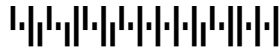


S/N: EN05311004904402



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



Consolidated Statement



Reduce your carbon footprint today!

Learn more about how you can do that with LiveBetter on DBS/POSB digibank.

Account Summary as at 31 Oct 2022

Deposits

Current and Savings Account

Total: SGD Equivalent 5,720.10

Summary of Currency Breakdown:

SGD 5,720.10

Account	Account No.		Balance (Base Currency)	Balance (SGD Equivalent)
My Account	262-001880-5	SGD	5,720.10	5,720.10

Transaction Details as at 31 Oct 2022

Deposits

My Account

Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			SGD 5,016.46
01/10/2022	Debit Card Transaction STUFF'D RAFFLES CITY SI NG 28SEP 4628-4500-4011-6825	18.40		4,998.06
01/10/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 6266921 FROM: HENG BOON FAI, ANDREW PAYNOW TRANSFER OTHER		450.00	5,448.06
02/10/2022	Point-of-Sale Transaction 40116825,KOI THE SINGAPORE PTE LTD NETS	4.70		5,443.36
04/10/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: NG ZHENG HAO TERENCE PAYNOW TRANSFER OTHER	23.00		5,420.36
05/10/2022	Debit Card Transaction BUS/MRT 186541723 SI NG 30SEP 4628-4500-4011-6825	2.46		5,417.90
05/10/2022	Debit Card Transaction SUKIYA@ CENTURY SQUARE SI NG 02OCT 4628-4500-4011-6825	20.10		5,397.80
05/10/2022	Debit Card Transaction DON DON DONKI - TAMPIN SI NG 02OCT 4628-4500-4011-6825	8.40		5,389.40
05/10/2022	Debit Card Transaction KOPITIAM@PLAZA SINGAPU SI NG 04OCT 4628-4500-4011-6825	9.90		5,379.50
06/10/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: SHANNON PAYNOW TRANSFER OTHER	10.68		5,368.82
07/10/2022	Debit Card Transaction SPOTIFY P1E29696EB ST OC 05OCT 4628-4500-4011-6825	5.13		5,363.69
07/10/2022	Debit Card Transaction BUS/MRT 187273879 SI NG 02OCT 4628-4500-4011-6825	4.05		5,359.64
	Balance Carried Forward			SGD 5,359.64

My Account

Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 5,359.64
07/10/2022	Point-of-Sale Transaction 40116825,KOI THE SINGAPORE PTE LTD NETS	20.00		5,339.64
09/10/2022	Debit Card Transaction KOUFU PTE LTD SI NG 08OCT 4628-4500-4011-6825	4.40		5,335.24
10/10/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: KING KONG CURRY	13.00		5,322.24
11/10/2022	Debit Card Transaction STUFF'D FUNAN SI NG 08OCT 4628-4500-4011-6825	17.80		5,304.44
11/10/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: KHOON F&B PTE. LTD. NA OTHER	4.00		5,300.44
12/10/2022	Debit Card Transaction BUS/MRT 188570342 SI NG 06OCT 4628-4500-4011-6825	0.95		5,299.49
12/10/2022	Debit Card Transaction BUS/MRT 188841535 SI NG 07OCT 4628-4500-4011-6825	3.26		5,296.23
12/10/2022	Debit Card Transaction LAZADA SINGAPORE SI NG 10OCT 4628-4500-4011-6825	323.49		4,972.74
12/10/2022	Debit Card Transaction KOUFU PTE LTD SI NG 11OCT 4628-4500-4011-6825	3.50		4,969.24
13/10/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 5791140 FROM: HENG BOON FAI, ANDREW PAYNOW TRANSFER OTHER		100.00	5,069.24
13/10/2022	GIRO Payments / Collections via GIRO SINGAPORE MANAGEMENT UNIVERSITY SGGP221008440642 OTHER		85.23	5,154.47
14/10/2022	Point-of-Sale Transaction 40116825,FOOD DYNASTY PTE LTD NETS	10.00		5,144.47
16/10/2022	Debit Card Transaction BUS/MRT 190078393 SI NG 11OCT 4628-4500-4011-6825	0.95		5,143.52
	Balance Carried Forward			SGD 5,143.52

My Account

Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 5,143.52
17/10/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 5952526 FROM: HENG BOON FAI, ANDREW PAYNOW TRANSFER OTHER		223.50	5,367.02
17/10/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: ANG BIN HENG PAYNOW TRANSFER OTHER	75.00		5,292.02
17/10/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: KING KONG CURRY	6.00		5,286.02
18/10/2022	Debit Card Transaction MCDONALD'S (RC) SI NG 13OCT 4628-4500-4011-6825	19.70		5,266.32
18/10/2022	Debit Card Transaction GONG CHA (S) PTE LTD SI NG 17OCT 4628-4500-4011-6825	8.64		5,257.68
18/10/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: KHOON F&B PTE. LTD. NA OTHER	5.90		5,251.78
19/10/2022	Debit Card Transaction NIKE-ESW-SGP SI NG 16OCT 4628-4500-4011-6825	148.50		5,103.28
19/10/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: JUANVITO PAYNOW TRANSFER OTHER	10.00		5,093.28
21/10/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: THAILAND STREET FOOD	5.50		5,087.78
22/10/2022	Debit Card Transaction SNP*THE TREE CAFE (CAT SI NG 20OCT 4628-4500-4011-6825	19.80		5,067.98
25/10/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: KING KONG CURRY	6.00		5,061.98
25/10/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: KHOON F&B PTE. LTD. NA OTHER	3.80		5,058.18
	Balance Carried Forward			SGD 5,058.18

My Account
Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 5,058.18
25/10/2022	Point-of-Sale Transaction 40116825, TRANSIT LINK PTE LTD NETS	48.00		5,010.18
26/10/2022	Debit Card Transaction MAKI-SAN SI NG 21OCT 4628-4500-4011-6825	10.60		4,999.58
27/10/2022	Point-of-Sale Transaction 40116825, GONG CHA SINGAPORE NETS	3.69		4,995.89
28/10/2022	Debit Card Transaction MCDONALD'S (TN3) SI NG 24OCT 4628-4500-4011-6825	20.05		4,975.84
29/10/2022	Debit Card Transaction BUS/MRT 194156706 SI NG 24OCT 4628-4500-4011-6825	3.30		4,972.54
29/10/2022	Debit Card Transaction KOUFU PTE LTD SI NG 28OCT 4628-4500-4011-6825	1.80		4,970.74
30/10/2022	Debit Card Transaction BUS/MRT 194432599 SI NG 25OCT 4628-4500-4011-6825	0.95		4,969.79
31/10/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 8321048 FROM: HENG BOON FAI, ANDREW PAYNOW TRANSFER OTHER		750.00	5,719.79
31/10/2022	Interest Earned		0.31	5,720.10
Total Balance Carried Forward in SGD:		905.40	1,609.04	5,720.10

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: Display of Fixed Deposit (FD) Transactions in Your Consolidated Statement**

Your Personal and Joint FD account transactions will be displayed in your consolidated statement in 2023. You will be updated again prior to the refreshed consolidation.

- **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.

GST on Investment Funds

Please note that all sales charges payable on fund transactions are inclusive of Goods and Services Tax at prevailing rate.



For Terms and Codes, Product Disclaimers, and more information, scan this QR code or visit <http://go.dbs.com.sg/products-information>.