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**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.

 UPSIDE DOWN CONCEPTS PTE LTD  
 996 BENDEMEER ROAD  
 #06-06  
 KALLANG BASIN INDUSTRIAL ESTATE  
 SINGAPORE 339944

**STATEMENT OF ACCOUNT**

Page 1 of 4

 For enquiries, please call  
 Business Banking at 6538 1111

**OCBC Centre Branch**
**SGD CURRENT ACCOUNT**
**1 JAN 2023 TO 31 JAN 2023**
**Account No. 651322745001**

Transaction	Value					
Date 交易日	Date 过账日	Description 说明	Cheque 支票	Withdrawal 支出	Deposit 存入	Balance 结存/欠
		BALANCE B/F				2,660.72
03 JAN	03 JAN	PAYMENT/TRANSFER BEXP SKYSHOT PTE. LTD. EBGPP30103776464			59,920.00	62,580.72
03 JAN	03 JAN	FAST PAYMENT PAYROLL - DEC Refer to report for breakdown		40,513.00		22,067.72
03 JAN	03 JAN	FAST CHARGES PAYROLL - DEC		5.00		22,062.72
05 JAN	05 JAN	IBG GIRO COLL 0606UDC SB (RIVERVIEW) INVE 10000004053 20230101		2,024.87		20,037.85
05 JAN	05 JAN	IBG GIRO PTXP 4892769K IRAS Property Tax		415.00		19,622.85
06 JAN	06 JAN	IBG GIRO TAXS 200100192M IRAS ITX		706.86		18,915.99
07 JAN	07 JAN	CASH REBATE CASH REBATE			1.01	18,917.00
18 JAN	18 JAN	FAST CHARGES BEXP JONATHAN MINIA ADVANCE SALARY Advance Salary		0.50		18,916.50
18 JAN	18 JAN	FAST PAYMENT BEXP JONATHAN MINIA ADVANCE SALARY Advance Salary		1,000.00		17,916.50
18 JAN	18 JAN	IBG GIRO FWLV 1276131 MINISTRY OF MANPOWE FWLevy-200100192M-PTE-01- 012023		650.00		17,266.50

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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	账户	INT	Interest	利息
A/C CLOSED	Account Closed	关闭账户	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	电子转账网络系统
BAL	Balance	余款	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 (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/存贷	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	易式储蓄户口	SER CHARGE	Service Charge	服务费
ES FIXED FEE	EasiSave Fixed Fee	易式账户固定费用	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	电子付款
FCY	Foreign Currency	外币	TRAN CHARGE	Transactoin 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	Three easy ways to apply:- 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> 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"> <li>● Phone Banking Services Form (Personal)</li> <li>● Internet / Mobile Banking Services Form (Personal)</li> </ul> or 3. Apply at any OCBC Branch.

**eBANKING APPLICATIONS FOR CORPORATES**

	ATM Card	PHONE BANKING	INTERNET BANKING
Application for Access	Apply at any OCBC Bank Branch	Download and complete the Business PhoneBanking and eAlerts@ocbc Application Form available at www.ocbc.com, and mail it back to the address stated on the form.	Download and complete the Velocity@ocbc Application Form available at www.ocbc.com, and mail it back to the address stated on the form.

**Deposit Insurance Scheme**

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UPSIDE DOWN CONCEPTS PTE LTD

**STATEMENT OF ACCOUNT**

Page 2 of 4

**SGD CURRENT ACCOUNT**
**1 JAN 2023 TO 31 JAN 2023**
**Account No. 651322745001**

Transaction	Value					
Date 交易日	Date 过账日	Description 说明	Cheque 支票	Withdrawal 支出	Deposit 存入	Balance 结存/欠
20 JAN	20 JAN	IBG GIRO SUPP MT ALVERNIA HOSPITA 90656			1,872.50	19,139.00
20 JAN	20 JAN	IBG GIRO OTHR HYPERWALLET SYSTEMS 425029800			20,281.06	39,420.06
25 JAN	25 JAN	GIRO COLL 1276131 CPF BIZ		15,205.00		24,215.06
25 JAN	25 JAN	FAST PAYMENT BEXP MISTERFAB INV #01BIS/FR/UD via PayNow: Freelance-Rotary INV #		1,400.00		22,815.06
25 JAN	25 JAN	FAST CHARGES BEXP MISTERFAB INV #01BIS/FR/UD Freelance-Rotary INV #-1bis/FR/UDC		0.50		22,814.56
25 JAN	25 JAN	FAST PAYMENT BEXP TAN JUNJIE INV JJ221210 Inv JJ221210-Edit Mt Alvernia proj		1,000.00		21,814.56
25 JAN	25 JAN	FAST CHARGES BEXP TAN JUNJIE INV JJ221210 Inv JJ221210-Edit Mt Alvernia proj		0.50		21,814.06
25 JAN	25 JAN	IBG GIRO COLL 88560787 *PRUDENTIAL A CO NO 88560787		128.11		21,685.95
25 JAN	25 JAN	IBG GIRO COLL 88560787 *PRUDENTIAL A CO NO 88560787		211.65		21,474.30

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UPSIDE DOWN CONCEPTS PTE LTD

**STATEMENT OF ACCOUNT**

Page 3 of 4

**SGD CURRENT ACCOUNT**
**1 JAN 2023 TO 31 JAN 2023**
**Account No. 651322745001**

Transaction	Value					
Date 交易日	Date 过账日	Description 说明	Cheque 支票	Withdrawal 支出	Deposit 存入	Balance 结存/欠
27 JAN	27 JAN	FAST PAYMENT LOAN UPSIDE DOWN CO TRANSFER TO UOB Transfer to UOB Loan account		5,000.00		16,474.30
27 JAN	27 JAN	FAST CHARGES LOAN UPSIDE DOWN CO TRANSFER TO UOB Transfer to UOB Loan account		0.50		16,473.80
30 JAN	30 JAN	FAST PAYMENT BEXP LOH MEI YIN EV UDC/041022 INV UDC/041022 - Freelanc for ST		574.75		15,899.05
30 JAN	30 JAN	FAST CHARGES BEXP LOH MEI YIN EV UDC/041022 INV UDC/041022 - Freelanc for ST		0.50		15,898.55
31 JAN	31 JAN	IBG GIRO COLL 435894 SHELL EASTERN PETRO 526931654 BALANCE C/F		1,868.79		14,029.76
<b>Total Withdrawals/Deposits</b>				<b>70,705.53</b>	<b>82,074.57</b>	
<b>Total Interest Paid This Year</b>					<b>0.00</b>	
<b>Average Balance</b>					<b>20,967.88</b>	

**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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UPSIDE DOWN CONCEPTS PTE LTD

**STATEMENT OF ACCOUNT**

Page 4 of 4

**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](https://ocbc.com/forms).

**OCBC PROMOTION & INFORMATION****RECTIFICATION OF ERROR  
INVOLVING DECEMBER 2022 FEES**

Due to a technical error, the monthly fees for your business account were not charged in December 2022. The error has been rectified and these fees will be charged with your January 2023 fees and reflected in the February 2023 statement. We apologise for any inconvenience caused.

**STOP HARD COPY ACCOUNT  
STATEMENTS VIA VELOCITY  
TODAY!**

You can view and download your account e-Statement in Velocity under Account > e-Statements. Clients on Standard and Classic Service Packages, use the new Manage e-Statement function to stop receiving hard copy statements today! Find out more at [ocbc.com/business-banking/help-and-support](https://ocbc.com/business-banking/help-and-support)

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

With the OCBC Business Deposit Card, your cash deposit is an easy ATM visit away. Skip branch queues and avoid over-the-counter deposit fees. Get your Business Deposit Card for free from now till 31 December 2023. Terms and Conditions apply. Find out more at [ocbc.com/business-banking](https://ocbc.com/business-banking)

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

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