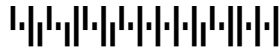


S/N: EN05311204990573



NATALIE HENG SHU HUI
(WANG SHUHUI)
58 PUNGGOL WALK
#14-20 A TREASURE TROVE
SINGAPORE 828779



Consolidated Statement



GST Rate Change

Singapore's GST rate will be increased from 7% to 8% with effect from 1 January 2023. To find out more, visit www.dbs.com/gst-changes.

Account Summary as at 31 Dec 2022

Deposits

Current and Savings Account

Total: SGD Equivalent 6,185.89

Summary of Currency Breakdown:

SGD 6,185.89

Account	Account No.		Balance (Base Currency)	Balance (SGD Equivalent)
My Account	262-001880-5	SGD	6,185.89	6,185.89

Transaction Details as at 31 Dec 2022

Deposits

My Account

Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			SGD 5,489.24
01/12/2022	Debit Card Transaction BUS/MRT 205113500 SI NG 26NOV 4628-4500-4011-6825	1.59		5,487.65
01/12/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 9858994 FROM: KANIEL KOH WEI ZHE PAYNOW TRANSFER OTHER		20.00	5,507.65
02/12/2022	Debit Card Transaction BELLE-VILLE BUGIS SI NG 30NOV 4628-4500-4011-6825	28.96		5,478.69
02/12/2022	Debit Card Transaction TONKOTSU KAZAN RAMEN SI NG 30NOV 4628-4500-4011-6825	32.50		5,446.19
02/12/2022	Debit Card Transaction HOSHINO COFFEE SI NG 01DEC 4628-4500-4011-6825	24.10		5,422.09
02/12/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 7504912 FROM: HENG BOON FAI, ANDREW PAYNOW TRANSFER OTHER		450.00	5,872.09
03/12/2022	Debit Card Transaction BUS/MRT 205614255 SI NG 28NOV 4628-4500-4011-6825	3.35		5,868.74
03/12/2022	Debit Card Transaction TORI-Q WATERWAY POINT SI NG 01DEC 4628-4500-4011-6825	25.20		5,843.54
04/12/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 5385926 FROM: HENG BOON FAI, ANDREW PAYNOW TRANSFER OTHER		80.00	5,923.54
04/12/2022	Debit Card Transaction WINE CONNECTION - VIVO SI NG 01DEC 4628-4500-4011-6825	32.96		5,890.58
04/12/2022	Debit Card Transaction PULL & BEAR-VIVO CITY SI NG 01DEC 4628-4500-4011-6825	69.90		5,820.68
	Balance Carried Forward			SGD 5,820.68

My Account
Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 5,820.68
05/12/2022	ATM Cash Withdrawal 40116825,PUNGGOL MRT	30.00		5,790.68
06/12/2022	Debit Card Transaction NIKE-ESW-SGP SI NG 02DEC 4628-4500-4011-6825	80.10		5,710.58
06/12/2022	Debit Card Transaction BUS/MRT 206485738 SI NG 30NOV 4628-4500-4011-6825	5.34		5,705.24
06/12/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: ELIZABETH PAYNOW TRANSFER OTHER	15.35		5,689.89
07/12/2022	Debit Card Transaction SPOTIFY P1F5B6CA38 ST OC 05DEC 4628-4500-4011-6825	5.13		5,684.76
07/12/2022	Debit Card Transaction BUS/MRT 206782833 SI NG 01DEC 4628-4500-4011-6825	3.76		5,681.00
07/12/2022	Debit Card Transaction MUSINSA CO., LTD. 02 15 05DEC 4628-4500-4011-6825	81.44		5,599.56
08/12/2022	Advice GOVT PAYOUT		500.00	6,099.56
08/12/2022	Advice GOVT PAYOUT		200.00	6,299.56
08/12/2022	Debit Card Transaction BUS/MRT 207364603 SI NG 03DEC 4628-4500-4011-6825	4.17		6,295.39
08/12/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: EXCLUSIVI-TEA PTE. LTD. NA OTHER	4.80		6,290.59
09/12/2022	Debit Card Transaction CAREEM PAY DX B 07DEC 4628-4500-4011-6825 AED1.00		0.36	6,290.95
09/12/2022	Debit Card Transaction CAREEM PAY DX B 07DEC 4628-4500-4011-6825 AED1.00	0.38		6,290.57
10/12/2022	Debit Card Transaction BUS/MRT 208132866 SI NG 05DEC 4628-4500-4011-6825	1.90		6,288.67
10/12/2022	Debit Card Transaction EGGSLUT-SCOTTS SQ SI NG 08DEC 4628-4500-4011-6825	37.00		6,251.67
	Balance Carried Forward			SGD 6,251.67

My Account

Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 6,251.67
11/12/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 8724313 FROM: KANIEL KOH WEI ZHE PAYNOW TRANSFER OTHER		20.00	6,271.67
11/12/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: KAN PAYNOW TRANSFER OTHER	1.00		6,270.67
11/12/2022	Debit Card Transaction BUS/MRT 208378850 SI NG 06DEC 4628-4500-4011-6825	3.44		6,267.23
13/12/2022	Debit Card Transaction PAYBOX*PAYBOX.MONEY_2. AL MA 10DEC 4628-4500-4011-6825 KZT61378.20	183.18		6,084.05
13/12/2022	Debit Card Transaction SOLACE STUDIOS SI NG 11DEC 4628-4500-5430-9274	10.00		6,074.05
13/12/2022	Debit Card Transaction SOLACE STUDIOS SI NG 11DEC 4628-4500-5430-9274	2.00		6,072.05
14/12/2022	Debit Card Transaction LOLA'S CAF SI NG 11DEC 4628-4500-5430-9274	43.60		6,028.45
14/12/2022	Debit Card Transaction GENKI SUSHI-BUGIS + SI NG 11DEC 4628-4500-5430-9274	41.90		5,986.55
14/12/2022	Debit Card Transaction BUS/MRT 209015823 SI NG 08DEC 4628-4500-4011-6825	4.39		5,982.16
14/12/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 7001888 FROM: NG ZHENG HAO, TERENCE PAYNOW TRANSFER OTHER		2.25	5,984.41
15/12/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: NG ZHENG HAO TERENCE PAYNOW TRANSFER OTHER	15.00		5,969.41
15/12/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: PEIYUN PAYNOW TRANSFER OTHER	15.27		5,954.14
	Balance Carried Forward			SGD 5,954.14

My Account
Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 5,954.14
16/12/2022	Debit Card Transaction BUS/MRT 210168756 SI NG 11DEC 4628-4500-5430-9274	4.18		5,949.96
16/12/2022	Debit Card Transaction DON DON DONKI - SUNTEC SI NG 14DEC 4628-4500-5430-9274	7.00		5,942.96
17/12/2022	Debit Card Transaction NIKE-ESW-SGP SI NG 14DEC 4628-4500-4011-6825		80.10	6,023.06
18/12/2022	Debit Card Transaction BUS/MRT 210747351 SI NG 13DEC 4628-4500-5430-9274	4.17		6,018.89
20/12/2022	Debit Card Transaction BUS/MRT 211080254 SI NG 14DEC 4628-4500-5430-9274	4.39		6,014.50
21/12/2022	Debit Card Transaction BUS/MRT 211658953 SI NG 16DEC 4628-4500-5430-9274	3.30		6,011.20
22/12/2022	Advice CR REV-PEND INV 0352FR22325827 VALUE DATE : 22/12/2022		183.18	6,194.38
25/12/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: KAN PAYNOW TRANSFER OTHER	20.00		6,174.38
29/12/2022	Debit Card Transaction SURREY HILLS GROCER - SI NG 28DEC 4628-4500-5430-9274	65.31		6,109.07
30/12/2022	Point-of-Sale Transaction 54309274,TRANSIT LINK PTE LTD NETS	10.00		6,099.07
30/12/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 6668494 FROM: HO AI LING (HE AILING) PAYNOW TRANSFER OTHER		90.00	6,189.07
31/12/2022	Debit Card Transaction BUS/MRT 214948011 SI NG 26DEC 4628-4500-5430-9274	3.49		6,185.58
	Balance Carried Forward			SGD 6,185.58

My Account

Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 6,185.58
31/12/2022	Interest Earned		0.31	6,185.89
	Total Balance Carried Forward in SGD:	929.55	1,626.20	6,185.89

Messages For Your Account

- Total Interest For Current Year
- (A) Total Credit Interest
- (B) Total Debit Interest

 1.76
0.00

Messages For You

- **Revision of Cash Gift Interest for POSB SAYE Account**

Effective 1 November 2022, the additional Cash Gift Interest rate for POSB SAYE Account has been revised to 3.5%p.a. Please refer to <http://go.dbs.com.sg-posbsaye-CGI> for more information.

- **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

- **Update your personal particulars**

Simply login to DBS/POSB digibank (mobile and online) to update any changes in your personal particulars.

- **GST rate change**

Singapore's GST rate will be increased from 7% to 8% with effect from 1 January 2023. To find out more, visit www.dbs.com/gst-changes.

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\$75,000 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\$75,000 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>.