



428W521G

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

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

**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**

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For enquiries, please call  
Business Banking at 6538 1111

**OCBC NORTH BRANCH****CURRENT ACCOUNT**

1 DEC 2019 TO 31 DEC 2019

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								124,567.33	
02 DEC	02 DEC			POS SETTLEMENT						1,855.00		126,422.33	
				29/11/19									
				WINS UNITE									
				11145209200									
02 DEC	02 DEC			POS SETTLEMENT						1,908.00		128,330.33	
				01/12/19									
				WINS UNITE									
				11145209200									
02 DEC	02 DEC			POS SETTLEMENT						2,748.00		131,078.33	
				30/11/19									
				WINS UNITE									
				11145209200									
02 DEC	02 DEC			POS SETTLEMENT						834.00		131,912.33	
				29/11/19									
				WINS UNITE									
				11143763100									
02 DEC	02 DEC			POS SETTLEMENT						2,149.00		134,061.33	
				30/11/19									
				WINS UNITE									
				11143763100									
02 DEC	02 DEC			POS SETTLEMENT						1,626.00		135,687.33	
				01/12/19									
				WINS UNITE									
				11143763100									
03 DEC	03 DEC			POS SETTLEMENT						82.00		135,769.33	
				02/12/19									
				WINS UNITE									
				11145209200									
03 DEC	03 DEC			POS SETTLEMENT						730.00		136,499.33	
				02/12/19									
				WINS UNITE									
				11143763100									
03 DEC	03 DEC			POS PURCHASE	NETS			137.91				136,361.42	
				AXS PTE LT									
				AXS									
04 DEC	04 DEC			POS SETTLEMENT						762.00		137,123.42	
				03/12/19									
				WINS UNITE									
				11143763100									
04 DEC	04 DEC			POS SETTLEMENT						854.00		137,977.42	
				03/12/19									

Please turn over...

RNB05SGNC6113621

**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"> <li>1. Apply at any OCBC ATM with your ATM Card and PIN. <ul style="list-style-type: none"> <li>• Select 'Other Services'</li> <li>• Select 'Phone Banking Application' or</li> <li>• 'Internet Banking/Mobile Banking Application';</li> </ul> </li> <li>or</li> <li>2. Download and complete the following forms available at <a href="http://www.ocbc.com">www.ocbc.com</a>, and mail it back to the address stated on the form <ul style="list-style-type: none"> <li>• Phone Banking Services Form (Personal)</li> <li>• Internet / Mobile Banking Services Form (Personal)</li> </ul> </li> <li>or</li> <li>3. Apply at any OCBC Branch.</li> </ol>

## 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 <a href="http://www.ocbc.com">www.ocbc.com</a> , and mail it back to the address stated on the form.	Download and complete the Velocity@ocbc Application Form available at <a href="http://www.ocbc.com">www.ocbc.com</a> 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 DEC 2019 TO 31 DEC 2019

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									
05 DEC		05 DEC		POS SETTLEMENT						689.00		138,666.42	
				04/12/19									
				WINS UNITE									
				11143763100									
05 DEC		05 DEC		POS SETTLEMENT						193.00		138,859.42	
				04/12/19									
				WINS UNITE									
				11145209200									
05 DEC		05 DEC		IBG GIRO						5,549.74		144,409.16	
				REFU									
				IRAS									
				ITX 200507540N									
05 DEC		05 DEC		IBG GIRO						89.27		144,498.43	
				OTHR									
				AMERICAN EXPRESS IN									
				980587116743389151									
06 DEC		06 DEC		POS SETTLEMENT						836.00		145,334.43	
				05/12/19									
				WINS UNITE									
				11143763100									
06 DEC		06 DEC		POS SETTLEMENT						561.00		145,895.43	
				05/12/19									
				WINS UNITE									
				11145209200									
09 DEC		09 DEC		POS SETTLEMENT						2,214.00		148,109.43	
				08/12/19									
				WINS UNITE									
				11143763100									
09 DEC		09 DEC		POS SETTLEMENT						2,023.00		150,132.43	
				06/12/19									
				WINS UNITE									
				11145209200									
09 DEC		09 DEC		POS SETTLEMENT						809.00		150,941.43	
				07/12/19									
				WINS UNITE									
				11143763100									
09 DEC		09 DEC		POS SETTLEMENT						1,664.00		152,605.43	
				08/12/19									
				WINS UNITE									
				11145209200									

Please turn over...

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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 DEC 2019 TO 31 DEC 2019

Account No. 521827931001

Transaction Value							
Date	交易日 Date	过帐日 Date	Description 说明	Cheque 支票	Withdrawal 支出	Deposit 存入	Balance 结存/欠
09 DEC	09 DEC		POS SETTLEMENT 07/12/19 WINS UNITE 11145209200			1,395.00	154,000.43
09 DEC	09 DEC		POS SETTLEMENT 06/12/19 WINS UNITE 11143763100			441.00	154,441.43
09 DEC	09 DEC		CASH DEPOSIT CDM OCBC-PG WATERWAY BR SINGAPORE SG			2,784.00	157,225.43
09 DEC	09 DEC		CASH DEPOSIT CDM OCBC-PG WATERWAY BR SINGAPORE SG			3,000.00	160,225.43
09 DEC	09 DEC		3RD PTY TRANSFER ATM 521827931001 OCBC-PG WATERWAY BR SINGAPORE SG			3,700.00	163,925.43
09 DEC	09 DEC		CASH DEPOSIT CDM OCBC-HOUGANG BRANCH SINGAPORE SG			10,000.00	173,925.43
09 DEC	09 DEC		CASH DEPOSIT CDM OCBC-HOUGANG BRANCH SINGAPORE SG			4,692.00	178,617.43
09 DEC	09 DEC		CASH DEPOSIT CDM OCBC-HOUGANG BRANCH SINGAPORE SG			9,950.00	188,567.43
09 DEC	09 DEC		CASH DEPOSIT CDM OCBC-HOUGANG BRANCH SINGAPORE SG			10,000.00	198,567.43
09 DEC	09 DEC		CASH DEPOSIT CDM OCBC-HOUGANG BRANCH SINGAPORE SG			5,360.00	203,927.43
09 DEC	09 DEC		CASH DEPOSIT CDM OCBC-HOUGANG BRANCH SINGAPORE SG			55.00	203,982.43
09 DEC	09 DEC		CHEQUE DEPOSIT OCBC	368804		1,600.00	205,582.43
09 DEC	09 DEC		CHEQUE DEPOSIT OCBC	368736		1,600.00	207,182.43
09 DEC	09 DEC		CHEQUE	368804	1,600.00		205,582.43

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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 DEC 2019 TO 31 DEC 2019

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
09 DEC	09 DEC			CHEQUE		368736		1,600.00				203,982.43	
09 DEC	09 DEC			CHEQUE		368818		3,468.00				200,514.43	
10 DEC	10 DEC			POS SETTLEMENT						654.00		201,168.43	
				09/12/19									
				WINS UNITE									
				11145209200									
10 DEC	10 DEC			POS SETTLEMENT						367.00		201,535.43	
				09/12/19									
				WINS UNITE									
				11143763100									
11 DEC	11 DEC			POS SETTLEMENT						989.00		202,524.43	
				10/12/19									
				WINS UNITE									
				11143763100									
11 DEC	11 DEC			POS SETTLEMENT						1,744.00		204,268.43	
				10/12/19									
				WINS UNITE									
				11145209200									
12 DEC	12 DEC			POS SETTLEMENT						314.70		204,583.13	
				11/12/19									
				WINS UNITE									
				11143763100									
12 DEC	12 DEC			POS SETTLEMENT						769.00		205,352.13	
				11/12/19									
				WINS UNITE									
				11145209200									
12 DEC	12 DEC			GIRO				5,996.00				199,356.13	
				COLL G045886									
				CPF									
				BIZ									
12 DEC	12 DEC			CHEQUE		368820		1,400.00				197,956.13	
12 DEC	12 DEC			CHEQUE		368821		2,386.10				195,570.03	
13 DEC	13 DEC			POS SETTLEMENT						1,563.90		197,133.93	
				12/12/19									
				WINS UNITE									
				11143763100									
13 DEC	13 DEC			POS SETTLEMENT						870.00		198,003.93	
				12/12/19									
				WINS UNITE									
				11145209200									
16 DEC	16 DEC			POS SETTLEMENT						414.00		198,417.93	

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 DEC 2019 TO 31 DEC 2019

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
				13/12/19									
				WINS UNITE									
				11145209200									
16 DEC		16 DEC		POS SETTLEMENT						1,925.00		200,342.93	
				14/12/19									
				WINS UNITE									
				11143763100									
16 DEC		16 DEC		POS SETTLEMENT						2,358.00		202,700.93	
				15/12/19									
				WINS UNITE									
				11145209200									
16 DEC		16 DEC		POS SETTLEMENT						2,862.00		205,562.93	
				14/12/19									
				WINS UNITE									
				11145209200									
16 DEC		16 DEC		POS SETTLEMENT						567.00		206,129.93	
				13/12/19									
				WINS UNITE									
				11143763100									
16 DEC		16 DEC		POS SETTLEMENT						2,547.00		208,676.93	
				15/12/19									
				WINS UNITE									
				11143763100									
16 DEC		16 DEC		POS PURCHASE	NETS			343.21				208,333.72	
				AXS PTE LT									
				AXS									
16 DEC		16 DEC		IBG GIRO						54.94		208,388.66	
				OTHR									
				AMERICAN EXPRESS IN									
				980587116743482894									
17 DEC		17 DEC		POS SETTLEMENT						655.00		209,043.66	
				16/12/19									
				WINS UNITE									
				11143763100									
17 DEC		17 DEC		POS SETTLEMENT						1,078.00		210,121.66	
				16/12/19									
				WINS UNITE									
				11145209200									
17 DEC		17 DEC		GIRO				1,250.00				208,871.66	
				COLL G045886									
				CPF									
				BFWL									

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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 DEC 2019 TO 31 DEC 2019

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
18 DEC	18 DEC			POS SETTLEMENT						789.00		209,660.66	
				17/12/19									
				WINS UNITE									
				11143763100									
18 DEC	18 DEC			POS SETTLEMENT						1,042.00		210,702.66	
				17/12/19									
				WINS UNITE									
				11145209200									
19 DEC	19 DEC			POS SETTLEMENT						1,047.00		211,749.66	
				18/12/19									
				WINS UNITE									
				11143763100									
19 DEC	19 DEC			POS SETTLEMENT						298.00		212,047.66	
				18/12/19									
				WINS UNITE									
				11145209200									
19 DEC	19 DEC			CASH DEPOSIT	CDM					1,000.00		213,047.66	
				OCBC-KALLANG WAVE BR									
				SINGAPORE SG									
19 DEC	19 DEC			CASH DEPOSIT	CDM					10,000.00		223,047.66	
				OCBC-KALLANG WAVE BR									
				SINGAPORE SG									
19 DEC	19 DEC			CASH DEPOSIT	CDM					8,167.00		231,214.66	
				OCBC-KALLANG WAVE BR									
				SINGAPORE SG									
19 DEC	19 DEC			CASH DEPOSIT	CDM					100.00		231,314.66	
				OCBC-KALLANG WAVE BR									
				SINGAPORE SG									
19 DEC	19 DEC			CASH DEPOSIT	CDM					10,000.00		241,314.66	
				OCBC-KALLANG WAVE BR									
				SINGAPORE SG									
19 DEC	19 DEC			CASH DEPOSIT	CDM					10,494.00		251,808.66	
				OCBC-KALLANG WAVE BR									
				SINGAPORE SG									
19 DEC	19 DEC			IBG GIRO						127.53		251,936.19	
				OTHR									
				AMERICAN EXPRESS IN									
				980587116743529451									
20 DEC	20 DEC			POS SETTLEMENT						909.00		252,845.19	
				19/12/19									
				WINS UNITE									
				11143763100									

Please turn over...

RNB05SGNC6113627

#### Deposit Insurance Scheme

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WINS UNITED WATCH PTE LTD

## STATEMENT OF ACCOUNT

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### CURRENT ACCOUNT

1 DEC 2019 TO 31 DEC 2019

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 DEC	20 DEC		POS SETTLEMENT 19/12/19 WINS UNITE 11145209200			1,738.00	254,583.19
20 DEC	20 DEC		IBG GIRO OTHR ALIPAY SINGAPORE E- C10370000107135			427.06	255,010.25
20 DEC	20 DEC		IBG GIRO PADD EW2420 NETS (S) Pte Ltd F110029863		576.38		254,433.87
23 DEC	23 DEC		POS SETTLEMENT 20/12/19 WINS UNITE 11145209200			2,224.00	256,657.87
23 DEC	23 DEC		POS SETTLEMENT 22/12/19 WINS UNITE 11143763100			2,282.00	258,939.87
23 DEC	23 DEC		POS SETTLEMENT 21/12/19 WINS UNITE 11143763100			1,806.00	260,745.87
23 DEC	23 DEC		POS SETTLEMENT 22/12/19 WINS UNITE 11145209200			2,983.00	263,728.87
23 DEC	23 DEC		POS SETTLEMENT 21/12/19 WINS UNITE 11145209200			2,777.00	266,505.87
23 DEC	23 DEC		POS SETTLEMENT 20/12/19 WINS UNITE 11143763100			1,219.00	267,724.87
23 DEC	23 DEC		IBG GIRO OTHR AMERICAN EXPRESS IN 980587116743553032			299.20	268,024.07
24 DEC	24 DEC		POS SETTLEMENT 23/12/19			972.00	268,996.07

RNB05SGNC6113628

#### 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 DEC 2019 TO 31 DEC 2019

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									
24 DEC		24 DEC		POS SETTLEMENT						1,021.00		270,017.07	
				23/12/19									
				WINS UNITE									
				11145209200									
24 DEC		24 DEC		IBG GIRO						451.26		270,468.33	
				OTHR									
				AMERICAN EXPRESS IN									
				980587116743579410									
24 DEC		24 DEC		CHEQUE		368826		28,764.06				241,704.27	
24 DEC		24 DEC		CHEQUE		368828		116,533.22				125,171.05	
26 DEC		26 DEC		POS SETTLEMENT						1,226.00		126,397.05	
				25/12/19									
				WINS UNITE									
				11145209200									
26 DEC		26 DEC		POS SETTLEMENT						3,045.00		129,442.05	
				24/12/19									
				WINS UNITE									
				11143763100									
26 DEC		26 DEC		POS SETTLEMENT						2,777.00		132,219.05	
				24/12/19									
				WINS UNITE									
				11145209200									
26 DEC		26 DEC		POS SETTLEMENT						3,428.00		135,647.05	
				25/12/19									
				WINS UNITE									
				11143763100									
26 DEC		26 DEC		CASH DEPOSIT CDM						10,000.00		145,647.05	
				OCBC-KALLANG WAVE BR									
				SINGAPORE SG									
26 DEC		26 DEC		CASH DEPOSIT CDM						10,000.00		155,647.05	
				OCBC-KALLANG WAVE BR									
				SINGAPORE SG									
26 DEC		26 DEC		CASH DEPOSIT CDM						14,000.00		169,647.05	
				OCBC-KALLANG WAVE BR									
				SINGAPORE SG									
26 DEC		26 DEC		CASH DEPOSIT CDM						10.00		169,657.05	
				OCBC-KALLANG WAVE BR									
				SINGAPORE SG									
26 DEC		26 DEC		IBG GIRO						22.56		169,679.61	

Please turn over...

RNB05SGNC6113629

#### 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 DEC 2019 TO 31 DEC 2019

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
				OTHR									
				AMERICAN EXPRESS IN									
				980587116743589306									
26 DEC		26 DEC		CHEQUE DEPOSIT		300148				1,600.00		171,279.61	
				DBS BANK									
27 DEC		27 DEC		POS SETTLEMENT						350.00		171,629.61	
				26/12/19									
				WINS UNITE									
				11143763100									
27 DEC		27 DEC		POS SETTLEMENT						862.00		172,491.61	
				26/12/19									
				WINS UNITE									
				11145209200									
27 DEC		27 DEC		CHEQUE		368833		1,319.58				171,172.03	
27 DEC		27 DEC		CHEQUE		368823		2,640.91				168,531.12	
27 DEC		27 DEC		CHEQUE		368831		24,884.31				143,646.81	
30 DEC		30 DEC		POS SETTLEMENT						1,075.00		144,721.81	
				27/12/19									
				WINS UNITE									
				11145209200									
30 DEC		30 DEC		POS SETTLEMENT						3,017.00		147,738.81	
				28/12/19									
				WINS UNITE									
				11143763100									
30 DEC		30 DEC		POS SETTLEMENT						1,505.00		149,243.81	
				29/12/19									
				WINS UNITE									
				11145209200									
30 DEC		30 DEC		POS SETTLEMENT						3,569.00		152,812.81	
				28/12/19									
				WINS UNITE									
				11145209200									
30 DEC		30 DEC		POS SETTLEMENT						1,158.00		153,970.81	
				27/12/19									
				WINS UNITE									
				11143763100									
30 DEC		30 DEC		POS SETTLEMENT						2,756.00		156,726.81	
				29/12/19									
				WINS UNITE									
				11143763100									
30 DEC		30 DEC		IBG GIRO						106.93		156,833.74	

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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

Page 10 of 12

### CURRENT ACCOUNT

1 DEC 2019 TO 31 DEC 2019

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
				OTHR									
				AMERICAN EXPRESS IN									
				980587116743622557									
—	30 DEC	30 DEC		CHEQUE		368834		449.40				156,384.34	
—	30 DEC	30 DEC		CHEQUE		368824		2,158.28				154,226.06	
—	30 DEC	30 DEC		CHEQUE		368830		5,776.01				148,450.05	
	30 DEC	30 DEC		CHEQUE		368836		6,000.00				142,450.05	
—	30 DEC	30 DEC		CHEQUE		368832		22,887.47				119,562.58	
—	31 DEC	31 DEC		POS SETTLEMENT						1,303.00		120,865.58	
				30/12/19									
				WINS UNITE									
				11145209200									
	31 DEC	31 DEC		POS SETTLEMENT						1,408.00		122,273.58	
				30/12/19									
				WINS UNITE									
				11143763100									
	31 DEC	31 DEC		CHEQUE		368827		1,620.00				120,653.58	
	31 DEC	31 DEC		TRANS CHARGE				12.00				120,641.58	
				BALANCE C/F								120,641.58	
				Total Withdrawals/Deposits				231,802.84		227,877.09			
				Total Interest Paid This Year						0.00			
				Average Balance						177,957.46			

### 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](http://ocbc.com/forms).

Please turn over...

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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.

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## OCBC PROMOTION & INFORMATION

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### 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](http://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](http://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](http://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](http://www.ocbc.com/business-banking/notices.html) for more details.

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## OCBC PROMOTION & INFORMATION

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### 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](http://ocbc.com/businessdepositcard)

For more information, visit any of our branches or log on to [www.ocbc.com](http://www.ocbc.com)



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

#### 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.

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