

PUBLIC BANK

BANK NAME : PUBLIC BANK (Can be found in the logo of letterhead)

BANK BRANCH: TAMAN CHERAS (Can be found in the first page of Public Bank statement)

Below the bank logo is the customer name and address.

Account number can be located under the field Nombor Akaun / Account Number

Account type: RM Plus Current Account



TAMAN CHERAS BRANCH
1,3 & 5 JLN 4/96A
TAMAN CHERAS MAKMUR
56100 KUALA LUMPUR
TEL: 03-91313466

ORIGINAL SIGHT

136

Layak untuk dilindungi oleh PIDM.
Eligible for protection by PIDM.

PENYATA AKAUN / STATEMENT OF ACCOUNT

Nombor Akaun / Account Number [REDACTED]

Jenis Akaun / Account Type RM Plus Current Account

Tarikh Penyata / Statement Date 31 Mar 2019

TEGASAN / HIGHLIGHTS

- Bermula pada 1 April 2019, Bank akan mengenakan fi bagi bayaran Kad Kredit dan Pinjaman yang menggunakan tunai dan cek. Fi di kaunter dikenakan untuk warga emas, orang kurang upaya dan pelanggan yang tidak mempunyai akses Akaun Semasa atau Akaun Simpanan dengan bank.

Effective 1 April 2019, the Bank will impose fees for Cards and Loan Repayment using cash and cheque. The OTC fees is waived for senior citizen, the disabled and customers who do not have access to Current or Savings Account with the Bank.

Di kaunter Over-the-Counter (OTC): RM2.00

Terminal Deposit Tunai/Cash Deposit Terminal: RM0.50

Mesin Klar Sesuala Tunai/Cash Recycling Machine: RM0.50

Mesin Dacat Cek/Chuan Amcott Machine: RM0.50

RINGKASAN / SUMMARY

Baki Penutup / Closing Balance	243,320.63 OD
Jumlah Debit / Total Debits	393,887.97
Bil. Debit / No. of Debits	9
Jumlah Kredit / Total Credits	150,938.00
Bil. Kredit / No. of Credits	4

Muka Surat 1 Daripada 2

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COMMITMENT FEE – key word COMT FEE

31/03	OD INT DR	1,398.03	243,057.69 OD
	COMT FEE DR	262.94	243,320.63 OD
	MNDB OSS 009 264 COMT FEE DR		
	Closing Balance In This Statement		243,320.63 OD

IBG RTN ITEM – Inter Bank Giro Return (Minus the transaction from total credit turnover)

12/03	Balance B/F		277,970.66 OD
13/03	RTN ITEM 195486	13,438.00	264,532.66 OD
	IBG RTN ITEM 20190313 BEBK031382245885 OCB		
	RC LEATHER SDN BHD		
	TSFR FUND DR-ATM/EFT 822458	13,438.00	277,970.66 OD
	IBG TRANSFER - OCB LOAN PAYMENT		
	RC LEATHER SDN BHD		
	TSFR FUND DR-ATM/EFT 834101	1,189.00	279,159.66 OD
	IBG TRANSFER - OCB LOAN PAYMENT		
	RC LEATHER SDN BHD		

LOC CHEQ RTN = INWARD RETURN CHEQUE: Local Cheque Return (Minus the transaction from total credit turnover)

13/11	DEP-LOC CHEQ 244819 AT BSP	15,600.00	251,795.95
	CHQ PROCESS FEE DR	1.00	251,794.95
	CHEQUE PROCESS FEE 2@RM0.50		
	CHEQ 250886	150,000.00	101,794.95
	CHEQ 250887	6,776.00	95,018.95
	CHEQ 250888 250888	10,000.00	85,018.95
	CHQ PROCESS FEE DR 250888	0.50	85,018.45
	TSFR FUND DR-ATM/EFT 914335	1,500.00	83,518.45
	ONG CHUAN KIT BONUS 2018		
14/11	DEP-LOC CHEQ 230522 AT TEE	9,842.00	93,360.45
	LOC CHEQ RTN 244819	15,600.00	77,760.45

HSE CHEQ RTN = OUTWARD RTD CHQ – House Cheque Return (Minus the credit transaction from total credit turnover)

TARIKH DATE	URUS NIAGA TRANSACTION	DEBIT DEBIT	KREDIT CREDIT
30/06	Balance From Last Statement		
01/07	DEP-MERCHANT PYMT 6600861932 190346 493.52		493.52
	HSE CHEQ RTN 146151		286.88

LOAN REPAYMENT (Direct Debit)– Hitachi Capital (to list down the loan repayment)

31/03	Balance From Last Statement		1,937,524.29 OD
01/04	AUTOMATED LOAN PYMT TO 2109342334	3,210.00	1,940,734.29 OD
	AUTOMATED LOAN PYMT TO 2133406709	10,900.00	1,951,634.29 OD
	DR-ECP	19,673.00	1,971,307.29 OD
	IMYCL20190401100002173862227 DIRECT DEBIT HITACHI CAPITAL MALAYSIA SDN B CIT 0941800144 SE000124630941800144 02		Inter bank

LOAN REPAYMENT (Direct Debit)– BMW Credit (to list down the loan repayment)

27/05	Balance B/F		157,687.81
	IMYCL20190527100002175696060 DIRECT DEBIT		
	BMW CREDIT (MALAYSIA) SDN BHD CIT		
	5832118 SE00001137723710X 02		

LOAN REPAYMENT (Automated Loan Payment) – Public Bank (to list down the loan repayment)

DEP-LOC CHEQ 940352 AT BPI		2,614.00	253,403.42
AUTOMATED LOAN PYMT TO 2063796013		2,560.00	250,843.42
Balance C/F			250,843.42

LOAN REPAYMENT (LOAN) – Malaysian Industrial Development Finance (to list down the loan repayment)

TSFR FUND DR-ATM/EFT 254820		10,701.00	526,572.62
IBG TRANSFER - MBB DML PRODUCTS SDN BHD			
MALAYSIAN INDUSTRIAL DEVELOPMENT FINANCE			
LOAN 0219			
TSFR FUND DR-ATM/EFT 258318		19,456.37	507,116.25
IBG TRANSFER - MBB DML PRODUCTS SDN BHD			
MALAYSIAN INDUSTRIAL DEVELOPMENT FINANCE			
LOAN 0219			

TRADE FINANCE CREDIT (Minus the credit transaction from total credit turnover)

TARIKH DATE	URUS NIAGA TRANSACTION	DEBIT DEBIT	KREDIT CREDIT	BAKI BALANCE
28/03	Balance From Last Statement			901.07
29/03	TRADE FINANCE CREDIT 173059 TRADE FINANCE DEBIT 153395	98,562.39	99,463.46	
		100,000.00	536.54 OD	F+

INTERBANK TRANSFER – Same Company (key word Magnetic Business Deals – company name) transferring fund from own current account to another own current account (Minus the credit transaction from total credit turnover)

Credit to own account RM100,000

TARIKH DATE	URUS NIAGA TRANSACTION	DEBIT DEBIT	KREDIT CREDIT	BAKI BALANCE
28/02	Balance From Last Statement			99,821.96 OD
15/03	TSFR FUND CR-ATM/EFT 060480 3158XXXXXX MAGNETIIC BUSINESS DEALS — TSF	100,000.00	X	178.04
18/03	TRADE FINANCE CREDIT 169989 TRADE FINANCE DEBIT 150209	98,594.23 100,000.00	X	98,772.27 1,227.73 OD

Debit from own account RM100,000

TSFR FUND DR-ATM/EFT 060480 3142XXXXXX MAGNETIIC BUSS DEALS S/B TSF	100,000.00	87,588.71
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INTERBANK TRANSFER – Same Company (key word Magnetic Business Deals – company name) transferring fund from own current account to another bank own current account (Minus the credit transaction from total credit turnover)

Debit from own Public Bank account RM250,000

29/08	DEP-CASH AT SBU DEP-CASH CDT 0541 015370 TSFR FUND CR-ATM/EFT 825248 3102XXXXXX VALAN TRADING TWO 1908 TSFR FUND CR-ATM/EFT 240834 LIM JUN LOONG MMM INSTANT TRANSFER TSFR FUND DR-ATM/EFT 403702 IBG TRANSFER - MBB TST MAGNETIIC BUSINESS DEALS SDN BHD	978.00 2,000.00 10,000.00 1,219.00 250,000.00	321,806.75 323,806.75 333,806.75 335,025.75 85,025.75
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Credit to own Maybank account RM250,000

28 Aug 2019 MY (UTC +08:00) 29 Aug 2019 MY (UTC +08:00)	TRADE BA MATURED 9901BA INTER-BANK PAYMENT INTO A/C MAGNETIIC BUSINESS tst BEBK082940370266	88,000.00 - 250,000.00 +	-43,279.59 206,720.41
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RELATED COMPANY TRANSFER – (key word TRANSFER RELATED COMPANY) – company transfer fund from own current account to related company's bank (Fund leakage)

10/01	RMT DR SUBSTANTIAL AVENUE RESOURCES SDN BHD TRANSFER RELATED COMPANY ·UOVBMYKL VIA RENTAS Balance C/F	150,000.00	278,448.19
			278,448.19

Cash Deposit – (Dep-Cash) Listed all the huge cash transaction.

Bulk & Round figure RM197,000 (Minus the credit transaction from total credit turnover).

TARIKH DATE	URUS NIAGA TRANSACTION	DEBIT DEBIT	KREDIT CREDIT	BAKI BALANCE
25/03	Balance B/F			24,432.75
	TSFR FUND DR-ATM/EFT 941763 GRACE NGA	1,439.86		22,992.89
	STT 030319 FEB19 CLAIM			
26/03	DEP-CASH AT SRM	380.00		23,372.89
	DEP-CASH AT SPG	197,000.00		220,372.89
	DEP-LOC CHEQ 537530 AT BBB	6,000.00		226,372.89
	DEP-CASH CDT 2381 031310	500.00		226,872.89
	TSFR FUND CR-ATM/EFT 850494	4,000.00		230,872.89
	3144XXXXXX ONG SUAN EAN NTR			
	TSFR FUND CR-ATM/EFT 711010	6.00		230,878.89
	FAISAL FANSURI BIN A			
	RIVAL 600 RMA FAISAL			
	TSFR FUND CR-ATM/EFT 713569	4,007.50		234,886.39
	LEE KOK HUI INV 220194			
	INSTANT TRANSFER			
	TSFR FUND DR-ATM/EFT 647893	155,000.00		79,886.39
	IBG TRANSFER - MBB PBBDJ			

DEPOSIT FROM SHAREHOLDER – Key word CAPITAL INJECTION (Minus the credit transaction from total credit turnover).

RMT CR 813776 AT CPC
SUBSTANTIAL AVENUE BHD. NO 7 JALAN BS
CAPITAL INJECTION 36813776UOVBMYKL

600,000.00

755,762.55

EXCESS (negative balance with no OD facilities) – key word TOD/TEOD, charges of RM150 for negative balances with no OD facilities.

CHEQ 146151	286.88	149.55
HANDLING CHRG 128712	0.20	149.35
TSFR FUND DR-ATM/EFT 128712	2,000.00	1,850.65 OD
6423XXXXXX KENG KIM GUAN OK		
GST DR 122390	0.00	1,850.65 OD
MNDB SRS 531 832 TOD/TEOD CHARGES		
0000000000015000 FOR OVERDRAFT CHECK 000001		
TOD/TEOD CHARGE 122390 FOR OVERDRAFT	150.00	2,000.65 OD
CHECK 122390		
10/07 TSFR FUND CR-ATM/EFT 606651	1,094.00	906.65 OD
CHIN CHIEN WEE SM19		
TSFR FUND CR-ATM/EFT 871777	5,000.00	4,093.35