



**MR KENNETH HOWARD CHUNG &/OR
MISS NONIS KIMBERLY CLAIRE**
265A KIM KEAT AVENUE
#16-554
SINGAPORE 311265

Contact Us

	Call	1800 222 2121 (Within Singapore) +65 6222 2121 (Outside Singapore)
	Email	customer.service@uobgroup.com

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Statement of Account

Period: 01 Oct 2024 to 31 Oct 2024

Account Overview as at 31 Oct 2024

	Amount (SGD)
Deposits	1,749.89

Deposits

	Currency	Credit Line	Interest Earned ²	Interest Charged ²	Balance
Current					
One Account 422-310-763-4 Locked Amount ⁴ as of 30 Oct 2024 is 0.00	SGD	0.00	1.10	-	1,749.89
Total (SGD)					1,749.89
Grand Total (SGD Equivalent³)					1,749.89

² Interest Earned/Charged for 2024

⁴ As per your instructions, the amount shown has been locked and cannot be withdrawn or be used for payment transactions. There are exceptions for recurring or due payment obligations owing to UOB. Such payments may be debited even if the settlement may cause your available balance to be lower than your locked amount. To avoid this, add more funds or lower your locked amount at a UOB ATM in Singapore. Learn more at www.uob.com.sg.

ONE Account Interest Overview²

	Amount (SGD)
Credit Card Eligible Spend	362.37
Debit Card Eligible Spend	0.00
Total Card(s) Eligible Spend	362.37
Bonus Interest earned ² for September 2024	-

----- End of Summary -----

Account Transaction Details
One Account 422-310-763-4

Date	Description	Withdrawals SGD	Deposits SGD	Balance SGD
01 Oct	BALANCE B/F			1,431.65
01 Oct	Inward Credit-FAST OTHR OTHER KENNETH HOWARD CHUNG Monthly savings		1,000.00	2,431.65
01 Oct	Funds Trf - FAST PIB2310310562430647 Howie POSB OTHR Harvey Norman Instalment	454.66		1,976.99
01 Oct	Funds Trf - FAST PIB2310310562439354 Howie POSB OTHR Harvey Norman Instalments	92.88		1,884.11
01 Oct	Funds Transfer		1,200.00	3,084.11
01 Oct	Bill Payment mBK-UOB Cards 9898088000628215	375.81		2,708.30
01 Oct	Funds Trf - FAST PIB2410013740451371 LOAN Standard Chart OTHR Transfer	547.65		2,160.65
01 Oct	Inward Credit-FAST OTHR Other KENNETH HOWARD CHUNG Monthly extra		500.00	2,660.65
02 Oct	Inward Credit-FAST OTHR Other KENNETH HOWARD CHUNG Howie Income Tax		238.95	2,899.60
03 Oct	PAYNOW-FAST PIB2410033766076378 YOU TECHNOLOGIES GRO OTHR 2472150679934831	800.00		2,099.60
07 Oct	Inward DR - GIRO PTXP S9349448B IRAS 5366068P	13.57		2,086.03
07 Oct	Inward DR - GIRO TAXS S9349448B IRAS ITX	61.46		2,024.57
07 Oct	Inward DR - GIRO TAXS S9204347I IRAS ITX	238.95		1,785.62
18 Oct	Inward DR - GIRO TCSC C91624118517 BISHAN-TOAPAYOHTOWNC PE-GDED-0000028429812	35.80		1,749.82

Please note that you are bound by a duty under the rules governing the operation of this account, to check the entries in the above statement. If you do not notify us in writing of any errors, omissions or unauthorised debits within fourteen (14) days of this statement, the entries above shall be deemed valid, correct, accurate and conclusively binding upon you, and you shall have no claim against the bank in relation thereto.

请注意，在此户口的管理条款下，您必须核对此结单所列项目，并在十四（14）天内，以书面通知本行任何错误、遗漏或未经授权支账，否则上述项目当被视为有效、适当和准确并受其约束，您不得向本行索取赔偿。

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Account Transaction Details
One Account 422-310-763-4 (continued)

Date	Description	Withdrawals SGD	Deposits SGD	Balance SGD
28 Oct	Inward Credit-FAST OTHR Other KENNETH HOWARD CHUNG UOB CC		583.91	2,333.73
28 Oct	Bill Payment mBK-UOB Cards 5521632022465545	583.91		1,749.82
30 Oct	Interest Credit		0.07	1,749.89
Total		3,204.69	3,522.93	1,749.89

----- End of Transaction Details -----

Foreign Exchange, Gold, Silver

***Rates against Singapore Dollar as at 31 Oct 2024. Rates in the table are for reference only.**

Code	FX, Gold, Silver	Unit	FX/Price	Code	FX, Gold, Silver	Unit	FX/Price
USD	US DOLLAR	1	1.3115	CHF	SWISS FRANC	100	150.9500
GBP	BRITISH POUND	1	1.6974	JPY	JAPANESE YEN	100	0.8460
EUR	EURO	1	1.4149	HKD	HONG KONG DOLLAR	100	16.8250
AUD	AUSTRALIAN DOLLAR	1	0.8536	CNH	CHINESE RENMINBI (OFF-SHORE)	100	18.3100
CAD	CANADIAN DOLLAR	1	0.9383		Gold Savings Account	1 GM	117.8900
NZD	NEW ZEALAND DOLLAR	1	0.7770		Silver Savings Account	1 OZ	44.2700

Important 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.

UOB's Fair Dealing Commitment

We put you and your financial goals first by offering suitable products and services. You will receive relevant, timely and quality information to make informed financial decisions. We will listen to your feedback and handle it independently and promptly. We know that what is right for you is right for us. Please visit www.UOBGroup.com.

General Debit Card Information

Overseas Card Usage

If you are travelling overseas, please remember to enable the magentic stripe on your UOB Debit card for overseas card use and overseas ATM cash withdrawals. To enable, simply: (1) visit uob.com.sg/overseas; (2) call 1800 386 8188 or +65 6386 8188 (if overseas); or (3) visit any UOB ATM.

Highlights

Closure of UOB Changi Airport Branch

Please be informed that this branch will permanently close with effect from 11 Nov 2024 (Monday). We will continue to serve you at our nearest UOB Bedok, UOB Tampines or UOB Pasir Ris Branch. Please visit the UOB website for the latest listing of our branch locations and operating hours.

One Account transaction exclusion w.e.f. 1 Oct 2024

With effect from 1 Oct 2024, transactions with the transaction description "AMAZE*" and/or Merchant Category Codes 5965, 5993, 8699 and 8999 will be excluded from the awarding of bonus interest. Visit go.uob.com/one-account for details. Insured up to S\$100k by SDIC.

Enjoy secure banking with instant notifications.

From end Nov'24, we will progressively convert SMS alerts to email & push notifications on UOB TMRW for selected digital and card transactions. Update your email address and enable push notifications on UOB TMRW so you won't miss out on important banking alerts. Visit go.uob.com/alertme for info.

Useful Links

Update of Address & Contacts

Update your address and contact details via UOB Personal Internet Banking (www.uob.com.sg/personal/index.html)

Debit Card Fees and Charges

For general Debit Card fees and charges, visit <http://www.uob.com.sg/debit/fees>

UOB Debit Cardmembers Agreement

For UOB Debit Card Terms and Conditions and useful information on using your UOB Debit Cards, visit www.uob.com.sg/personal/cards/debit/tnc.html