAN EXPRESS IN				
			980587116743529451				
20 DEC	20 DEC		POS SETTLEMENT			909.00	252,845.19
			19/12/19				
			WINS UNITE				
			11143763100				

Please turn over...

RNB05SGNC6113027

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 DEC 2019 TO 31 DEC 2019

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
20 DEC	20 DEC		POS SETTLEMENT			1,738.00	254,583.19
		19/12/19					
		WINS UNITE					
		11145209200					
20 DEC	20 DEC		IBG GIRO			427.06	255,010.25
		OTHR					
		ALIPAY SINGAPORE E-					
		C10370000107135					
20 DEC	20 DEC		IBG GIRO		576.38		254,433.87
		PADD EW2420					
		NETS (S) Pte Ltd					
		F110029863					
23 DEC	23 DEC		POS SETTLEMENT			2,224.00	256,657.87
		20/12/19					
		WINS UNITE					
		11145209200					
23 DEC	23 DEC		POS SETTLEMENT			2,282.00	258,939.87
		22/12/19					
		WINS UNITE					
		11143763100					
23 DEC	23 DEC		POS SETTLEMENT			1,806.00	260,745.87
		21/12/19					
		WINS UNITE					
		11143763100					
23 DEC	23 DEC		POS SETTLEMENT			2,983.00	263,728.87
		22/12/19					
		WINS UNITE					
		11145209200					
23 DEC	23 DEC		POS SETTLEMENT			2,777.00	266,505.87
		21/12/19					
		WINS UNITE					
		11145209200					
23 DEC	23 DEC		POS SETTLEMENT			1,219.00	267,724.87
		20/12/19					
		WINS UNITE					
		11143763100					
23 DEC	23 DEC		IBG GIRO			299.20	268,024.07
		OTHR					
		AMERICAN EXPRESS IN					
		980587116743553032					
24 DEC	24 DEC		POS SETTLEMENT			972.00	268,996.07
		23/12/19					

RNB05SGNC6113628

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 DEC 2019 TO 31 DEC 2019

Account No. 521827931001

Transaction Value

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
			WINS UNITE					
			11143763100					
24 DEC	24 DEC		POS SETTLEMENT				1,021.00	270,017.07
			23/12/19					
			WINS UNITE					
			11145209200					
24 DEC	24 DEC		IBG GIRO				451.26	270,468.33
			OTHR					
			AMERICAN EXPRESS IN					
			980587116743579410					
24 DEC	24 DEC		CHEQUE		368826	28,764.06		241,704.27
24 DEC	24 DEC		CHEQUE		368828	116,533.22		125,171.05
26 DEC	26 DEC		POS SETTLEMENT				1,226.00	126,397.05
			25/12/19					
			WINS UNITE					
			11145209200					
26 DEC	26 DEC		POS SETTLEMENT				3,045.00	129,442.05
			24/12/19					
			WINS UNITE					
			11143763100					
26 DEC	26 DEC		POS SETTLEMENT				2,777.00	132,219.05
			24/12/19					
			WINS UNITE					
			11145209200					
26 DEC	26 DEC		POS SETTLEMENT				3,428.00	135,647.05
			25/12/19					
			WINS UNITE					
			11143763100					
26 DEC	26 DEC		CASH DEPOSIT CDM				10,000.00	145,647.05
			OCBC-KALLANG WAVE BR					
			SINGAPORE SG					
26 DEC	26 DEC		CASH DEPOSIT CDM				10,000.00	155,647.05
			OCBC-KALLANG WAVE BR					
			SINGAPORE SG					
26 DEC	26 DEC		CASH DEPOSIT CDM				14,000.00	169,647.05
			OCBC-KALLANG WAVE BR					
			SINGAPORE SG					
26 DEC	26 DEC		CASH DEPOSIT CDM				10.00	169,657.05
			OCBC-KALLANG WAVE BR					
			SINGAPORE SG					
26 DEC	26 DEC		IBG GIRO				22.56	169,679.61

Please turn over...

RNB05SGNC6113629

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 DEC 2019 TO 31 DEC 2019

Account No. 521827931001

Transaction Value		Description 说明	Cheque 支票	Withdrawal 支出	Deposit 存入	Balance 结存/欠
		OTHR				
		AMERICAN EXPRESS IN				
		980587116743589306				
26 DEC	26 DEC	CHEQUE DEPOSIT	300148		1,600.00	171,279.61
		DBS BANK				
27 DEC	27 DEC	POS SETTLEMENT			350.00	171,629.61
		26/12/19				
		WINS UNITE				
		11143763100				
27 DEC	27 DEC	POS SETTLEMENT			862.00	172,491.61
		26/12/19				
		WINS UNITE				
		11145209200				
27 DEC	27 DEC	CHEQUE	368833	1,319.58		171,172.03
27 DEC	27 DEC	CHEQUE	368823	2,640.91		168,531.12
27 DEC	27 DEC	CHEQUE	368831	24,884.31		143,646.81
30 DEC	30 DEC	POS SETTLEMENT			1,075.00	144,721.81
		27/12/19				
		WINS UNITE				
		11145209200				
30 DEC	30 DEC	POS SETTLEMENT			3,017.00	147,738.81
		28/12/19				
		WINS UNITE				
		11143763100				
30 DEC	30 DEC	POS SETTLEMENT			1,505.00	149,243.81
		29/12/19				
		WINS UNITE				
		11145209200				
30 DEC	30 DEC	POS SETTLEMENT			3,569.00	152,812.81
		28/12/19				
		WINS UNITE				
		11145209200				
30 DEC	30 DEC	POS SETTLEMENT			1,158.00	153,970.81
		27/12/19				
		WINS UNITE				
		11143763100				
30 DEC	30 DEC	POS SETTLEMENT			2,756.00	156,726.81
		29/12/19				
		WINS UNITE				
		11143763100				
30 DEC	30 DEC	IBG GIRO			106.93	156,833.74

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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 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.



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 DEC 2019 TO 31 DEC 2019

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
			OTHR					
			AMERICAN EXPRESS IN					
			980587116743622557					
30 DEC	30 DEC	CHEQUE		368834		449.40		156,384.34
—	30 DEC	CHEQUE		368824		2,158.28		154,226.06
—	30 DEC	CHEQUE		368830		5,776.01		148,450.05
30 DEC	30 DEC	CHEQUE		368836		6,000.00		142,450.05
30 DEC	30 DEC	CHEQUE		368832		22,887.47		119,562.58
—	31 DEC	POS SETTLEMENT					1,303.00	120,865.58
		30/12/19						
—		WINS UNITE						
		11145209200						
31 DEC	31 DEC	POS SETTLEMENT					1,408.00	122,273.58
		30/12/19						
		WINS UNITE						
		11143763100						
31 DEC	31 DEC	CHEQUE		368827		1,620.00		120,653.58
31 DEC	31 DEC	TRANS CHARGE				12.00		120,641.58
		BALANCE C/F						120,641.58
		Total Withdrawals/Deposits				231,802.84		227,877.09
		Total Interest Paid This Year						0.00
		Average Balance						177,957.46

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.

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 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.

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.

OCBC PROMOTION & INFORMATION

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.

REVISION OF OCBC BUSINESS ACCOUNT TERMS AND CONDITIONS

Effective 26 October 2019, we have revised the OCBC Business Account Terms and Conditions. Please refer to www.ocbc.com/business-banking/notices.html for more details.

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

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



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