

S/N: EN05011202186836



JIANG RUYANG
FONG SHI NING
BLK 601D TAMPINES AVENUE 9
#10-860 TAMPINES GREENRIDGES
SINGAPORE 524601



Consolidated Statement



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Account Summary as at 30 Nov 2024

Deposits

Current and Savings Account

Total: SGD Equivalent 13,623.81

Summary of Currency Breakdown:

SGD 13,623.81

Account	Account No.		Balance (Base Currency)	Balance (SGD Equivalent)
ePOSBkids Account	145-34159-0	SGD	13,623.81	13,623.81

Transaction Details as at 30 Nov 2024

Deposits

ePOSBkids Account

Account No. 145-34159-0

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			14,008.05
31/10/2024	Debit Card Transaction FRESH LAUNDRY - NUS SI NG 27OCT 4628-4500-5474-7267	1.00		14,007.05
31/10/2024	Debit Card Transaction FRESH LAUNDRY - NUS SI NG 27OCT 4628-4500-5474-7267	1.00		14,006.05
01/11/2024	FAST Payment / Receipt INCOMING PAYNOW REF 1543141 FROM: ZHAO YUCHEN PAYNOW OTHER		1,300.00	15,306.05
01/11/2024	Funds Transfer 122-01179-8 : I-BANK	1,200.00		14,106.05
02/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	27.25		14,078.80
02/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	6.90		14,071.90
03/11/2024	Debit Card Transaction BUS/MRT 528114897 SI NG 29OCT 4628-4500-5474-7267	3.34		14,068.56
03/11/2024	Debit Card Transaction STUFF'D ONE@KENT RIDGE SI NG 30OCT 4628-4500-5474-7267	7.85		14,060.71
03/11/2024	Debit Card Transaction STARBUCKS-SC-MOBILE AP SI NG 31OCT 4628-4500-5474-7267	10.00		14,050.71
03/11/2024	Debit Card Transaction YEW KEE - NUS U TOWN SI NG 31OCT 4628-4500-5474-7267	6.10		14,044.61
03/11/2024	Debit Card Transaction YEW KEE - NUS U TOWN SI NG 31OCT 4628-4500-5474-7267	4.70		14,039.91
03/11/2024	Debit Card Transaction YA KUN ONE RAFFLES PLA SI NG 01NOV 4628-4500-5474-7267	6.10		14,033.81
03/11/2024	Debit Card Transaction MR BEAN - NUS SI NG 01NOV 4628-4500-5474-7267	1.80		14,032.01
	Balance Carried Forward			14,032.01

ePOSBkids Account

Account No. 145-34159-0

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			14,032.01
04/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	6.10		14,025.91
05/11/2024	Debit Card Transaction SPOTIFY P312F1BFF2 ST OC 03NOV 4628-4500-5474-7267	11.29		14,014.62
05/11/2024	Debit Card Transaction BUS/MRT 528689316 SI NG 30OCT 4628-4500-5474-7267	3.34		14,011.28
05/11/2024	Debit Card Transaction TS/UDON DON BAR NUS SI NG 02NOV 4628-4500-5474-7267	10.90		14,000.38
05/11/2024	Debit Card Transaction CHICHA SAN CHEN - NUS SI NG 02NOV 4628-4500-5474-7267	6.00		13,994.38
05/11/2024	Debit Card Transaction NUS-OHS (EVS) SI NG 03NOV 4628-4500-5474-7267	20.00		13,974.38
06/11/2024	Debit Card Transaction BUS/MRT 529589924 SI NG 01NOV 4628-4500-5474-7267	3.30		13,971.08
06/11/2024	Debit Card Transaction STARBUCKS-SC-MOBILE AP SI NG 03NOV 4628-4500-5474-7267	10.00		13,961.08
06/11/2024	Debit Card Transaction YEW KEE - NUS U TOWN SI NG 03NOV 4628-4500-5474-7267	6.20		13,954.88
06/11/2024	Debit Card Transaction SMP*TRIPLETS_NUS UNIVE SI NG 04NOV 4628-4500-5474-7267	2.30		13,952.58
07/11/2024	Debit Card Transaction M1LTD RECURRING SI NG 04NOV 4628-4500-5474-7267	18.23		13,934.35
07/11/2024	Debit Card Transaction CHEERS - COLLEGE AVE W SI NG 03NOV 4628-4500-5474-7267	4.00		13,930.35
07/11/2024	Debit Card Transaction FRESH LAUNDRY - NUS SI NG 03NOV 4628-4500-5474-7267	1.00		13,929.35
07/11/2024	Debit Card Transaction FRESH LAUNDRY - NUS SI NG 03NOV 4628-4500-5474-7267	1.00		13,928.35
07/11/2024	FAST Payment / Receipt PP0000GELH 20241107CITISGSGBRT3038173 SALARY PAYMENT		775.30	14,703.65
	Balance Carried Forward			14,703.65

ePOSBkids Account

Account No. 145-34159-0

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			14,703.65
07/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	6.10		14,697.55
08/11/2024	Debit Card Transaction STUFF'D ONE@KENT RIDGE SI NG 05NOV 4628-4500-5474-7267	8.35		14,689.20
08/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	5.50		14,683.70
09/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	1.70		14,682.00
09/11/2024	Debit Card Transaction MCDONALD'S (MPS) SI NG 05NOV 4628-4500-5474-7267	5.95		14,676.05
09/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	4.70		14,671.35
09/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	1.40		14,669.95
10/11/2024	Debit Card Transaction BUS/MRT 531598585 SI NG 05NOV 4628-4500-5474-7267	4.39		14,665.56
10/11/2024	Debit Card Transaction STUFF'D ONE@KENT RIDGE SI NG 06NOV 4628-4500-5474-7267	7.35		14,658.21
11/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	3.70		14,654.51
11/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	2.50		14,652.01
11/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	33.03		14,618.98
11/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	11.57		14,607.41
11/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	2.50		14,604.91
11/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	4.80		14,600.11
	Balance Carried Forward			14,600.11

ePOSBkids Account

Account No. 145-34159-0

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			14,600.11
12/11/2024	Debit Card Transaction BUS/MRT 532175740 SI NG 06NOV 4628-4500-5474-7267	3.34		14,596.77
12/11/2024	Debit Card Transaction APPLE.COM/BILL 80 01 09NOV 4628-4500-5474-7267	4.09		14,592.68
13/11/2024	Debit Card Transaction JOLLIBEE NUS SI NG 10NOV 4628-4500-5474-7267	9.35		14,583.33
13/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	5.50		14,577.83
13/11/2024	Debit Card Transaction BUS/MRT 532753216 SI NG 07NOV 4628-4500-5474-7267	3.34		14,574.49
13/11/2024	Debit Card Transaction BUS/MRT 533364454 SI NG 08NOV 4628-4500-5474-7267	1.67		14,572.82
13/11/2024	Debit Card Transaction YEW KEE - NUS U TOWN SI NG 09NOV 4628-4500-5474-7267	6.80		14,566.02
13/11/2024	Debit Card Transaction MR BEAN - NUS SI NG 10NOV 4628-4500-5474-7267	2.25		14,563.77
13/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	9.80		14,553.97
13/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	10.00		14,543.97
13/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	5.00		14,538.97
14/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	6.40		14,532.57
14/11/2024	Debit Card Transaction FRESH LAUNDRY - NUS SI NG 10NOV 4628-4500-5474-7267	1.00		14,531.57
14/11/2024	Debit Card Transaction FRESH LAUNDRY - NUS SI NG 10NOV 4628-4500-5474-7267	1.00		14,530.57
14/11/2024	Debit Card Transaction YEW KEE - NUS U TOWN SI NG 11NOV 4628-4500-5474-7267	6.10		14,524.47
	Balance Carried Forward			14,524.47

ePOSBkids Account

Account No. 145-34159-0

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			14,524.47
14/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	1.70		14,522.77
15/11/2024	Debit Card Transaction STUFF'D ONE@KENT RIDGE SI NG 12NOV 4628-4500-5474-7267	6.60		14,516.17
16/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	3.50		14,512.67
18/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	1.40		14,511.27
18/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	100.00		14,411.27
18/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	13.73		14,397.54
19/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	17.00		14,380.54
19/11/2024	Debit Card Transaction YEW KEE - NUS U TOWN SI SGP 16NOV 4628-4500-5474-7267	6.30		14,374.24
19/11/2024	Debit Card Transaction NAM DAE MUN SINGAPORE 238 SGP 17NOV 4628-4500-5474-7267	4.80		14,369.44
19/11/2024	Debit Card Transaction 0521 HAIR SALON SINGAPORE SGP 17NOV 4628-4500-5474-7267	45.00		14,324.44
19/11/2024	Debit Card Transaction NUS-OHS (EVS) SINGAPORE SGP 18NOV 4628-4500-5474-7267	20.00		14,304.44
20/11/2024	Debit Card Transaction BUS/MRT 537293630 SI NG 15NOV 4628-4500-5474-7267	3.34		14,301.10
20/11/2024	Debit Card Transaction IM ACAI PTE LTD N/A 14NOV 4628-4500-5474-7267	9.90		14,291.20
20/11/2024	Debit Card Transaction YEW KEE - NUS U TOWN SI NG 14NOV 4628-4500-5474-7267	2.50		14,288.70
20/11/2024	Debit Card Transaction BUS/MRT 535636670 SI NG 12NOV 4628-4500-5474-7267	3.34		14,285.36
	Balance Carried Forward			14,285.36

ePOSBkids Account

Account No. 145-34159-0

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			14,285.36
20/11/2024	Debit Card Transaction PHYGITAL NETWORK PTE L SI SGP 17NOV 4628-4500-5474-7267	3.90		14,281.46
20/11/2024	Debit Card Transaction BRANDY MELVILLE SINGAPORE SGP 17NOV 4628-4500-5474-7267	77.00		14,204.46
20/11/2024	Debit Card Transaction FR 313 DIVINE CHICKEN SI SGP 17NOV 4628-4500-5474-7267	8.80		14,195.66
21/11/2024	Debit Card Transaction FRESH LAUNDRY - NUS SI SGP 17NOV 4628-4500-5474-7267	1.00		14,194.66
21/11/2024	Debit Card Transaction FRESH LAUNDRY - NUS SI SGP 17NOV 4628-4500-5474-7267	1.00		14,193.66
21/11/2024	Debit Card Transaction STARBUCKS@NUS(UT) SI SGP 18NOV 4628-4500-5474-7267	0.80		14,192.86
22/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	1.60		14,191.26
22/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	200.00		13,991.26
22/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	7.10		13,984.16
22/11/2024	Debit Card Transaction CHEERS - COLLEGE AVE W SI SGP 18NOV 4628-4500-5474-7267	5.40		13,978.76
22/11/2024	Debit Card Transaction BUS/MRT 538260521 SI SGP 17NOV 4628-4500-5474-7267	3.42		13,975.34
23/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	6.80		13,968.54
23/11/2024	Debit Card Transaction BUS/MRT 538645003 SI SGP 18NOV 4628-4500-5474-7267	3.71		13,964.83
23/11/2024	Debit Card Transaction MCDONALDS 930184 SI SGP 20NOV 4628-4500-5474-7267	5.50		13,959.33
23/11/2024	Debit Card Transaction YEW KEE - NUS U TOWN SI SGP 20NOV 4628-4500-5474-7267	6.80		13,952.53
	Balance Carried Forward			13,952.53

ePOSBkids Account

Account No. 145-34159-0

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			13,952.53
25/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	5.50		13,947.03
25/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	5.90		13,941.13
25/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	3.60		13,937.53
25/11/2024	Debit Card Transaction BUS/MRT 539591762 SI SGP 19NOV 4628-4500-5474-7267	4.39		13,933.14
25/11/2024	Debit Card Transaction YEW KEE - NUS U TOWN SI SGP 21NOV 4628-4500-5474-7267	5.80		13,927.34
25/11/2024	Debit Card Transaction MCDONALDS 930184 SI SGP 21NOV 4628-4500-5474-7267	5.70		13,921.64
26/11/2024	Debit Card Transaction BUS/MRT 540123775 SI SGP 20NOV 4628-4500-5474-7267	4.39		13,917.25
26/11/2024	Debit Card Transaction IM ACAI PTE LTD N/A SGP 22NOV 4628-4500-5474-7267	9.90		13,907.35
27/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	3.80		13,903.55
27/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	5.00		13,898.55
27/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	6.80		13,891.75
27/11/2024	Debit Card Transaction BUS/MRT 540647867 SI SGP 21NOV 4628-4500-5474-7267	4.39		13,887.36
27/11/2024	Debit Card Transaction STARBUCKS-SC-MOBILE AP SI SGP 23NOV 4628-4500-5474-7267	10.00		13,877.36
27/11/2024	Debit Card Transaction JOLLIBEE NUS SINGAPORE SGP 24NOV 4628-4500-5474-7267	9.65		13,867.71
28/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	0.90		13,866.81
	Balance Carried Forward			13,866.81

ePOSBkids Account

Account No. 145-34159-0

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			13,866.81
28/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	5.00		13,861.81
28/11/2024	Funds Transfer TOP-UP TO PAYLAH! : 88260220	153.97		13,707.84
28/11/2024	Debit Card Transaction FRESH LAUNDRY - NUS SI SGP 24NOV 4628-4500-5474-7267	1.00		13,706.84
28/11/2024	Debit Card Transaction FRESH LAUNDRY - NUS SI SGP 24NOV 4628-4500-5474-7267	1.00		13,705.84
28/11/2024	Debit Card Transaction CHEERS - COLLEGE AVE W SI SGP 24NOV 4628-4500-5474-7267	3.80		13,702.04
29/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	5.80		13,696.24
30/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	1.60		13,694.64
30/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	5.80		13,688.84
30/11/2024	Funds Transfer TOP-UP TO PAYLAH! : RUYANG	6.10		13,682.74
30/11/2024	Debit Card Transaction MUJI-JEM SINGAPORE SGP 28NOV 4628-4500-5474-7267	3.20		13,679.54
30/11/2024	Debit Card Transaction UNIQLO JEM SINGAPORE SGP 28NOV 4628-4500-5474-7267	9.90		13,669.64
30/11/2024	Debit Card Transaction DON DON DONKI - JEM SI SGP 28NOV 4628-4500-5474-7267	43.80		13,625.84
30/11/2024	Debit Card Transaction MR BEAN - NUS SINGAPORE SGP 28NOV 4628-4500-5474-7267	2.61		13,623.23
30/11/2024	Interest Earned		0.58	13,623.81
	Total Balance Carried Forward:	2,460.12	2,075.88	13,623.81

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-16SEP24TNC> 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\$100,000 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\$100,000 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>.