

TAN YEOW GUAN JOHNSON  
 BLK 23 EUNOS CRESCENT  
 N.A.  
 #04-3023  
 SINGAPORE 400023



CASHLINE ACCOUNT NO	STATEMENT PRINTED ON	CREDIT LIMIT	AVAILABLE BALANCE	MINIMUM PAYMENT DUE	PAYMENT DUE DATE
082-729913-0	10 Oct 2019	S\$11,000.00	S\$1,492.35	S\$243.37	04 Nov 2019

Total Outstanding Balance	Payment Due Date
<b>S\$9,734.74</b>	<b>04 Nov 2019</b>

**Pay your bills in full to avoid further interest and finance charges.**

**WARNING:** If you do not pay the outstanding balance in full, you will be subject to 20.50% p.a. interest on your balances and transactions, for the purpose of this projection as illustrated herein. Note that the actual interest rate applicable to your Cashline account may differ from this illustration.

For example, if you pay only the amount, equivalent to the current month's bill's minimum payment as reflected above each month,

you will pay off fully what you currently owe only after

**05 Years 08 Months**

the total you will need to pay, even without drawing down new amounts, is about

**S\$16,416.60**

**WARNING:** If you do not even make the minimum payment, you will also be charged for not making the minimum payment e.g. applicable late charges every month. Your past due payment status will be reflected in your credit bureau report and may negatively affect your application for a new loan in the future. Legal action may also be taken.

For example, if you do not make any payment,

after 6 months

the amount you owe, even without drawing down new amounts, will increase to about

**S\$11,774.73**

Please settle this statement promptly. If the minimum payment is not received by the "Payment Due Date", a late payment charge will be levied. An interest charge, calculated on a daily basis at DBS Cashline prevailing interest rate or such other rate(s) as we may determine from time to time and notified and announced by us in such a manner as we may consider fit, will be levied on any outstanding balance in the DBS Cashline account from the date each transaction is effected, up to the date of full payment of the outstanding balance. The outstanding balance reflected on this statement is as at the "Statement Printed On" date shown in the table above.

Continue on the next page

### DBS Cashline Payment Slip

For your latest outstanding and interest charges, please call 1800-111-1111.

TAN YEOW GUAN JOHNSON

CASHLINE ACCOUNT NO	MINIMUM PAYMENT DUE	PAYMENT DUE DATE	PLEASE INDICATE THE FOLLOWING		
082-729913-0	S\$243.37	04 Nov 2019	Payment Amount:	Bank Name:	Cheque No:

USEFUL INFORMATION ON YOUR DBS CASHLINE ACCOUNT

1. Minimum Monthly Payment

You are required to pay the specified minimum monthly payment amount due by the specified payment due date. The minimum monthly payment is calculated at 2.5 % on the outstanding or S\$50, whichever is higher, inclusive of all DBS Cashline transactions used in excess of the credit limit and overduel payments, if any.

2. Modes of Payment

- **DBS iBanking/ DBS Digibank app** - Payments can be made through DBS iBanking at [www.dbs.com.sg/personal](http://www.dbs.com.sg/personal) or using DBS Digibank app by downloading from [www.dbs.com.sg/digibank](http://www.dbs.com.sg/digibank). Payment made will be credited instantly to your Cashline Account.
- **FAST Transfer/ 3rd Party Bill Payment** - Payments can be made through FAST transfer/ 3<sup>rd</sup> party bill payment services using other local banks' internet/ mobile banking. Payments made through FAST transfers will be credited instantly to your DBS Cashline account and may take at least 3 working days for non-FAST transfers. For a list of banks participating in FAST transfer, please visit <http://abs.org.sg/consumer-banking/fast> (provisioning of 3rd party transfer/ payment services is at the discretion of individual banks. Please check with your issuing bank for more information on payment services).
- **DBS Phone Banking/ATM** - Payments can be made through Phone Banking at 1800 1111111, or at any DBS/ POSB ATM. Payment will be credited to your Cashline Account on the next working day (if payment is made before 11.30pm from Monday-Saturday, & before 8pm on the last working day of the month).
- **AXS Stations** - Payments can be made via AXS Stations including m-Station and e-Station. Payment made on weekdays (before 4:55pm) will be credited to your Cashline Account on the next working day. Payment made on Friday (after 4:55pm) and on weekends will be credited to your Cashline Account on Tuesday (provided it is a working day).
- **Cheque** - Cheque should be crossed and made payable to DBS-Cashline. Please allow at least 3 working days for your Cashline Account to be credited.

Please mail your cheque together with the completed payment coupon to: DBS CASHLINE, Orchard Road P.O. BOX 360, Singapore 912312 or you can download a copy of the Business Reply Envelope at [www.dbs.com.sg/bre](http://www.dbs.com.sg/bre).

- **GIRO** - The payment will be deducted automatically on the Payment Due Date from your designated DBS/ POSB account as stated on your GIRO Application Form. To apply for DBS Cashline GIRO, please visit [www.dbs.com.sg/personal](http://www.dbs.com.sg/personal) to download the DBS Cashline GIRO Application form.

3. Report loss of chequebook and ATM Card

If your ATM Card or chequebook is lost, stolen or used by any third party or your PIN is disclosed to any third party, you should immediately notify DBS at 1800 111 1111.

4. Fee and Charges

a) Annual Fee	S\$100
b) Late Payment Fee	S\$105
c) Overlimit Fee	S\$40
d) Returned Cheque	S\$40 per cheque
e) Stop Cheque	S\$30 Per Cheque (max S\$60)
f) Request Past Statement beyond current 6 months	S\$20 each
g) Returned GIRO/Standing Instruction	S\$20
h) Replacement of ATM Card	S\$5 nett
i) Minimum Interest Charge	S\$10 nett

5. Interest Adjustment

If the minimum payment due on your Cashline Account is not received by the payment due date, an additional interest rate of 8% p.a. will be added to the Prevailing Interest Rate of your Cashline Account, effective from the first working day after your next Cashline Account Statement Date.

The reinstatement to the Prevailing Interest Rate will be effective on the first working day after your next Statement Date once the minimum payments due on 3 consecutive statements are made in full on or before the respective payment due dates.

6. Abbreviations

IB - Internet Banking

FT - Funds Transfer

FTREV - Funds Transfer Reversal

BP - Bill Payment

In the event of any inconsistency between any of the printed information in this statement of account and the DBS Cashline Terms & Conditions, the latter will prevail.

Please contact our Customer Service Officer immediately at 1800 111 1111, if you find any discrepancies on your statement. If no discrepancy is reported within seven days from date of statement, it will be considered as correct.

This Statement serves as Tax Invoice if GST is charged

GST REGISTRATION NUMBER MR 8500 180 3

**TAN YEOW GUAN JOHNSON'S DBS CASHLINE ACCOUNT NO. 082-729913-0**

DATE	TRANSACTION ACTIVITY	AMOUNT (\$)
	PREVIOUS BALANCE	9,751.44
04 Oct 2019	BILL PAYMENT VIA INTERNET BANKING	243.79 CR
	SUB-TOTAL	9,507.65
<b>NEW TRANSACTIONS</b>		
10 Oct 2019	INTEREST CHARGED THIS STATEMENT	227.09
10 Oct 2019	CLOSING BALANCE	9,734.74
	MINIMUM PAYMENT DUE	243.37

**TAN YEOW GUAN JOHNSON'S DBS CASHLINE ACCOUNT NO. 082-729913-0**

#### MESSAGE/S FOR YOU

The interest rate applicable to the amounts owing to the bank in your Cashline account is currently at 28.50% p.a.

Such interest rate will be reinstated to the Prevailing Interest Rate if the minimum payments due on your Cashline account are received on or before their respective payment due date(s) for the next 02 statement(s) (inclusive of this statement).

#### AVAILABLE BALANCE

The available balance shown on your Cashline statement excludes interest, fees and Cashshield premium (if any) incurred as at statement printed date.

#### SKIP QUEUE, BANK ONLINE

Did you know you can skip the branch queue and make your Cashline payments while on the go via DBS iBanking or Digibank App? Once the payments are made, the funds will be instantly credited to your Cashline account.

Please refer to the back of this statement on all the available payment options and a general guide on the respective days required for the payments to be credited into the Cashline account.

#### REVISION TO CASHLINE ANNUAL FEE, LATE FEE AND LATE PAYMENT INTEREST ADJUSTMENT PERIOD

With effect from 2 December 2019, the following revisions will apply on your DBS Cashline account(s):

1. The Annual Fee will be revised from S\$100 to S\$120
2. The Late Payment Fee will be revised from S\$105 to S\$120
3. The period required for the reinstatement of the Late Payment adjusted interest rate to the Prevailing Interest Rate will be revised from 3 to 4 consecutive minimum payment(s) due made in full on or before the respective due dates

Please visit [www.dbs.com/cashline](http://www.dbs.com/cashline) for more information.

Abv prime