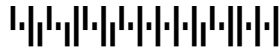


S/N: EN05300904881183



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 30 Sep 2022

## Deposits

Current and Savings Account

Total: SGD Equivalent 5,016.46

### Summary of Currency Breakdown:

**SGD** 5,016.46

Account	Account No.		Balance (Base Currency)	Balance (SGD Equivalent)
My Account	262-001880-5	SGD	5,016.46	5,016.46

# Transaction Details as at 30 Sep 2022

## Deposits

My Account

Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			SGD 4,778.46
01/09/2022	Debit Card Transaction BUS/MRT 175818158 SI NG 27AUG 4628-4500-4011-6825	3.26		4,775.20
02/09/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: TENG YI TING PAYNOW TRANSFER OTHER	10.00		4,765.20
03/09/2022	Debit Card Transaction MENYA KOKORO PS SI NG 31AUG 4628-4500-4011-6825	37.19		4,728.01
04/09/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 5092583 FROM: HENG BOON FAI, ANDREW PAYNOW TRANSFER OTHER		450.00	5,178.01
04/09/2022	Debit Card Transaction SHOPEE SINGAPORE MP SI NG 01SEP 4628-4500-4011-6825	74.74		5,103.27
04/09/2022	Debit Card Transaction SHOPEE SINGAPORE MP SI NG 01SEP 4628-4500-4011-6825	10.49		5,092.78
04/09/2022	Debit Card Transaction 7-ELEVEN-BRAS BASAH MR SI NG 02SEP 4628-4500-4011-6825	2.90		5,089.88
06/09/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: KHOON F&AMP;B PTE. LTD. NA OTHER	2.20		5,087.68
06/09/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: KHOON F&AMP;B PTE. LTD. NA OTHER	5.80		5,081.88
06/09/2022	Debit Card Transaction YQUEUE SINGAPORE SI NG 04SEP 4628-4500-4011-6825	26.84		5,055.04
	Balance Carried Forward			SGD 5,055.04

**My Account**

Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	<b>Balance Brought Forward</b>			<b>SGD 5,055.04</b>
07/09/2022	Debit Card Transaction SPOTIFY P1D9253F33 ST OC 05SEP 4628-4500-4011-6825	5.13		5,049.91
07/09/2022	Debit Card Transaction STUFF'D FUNAN SI NG 04SEP 4628-4500-4011-6825	8.90		5,041.01
09/09/2022	Debit Card Transaction KOPITIAM@PLAZA SINGAPU SI NG 08SEP 4628-4500-4011-6825	7.40		5,033.61
09/09/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: KHOON F&AMP;B PTE. LTD. NA OTHER	8.90		5,024.71
10/09/2022	Debit Card Transaction PARKS KITCHEN SI NG 08SEP 4628-4500-4011-6825	6.12		5,018.59
10/09/2022	Debit Card Transaction PARKS KITCHEN SI NG 08SEP 4628-4500-4011-6825	4.77		5,013.82
10/09/2022	Debit Card Transaction KOUFU PTE LTD SI NG 09SEP 4628-4500-4011-6825	1.80		5,012.02
10/09/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: TENG YI TING PAYNOW TRANSFER OTHER	15.00		4,997.02
11/09/2022	Debit Card Transaction 7-ELEVEN-BRAS BASAH MR SI NG 09SEP 4628-4500-4011-6825	2.00		4,995.02
12/09/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: THAILAND STREET FOOD	5.50		4,989.52
13/09/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: ROYAL VENDING	0.80		4,988.72
14/09/2022	Debit Card Transaction STUFF'D WATERWAY POINT SI NG 11SEP 4628-4500-4011-6825	17.80		4,970.92
15/09/2022	Debit Card Transaction BUS/MRT 180221846 SI NG 10SEP 4628-4500-4011-6825	1.90		4,969.02
15/09/2022	Debit Card Transaction AU CROISSANT - WWP SI NG 12SEP 4628-4500-4011-6825	5.40		4,963.62
	<b>Balance Carried Forward</b>			<b>SGD 4,963.62</b>

**My Account**
**Account No. 262-001880-5**

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	<b>Balance Brought Forward</b>			<b>SGD 4,963.62</b>
15/09/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: KING KONG CURRY	6.00		4,957.62
15/09/2022	ATM Cash Withdrawal 40116825,BRAS BASAH MRT	40.00		4,917.62
16/09/2022	Debit Card Transaction GONG CHA (S) PTE LTD SI NG 15SEP 4628-4500-4011-6825	7.65		4,909.97
16/09/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: KHOON F&AMP;B PTE. LTD. NA OTHER	10.70		4,899.27
16/09/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: ROYAL VENDING	0.80		4,898.47
16/09/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR REFUND FROM: NETS		0.80	4,899.27
16/09/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: ROYAL VENDING	0.80		4,898.47
22/09/2022	Debit Card Transaction BUS/MRT 182416366 SI NG 17SEP 4628-4500-4011-6825	1.67		4,896.80
22/09/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: KING KONG CURRY	6.00		4,890.80
23/09/2022	Point-of-Sale Transaction 40116825,TRANSIT LINK PTE LTD NETS	48.00		4,842.80
25/09/2022	Debit Card Transaction DIN TAI FUNG - PLAZA S SI NG 23SEP 4628-4500-4011-6825	33.66		4,809.14
25/09/2022	Debit Card Transaction KOUFU PTE LTD SI NG 24SEP 4628-4500-4011-6825	3.50		4,805.64
26/09/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 6764659 FROM: HENG BOON FAI, ANDREW PAYNOW TRANSFER OTHER		100.00	4,905.64
27/09/2022	Debit Card Transaction JOE & DOUGH - PS SI NG 23SEP 4628-4500-4011-6825	7.20		4,898.44
	<b>Balance Carried Forward</b>			<b>SGD 4,898.44</b>

**My Account**
**Account No. 262-001880-5**

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	<b>Balance Brought Forward</b>			<b>SGD 4,898.44</b>
27/09/2022	Debit Card Transaction STUFF'D PLAZA SINGAPUR SI NG 23SEP 4628-4500-4011-6825	18.40		4,880.04
27/09/2022	Debit Card Transaction SP FIRST SIGHT SG SI NG 24SEP 4628-4500-4011-6825	35.00		4,845.04
27/09/2022	Debit Card Transaction 7-ELEVEN-BRAS BASAH MR SI NG 24SEP 4628-4500-4011-6825	3.10		4,841.94
27/09/2022	Debit Card Transaction SNP*THE TREE CAFE (CAT SI NG 24SEP 4628-4500-4011-6825	21.40		4,820.54
27/09/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: ROYAL VENDING	0.60		4,819.94
27/09/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: KHOON F&AMP;B PTE. LTD. NA OTHER	3.80		4,816.14
28/09/2022	Debit Card Transaction DBS VISA DEBIT CASHBACK A UG 26SEP 4628-4500-4011-6825		1.45	4,817.59
28/09/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: KING KONG CURRY	6.00		4,811.59
28/09/2022	GIRO Payments / Collections via GIRO SINGAPORE MANAGEMENT UNIVERSITY SGGP220926313547 OTHER		208.72	5,020.31
29/09/2022	Debit Card Transaction POPULAR BOOK COMPANY-S SI NG 28SEP 4628-4500-4011-6825	0.65		5,019.66
29/09/2022	Debit Card Transaction KOUFU PTE LTD SI NG 28SEP 4628-4500-4011-6825	3.80		5,015.86
29/09/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: KHOON F&AMP;B PTE. LTD. NA OTHER	3.80		5,012.06
30/09/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: KHOON F&AMP;B PTE. LTD. NA OTHER	8.90		5,003.16
	<b>Balance Carried Forward</b>			<b>SGD 5,003.16</b>

## My Account

Account No. 262-001880-5

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	<b>Balance Brought Forward</b>			<b>SGD 5,003.16</b>
30/09/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 3898228 FROM: ANG BIN HENG OTHER OTHER		23.00	5,026.16
30/09/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: JUANVITO PAYNOW TRANSFER OTHER	10.00		5,016.16
30/09/2022	Interest Earned		0.30	5,016.46
<b>Total Balance Carried Forward in SGD:</b>		<b>546.27</b>	<b>784.27</b>	<b>5,016.46</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.

- **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](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](https://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>.