



16450IN5031A

THE BEER STORY  
2 BEACH ROAD  
#11-4793  
SINGAPORE 190002

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 2

For enquiries, please call  
Business Banking at 6538 1111

OCBC North Branch

**BUSINESS GROWTH ACCOUNT**

1 MAR 2019 TO 31 MAR 2019

Account No. 712874619001

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				251.21
04 MAR	04 MAR		CHARGES		25.00		226.21
			0000001022449282				
			EALERTS - CASH MGT (SP001				
—	20 MAR	20 MAR	IBG GIRO		51.36		174.85
			PADD ET08872				
—			NETS (S) Pte Ltd				
			F110025494				
—			BALANCE C/F				174.85
—							
—							
—							
			Total Withdrawals/Deposits		76.36	0.00	
			Total Interest Paid This Year			0.00	
			Average Balance			208.74	

**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).

**OCBC PROMOTION & INFORMATION****REVISION OF BUSINESS DEBIT  
CARD FOREIGN CCY  
TRANSACTION FEE**

On 15 March 2019, the bank administrative fee for all foreign ccy transactions placed on OCBC Business Debit Card will be revised from 1.8% to 2%. Notice of this change can found on [www.ocbc.com/business-banking/notices.html](http://www.ocbc.com/business-banking/notices.html)

Brenda Tan Hui Ping  
Emp ID: 100791

Please turn over...

RNB05SGNC178371

**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\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

---

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

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



15612N15031A

THE BEER STORY  
2 BEACH ROAD  
#11-4793  
SINGAPORE 190002

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 2

For enquiries, please call  
Business Banking at 6538 1111

OCBC North Branch

**BUSINESS GROWTH ACCOUNT**

1 APR 2019 TO 30 APR 2019

Account No. 712874619001

## 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				174.85
04 APR	04 APR	CHARGES		25.00		149.85
		0000001022826357				
		EALERTS - CASH MGT (SP001				
22 APR	22 APR	IBG GIRO		51.36		98.49
		PADD ET08872				
		NETS (S) Pte Ltd				
		F110025792				
30 APR	30 APR	SERVICE CHARGE		35.00		63.49
		BALANCE C/F				63.49
		Total Withdrawals/Deposits		111.36	0.00	
		Total Interest Paid This Year			0.00	
		Average Balance			136.94	

**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).

Brenda Teo Hui Ping  
Emp ID: 39791

Please turn over...

RN805SGNC170657

**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	财路银行
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	自动柜员机转账	INB TRANSFER	Internet Banking Transfer	网络银行转账
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	信用特约商家
ASI	Automated Standing Instruction	自动长期指示	NEGN	Negotiation	信用证支付
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	支票存人	O/COLLN	Outward Collection	出口托收
CHQ DP	Cheque Deposit	支票存人	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	电话银行转账
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	电子汇款撤消	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	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	共享电子转账网络系统
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	转账

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.

---

**OCBC PROMOTION & INFORMATION**

---

**CHANGES TO BILLING  
STATEMENT/TAX INVOICE FOR  
APRIL 2019**

We will be making changes to the billing statement/tax invoice for April 2019 to provide you greater clarity and a consolidated view of your fees, charges and rebates. More details on the changes can be found at [www.ocbc.com/business-banking/notices.html](http://www.ocbc.com/business-banking/notices.html)

---

**CHANGES FOR YOUR INCOMING  
EUR PAYMENT FROM 1 MAY 2019**

---

From 1 May 2019, OCBC's EURO agent bank will be changed to Barclays Bank Ireland plc, Frankfurt Branch. Their SWIFT BIC is BARCDEFF. Please inform your remitters to make the necessary changes to their payment instructions when they remit EUR payments to you.

---

**REVISION OF BUSINESS DEBIT  
CARD FOREIGN CCY  
TRANSACTION FEE**

---

On 15 March 2019, the bank administrative fee for all foreign ccy transactions placed on OCBC Business Debit Card will be revised from 1.8% to 2%. Notice of this change can be found on [www.ocbc.com/business-banking/notices.html](http://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](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.

RNB05SGNCI70000



1035IN15031A

THE BEER STORY  
2 BEACH ROAD  
#11-4793  
SINGAPORE 190002

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 2

For enquiries, please call  
Business Banking at 6538 1111

OCBC North Branch

**BUSINESS GROWTH ACCOUNT**

1 MAY 2019 TO 31 MAY 2019

Account No. 712874619001

Transaction Value							
Date	交易日 Date	Description 说明	Cheque 支票	Withdrawal 支出	Deposit 存入	Balance 结存/次	
		BALANCE B/F				63.49	
03 MAY	03 MAY	CHARGES		25.00		38.49	
		0000001023265584					
		Txn Charges Billing					
		Billing Statement					
		0000001023265584					
22 MAY	22 MAY	IBG SVC CHARGE		10.00		28.49	
		NETS (S) Pte Ltd					
31 MAY	31 MAY	SERVICE CHARGE		35.00		6.51 DR	
		BALANCE C/F				6.51 DR	
		Total Withdrawals/Deposits		70.00	0.00		
		Total Interest Paid This Year			0.00		
		Average Balance			36.87		

**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).

**OCBC PROMOTION & INFORMATION****REVISION TO OCBC BUSINESS  
ACCOUNT TERMS AND  
CONDITIONS**

Effective 1 July 2019, there will be revisions to 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.

Brenda Teo Hui Ping  
Emp ID: 39791

Please turn over...  
RN805SGND14893

**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**

---

**CHANGES TO BILLING  
STATEMENT/TAX INVOICE FOR  
APRIL 2019**

We will be making changes to the billing statement/tax invoice for April 2019 to provide you greater clarity and a consolidated view of your fees, charges and rebates. More details on the changes can be found at [www.ocbc.com/business-banking/notices.html](http://www.ocbc.com/business-banking/notices.html)

---

**CHANGES FOR YOUR INCOMING  
EUR PAYMENT FROM 1 MAY 2019**

From 1 May 2019, OCBC's EURO agent bank will be changed to Barclays Bank Ireland plc, Frankfurt Branch. Their SWIFT BIC is BARCDEFF. Please inform your remitters to make the necessary changes to their payment instructions when they remit EUR payments to you.

---

**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)





148651N15031A

THE BEER STORY  
2 BEACH ROAD  
#11-4793  
SINGAPORE 190002

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 2

For enquiries, please call  
Business Banking at 6538 1111

OCBC North Branch

**BUSINESS GROWTH ACCOUNT**

1 JUN 2019 TO 30 JUN 2019

Account No. 712874619001

**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/次
24 JUN	24 JUN	BALANCE B/F				6.51 DR
		CHARGES		25.00		31.51 DR
		0000001023507453				
		Txn Charges Billing				
		Billing Statement				
		0000001023507453				
30 JUN	29 JUN	SERVICE CHARGE		35.00		66.51 DR
30 JUN	29 JUN	OD INT CHARGE		30.00		96.51 DR
		BALANCE C/F				96.51 DR
Total Withdrawals/Deposits				90.00	0.00	
Total Interest Paid This Year					0.00	
Average Balance					12.34 DR	

**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).

**OCBC PROMOTION & INFORMATION****NEW E-PAYMENTS USER  
PROTECTION GUIDELINES (SOLE  
PROPRIETORS)**

Brenda Teo Hui Ping  
Emp ID: 39791

The new guidelines issued by MAS will be 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](http://www.ocbc.com/epayments)

Please turn over...

RNB05SGNC/09397

**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**

---

**REVISION TO OCBC BUSINESS  
ACCOUNT TERMS AND  
CONDITIONS**

Effective 1 July 2019, there will be revisions to 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.

---

**CHANGES TO BILLING  
STATEMENT/TAX INVOICE FOR  
APRIL 2019**

We will be making changes to the billing statement/tax invoice for April 2019 to provide you greater clarity and a consolidated view of your fees, charges and rebates. More details on the changes can be found at [www.ocbc.com/business-banking/notices.html](http://www.ocbc.com/business-banking/notices.html)

---

**CHANGES FOR YOUR INCOMING  
EUR PAYMENT FROM 1 MAY 2019**

From 1 May 2019, OCBC's EURO agent bank will be changed to Barclays Bank Ireland plc, Frankfurt Branch. Their SWIFT BIC is BARCDEFF. Please inform your remitters to make the necessary changes to their payment instructions when they remit EUR payments to you.

**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)



1116N15031A

THE BEER STORY  
2 BEACH ROAD  
#11-4793  
SINGAPORE 190002

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 2

For enquiries, please call  
Business Banking at 6538 1111

OCBC North Branch

**BUSINESS GROWTH ACCOUNT**

1 JUL 2019 TO 31 JUL 2019

Account No. 712874619001

Transaction Value		Description 说明		Cheque 支票	Withdrawal 支出	Deposit 存入	Balance 结存/次
Date 交易日	Date 过帐日						
		BALANCE B/F					96.51 DR
22 JUL	22 JUL	CHARGES			20.00		116.51 DR
		0000001023756305					
		Txn Charges Billing					
		Billing Statement					
		0000001023756305					
31 JUL	31 JUL	SERVICE CHARGE			35.00		151.51 DR
31 JUL	31 JUL	OD INT CHARGE			30.00		181.51 DR
		BALANCE C/F					181.51 DR
		Total Withdrawals/Deposits			85.00	0.00	
		Total Interest Paid This Year				0.00	
		Average Balance				102.96 DR	

**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).

**OCBC PROMOTION & INFORMATION****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.

Brenda Teo Hui Ping  
Emp ID: 39791

Please turn over...

RNB05SGND15453

**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**

---

**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](http://www.ocbc.com/epayments)

**REVISION TO OCBC BUSINESS  
ACCOUNT TERMS AND  
CONDITIONS**

Effective 1 July 2019, there were revisions to 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.

**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)



9621N15031A

THE BEER STORY  
2 BEACH ROAD  
#11-4793  
SINGAPORE 190002

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

**BUSINESS GROWTH ACCOUNT**

1 AUG 2019 TO 31 AUG 2019

Account No. 712874619001

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
			BALANCE B/F				181.51 DR
23 AUG	23 AUG		CHEQUE DEPOSIT	098924		51,366.71	51,185.20
			MAYBANK SG LTD				
26 AUG	26 AUG		MEPS RECEIPTS			5,848.03	57,033.23
			IM190826007670000				
			MCC BUSINESS				
			TT-SGD5848.03				
26 AUG	26 AUG		TRANSFER CA		15,791.54		41,241.69
27 AUG	27 AUG		MEPS RECEIPTS			253.50	41,495.19
			IM190827006742000				
			MCC BUSINESS				
			TT-SGD253.50				
28 AUG	28 AUG		MEPS RECEIPTS			234.00	41,729.19
			IM190828007637000				
			MCC BUSINESS				
			TT-SGD234.00				
29 AUG	29 AUG		MEPS RECEIPTS			608.40	42,337.59
			IM190829007658000				
			MCC BUSINESS				
			TT-SGD608.40				
30 AUG	30 AUG		MEPS RECEIPTS			955.50	43,293.09
			IM190830007912000				
			MCC BUSINESS				
			TT-SGD955.50				
31 AUG	31 AUG		CASH WITHDRAWAL ATM		400.00		42,893.09
			OCBC-GOLDEN MILE FC				
			SINGAPORE SG				
31 AUG	31 AUG		OD INT CHARGE		30.00		42,863.09
			BALANCE C/F				42,863.09
			Total Withdrawals/Deposits		16,221.54	59,266.14	
			Total Interest Paid This Year			0.00	
			Average Balance			12,985.55	

Brenda Teo Hui Ping  
Emp ID: 39791

Please turn over...

RN805SGND14581

**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.

**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).

**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](http://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](http://www.ocbc.com/epayments)

**REVISION TO OCBC BUSINESS  
ACCOUNT TERMS AND  
CONDITIONS**

Effective 1 July 2019, there were revisions to 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.