

S/N: EN05310100605722

## CONSOLIDATED STATEMENT



NORONHA AGNELO BASIL ANTHONY  
138 BEDOK NORTH STREET 2  
#11-185  
SINGAPORE 460138



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 Jan 2018

#### DEPOSITS

#### SINGAPORE DOLLAR

Account	Account Number	Balance (S\$ Equivalent)
POSB eSavings Account	058-74062-4	20,690.52
TOTAL DEPOSITS – CREDIT		20,690.52

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## ACCOUNT DETAILS | As at 31 Jan 2018

### DEPOSITS

#### POSB eSavings Account

Account No. 058-74062-4

Date	Description	Withdrawal	Deposit	Balance (S\$)
	<b>Balance Brought Forward</b>			<b>25,849.74</b>
30 Dec	Point-of-Sale Transaction BEST DENKI (S) PTE LTD	69.90		
30 Dec	Point-of-Sale Transaction TRANSIT LINK PTE LTD	50.00		
30 Dec	Point-of-Sale Transaction TRANSIT LINK PTE LTD	50.00		25,679.84
31 Dec	Point-of-Sale Transaction JOYALUKKAS JEWELLERY INTERNATIONAL	1,100.00		24,579.84
01 Jan	Point-of-Sale Transaction COMFORT TRANSPORTATION PTE LTD	17.05		
01 Jan	Cash Withdrawal 00504508,BEDOK MALL B	80.00		24,482.79
03 Jan	Debit Card transaction DOCKERS - RAFFLES CITY SI NG 29DEC 5264-7110-0050-4508	59.90		
03 Jan	Debit Card transaction NO SIGNBOARD SEAFOOD @ SI NG 29DEC 5264-7110-0050-4508	140.90		
03 Jan	FAST Payment / Receipt UOB:3483918583:I-BANK BILLSANDSHOPPING 19784569914 UTILITIES	500.00		
03 Jan	Cash Withdrawal 00504508,BEDOK N S4/85	100.00		23,681.99
04 Jan	Debit Card transaction HARRY'S@CHIJMES SI NG 01JAN 5264-7110-0050-4508	96.40		23,585.59
05 Jan	Funds Transfer 017-8-006330 : I-BANK	1,600.00		
05 Jan	Outward Telegraphic Transfer 19794613675 0016OT0037044	211.32		21,774.27
	<b>Balance Carried Forward</b>			<b>21,774.27</b>

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## DEPOSITS

### POSB eSavings Account

Account No. 058-74062-4

Date	Description	Withdrawal	Deposit	Balance (S\$)
	<b>Balance Brought Forward</b>			<b>21,774.27</b>
06 Jan	Debit Card transaction URBAN ROTI-IND GRILL&B SI NG 04JAN 5264-7110-0050-4508	206.56		
06 Jan	Debit Card transaction MANCHURIAN CLUB SI NG 04JAN 5264-7110-0050-4508	27.07		21,540.64
08 Jan	Point-of-Sale Transaction SINGAPORE POOLS (PRIVATE) LIMITED	24.20		21,516.44
09 Jan	Debit Card transaction CHIN LEE RESTAURANT SI NG 05JAN 5264-7110-0050-4508	61.55		
09 Jan	Bill Payment SPS -8933512108 : I-BANK	83.43		21,371.46
10 Jan	Outward Telegraphic Transfer 19817434191 0016OT0133663	465.83		20,905.63
11 Jan	Cash Withdrawal 00504508,NTUC BEDOK N	150.00		20,755.63
16 Jan	Bill Payment CCC -4119110100527487 : I-BANK	159.83		
16 Jan	Point-of-Sale Transaction PREMIER TAXIS PTE LTD	11.77		20,584.03
17 Jan	Cash Withdrawal 00504508,BEDOK MALL A	100.00		20,484.03
19 Jan	FAST Payment / Receipt UOB:3483918583:I-BANK EXPENSES 19858407000 UTILITIES	500.00		19,984.03
20 Jan	Debit Card transaction CHARLES & KEITH @ BEDO SI NG 17JAN 5264-7110-0050-4508	34.90		19,949.13
21 Jan	Point-of-Sale Transaction TRANSIT LINK PTE LTD	50.00		
21 Jan	Point-of-Sale Transaction TRANSIT LINK PTE LTD	50.00		
	<b>Balance Carried Forward</b>			<b>19,849.13</b>

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## DEPOSITS

### POSB eSavings Account

Account No. 058-74062-4

Date	Description	Withdrawal	Deposit	Balance (S\$)
	<b>Balance Brought Forward</b>			<b>19,849.13</b>
21 Jan	Bill Payment CCC -5520380014692780 : I-BANK	1,707.18		18,141.95
22 Jan	Point-of-Sale Transaction SINGAPORE POOLS (PRIVATE) LIMITED	31.20		18,110.75
23 Jan	Point-of-Sale Transaction BEDOK CENTRAL CLINIC PTE LTD	143.00		17,967.75
24 Jan	Cash Withdrawal 00504508,NTUC UE BIZHUB	100.00		17,867.75
25 Jan	Salary SCHENKER SINGAPORE (PTE) LTD 17 CHA 2673535609000307		5,046.00	22,913.75
26 Jan	Cash Withdrawal 00504508,BEDOK N A3/133	150.00		22,763.75
29 Jan	Bill Payment CCC -5520380014692780 : I-BANK	1,500.00		
29 Jan	FAST Payment / Receipt UOB:3483918583:I-BANK DAILY EXPENSES 19906809811 UTILITIES	350.00		20,913.75
30 Jan	Debit Card transaction KAILASH PARBAT SI NG 27JAN 5264-7110-0050-4508	54.73		20,859.02
31 Jan	Debit Card transaction SAIZERIYA - BEDOK PT SI NG 28JAN 5264-7110-0050-4508	19.40		
31 Jan	FAST Payment / Receipt UOB:3483918583:I-BANK FOR EXPENSES 19918752155 TRANSPORT	150.00		
31 Jan	Interest Earned		0.90	20,690.52
	<b>Total</b>	10,206.12	5,046.90	
	<b>Balance Carried Forward</b>			<b>20,690.52</b>

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## MESSAGE FOR YOU

- **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.

- **Want to pay down your home loan?**

You can submit your partial repayment request online at [go.dbs.com.sg-hlpartialrepayment](http://go.dbs.com.sg-hlpartialrepayment)

- **Reset your card(s) PIN instantly now**

Forgot your Credit, Debit or ATM card PIN? You can reset your PIN instantly on digibank (online and mobile banking).  
No more waiting for the PIN via mail.

## TERMS AND CODES

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		Note: If "Balance" is shown under the "Remarks" column, please refer to your weekly Foreign Currency Fixed Deposit Statement for details.					
Remarks	Explanation						
Security	Fixed Deposit subject to set-off against facilities						
Earmark -OTH	Fixed Deposit earmarked for other reasons e.g. CPF Minimum Sum Scheme						

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## 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\$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.

### 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.