

S/N: EN05010102282314



BULATHSINHALAGE SANK
ADDRESS FOR UPDATING

Consolidated Statement



GST Rate Change

Singapore's GST rate will be increased from 8% to 9% with effect from 1 January 2024. To find out more, visit www.dbs.com/gst-changes

Account Summary as at 31 Dec 2023

Deposits

Current and Savings Account

Total: SGD Equivalent 21,525.36

Summary of Currency Breakdown:

SGD 21,525.36

Account	Account No.		Balance (Base Currency)	Balance (SGD Equivalent)
DBS Multiplier Account	271-200110-4	SGD	3,524.06	3,524.06
My Account	271-369153-7	SGD	18,001.30	18,001.30

Transaction Details as at 31 Dec 2023

Deposits

DBS Multiplier Account

Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			SGD 2,993.29
01/12/2023	Debit Card Transaction STRIDES TAXI PTE LTD SI NG 29NOV 4628-4500-5571-3847	40.75		2,952.54
01/12/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 29NOV 4628-4500-5571-3847	10.00		2,942.54
01/12/2023	Debit Card Transaction AIKIT PTE LTD SI NG 29NOV 4628-4500-5571-3847	6.50		2,936.04
01/12/2023	Debit Card Transaction YQUEUE SI NG 30NOV 4628-4500-5571-3847	9.70		2,926.34
01/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: SSS INDIAN FOOD	5.90		2,920.44
01/12/2023	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: DELVIN FRUIT AND JUICE AT TECHNO OTHER	3.00		2,917.44
01/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: EUREKA TASTE @ MD6	4.50		2,912.94
01/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: DRINKS AND SNACK	1.00		2,911.94
02/12/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 30NOV 4628-4500-5571-3847	9.00		2,902.94
02/12/2023	Debit Card Transaction AIKIT PTE LTD SI NG 30NOV 4628-4500-5571-3847	6.90		2,896.04
02/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: DRINKS AND SNACK	1.00		2,895.04
02/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: EUREKA TASTE @ MD6	8.50		2,886.54
	Balance Carried Forward			SGD 2,886.54

DBS Multiplier Account
Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 2,886.54
02/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: DRINKS AND SNACK	2.20		2,884.34
03/12/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 30NOV 4628-4500-5571-3847	3.40		2,880.94
03/12/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 01DEC 4628-4500-5571-3847	1.80		2,879.14
04/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: EUREKA TASTE @ MD6	6.50		2,872.64
05/12/2023	Advice FAST Payment / Receipt INCOMING PAYNOW REF 0002210 FROM: SURIYAARACHCHI HUSSEL GPAY- OTHER		8.20	2,880.84
05/12/2023	Debit Card Transaction UNIQLO SINGAPORE PTE. SI NG 03DEC 4628-4500-5571-3847	19.90		2,860.94
05/12/2023	Debit Card Transaction AIKIT PTE LTD SI NG 02DEC 4628-4500-5571-3847	4.22		2,856.72
05/12/2023	Debit Card Transaction YQUEUE SI NG 04DEC 4628-4500-5571-3847	23.00		2,833.72
06/12/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 03DEC 4628-4500-5571-3847	5.00		2,828.72
06/12/2023	Debit Card Transaction NET*SUBWAY SI NG 03DEC 4628-4500-5571-3847	12.10		2,816.62
06/12/2023	Debit Card Transaction POPULAR BOOK COMPANY-C SI NG 03DEC 4628-4500-5571-3847	37.40		2,779.22
06/12/2023	Debit Card Transaction FAIRPRICE FINEST-CLEME SI NG 03DEC 4628-4500-5571-3847	17.40		2,761.82
06/12/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 03DEC 4628-4500-5571-3847	5.90		2,755.92
06/12/2023	Debit Card Transaction NET*SUBWAY SI NG 04DEC 4628-4500-5571-3847	11.10		2,744.82
06/12/2023	Debit Card Transaction YQUEUE SI NG 05DEC 4628-4500-5571-3847	9.70		2,735.12
	Balance Carried Forward			SGD 2,735.12

DBS Multiplier Account
Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 2,735.12
06/12/2023	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: BEFORE & AFTER BARBER PTE. NA OTHER	50.00		2,685.12
06/12/2023	Point-of-Sale Transaction 55713847, COMFORT TRANSPORTATION PT NETS CLICK	10.50		2,674.62
07/12/2023	Debit Card Transaction NAMI SI NG 04DEC 4628-4500-5571-3847	4.50		2,670.12
07/12/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 05DEC 4628-4500-5571-3847	5.40		2,664.72
07/12/2023	Debit Card Transaction CELCIUS SOLUTIONS PVT SE ED 05DEC 4628-4500-5571-3847 LKR40680.00	171.63		2,493.09
07/12/2023	Debit Card Transaction BARCLAYS COMPUTERS (PV CO LO 05DEC 4628-4500-5571-3847 LKR14258.25	60.15		2,432.94
07/12/2023	Debit Card Transaction YQUEUE SI NG 06DEC 4628-4500-5571-3847	12.70		2,420.24
07/12/2023	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: QFPAY SINGAPORE PTE. LTD. QF202312070100514939 OTHER	4.20		2,416.04
07/12/2023	Interest Earned PREFERENTIAL RATE BASED ON TOTAL MONTHLY TRANSACTIONS		3.52	2,419.56
08/12/2023	Debit Card Transaction BUS/MRT 356709115 SI NG 03DEC 4628-4500-5571-3847	2.18		2,417.38
08/12/2023	Debit Card Transaction GRAB* A-5OPIX7GWF7S SI NG 06DEC 4628-4500-5571-3847	18.10		2,399.28
08/12/2023	Debit Card Transaction GRAB* A-5OPIX7GWF7S SI NG 06DEC 4628-4500-5571-3847	3.00		2,396.28
08/12/2023	Debit Card Transaction DAISO JAPAN - CTP SI NG 06DEC 4628-4500-5571-3847	6.48		2,389.80
08/12/2023	Debit Card Transaction KOPITIAM @ LAU PA SAT SI NG 06DEC 4628-4500-5571-3847	6.80		2,383.00
	Balance Carried Forward			SGD 2,383.00

DBS Multiplier Account
Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 2,383.00
08/12/2023	Debit Card Transaction YQUEUE SI NG 07DEC 4628-4500-5571-3847	10.70		2,372.30
08/12/2023	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: QFPAY SINGAPORE PTE. LTD. QF202312080200515915 OTHER	11.70		2,360.60
09/12/2023	Debit Card Transaction GRAB* A-5OSLMHWWGNB SI NG 07DEC 4628-4500-5571-3847	11.70		2,348.90
09/12/2023	Debit Card Transaction BUS/MRT 357019230 SI NG 04DEC 4628-4500-5571-3847	2.18		2,346.72
09/12/2023	Debit Card Transaction CE LA VI SI NG 06DEC 4628-4500-5571-3847	30.00		2,316.72
09/12/2023	Debit Card Transaction GRAB* A-5OTX5KQGWICA SI NG 07DEC 4628-4500-5571-3847	10.90		2,305.82
10/12/2023	Debit Card Transaction DBS VISA DEBIT CASHBACK N OV 09DEC 4628-4500-5571-3847		9.22	2,315.04
10/12/2023	Debit Card Transaction ALIEXPRESS SI NG 08DEC 4628-4500-5571-3847	17.73		2,297.31
10/12/2023	Debit Card Transaction ALIEXPRESS SI NG 08DEC 4628-4500-5571-3847	16.56		2,280.75
10/12/2023	Debit Card Transaction BUS/MRT 357371101 SI NG 05DEC 4628-4500-5571-3847	0.99		2,279.76
10/12/2023	Debit Card Transaction IKEA SI NG 07DEC 4628-4500-5571-3847	292.20		1,987.56
10/12/2023	Debit Card Transaction NET*SUBWAY SI NG 08DEC 4628-4500-5571-3847	14.40		1,973.16
12/12/2023	Debit Card Transaction GRAB* A-5P4KMLNGWGU5 SI NG 09DEC 4628-4500-5571-3847	22.60		1,950.56
12/12/2023	Advice FAST Payment / Receipt OCBC:601243504001:I-BANK DEC RENT MB133678145963D14 RENT	1,600.00		350.56
	Balance Carried Forward			SGD 350.56

DBS Multiplier Account

Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 350.56
12/12/2023	Debit Card Transaction BUS/MRT 357865979 SI NG 06DEC 4628-4500-5571-3847	2.59		347.97
12/12/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 09DEC 4628-4500-5571-3847	9.10		338.87
12/12/2023	Debit Card Transaction MPY*NOR AZILA SOUVENIR MU AR 09DEC 4628-4500-5571-3847 MYR89.80	26.71		312.16
12/12/2023	Debit Card Transaction GRABPAY-EC PE TA 09DEC 4628-4500-5571-3847 MYR150.00	44.61		267.55
12/12/2023	Debit Card Transaction JUMBO ART ME LA 09DEC 4628-4500-5571-3847 MYR94.00	27.96		239.59
12/12/2023	Debit Card Transaction CIMB - FIPPER MARKETIN 43 30 10DEC 4628-4500-5571-3847 MYR34.40	10.23		229.36
12/12/2023	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: AGZ FOOD PTE. LTD. NA OTHER	6.00		223.36
12/12/2023	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: AGZ FOOD PTE. LTD. NA OTHER	0.50		222.86
13/12/2023	Debit Card Transaction SINGTEL PREPAID HIIACC SI NG 09DEC 4628-4500-5571-3847	5.00		217.86
13/12/2023	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: DE ZOYSA ELIYADURA KALANI MALSH PAYNOW TRANSFER OTHER	10.00		207.86
13/12/2023	Advice Funds Transfer 271-369153-7 : I-BANK		600.00	807.86
13/12/2023	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: SHOPEEPAY PRIVATE LIMITED MP11841848757080220616 OTHER	338.06		469.80
13/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: DRINKS AND SNACK	3.50		466.30
	Balance Carried Forward			SGD 466.30

DBS Multiplier Account
Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 466.30
13/12/2023	Advice FAST Payment / Receipt INCOMING PAYNOW REF 0091796 FROM: SURIYAARACHCHI HUSSEL GPAY- OTHER		1.75	468.05
14/12/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 12DEC 4628-4500-5571-3847	5.00		463.05
14/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: DRINKS AND SNACK	2.20		460.85
14/12/2023	ATM Cash Withdrawal 55713847,NTUC CLEM/451A	20.00		440.85
15/12/2023	Debit Card Transaction NAMI SI NG 12DEC 4628-4500-5571-3847	3.20		437.65
15/12/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 13DEC 4628-4500-5571-3847	7.90		429.75
15/12/2023	Debit Card Transaction YQUEUE SI NG 14DEC 4628-4500-5571-3847	4.50		425.25
15/12/2023	Advice Funds Transfer 271-369153-7 : I-BANK		400.00	825.25
15/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: DING FENG 28 PTE	2.15		823.10
16/12/2023	Debit Card Transaction BUS/MRT 360177867 SI NG 11DEC 4628-4500-5571-3847	1.93		821.17
16/12/2023	Debit Card Transaction BUS/MRT 360234742 SI NG 11DEC 4628-4500-5571-3847	3.64		817.53
16/12/2023	Debit Card Transaction IKEA SI NG 13DEC 4628-4500-5571-3847	183.30		634.23
16/12/2023	Debit Card Transaction ART FRIEND SI NG 14DEC 4628-4500-5571-3847	13.32		620.91
16/12/2023	Debit Card Transaction POPULAR BOOK COMPANY-C SI NG 14DEC 4628-4500-5571-3847	40.55		580.36
16/12/2023	Debit Card Transaction CHALLENGER @CLEMENTI M SI NG 14DEC 4628-4500-5571-3847	34.00		546.36
	Balance Carried Forward			SGD 546.36

DBS Multiplier Account
Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 546.36
16/12/2023	Debit Card Transaction NET*SUBWAY SI NG 14DEC 4628-4500-5571-3847	9.20		537.16
16/12/2023	Debit Card Transaction COURTS - CLEMENTI SI NG 14DEC 4628-4500-5571-3847	44.90		492.26
16/12/2023	Debit Card Transaction YQUEUE SI NG 15DEC 4628-4500-5571-3847	6.20		486.06
17/12/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 15DEC 4628-4500-5571-3847	5.70		480.36
17/12/2023	Debit Card Transaction NET*SUBWAY @ WEST COAS SI NG 15DEC 4628-4500-5571-3847	9.20		471.16
17/12/2023	Debit Card Transaction COLD STORAGE WEST COAS SI NG 15DEC 4628-4500-5571-3847	56.00		415.16
17/12/2023	Debit Card Transaction DAISO JAPAN - WCP SI NG 15DEC 4628-4500-5571-3847	40.60		374.56
18/12/2023	Advice Funds Transfer 271-369153-7 : I-BANK		1,000.00	1,374.56
18/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: DRINKS AND SNACK	2.20		1,372.36
18/12/2023	Point-of-Sale Transaction 55713847, ONLY PTE LTD NETS	15.00		1,357.36
19/12/2023	Debit Card Transaction ALIEXPRESS SI NG 16DEC 4628-4500-5571-3847	6.10		1,351.26
19/12/2023	Debit Card Transaction BUS/MRT 361026285 SI NG 13DEC 4628-4500-5571-3847	2.58		1,348.68
19/12/2023	Debit Card Transaction NAMI SI NG 15DEC 4628-4500-5571-3847	4.50		1,344.18
19/12/2023	Debit Card Transaction IKEA - RESTAURANT SI NG 16DEC 4628-4500-5571-3847	13.50		1,330.68
19/12/2023	Debit Card Transaction IKEA SI NG 16DEC 4628-4500-5571-3847	95.70		1,234.98
	Balance Carried Forward			SGD 1,234.98

DBS Multiplier Account
Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 1,234.98
19/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: PASTA EXPRESS TD	7.40		1,227.58
19/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: EUREKA TASTE @ MD6	2.50		1,225.08
20/12/2023	Debit Card Transaction BUS/MRT 361417371 SI NG 14DEC 4628-4500-5571-3847	2.08		1,223.00
20/12/2023	Debit Card Transaction BUS/MRT 361882926 SI NG 15DEC 4628-4500-5571-3847	1.98		1,221.02
20/12/2023	Debit Card Transaction GOPAY-GOJEK SI NG 16DEC 4628-4500-5571-3847	14.00		1,207.02
20/12/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 16DEC 4628-4500-5571-3847	10.90		1,196.12
20/12/2023	Debit Card Transaction DAISO JAPAN - WCP SI NG 17DEC 4628-4500-5571-3847	61.76		1,134.36
20/12/2023	Debit Card Transaction COLD STORAGE WEST COAS SI NG 17DEC 4628-4500-5571-3847	15.05		1,119.31
20/12/2023	Debit Card Transaction JAPAN HOME (RETAIL) P SI NG 17DEC 4628-4500-5571-3847	59.90		1,059.41
20/12/2023	Debit Card Transaction JAPAN HOME (RETAIL) P SI NG 17DEC 4628-4500-5571-3847	49.90		1,009.51
20/12/2023	Debit Card Transaction DAISO JAPAN - WCP SI NG 17DEC 4628-4500-5571-3847	12.96		996.55
20/12/2023	Debit Card Transaction CAUSEWAYLINK-HQ JO HO 17DEC 4628-4500-5571-3847 MYR6.76	2.00		994.55
20/12/2023	Debit Card Transaction NET*SUBWAY SI NG 18DEC 4628-4500-5571-3847	10.40		984.15
20/12/2023	Debit Card Transaction WATSON'S SI NG 18DEC 4628-4500-5571-3847	31.12		953.03
20/12/2023	Debit Card Transaction WATSON'S SI NG 18DEC 4628-4500-5571-3847	17.12		935.91
	Balance Carried Forward			SGD 935.91

DBS Multiplier Account
Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 935.91
20/12/2023	Debit Card Transaction COLD STORAGE WEST COAS SI NG 18DEC 4628-4500-5571-3847	26.15		909.76
20/12/2023	Debit Card Transaction DAISO JAPAN - WCP SI NG 18DEC 4628-4500-5571-3847	19.44		890.32
20/12/2023	Debit Card Transaction YQUEUE SI NG 19DEC 4628-4500-5571-3847	9.70		880.62
20/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: DRINKS AND SNACK	2.20		878.42
20/12/2023	Point-of-Sale Transaction 55713847,ONLY PTE LTD	15.00		863.42
20/12/2023	ATM Cash Withdrawal 55713847,CLEMENTI MRT 2	250.00		613.42
21/12/2023	Debit Card Transaction BUS/MRT 362331050 SI NG 16DEC 4628-4500-5571-3847	1.29		612.13
21/12/2023	Debit Card Transaction NET*SUBWAY @ WEST COAS SI NG 17DEC 4628-4500-5571-3847	13.20		598.93
21/12/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 18DEC 4628-4500-5571-3847	8.40		590.53
21/12/2023	Debit Card Transaction HAPPY ICE PTE LTD SI NG 19DEC 4628-4500-5571-3847	1.00		589.53
22/12/2023	Debit Card Transaction BUS/MRT 362945613 SI NG 17DEC 4628-4500-5571-3847	3.17		586.36
22/12/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 20DEC 4628-4500-5571-3847	6.40		579.96
22/12/2023	Debit Card Transaction THE SPREAD SI NG 20DEC 4628-4500-5571-3847	9.60		570.36
22/12/2023	Debit Card Transaction 7-ELEVEN -CLEMENTI MAL SI NG 20DEC 4628-4500-5571-3847	20.05		550.31
22/12/2023	Debit Card Transaction NET*SUBWAY SI NG 20DEC 4628-4500-5571-3847	10.30		540.01
22/12/2023	Debit Card Transaction 7-ELEVEN-CLEMENTI MRT SI NG 20DEC 4628-4500-5571-3847	14.00		526.01
	Balance Carried Forward			SGD 526.01

DBS Multiplier Account
Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 526.01
22/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: DRINKS AND SNACK	2.10		523.91
23/12/2023	Debit Card Transaction BUS/MRT 363227418 SI NG 18DEC 4628-4500-5571-3847	1.45		522.46
24/12/2023	Debit Card Transaction NET*SUBWAY @ WEST COAS SI NG 22DEC 4628-4500-5571-3847	9.20		513.26
24/12/2023	Debit Card Transaction COLD STORAGE WEST COAS SI NG 22DEC 4628-4500-5571-3847	31.70		481.56
24/12/2023	Point-of-Sale Transaction 55713847,MINISO	7.80		473.76
25/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: DRINKS AND SNACK VALUE DATE : 25/12/2023	1.20		472.56
25/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: DRINKS AND SNACK VALUE DATE : 25/12/2023	1.00		471.56
26/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: DRINKS AND SNACK	2.00		469.56
27/12/2023	Debit Card Transaction INSTACHEF SI NG 25DEC 4628-4500-5571-3847	5.30		464.26
27/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: EUREKA TASTE @ MD6	7.00		457.26
27/12/2023	Debit Card Transaction BUS/MRT 363996300 SI NG 20DEC 4628-4500-5571-3847	2.18		455.08
27/12/2023	Debit Card Transaction NAMI SI NG 22DEC 4628-4500-5571-3847	8.20		446.88
27/12/2023	Debit Card Transaction IKEA - RESTAURANT SI NG 23DEC 4628-4500-5571-3847	9.80		437.08
27/12/2023	Debit Card Transaction IKEA - RESTAURANT SI NG 23DEC 4628-4500-5571-3847	0.50		436.58
27/12/2023	Debit Card Transaction IKEA SI NG 23DEC 4628-4500-5571-3847	196.70		239.88
	Balance Carried Forward			SGD 239.88

DBS Multiplier Account
Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 239.88
27/12/2023	Debit Card Transaction GRAB* A-5QV57W8G2IXQ SI NG 23DEC 4628-4500-5571-3847	11.50		228.38
27/12/2023	Debit Card Transaction WATSON'S SINGAPORE SI NG 23DEC 4628-4500-5571-3847	3.00		225.38
27/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: DRINKS AND SNACK	2.20		223.18
27/12/2023	Point-of-Sale Transaction 55713847, ONLY PTE LTD	17.00		206.18
28/12/2023	Debit Card Transaction INSTACHEF SI NG 26DEC 4628-4500-5571-3847	5.30		200.88
28/12/2023	Debit Card Transaction BUS/MRT 364901242 SI NG 22DEC 4628-4500-5571-3847	1.98		198.90
28/12/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 23DEC 4628-4500-5571-3847	12.10		186.80
28/12/2023	Debit Card Transaction BUS/MRT 365604200 SI NG 23DEC 4628-4500-5571-3847	1.40		185.40
28/12/2023	Debit Card Transaction NET*SUBWAY @ WEST COAS SI NG 24DEC 4628-4500-5571-3847	9.20		176.20
28/12/2023	Debit Card Transaction COLD STORAGE WEST COAS SI NG 24DEC 4628-4500-5571-3847	33.55		142.65
28/12/2023	Debit Card Transaction DAISO JAPAN - WCP SI NG 24DEC 4628-4500-5571-3847	29.14		113.51
28/12/2023	Debit Card Transaction 7-ELEVEN-6 CLEMENTI RD SI NG 25DEC 4628-4500-5571-3847	13.80		99.71
28/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: SSS INDIAN FOOD	5.40		94.31
28/12/2023	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: DELVIN FRUIT AND JUICE AT TECHNO OTHER	5.30		89.01
28/12/2023	GIRO Salary NATIONAL UNIVERSITY OF SINGAPORE 00110519		5,738.09	5,827.10
	Balance Carried Forward			SGD 5,827.10

DBS Multiplier Account
Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 5,827.10
29/12/2023	Debit Card Transaction BUS/MRT 365849462 SI NG 24DEC 4628-4500-5571-3847	2.18		5,824.92
29/12/2023	Debit Card Transaction NET*SUBWAY SI NG 27DEC 4628-4500-5571-3847	9.20		5,815.72
29/12/2023	Advice Funds Transfer 271-369153-7 : I-BANK	2,231.00		3,584.72
29/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: TAIWAN ICHIBAN	5.50		3,579.22
29/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: DRINKS AND SNACK	2.00		3,577.22
29/12/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: DRINKS AND SNACK	2.50		3,574.72
29/12/2023	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: AGZ FOOD PTE. LTD. NA OTHER	4.50		3,570.22
30/12/2023	Debit Card Transaction BUS/MRT 366121422 SI NG 25DEC 4628-4500-5571-3847	2.18		3,568.04
30/12/2023	Debit Card Transaction SINGTEL PREPAID HIIACC SI NG 27DEC 4628-4500-5571-3847	19.90		3,548.14
30/12/2023	Debit Card Transaction FAIRPRICE FINEST-CLEME SI NG 27DEC 4628-4500-5571-3847	11.90		3,536.24
30/12/2023	Debit Card Transaction 7-ELEVEN-6 CLEMENTI RD SI NG 28DEC 4628-4500-5571-3847	12.20		3,524.04
31/12/2023	Interest Earned		0.02	3,524.06
	Total Balance Carried Forward in SGD:	7,230.03	7,760.80	3,524.06

Messages For Your Account

- Total Interest For Current Year

(A) Total Credit Interest

9.76

(B) Total Debit Interest

0.00

My Account

Account No. 271-369153-7

Date	Description	Withdrawal (-)	Deposit (+)	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			SGD 18,001.27
13/12/2023	Advice Funds Transfer 271-200110-4 : I-BANK	600.00		17,401.27
15/12/2023	Advice Funds Transfer 271-200110-4 : I-BANK	400.00		17,001.27
18/12/2023	Advice Funds Transfer 271-200110-4 : I-BANK	1,000.00		16,001.27
22/12/2023	Advice FAST Payment / Receipt OCBC:601243504001:I-BANK STAMP DUTY SANKHA MB134338280708H51 OTHER	131.60		15,869.67
22/12/2023	Advice FAST Payment / Receipt OCBC:601243504001:I-BANK DEPOSIT TOP UP MB134338344657H54 OTHER	100.00		15,769.67
29/12/2023	Advice Funds Transfer 271-200110-4 : I-BANK		2,231.00	18,000.67
31/12/2023	Interest Earned		0.63	18,001.30
	Total Balance Carried Forward in SGD:	2,231.60	2,231.63	18,001.30

Messages For Your Account

- Total Interest For Current Year
 - (A) Total Credit Interest
 - (B) Total Debit Interest

 4.62
0.00

Messages For You

- **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

- **Introduction of Cheque Issuance Fee**

Starting 1 November 2023, DBS/POSB, along with the industry, will be implementing a fee for every SGD-denominated cheque issued. The subsidised fee of S\$0.75 will apply on cheques issued from DBS/POSB Deposit accounts, and it will be automatically waived on cheques issued by customers 60 years old and above from 1 November 2023 to 31 December 2025. The bank continues to provide a wide range of digital payment services via DBS/POSB digibank at zero fees, such as PayNow, Interbank GIRO, FAST and DBS PayLah!. As various government agencies and organisations progressively adopt alternative payment methods such as PayNow, we will not be implementing cheque deposit fees during this transition period, for a minimum of 6 months. Customers will be informed of any changes regarding this arrangement. To give you peace of mind when performing digital transactions, we continually enhance our security measures to protect you from fraud. We recently launched additional countermeasures against scam and malware threats, which include advanced surveillance and customer-managed security controls. For more information, please visit https://go.dbs.com/cheque_faq

- **Revision of Terms and Conditions Governing Accounts (Applicable to Individuals)**

With effect from 18 December 2023, selected clauses in the Terms and Conditions Governing Accounts will be updated. Please refer to dbs.com.sg/personal/deposits for more details.

- **GST Rate Change**

Singapore's GST rate will be increased from 8% to 9% with effect from 1 January 2024. To find out more, visit www.dbs.com/gst-changes

- **Updates to your loan account number format**

We have upgraded our systems to serve you better! Before 23 Sep 2023, your mortgage loan and renovation loan account numbers were in the format of XX-XXXXXX-X/X. After the upgrade on 23 Sep 2023, the format is now XX-XXXXXXX-X. Visit <https://go.dbs.com/sg-hlact> for more details.

- **SIBOR Transition to SORA**

In line with the discontinuation of the Singapore Interbank Offer Rate (SIBOR), customers with SIBOR-based credit facilities, including home loans, are encouraged to switch to an alternative home loan package by 30 April 2024. To find out how you can apply for an alternative home loan package, please visit <https://go.dbs.com/sg-hlsibor>

- **Update your personal particulars today**

Got a new address, passport, mobile number or email? Simply use digibank to update your details. Visit go.dbs.com/sg-ppu to learn more.

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>.