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T&R IDEAL TECH
 926 YISHUN CENTRAL 1
 #01-191
 SINGAPORE 760926

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

Page 1 of 3

 For enquiries, please call
 Business Banking at 6538 1111

OCBC North Branch

CURRENT ACCOUNT

1 APR 2020 TO 30 APR 2020

Account No. 647480227001

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				14,324.58
01 APR	01 APR	LOAN PAYMENT 501112008900000		2,095.96		12,228.62
03 APR	03 APR	GIRO			2,500.00	14,728.62
—	—	OTHR				
—	—	GARDEN PICKS FOOD M				
—	—	Garden Picks				
—	21 APR	GIRO			2,500.00	17,228.62
—	—	OTHR				
—	—	GARDEN PICKS FOOD M				
—	—	Garden Picks				
—	22 APR	CHEQUE 000007		896.55		16,332.07
01 MAY	30 APR	TRANS CHARGE		0.75		16,331.32
		BALANCE C/F				16,331.32
Total Withdrawals/Deposits				2,993.26	5,000.00	
Total Interest Paid This Year					0.00	
Average Balance					15,126.32	

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...

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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.

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
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		INS	Insurance	保险
ADJ	Adjustment		L/C	Letter of Credit	信用证
ADV	Advance		L CHQ	Late Cheque	逾期支票
AMD	Amendment		MER	Merchant	商家
ASI	Automated Standing Instruction	自动修改指示	NEGN	Negotiation	信用议付
BANK CHARGES	Bank Charges	银行费用	NETS	NETS	星子付
BAL	Balance	余额	NOM	Nominee	网电人
C/Order	Cashier's Order		O/COLLN	Outward Collection	信出
CHQ DP	Cheque Deposit	本支票存入	PAYMENT-MAS	MEPS Payment	托收
CC	Cash Card	现金卡	PER LOAN	Personal Loan	货币管理局(MAS)电子付款系统-付款
CDP	Central Depository	中央托收私人有限公司	PHN TRANSFER	PhoneBank Transfer	个人贷款
COM	Commission		POS	Point of Sale	电话银行转帐
CONV	Conversion		POST	Postage	电销
CR	Credit		PREM	Premium	终端
CRVISA	VISA Electron Credit		PS	Power Supply	邮费
CANC TT	Telegraphic Transfer Cancellation		REIMB	Reimbursement	保险费
DIV	Dividend		RTN GIRO	Return GIRO	偿付
DR	Debit		RTN CHQ	Return Cheque	退票
DD	Demand Draft	借方/付出	RECEIPTS-MAS	MEPS Receipts	退支
DVE	VISA Electron Purchases	即期汇票	SEC	Security	货币管理局电子付款系统-存入
DDB	Direct Debit	维萨电子付款	SGD	Singapore Dollar	证券
DCR	Direct Credit	直接财路付款	SATM	Shared ATM	新市
EPS	Electronic Payment of Shares	直接财路存款	ST	SingTel	电信
ES	EasiSave	电子子股付款	SER CHARGE	Service Charge	服务费
ES FIXED FEE	EasiSave Fixed Fee	易式储蓄户头	SHR	Share NETS	共享电子转帐网络系统
ESA	Electronic Share Application	易式帐户固定费用	T/R	Trust Receipt	托收据
EXPORT LOAN	Export Loan	电子股票认购	TT	Telegraphic Transfer	电子付款
FCY	Foreign Currency	出口贷款	TRAN CHARGE	Transaction Charge	交易费用
HSE LOAN	House Loan	外币贷款	TRADE FINANCE	Trade Finance	货易融资
IMPORT LOAN	Import Loan	进口贷款	TRANSFER	Transfer	转帐

Contact for Consumer Banking:

Phone Bank: 1800 363 3333
 Online Feedback and Enquiry: www.ocbc.com/feedback

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'; <p>or</p> <ol style="list-style-type: none"> 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) <p>or</p> <ol style="list-style-type: none"> 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.

OCBC PROMOTION & INFORMATION

**FREE FAST/PAYNOW
TRANSACTIONS EXTENDED TILL
31 JULY 2020**

Free outgoing FAST/PayNow transactions each month is now extended till 31 July 2020. Free transactions will be increased from 30 to 50 per month. Business Growth Account will continue to enjoy unlimited free FAST and GIRO txns. Find out more at www.ocbc.com/business-banking/notices.html

**REVISION OF INTEREST RATES
FOR FOREIGN CURRENCY CALL
ACCOUNT**

Due to the recent monetary developments in the US and Australia which have seen policy rates reduced to near zero, we will be revising the interest rates for USD and AUD to 0% p.a. with effect from 1 June 2020. Please refer to www.ocbc.com/business-banking/notices.html for more details.

**TEMPORARY CHANGE IN TRADE
FINANCE SUBMISSION CUT-OFF
TIME**

In view of the current COVID-19 Circuit Breaker period, the cut-off time to submit trade finance application forms and documents is temporarily changed to 3:00pm (Singapore time). For more information, please speak to our Trade Service Managers at 63187777.

**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.

**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.

Please turn over...

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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.

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

For more information, visit any of our branches or log on to www.ocbc.com