



World's Best
Consumer Bank 2019

OCBC Bank
65 Chulia Street OCBC Centre Singapore 049513
Co.Reg.no.:193200032W



2827IN15513

YAPPY PETS PTE. LTD.
3 LOYANG WAY 1
#04-01
SINGAPORE 508705

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 3

For enquiries, please call
our Customer Service Officers at 1800 363 3333

OCBC Serangoon Garden Branch

CURRENT ACCOUNT - USD

1 MAR 2020 TO 31 MAR 2020

Account No. 501043566301

Date	交易日 Date	过帐日 Date	Description 说明	Cheque 支票	USD Withdrawal 支出	USD Deposit 存入	USD Balance 结存/欠
			BALANCE B/F				709.57
19 MAR	19 MAR		CHECKING A/C WDL		109.96 ✓		599.61
			CT0018191831				
			SGIT200319927786				
			*MDSUSER 000003814				
31 MAR	31 MAR		SERVICE CHARGE		10.00 JV21W		589.61
			ZBAT 000000001				
			BALANCE C/F				589.61 ✓
Total Withdrawals/Deposits					119.96	0.00	
Total Interest Paid This Year						0.00	
Average Balance						663.45	

Yam Junjie
Emp ID: 43310

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。

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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

IMPORTANT REMINDER ON YOUR INCOMING JPY PAYMENTS

We wish to remind you that from 4 May 2020, OCBC Tokyo Branch will stop accepting incoming JPY payments. Please remind your remitters to indicate in their payment instructions - Mizuho Corporate Bank, Tokyo SWIFT BIC: MHCBJPJT as our intermediary bank.

Please turn over...

RNB05SGN#113941



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OCBC Bank
65 Chulia Street OCBC Centre Singapore 049513
Co.Reg.no.: 193200032W

TRANSACTION CODE DESCRIPTION

A/C	Account	帐户	Interest	利息
A/C CLOSED	Account Closed	关闭帐户	Inward Collection	进口托收
ATM O	ATM Overseas	海外自动柜员机	IBG	财路
ATM PAYMENT	Automated Teller Machine Payment	自动柜员机付款	INB	网络银行
ATM TRANSFER	Automated Teller Machine Transfer	自动柜员机转账	INB TRANSFER	转帐
ACU	Foreign Currency	外币	Insurance	保单
ADJ	Adjustment	调整	L/C	信用证
ADV	Advance	预付款	L CHQ	期票
AMD	Amendment	修改	MER	信用卡特约商家
ASI	Automated Standing Instruction	自动长期指示	NEG N	信用协议付
BANK CHARGES	Bank Charges	银行费用	NETS	星网电子付款传帐交易
BAL	Balance	余额	NOM	持有人
C/Order	Cashier's Order	本票	O/COLLN	托收
CHQ DP	Cheque Deposit	支票存入	PAYMENT-MAS	货市管理局(MAS)电子付款系统-付款
CC	Cash Card	现金卡	PER LOAN	个人贷款
CDP	Central Depository	中央托收私人有限公司	PHN TRANSFER	PhoneBank Transfer
COM	Commission	佣金	POS	Point of Sale
CONV	Conversion	外币兑换	POST	Postage
CR	Credit	贷方/存入	PREM	保费
CRVISA	VISA Electron Credit	维萨电子付款	PS	保险费
CANC TT	Telegraphic Transfer Cancellation	电汇款撤消	REIMB	理赔
DIV	Dividend	股息	RTN GIRO	退回财路
DR	Debit	借方/付出	RTN CHQ	退回支票
DD	Demand Draft	即期汇票	RECEIPTS-MAS	货市管理局电子付款系统-存入
DVE	VISA Electron Purchases	维萨电子	SEC	证券
DDB	Direct Debit	直接财路	SGD	新币
DCR	Direct Credit	直接存款	SATM	共享ATM
EPS	Electronic Payment of Shares	电子股购	ST	SingTel
ES	EasiSave	易式储户	SER CHARGE	服务费
ES FIXED FEE	EasiSave Fixed Fee	易式帐户固定费用	SHR	共享电子转帐网络系统
ESA	Electronic Share Application	电子股买认购	T/R	信托收款
EXPORT LOAN	Export Loan	出口贷款	TT	电子付款
FCY	Foreign Currency	外币	TRAN CHARGE	交易费用
HSE LOAN	House Loan	房屋贷款	TRADE FINANCE	货易融资
IMPORT LOAN	Import Loan	进口贷款	TRANSFER	转帐

Contact for Consumer Banking:
Phone Bank: 1800 363 3333
Email Address: contactus@ocbc.com

Contact for Business Banking:
Commercial Service Centre: 8538 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' • '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

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STATEMENT OF ACCOUNT

Page 2 of 3

OCBC PROMOTION & INFORMATION

REVISIONS TO OCBC BUSINESS ACCOUNT TERMS AND CONDITIONS

We will be revising the OCBC Business Account Terms and Conditions with effect from 1 April 2020. Please refer to www.ocbc.com/business-banking/notices.html for more details on the revisions.

DISCONTINUATION OF NETS TRANSACTION ADVICE FROM 4 MAY 2020

We wish to inform you that with effect from 4 May 2020, we will no longer be sending NETS transaction advice to customers with NETS terminals tagged to their OCBC accounts. You may view these transactions via Velocity@ocbc or on your OCBC statements.

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

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

Please turn over...

RNB05SGNVA13943



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STATEMENT OF ACCOUNT

Page 3 of 3

OCBC PROMOTION & INFORMATION

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



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16753IN155113

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Page 1 of 2

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OCBC Serangoon Garden Branch

CURRENT ACCOUNT - USD

1 FEB 2020 TO 29 FEB 2020

Account No. 601043566301

Date	交易日 Date	过帐日 Date	Description	说明	Cheque 支票	USD	USD	USD
						Withdrawal 支出	Deposit 存入	Balance 结存/欠
			BALANCE B/F					884.57
~4 FEB	04 FEB		CHECKING A/C WDL			165.00		719.57
			CT0017837599					
			SGIT200204721987					
			*MDSUSER 000004208					
—	01 MAR	29 FEB	SERVICE CHARGE			10.00	JV1773	709.57
—			ZBAT 000000001					
—			BALANCE C/F					709.57 ✓
Total Withdrawals/Deposits						175.00	0.00	
Total Interest Paid This Year							0.00	
Average Balance							736.63	
Yam Junjie Emp ID: 43310								

CHECK YOUR STATEMENT

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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。
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Please turn over...
RN8053GNG169877



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TRANSACTION CODE DESCRIPTION

A/C	Account	帐户	Interest	利息
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ATM O	ATM Overseas	海外自动柜员机	Inter-Bank GIRO	财路银行
ATM PAYMENT	Automated Teller Machine Payment	自动柜员机付款	Internet Banking	网络银行
ATM TRANSFER	Automated Teller Machine Transfer	自动柜员机转帐	INB TRANSFER	网络银行转帐
ACU	Foreign Currency	外币	INT/ICOLLN	利息收取
ADJ	Adjustment	调整	IBG	财路银行
ADV	Advance	预付	INB	网络银行
AMD	Amendment	修改	INB TRANSFER	网络银行转帐
ASI	Automated Standing Instruction	长期指示	Interest	利息
BANK CHARGES	Bank Charges	费用	Insurance	保险
BAL	Balance	余额	Letter of Credit	信用证
C/Order	Cashier's Order	本票	L/C	信用证
CHQ DP	Cheque Deposit	支票存入	L CHQ	远期信用证
CC	Cash Card	现金卡	MER	商家
CDP	Central Depository	中央金库	NEGN	议付
COM	Commission	佣金	NETS	电子付款系统
CONV	Conversion	兑换	NOM	收款传帐交易
CR	Credit	贷方/存入	O/COLLN	信用网电子托收
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CANC TT	Telegraphic Transfer Cancellation	电汇撤消	PER LOAN	个人贷款
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DDB	Direct Debit	直接扣款	PS	供应商公司
DCR	Direct Credit	直接存款	REIMB	偿付
EPS	Electronic Payment of Shares	电子支付股款	RTN GIRO	退回
ES	EasiSave	易支易	RTN CHQ	支票
ES FIXED FEE	EasiSave Fixed Fee	易支易	RECEIPTS-MAS	货币管理局电子付款系统-存入
ESA	Electronic Share Application	电子股	SEC	证券
EXPORT LOAN	Export Loan	出口贷	SGD	新币
FCY	Foreign Currency	外币	SATM	共享自动柜员机
HSE LOAN	House Loan	房屋贷款	ST	服务费用
IMPORT LOAN	Import Loan	进口贷	SER CHARGE	电子转账网络系统

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YAPPY PETS PTE. LTD.

STATEMENT OF ACCOUNT

Page 2 of 2

OCBC PROMOTION & INFORMATION

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TRANSACTION ADVICE FROM 4
MAY 2020**

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OF JPY DEMAND DRAFT**

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CHARGES FOR BG AND SBLC**

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**THE BUSINESS DEPOSIT CARD
FOR YOUR DAILY CASH DEPOSIT
NEEDS**

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**E-PAYMENTS USER PROTECTION
GUIDELINES (SOLE PROPRIETORS)**

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RNB05SGNG169879



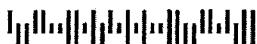
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2494IN155113

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OCBC Serangoon Garden Branch

1.35080

CURRENT ACCOUNT - USD

1 JAN 2020 TO 31 JAN 2020

Account No. 501043566301

Date	交易日 Date	过帐日 Date	Description	说明	Cheque 文票	USD	USD	USD
						Withdrawal 文出	Deposit 存入	Balance 累存/欠
			BALANCE B/F					894.57
31 JAN	31 JAN		SERVICE CHARGE			10.00		884.57
			ZBAT 00000001	→ JV150				
			BALANCE C/F					884.57
			Total Withdrawals/Deposits			10.00	0.00	
			Total Interest Paid This Year				0.00	
			Average Balance		Yam Junjie Emp ID: 43310		894.57	

CHECK YOUR STATEMENT

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Please turn over...

RNB05SGNRA12119

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\$15,000 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\$15,000 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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ACU	Foreign Currency	外币	INS	Insurance	保险单
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
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ASI	Automated Standing Instruction	自动长期指示	NEGN	Negotiation	议付
BANK CHARGES	Bank Charges	银行费用	NETS	NETS	电子付款系统-付款
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CANC TT	Telegraphic Transfer Cancellation	电汇款撤消	REIMB	Reimbursement	赔偿
DIV	Dividend	股息	RTN GIRO	Return GIRO	退回票据
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	维萨电子购买	SEC	Security	证券
DDB	Direct Debit	直接财路付款	SGD	Singapore Dollar	新币
DCR	Direct Credit	直接财路存款	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	易式储户固定费用	SER CHARGE	Service Charge	服务费
ES FIXED FEE	EasISave Fixed Fee	易式帐户固定费用	SHR	Share NETS	共享电子转帐网络系统
ESA	Electronic Share Application	电子股票认购	T/R	Trust Receipt	信托收据
EXPORT LOAN	Export Loan	出口贷款	TT	Telegraphic Transfer	电子付款
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

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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 \$575,000 in aggregate per depositor per Scheme member by law. Abonies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to \$575,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.



YAPPY PETS PTE. LTD.

STATEMENT OF ACCOUNT

Page 2 of 3

OCBC PROMOTION & INFORMATION

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

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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.

Please turn over...

RNBOSSGNH12121



YAPPY PETS PTE. LTD.

STATEMENT OF ACCOUNT

Page 3 of 3

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



5434IN1551G

YAPPY PETS PTE. LTD.
 3 LOYANG WAY 1
 #04-01
 SINGAPORE 508705

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 3

 For enquiries, please call
Business Banking at 6538 1111

OCBC Serangoon Garden Branch

CURRENT ACCOUNT - USD

1 DEC 2019 TO 31 DEC 2019

Account No. 501043566301

Date	交易日 Date	Value	Description	说明	Cheque 支票	USD Withdrawal	USD Deposit	USD Balance
			BALANCE B/F					728.90
04 DEC	04 DEC		CHECKING A/C DEP				✓502.95	→ JV1685
			054154OR1905813					1,231.85
			MESSE ESANG CO.,LTD					
			*MDSUSER 000003187					
—	04 DEC	04 DEC	COMM/COMM IN LIEU			✓7.28	- JV1685	1,224.57
—			054154OR1905813					
—			MESSE ESANG CO.,LTD					
—			*MDSUSER 000003187					
19 DEC	19 DEC		CHECKING A/C WDL			330.00	✓	894.57
			CT0017488209					
			SGIT191219507530					
			*MDSUSER 000008985					
			BALANCE C/F					894.57
Total Withdrawals/Deposits						337.28		
Total Interest Paid This Year							502.95	
Average Balance							0.00	
					Yam Junjie			1,038.21
					Emp ID: 43310			

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...
RNBOSSGNR25789

TRANSACTION CODE DESCRIPTION

A/C	Account	帐户	Interest	利息
A/C CLOSED	Account Closed	关闭帐户	Inward Collection	进口托收
ATM O	ATM Overseas	海外自动柜员机	IBG	财路
ATM PAYMENT	Automated Teller Machine Payment	自动柜员机付款	INB	网络银行
ATM TRANSFER	Automated Teller Machine Transfer	自动柜员机转帐	INB TRANSFER	网络银行转帐
ACU	Foreign Currency	外币	INT	利息
ADJ	Adjustment	调整	ICOLLN	进口托收
ADV	Advance	预付款	IBG	财路
AMD	Amendment	修改	INB	网络银行
ASI	Automated Standing Instruction	自动长期指示	INB TRANSFER	网络银行转帐
BANK CHARGES	Bank Charges	银行费用	Interest	利息
BAL	Balance	余额	Inward Collection	进口托收
C/Order	Cashier's Order	本票	IBG	财路
CHQ DP	Cheque Deposit	支票存入	INB	网络银行
CC	Cash Card	现金卡	INB TRANSFER	网络银行转帐
CDP	Central Depository	中央托收私人有限公司	INT	利息
COM	Commission	佣金	ICOLLN	进口托收
CONV	Conversion	外币兑换	IBG	财路
CR	Credit	货方/存入	INB	网络银行
CRVISA	VISA Electron Credit	维萨电子付款	INB TRANSFER	网络银行转帐
CANC TT	Telegraphic Transfer Cancellation	维萨电子付款取消	Interest	利息
DIV	Dividend	股息	Inward Collection	进口托收
DR	Debit	借方/付出	IBG	财路
DD	Demand Draft	即期汇票	INB	网络银行
DVE	VISA Electron Purchases	维萨电子付款	INB TRANSFER	网络银行转帐
ddb	Direct Debit	直接财路存款	Interest	利息
DCR	Direct Credit	直接财路付款	ICOLLN	进口托收
EPS	Electronic Payment of Shares	电子购股付款	IBG	财路
ES	EasiSave	易式销户定购	INB	网络银行
ES FIXED FEE	EasiSave Fixed Fee	易式帐户固定费用	INB TRANSFER	网络银行转帐
ESA	Electronic Share Application	电子股票确认	Interest	利息
EXPORT LOAN	Export Loan	出口贷款	ICOLLN	进口托收
FCY	Foreign Currency	外币	IBG	财路
HSE LOAN	House Loan	房屋贷款	INB	网络银行
IMPORT LOAN	Import Loan	进口贷款	INB TRANSFER	网络银行转帐

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.


STATEMENT OF ACCOUNT

Page 2 of 3

OCBC PROMOTION & INFORMATION
**REMINDER ON REVISION IN
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CONDITIONS**

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**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.

Please turn over...

RNB05SGNHR25791



World's Best
Consumer Bank 2019

OCBC Bank
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Co.Reg.no.:193200032W

YAPPY PETS PTE. LTD.

STATEMENT OF ACCOUNT

Page 3 of 3

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



OCBC Bank
65 Chulia Street OCBC Centre Singapore 049513
Co.Reg.no:193200032W



3696IN1551G

YAPPY PETS PTE. LTD.
3 LOYANG WAY 1
#04-01
SINGAPORE 508705

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 2

For enquiries, please call
Business Banking at 6538 1111

OCBC Serangoon Garden Branch

CURRENT ACCOUNT - USD

1 NOV 2019 TO 30 NOV 2019

Account No. 501043566301

Transaction Value		USD	USD	USD	
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				3,438.90
29 NOV	29 NOV	CHECKING A/C WDL	2,710.00		728.90
	CT0017306470				
	SGIT191125393438				
	*MDSUSER 000006043				
	BALANCE C/F				728.90
	Total Withdrawals/Deposits		2,710.00	0.00	
	Total Interest Paid This Year			0.00	
	Average Balance			3,258.23	

Yam Junjie
Emp ID: 43310

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。
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OCBC PROMOTION & INFORMATION

CHANGES TO CHEQUE CHARGES WITH EFFECT FROM 1 OCT 2019

With effect from 1 Oct 2019, we will charge S\$0.75/cheque for the first cleared cheque onwards for all SGD accounts. Go chequeless by paying through FAST/PayNow. First 30 free FAST/PayNow outgoing txns from 1 Oct to 31 Dec 2019. Find out more at www.ocbc.com/business-banking/notices.html

Please turn over...
RN805SGNHR16309



OCBC Bank
65 Chulia Street OCBC Centre Singapore 049513
Co.Reg.no.:193200032W

TRANSACTION CODE DESCRIPTION

A/C	Account	帐户	Interest	利息
A/C CLOSED	Account Closed	关闭帐户	Inward Collection	进口托收
ATM O	ATM Overseas	海外自动柜员机	Inter-Bank GIRO	跨行转账
ATM PAYMENT	Automated Teller Machine Payment	自动柜员机付款	Internet Banking	网络银行
ATM TRANSFER	Automated Teller Machine Transfer	自动柜员机转帐	Internet Banking Transfer	网络银行转帐
ACU	Foreign Currency			
ADJ	Adjustment			
ADV	Advance			
AMD	Amendment			
ASI	Automated Standing Instruction	自动长期指示		
BANK CHARGES	Bank Charges	银行费用		
BAL	Balance	余额		
C/Order	Cashier's Order	本票		
CHQ DP	Cheque Deposit	支票存入	PAYMENT-MAS	MEPS Payment
CC	Cash Card	现金卡	PER LOAN	Personal Loan
CDP	Central Depository	中央托收私人有限公司	PHN TRANSFER	PhoneBank Transfer
COM	Commission	佣金	POS	Point of Sale
CONV	Conversion	外币兑换	POST	Postage
CR	Credit	贷方/存入	PREM	Premium
CRVISA	VISA Electron Credit	维萨电子付款	REIMB	Power Supply
CANC TT	Telegraphic Transfer Cancellation	维萨电子付款取消	RTN GIRO	Reimbursement
DIV	Dividend		RTN CHQ	Return GIRO
DR	Debit		RECEIPTS-MAS	Return Cheque
DD	Demand Draft	借方/付出	SEC	MEPS Receipts
DVE	VISA Electron Purchases	即期汇票	SGD	Security
DBB	Direct Debit	维萨电子付款	SATM	Singapore Dollar
DCR	Direct Credit	直接财路付款	ST	Shared ATM
EPS	Electronic Payment of Shares	电子购股付款	SER CHARGE	SingTel
ES	EasiSave	易式储户固定费用	SHR	Service Charge
ES FIXED FEE	EasiSave Fixed Fee	易式帐户固定费用	T/R	Share NETS
ESA	Electronic Share Application	电子股票认购	TT	Trust Receipt
EXPORT LOAN	Export Loan	出口货款	TRAN CHARGE	Telegraphic Transfer
FCY	Foreign Currency	外币	TRADE FINANCE	Transaction Charge
HSE LOAN	House Loan	房屋贷款	TRANSFER	Trade Finance
IMPORT LOAN	Import Loan	进口货款		Transfer

Contact for Consumer Banking:
Phone Bank: 1800 363 3333
Email Address: contactus@ocbc.com

Contact for Business Banking:
Commercial Service Centre: 8538 1111
Email Address: Bizinteract@ocbc.com

APPLICATIONS FOR INDIVIDUALS

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YAPPY PETS PTE. LTD.

OCBC Bank
65 Chulia Street OCBC Centre Singapore 049513
Co.Reg.no.:193200032W

STATEMENT OF ACCOUNT

Page 2 of 2

OCBC PROMOTION & INFORMATION**UPDATES TO THE PAYMENT E-FORM WITH EFFECT FROM 2 DEC 2019**

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RN805SGNRA16311



OCBC Bank
65 Chulia Street OCBC Centre Singapore 049513
Co.Reg.no.: 193200032W

RNBOSSGNH16312



OCBC Bank
65 Chulia Street OCBC Centre Singapore 049513
Co.Reg.no.: 193200032W



5444IN1551G

YAPPY PETS PTE. LTD.
3 LOYANG WAY 1
#04-01
SINGAPORE 508705

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STATEMENT OF ACCOUNT

Page 1 of 2

For enquiries, please call
Business Banking at 6538 1111

OCBC Serangoon Garden Branch

CURRENT ACCOUNT - USD

1 OCT 2019 TO 31 OCT 2019

Account No. 501043566301

Transaction Value		USD	USD	USD		
Date 交易日	Date 过帐日	Description 调明	Cheque 支票	Withdrawal 支出	Deposit 存入	Balance 结存/欠
		BALANCE B/F				88,589.43
02 OCT	02 OCT	CHECKING A/C WDL		74,301.69		14,287.74
		CT0016869413				
		SGIT191001171339				
		*MDSUSER 000001648				
15 OCT	15 OCT	CHECKING A/C WDL		10,848.84		3,438.90
		CT0016966249				
		SGIT191015227541				
		*MDSUSER 000009149				
		BALANCE C/F				3,438.90
		Total Withdrawals/Deposits		85,150.53	0.00	
		Total Interest Paid This Year			0.00	
		Average Balance			10,735.20	

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OCBC PROMOTION & INFORMATION

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Please turn over...

RNB0SSGM#123010



OCBC Bank
65 Chulia Street OCBC Centre Singapore 049513
Co.Reg.no.:193200032W

TRANSACTION CODE DESCRIPTION

A/C	Account	帐户	Interest	利息
A/C CLOSED	Account Closed	关闭帐户	Inward Collection	托收
ATM O	ATM Overseas	海外自动柜员机	Inter-Bank GIRO	国际结算
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ATM TRANSFER	Automated Teller Machine Transfer	自动柜员机转帐	Internet Banking Transfer	转帐
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AMD	Amendment	修改	MER	商票
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DR	Debit	借方/付出	RTN CHQ	退回支票
DD	Demand Draft	即期汇票	RECEIPTS-MAS	货币管理局电子付款系统-存入
DVE	VISA Electron Purchases	维萨电子	SEC	证券
ddb	Direct Debit	直接付款	SGD	新币
DCR	Direct Credit	直接存款	SATM	自动柜员机
EPS	Electronic Payment of Shares	电子股购股付款	ST	共享ATM
ES	EasiSave	易式储户定期	SER CHARGE	服务费
ES FIXED FEE	EasiSave Fixed Fee	易式帐户定期费用	SHR	共享电子转帐网络系统
ESA	Electronic Share Application	电子股认购	T/R	信托收据
EXPORT LOAN	Export Loan	出口货款	TT	电传转账
FCY	Foreign Currency	外币	TRAN CHARGE	交易费用
HSE LOAN	House Loan	房屋贷款	TRADE FINANCE	贸易融资
IMPORT LOAN	Import Loan	进口货款	TRANSFER	转帐

Contact for Consumer Banking:
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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.com 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.

YAPPY PETS PTE. LTD.

OCBC Bank
65 Chulia Street OCBC Centre Singapore 049513
Co.Reg.no.:193200032W

STATEMENT OF ACCOUNT

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OCBC PROMOTION & INFORMATION**SAVE ON CHEQUE CHARGES AND ENJOY FREE FAST/PAYNOW TXNS**

With effect from 1 Oct 2019, we will charge S\$0.75/cheque for the first cleared cheque onwards for all SGD accounts. Go chequeless by paying through FAST/PayNow. First 30 free FAST/PayNow outgoing txns from 1 Oct to 31 Dec 2019. Find out more at www.ocbc.com/business-banking/notices.html

CHANGES FOR YOUR INCOMING EUR PAYMENT

OCBC's EURO agent bank is Barclays Bank Ireland plc, Frankfurt Branch. Their SWIFT BIC is BARCDEFF. Please inform your remitters to ensure they input the correct payment instructions when they remit EUR payments to you. Incorrect instructions will be rejected.

NEW E-PAYMENTS USER PROTECTION GUIDELINES (SOLE PROPRIETORS)

The new guidelines issued by MAS is 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

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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65 Chulia Street OCBC Centre Singapore 049513
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RNB05SGNH123022

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 \$515,000 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 \$575,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.