

S/N: EN05010401777611



JOHN DOE  
JOHN DOE DOE  
123 HOUSE  
#11-11  
SINGAPORE 222222



## Consolidated Statement



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## Account Summary as at 31 Mar 2024

## Deposits

Current and Savings Account

Total: SGD Equivalent 1,491.16

## Summary of Currency Breakdown:

SGD 1,491.16

| Account                       | Account No.  |     | Balance<br>(Base Currency) | Balance<br>(SGD Equivalent) |
|-------------------------------|--------------|-----|----------------------------|-----------------------------|
| POSB Everyday Savings Account | 123-12312-12 | SGD | 1,491.16                   | 1,491.16                    |

# Transaction Details as at 31 Mar 2024

## Deposits

POSB Everyday Savings Account

Account No. 123-30920-4

| Date       | Description   | Withdrawal (-) | Deposit (+) | Balance (SGD)   |
|------------|---|----------------|-------------|-----------------|
|            | <b>Balance Brought Forward</b>  |                |             | <b>2,492.94</b> |
| 01/03/2024 | Debit Card Transaction<br>NETS FLASHPAY TOP-UP SI NG 29FEB<br>4628-4500-0446-6703                   | 100.00         |             | 2,392.94        |
| 01/03/2024 | Debit Card Transaction<br>NETS FLASHPAY TOP-UP SI NG 29FEB<br>4628-4500-0446-6703                   | 88.00          |             | 2,304.94        |
| 01/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN   | 4.50           |             | 2,300.44        |
| 01/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN   | 1.20           |             | 2,299.24        |
| 01/03/2024 | FAST Payment / Receipt<br>INCOMING PAYNOW REF 7479331<br>FROM: LI PAN<br>MONTHLY ALLOWANCE<br>OTHER |                | 600.00      | 2,899.24        |
| 01/03/2024 | FAST Payment / Receipt<br>INCOMING PAYNOW REF 8989510<br>FROM: LI PAN<br>PAYNOW TRANSFER<br>OTHER   |                | 20.00       | 2,919.24        |
| 02/03/2024 | Debit Card Transaction<br>GET*18CHEFS SV SI NG 28FEB<br>4628-4500-0446-6703                         | 7.70           |             | 2,911.54        |
| 03/03/2024 | Debit Card Transaction<br>NETS FLASHPAY TOP-UP SI NG 02MAR<br>4628-4500-0446-6703                   | 20.00          |             | 2,891.54        |
| 03/03/2024 | Cash Withdrawal<br>04466703,CLEMENTI C BR2  | 500.00         |             | 2,391.54        |
| 03/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN   | 7.00           |             | 2,384.54        |
| 05/03/2024 | Debit Card Transaction<br>BUS/MRT 398048537 SI NG 28FEB<br>4628-4500-0446-6703                      | 1.19           |             | 2,383.35        |
| 06/03/2024 | Debit Card Transaction<br>BUS/MRT 399166187 SI NG 01MAR<br>4628-4500-0446-6703                      | 1.30           |             | 2,382.05        |
|            | <b>Balance Carried Forward</b>  |                |             | <b>2,382.05</b> |

**POSB Everyday Savings Account**
**Account No. 123-123456-6**

| Date       | Description  | Withdrawal (-) | Deposit (+) | Balance (SGD)   |
|------------|--|----------------|-------------|-----------------|
|            | <b>Balance Brought Forward</b>   |                |             | <b>2,382.05</b> |
| 08/03/2024 | Debit Card Transaction<br>BUS/MRT 400156106 SI NG 03MAR<br>4628-4500-0446-6703                         | 2.60           |             | 2,379.45        |
| 08/03/2024 | Debit Card Transaction<br>YOUTRIP SI NG 06MAR<br>4628-4500-0446-6703                                   | 20.00          |             | 2,359.45        |
| 08/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>96429738  | 8.00           |             | 2,351.45        |
| 08/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN  | 3.70           |             | 2,347.75        |
| 09/03/2024 | FAST Payment / Receipt<br>INCOMING PAYNOW REF 9304087<br>FROM: TAN GUAN JING VICTORIA<br>OTHR<br>OTHER |                | 24.00       | 2,371.75        |
| 09/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>96429738  | 15.00          |             | 2,356.75        |
| 09/03/2024 | Debit Card Transaction<br>YOUTRIP SI NG 07MAR<br>4628-4500-0446-6703                                   | 20.00          |             | 2,336.75        |
| 09/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>96429738  | 9.00           |             | 2,327.75        |
| 09/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>96429738  | 32.00          |             | 2,295.75        |
| 09/03/2024 | FAST Payment / Receipt<br>PAYNOW TRANSFER 9094265<br>TO: DANIEL LI PAN<br>HSBC CC SPEND<br>OTHER       | 419.80         |             | 1,875.95        |
| 10/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN  | 0.70           |             | 1,875.25        |
| 11/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN  | 8.30           |             | 1,866.95        |
| 12/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN  | 2.20           |             | 1,864.75        |
| 12/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN  | 4.20           |             | 1,860.55        |
|            | <b>Balance Carried Forward</b>   |                |             | <b>1,860.55</b> |

**POSB Everyday Savings Account**
**Account No. 123-123456-6**

| Date       | Description   | Withdrawal (-) | Deposit (+) | Balance (SGD)   |
|------------|---|----------------|-------------|-----------------|
|            | <b>Balance Brought Forward</b>  |                |             | <b>1,860.55</b> |
| 12/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                       | 1.00           |             | 1,859.55        |
| 12/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                       | 6.60           |             | 1,852.95        |
| 13/03/2024 | Debit Card Transaction<br>BUS/MRT 402558920 SI NG 07MAR<br>4628-4500-0446-6703      | 1.56           |             | 1,851.39        |
| 13/03/2024 | Debit Card Transaction<br>CHEERS - SPORTS HUB RE SI NG 09MAR<br>4628-4500-0446-6703 | 2.88           |             | 1,848.51        |
| 13/03/2024 | Debit Card Transaction<br>CHEERS - SPORTS HUB RE SI NG 09MAR<br>4628-4500-0446-6703 | 3.59           |             | 1,844.92        |
| 13/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                       | 3.50           |             | 1,841.42        |
| 13/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                       | 5.20           |             | 1,836.22        |
| 13/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                       | 1.70           |             | 1,834.52        |
| 13/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                       | 1.50           |             | 1,833.02        |
| 13/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                       | 4.70           |             | 1,828.32        |
| 14/03/2024 | Debit Card Transaction<br>BUS/MRT 403604852 SI NG 09MAR<br>4628-4500-0446-6703      | 2.88           |             | 1,825.44        |
| 14/03/2024 | Debit Card Transaction<br>FAIRPRICE FINEST-BT TI SI NG 11MAR<br>4628-4500-0446-6703 | 25.42          |             | 1,800.02        |
| 14/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                       | 2.80           |             | 1,797.22        |
| 14/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>96429738                                   | 5.90           |             | 1,791.32        |
| 14/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                       | 5.50           |             | 1,785.82        |
|            | <b>Balance Carried Forward</b>  |                |             | <b>1,785.82</b> |

**POSB Everyday Savings Account**
**Account No. 356-00206-7**

| Date       | Description   | Withdrawal (-) | Deposit (+) | Balance (SGD)   |
|------------|---|----------------|-------------|-----------------|
|            | <b>Balance Brought Forward</b>  |                |             | <b>1,785.82</b> |
| 14/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN   | 0.70           |             | 1,785.12        |
| 15/03/2024 | Debit Card Transaction<br>BUS/MRT 404004857 SI NG 10MAR<br>4628-4500-0446-6703                    | 3.23           |             | 1,781.89        |
| 15/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN   | 2.20           |             | 1,779.69        |
| 15/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN   | 7.00           |             | 1,772.69        |
| 15/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN   | 3.20           |             | 1,769.49        |
| 15/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN   | 6.40           |             | 1,763.09        |
| 15/03/2024 | FAST Payment / Receipt<br>PAYNOW TRANSFER 7805013<br>TO: YAU YING LIN<br>PAYNOW TRANSFER<br>OTHER | 4.40           |             | 1,758.69        |
| 17/03/2024 | Debit Card Transaction<br>LUCKIN COFFEE (SGP) PT SI NG 14MAR<br>4628-4500-0446-6703               | 0.99           |             | 1,757.70        |
| 17/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>96429738   | 3.00           |             | 1,754.70        |
| 18/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>96429738   | 0.20           |             | 1,754.50        |
| 19/03/2024 | Debit Card Transaction<br>KEI MARINA SQUARE SI NG 16MAR<br>4628-4500-0446-6703                    | 39.45          |             | 1,715.05        |
| 19/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN   | 1.70           |             | 1,713.35        |
| 19/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN   | 0.80           |             | 1,712.55        |
| 19/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>96429738   | 6.10           |             | 1,706.45        |
| 19/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN   | 0.70           |             | 1,705.75        |
|            | <b>Balance Carried Forward</b>  |                |             | <b>1,705.75</b> |

**POSB Everyday Savings Account**
**Account No. 123-123456-6**

| Date       | Description   | Withdrawal (-) | Deposit (+) | Balance (SGD)   |
|------------|---|----------------|-------------|-----------------|
|            | <b>Balance Brought Forward</b>  |                |             | <b>1,705.75</b> |
| 20/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>96429738                                   | 28.80          |             | 1,676.95        |
| 20/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                       | 4.70           |             | 1,672.25        |
| 20/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                       | 1.70           |             | 1,670.55        |
| 21/03/2024 | Debit Card Transaction<br>BUS/MRT 407094148 SI NG 16MAR<br>4628-4500-0446-6703      | 7.73           |             | 1,662.82        |
| 21/03/2024 | Debit Card Transaction<br>FAIRPRICE FINEST-BT TI SI NG 18MAR<br>4628-4500-0446-6703 | 25.28          |             | 1,637.54        |
| 21/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                       | 4.90           |             | 1,632.64        |
| 21/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>96429738                                   | 0.80           |             | 1,631.84        |
| 21/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                       | 4.80           |             | 1,627.04        |
| 21/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                       | 3.80           |             | 1,623.24        |
| 24/03/2024 | Debit Card Transaction<br>BUS/MRT 408613461 SI NG 19MAR<br>4628-4500-0446-6703      | 3.50           |             | 1,619.74        |
| 26/03/2024 | Debit Card Transaction<br>GOKOKU JAPANESE BAKERY SI NG 23MAR<br>4628-4500-0446-6703 | 5.20           |             | 1,614.54        |
| 26/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                       | 2.20           |             | 1,612.34        |
| 26/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                       | 4.70           |             | 1,607.64        |
| 26/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                       | 0.70           |             | 1,606.94        |
| 27/03/2024 | Debit Card Transaction<br>SENTOSA EXPRESS SI NG 23MAR<br>4628-4500-0446-6703        | 4.00           |             | 1,602.94        |
|            | <b>Balance Carried Forward</b>  |                |             | <b>1,602.94</b> |

**POSB Everyday Savings Account**
**Account No. 123-123456-6**

| Date       | Description   | Withdrawal (-)  | Deposit (+)   | Balance (SGD)   |
|------------|---|-----------------|---------------|-----------------|
|            | <b>Balance Brought Forward</b>  |                 |               | <b>1,602.94</b> |
| 27/03/2024 | Debit Card Transaction<br>IRUN 313 SI NG 25MAR<br>4628-4500-0446-6703             | 2.00            |               | 1,600.94        |
| 27/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                     | 4.30            |               | 1,596.64        |
| 27/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                     | 5.70            |               | 1,590.94        |
| 27/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                     | 1.60            |               | 1,589.34        |
| 27/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                     | 5.90            |               | 1,583.44        |
| 27/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                     | 0.70            |               | 1,582.74        |
| 28/03/2024 | Debit Card Transaction<br>BUS/MRT 410749424 SI NG 23MAR<br>4628-4500-0446-6703    | 3.66            |               | 1,579.08        |
| 28/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                     | 2.60            |               | 1,576.48        |
| 28/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>96429738                                 | 76.40           |               | 1,500.08        |
| 29/03/2024 | Debit Card Transaction<br>EIGHTEEN CHEFS - NTU SI NG 26MAR<br>4628-4500-0446-6703 | 7.50            |               | 1,492.58        |
| 29/03/2024 | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>JOHN                                     | 1.50            |               | 1,491.08        |
| 31/03/2024 | Interest Earned   |                 | 0.08          | 1,491.16        |
|            | <b>Total Balance Carried Forward:</b>   | <b>1,645.86</b> | <b>644.08</b> | <b>1,491.16</b> |

## Messages For You

- **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](http://www.dbs.com.sg/bestexecution)

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

With effect from 18 December 2023, selected clauses in the Terms and Conditions Governing Accounts will be updated. Please refer to [dbs.com.sg/personal/deposits](http://dbs.com.sg/personal/deposits) for more details.

- **SIBOR Transition to SORA**

In line with the discontinuation of the Singapore Interbank Offer Rate (SIBOR), customers with SIBOR-based credit facilities, including home loans, are encouraged to switch to an alternative home loan package by 30 April 2024. To find out how you can apply for an alternative home loan package, please visit <https://go.dbs.com.sg-hlsibor>

- **We regularly conduct customer satisfaction surveys to better understand your banking experience with us.**

As a valued customer, you may receive a push notification or email invitation to share your feedback via Qualtrics, our designated digital survey platform. Your response is highly valued and will be treated with absolute confidentiality.

- **Update your personal particulars today**

Got a new address, passport, mobile number or email? Simply use digibank to update your details. Visit <https://go.dbs.com.sg-ppu> to learn more.

## 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.

### Clients Residing in Australia - Limitations to Banking Services and Investment Offering

With effect from 6 February 2023, there will be limitations in banking services and investment offerings to our clients whose residential address is in Australia. For more information, please visit our website at <http://go.dbs.com.sg-auresident>.



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