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## Consolidated Statement



More insights on your financial  
portfolio are available via  
DBS/POSB **digibank**

# Account Summary as at 30 Apr 2022

## Deposits

Current and Savings Account

Total: SGD Equivalent 14,457.58

### Summary of Currency Breakdown:

**SGD** 14,457.58

Account	Account No.		Balance (Base Currency)	Balance (SGD Equivalent)
POSBkids Account	315-03780-8	SGD	14,457.58	14,457.58

## Messages For You

- **Australia Residents - Banking Services and Investment Offerings**

The Australian Securities and Investments Commission ("ASIC") has postponed the implementation of the regulatory changes that will affect the Bank's ability to offer the full suite of financial products and services to clients residing in Australia. We will implement these regulatory changes in first quarter 2023 at the latest to meet the ASIC's implementation deadline.

Existing clients residing in Australia who have a valid wholesale client certificate, may continue to purchase investment products and services until the implementation date. For more information on the wholesale client certificate please visit <https://go.dbs.com/sg-auresident>. We will inform you in due course of the implementation date.

- **Update: Fixed Deposit (FD) Transactions Added to Your Consolidated Statement**

Your Personal and Joint FD account transactions (i.e. new placement, renewal, interest payment, maturity withdrawal, premature withdrawal or interest adjustment) will be displayed in your July 2022 Consolidated Statement. With the cessation of FD standalone statements, you will be able to view your accounts conveniently at a glance instead of relying on different statement updates. Learn more about your DBS Consolidated Statements here [go.dbs.com/sg-consol-stmt](https://go.dbs.com/sg-consol-stmt)

- **Best execution policy for handling of customers' orders**

DBS has made available to you our Best Execution Policy that sets out our policies and procedures to place and/or execute (i) customers' orders on the best available terms (commonly referred to as "best execution") and; (ii) comparable customers' orders in accordance with the time of receipt of such orders.

When executing orders on our customers' behalf, we will consider a range of execution factors. The factors may include price, costs, speed, likelihood of execution and settlement, size and nature of the order, or any other considerations relevant to the placement and/or execution of the order.

A copy of the DBS Wealth Management & Retail Best Execution Policy is available on our DBS website at [www.dbs.com.sg/bestexecution](https://www.dbs.com.sg/bestexecution)

- **Update your personal particulars**

Simply login to DBS/POSB digibank (mobile and online) to update any changes in your personal particulars.

## For Your Information

### 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](https://go.dbs.com/sg-products-information).