



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



392W521G

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

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

Page 1 of 12

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	02 JAN			POS SETTLEMENT			3,422.00	125,730.58
				31/12/19				
				WINS UNITE				
				11143763100				
02 JAN	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...

RNB05SGNC611873

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.

TRANSACTION CODE DESCRIPTION

A/C	Account	帐户	INT	Interest	利息
A/C CLOSED	Account Closed	关闭帐户	I/COLLN	Inward Collection	进口托收
ATM O	ATM Overseas	海外自动柜员机	IBG	Inter-Bank GIRO	财路托收
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	自动柜员机转帐	INB TRANSFER	Internet Banking Transfer	网络银行转帐
ACU	Foreign Currency	外币	INS	Insurance	保险
ADJ	Adjustment	调整	L/C	Letter of Credit	信用证
ADV	Advance	预付款	L CHQ	Late Cheque	逾期支票
AMD	Amendment	修改	MER	Merchant	信用卡特约商家
ASI	Automated Standing Instruction	自动长期指示	NEGN	Negotiation	信用证议付
BANK CHARGES	Bank Charges	银行费用	NETS	NETS	星网电子付款传帐交易
BAL	Balance	余额	NOM	Nominee	信托人
C/Order	Cashier's Order	本票	O/COLLN	Outward Collection	出口托收
CHQ DP	Cheque Deposit	支票存入	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	电话银行转帐
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	电汇款撤消	REIMB	Reimbursement	偿付
DIV	Dividend	股息	RTN GIRO	Return GIRO	退回财路
DR	Debit	借方/付出	RTN CHQ	Return Cheque	退回支票
DD	Demand Draft	即期汇票	RECEIPTS-MAS	MEPS Receipts	货币管理局电子付款系统-存入
DVE	VISA Electron Purchases	维萨电子付款	SEC	Security	证券
DDB	Direct Debit	直接财路付款	SGD	Singapore Dollar	新币
DCR	Direct Credit	直接财路付款	SATM	Shared ATM	共享自动柜员机
EPS	Electronic Payment of Shares	电子购股付款	ST	SingTel	新电信
ES	EasiSave	易式储蓄户头	SER CHARGE	Service Charge	服务费
ES FIXED FEE	EasiSave Fixed Fee	易式储蓄户头固定费用	SHR	Share NETS	共享电子转帐网络系统
ESA	Electronic Share Application	电出股票认购	T/R	Trust Receipt	信托收据
EXPORT LOAN	Export Loan	出口贷款	TT	Telegraphic Transfer	电汇付款
FCY	Foreign Currency	外币	TRAN CHARGE	Transaction Charge	交易费用
HSE LOAN	House Loan	房屋贷款	TRADE FINANCE	Trade Finance	贸易融资
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.

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
				WINS UNITE									
				11145209200									
06 JAN		06 JAN		POS SETTLEMENT						880.00		118,651.99	
				04/01/20									
				WINS UNITE									
				11145209200									
06 JAN		06 JAN		POS SETTLEMENT						428.00		119,079.99	
				03/01/20									
				WINS UNITE									
				11143763100									
06 JAN		06 JAN		POS SETTLEMENT						1,830.00		120,909.99	
				04/01/20									
				WINS UNITE									
				11143763100									
06 JAN		06 JAN		POS SETTLEMENT						2,508.00		123,417.99	
				05/01/20									
				WINS UNITE									
				11143763100									
06 JAN		06 JAN		IBG GIRO						35.32		123,453.31	
				OTHR									
				AMERICAN EXPRESS IN									
				980587116740042780									
06 JAN		06 JAN		IBG GIRO						783.26		124,236.57	
				OTHR									
				ALIPAY SINGAPORE E-									
				C10460000109333									
06 JAN		06 JAN		POS PURCHASE	NETS			160.10				124,076.47	
				AXS PTE LT									
				AXS									
07 JAN		07 JAN		POS SETTLEMENT						474.00		124,550.47	
				06/01/20									
				WINS UNITE									
				11145209200									
07 JAN		07 JAN		POS SETTLEMENT						201.00		124,751.47	
				06/01/20									
				WINS UNITE									
				11143763100									
07 JAN		07 JAN		CHEQUE		368837		22.50				124,728.97	
08 JAN		08 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

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
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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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.

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
				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	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						2,642.00		185,957.51	
				12/01/20									
				WINS UNITE									
				11143763100									
13 JAN		13 JAN		IBG GIRO						138.32		186,095.83	
				OTHR									
				AMERICAN EXPRESS IN									
				980587116740113079									
13 JAN		13 JAN		CHEQUE		368843		4,059.38				182,036.45	
14 JAN		14 JAN		POS SETTLEMENT						500.00		182,536.45	
				13/01/20									
				WINS UNITE									
				11143763100									
14 JAN		14 JAN		POS SETTLEMENT						788.00		183,324.45	
				13/01/20									
				WINS UNITE									
				11145209200									
14 JAN		14 JAN		IBG GIRO						472.32		183,796.77	
				OTHR									
				ALIPAY SINGAPORE E-									
				C10410000115219									
15 JAN		15 JAN		POS SETTLEMENT						702.00		184,498.77	
				14/01/20									
				WINS UNITE									
				11143763100									
15 JAN		15 JAN		POS SETTLEMENT						1,244.00		185,742.77	
				14/01/20									
				WINS UNITE									
				11145209200									
15 JAN		15 JAN		GIRO				6,776.00				178,966.77	
				COLL G045886									
				CPF									
				BIZ									
15 JAN		15 JAN		IBG GIRO						421.83		179,388.60	
				OTHR									
				AMERICAN EXPRESS IN									
				980587116740148788									
15 JAN		15 JAN		IBG GIRO						298.15		179,686.75	
				OTHR									
				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

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
				C10260000110913									
16 JAN		16 JAN		POS SETTLEMENT						536.00		180,222.75	
				15/01/20									
				WINS UNITE									
				11143763100									
16 JAN		16 JAN		POS SETTLEMENT						1,222.00		181,444.75	
				15/01/20									
				WINS UNITE									
				11145209200									
17 JAN		17 JAN		GIRO				1,250.00				180,194.75	
				COLL G045886									
				CPF									
				BFWL									
17 JAN		17 JAN		POS SETTLEMENT						1,101.00		181,295.75	
				16/01/20									
				WINS UNITE									
				11143763100									
17 JAN		17 JAN		POS SETTLEMENT						70.00		181,365.75	
				16/01/20									
				WINS UNITE									
				11145209200									
17 JAN		17 JAN		CASH DEPOSIT CDM						2,942.90		184,308.65	
				ST-ATM DEP OCBC-PAYA LEB									
				SQ BR									
17 JAN		17 JAN		SVCCHG COIN DEPOSIT				0.04				184,308.61	
				ST-ATM DEP OCBC-PAYA LEB									
				SQ BR									
17 JAN		17 JAN		CASH DEPOSIT CDM						10,000.00		194,308.61	
				ST-ATM DEP OCBC-PAYA LEB									
				SQ BR									
17 JAN		17 JAN		CASH DEPOSIT CDM						10,469.00		204,777.61	
				ST-ATM DEP OCBC-PAYA LEB									
				SQ BR									
20 JAN		20 JAN		POS SETTLEMENT						460.00		205,237.61	
				17/01/20									
				WINS UNITE									
				11145209200									
20 JAN		20 JAN		POS SETTLEMENT						1,093.00		206,330.61	
				19/01/20									
				WINS UNITE									
				11145209200									

Please turn over...

RNB05SGNC611879

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

RNB05SGNC611880

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.

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
22 JAN	22 JAN			POS SETTLEMENT						1,473.00		159,944.63	
				21/01/20									
				WINS UNITE									
				11143763100									
22 JAN	22 JAN			POS SETTLEMENT						484.00		160,428.63	
				21/01/20									
				WINS UNITE									
				11145209200									
22 JAN	22 JAN			POS PURCHASE	NETS			1,900.00				158,528.63	
				AXS PTE LT									
				AXS									
22 JAN	22 JAN			IBG GIRO						694.55		159,223.18	
				OTHR									
				AMERICAN EXPRESS IN									
				980587116740219186									
23 JAN	23 JAN			POS SETTLEMENT						410.00		159,633.18	
				22/01/20									
				WINS UNITE									
				11143763100									
23 JAN	23 JAN			POS SETTLEMENT						288.00		159,921.18	
				22/01/20									
				WINS UNITE									
				11145209200									
23 JAN	23 JAN			CASH DEPOSIT	CDM					9,482.00		169,403.18	
				OCBC-KALLANG WAVE BR									
				SINGAPORE	SG								
23 JAN	23 JAN			CASH DEPOSIT	CDM					9,736.00		179,139.18	
				OCBC-KALLANG WAVE BR									
				SINGAPORE	SG								
23 JAN	23 JAN			IBG GIRO						372.93		179,512.11	
				OTHR									
				ALIPAY SINGAPORE E-									
				C10340000113808									
24 JAN	24 JAN			POS SETTLEMENT						1,456.00		180,968.11	
				23/01/20									
				WINS UNITE									
				11143763100									
24 JAN	24 JAN			POS SETTLEMENT						1,001.00		181,969.11	
				23/01/20									
				WINS UNITE									
				11145209200									
28 JAN	28 JAN			POS SETTLEMENT						826.00		182,795.11	

Please turn over...

RNB05SGNC611881

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	Description	说明	Cheque	支票	Withdrawal	支出	Deposit	存入	Balance	结存/欠
				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	

RNB05SGNC611882

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	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	31 JAN			CHEQUE		368851		3,651.17				171,935.09	
31 JAN	31 JAN			CHEQUE		368848		31,567.84				140,367.25	
31 JAN	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...

RNB05SGNC611883

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



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

Deposit Insurance Scheme

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