

S/N: EN05311200589949

## CONSOLIDATED STATEMENT



DIRISAM RAJA SEKHAR  
651 SENJA LINK  
N.A.  
#18-42  
SINGAPORE 670651



For enquiries, please call our 24-Hour Hotline  
at 1800- 111 1111 (in Singapore) or (65) 6327  
2265 (outside Singapore)

### ACCOUNT SUMMARY | As at 31 Dec 2019

#### DEPOSITS

#### MULTI CURRENCY

Account	Account Number	Balance (S\$ Equivalent)
DBS Multiplier Account SGD 17,813.15	191-001060-9	17,813.15
TOTAL DEPOSITS – CREDIT		17,813.15

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## ACCOUNT DETAILS | As at 31 Dec 2019

### DEPOSITS

#### DBS Multiplier Account

Account No. 191-001060-9

Date	Description	Withdrawal	Deposit	Balance
CURRENCY:	SINGAPORE DOLLAR			
	<b>Balance Brought Forward</b>			<b>12,691.04</b>
02 Dec	Advice FAST Payment / Receipt UOB:3413873558:I-BANK Decmber Rent 23743341442 Rent	795.00		
02 Dec	Advice FAST Payment / Receipt CSL:1909791983:I-BANK City Bank credit line payment 23743362809 Credit Card Payment	776.24		
02 Dec	Advice FAST Payment / Receipt CSL:4265693006079713:I-BANK City Bank smrt card payment 23743375508 Credit Card Payment	422.23		
02 Dec	Advice FAST Payment / Receipt CSL:4147463004341216:I-BANK CityBank PremierMiles Payment 23743399087 Credit Card Payment	430.28		
02 Dec	Advice FAST Payment / Receipt SCL:4300920601123316:I-BANK Standard Chartered CC Paymnet 23743428918 Credit Card Payment	417.01		
02 Dec	Advice FAST Payment / Receipt Incoming PayNow Ref 6412009 From: DIRISAM RAJA SEKHAR To my dbs ac Other		1,501.00	11,351.28
05 Dec	Advice Funds Transfer 003-942779-4 : I-BANK sfer to SingEx	2,008.00		9,343.28
07 Dec	ATM Cash Withdrawal 13889284,LAVENDER MRT	200.00		9,143.28
08 Dec	Advice D2P starhub 20191208194810211 Starhub Paymnet Value Date : 08 Dec	50.00		9,093.28
	<b>Balance Carried Forward</b>			<b>9,093.28</b>

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## DEPOSITS

### DBS Multiplier Account

Account No. 191-001060-9

Date	Description	Withdrawal	Deposit	Balance
CURRENCY: SINGAPORE DOLLAR				
	<b>Balance Brought Forward</b>			<b>9,093.28</b>
09 Dec	Advice Funds Transfer 249-14837-7 : I-BANK	2,500.00		6,593.28
12 Dec	GIRO Payments / Collections via GIRO DIRISAM RAJA SEKHAR ON21431912120350 PRP2009	1,500.00		5,093.28
13 Dec	Point-of-Sale Transaction 13889284, VALU\$ NETS	20.00		5,073.28
15 Dec	Point-of-Sale Transaction 13889284, Y.Y HOUSEHOLD NETS	19.10		5,054.18
16 Dec	ATM Cash Withdrawal 13889284, PUNGGOL DR/639	50.00		5,004.18
26 Dec	GIRO Salary CONNECTED FREIGHT PTE. LTD. PIGSGCONNFA00344		12,808.56	17,812.74
31 Dec	Interest Earned		0.41	17,813.15
	<b>Total</b>	<b>9,187.86</b>	<b>14,309.97</b>	
	<b>Balance Carried Forward</b>			<b>17,813.15</b>

#### Messages For Your Account:

#### **Total Interest For Current Year**

#### **(A) Total Credit Interest**

2.21

#### **(B) Total Debit Interest**

0.00

### ELIGIBLE TRANSACTIONS FOR NOVEMBER 2019

DATE	DESCRIPTION	DETAILS	AMOUNT (S\$)
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#### **CREDIT CARD SPEND**

There are no eligible transactions.

#### **HOME LOAN**

There are no eligible transactions.

#### **INVESTMENTS**

There are no eligible transactions.

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DEPOSITS

DBS Multiplier Account

Account No. 191-001060-9

DATE	DESCRIPTION	DETAILS	AMOUNT (S\$)
<b>LIFE INSURANCE</b>			
There are no eligible transactions.			
<b>SALARY</b>			
28 NOV	Salary	191-001060-9	6,991.00
<b>TOTAL TRANSACTION AMOUNT</b>			6,991.00

**Important Note:**  
Only eligible transactions within the stated period are reflected in the table above. Total interest rate will be accorded based on the total eligible transactions in the month and computed on the daily balances between the stated period. Interest will be credited in 2 parts: the base interest at month end of the stated period and the additional preferential interest within the first 7 working days of the following month. For interest rate tiers, balance caps and full terms and conditions, please refer to [www.dbs.com.sg/multi](http://www.dbs.com.sg/multi).

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## MESSAGE FOR YOU

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- **Update your personal particulars**

If there is any change to your personal particulars or contact details, please update us via Internet Banking or visit any DBS/POSB branch.

- **We value your feedback on our service**

Ipsos Pte Ltd may contact you for a phone/online survey on your banking experience with us.  
We would appreciate your participation in this survey.

- **Change to your statement content**

In support of the global sustainability effort to reduce paper usage, you can now access the general terms and product information on your monthly statement via a QR code. Simply scan the QR to view. Do note there is no change to the account related information on the statement.

- **Revision Of Balances Entitled To The 2% p.a. Interest Rate For POSB Smiley CDA**

Effective 2 January 2020, the 2% p.a. interest rate for POSB Smiley CDA will be applied for balances up to S\$50,000 only. Please refer to [posb.com.sg/cdarevision](http://posb.com.sg/cdarevision) for more details.

- **Revision of Terms and Conditions Governing Accounts (Applicable for Individuals)**

With effect from 1 February 2020, selected clauses in the Terms and Conditions Governing Accounts will be updated.  
Please refer to [dbs.com.sg/personal/deposits/bank-earn/multiplier](http://dbs.com.sg/personal/deposits/bank-earn/multiplier) for more details.

## FOR YOUR INFORMATION

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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.

### GENERAL

Please examine this statement. Subject to any other applicable terms, please notify us of any error or discrepancy within fourteen (14) days from the date of receipt of this statement.



For Terms and Codes, Product Disclaimers,  
and more information, scan this QR code or  
visit <http://go.dbs.com.sg-products-information>.