

07 FEB 2019

PG 1 of 11

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C & R INTERIORS PTE
LTD
NO. 57 DEFU LANE 9
SINGAPORE 539295



WONG LISHAN
EMP ID: 43385

Details of Your DBS Current Account
1 Jan 2020 to 31 Jan 2020

Account No. 011-013165-4

DATE	DETAILS OF TRANSACTION	WITHDRAWALS \$	DEPOSITS \$	BALANCE \$
	Balance Brought Forward			3,150,433.11
02 Jan	Advice Import LC Payment of Acceptance ALA09EN00346 553011713159 POA001 Value Date:02 Jan	24,609.90		
02 Jan	Advice FAST Payment / Receipt QUO 49701 DEPOSIT RTBSGRTCT2020010210011444422 Other		528.00	
02 Jan	Cash 0326216	31,984.10 <i>A</i>		
02 Jan	Advice Outward Telegraphic Transfer 0016OT0038082819 0016OT8082819 Value Date:02 Jan		4,528.34	
02 Jan	Advice Outward Telegraphic Transfer Comm & Charges 0016OT0038082819 0016OT8082819 Value Date:02 Jan		45.00	
02 Jan	GIRO Payments / Collections via GIRO DBBPTELTD PYMT RUN Invoice Payment		72,035.52 <i>A</i>	
02 Jan	Cheque 0326175	1,513.13 <i>A</i>		
02 Jan	Cheque 0326210	770.40		
02 Jan	Cheque 0326211	340.00		3,159,205.76
03 Jan	Advice Outward Telegraphic Transfer 0016OT0038128916 0016OT8128916 Value Date:03 Jan		8,833.74	
03 Jan	Advice Outward Telegraphic Transfer Comm & Charges 0016OT0038128916 0016OT8128916 Value Date:03 Jan		11.10	
03 Jan	Cash		49.20	
03 Jan	Cash		100.00	
03 Jan	Cash		26.75	
03 Jan	Cash 0326245	79,967.39		
03 Jan	Cash 0326242	1,410.00 <i>A</i>		
	Balance Carried Forward			3,069,159.48

Details of Your DBS Current Account
1 Jan 2020 to 31 Jan 2020

Account No: 011-013165-4

DATE	DETAILS OF TRANSACTIONS	WITHDRAWALS	DEPOSITS	BALANCE
	Balance Brought Forward			3,069,159.48
03 Jan	Cash 0326238	15,156.08 A		
03 Jan	Cash 0326243	4,250.00 A		
03 Jan	Cash 0326244	3,426.12 A		
03 Jan	Quick Cheque Deposit		16,371.00	
03 Jan	Quick Cheque Deposit		43,681.98	
03 Jan	GIRO Payments / Collections via GIRO JABIL CIRCUIT SINGAPORE PTE LTD 2000029458 Other		1,537.83	
03 Jan	GIRO Payments / Collections via GIRO WILSIN OFFICE FURNITURE (S) PTE LTD Wilsin Supplier Payment		1,583.60	
03 Jan	Cheque 0326199	564.96		
03 Jan	Cheque 0326239	1,751.06 A		
03 Jan	Cheque 0326241	2,861.48 A		3,104,324.19
06 Jan	Advice Advice 0606RF7158618 9HP0061010L Value Date:06 Jan	1,546.00		
06 Jan	GIRO Payments / Collections via GIRO SIA ENGINEERING COMPANYLIMITED 2120076054 Other		3,218.56	3,105,996.75
07 Jan	Advice Outward Telegraphic Transfer 00160T0038219116 00160T8219116 Value Date:07 Jan	4,654.20		
07 Jan	Advice Outward Telegraphic Transfer Comm & Charges 00160T0038219116 00160T8219116 Value Date:07 Jan	45.00		
07 Jan	Advice Import Guarantees Amendment 18042017-07 550021315028 AMD002 Value Date:07 Jan	1,092.89		
07 Jan	Cheque 0326191	599.20		
07 Jan	Cheque 0326203	80,424.59 A		
07 Jan	Cheque 0326215	48.81		
07 Jan	Cheque 0326217	2,392.49 A		
07 Jan	Cheque 0326225	16,300.00 A		
07 Jan	Cheque 0326247	1,285.56		2,999,154.01
08 Jan	Quick Cheque Deposit		243,246.31	
08 Jan	Advice Outward Telegraphic Transfer 00160T0038288882 00160T8288882 Value Date:08 Jan	15,550.01		
	Balance Carried Forward			3,226,850.31

Details of Your DBS Current Account
1 Jan 2020 to 31 Jan 2020

Account No: 011-013165-4

DATE	DETAILS OF TRANSACTIONS	WITHDRAWAL(S)	DEPOSIT(S)	BALANCE(S)
	Balance Brought Forward			3,226,850.31
08 Jan	Advice Outward Telegraphic Transfer Comm & Charges 0016OT0038288882 0016OT8288882 Value Date:08 Jan	54.58		
08 Jan	Advice Outward Telegraphic Transfer Agent Charges 0016OT0038288882 0016OT8288882 Value Date:08 Jan	20.41		
08 Jan	GIRO Payments / Collections via GIRO C&W SERVICES (S) PTE. LTD. EFT-000751506 Supplier Payment		278.20	
08 Jan	Cheque 0326240	2,068.41 <i>A</i>		
08 Jan	Cheque 0326246	1,696.32		
08 Jan	Cheque 0326248	1,499.29		3,221,789.50
09 Jan	Advice Outward Telegraphic Transfer 0016OT0038292488 0016OT8292488 Value Date:09 Jan	29,373.90		
09 Jan	Advice Outward Telegraphic Transfer Comm & Charges 0016OT0038292488 0016OT8292488 Value Date:09 Jan	36.94		
09 Jan	Quick Cheque Deposit		39,846.36	
09 Jan	Cheque 0326198	3,357.96 <i>A</i>		
09 Jan	Cheque 0326250	8,370.05		
09 Jan	Advice Remittance Transfer of Funds 0016RF8394923 SECURITIES INVESTORS Value Date:09 Jan		12,896.98	3,233,393.99
10 Jan	Advice FAST Payment / Receipt CRI 055039 LK ROS0000000000000537687000000043 Other		1,744.10	
10 Jan	Advice FAST Payment / Receipt RN-43534B EL RTBSGRCT2020011010011558784 Other		791.87	
10 Jan	Advice Advice 0606RF7186985 9HP0061816L Value Date:10 Jan	1,060.00		
10 Jan	GIRO Payment 10/01/2020 11219 SUPP21ATOY	50,468.74 <i>A</i>		
10 Jan	GIRO Payment 10/01/2020 21219 SUPP021TITCH	91,422.10 <i>A</i>		
	Balance Carried Forward			3,092,979.12

Details of Your DHS Current Account
1 Jan 2020 to 31 Jan 2020

Account No. 011.013165.4

DATE	DETAILS OF TRANSACTIONS	WITHDRAWALS	DEPOSITS	BALANCES
	Balance Brought Forward			3,092,979.12
10 Jan	GIRO Payment 10/01/2020 31219 SUPP21COSMODPEX	10,817.52		
10 Jan	Cheque 0326196	390.34		
10 Jan	Cheque 0326214	68.77		
10 Jan	Cheque 0326218	1,310.75		
10 Jan	Cheque 0326229	963.00		3,079,428.74
11 Jan	Advice Service Charge for Processing of Ideal Transactions	9.40		3,079,419.34
13 Jan	Advice Import LC Payment of Acceptance ALAO9EN00355 553011715745 POA001 Value Date:13 Jan	15,517.62		
13 Jan	Advice Outward Telegraphic Transfer 00160T0038397764 00160T8397764 Value Date:13 Jan	20,569.18		
13 Jan	Advice Outward Telegraphic Transfer Comm & Charges 00160T0038397764 00160T8397764 Value Date:13 Jan	60.80		
13 Jan	Quick Cheque Deposit			43,852.72
13 Jan	Cheque 0326220	401.40		
13 Jan	Cheque 0326222	851.99		
13 Jan	Cheque 0326223	142.04		
13 Jan	Cheque 0326226	980.00		3,084,749.03
14 Jan	Advice MEPS Receipt 2020011300860300 001610518228 Value Date:14 Jan		176.55	
14 Jan	Advice Outward Telegraphic Transfer 00160T0038432864 00160T8432864 Value Date:14 Jan	4,942.63		
14 Jan	Advice Outward Telegraphic Transfer Comm & Charges 00160T0038432864 00160T8432864 Value Date:14 Jan	45.00		
14 Jan	Advice Outward Telegraphic Transfer 00160T0038432869 00160T8432869 Value Date:14 Jan	5,687.98		
14 Jan	Advice Outward Telegraphic Transfer Comm & Charges 00160T0038432869 00160T8432869 Value Date:14 Jan	45.00		
	Balance Carried Forward			3,074,204.97

Details of Your DBS Current Account
1 Jan 2020 to 31 Jan 2020

Account No: 011-013165-4

DATE	DETAILS OF TRANSACTIONS	WITHDRAWALS	DEPOSITS	BALANCE(\$)
	Balance Brought Forward			3,074,204.97
14 Jan	Advice Import LC Issuance 553011718715 ISS000 Value Date:14 Jan	232.00		
14 Jan	GIRO Payments / Collections via GIRO BIOMEDICAL SCIENCES INSTITUTES 3400308754 Other		1,626.40	
14 Jan	GIRO Payments / Collections via GIRO EXSTO ASIA PTE. LTD. REFER TO ATTACHMENT Other		963.00	
14 Jan	GIRO Payments / Collections via GIRO NATL NEUROSCIENCE INST OF S'PORE NNI 212000293119 Invoice Payment		3,676.52	
14 Jan	GIRO Payments / Collections via GIRO CHANGI GENERAL HOSPITAL PTE LT CGH 212001646719 Invoice Payment		12,364.75 A	
14 Jan	Cheque 0326224	180.00		
14 Jan	Cheque 0326227	1,425.24 A		
14 Jan	Cheque 0326230	166.92		
14 Jan	Cheque 0326254	32,100.00		3,058,731.48
15 Jan	Advice Import LC Payment of Acceptance 10175220-3000018 553011712926 POA001 Value Date:15 Jan	10.00		
15 Jan	Advice Import LC Payment of Acceptance 10175220-3000018 553011712926 POA001 Value Date:15 Jan	43,812.12		
15 Jan	Quick Cheque Deposit		82,348.10 A	
15 Jan	Advice AUDIT CONFIRMATION 0353FR20011340 Value Date:15 Jan	50.00		
15 Jan	GIRO Payments / Collections via GIRO DEVO DESIGN N CONTRACTS PTE. LTD. RN-42911A&B/AL Invoice Payment		1,150.25	
15 Jan	GIRO Payments / Collections via GIRO NATIONAL UNIVERSITY HEALTH SYSTEMP NUHS200000118519 Invoice Payment		6,955.59	
15 Jan	GIRO Payroll 15/01/2020 01020 CP353	104,538.00		
15 Jan	GIRO Payment 15/01/2020 41219 SUPP01WMKFAM	32,763.70 A		
15 Jan	GIRO Payments / Collections via GIRO FUJI XEROX SINGAPORE PTE LTD SG031427 FXHPD00580	1,649.00		
	Balance Carried Forward			2,966,362.60

Details of Your DBS Current Account
1 Jan 2020 to 31 Jan 2020

Account No. 011-013165-4

DATE	DETAILS OF TRANSACTIONS	WITHDRAWALS	DEPOSITS	BALANCES
	Balance Brought Forward			2,966,362.60
15 Jan	GIRO Payments / Collections via GIRO CPF BIZ 4722663	26,362.00		
15 Jan	GIRO Payments / Collections via GIRO CPF BIZ 6009395	5,595.00		
15 Jan	Cheque 0326249	500.00		2,933,905.60
16 Jan	Advice Outward Telegraphic Transfer 0016OT0038490592 0016OT8490592 Value Date:16 Jan	81,228.97		
16 Jan	Advice Outward Telegraphic Transfer Comm & Charges 0016OT0038490592 0016OT8490592 Value Date:16 Jan	136.71		
16 Jan	Advice Service Charge for Processing of Ideal Transactions	8.00		
16 Jan	GIRO Payments / Collections via GIRO DRIL-QUIP ASIA PACIFIC PTE LTD 50000730 Invoice Payment		342.40	
16 Jan	GIRO Payments / Collections via GIRO REPUBLIC POLYTECHNIC 48789 Invoice Payment		5,107.50	
16 Jan	Cheque 0326219	267.00		2,857,714.82
17 Jan	Advice MEPS Receipt 3130017191 0016II0538554 Value Date:17 Jan		353.10	
17 Jan	Cash		192.60	
17 Jan	Cash		1,000.00	
17 Jan	Cash 0326276	1,653.70		
17 Jan	Cash 0326233	2,015.86		
17 Jan	Cash 0326274	3,410.93		
17 Jan	Cash 0326272	1,225.99		
17 Jan	Cash 0326275	68,747.06		
17 Jan	Advice Remittance Transfer of Funds 0016RF8518726 KREATIV DESIGN & PRO Value Date:17 Jan		3,113.70	
17 Jan	Quick Cheque Deposit		87,580.32	
17 Jan	Quick Cheque Deposit		142,228.56	
17 Jan	Quick Cheque Deposit	428.00		
	Balance Carried Forward			3,015,557.56

Details of Your DBS Current Account
1 Jan 2020 to 31 Jan 2020

Account No.: 011-013165-4

DATE	DETAILS OF TRANSACTIONS	WITHDRAWALS	DEPOSITS	BALANCE(\$)
	Balance Brought Forward			3,015,557.56
17 Jan	GIRO Payments / Collections via GIRO ST. JOSEPH'S INSTITUTION INTERNATIO INVOICE: CRI/055338/LS, CRI/055337/ Invoice Payment		6,066.90	
17 Jan	GIRO Payments / Collections via GIRO AIBEL PTE. LTD. AIBEL PTE LTD Supplier Payment			2,102.55
17 Jan	GIRO Payments / Collections via GIRO ACCOUNTANT-GENERAL 5003660108 Invoice Payment			8,971.95
17 Jan	GIRO Payments / Collections via GIRO CPF BFWL 4722663		10,712.17	
17 Jan	GIRO Payments / Collections via GIRO CPF BFWL 6009395		19,540.59	
17 Jan	Cheque 0326170	25,579.00 <i>A</i>		
17 Jan	Cheque 0326171	2,159.38 <i>/</i>		
17 Jan	Cheque 0326228	214.00		
17 Jan	Cheque 0326232	2,519.00		
17 Jan	Cheque 0326234	37,633.28 <i>A</i>		
17 Jan	Cheque 0326235 <i>X</i>	18,968.75 <i>A/</i>		
17 Jan	Cheque 0326251	53.35		
17 Jan	Cheque 0326253	167.04		
17 Jan	Cheque 0326261	1,599.00		
17 Jan	Cheque 0326262	1,202.50		
17 Jan	Cheque 0326263	1,234.50		
17 Jan	Cheque 0326264	799.50		
17 Jan	Cheque 0326265	1,039.50		
17 Jan	Cheque 0326266	3,500.00		
17 Jan	Cheque 0326268	32,200.00		
17 Jan	Cheque 0326269	400.00		
17 Jan	Cheque 0326271	1,084,000.00		
17 Jan	Cheque 0326273	5,880.85		1,783,296.55
19 Jan	Advice FAST Payment / Receipt Incoming PayNow Ref 9790941 From: TAN JOON HAU Other Value Date: 19 Jan		399.61	1,783,696.16
20 Jan	Quick Cheque Deposit	45,961.78 <i>A</i>		
	Balance Carried Forward			1,829,657.94

Details of Your DBS Current Account
1 Jan 2020 to 31 Jan 2020

Account No. 011-013165-4

DATE	DETAILS OF TRANSACTIONS	WITHDRAWALS	DEPOSITS	BALANCE(\$)
	Balance Brought Forward			1,829,657.94
20 Jan	Advice Advice 0606RF7228106 9HP0131957L Value Date:20 Jan	1,020.00		
20 Jan	Advice Advice 0606RF7230100 9HP0050254L Value Date:20 Jan	1,038.00		
20 Jan	GIRO Payments / Collections via GIRO ST. JOSEPH'S INSTITUTION INTERNATIO CRI/055246/LS,CRI/055245/LS Other		4,226.50	
20 Jan	GIRO Payments / Collections via GIRO AECOM SINGAPORE PTE. LTD. 109361024712 Other		879.54	
20 Jan	GIRO Payments / Collections via GIRO HONG LEONG FINANCE LIMITED HLF-042 DUE 20200119 01138366817002255	3,883.00		
20 Jan	Cheque 0326092	1,015.60 A		
20 Jan	Cheque 0326255	355.77		
20 Jan	Advice FAST Payment / Receipt 055242,43546A,43546B SG3P200120886914 Supplier Payment Value Date:20 Jan		16,637.43	1,844,089.04
21 Jan	Advice Import LC Payment of Acceptance ALAO9EN00362 553011715745 POA002 Value Date:21 Jan	24,521.52		
21 Jan	Advice MEPS Receipt 2020012101009000 0016II0554010 Value Date:21 Jan		6,125.75	
21 Jan	Quick Cheque Deposit		57,177.09 A	
21 Jan	Advice Outward Telegraphic Transfer 0016OT0038603474 0016OT8603474 Value Date:21 Jan	79,522.02		
21 Jan	Advice Outward Telegraphic Transfer Comm & Charges 0016OT0038603474 0016OT8603474 Value Date:21 Jan	134.94		
21 Jan	GIRO Payments / Collections via GIRO CHANGI GENERAL HOSPITAL PTE LT CGH 212001678919 Invoice Payment		33,203.81 A	
21 Jan	GIRO Payments / Collections via GIRO DBBTELTD PYMT RUN Invoice Payment		4,297.39	
	Balance Carried Forward			1,840,714.60

Details of Your DBS Current Account
1 Jan 2020 to 31 Jan 2020

Account No:011-013165-4

DATE	DETAILS OF TRANSACTIONS	WITHDRAWAL(S)	DEPOSIT(S)	BALANCE(RM)
	Balance Brought Forward			1,840,714.60
21 Jan	GIRO Payments / Collections via GIRO ACCOUNTANT-GENERAL 5003660774 Invoice Payment		278.20	
21 Jan	GIRO Payroll 21/01/2020 21020 CP0353B	169,469.00 <i>A</i>		
21 Jan	Cheque 0326183	39.59		
21 Jan	Cheque 0326231	3,000.00 <i>A</i>		
21 Jan	Cheque 0326252	24.61		1,668,459.60
22 Jan	Advice Service Charge for Processing of Ideal Transactions	5.20		
22 Jan	Quick Cheque Deposit		30,088.40	
22 Jan	Advice Advice 0606RF7244535 9HP0054940L Value Date:22 Jan	2,253.00		
22 Jan	GIRO Payments / Collections via GIRO TANGLIN TRUST SCHOOL LIMITED TANGLINTRUST Business Expenses			1,166.30
22 Jan	Cheque 0326236	3,613.08 <i>A</i>		
22 Jan	Cheque 0326260	128.00		
22 Jan	Cheque 0326277	1,000.00		
22 Jan	Cheque 0326278	2,290.31		1,690,424.71
23 Jan	Advice Outward Telegraphic Transfer EBOTT00122789255 0016OT8652985 Value Date:23 Jan	942.84		
23 Jan	Advice Outward Telegraphic Transfer Comm & Charges EBOTT00122789255 0016OT8652985 Value Date:23 Jan	30.00		
23 Jan	Advice Outward Telegraphic Transfer Agent Charges EBOTT00122789255 0016OT8652985 Value Date:23 Jan	20.00		
23 Jan	Advice FAST Payment / Receipt PI9SGKBDSNA01243 200123SCBLSG22B1776298 Invoice Payment		214.00	
23 Jan	Quick Cheque Deposit	403.40		
23 Jan	Quick Cheque Deposit	110,862.21 <i>A</i>		
23 Jan	Quick Cheque Deposit	30,037.04		
	Balance Carried Forward			1,830,948.52

Details of Your DBS Current Account
1 Jan 2020 to 31 Jan 2020

Account No: 011-013165-4

DATE	DETAILS OF TRANSACTIONS	WITHDRAWAL	DEPOSIT	BALANCE
	Balance Brought Forward			1,830,948.52
23 Jan	Cheque 0326259	902.81		
23 Jan	Cheque 0326280	300.00		1,829,745.71
24 Jan	Quick Cheque Deposit			27,489.58
24 Jan	GIRO Payments / Collections via GIRO NATIONAL UNIVERSITY OF SINGAPORE 0053420256 Other		3,477.50	
24 Jan	GIRO Payments / Collections via GIRO SEMCORP POWER P SEM 224131	512.07		
24 Jan	Cheque 0326257	89.18		
24 Jan	Cheque 0326279	3,972.49		
24 Jan	Cheque 0326281	1,208.41		1,854,930.64
28 Jan	Advice Advice 0606RF7259929 9HPO101028L Value Date: 28 Jan	8,349.00		
28 Jan	GIRO Payments / Collections via GIRO SIA ENGINEERING COMPANYLIMITED 2120088037 Other		3,620.88	
28 Jan	GIRO Payments / Collections via GIRO JTC CORPORATION SGGC200124218907 1950003384	23,854.70		
28 Jan	GIRO Payments / Collections via GIRO INTERFACE-IBG FOR DI BBP0098659 5741778380	1,837.03		
28 Jan	GIRO Payments / Collections via GIRO SEMCORP POWER P SEM 156486	4,072.82		
28 Jan	GIRO Payments / Collections via GIRO SEMCORP POWER P SEM 156488	2,108.22		1,818,329.75
29 Jan	GIRO Payments / Collections via GIRO CHANGI GENERAL HOSPITAL PTE LT CGH 212001740619 Invoice Payment		47.44	1
29 Jan	GIRO Payments / Collections via GIRO SkillsFuture SG (SDF Payment Other		63.00	
29 Jan	Cheque 0326258	256.80		1,818,183.39
30 Jan	GIRO Payments / Collections via GIRO NATIONAL UNIVERSITY OF SINGAPORE 0053422609 Other		2,247.00	
	Balance Carried Forward			1,820,430.39

Details of Your DBS Current Account
1 Jan 2020 to 31 Jan 2020

Account No: 011-013165-4

DATE	DETAILS OF TRANSACTIONS	WITHDRAWALS	DEPOSITS	BALANCES
	Balance Brought Forward			1,820,430.39
30 Jan	Cheque 0326106	1,668.70		1,818,761.69
31 Jan	Advice Cheque Fee	57.75		
31 Jan	GIRO Payments / Collections via GIRO EXXONMOBIL ASIA PACIFIC PTE LTD - 1103978 103978	4,849.80		
31 Jan	Cheque 0326267	5,261.51		
31 Jan	Interest Earned		732.82	1,809,325.45
	Total	2,569,282.05	1,228,174.39	
	Balance Carried Forward			1,809,325.45

Messages For You

- For Personal account enquiries, please call us at 1800 111 1111
For Corporate account enquiries, please call us at 1800 222 2200
- Prime Rate 4.250 Effective Date 18/02/2003
- Update Your Personal Particulars**
If there is any change to your personal particulars or contact details, please update us via Internet Banking or visit any DBS/POSB branch.
- To improve our user experience, we're conducting a customer satisfaction survey.
As our valued customer, you may be invited to participate.
Ipsos Pte Ltd and Qualtrics have been appointed to conduct this survey.
Rest assured your responses will be treated with absolute confidentiality.


WONG LISHAN
EMP ID: 43385

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 \$375,000 IN AGGREGATE PER DEPOSITOR PER SCHEME MEMBER BY LAW. FOREIGN CURRENCY DEPOSITS, DUAL CURRENCY INVESTMENTS, STRUCTURED DEPOSITS AND OTHER INVESTMENT PRODUCTS ARE NOT INSURED.

PLEASE CHECK THIS STATEMENT OF ACCOUNT CAREFULLY. UNLESS WE RECEIVE NOTIFICATION OF ANY DISCREPANCY OR INACCURACY IN RESPECT OF THE ENTRIES IN THIS STATEMENT WITHIN FOURTEEN (14) DAYS FROM RECEIPT OF THIS STATEMENT, IT SHALL BE CONCLUSIVE AND BINDING ON YOU.

LATE CHEQUE WILL BE TAKEN INTO ACCOUNT FOR INTEREST COMPUTATION WITH EFFECT FROM THE NEXT CLEARING DAY AFTER THE DAY OF DEPOSIT.

ALL TRANSACTIONS DONE ON THE LAST DAY OF THE MONTH WHICH FALLS ON A SUNDAY OR A PUBLIC HOLIDAY, WILL BE REFLECTED IN THE FOLLOWING MONTH'S STATEMENT OF ACCOUNT.

OVERDRAFT INTEREST DENOTES INTEREST CHARGE ON:

- AMOUNT OVERDRAWN DUE TO INSUFFICIENT FUNDS TO MEET PAYMENT/S EG. CHEQUE CLEARING (SUBJECT TO A MINIMUM CHARGE OF \$20 FOR PERSONAL ACCOUNT AND \$30 FOR CORPORATE ACCOUNT)
- OVERDRAFT AMOUNT UTILISED FOR ACCOUNTS WITH OVERDRAFT FACILITY (SUBJECT TO A MINIMUM CHARGE OF \$10)

