



STRICTLY PRIVATE & CONFIDENTIAL

RES/5381405/2023/0061

15 May 2023

TO WHOM IT MAY CONCERN

Dear Sir/ Mdm

CERTIFICATION OF SERVICE

This is to confirm that Mr. Joel Cheung Chee Yin, Business and Customer Analytics Specialist - Deposits, Wealth and Segments SG, Consumer Banking SG, is in our employment from 03 January 2023 to 26 May 2023.

Yours faithfully

A handwritten signature in black ink, appearing to read 'May' or 'B-May', written in a cursive style.

Lim B-May
Head of HR Operations SG