

S/N: EN05280200607410

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 28 Feb 2018

DEPOSITS

SINGAPORE DOLLAR

Account	Account Number	Balance (S\$ Equivalent)
POSB eSavings Account	058-74062-4	18,760.80
TOTAL DEPOSITS – CREDIT		18,760.80

SUPPLEMENTARY RETIREMENT SCHEME

SRS ACCOUNT

Account	Account Number	Cash Balance (S\$ Equivalent)
SRS Account	0018-000395-4-223	0.00 -
For Year 2018		Limit Amount (S\$ Equivalent)
Max Contribution Amount		15,300.00
Total Contribution Made to Date		0.00
Balance Contribution Limit		15,300.00

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ACCOUNT DETAILS | As at 28 Feb 2018

DEPOSITS

POSB eSavings Account

Account No. 058-74062-4

Date	Description	Withdrawal	Deposit	Balance (S\$)
	Balance Brought Forward			20,690.52
01 Feb	Point-of-Sale Transaction SINGAPORE POOLS (PRIVATE) LIMITED	14.20		
01 Feb	Point-of-Sale Transaction FOCUS NETWORK AGENCIES (S) PTE LTD	123.00		20,553.32
02 Feb	Funds Transfer 017-8-006330 : I-BANK	1,600.00		
02 Feb	Outward Telegraphic Transfer 19929683398 0016OT0629612	206.36		
02 Feb	Bill Payment CCC -5520380014692780 : I-BANK	500.00		
02 Feb	Point-of-Sale Transaction SINGAPORE POOLS (PRIVATE) LIMITED	24.20		
02 Feb	Point-of-Sale Transaction BEAUTIFUL CONNECTIONS PTE LTD	13.00		
02 Feb	Cash Withdrawal 00504508,A'PORT T3DTL N	320.00		17,889.76
04 Feb	Debit Card transaction RSH BEDOK MALL SI NG 01FEB 5264-7110-0050-4508	96.50		17,793.26
06 Feb	Debit Card transaction NTUC FP-BEDOK NORTH A SI NG 01FEB 5264-7110-0050-4508	115.65		17,677.61
12 Feb	Point-of-Sale Transaction BEDOK CENTRAL CLINIC PTE LTD	30.00		
12 Feb	Point-of-Sale Transaction XIN YU FOOT SPA	42.00		17,605.61
13 Feb	Outward Telegraphic Transfer 19983770588 0016OT0850509	457.27		
13 Feb	Outward Telegraphic Transfer 19983778812 0016OT0850547	311.78		16,836.56
	Balance Carried Forward			16,836.56

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DEPOSITS

POSB eSavings Account

Account No. 058-74062-4

Date	Description	Withdrawal	Deposit	Balance (S\$)
	Balance Brought Forward			16,836.56
14 Feb	Payments / Collections via GIRO SCHENKER SINGAPORE (PTE) LTD 17 CHA 0057122392 OTHER		11.47	16,848.03
15 Feb	FAST Payment / Receipt UOB:3483918583:I-BANK EXPENSES 19994046057 UTILITIES	350.00		
15 Feb	Bill Payment JOY -1891007804 : I-BANK	100.00		16,398.03
17 Feb	Point-of-Sale Transaction TRANSIT LINK PTE LTD	50.00		
17 Feb	Point-of-Sale Transaction TRANSIT LINK PTE LTD	50.00		16,298.03
18 Feb	Point-of-Sale Transaction MURUGAN IDLI SHOP PTE LTD	16.40		16,281.63
19 Feb	Cash Withdrawal 00504508,BEDOK CTL BR B	100.00		16,181.63
20 Feb	Outward Telegraphic Transfer 20010945094 0016OT0968798	71.90		16,109.73
21 Feb	Cash Withdrawal 00504508,NTUC BEDOK N	150.00		15,959.73
23 Feb	Point-of-Sale Transaction USMAN'S PLACE PTE LTD	21.20		15,938.53
24 Feb	Point-of-Sale Transaction BEDOK CENTRAL CLINIC PTE LTD	59.00		
24 Feb	Cash Withdrawal 00504508,BEDOK BR 2	80.00		
24 Feb	Bill Payment PAL -810R2P45672P23G : I-BANK	100.00		15,699.53
25 Feb	Debit Card transaction CHOC SPOT SI NG 24FEB 5264-7110-0050-4508	18.00		15,681.53
	Balance Carried Forward			15,681.53



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DEPOSITS

POSB eSavings Account

Account No. 058-74062-4

Date	Description	Withdrawal	Deposit	Balance (S\$)
	Balance Brought Forward			15,681.53
26 Feb	Salary SCHENKER SINGAPORE (PTE) LTD 17 CHA 2674875760000310		5,046.00	20,727.53
28 Feb	Cash Withdrawal 00504508,NTUC CC POINT	80.00		
28 Feb	FAST Payment / Receipt UOB:3483918583:I-BANK DAILY UTILITIES 20049704187 UTILITIES	500.00		
28 Feb	Bill Payment CCC -4119110100527487 : I-BANK	21.39		
28 Feb	Bill Payment CCC -5520380014692780 : I-BANK	1,366.01		
28 Feb	Interest Earned		0.67	18,760.80
	Total	6,987.86	5,058.14	
	Balance Carried Forward			18,760.80

SUPPLEMENTARY RETIREMENT SCHEME

SRS Account

Account No. 0018-000395-4-223

Date	Description	Withdrawal	Deposit	Balance (S\$)
	Balance Brought Forward			0.00
	Balance Carried Forward			0.00

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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

- **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

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.

CPFIS AND SRS

From 1 January 2016, the annual SRS contribution cap has been increased to:

- S\$15,300 for Singapore Citizens and Permanent Residents; and
- S\$35,700 for foreigners

Your SRS contribution cap shall be calculated at the rate applicable to Singapore Citizens unless we receive from you the documentation required under the Regulations to evidence that you are a foreigner. In calculating your SRS contribution cap, we shall be entitled to rely only on information/documents received by us in accordance with the Regulations.

Personal Income Tax Relief Cap

Personal income tax relief cap of S\$80,000 will apply from Year of Assessment 2018 to SRS contributions made on or after 1 Jan 2017. This cap applies to the total amount of all tax reliefs claimed, including any relief on SRS contributions.

Cut-Off Timing for SRS Contributions

For SRS contributions to be eligible for tax relief in the following year, they must be performed via iBanking or mBanking by 7.00pm on the last working day of 31 December 2016.

Only 1 SRS Account Permitted

You must not have more than 1 account under the SRS at any point in time, whether with DBS or any other SRS Operator.

Market values of investments shown are as of the fourth last business day of the month and obtained from sources which are believed to be reliable and accurate as at date of retrieval. We do not represent, warrant or guarantee their accuracy or completeness.

Where applicable, the provision by us of market prices or values 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.

The current interest rate for CPFIS and SRS account is 0.05% p.a. Please visit us at www.dbs.com.sg for more details. Interest will be credited at the end of each month.

The prevailing CPF Ordinary Account (OA) interest rate is 2.5% p.a. An extra 1% interest is paid on the first \$60,000 of your combined CPF balances (with up to \$20,000 from OA). If you are aged 55 and above, the first \$30,000 of your combined CPF balances (with up to \$20,000 from the OA) also earns an additional 1% Extra Interest.

You can invest savings in excess of the first \$20,000 in your Ordinary Account (OA). However, you can continue to service your existing regular premium insurance policies as well as pay your agent bank fees using your OA savings even if it falls below \$20,000.

Your CPFIS investment proceeds will be credited into your CPF Investment Account (IA). You can transfer the cash balance in your CPF IA to your CPF Ordinary Account (OA) using our banking facilities (e.g. ATM or counter). We will automatically transfer any cash balance in your CPF IA to your OA at the end of the month if your IA has been inactive for two consecutive months.

If you have invested in Singapore incorporated shares or property funds (excluding Business Trust companies), you can now directly attend and vote at shareholder meetings. You do not need to register your attendance through us anymore.

In addition, from 1 March 2016, CPF savings cannot be invested in securities under the Singapore Exchange watch-list, as these securities could potentially be delisted. If you

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FOR YOUR INFORMATION

have already invested in these securities, you can choose to hold or sell them. You may continue to use your CPF savings to participate in corporate actions related to these securities, subject to prevailing CPFIS rules and limits.

SRS

Free quantity is the available quantity after deducting sales pending settlement. It does not include purchases pending settlement.

Where market valuation is not available for tradeable securities, a nil value will be reflected.

Purchases/Sales pending settlement for Equities/Bonds/Unit Trusts are in quantity while others are in S\$.