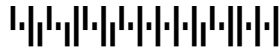


S/N: EN05310704830907



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



Consolidated Statement



More insights on your financial
portfolio are available via
DBS/POSB **digibank**

Account Summary as at 31 Jul 2022

Deposits

Current and Savings Account

Total: SGD Equivalent 4,336.47

Summary of Currency Breakdown:

SGD 4,336.47

Account	Account No.		Balance (Base Currency)	Balance (SGD Equivalent)
My Account	262-001880-5	SGD	4,336.47	4,336.47

Transaction Details as at 31 Jul 2022

Deposits

My Account

Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			SGD 3,143.33
01/07/2022	ATM Cash Withdrawal 40116825,WATERWAYPT BR1	30.00		3,113.33
02/07/2022	Point-of-Sale Transaction 40116825,TRANSIT LINK PTE LTD NETS	20.00		3,093.33
02/07/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 9825378 FROM: HENG BOON FAI, ANDREW PAYNOW TRANSFER OTHER		450.00	3,543.33
02/07/2022	Point-of-Sale Transaction 40116825,BEARD PAPA'S NETS	6.10		3,537.23
03/07/2022	Debit Card Transaction SUKIYA@WATERWAY POINT SI NG 01JUL 4628-4500-4011-6825	20.30		3,516.93
04/07/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 8635284 FROM: QUEK SI LING, CASSANDRA CRISPY CHICKEN OTHER		8.00	3,524.93
04/07/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: ALEX CHIN PAYNOW TRANSFER OTHER	8.00		3,516.93
05/07/2022	Debit Card Transaction GOJEK 90 10 02JUL 4628-4500-4011-6825	13.00		3,503.93
05/07/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 9027091 FROM: KWON SONG HEOK PAYNOW TRANSFER OTHER		3.50	3,507.43
06/07/2022	Debit Card Transaction CANTEEN BISTRO SI NG 04JUL 4628-4500-4011-6825	8.00		3,499.43
	Balance Carried Forward			SGD 3,499.43

My Account

Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 3,499.43
06/07/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: KHAW KE SIN PAYNOW TRANSFER OTHER	5.00		3,494.43
06/07/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: SONG HEOK PAYNOW TRANSFER OTHER	1.70		3,492.73
07/07/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: ELIZABETH PAYNOW TRANSFER OTHER	5.60		3,487.13
07/07/2022	Debit Card Transaction SPOTIFY P1C61A4AC9 ST OC 05JUL 4628-4500-4011-6825	5.13		3,482.00
07/07/2022	Point-of-Sale Transaction 40116825,DUKE BAKERY NETS	15.50		3,466.50
08/07/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 7715876 FROM: THE CREDENCE ORGANIZAT EBGPP20707282715 BUSINESS EXPENSES		1,200.00	4,666.50
10/07/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: YSTELLE PAYNOW TRANSFER OTHER	7.00		4,659.50
14/07/2022	Point-of-Sale Transaction 40116825,TRANSIT LINK PTE LTD NETS	20.00		4,639.50
16/07/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 9808025 FROM: HENG BOON FAI, ANDREW PAYNOW TRANSFER OTHER		100.00	4,739.50
17/07/2022	Debit Card Transaction SAIZERIYA - PAYA LEBAR SI NG 14JUL 4628-4500-4011-6825	27.50		4,712.00
18/07/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: TENG YI TING PAYNOW TRANSFER OTHER	10.00		4,702.00
	Balance Carried Forward			SGD 4,702.00

My Account

Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 4,702.00
19/07/2022	Debit Card Transaction SNP*LA LOLA CHURRERIA SI NG 16JUL 4628-4500-4011-6825	6.90		4,695.10
19/07/2022	Point-of-Sale Transaction 40116825,YC CAFE PTE LTD NETS	4.80		4,690.30
20/07/2022	Debit Card Transaction WATSON'S SI NG 19JUL 4628-4500-4011-6825	14.80		4,675.50
24/07/2022	Point-of-Sale Transaction 40116825,KOI THE SINGAPORE PTE LTD NETS	5.70		4,669.80
24/07/2022	ATM Cash Withdrawal 40116825,PUNGGOL MRT	20.00		4,649.80
25/07/2022	Point-of-Sale Transaction 40116825,TRANSIT LINK PTE LTD NETS	48.00		4,601.80
25/07/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 6601604 FROM: KANIEL KOH WEI ZHE PAYNOW TRANSFER OTHER		199.00	4,800.80
26/07/2022	Debit Card Transaction SHOP SASSY DREAM - PS SI NG 23JUL 4628-4500-4011-6825	72.80		4,728.00
26/07/2022	Debit Card Transaction OLD CHANG KEE SI NG 24JUL 4628-4500-4011-6825	7.30		4,720.70
26/07/2022	Debit Card Transaction SISTIC 65 64 24JUL 4628-4500-4011-6825	28.00		4,692.70
26/07/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: MING FA FISHBALL	4.50		4,688.20
26/07/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: TENG YI TING PAYNOW TRANSFER OTHER	10.00		4,678.20
27/07/2022	Debit Card Transaction PARIS BAGUETTE BUGIS SI NG 24JUL 4628-4500-4011-6825	7.50		4,670.70
27/07/2022	Debit Card Transaction JINJJA CHICKEN DINER SI NG 24JUL 4628-4500-4011-6825	23.20		4,647.50
	Balance Carried Forward			SGD 4,647.50

My Account
Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 4,647.50
27/07/2022	Debit Card Transaction JD KING OF TRAINERS-BU SI NG 24JUL 4628-4500-4011-6825	38.00		4,609.50
27/07/2022	Debit Card Transaction EZ-LINK APP SI NG 25JUL 4628-4500-4011-6825	10.00		4,599.50
27/07/2022	Debit Card Transaction JD KING OF TRAINERS - SI NG 25JUL 4628-4500-4011-6825	189.00		4,410.50
27/07/2022	Debit Card Transaction CHATERAISE SI NG 25JUL 4628-4500-4011-6825	1.90		4,408.60
29/07/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: HSIAO SHI PAYNOW TRANSFER OTHER	44.06		4,364.54
29/07/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 8371148 FROM: TOH PEIYUN SEND BACK 88708108 OTHER		3.50	4,368.04
30/07/2022	Debit Card Transaction PARIS BAGUETTE - PLQ SI NG 27JUL 4628-4500-4011-6825	15.00		4,353.04
30/07/2022	Debit Card Transaction GRAB* A-3OV7EJPGWF8X SI NG 28JUL 4628-4500-4011-6825	16.80		4,336.24
31/07/2022	Interest Earned		0.23	4,336.47
	Total Balance Carried Forward in SGD:	771.09	1,964.23	4,336.47

Messages For You

- **Australia Residents - Banking Services and Investment Offerings**

The Australian Securities and Investments Commission ("ASIC") has postponed the implementation of the regulatory changes that will affect the Bank's ability to offer the full suite of financial products and services to clients residing in Australia. We will implement these regulatory changes in first quarter 2023 at the latest to meet the ASIC's implementation deadline.

Existing clients residing in Australia who have a valid wholesale client certificate, may continue to purchase investment products and services until the implementation date. For more information on the wholesale client certificate please visit <https://go.dbs.com/sg-auresident>. We will inform you in due course of the implementation date.

- **Update: Fixed Deposit (FD) Transactions Added to Your Consolidated Statement**

Your Personal and Joint FD account transactions (i.e. new placement, renewal, interest payment, maturity withdrawal, premature withdrawal or interest adjustment) will be displayed in your Consolidated Statement from Q4 2022. With the cessation of FD standalone statements, you will be able to view your accounts conveniently at a glance instead of relying on different statement updates. Learn more about your DBS Consolidated Statements here go.dbs.com/sg-consol-stmt

- **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.

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.



For Terms and Codes, Product Disclaimers, and more information, scan this QR code or visit [http://go.dbs.com/sg-products-information](https://go.dbs.com/sg-products-information).