

S/N: EN01234567890123



XXXX XXXX
BLK 37 MARGARET DRIVE
ANONYMIZED DATA
XXXX 012345



Consolidated Statement



Reduce your carbon footprint today!
Learn more about how you can do that with LiveBetter on DBS/POSB digibank.

Account

 as at 31 Dec 2025

Deposits

Current and Savings Account

Total: SGD Equivalent 01.23

of Currency Breakdown:

SGD 8.25 USD 23.20
ANONYMIZED DATA

	Account No.	Balance (Base Currency)	Balance (SGD Equivalent)
DBS Multiplier Account	272-012345-3	SGD USD 8.25 23.20	8.25 29.58

Transaction Details

as at 31 Dec 2025

Deposits

DBS Multiplier Account		Account No. 272-012345-3		
Date	Description	Withdrawal (-)	Deposit (+)	Balance
CURRENCY: DOLLAR				
	Balance Brought Forward			SGD 012.34
30/11/2025	Advice Funds Transfer TOP-UP TO PAYLAH! : HILLS	8.10		926.35
30/11/2025	Advice Funds Transfer TOP-UP TO PAYLAH! : 01234567	3.40		922.95
30/11/2025	Advice Funds Transfer TOP-UP TO PAYLAH! : HILLS	57.34		865.61
30/11/2025	Advice Funds Transfer TOP-UP TO PAYLAH! : HILLS	33.97		831.64
04/12/2025	Debit Card Transaction CHINA MOBILE INTERNATI SI SGP 01DEC 0123-4567-8901-2345	5.25		826.39
05/12/2025	Debit Card Transaction CIRCLES.LIFE WW SGP 01DEC 0123-4567-8901-2345	18.29		808.10
06/12/2025	Advice Funds Transfer TOP-UP TO PAYLAH! : HILLS	3.45		804.65
06/12/2025	Advice Funds Transfer TOP-UP TO PAYLAH! : 01234567	14.10		790.55
06/12/2025	Debit Card Transaction SMP OASIS BAKERY 0123-4567-8901-2345	5.40		785.15
07/12/2025	Advice Funds Transfer TOP-UP TO PAYLAH! : HILLS VALUE DATE : 07/12/2025	9.00		776.15
07/12/2025	Advice Funds Transfer TOP-UP TO PAYLAH! : 01234567 VALUE DATE : 07/12/2025	4.00		772.15
07/12/2025	Advice Funds Transfer TOP-UP TO PAYLAH! : HILLS VALUE DATE : 07/12/2025	10.00		762.15
	Balance Carried Forward			SGD 012.34

DBS Multiplier Account

Account No. 272-012345-3

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 012.34
08/12/2025	Debit Card Transaction BUS/MRT 012345678 SI SGP 01DEC 0123-4567-8901-2345	2.90		759.25
09/12/2025	Debit Card Transaction GRAB* A-0NXFTVAGX1MUAV SI SGP 01DEC 0123-4567-8901-2345	3.70		755.55
09/12/2025	Debit Card Transaction HUI BIN KE PTE LTD SI SGP 01DEC 0123-4567-8901-2345	29.20		726.35
09/12/2025	Debit Card Transaction SHENG SIONG SUPERMARKE SI SGP 01DEC 0123-4567-8901-2345	6.95		719.40
09/12/2025	Debit Card Transaction BUS/MRT 012345678 SI SGP 01DEC 0123-4567-8901-2345	2.80		716.60
09/12/2025	Debit Card Transaction GRAB* A-0NWVO1VGW2JLAV SI SGP 34DEC 0123-4567-8901-2345	18.20		698.40
09/12/2025	Debit Card Transaction GRAB* A-0NXFTVAGX1MUAV SI SGP 01DEC 0123-4567-8901-2345	13.10		685.30
09/12/2025	Debit Card Transaction GRAB* A-0NWC1VCWWI2QAV SI SGP 34DEC 0123-4567-8901-2345	16.90		668.40
10/12/2025	Debit Card Transaction BUS/MRT 012345678 SI SGP 01DEC 0123-4567-8901-2345	2.80		665.60
10/12/2025	Debit Card Transaction BUS/MRT 012345678 SI SGP 01DEC 0123-4567-8901-2345	2.80		662.80
10/12/2025	Debit Card Transaction IJOOZ AI PTE LTD SI SGP 01DEC 0123-4567-8901-2345	2.00		660.80
10/12/2025	Debit Card Transaction GUARDIAN TANJONG PAGAR SI SGP 01DEC 0123-4567-8901-2345	31.70		629.10
11/12/2025	Debit Card Transaction BUS/MRT 012345678 SI SGP 01DEC 0123-4567-8901-2345	2.38		626.72
12/12/2025	Debit Card Transaction BUS/MRT 012345678 SI SGP 01DEC 0123-4567-8901-2345	1.40		625.32
13/12/2025	Debit Card Transaction BUS/MRT 012345678 SI SGP 01DEC 0123-4567-8901-2345	2.80		622.52
	Balance Carried Forward			SGD 012.34

DBS Multiplier Account

Account No. 272-012345-3

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 012.34
15/12/2025	Debit Card Transaction BUS/MRT 012345678 0123-4567-8901-2345	SI SGP 01DEC	2.80	619.72
16/12/2025	Advice Funds Transfer TOP-UP TO PAYLAH! : 01234567		90.79	528.93
16/12/2025	Debit Card Transaction DU DU DUMPLINGS XXXX SGP 14DEC 0123-4567-8901-2345		50.37	478.56
16/12/2025	Debit Card Transaction BUS/MRT 012345678 0123-4567-8901-2345	SI SGP 01DEC	2.90	475.66
17/12/2025	Debit Card Transaction SHENG SIONG SUPERMARKE SI SGP 01DEC 0123-4567-8901-2345		11.82	463.84
17/12/2025	Debit Card Transaction SHENG SIONG SUPERMARKE SI SGP 01DEC 0123-4567-8901-2345		8.63	455.21
17/12/2025	Debit Card Transaction BUS/MRT 012345678 0123-4567-8901-2345	SI SGP 01DEC	2.80	452.41
17/12/2025	Debit Card Transaction BUS/MRT 012345678 0123-4567-8901-2345	SI SGP 01DEC	2.80	449.61
17/12/2025	Debit Card Transaction YA KUN MARGARET DRIVE SI SGP 01DEC 0123-4567-8901-2345		7.80	441.81
19/12/2025	Debit Card Transaction BUS/MRT 012345678 0123-4567-8901-2345	SI SGP 01DEC	2.58	439.23
20/12/2025	Advice Funds Transfer TOP-UP TO PAYLAH! : 01234567		4.50	434.73
20/12/2025	Debit Card Transaction BUS/MRT 012345678 0123-4567-8901-2345	SI SGP 01DEC	2.80	431.93
22/12/2025	Debit Card Transaction BUS/MRT 012345678 0123-4567-8901-2345	SI SGP 01DEC	2.90	429.03
23/12/2025	Advice Funds Transfer TOP-UP TO PAYLAH! : HILLS		6.40	422.63
23/12/2025	Debit Card Transaction KURAGEN VENDING PTE LT SI SGP 01DEC 0123-4567-8901-2345		1.10	421.53
	Balance Carried Forward			SGD 012.34

DBS Multiplier Account

Account No. 272-012345-3

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 012.34
23/12/2025	Debit Card Transaction SHENG SIONG SUPERMARKE SI SGP 01DEC 0123-4567-8901-2345	5.02		416.51
23/12/2025	Debit Card Transaction BUS/MRT 012345678 SI SGP 01DEC 0123-4567-8901-2345	2.80		413.71
23/12/2025	Debit Card Transaction TASTY CHINA XXXX SGP 01DEC 0123-4567-8901-2345	32.70		381.01
23/12/2025	Debit Card Transaction GRAB* A-0OPR1LAGWQBIAV SI SGP 01DEC 0123-4567-8901-2345	10.40		370.61
24/12/2025	Debit Card Transaction GRAB* A-0OTROTHWX1CMAV SI SGP 01DEC 0123-4567-8901-2345	11.70		358.91
24/12/2025	Debit Card Transaction MCDONALD'S (BWC) SI SGP 01DEC 0123-4567-8901-2345	5.00		353.91
24/12/2025	Debit Card Transaction WESTLAKE 0 PTE LTD SI SGP 01DEC 0123-4567-8901-2345	55.90		298.01
24/12/2025	Debit Card Transaction BUS/MRT 012345678 SI SGP 01DEC 0123-4567-8901-2345	2.80		295.21
24/12/2025	Debit Card Transaction BUS/MRT 012345678 SI SGP 01DEC 0123-4567-8901-2345	2.80		292.41
24/12/2025	Debit Card Transaction IJOOZ AI PTE LTD SI SGP 01DEC 0123-4567-8901-2345	2.00		290.41
26/12/2025	Debit Card Transaction BUS/MRT 012345678 SI SGP 01DEC 0123-4567-8901-2345	3.39		287.02
27/12/2025	Debit Card Transaction GRAB RIDES-EC PE MYS 01DEC 0123-4567-8901-2345 MYR67.89	4.39		282.63
27/12/2025	Debit Card Transaction GRAB RIDES-EC PE MYS 01DEC 0123-4567-8901-2345 MYR67.89	7.43		275.20
27/12/2025	Debit Card Transaction GRAB RIDES-EC PE MYS 01DEC 0123-4567-8901-2345 MYR67.89	7.11		268.09
27/12/2025	Debit Card Transaction GRAB RIDES-EC PE MYS 01DEC 0123-4567-8901-2345 MYR67.89	7.11		260.98
	Balance Carried Forward			SGD 012.34

DBS Multiplier Account

Account No. 272-012345-3

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 012.34
27/12/2025	Debit Card Transaction GRAB RIDES-EC PE MYS 01DEC 0123-4567-8901-2345 MYR67.89	3.38		257.60
27/12/2025	Debit Card Transaction GRAB RIDES-EC PE MYS 01DEC 0123-4567-8901-2345 MYR6.78	1.70		255.90
27/12/2025	Debit Card Transaction BASKIN-ROBBINS CITY SQ JO MYS 01DEC 0123-4567-8901-2345 MYR6.78	3.11		252.79
27/12/2025	Debit Card Transaction 7 ELEVEN MALAYSIA SDN JO MYS 25DEC 0123-4567-8901-2345 MYR67.89	7.23		245.56
27/12/2025	Debit Card Transaction BUS/MRT 012345678 SI SGP 01DEC 0123-4567-8901-2345	1.19		244.37
27/12/2025	Debit Card Transaction CANTON-I-CITY SQUARE JO MYS 01DEC 0123-4567-8901-2345 MYR678.90	34.44		209.93
28/12/2025	Advice Funds Transfer TOP-UP TO PAYLAH! : 01234567 VALUE DATE : 28/12/2025	12.00		197.93
28/12/2025	Advice FAST Payment / Receipt 012345X012345 01234567HSBCSGS2BRT0123456 OTHER		50.00	247.93
29/12/2025	Debit Card Transaction GRAB RIDES-EC PE MYS 01DEC 0123-4567-8901-2345 MYR67.89	28.78		219.15
29/12/2025	Debit Card Transaction GRAB RIDES-EC PE MYS 01DEC 0123-4567-8901-2345 MYR67.89	17.27		201.88
29/12/2025	Debit Card Transaction GRAB RIDES-EC PE MYS 01DEC 0123-4567-8901-2345 MYR67.89	7.44		194.44
29/12/2025	Debit Card Transaction ADIDAS - OFO JPO JOHOR MYS 01DEC 0123-4567-8901-2345 MYR678.90	141.00		53.44
29/12/2025	Debit Card Transaction BUS/MRT 012345678 SI SGP 01DEC 0123-4567-8901-2345	2.80		50.64
29/12/2025	Debit Card Transaction BUS/MRT 012345678 SI SGP 01DEC 0123-4567-8901-2345	2.59		48.05
	Balance Carried Forward			SGD 01.23

DBS Multiplier Account

Account No. 272-012345-3

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 01.23
30/12/2025	Advice Funds Transfer FT012345MB01234567 272-012345-3:IB VALUE DATE : 30/12/2025	30.00		18.05
30/12/2025	Debit Card Transaction BUS/MRT 012345678 SI SGP 01DEC 0123-4567-8901-2345	2.80		15.25
31/12/2025	Advice Funds Transfer TOP-UP TO PAYLAH! : HILLS	5.50		9.75
31/12/2025	Advice Funds Transfer TOP-UP TO PAYLAH! : HILLS	1.50		8.25
Total Balance Carried Forward in SGD:		976.20	50.00	8.25

Messages For Your Account

- Total Interest For Current Year
 - (A) Total Credit Interest 0.00
 - (B) Total Debit Interest 0.00

Date	Description	Withdrawal (-)	Deposit (+)	Balance
CURRENCY: UNITED STATES DOLLAR				
	Balance Brought Forward			USD 0.00
30/12/2025	Advice Funds Transfer FT012345MB01234567 272-012345-3:IB	23.20		23.20
	Total Balance Carried Forward in USD: Indicative in SGD @ 1.012345678	0.00	23.20	23.20
				29.58

Messages For Your Account

- Total Interest For Current Year
 - (A) Total Credit Interest 0.00
 - (B) Total Debit Interest 0.00
- Total Interest Adjustment For Current Year
 - (A) Total Credit Adjustment 0.00
 - (B) Total Debit Adjustment 0.00

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

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

With effect from 16 September 2024, selected clauses in the Terms and Conditions Governing Accounts will be updated. Please refer to <https://go.dbs.com/sg-01SEP23TNC> for more details.

- 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.

- Cheque Issuance Fee**

Until further notice, cheque issuance fees will continue to be automatically waived for customers who have reached the age of 60 and above on or before 31 December 2025.

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\$012,345 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\$012,345 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>.

Service Charge for Savings Accounts

The service charge for eligible savings accounts is waived for customers below age 01. This service charge will apply once a customer turns 01 and does not meet the average daily balance requirement.



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