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Consolidated Statement



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Account Summary as at 31 Oct 2024

Deposits

Current and Savings Account

Total: SGD Equivalent 642.57

Summary of Currency Breakdown:

SGD 642.57

Account	Account No.		Balance (Base Currency)	Balance (SGD Equivalent)
POSB Passbook Savings Account	207-20937-6	SGD	642.57	642.57
My Account	271-122266-3	SGD	0.00	0.00

Supplementary Retirement Scheme

Supplementary Retirement Scheme Account

Total: SGD 1.00

Account	Account No.	Cash Balance (SGD)
SRS Account	0120-150827-0-223	1.00

For Year 2024

Contribution Details	Limit Amount (SGD)
Max Contribution Amount	15,300.00
Total Contribution Made to Date	0.00
Balance Contribution Limit	15,300.00

Transaction Details as at 31 Oct 2024

Deposits

My Account

Account No. 271-122266-3

Date	Description	Withdrawal (-)	Deposit (+)	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			SGD 0.00
31/10/2024				0.00
	Total Balance Carried Forward in SGD:	0.00	0.00	0.00

Supplementary Retirement Scheme

Supplementary Retirement Scheme Account

Account No. 0120-150827-0-223

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	Balance Brought Forward			1.00
	Total Balance Carried Forward:			1.00

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-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.

SRS

* Free Quantity is the available quantity after deducting sales pending settlement. It does not include purchases pending settlement.

Where market valuation is not available for tradeable securities, a nil value will be reflected.

Purchases/Sales pending settlement for Equities/Bonds/Unit Trusts are in quantity while others are in S\$.

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>.