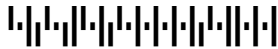


S/N: EN05301104960859



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](http://www.dbs.com/gst-changes).

# Account Summary as at 30 Nov 2022

## Deposits

Current and Savings Account

Total: SGD Equivalent 5,489.24

### Summary of Currency Breakdown:

**SGD** 5,489.24

Account	Account No.		Balance (Base Currency)	Balance (SGD Equivalent)
My Account	262-001880-5	SGD	5,489.24	5,489.24

# Transaction Details as at 30 Nov 2022

## Deposits

My Account

Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			SGD 5,720.10
02/11/2022	Debit Card Transaction SNP*THE TREE CAFE (CAT SI NG 31OCT 4628-4500-4011-6825	19.80		5,700.30
03/11/2022	Debit Card Transaction STARBUCKS-SC-MOBILE AP SI NG 31OCT 4628-4500-4011-6825	10.00		5,690.30
04/11/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: THAILAND STREET FOOD	12.00		5,678.30
06/11/2022	Debit Card Transaction 1983 F&B PTE LTD SI NG 05NOV 4628-4500-4011-6825	4.95		5,673.35
06/11/2022	Debit Card Transaction KOUFU PTE LTD SI NG 05NOV 4628-4500-4011-6825	1.10		5,672.25
08/11/2022	Debit Card Transaction SPOTIFY P1EBEED927 ST OC 05NOV 4628-4500-4011-6825	5.13		5,667.12
09/11/2022	Debit Card Transaction BUS/MRT 197750751 SI NG 04NOV 4628-4500-4011-6825	0.95		5,666.17
10/11/2022	Debit Card Transaction 7-ELEVEN-BRAS BASAH MR SI NG 08NOV 4628-4500-4011-6825	1.80		5,664.37
10/11/2022	Point-of-Sale Transaction 40116825,FOOD DYNASTY PTE LTD NETS	20.00		5,644.37
12/11/2022	Debit Card Transaction YQUEUE HONGSENGCURRYRI SI NG 11NOV 4628-4500-4011-6825	5.70		5,638.67
12/11/2022	Debit Card Transaction KOPITIAM@PLAZA SINGAPU SI NG 11NOV 4628-4500-4011-6825	10.40		5,628.27
12/11/2022	ATM Cash Withdrawal 40116825,BRAS BASAH MRT	20.00		5,608.27
13/11/2022	Debit Card Transaction GONG CHA (S) PTE LTD SI NG 12NOV 4628-4500-4011-6825	5.40		5,602.87
	Balance Carried Forward			SGD 5,602.87

**My Account**

Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	<b>Balance Brought Forward</b>			<b>SGD 5,602.87</b>
14/11/2022	Point-of-Sale Transaction 40116825,FOOD DYNASTY PTE LTD NETS	10.00		5,592.87
14/11/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: EXCLUSIVI-TEA PTE. LTD. NA OTHER	5.70		5,587.17
15/11/2022	Debit Card Transaction 7-ELEVEN-BRAS BASAH MR SI NG 12NOV 4628-4500-4011-6825	4.10		5,583.07
15/11/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: KHOON F&AMP;B PTE. LTD. NA OTHER	8.90		5,574.17
16/11/2022	Debit Card Transaction KOUFU PTE LTD SI NG 15NOV 4628-4500-4011-6825	2.10		5,572.07
16/11/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 9101741 FROM: HENG BOON FAI, ANDREW PAYNOW TRANSFER OTHER		100.00	5,672.07
17/11/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: KING KONG CURRY	6.00		5,666.07
18/11/2022	Point-of-Sale Transaction 40116825,TRIPLETS BY BAKERY CUISIN NETS	4.20		5,661.87
19/11/2022	Debit Card Transaction KOUFU PTE LTD SI NG 18NOV 4628-4500-4011-6825	2.30		5,659.57
20/11/2022	Debit Card Transaction STUFF'D PLAZA SINGAPUR SI NG 17NOV 4628-4500-4011-6825	17.40		5,642.17
21/11/2022	Point-of-Sale Transaction 40116825,TRIPLETS BY BAKERY CUISIN NETS	4.50		5,637.67
21/11/2022	Point-of-Sale Transaction 40116825,FOOD DYNASTY PTE LTD NETS	10.00		5,627.67
21/11/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: EXCLUSIVI-TEA PTE. LTD. BBT OTHER	3.70		5,623.97
	<b>Balance Carried Forward</b>			<b>SGD 5,623.97</b>

**My Account**

Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	<b>Balance Brought Forward</b>			<b>SGD 5,623.97</b>
22/11/2022	Debit Card Transaction MCDONALD'S (RC) SI NG 18NOV 4628-4500-4011-6825	16.65		5,607.32
22/11/2022	Point-of-Sale Transaction 40116825,FOOD DYNASTY PTE LTD NETS	20.00		5,587.32
23/11/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: KING KONG CURRY	13.00		5,574.32
24/11/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: PARK'S KITCHEN PTE. LTD. QL03DF1VO1CH00000001Q1 OTHER	4.50		5,569.82
25/11/2022	Debit Card Transaction STARBUCKS-SC-MOBILE AP SI NG 22NOV 4628-4500-4011-6825	10.00		5,559.82
26/11/2022	Debit Card Transaction DBS VISA DEBIT CASHBACK O CT 24NOV 4628-4500-4011-6825		0.80	5,560.62
26/11/2022	Debit Card Transaction DIN TAI FUNG-JEWEL CHA SI NG 24NOV 4628-4500-4011-6825	52.14		5,508.48
28/11/2022	Point-of-Sale Transaction 40116825,KOI THE SINGAPORE PTE LTD NETS	10.00		5,498.48
30/11/2022	Debit Card Transaction BUS/MRT 204295882 SI NG 24NOV 4628-4500-4011-6825	1.88		5,496.60
30/11/2022	Debit Card Transaction BUS/MRT 204597304 SI NG 25NOV 4628-4500-4011-6825	3.26		5,493.34
30/11/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: EXCLUSIVI-TEA PTE. LTD. NA OTHER	4.40		5,488.94
30/11/2022	Interest Earned		0.30	5,489.24
	<b>Total Balance Carried Forward in SGD:</b>	<b>331.96</b>	<b>101.10</b>	<b>5,489.24</b>

## 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](http://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](http://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>.