

S/N: EN05310700418493

CONSOLIDATED STATEMENT



VENKATESHA BABU
MANASA
66 MEYER ROAD
#02-06
SINGAPORE 437894



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 Jul 2017

DEPOSITS

SINGAPORE DOLLAR

Account	Account Number	Balance (S\$ Equivalent)
DBS Savings Account	006-7-057589	795.02
TOTAL DEPOSITS – CREDIT		795.02

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ACCOUNT DETAILS | As at 31 Jul 2017

DEPOSITS

DBS Savings Account

Account No. 006-7-057589

Date	Description	Withdrawal	Deposit	Balance (S\$)
	Balance Brought Forward			407.79
02 Jul	Debit Card Transaction ITUNES.COM/BILL IT UN 30JUN 4628-4500-0120-3026	29.79		378.00
05 Jul	Funds Transfer I-BANK DHURRGA		20.00	
05 Jul	Funds Transfer I-BANK BELLAMIKA		85.00	483.00
10 Jul	FAST Payment / Receipt IMMEDIATE TRANSFER Z595081707101233067556170710123306 OTHER		500.00	
10 Jul	Payments / Collections via GIRO DBS CARD CENTRE DCC (LOAN) 000052029409	600.00		383.00
12 Jul	FAST Payment / Receipt CLAREE PIB1707121447661005 OTHER		69.00	452.00
15 Jul	Funds Transfer I-BANK EJAZ AHMAD		115.00	
15 Jul	FAST Payment / Receipt OCBC:642088447001:I-BANK TRANSFER MB2354697550H63 OTHER	400.00		167.00
19 Jul	Funds Transfer I-BANK KK		45.00	
19 Jul	FAST Payment / Receipt IMMEDIATE TRANSFER Y511211707192313022059170719231303 OTHER		600.00	
	Balance Carried Forward			812.00



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DEPOSITS

DBS Savings Account

Account No. 006-7-057589

Date	Description	Withdrawal	Deposit	Balance (S\$)
	Balance Brought Forward			812.00
19 Jul	Funds Transfer 025-901981-9 : I-BANK	600.00		212.00
22 Jul	Debit Card Transaction GV DBO SI NG 19JUL 4628-4500-0120-3026	15.00		197.00
28 Jul	FAST Payment / Receipt LOAN Z511221707280020022262170728002003 OTHER		600.00	797.00
31 Jul	Interest Earned		0.02	
31 Jul	Service Charge	2.00		795.02
	Total	1,646.79	2,034.02	
	Balance Carried Forward			795.02

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MESSAGE FOR YOU

- Foreign Currency Notes Transaction Charges**

With effect from 9 Jan 2017, commission-in-lieu charges for all cash deposits and withdrawals of foreign currency notes will apply. Please refer to our online notice at www.dbs.com.sg/personal/deposits/fees.page for more details.

- 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

- New Fee for Cash Deposits above S\$20,000 at Branch Counters**

Effective 17 April 2017, personal banking customers depositing cash exceeding S\$20,000 at branch counters will be subject to a fee of S\$10 for every subsequent S\$10,000 or part thereof. More details at www.dbs.com.sg

TERMS AND CODES

FOREIGN CURRENCY CODES		FOREIGN CURRENCY FIXED DEPOSIT					
		Earmark Reason		Earmark Reason		Earmark Reason	
Code	Description	Code	Description	Code	Description	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.