

007099

FICO PTE LTD
22 YIO CHU KANG ROAD
#04-03 HIGHLAND CENTRE
SINGAPORE 545535

Consolidated Balances

All amounts are in Singapore Dollars as at 31 March 2020 unless otherwise stated.

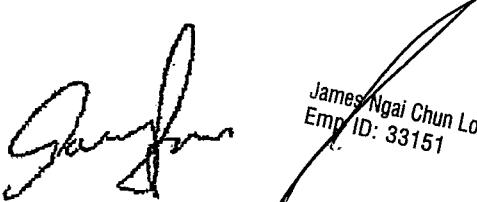
1. SGD Deposits	6,066,733.15
2. Foreign Currency Deposits	180,095.51
3. SGD Overdraft	0.00
4. Foreign Currency Overdraft	0.00
5. Other Facilities	0.00
6. SGD Unit Trust	0.00
7. Foreign Currency Unit Trust	0.00

STATEMENT OF ACCOUNTS AS AT 31 MARCH 2020

Account Type	Account Number	Currency	Balance	SGD Equivalent
PremierBiz Account	04210508590	SGD	6,056,252.68	6,056,252.68
PremierBiz Account	04211105798	SGD	10,480.47✓	10,480.47
Current Account	64210059796	USD	128,118.03✓	180,095.51

Rates Information. All rates are quoted on a per annum basis and are indicative. Conditions apply.

Savings Account	Month(s)	SGD	Time Deposit			
			AUD	EUR	NZD	USD
Up to \$ 3,000 0.1875%	1	0.2000%	0.1500%	0.0000%	0.6500%	0.7000%
Next \$ 47,000 0.1875%	2	0.3000%	0.4500%	0.0000%	0.8500%	0.9500%
Above \$ 50,000 0.2500%	3	0.3500%	0.7000%	0.0000%	1.0500%	1.1500%
	6	0.4000%	0.4500%	0.0000%	0.7500%	0.8000%
Loans/Financing			Minimum sums for Time Deposits apply. Call 1800-MAYBANK (1800-629 2265), visit www.maybank2u.com.sg or any of our 22 branches.			
Prime Rate 5.2500%	9	0.5500%				
	12	0.7000%				



James Ngai Chun Lok
Emp ID: 33151

SGD PremierBiz Account

Account Number 04210508590

Date	Transaction Description	Withdrawals	Deposits	Balance
	Opening Balance			1,798,571.74
02 Mar	IB Transfer to FICO PTE LTD *****5798	10,000.00✓		1,788,571.74
02 Mar	Giro Credit from ST LOGISTICS PTE. LT. IVPT-STL2020-03-345		143,739.95✓	1,932,311.69
02 Mar	Giro Debit to SINGAPORE CUSTOMS, PADD-IGOB023783A	224.78✓		1,932,086.91
03 Mar	Giro Debit to SINGAPORE CUSTOMS, PADD-IGOB035763Y	17.35✓		1,932,069.56
03 Mar	Cheque Deposit - MBB 0000052		77,611.38✓	2,009,680.94
03 Mar	Cheque Deposit - MBB 0000051		2,687.84✓	2,012,368.78
04 Mar	Debit Advice - 421LC007225	110.00✓		2,012,258.78
06 Mar	Giro Debit to SINGAPORE CUSTOMS, PADD-IGOC072787I	13,588.61✓		1,998,670.11
10 Mar	Giro Debit to CPF COLI BIZ	4,350.00✓		1,994,320.11
11 Mar	Giro Debit to SINGAPORE CUSTOMS, PADD-IGOC112813J	5,985.49✓		1,988,334.62
11 Mar	Giro Debit to SINGAPORE CUSTOMS, PADD-IGOC112856T	2,899.56✓		1,985,435.06
13 Mar	Credit Advice	406.81✓		1,985,841.87
15 Mar	Inward FAST - OTHR-TAN	314.50✓		1,986,156.37
15 Mar	Inward FAST - OTHR-TAN	86.80✓		1,986,243.17
16 Mar	IB Transfer from YANG AI LIAN MRS. LEON	2,043.70✓		1,988,286.87
17 Mar	Remittance from ST LOGISTICS PTE. LT. SGD 347750.00		347,740.00✓	2,336,026.87
17 Mar	Debit Advice Remittance	2,586.38✓		2,333,440.49
17 Mar	Debit Advice - Remittance	194,357.12✓		2,139,083.37
17 Mar	Debit Advice - Remittance	405,930.00✓		1,733,153.37
17 Mar	Debit Advice - Remittance	403,373.46✓		1,329,779.91
17 Mar	Giro Credit from IRAS REFU-ITX 199101138D		15,000.00✓	1,344,779.91
17 Mar	Giro Debit to SINGAPORE CUSTOMS, PADD-IGOC161094I	10,583.79✓		1,334,196.12
18 Mar	Remittance from SI LOGISTICS PTE. LT. SGD 347750.00		347,740.00✓	1,681,936.12

SGD PremierBiz Account

Account Number 04210508590

Date	Transaction Description	Withdrawals	Deposits	Balance
18 Mar	Giro Debit to SINGAPORE CUSTOMS, PADD-DPOC432212X	7,643.24✓		1,674,292.88
18 Mar	Giro Debit to SINGAPORE CUSTOMS, PADD-IGOC1723267	18,258.84✓		1,656,034.04
19 Mar	Giro Credit from IRAS GOVT-Wage Credit Scheme		1,250.40✓	1,657,284.44
19 Mar	Giro Credit from ST LOGISTICS PTE. LTD, OTHR 2059007122		398,476.56✓	2,055,761.00
20 Mar	Debit Advice Remittance	814,130.00✓		1,241,631.00
23 Mar	Transfer to ETIOA INSURANCE PTE. LTD *****5814	491.13✓		1,241,139.87
24 Mar	Giro Debit to SINGAPORE CUSTOMS, PADD-IGOC2149/6Y	5,926.15✓		1,235,213.72
24 Mar	Giro Debit to SINGAPORE CUSTOMS, PADD-IGOC215068C	4,918.84✓		1,230,294.88
25 Mar	F1 via FAST Interpak Industries, *****8652, FCPM-Invoice 200925	1,797.60✓		1,228,497.28
25 Mar	FT via FAST - Svc Chg - Interpak Industries, *****8652, FCPM Invoice 200925	0.20✓		1,228,497.08
25 Mar	Remittance from ST LOGISTICS PTE. LTD, SGD 246127.39		246,117.39✓	1,474,614.47
25 Mar	Credit Advice		13.86✓	1,474,628.33
25 Mar	Giro Debit to SINGAPORE CUSTOMS, PADD-IGOC2247/3N	185,962.92✓		1,288,665.41
26 Mar	Inward FAST OTHR-AliceLee		278.20✓	1,288,943.61
26 Mar	Remittance from ST LOGISTICS PTE. LTD, SGD 3477500.00		3,477,490.00✓	4,766,433.61
26 Mar	IB Transfer to FICO PTE LTD *****5798	30,000.00✓		4,736,433.61
26 Mar	Giro Debit to SINGAPORE CUSTOMS, PADD-IGOC229885R	74,385.17✓		4,662,048.44
27 Mar	Remittance from ST LOGISTICS PTE. LTD, SGD 1391000.00		1,390,990.00✓	6,053,038.44
30 Mar	Debit Advice 421SG006237	70.00✓		6,052,968.44
30 Mar	Inward FAST OTHR-Transfer		1,107.45✓	6,054,075.89
30 Mar	Inward FAST - OTHR-Transfer		224.70✓	6,054,300.59

SGD PremierBiz Account

Account Number 04210508590

Date	Transaction Description	Withdrawals	Deposits	Balance
30 Mar	Inward FAST - GIHR Transfer		284.08 ✓	6,054,584.67
31 Mar	Inward FAST - OTHR-AliceInv7106		117.08 ✓	6,054,701.75
31 Mar	Inward FAST - OTHR-Transfer		903.94 ✓	6,055,605.69
31 Mar	Interest Earned		646.99 ✓	6,056,252.68
Total DR/CR Items		2,197,590.69	6,455,271.63	

SGD PremierBiz Account

Account Number 04211105798

Date	Transaction Description	Withdrawals	Deposits	Balance
	Opening Balance			467.79
02 Mar	IB Transfer from FICO PTE LTD		10,000.00 ✓	9,532.21
02 Mar	Inward Cheque 0000535	9.81 ✓		9,522.40
02 Mar	Inward Cheque 0000539	2.35 ✓		9,520.05
02 Mar	Inward Cheque 0000549	110.00 ✓		9,410.05
02 Mar	Inward Cheque 0000556	278.52 ✓		9,131.53
04 Mar	Inward Cheque 0000534	2,006.25 ✓		7,125.28
05 Mar	Inward Cheque 0000558	344.18 ✓		6,781.10
09 Mar	Inward Cheque 0000557	70.00 ✓		6,711.10
09 Mar	Inward Cheque 0000559	179.76 ✓		6,531.34
19 Mar	Inward Cheque 0000562	80.53 ✓		6,450.81
20 Mar	Inward Cheque 0000565	3.38 ✓		6,447.43
26 Mar	IB Transfer from FICO PTE LTD		30,000.00 ✓	36,447.43
27 Mar	II via FAST 277.13 ✓			36,170.30
	Interpak Industries, *****8652, FCPM-Invoice 200951			
27 Mar	FT via FAST - Svc Chg 0.20 ✓			36,170.10
	Interpak Industries, *****8652, FCPM-Invoice 200951			
27 Mar	Inward Cheque 0000566	210.20 ✓		35,959.90
27 Mar	Inward Cheque 0000567	1,000.00 ✓		34,959.90
27 Mar	Inward Cheque 0000569	3,146.93 ✓		31,812.97
27 Mar	Inward Cheque 0000570	4,800.00 ✓		27,012.97
27 Mar	Inward Cheque 0000571	9,550.00 ✓		17,462.97
27 Mar	Inward Cheque 0000572	2,400.00 ✓		15,062.97
27 Mar	Inward Cheque 0000573	1,400.00 ✓		13,662.97
27 Mar	Inward Cheque 0000574	1,570.00 ✓		12,092.97
27 Mar	Inward Cheque 0000575	700.00 ✓		11,392.97

SGD PremierBiz Account

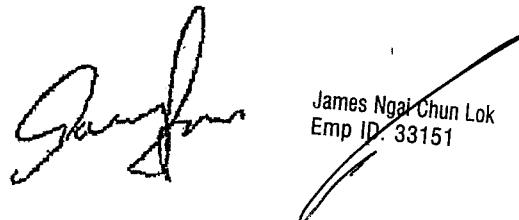
Account Number 04211105798

Date	Transaction Description	Withdrawals	Deposits	Balance
27 Mar	Inward Cheque 0000576	800.00✓		10,592.97
30 Mar	Inward Cheque 0000578	59.00✓		10,533.97
31 Mar	Overdrawn Interest	20.00✓		10,513.97
31 Mar	Service Charge	35.00✓		10,478.97
31 Mar	Interest Earned		1.50✓	10,480.47
	Total DR/CR Items	29,053.24	40,001.50	

USD Current Account

Account Number 64210059796

Date	Transaction Description	Withdrawals	Deposits	Balance
	Opening Balance			193,746.86
04 Mar	Remittance from NANJONG JINXINYU IRA, USD 34560.00		34,555.00✓	228,301.86
06 Mar	IB Transfer to JIN SHI JIA HOME TEXT, *****6831	38,405.00✓		189,896.86
06 Mar	IB OTT Srv Charge - JIN SHI JIA HOME TEXT, *****6831	111.02✓		189,785.84
25 Mar	Debit Advice - 4211B006667	61,683.83✓		128,102.01
31 Mar	Interest Earned		16.02✓	128,118.03
	Total DR/CR Items	100,199.85	34,571.02	



James Ngai Chun Lok
Emp ID: 33151

All items and balances shown above will be considered correct unless Bank is notified of any discrepancies within 14 days from the date of the statement.

For Investment Accounts: Unit price is the bid/NAV price per unit as at the last business day of the calendar month for the respective funds. Nothing in this statement shall be construed by the unit holder(s) as our investment advice. The information herein is not provided as an adviser and we shall not assume any responsibility for the accuracy and completeness of such information or the performance of any investment made by the unit holder(s) upon reliance on such information.

Messages For You

And To Keep You Updated ...

Maybank@ChoaChuKang has closed from 29 February 2020. Looking forward to connect with you at our new branch at Blk 304 Choa Chu Kang Ave 4 in May 2020.

Update your contact details using our online banking to stay on top of important notifications for better security.

From 1 April 2020, fixed income securities will be included as a qualifying product for the Maybank Privilege Save Up Programme. Find out more at maybank.sg/privilegesaveup.

Maybank cares for customers affected by COVID-19. Find out more at maybank.sg/relief. Meanwhile, stay safe and healthy.

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors 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.

Terms and Conditions apply.

Get in touch at 1800-MAYBANK (1800-629 2265) / visit www.maybank2u.com.sg.

March 2020



Ref. No. 021/BR 199101138D

00/144

FICO PTE LTD
22 YIO CHU KANG ROAD
#04-03 HIGHLAND CENTRE
SINGAPORE 545535

Consolidated Balances
All amounts are in Singapore Dollars as at 29 February 2020
unless otherwise stated.

1. SGD Deposits	1,798,571.74
2. Foreign Currency Deposits	266,091.94
3. SGD Overdraft	467.79-
4. Foreign Currency Overdraft	0.00
5. Other Facilities	0.00
6. SGD Unit Trust	0.00
7. Foreign Currency Unit Trust	0.00

STATEMENT OF ACCOUNTS AS AT 29 FEBRUARY 2020

Account Type	Account Number	Currency	Balance	SGD Equivalent
PremierBiz Account	04210508590	SGD	1,798,571.74	1,798,571.74
PremierBiz Account	04211105798	SGD	467.79✓	467.79✓
Current Account	64210059796	USD	193,746.86	266,091.94

Rates Information. All rates are quoted on a per annum basis and are indicative. Conditions apply.

Savings Account		Month(s)	SGD	Time Deposit			
				AUD	EUR	NZD	USD
Up to \$ 3,000	0.1875%	1	0.2000%	0.2000%	0.0000%	0.6000%	1.3000%
Next \$ 47,000	0.1875%	2	0.3000%	0.2500%	0.0000%	0.6500%	1.3300%
Above \$ 50,000	0.2500%	3	0.3500%	0.3000%	0.0000%	0.7000%	1.3500%
		6	0.4000%	0.4000%	0.0000%	0.7500%	1.3500%
Loans/Financing		9	0.5500%	Minimum sums for Time Deposits apply. Call 1800-MAYBANK (1800-629 2265), visit www.maybank2u.com.sg or any of our 22 branches.			
Prime Rate	5.2500%	12	0.7000%				



James Ngai Chun Lok
Emp ID: 33151

SGD PremierBiz Account

Account Number 04210508590

Date	Transaction Description	Withdrawals	Deposits	Balance
	Opening Balance			1,572,305.26
03 Feb	IB Transfer to FICO PTE LTD	20,000.00		1,552,305.26
	*****5798			
03 Feb	Debit Advice Remittance	37,420.00		1,514,885.26
07 Feb	Giro Credit from ST LOGISTICS PTE. LT. OTHR STL2020-02-242		436,688.40	1,951,573.66
07 Feb	Giro Credit from ST LOGISTICS PTE. LT. OTHR STL2020-02-219		228,812.73	2,180,386.39
10 Feb	IB Transfer to Indian Chemical Agen. *****4787	10,455.90		2,169,930.49
10 Feb	IB OII Srv Charge	40.00		2,169,890.49
10 Feb	IB Transfer to Indian Chemical Agen. *****4787	36,720.00		2,133,170.49
	*****1992			
10 Feb	IB OII Srv Charge	65.90		2,133,104.59
	MANGO PEOPLE, *****1992			
10 Feb	IB Transfer to Oman Hygienic Produc. *****0027	81,484.44		2,051,620.15
	Oman Hygienic Produc. *****0027			
10 Feb	IB OII Srv Charge	120.00		2,051,500.15
	Oman Hygienic Produc. *****0027			
10 Feb	Debit Advice 421T1002920	291.48		2,051,208.67
10 Feb	Debit Advice 421T1002921	264.14		2,050,944.53
10 Feb	Debit Advice 42111002919	321.88		2,050,622.65
11 Feb	Debit Advice Remittance	2,710.72		2,047,911.93
11 Feb	Debit Advice 421LC007225	1,828.22		2,046,083.71
11 Feb	Debit Advice 421LC007226	334.53		2,045,749.18
11 Feb	Debit Advice Own MBB A/C Trf	268,488.00		1,777,261.18
12 Feb	Debit Advice	26.08		1,777,235.10
13 Feb	Credit Advice Refund		37,350.00	1,814,585.10
14 Feb	Giro Debit to CPI	4,350.00		1,810,235.10
	COLL BIZ			
17 Feb	Giro Debit to IRAS	45,856.09		1,764,379.01
	GSIX GST			
17 Feb	Giro Debit to SINGAPORE CUSTOMS, PADD-1G0B905497D	3,231.10		1,761,147.91
17 Feb	Inward IAST OTHR-Payment		278.00	1,761,425.91
19 Feb	Giro Debit to SINGAPORE CUSTOMS, PADD-1G0B936326J	731.33		1,760,694.58

SGD PremierBiz Account

Account Number 04210508590

Date	Transaction Description	Withdrawals	Deposits	Balance
20 Feb	Debit Advice - 421LC007225	110.00		1,760,584.58
20 Feb	Debit Advice - 421LC007253	540.54		1,760,044.04
20 Feb	IB Transfer to FICO PTE LTD	35,000.00		1,725,044.04
25 Feb	Debit Advice - 421TI003010	1,046.00		1,723,998.04
25 Feb	Debit Advice - 421TI003009	474.50		1,723,523.54
25 Feb	Giro Debit to SINGAPORE CUSTOMS, PADD-IGOB982069Q	2,476.74		1,721,046.80
28 Feb	Giro Credit from ST LOGISTICS PTE. LT, OTHR-2059006434		77,118.03	1,798,164.83
29 Feb	Interest Earned		406.91	1,798,571.74
	Total DR/CR Items	554,387.59	780,654.07	

SGD PremierBiz Account

Account Number 04211105798

Date	Transaction Description	Withdrawals	Deposits	Balance
	Cheque Book Issued			
14 Feb	0000551- 0000600			8,690.36
	Opening Balance			
03 Feb	IB Transfer from FICO PTE LTD		20,000.00	11,309.64
03 Feb	Inward Cheque 0000510	110.00		11,199.64
03 Feb	Inward Cheque 0000515	429.45		10,770.19
03 Feb	Inward Cheque 0000516	59.00		10,711.19
04 Feb	Inward Cheque 0000511	283.54		10,427.65
07 Feb	Inward Cheque 0000524	1.03		10,426.62
07 Feb	Inward Cheque 0000525	30.30		10,396.32
11 Feb	Inward Cheque 0000526	1,910.68		8,485.64
13 Feb	Inward Cheque 0000528	313.17		8,172.47
17 Feb	Inward Cheque 0000523	271.53		7,900.94
17 Feb	Inward Cheque 0000529	460.10		7,440.84
18 Feb	Inward Cheque 0000527	179.76		7,261.08
18 Feb	Inward Cheque 0000530	323.57		6,937.51
20 Feb	IB Transfer from FICO PTE LTD		35,000.00	41,937.51
27 Feb	Inward Cheque 0000536	59.00		41,878.51
27 Feb	Inward Cheque 0000538	184.34		41,694.17
27 Feb	Inward Cheque 0000541	4,800.00		36,894.17
27 Feb	Inward Cheque 0000543	9,550.00		27,344.17
27 Feb	Inward Cheque 0000544	2,400.00		24,944.17
27 Feb	Inward Cheque 0000545	1,500.00		23,444.17



SGD PremierBiz Account

Account Number 04211105798

Date	Transaction Description	Withdrawals	Deposits	Balance
27 Feb	Inward Cheque	0000546	1,400.00	22,044.17
27 Feb	Inward Cheque	0000547	700.00	21,344.17
27 Feb	Inward Cheque	0000548	800.00	20,544.17
27 Feb	Inward Cheque	0000552	825.70	19,718.47
27 Feb	Inward Cheque	0000553	600.00	19,118.47
27 Feb	Inward Cheque	0000554	1,919.58	17,198.89
27 Feb	Inward Cheque	0000556	1,180.00	16,018.89
28 Feb	Inward Cheque	0000533	8,159.82	7,859.07
28 Feb	Inward Cheque	0000540	107.00	7,752.07
28 Feb	Inward Cheque	0000550	4,712.36	3,039.71
28 Feb	Inward Cheque	0000551	3,455.28	415.57
29 Feb	Overdrawn Interest		20.00	435.57
29 Feb	Service Charge		35.00	470.57
29 Feb	Interest Earned		2.78	467.79
Total DR/CR Items		46,780.21	55,002.78	

USD Current Account

Account Number 64210059796

Date	Transaction Description	Withdrawals	Deposits	Balance
	Opening Balance			1,843.78
11 Feb	Misc Credit with Nostro		191,892.80	193,736.58
29 Feb	Interest Earned		10.28	193,746.86
Total DR/CR Items		0.00	191,903.08	

James Ngai Chun Lok
Emp ID: 33151

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Ref. No. 021/BR 199101138D

007193
FICO PTE LTD
 22 YIO CHU KANG ROAD
#04-03 HIGHLAND CENTRE
 SINGAPORE 545535

Consolidated Balances

All amounts are in Singapore Dollars as at 31 January 2020 unless otherwise stated.

1. SGD Deposits	1,572,305.26
2. Foreign Currency Deposits	2,480.99
3. SGD Overdraft	8,690.36
4. Foreign Currency Overdraft	0.00
5. Other Facilities	0.00
6. SGD Unit Trust	0.00
7. Foreign Currency Unit Trust	0.00

STATEMENT OF ACCOUNTS AS AT 31 JANUARY 2020

Account Type	Account Number	Currency	Balance	SGD Equivalent
PremierBiz Account	04210508590	SGD	1,572,305.26	1,572,305.26
PremierBiz Account	04211105798	SGD	8,690.36	8,690.36
Current Account	64210059796	USD	1,843.78	2,480.99

Rates Information. All rates are quoted on a per annum basis and are indicative. Conditions apply.

Savings Account	Month(s)	SGD	Time Deposit				
			AUD	EUR	NZD	USD	
Up to \$ 3,000	0.1875%	1	0.2000%	0.3000%	0.0000%	0.5500%	
Next \$ 47,000	0.1875%	2	0.3000%	0.3300%	0.0000%	0.6000%	
Above \$ 50,000	0.2500%	3	0.3500%	0.3500%	0.0000%	0.6500%	
		6	0.4000%	0.4000%	0.0000%	0.7000%	
Loans/Financing Prime Rate	5.2500%	9	0.5500%	Minimum sums for Time Deposits apply. Call 1800-MAYBANK (1800-629 2265), visit www.maybank2u.com.sg or any of our 22 branches.			
		12	0.7000%				



James Ngai Chun Lok
Emp ID: 33151

SGD PremierBiz Account

Date	Transaction Description	Withdrawals	Deposits	Balance
	Opening Balance	9.88		851,572.51
02 Jan	Debit Advice	9.88		851,562.63
02 Jan	Debit Advice			851,552.75
03 Jan	Giro Credit from SI LOGISTICS PTL. LTD, QIHR 2059005803		794,450.26	1,646,003.01
08 Jan	Giro Debit to SINGAPORE CUSTOMS, PADD-1GOA608762E	1,716.49		1,644,286.52
10 Jan	Debit Advice - Remittance	24,615.49		1,619,611.03
13 Jan	Annual Facilities Fee	1,000.00		1,618,671.03
14 Jan	Giro Debit to CPF COLLECTOR BIZ	9,333.00		1,609,338.03
			5,439.32	1,614,777.35
20 Jan	Giro Credit from IRAS REFU ITX 199101138D			1,600,607.75
21 Jan	Giro Debit to SINGAPORE CUSTOMS, PADD-1GOA719382A	14,169.60		1,584,693.08
23 Jan	Giro Debit to SINGAPORE CUSTOMS, PADD-1GOA753958M	15,914.67		1,571,926.65
24 Jan	Giro Debit to SINGAPORE CUSTOMS, PADD-1GOA757677A	12,766.43		1,572,305.26
31 Jan	Interest Earned		378.61	
	Total DR/CR Items	79,535.44	800,268.19	

SGD PremierBiz Account

Date	Transaction Description	Withdrawals	Deposits	Balance
	Opening Balance			54,669.57
02 Jan	Inward Cheque 0000495	336.90		54,332.67
09 Jan	Inward Cheque 0000505	20,000.00		34,332.67
15 Jan	Cash/Debit Cheque 0000509	8,800.00		25,532.67
15 Jan	Inward Cheque 0000499	59.00		25,473.67
16 Jan	Inward Cheque 0000498	331.99		25,141.68
16 Jan	Inward Cheque 0000501	151.62		24,990.06
16 Jan	Inward Cheque 0000502	5,521.52		19,468.54
16 Jan	Inward Cheque 0000504	55.00		19,413.54
16 Jan	Inward Cheque 0000503	179.76		19,233.78
20 Jan	Inward Cheque 0000497	2,230.95		17,002.83
20 Jan	Inward Cheque 0000500	473.20		16,529.63
20 Jan	Inward Cheque 0000506	400.00		16,129.63

SGD PremierBiz Account

Date	Transaction Description	Withdrawals	Deposits	Balance
20 Jan	Inward Cheque	0000507	2,449.60	13,680.03
20 Jan	Inward Cheque	0000508	0.73	13,679.30
31 Jan	Inward Cheque	0000512	4,800.00	8,879.30
31 Jan	Inward Cheque	0000513	2,400.00	6,479.30
31 Jan	Inward Cheque	0000514	9,550.00	3,070.70
31 Jan	Inward Cheque	0000517	1,570.00	4,640.70
31 Jan	Inward Cheque	0000518	700.00	5,340.70
31 Jan	Inward Cheque	0000519	1,320.00	6,660.70
31 Jan	Inward Cheque	0000520	1,180.00	7,840.70
31 Jan	Inward Cheque	0000521	800.00	8,640.70
31 Jan	Inward Cheque		20.00	8,660.70
31 Jan	Overdrawn Interest		35.00	8,695.70
31 Jan	Service Charge			8,690.36
31 Jan	Interest Earned		5.34	
Total DR/CR Items		63,365.27	5.34	

USD Current Account

Date	Transaction Description	Withdrawals	Deposits	Balance
	Opening Balance			1,843.62
31 Jan	Interest Earned		0.16	1,843.78
Total DR/CR Items		0.00	0.16	

All items and balances shown above will be considered correct unless Bank is notified of any discrepancies within 14 days from the date of the statement.

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James Ngai Chun Lok
Emp ID: 33151



Ref. No. 021/BR 1991011380

007251

FICO PTE LTD
22 YIO CHU KANG ROAD
#04-03 HIGHLAND CENTRE
SINGAPORE 545535

Consolidated Balances
All amounts are in Singapore Dollars as at 31 December 2019
unless otherwise stated.

1. SGD Deposits	906,242.08
2. Foreign Currency Deposits	2,444.46
3. SGD Overdraft	0.00
4. Foreign Currency Overdraft	0.00
5. Other Facilities	0.00
6. SGD Unit Trust	0.00
7. Foreign Currency Unit Trust	0.00

STATEMENT OF ACCOUNTS AS AT 31 DECEMBER 2019

Account Type	Account Number	Currency	Balance	SGD Equivalent
PremierBiz Account	04210508590	SGD	851.52/2.51	851.52/2.51
PremierBiz Account	04211105798	SGD	54,669.57	54,669.57
Current Account	64210059796	USD	1,843.62	2,444.46

Rates Information. All rates are quoted on a per annum basis and are indicative. Conditions apply.

Savings Account	Month(s)	SGD	Time Deposit				
			AUD	EUR	NZD	USD	
Up to \$ 3,000	0.1875%	1	0.2000%	0.2000%	0.0000%	0.6000%	
Next \$ 47,000	0.1875%	2	0.3000%	0.3000%	0.0000%	0.7000%	
Above \$ 50,000	0.2500%	3	0.3500%	0.4000%	0.0000%	0.7500%	
		6	0.4000%	0.5000%	0.0000%	0.8500%	
Loans/Financing		9	0.5500%	Minimum sums for Time Deposits apply. Call 1800-MAYBANK (1800-629 2265), visit www.maybank2u.com.sg or any of our 22 branches.			
Prime Rate	5.2500%	12	0.7000%				



James Ngai Chun Lok
Emp ID: 33151

Account Number 04210508590

SGD PremierBiz Account

Date	Transaction Description	Withdrawals	Deposits	Balance
	Opening Balance			440,286.12
02 Dec	Debit Advice	9.94		440,276.18
02 Dec	Debit Advice	9.94		440,266.24
02 Dec	Giro Debit to SINGAPORE CUSTOMS, PADD-IG9K280306C	656.85		439,609.39
04 Dec	Giro Credit from ST LOGISTICS PTE. LT, OTHR-2059005151		427,417.92	867,027.31
06 Dec	Giro Debit to IRAS DOL TAXS-ITX	12,490.00		854,537.31
16 Dec	Giro Debit to CPF AC COLL-BIZ	4,350.00		850,187.31
18 Dec	Giro Credit from ST LOGISTICS PTE. LT, OTHR-2059005474		245,757.60	1,095,944.91
23 Dec	Giro Debit to SINGAPORE CUSTOMS, PADD-IG9L470787F	15,455.50		1,080,489.41
30 Dec	Debit Advice - Remittance	219,754.66		860,734.75
30 Dec	Debit Advice - Remittance	9,364.61		851,370.14
31 Dec	Interest Earned		202.37	851,572.51
	Total DR/CR Items	262,091.50	673,377.89	

SGD PremierBiz Account

Date	Transaction Description	Withdrawals	Deposits	Balance
	Cheque Book Issued			
13 Dec	0000501- 0000550			122,784.28
	Opening Balance			122,604.52
02 Dec	Inward Cheque 0000455	179.76		122,604.01
02 Dec	Inward Cheque 0000462	0.51		121,504.01
03 Dec	Inward Cheque 0000458	1,100.00		121,394.01
03 Dec	Inward Cheque 0000463	110.00		119,614.23
10 Dec	Inward Cheque 0000475	1,779.78		119,394.89
11 Dec	Inward Cheque 0000476	219.34		119,215.13
11 Dec	Inward Cheque 0000477	179.76		117,072.88
11 Dec	Inward Cheque 0000478	2,142.25		115,728.81
12 Dec	Inward Cheque 0000479	1,344.07		115,432.31
16 Dec	Inward Cheque 0000480	296.50		113,942.90
18 Dec	Inward Cheque 0000490	1,489.41		95,142.90
18 Dec	Inward Cheque 0000491	18,800.00		

SGD PremierBiz Account

Account Number 04211105798

SGD PremierBIZ Account					
Date	Transaction Description		Withdrawals	Deposits	Balance
23 Dec	Cash/Debit Cheque	0000496	20,000.00		75,142.90
23 Dec	Inward Cheque	0000481	1,570.00		73,572.90
23 Dec	Inward Cheque	0000482	1,320.00		72,252.90
23 Dec	Inward Cheque	0000483	700.00		71,552.90
23 Dec	Inward Cheque	0000484	1,180.00		70,372.90
23 Dec	Inward Cheque	0000485	800.00		69,572.90
23 Dec	Inward Cheque	0000487	9,600.00		59,972.90
23 Dec	Inward Cheque	0000488	4,800.00		55,172.90
23 Dec	Inward Cheque	0000493	410.02		54,762.88
24 Dec	Inward Cheque	0000492	1.19		54,761.69
31 Dec	Inward Cheque	0000489	110.00		54,651.69
31 Dec	Interest Earned			17.88	54,669.57
Total DR/CR Items			68,132.59	17.88	-

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Ref. No. 021/BR 1991011380

007307
 FICO PTE LTD
 22 YIO CHU KANG ROAD
 #04-03 HIGHLAND CENTRE
 SINGAPORE 545535

Consolidated Balances
 All amounts are in Singapore Dollars as at 30 November 2019
 unless otherwise stated.

1. SGD Deposits	563,070.40
2. Foreign Currency Deposits	0.00
3. SGD Overdraft	0.00
4. Foreign Currency Overdraft	0.00
5. Other Facilities	0.00
6. SGD Unit Trust	0.00
7. Foreign Currency Unit Trust	0.00

STATEMENT OF ACCOUNTS AS AT 30 NOVEMBER 2019

Account Type	Account Number	Currency	Balance	SGD Equivalent
PremierBiz Account	04210508590	SGD	440,286.12	440,286.12
PremierBiz Account	04211105798	SGD	122,784.28	122,784.28
Current Account	64210059796	USD	1,843.46	0.00

Rates Information. All rates are quoted on a per annum basis and are indicative. Conditions apply.

Savings Account	Month(s)	SGD	AUD	EUR	NZD	USD
Up to \$ 3,000 0.1875%	1	0.2000%	0.1500%	0.0000%	0.5500%	1.4500%
Next \$ 47,000 0.1875%	2	0.3000%	0.2500%	0.0000%	0.6500%	1.5500%
Above \$ 50,000 0.2500%	3	0.3500%	0.3500%	0.0000%	0.7000%	1.6000%
	6	0.4000%	0.4000%	0.0000%	0.8000%	1.6500%
Loans/Financing Prime Rate 5.2500%	9	0.5500%	Minimum sums for Time Deposits apply. Call 1800-MAYBANK (1800-629 2265), visit www.maybank2u.com.sg or any of our 22 branches.			
	12	0.7000%				

James Ngai Chun Lok
Emp ID: 33151

Account Number 04210508590

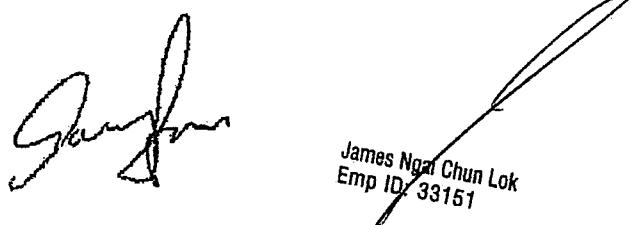
SGD PremierBiz Account

Date	Transaction Description	Withdrawals	Deposits	Balance
	Opening Balance			707,150.16
04 Nov	Debit Advice - Remittance	125,479.84	160,928.00	581,670.32
06 Nov	Giro Credit from ST LOGISTICS PTE. LT. OTHR-2059004454	12,500.00		742,598.32
06 Nov	Giro Debit to IRAS TAXS-ITX	9.91		730,088.41
07 Nov	Debit Advice	20,490.01		709,598.40
14 Nov	Giro Debit to SINGAPORE CUSTOMS, PADD-IG9K136811W	4,350.00		705,248.40
14 Nov	Giro Debit to CPF			653,251.36
15 Nov	COLL-BIZ	51,997.04		642,898.39
15 Nov	Giro Debit to IRAS GSTX-GST	10,352.97		
15 Nov	Giro Debit to SINGAPORE CUSTOMS, PADD-IG9K140128J		233,987.60	876,885.99
19 Nov	Giro Credit from ST LOGISTICS PTE. LT. OTHR-2059004838	146,640.84		730,245.15
25 Nov	Debit Advice - Remittance	290,095.82		440,149.33
25 Nov	Debit Advice - Remittance		136.79	440,286.12
30 Nov	Interest Earned			
	Total DR/CR Items	661,916.43	395,052.39	

SGD PremierBiz Account

Date	Transaction Description	Withdrawals	Deposits	Balance
	Opening Balance			357,040.61
01 Nov	Inward Cheque 0000439	110.00		356,930.61
04 Nov	Inward Cheque 0000441	370.99		356,559.62
04 Nov	Inward Cheque 0000442	0.60		356,559.02
04 Nov	Inward Cheque 0000444	2,621.60		353,937.42
04 Nov	Inward Cheque 0000445	215.35		353,722.07
04 Nov	Inward Cheque 0000446	200.00		353,522.07
04 Nov	Inward Cheque 0000447	421.10		353,100.97
06 Nov	Inward Cheque 0000448	50.00		353,050.97
07 Nov	Inward Cheque 0000448		50.00	353,100.97
08 Nov	Cheque/Giro Returned 0000448			349,911.36
14 Nov	Inward Cheque 0000449	3,189.61		349,731.60
14 Nov	Inward Cheque 0000450	179.76		349,271.50
19 Nov	Inward Cheque 0000451	460.10		

SGD PremierBiz Account		Account Number 04211105798		
Date	Transaction Description	Withdrawals	Deposits	Balance
19 Nov	Inward Cheque 0000452	5.42		349,266.08
21 Nov	Inward Cheque 0000453	400.00		348,866.08
21 Nov	Inward Cheque 0000454	1,132.16		347,733.92
28 Nov	Inward Cheque 0000456	202,000.00		145,733.92
28 Nov	Inward Cheque 0000459	460.00		145,273.92
28 Nov	Inward Cheque 0000461	169.48		145,104.44
28 Nov	Inward Cheque 0000464	4,800.00		140,304.44
28 Nov	Inward Cheque 0000465	2,400.00		137,904.44
28 Nov	Inward Cheque 0000466	9,550.00		128,354.44
28 Nov	Inward Cheque 0000468	1,570.00		126,784.44
28 Nov	Inward Cheque 0000469	700.00		126,084.44
28 Nov	Inward Cheque 0000470	1,320.00		124,764.44
28 Nov	Inward Cheque 0000472	1,180.00		123,584.44
28 Nov	Inward Cheque 0000473	800.00		122,784.44
29 Nov	Inward Cheque 0000460	59.00		122,725.44
30 Nov	Interest Earned		58.84	122,784.28
Total DR/CR Items		234,365.17	108.84	
USD Current Account		Account Number 64210059796		
Date	Transaction Description	Withdrawals	Deposits	Balance
	Opening Balance			1,843.31
30 Nov	Interest Earned		0.15	1,843.46
Total DR/CR Items		0.00	0.15	



James Ngai Chun Lok
Emp ID: 33151

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Ref. No. 021/BR 199101138D

0073369

FICO PTE LTD
22 YIO CHU KANG ROAD
#04-03 HIGHLAND CENTRE
SINGAPORE 545535

Consolidated Balances

All amounts are in Singapore Dollars as at 31 October 2019 unless otherwise stated.

1. SGD Deposits	1,064,190.77
2. Foreign Currency Deposits	2,474.46
3. SGD Overdraft	0.00
4. Foreign Currency Overdraft	0.00
5. Other Facilities	0.00
6. SGD Unit Trust	0.00
7. Foreign Currency Unit Trust	0.00

STATEMENT OF ACCOUNTS AS AT 31 OCTOBER 2019

Account Type	Account Number	Currency	Balance	SGD Equivalent
PremierBiz Account	04210508590	SGD	707,150.16	707,150.16
PremierBiz Account	04211105798	SGD	357,040.61	357,040.61
Current Account	64210059796	USD	1,843.31	2,474.46

Rates Information. All rates are quoted on a per annum basis and are indicative. Conditions apply.

Time Deposit Rates are quoted on a per annum basis and are indicative. Conditions apply.							
Savings Account		Month(s)	SGD	Time Deposit			
				AUD	EUR	NZD	USD
Up to \$ 3,000	0.1875%	1	0.2000%	0.2000%	0.0000%	0.4000%	1.4500%
Next \$ 47,000	0.1875%	2	0.3000%	0.3000%	0.0000%	0.5000%	1.5500%
Above \$ 50,000	0.2500%	3	0.3500%	0.4000%	0.0000%	0.6000%	1.6000%
Loans/Financing		6	0.4000%	0.5000%	0.0000%	0.7500%	1.6500%
Prime Rate	5.2500%	9	0.5500%	Minimum sums for Time Deposits apply. Call 1800-MAYBANK (1800-629 2265), visit www.maybank2u.com.sg or any of our 22 branches.			
		12	0.7000%				



James Ngai Chun Lok
Emp ID: 23151

SGD PremierBiz Account

Account Number 04210508590

Date	Transaction Description	Withdrawals	Deposits	Balance
	Opening Balance			554,387.56
01 Oct	Giro Debit to SINGAPORE CUSTOMS, PADD-IG91745435J	5,247.90		549,139.66
03 Oct	Cheque Deposit - MBB 0000044		12,278.25	561,417.91
03 Oct	Cheque Deposit - MBB 0000043		2,150.27	563,568.18
04 Oct	Debit Advice - Remittance	74,618.54		488,949.64
04 Oct	Giro Credit from ST LOGISTICS PTE.LTD, OTHR-2059003851		416,444.00	905,393.64
07 Oct	Debit Advice - Remittance	14,248.16		891,145.48
07 Oct	Giro Debit to IRAS TAXS ITX	12,500.00		878,645.48
07 Oct	Giro Debit to SINGAPORE CUSTOMS, PADD-IG9J785092E	19,227.94		859,417.54
08 Oct	Debit Advice - Remittance	9,703.50		849,714.04
08 Oct	Debit Advice - Remittance	271,707.43		578,006.61
08 Oct	Cheque Deposit - MBB 0000045		101,801.94	679,808.55
08 Oct	Cheque Deposit - MBB 0000047		40,018.00	719,826.55
10 Oct	Debit Advice	9.90		719,816.65
16 Oct	Giro Debit to CPF COLL-BIZ	3,980.00		715,836.65
29 Oct	Giro Debit to SINGAPORE CUSTOMS, PADD-IG9J969149V	8,839.37		706,997.28
31 Oct	Interest Earned		152.88	707,150.16
	Total DR/CR Items	420,082.74	572,845.34	

SGD PremierBiz Account

Account Number 04211105798

Date	Transaction Description	Withdrawals	Deposits	Balance
	Cheque Book Issued			
25 Oct	0000451- 0000500			388,393.81
	Opening Balance			388,283.81
02 Oct	Inward Cheque 0000403	110.00		388,063.84
02 Oct	Inward Cheque 0000418	219.97		387,832.16
03 Oct	Inward Cheque 0000416	231.68		387,681.66
04 Oct	Inward Cheque 0000401	150.50		387,186.35
04 Oct	Inward Cheque 0000420	495.31		384,807.32
07 Oct	Inward Cheque 0000419	2,379.03		384,776.82
07 Oct	Inward Cheque 0000421	30.50		

SGD PremierBiz Account

Account Number 04211105798

Date	Transaction Description	Withdrawals	Deposits	Balance
10 Oct	Inward Cheque	0000423	171.20	384,605.62
10 Oct	Inward Cheque	0000426	1,713.71	382,891.91
11 Oct	Inward Cheque	0000424	400.00	382,491.91
11 Oct	Inward Cheque	0000425	889.51	381,602.40
22 Oct	Inward Cheque	0000422	179.76	381,422.64
22 Oct	Inward Cheque	0000428	53.60	381,369.04
24 Oct	Inward Cheque	0000427	200.00	381,169.04
24 Oct	Inward Cheque	0000429	712.62	380,956.42
24 Oct	Inward Cheque	0000431	2,249.88	378,706.54
24 Oct	Inward Cheque	0000432	1,180.00	377,526.54
24 Oct	Inward Cheque	0000433	1,320.00	376,206.54
24 Oct	Inward Cheque	0000434	850.00	375,356.54
24 Oct	Inward Cheque	0000435	1,570.00	373,786.54
24 Oct	Inward Cheque	0000436	9,550.00	364,236.54
24 Oct	Inward Cheque	0000437	2,400.00	361,836.54
24 Oct	Inward Cheque	0000438	4,800.00	357,036.54
29 Oct	Inward Cheque	0000430	6.69	357,029.85
31 Oct	Inward Cheque	0000440	59.00	356,970.85
31 Oct	Interest Earned		69.76	357,040.61
	Total DR/CR Items	31,427.96	69.76	

USD Current Account

Account Number 64210059796

Date	Transaction Description	Withdrawals	Deposits	Balance
	Opening Balance			1,843.15
31 Oct	Interest Earned		0.16	1,843.31
	Total DR/CR Items	0.00	0.16	



James Ngai-Chur
Emp ID: 3315

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