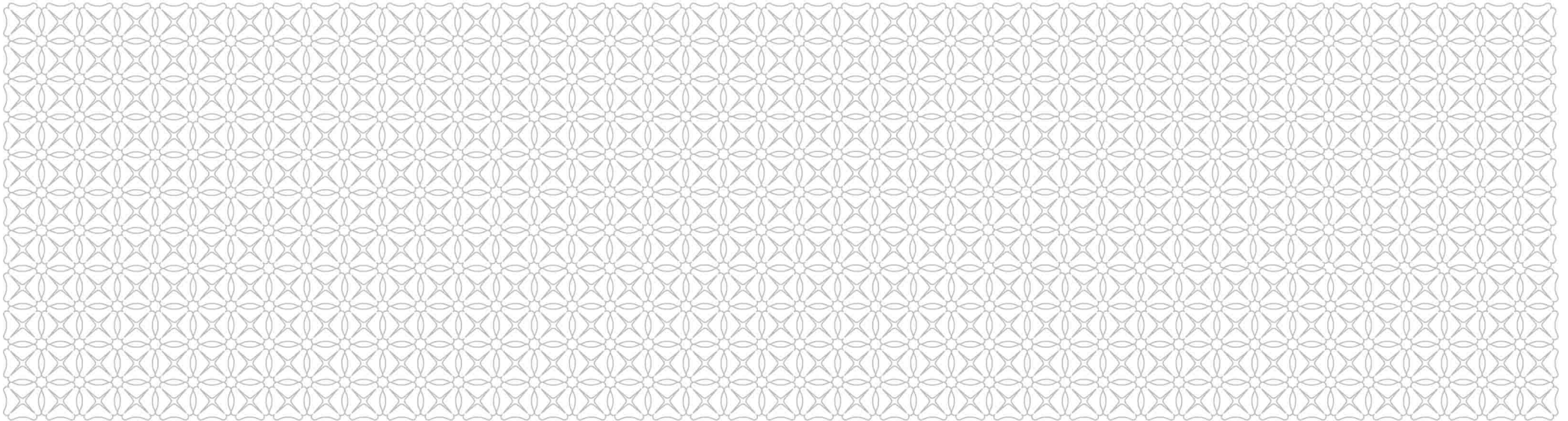


CHEN YUN HIAN CHRISTOPHER
6A NAPIER ROAD
#05-35
GLENEAGLES HOSPITAL (ANNEXE BLOCK)
SINGAPORE 258500
REPUBLIC OF SINGAPORE

DBS TREASURES  PRIVATE
CLIENT

CONSOLIDATED STATEMENT



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Relationship Manager: Ping Sern Goh

Reference Currency: SGD

Your Consolidated Statement Overview

Statement as of: 31-OCT-2018

Banking Statement	SGD equivalent
Cash and Cash Investments	-856,083.22
Notes	0.00
Fund	0.00
CPFIS ¹	0.00
SRS ¹	0.00
Total Asset	-856,083.22
Loans	-1,144,148.66
Net Asset	-2,000,231.88

Total Banking	-2,000,231.88
---------------	---------------

Investment Statement	SGD equivalent
Cash and Cash Investments	3.36
Equity	0.00
Fixed Income	0.00
FX	0.00
Fund	0.00
Total Asset	3.36
Loans	0.00
Net Asset	3.36

Total Investment	3.36
------------------	------

Total Banking and Investment	-2,000,228.52
-------------------------------------	----------------------

Consolidated View

Consolidated Statement Overview

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Relationship Manager: Ping Sern Goh

Your Banking Products At A Glance		Statement as of: 31 Oct 2018
Deposits	Account Number	Balance (S\$ Equivalent)
Singapore Dollars		
DBS Autosave Account (OVERDRAFT LIMIT S\$1,000,000.00)	064-001408-0	890,687.15 OD
POSB Passbook Savings Account	141-06476-2	2,331.45
Foreign Currency		
Foreign Currency Current Account USD 7.78	0014-001183-01-8-022	10.70
Foreign Currency Current Account GBP 1,417.09	0065-001537-01-3-022	2,474.23
Multi Currency		
DBS Multi-Currency Autosave Plus Account SGD 29,626.41	064-001047-6	29,626.41
AUD 166.25		161.14
Total Credit Balance Of Your Deposits (Indicative In S\$)		34,603.93
Total Debit Balance Of Your Deposits (Indicative In S\$)		890,687.15 OD

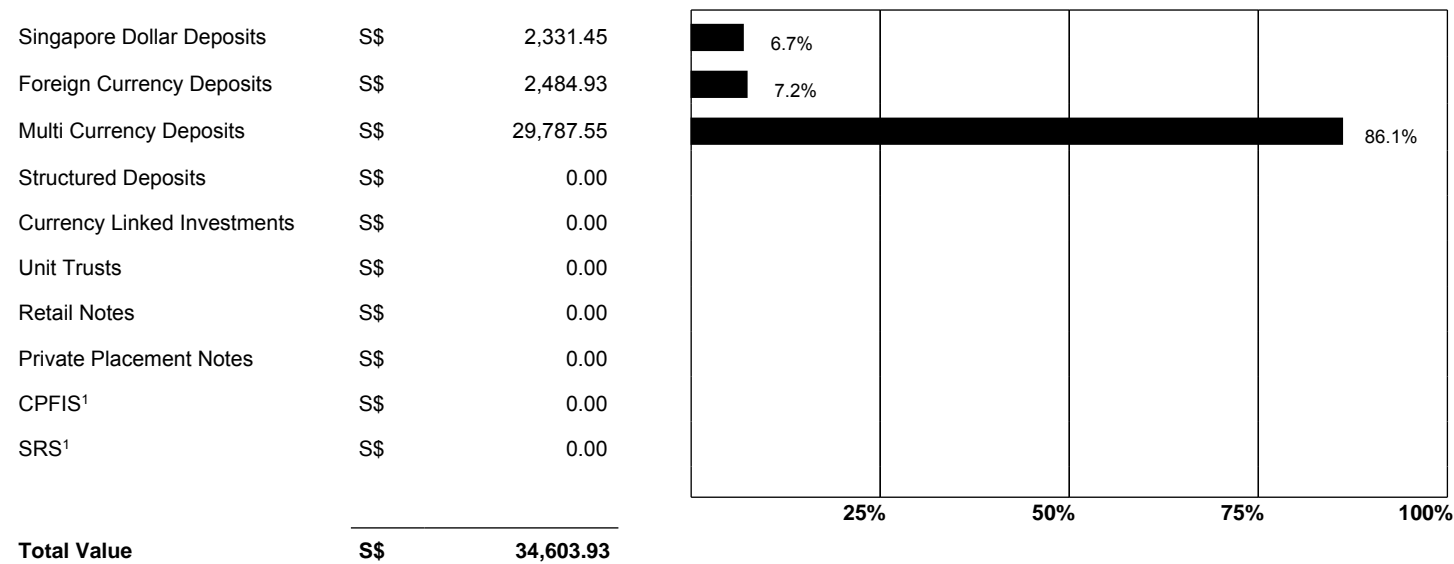
Relationship Manager: Ping Sern Goh

Your Banking Products At A Glance		Statement as of: 31 Oct 2018
Loans		
MORTGAGE LOAN	Account Number	Balance (S\$)
13 GALLOP WALK S(258936)	01-087494-1/3	549,945.12
TOTAL OUTSTANDING AMOUNT		549,945.12
MORTGAGE LOAN	Account Number	Balance (S\$)
4 SUNSET WALK S(597174)	01-135076-9/2	329,963.29
TOTAL OUTSTANDING AMOUNT		329,963.29
MORTGAGE LOAN	Account Number	Balance (S\$)
57 COVE WAY S(098308)	01-196505-8/1	264,240.25
TOTAL OUTSTANDING AMOUNT		264,240.25
TOTAL LOAN OUTSTANDING		1,144,148.66

Relationship Manager: Ping Sern Goh

Your Financial Asset Allocation This Month (Indicative in S\$ and %)

Statement as of: 31 Oct 2018



¹ The amounts shown for DBS SRS and DBS CPFIS in the Consolidated View and Financial Asset Allocation chart are computed based on the Market Value. If the Market Value is not available, the Total Cost will be used for the computation. The amounts exclude rolled-over interest for deposits placed using funds from DBS SRS and/or DBS CPFIS account(s).

The amount(s) shown for Structured Deposits, Singapore Dollar Deposits and Foreign Currency Deposits exclude deposits placed using funds from DBS CPFIS and/or DBS SRS accounts. The amount shown for Unit Trusts excludes funds purchased using DBS CPFIS and/or DBS SRS accounts.

Relationship Manager: Ping Sern Goh

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\$50,000 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\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

GENERAL

Late cheques will be taken into account for interest computation from the next clearing date after the day of deposit.

Exchange rate quoted (if any) is the indicative rate as at the last business day of the month.

Any transactions performed after our cut-off time for statement printing will be reflected in the following month's statement of account.

Overdraft interest denotes the interest charge on (a) the amount overdrawn due to there being insufficient funds in your account to meet payments (subject to a minimum charge of S\$20 for personal account) or (b) the overdraft amount utilised for accounts with an overdraft facility (subject to a minimum charge of S\$10).

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.

This statement is for your information only and no part of this statement may be copied or distributed in any form, by any means, without our prior written consent. We shall have no liability for any misuse or unauthorised distribution of this statement.

FOREIGN CURRENCY FIXED DEPOSIT AND SGD FIXED DEPOSIT

The principal amount and interest in your fixed deposit will be renewed at maturity in accordance with your instructions. If maturity instructions are absent or cannot be implemented, we may at our discretion place it for any tenor and renew the principal and interest at the prevailing rate at the time of maturity. If you wish to change your maturity instruction, please approach any branch, 2 business days before the maturity date. Please note that if the fixed deposit is withdrawn before the maturity date, you may receive lower or no interest and charges may be imposed.

LOANS

Loan Outstanding Balance may differ from the actual redemption amount. For enquiries, please contact us at 63330033.

For Auto Loan with the prefix 'HP', the Outstanding loan amount includes interest for the remaining loan tenure.

For Auto Loan with the prefix 'VH', the Outstanding loan amount includes accrued interest for the month.

WANT TO PAY DOWN YOUR HOME LOAN?

You can submit your partial repayment request online at go.dbs.com/sg-hipartialrepayment

Message on alerts

We have enhanced DBS iWealth eAdvices to keep you updated on all corporate actions and changes to your investments. You can select if you would like to be alerted of updates via email, SMS or both. You can also turn off selected alerts completely. Login to DBS iWealth today to view your eAdvices and manage your Email and SMS Notifications today.

Relationship Manager: Ping Sern Goh

For Your Information

Overseas Use of Magnetic Stripe on your DBS/POSB Card

It is recommended that you set the magnetic stripe on your card(s) to disallow overseas use when you are in Singapore to reduce risk of unauthorised transactions. Visit dbs.com.sg/ms for more details.

Conversion of Selected DBS Savings Accounts

Selected DBS savings accounts will be converted to DBS Savings Plus Accounts effective 16 November 2018. The account number, features, statement & payment arrangements (if any) remain unchanged. Visit go.dbs.com/dbsac for more details.

USD AGENT BANK

Please be informed that we have changed our USD agent bank.
Please find below the details of our new USD agent bank:

Bank:	JP Morgan Chase Bank, N.A
SWIFT:	CHASUS33
Account No:	0011745957
Account Name:	DBS Bank Ltd, Singapore

To minimise delays in receipt of your USD funds, please advise your ordering party of this change and to update their records or instructions to their bank.

Should you require any clarification, please contact your Relationship Manager.

INTRODUCTION OF THE DBS TREASURES PRIVATE CLIENT SERVICE FEE

From January 2018, we have implemented a service fee of SGD 1,200 per annum for relationship accounts with Assets Under Management (AUM) below SGD 1.5 million in the preceding 6 months. The AUM reflects the combined balance of deposits and investments held across all related single/joint/corporate accounts. Any fee incurred will be debited on a semi-annual basis. To learn more about the service fee, please visit us at go.dbs.com/sg-tpc-service-fee.

REGULATION (EU) NO. 1286/2014

Regulation (EU) No. 1286/2014 (commonly referred to as the **PRIIPs Regulation**) will take effect on 1 January 2018. The PRIIPs Regulation will impact our ability to continue to offer structured notes and other products falling within the scope of the PRIIPs Regulation to retail investors who are residents (regardless of nationality) in the European Economic Area ("EEA"). Please refer to our website at <https://go.dbs.com/TPC-priips> or contact your Relationship Manager for further information.

DBS PRIVACY POLICY

We wish to inform you the DBS Bank Privacy Policy has been updated as of 25 May 2018. Please refer to www.dbs.com/privacy. Additionally, with immediate effect, Clause 24.2(o) of Part B of the Terms & Conditions governing your account(s) has been updated to allow for disclosure of account information to the settlor(s) of the trust where the account holder with us is a trustee of a trust. For an updated version of the Terms & Conditions, please refer to go.dbs.com/sg-tpc-tc_jun2018

Relationship Manager: Ping Sern Goh

Your Account Details			Statement as of: 31 Oct 2018	
Deposits				
DBS Autosave Account			ACCOUNT NO. : 064-001408-0	
Date	Description	Withdrawal	Deposit	Balance (S\$)
	Balance Brought Forward			886,480.41 OD
01 Oct	Advice Mortgage Loan 01-087494-1/3	55,456.00		
01 Oct	Advice Mortgage Loan 01-135076-9/2	33,274.00		
01 Oct	Advice Mortgage Loan 01-196505-8/1	22,244.00		997,454.41 OD
15 Oct	Advice Premium for Fire Insurance Policy	360.55		997,814.96 OD
22 Oct	Advice Remittance Transfer of Funds 121940036 0016RF2127242 Value Date : 22 Oct		205,569.00	792,245.96 OD
25 Oct	Advice FAST Payment / Receipt OCBC:695217570001:I-BANK Loan to Cloud Care 21255354012 Other	5,000.00		
25 Oct	Advice Funds Transfer 064-001047-6 : I-BANK	20,000.00		
25 Oct	Advice Funds Transfer 064-000705-0 : I-BANK	70,000.00		887,245.96 OD
31 Oct	Overdraft Interest	3,439.19		
31 Oct	Monthly Account Fee	2.00		890,687.15 OD
	Total	209,775.74	205,569.00	
	Balance Carried Forward			890,687.15 OD
	Overdraft Limit			1,000,000.00

Relationship Manager: Ping Sern Goh

Your Account Details			Statement as of: 31 Oct 2018	
DBS Autosave Account			ACCOUNT NO. : 064-001408-0	
Date	Description	Withdrawal	Deposit	Balance (S\$)

Prime Rate 4.250% Effective date 18/02/2003

Foreign Currency Current Account			ACCOUNT NO. : 0014-001183-01-8-022 USD	
Date	Description	Withdrawal	Deposit	Balance (USD)
	Balance Brought Forward			7.78
22 Oct	Advice F61019312620000 0016IT7574882		150,000.00	
22 Oct	Advice 121940036 0016RF2127242	150,000.00		7.78
	Total	150,000.00	150,000.00	
	Balance Carried Forward			7.78
	Balance in USD			7.78
	Indicative in SGD @ 1.375600000			10.70

Foreign Currency Current Account			ACCOUNT NO. : 0065-001537-01-3-022 GBP	
Date	Description	Withdrawal	Deposit	Balance (GBP)
	Balance Brought Forward			1,417.09
	Total	0.00	0.00	
	Balance Carried Forward			1,417.09
	Balance in GBP			1,417.09
	Indicative in SGD @ 1.746000000			2,474.23

Relationship Manager: Ping Sern Goh

Your Account Details			Statement as of: 31 Oct 2018	
DBS Multi-Currency Autosave Plus Account			ACCOUNT NO. : 064-001047-6	
Date	Description	Withdrawal	Deposit	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			32,299.05
01 Oct	GIRO Standing Instruction TO : LOTUS INTERNATIONAL REF: CYH CHRIS	2,996.00		
01 Oct	GIRO Payments / Collections via GIRO SP SERVICES LIMITED 2841656595 3242801341	1,239.02		28,064.03
02 Oct	Cheque 0302951	517.88		
02 Oct	Cheque 0302952	1,820.20		25,725.95
03 Oct	Cheque 0302943	680.00		
03 Oct	Cheque 0302953	513.60		24,532.35
04 Oct	Cheque 0302942	399.11		
04 Oct	Cheque 0302948	128.40		
04 Oct	Cheque 0302950	1,863.87		22,140.97
05 Oct	GIRO Payments / Collections via GIRO IRAS Property Tax 4615231E	623.00		
05 Oct	GIRO Payments / Collections via GIRO IRAS Property Tax 1820371J	1,368.33		
	Balance Carried Forward			20,149.64

Relationship Manager: Ping Sern Goh

Your Account Details			Statement as of: 31 Oct 2018	
DBS Multi-Currency Autosave Plus Account			ACCOUNT NO. : 064-001047-6	
Date	Description	Withdrawal	Deposit	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			20,149.64
05 Oct	GIRO Payments / Collections via GIRO IRAS Property Tax 0508597N	784.00		
05 Oct	GIRO Payments / Collections via GIRO IRAS Property Tax 4493626W	505.00		18,860.64
08 Oct	GIRO Payments / Collections via GIRO IRAS ITX 170141411R0	1,420.37		17,440.27
11 Oct	Cheque 0302947	499.90		16,940.37
12 Oct	GIRO Payments / Collections via GIRO Singapore Telecommunication 100005565047 10096840	60.46		16,879.91
15 Oct	Quick Cheque Deposit		33.34	
15 Oct	Cheque 0302960	319.00		
15 Oct	Cheque 0302962	3,000.00		13,594.25
16 Oct	Cheque 0302954	10,335.07		3,259.18
17 Oct	GIRO Payments / Collections via GIRO CHEIL SINGAPORE PTE 1016 KI 001 Supplier Payment		7,100.00	
	Balance Carried Forward			10,359.18

Relationship Manager: Ping Sern Goh

Your Account Details			Statement as of: 31 Oct 2018	
DBS Multi-Currency Autosave Plus Account			ACCOUNT NO. : 064-001047-6	
Date	Description	Withdrawal	Deposit	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			10,359.18
17 Oct	GIRO Payments / Collections via GIRO CPF DFWL 4676254	325.00		
17 Oct	Cheque 0302955	3,428.35		6,605.83
18 Oct	GIRO Payments / Collections via GIRO STARHUB LTD StarHub Postpaid GIRO Collection 2541502	168.67		6,437.16
25 Oct	Advice Funds Transfer 064-001408-0 : I-BANK		20,000.00	
25 Oct	Cheque 0302941	433.35		26,003.81
26 Oct	Advice FAST Payment / Receipt 0505 Seascape Rent 181026SCBLSGSGB5550516 Rent		7,125.00	
26 Oct	Cash 0302970	10,000.00		
26 Oct	GIRO Salary ADVANCED CENTRE FOR REPRODUCTIVE ME ACRM		4,748.50	
26 Oct	Cheque 0302956	60.00		
26 Oct	Cheque 0302966	46.78		
26 Oct	Cheque 0302967	700.00		
	Balance Carried Forward			27,070.53

Relationship Manager: Ping Sern Goh

Your Account Details			Statement as of: 31 Oct 2018	
DBS Multi-Currency Autosave Plus Account			ACCOUNT NO. : 064-001047-6	
Date	Description	Withdrawal	Deposit	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			27,070.53
26 Oct	Cheque 0302968	300.00		26,770.53
27 Oct	GIRO Standing Instruction BY :JUSTIN M/SHARON L PART/REF:SI RENT SUNSET		8,500.00	35,270.53
30 Oct	Cheque 0302949	235.67		35,034.86
31 Oct	Advice Cheque Book Fee	10.00		
31 Oct	Cheque 0302963	3,569.36		
31 Oct	Cheque 0302964	1,825.88		
31 Oct	Monthly Account Fee	4.00		
31 Oct	Interest Earned		0.79	29,626.41
	Total	50,180.27	47,507.63	
	Balance Carried Forward			29,626.41

Prime Rate 4.250% Effective date 18/02/2003

Messages For Your Account:

Cheque book(s) with cheque ranges 302976 - 303025 has/have been mailed/issued to you on 24/10/2018.

Relationship Manager: Ping Sern Goh

Your Account Details			Statement as of: 31 Oct 2018	
DBS Multi-Currency Autosave Plus Account			ACCOUNT NO. : 064-001047-6	
Date	Description	Withdrawal	Deposit	Balance
CURRENCY: AUSTRALIAN DOLLAR				
	Balance Brought Forward			166.25
	Total	0.00	0.00	
	Balance Carried Forward			166.25
	Balance in AUD			166.25
	Indicative in SGD @ 0.969300000			161.14

Relationship Manager: Ping Sern Goh

Abbreviation and Acronyms

Foreign Currency Codes				Foreign Currency Fixed Deposit			
Code	Description	Earmark Reason Code	Description	Earmark Reason Code	Description	Earmark Reason Code	Description
AUD	Australian Dollar	AHF	Adhoc Facility	LTG	Long Term Guarantee	SR	Settlement Risk
CAD	Canadian Dollar	BILL	Bills	MCL	Multi-Currency Line	SRS	Supplementary Retirement Scheme
CNH	Chinese Renminbi (Offshore)	CC	Clearing Cheque	MT	Margin Trading	STF	Short Term Financing
EUR	European Union Dollar	DL	Dealing Line	MTL	Margin Trading Line	STL	Short Term Loan
HKD	Hong Kong Dollar	ELTG	Extra Long Term Guarantee	OD	Overdraft	TBD	Trading Bill Discounting
JPY	Japanese Yen	FAFY	Fixed Advanced Facility	OLD	Option-Linked Deposits	TL	Term Loan
NZD	New Zealand Dollar	FCFD	Foreign Currency Fixed Deposit	OTH	Others		
NOK	Norwegian Kroner	FLD	Flexi-Deposit	PCF	Pending Confirmation of Funds		
GBP	Sterling Pound	FX	Foreign Exchange	RCF	Revolving Credit Facility		
SEK	Swedish Kroner	ICC	Issuance of Credit Card	SDB	Safe Deposit Box		
CHF	Swiss Franc	LC	Letter of Credit	SG	Shipping Guarantee		
THB	Thai Baht	LCA	Leverage Currency Account	SMX	Simex		
USD	United States Dollar	LG	Letter of Guarantee				
XAU	Gold						
S\$ FIXED DEPOSIT							
Remarks	Explanation						
Security	Fixed Deposit subject to set-off against facilities	Note: If *Balance* is shown under the "Remarks" column, please refer to your weekly Foreign Currency Fixed Deposit Statement for details.					
Earmark -	Fixed Deposit earmarked for other reasons						
OTH	e.g. CPF Minimum Sum Scheme						

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Portfolio Number: S-090087-0 Relationship Manager: Ping Sern Goh Reference Currency: SGD

Overview

Overview

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Income and Expense Summary	19
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To login to DBS iBanking and view your eStatement(s) online, simply scan this QR code.

Portfolio Number: S-090087-0 Relationship Manager: Ping Sern Goh Reference Currency: SGD

Your Investment Objectives Setting, Portfolio Risk Rating and Leverage Factor**Investment Objectives Setting**

Investment Objectives	<ul style="list-style-type: none">You want to achieve potential growth by investing in medium risk-rated products and are comfortable with accepting the risk that the value of the investment could decline from time to time. You are willing to risk part of your principal in order to achieve this. You may also gear up your investment by utilizing various financial instruments including loan and margin trading. You would be prepared to have some exposure to high risk-rated products to achieve your investment goal.
Investment Horizon	Medium Term - Between 1 and 3 years
Investment Profile	Balanced <ul style="list-style-type: none">Your goal is to achieve investment returns, either through income or capital appreciation, which are considerably higher than short term deposit rates.You are willing to invest in higher risk products which may have higher volatility and lower liquidity and where there is a possibility of losing part of the principal amount invested.
Date Signed	05-MAR-2014

Portfolio Risk Rating and Leverage Factor Summary**Portfolio Risk Rating**

Current Portfolio Risk Rating	0.0
Portfolio Risk Rating Threshold for your Investment Profile	4.0

Leverage Factor

Current Leverage Factor	1.0
Leverage Factor Threshold for your Investment Profile	3.0 *

*Important note for clients with Balanced investment profile:

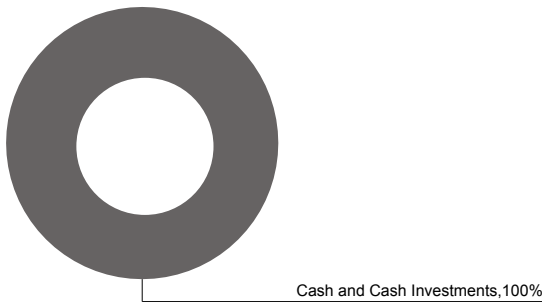
Portfolio Risk Rating (PR) and Leverage Factor (LF) are measured separately. A client with a Balanced investment profile may choose to leverage his investments up to 3.0 times ($LF \leq 3.0$), provided that his Portfolio Risk Rating does not exceed 3.0 ($PR \leq 3.0$). For clients with $PR > 3.0$, use of leverage may potentially increase their overall portfolio risk (after taking into account leverage) to beyond 4.0, being the risk threshold applicable for an investor with a Balanced investment profile.

Portfolio Number: S-090087-0 Relationship Manager: Ping Sern Goh Reference Currency: SGD

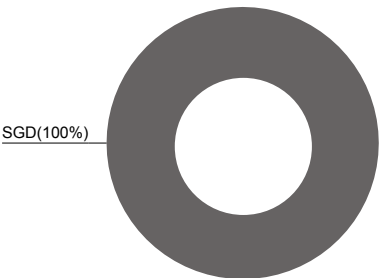
Portfolio Summary

Your Portfolio Summary			Statement as of: 31-OCT-2018
Asset Type (SGD equivalent)	SGD %	Others %	Total %
Cash and Cash Investments	3.36 100.00	-	3.36 100.00
Total Asset	3.36 100.00	-	3.36 100.00

Asset Allocation (excluding loans)



Currency Allocation(excluding loans)



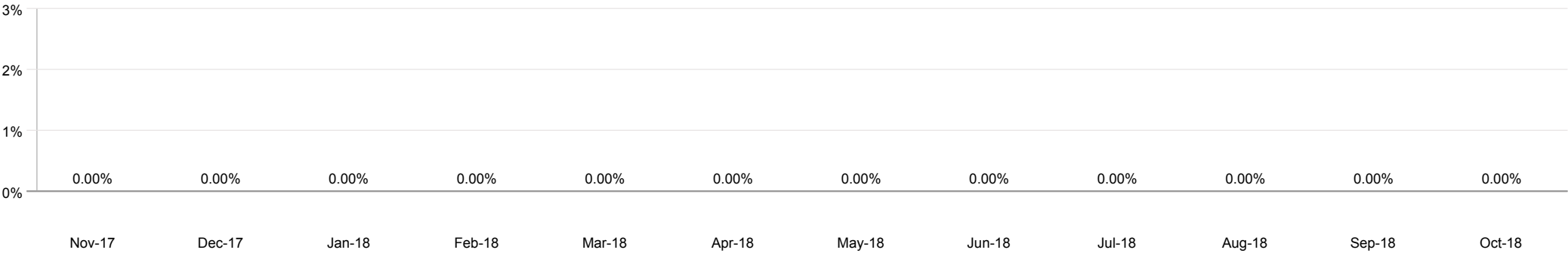
Portfolio Number: S-090087-0 Relationship Manager: Ping Sern Goh Reference Currency: SGD

Performance Summary

Your Performance Summary			Statement as of: 31-OCT-2018			
Overall Portfolio Performance (As of 31 October 2018)			Year to Date Asset Type Performance			
Item	Month to Date	Year to Date	Asset Type	Performance due to Asset (%)	Performance due to FX (%)	Performance Overall (%)
Starting Value	3.36	3.36	Cash and Cash Investments	0.00	0.00	0.00
Additions and Withdrawals	0.00	0.00	Total Asset	0.00	0.00	0.00
Ending Value	3.36	3.36	Net Asset	0.00	0.00	0.00
Profit and Loss	0.00	0.00				
Performance (%)*	0.00	0.00				

* Money Weighted Rate of Return excluding Derivatives

Past 12 Months Portfolio Performance



Investment Statement

Portfolio Number: S-090087-0 Relationship Manager: Ping Sern Goh Reference Currency: SGD

Income and Expense Summary

Your Income and Expense Summary

Statement as of: 31-OCT-2018

Income	Month to Date	Year to Date	Expenses	Month to Date	Year to Date
Cash Dividend Received	0.00	0.00	Custody Account and Account Fees	0.00	0.00
Interest Received	0.00	0.00	Transaction Cost	0.00	0.00
			Interest Paid	0.00	0.00
Total Income	0.00	0.00	Total Expenses	0.00	0.00

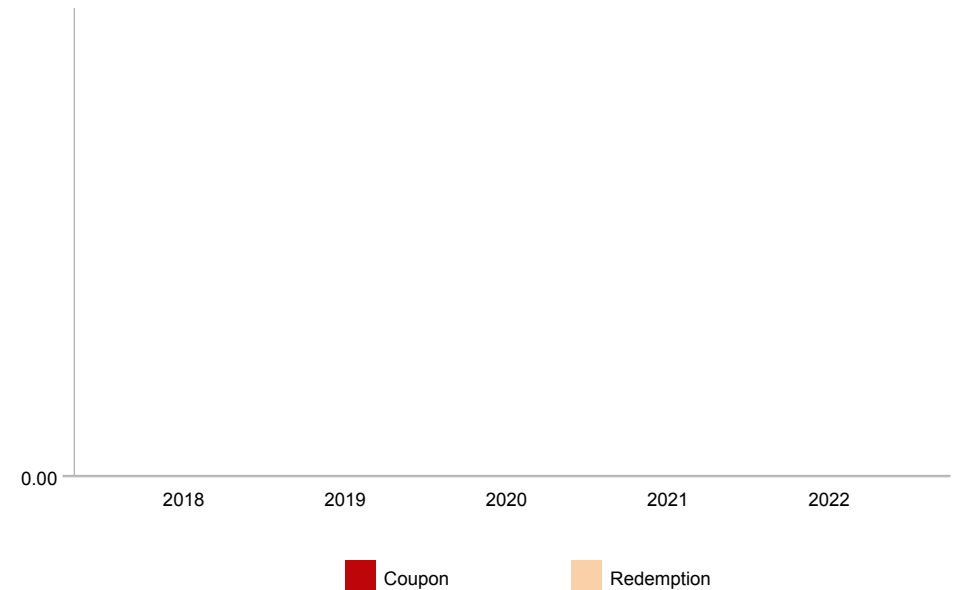
Your Fixed Income Coupon and Redemption

Statement as of: 31-OCT-2018

Period (Next 3 Months)	Coupon	Redemption	Total
Nov 2018	0.00	0.00	0.00
Dec 2018	0.00	0.00	0.00
Jan 2019	0.00	0.00	0.00
Total	0.00	0.00	0.00

Period (Next 5 Years)	Coupon	Redemption	Total
2018	0.00	0.00	0.00
2019	0.00	0.00	0.00
2020	0.00	0.00	0.00
2021	0.00	0.00	0.00
2022	0.00	0.00	0.00
Total			

Estimated Fixed Income Coupon and Redemption



Investment Statement

Portfolio Number: S-090087-0 Relationship Manager: Ping Sern Goh Reference Currency: SGD

Portfolio Details

Your Total Asset

Statement as of: 31-OCT-2018

Ccy	Amount	Description	Accr. Interest in SGD	Value in SGD	% of Portfolio
Total Asset				3.36	100.00
Total Cash and Cash Investments				3.36	100.00
Cash			0.00	3.36	100.00
AUD	0.00	S-090087-0-AUD-1/AUD/MCSA AUD	0.00	0.00	0.00
EUR	0.00	S-090087-0-EUR-1/EUR/MCSA EUR	0.00	0.00	0.00
GBP	0.00	S-090087-0-GBP-1/GBP/MCSA GBP	0.00	0.00	0.00
JPY	0	S-090087-0-JPY-1/JPY/MCSA JPY	0.00	0.00	0.00
PHP	0.00	S-090087-0-PHP-1/PHP/MCSA PHP	0.00	0.00	0.00
SGD	3.36	S-090087-0-SGD-1/SGD/MCSA SGD	0.00	3.36	100.00
USD	0.00	S-090087-0-USD-1/USD/MCSA USD	0.00	0.00	0.00

Portfolio Number: S-090087-0 Relationship Manager: Ping Sern Goh Reference Currency: SGD

Additional Information

Additional Information**Statement as of: 31-OCT-2018****Indicative Exchange Rate**

1 AUD = 0.98138 SGD
1 EUR = 1.572605 SGD
1 GBP = 1.765224 SGD
1 JPY = 0.012249 SGD
1 PHP = 0.025876 SGD
1 USD = 1.38525 SGD

General Information / Disclaimer

Please examine this statement and notify us of any error or discrepancy within fourteen (14) business days from the date of receipt of this statement.

This statement is for your information only and no part of this statement may be copied or distributed in any form, by any means, without our prior written consent. We shall have no liability for any misuse or unauthorised distribution of this statement.

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. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme ("CPFIS") and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

The indicative market valuation is in portfolio's reference currency. Investments denominated in foreign currency (if any) have been converted to portfolio's reference currency based on the bank's exchange rate. Exchange rate quoted (if any) is the indicative rate as at the last calendar day of the month.

The value and prices quoted and the other information shown are for reference only and are subject to change without notice. Although market value and price and other information shown are based on data obtained from sources believe to be reliable, we and the information provider(s) make no representation, warranty or guarantee, express or implied, as to their accuracy or completeness and expressly disclaim any responsibility or liability for, where applicable, (i) the reliability or accuracy of any models (including market data input into such models), estimates or assumptions used in deriving the values and/or prices, (ii) any errors or omissions in computing or disseminating the values and/or prices and (iii) any uses to which the information herein may be put to. We are under no obligation to correct any value, price or information provided or notify you of any correction made by the information provider(s). We shall not be liable for any loss or damage (direct or indirect) arising out of or in connection with any use of or reliance on this document or its contents or otherwise arising in connection therewith.

This document is not and does not constitute part of any recommendation, offer to sell nor a solicitation of an offer to purchase any investment or enter into any transaction.

Where applicable, the provision by us of market values and prices does not imply that an actual trading market exists for that investment or transaction or that it is appropriate to assume (for accounting or other purposes) that such a trading market exists. The market prices and values provided herein may differ significantly from actual trading prices (if any) for entering into, purchasing, redeeming or terminating an investment or transaction as a result of various factors, including prevailing credit spreads, market liquidity, position size, transaction and financing costs, hedging costs and risks and use of capital and profit. Such market prices or values may also differ from the valuations adopted by us for purposes of determining the collateral value of any asset provided by you by way of security.

We have not advised you as to the appropriateness of any particular use of the market prices and values provided and we do not accept any liability whatsoever arising from your reliance or use thereof. You should consult your own advisors as to the appropriateness of any particular use of such market prices and values, whether in connection with the preparation of your financial statements, fulfilling reporting obligations or otherwise.

Any transactions performed after our cut-off time for statement printing will be reflected in the following month's statement of account.

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The accrued interest amount shown above has not yet been received from the respective issuer(s) and is for your information only. Your account will only be credited upon receipt by us of such sum.

This statement is prepared in English and Chinese in some cases. In the event of any inconsistency between the two versions, the English version shall prevail.

Special Notes

To help prevent fraud, please do not sign on blank instruction or application forms.

Customers holding any US securities with us are reminded that your information may be provided, disclosed and transferred to the tax authorities of the United States (or any of their appointed auditor(s) or agent(s) for their use pursuant to our reporting obligations.

MCSA is an abbreviation for Multi-Currency Settlement Account.
MRTL is an abbreviation for Multi-Currency Revolving Term Loan.

About Performance Summary

Performance is the Money-Weighted Rate of Return calculated according to modified Dietz method.

Derivatives are excluded from the performance computation.

Performance is computed based on the event date/ex-date for corporate actions.

Backdated transactions including corporate actions may influence the performance of previous periods.

DBS Treasures Private Client Investment Suitability Framework

Under our investment suitability framework, your overall Portfolio Risk Rating will be compared against your investment profile based on your responses in the Investment Objectives Setting Questionnaire. Your overall Portfolio Risk Rating is calculated based on the risk rating of each product, its investment amount and its allocation of your overall portfolio taken on a volatilities weighted average basis. Individually, there could be some products in your portfolio with risk ratings which may exceed the threshold for your investment profile. However, your overall Portfolio Risk Rating should not exceed your investment profile. Higher investment amount and allocation of your portfolio to products with higher risk ratings will increase your Portfolio Risk Rating, and may result in your investment risk exceeding your investment profile. Likewise, lower investment amount and allocation of your portfolio to products with higher risk ratings will reduce your Portfolio Risk Rating.

Additional Disclosure for accounts booked in Hong Kong or managed by a Relationship Manager in Hong Kong

For the avoidance of doubt, the assessment of investment risk on a portfolio basis as described herein does not involve the bank adopting a portfolio-based approach in assessing suitability for private banking customers as set out by the relevant laws and regulations in Hong Kong. The assessment of investment risk on a portfolio basis refers solely to the bank calculating your exposure to products with different risk ratings taking into account the investment amount and individual product risk ratings. This is to allow you to invest in a mix of lower and higher risk rated products whilst maintaining a Portfolio Risk Rating which is appropriate given your Investment Profile. This is distinct from the adoption of a portfolio-based approach to assessing suitability, which may take place only where, among other things, there is an investment mandate for a portfolio agreed at the outset between you and the bank.

Important information on Leverage

Leverage amplifies the risks in your portfolio in terms of both potential gains as well as potential losses would increase in proportion to the degree of leverage employed. By taking on leverage, you accept that you may lose a significant part, or all, of

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your capital, and are prepared to make good any losses over and above the principal you invest in certain cases.

Leverage Factor is calculated based on the following:
Gross Assets/Net Assets

Gross Assets comprise cash, investments, notional amount of outstanding derivative transactions (without consideration of netting effect of any offsetting foreign exchange transactions) and mark-to-market gains or losses from outstanding derivative transactions.

Net Assets comprise cash, investments, mark-to-market gains or losses from outstanding derivative transactions minus loans.

Real property, universal life insurance policies and loans secured by such assets are excluded from the computation of Gross Assets and Net Assets.

Where loans are secured by assets held in a separate account or portfolio, the Leverage Factor may not take into account the full value of such other assets.

Leverage Factor accounts for both implicit leverage (e.g. derivatives on margins) and explicit leverage (e.g. loans). The Leverage Factor threshold should not be construed as a recommendation as to leverage levels. It serves as a reminder to clients not to take excessive leverage beyond the specified threshold applicable to their investment profiles. As leverage may result in the leveraged return volatilities increasing beyond the underlying asset volatilities (unleveraged return volatilities), clients should assess and understand the risks of leverage before incorporating any form of leverage in their portfolios.

The Portfolio Risk Rating and Leverage Factor is in respect to your portfolio. If you maintain any other account(s) or portfolio(s) with the Bank, the Portfolio Risk Rating and Leverage Factor for each such account or portfolio will be calculated separately.

Revision of Fee Schedule for Online Equity Trading

With effect from June 2018, the commission rates for Online Equity Trading has been revised to a lower rate.

For the revised rates, please refer to go.dbs.com/sg-tpc-oet-rates

Electronic Weekly Deposit Advice available in iWealth

With effect from November 2018, clients who have opted out of printed wealth advice will no longer receive the printed Consolidated Weekly Deposits Advice, as this will be made available digitally in iWealth. Should you require details on your time deposits, please log in to iWealth. Alternatively, please contact your Relationship Manager for assistance.

Message on alerts

We have enhanced DBS iWealth eAdvices to keep you updated on all corporate actions and changes to your investments. You can select if you would like to be alerted of updates via email, SMS or both. You can also turn off selected alerts completely. Login to DBS iWealth today to view your eAdvices and manage your Email and SMS Notifications today.

USD AGENT BANK

Please be informed that we have changed our USD agent bank.

Please find below the details of our new USD agent bank:

Bank: JP Morgan Chase Bank, N.A
SWIFT: CHASUS33
Account No: 0011745957
Account Name: DBS Bank Ltd, Singapore

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To minimise delays in receipt of your USD funds, please advise your ordering party of this change and to update their records or instructions to their bank.

Should you require any clarification, please contact your Relationship Manager.

INTRODUCTION OF THE DBS TREASURES PRIVATE CLIENT SERVICE FEE

From January 2018, we have implemented a service fee of SGD 1,200 per annum for relationship accounts with Assets Under Management (AUM) below SGD 1.5 million in the preceding 6 months. The AUM reflects the combined balance of deposits and investments held across all related single/joint/corporate accounts. Any fee incurred will be debited on a semi-annual basis. To learn more about the service fee, please visit us at go.dbs.com/sg-tpc-service-fee.

REGULATION (EU) NO. 1286/2014

Regulation (EU) No. 1286/2014 (commonly referred to as the **PRIPs Regulation**) will take effect on 1 January 2018. The PRIIPs Regulation will impact our ability to continue to offer structured notes and other products falling within the scope of the PRIIPs Regulation to retail investors who are residents (regardless of nationality) in the European Economic Area ("EEA"). Please refer to our website at <https://go.dbs.com/TPC-priips> or contact your Relationship Manager for further information.

DBS PRIVACY POLICY

We wish to inform you the DBS Bank Privacy Policy has been updated as of 25 May 2018. Please refer to www.dbs.com/privacy. Additionally, with immediate effect, Clause 24.2(o) of Part B of the Terms & Conditions governing your account(s) has been updated to allow for disclosure of account information to the settlor(s) of the trust where the account holder with us is a trustee of a trust. For an updated version of the Terms & Conditions, please refer to go.dbs.com/sg-tpc-tc_jun2018

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