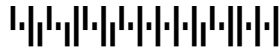


S/N: EN05280204747247



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 28 Feb 2022

## Deposits

Current and Savings Account

Total: SGD Equivalent 2,576.66

### Summary of Currency Breakdown:

**SGD** 2,576.66

Account	Account No.		Balance (Base Currency)	Balance (SGD Equivalent)
My Account	262-001880-5	SGD	2,576.66	2,576.66

# Transaction Details as at 28 Feb 2022

## Deposits

My Account

Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			SGD 2,349.17
01/02/2022	Debit Card Transaction GOJEK 90 10 29JAN 4628-4500-4011-6825	6.10		2,343.07
03/02/2022	Point-of-Sale Transaction 40116825,TRANSIT LINK PTE LTD NETS	48.00		2,295.07
04/02/2022	Debit Card Transaction LAZADA SINGAPORE SI NG 01FEB 4628-4500-4011-6825	36.90		2,258.17
06/02/2022	Debit Card Transaction KOUFU PTE LTD SI NG 05FEB 4628-4500-4011-6825	4.55		2,253.62
07/02/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 9747034 FROM: HENG BOON FAI, ANDREW PAYNOW TRANSFER OTHER		450.00	2,703.62
08/02/2022	Debit Card Transaction BJR-SHO RYU RAMEN@FUNA SI NG 05FEB 4628-4500-4011-6825	37.43		2,666.19
08/02/2022	Debit Card Transaction DAL.KOMM COFFEE - FUNA SI NG 05FEB 4628-4500-4011-6825	22.90		2,643.29
09/02/2022	ATM Cash Withdrawal 40116825,BRAS BASAH MRT	50.00		2,593.29
10/02/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 8610895 FROM: HENG BOON FAI, ANDREW PAYNOW TRANSFER OTHER		100.00	2,693.29
11/02/2022	Point-of-Sale Transaction 40116825,KOI THE SINGAPORE PTE LTD NETS	9.50		2,683.79
12/02/2022	Debit Card Transaction NESPRESSO RAFFLES CITY SI NG 11FEB 4628-4500-4011-6825	32.90		2,650.89
	Balance Carried Forward			SGD 2,650.89

**My Account**

Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	<b>Balance Brought Forward</b>			<b>SGD 2,650.89</b>
12/02/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 5541571 FROM: HENG BOON FAI, ANDREW PAYNOW TRANSFER OTHER		50.00	2,700.89
13/02/2022	Debit Card Transaction HANG HEUNG - RC SI NG 11FEB 4628-4500-4011-6825	16.80		2,684.09
13/02/2022	Debit Card Transaction ROYCECO. SI NG 12FEB 4628-4500-4011-6825	24.00		2,660.09
14/02/2022	Point-of-Sale Transaction 40116825,THE TEA PARTY NETS	13.00		2,647.09
14/02/2022	GIRO Payments / Collections via GIRO SMU SGGP220210076653 OTHER		7.58	2,654.67
16/02/2022	Point-of-Sale Transaction 40116825,THE TEA PARTY NETS	5.30		2,649.37
19/02/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: SYFE PTE. LTD. - CLIENTSA S673980214 OTHER	30.00		2,619.37
22/02/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: ELIZABETH PAYNOW TRANSFER OTHER	8.00		2,611.37
23/02/2022	Debit Card Transaction NET*SUBWAY @ SMU SI NG 21FEB 4628-4500-4011-6825	6.21		2,605.16
24/02/2022	Debit Card Transaction THE ALLEY - FUNAN SI NG 22FEB 4628-4500-4011-6825	4.40		2,600.76
27/02/2022	Debit Card Transaction GIANT SUPER-TAMPINES M SI NG 25FEB 4628-4500-4011-6825	15.50		2,585.26
27/02/2022	Debit Card Transaction GRAB* A-3596O83WWEWF SI NG 25FEB 4628-4500-4011-6825	8.60		2,576.66
<b>Total Balance Carried Forward in SGD:</b>		<b>380.09</b>	<b>607.58</b>	<b>2,576.66</b>

## 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.

- **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 in Q2 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 <https://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](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.

## 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>.