

S/N: EN05011202270528



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 30 Nov 2023

Deposits

Current and Savings Account

Total: SGD Equivalent 20,994.56

Summary of Currency Breakdown:

SGD 20,994.56

Account	Account No.		Balance (Base Currency)	Balance (SGD Equivalent)
DBS Multiplier Account	271-200110-4	SGD	2,993.29	2,993.29
My Account	271-369153-7	SGD	18,001.27	18,001.27

Transaction Details as at 30 Nov 2023

Deposits

DBS Multiplier Account

Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			SGD 2,269.65
01/11/2023	Debit Card Transaction BUS/MRT 339037121 SI NG 26OCT 4628-4500-5571-3847	0.99		2,268.66
01/11/2023	Debit Card Transaction SINGTEL PREPAID HII!ACC SI NG 28OCT 4628-4500-5571-3847	19.90		2,248.76
01/11/2023	Debit Card Transaction NET*SUBWAY @ WEST COAS SI NG 29OCT 4628-4500-5571-3847	15.30		2,233.46
01/11/2023	Debit Card Transaction WATSON'S SI NG 29OCT 4628-4500-5571-3847	14.90		2,218.56
01/11/2023	Debit Card Transaction YQUEUE SI NG 31OCT 4628-4500-5571-3847	17.20		2,201.36
01/11/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: PASTA EXPRESS TD	8.00		2,193.36
02/11/2023	Debit Card Transaction BUS/MRT 340020075 SI NG 28OCT 4628-4500-5571-3847	1.98		2,191.38
02/11/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 31OCT 4628-4500-5571-3847	9.50		2,181.88
02/11/2023	Debit Card Transaction YQUEUE SI NG 01NOV 4628-4500-5571-3847	5.00		2,176.88
02/11/2023	Debit Card Transaction YQUEUE SI NG 01NOV 4628-4500-5571-3847	9.20		2,167.68
02/11/2023	Advice FAST Payment / Receipt INCOMING PAYNOW REF 8138960 FROM: NGUYEN THI MAI HUONG PAYNOW TRANSFER OTHER		16.00	2,183.68
	Balance Carried Forward			SGD 2,183.68

DBS Multiplier Account
Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 2,183.68
02/11/2023	Advice FAST Payment / Receipt INCOMING PAYNOW REF 8141188 FROM: XESS ANUBHAW KUNTAL PAYNOW TRANSFER OTHER		14.70	2,198.38
03/11/2023	Debit Card Transaction BUS/MRT 340610731 SI NG 29OCT 4628-4500-5571-3847	1.19		2,197.19
03/11/2023	Debit Card Transaction YQUEUE SI NG 02NOV 4628-4500-5571-3847	5.00		2,192.19
03/11/2023	Debit Card Transaction YQUEUE SI NG 02NOV 4628-4500-5571-3847	37.90		2,154.29
04/11/2023	Debit Card Transaction YQUEUE SI NG 03NOV 4628-4500-5571-3847	5.00		2,149.29
04/11/2023	Debit Card Transaction YQUEUE SI NG 03NOV 4628-4500-5571-3847	9.20		2,140.09
05/11/2023	Debit Card Transaction FP*FOOD PANDA SI NG 03NOV 4628-4500-5571-3847	15.38		2,124.71
07/11/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 04NOV 4628-4500-5571-3847	17.25		2,107.46
07/11/2023	Debit Card Transaction FP*FOOD PANDA SI NG 04NOV 4628-4500-5571-3847	15.02		2,092.44
07/11/2023	Debit Card Transaction FP*FOOD PANDA SI NG 04NOV 4628-4500-5571-3847	19.77		2,072.67
07/11/2023	Debit Card Transaction FP*FOOD PANDA SI NG 05NOV 4628-4500-5571-3847	19.67		2,053.00
07/11/2023	Interest Earned PREFERENTIAL RATE BASED ON TOTAL MONTHLY TRANSACTIONS		3.03	2,056.03
08/11/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 05NOV 4628-4500-5571-3847	19.20		2,036.83
08/11/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 06NOV 4628-4500-5571-3847	6.00		2,030.83
09/11/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 07NOV 4628-4500-5571-3847	20.50		2,010.33
	Balance Carried Forward			SGD 2,010.33

DBS Multiplier Account
Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 2,010.33
09/11/2023	Debit Card Transaction GRAB* A-5L24QX9GWFP5 SI NG 07NOV 4628-4500-5571-3847	17.10		1,993.23
09/11/2023	Advice FAST Payment / Receipt OCBC:601243504001:I-BANK NOV PAYMENT MB131676682075G98 RENT	1,600.00		393.23
10/11/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 08NOV 4628-4500-5571-3847	9.90		383.33
10/11/2023	Debit Card Transaction GRAB* A-5L6B9AGWWGH7 SI NG 08NOV 4628-4500-5571-3847	24.30		359.03
11/11/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 09NOV 4628-4500-5571-3847	19.05		339.98
11/11/2023	Debit Card Transaction GRAB* A-5LAGFWVWWHDJ SI NG 09NOV 4628-4500-5571-3847	23.50		316.48
12/11/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 10NOV 4628-4500-5571-3847	11.10		305.38
12/11/2023	Debit Card Transaction ALIEXPRESS.COM SI NG 10NOV 4628-4500-5571-3847	3.79		301.59
12/11/2023	Debit Card Transaction GRAB* A-5LEGHSJWWGKN SI NG 10NOV 4628-4500-5571-3847	20.70		280.89
13/11/2023	Advice Funds Transfer 271-369153-7 : I-BANK VALUE DATE : 13/11/2023		200.00	480.89
13/11/2023	Point-of-Sale Transaction 55713847,DING FENG 28 PTE LTD	40.00		440.89
14/11/2023	Advice Funds Transfer 271-369153-7 : I-BANK		50.00	490.89
14/11/2023	Advice Funds Transfer 271-369153-7 : I-BANK		50.00	540.89
15/11/2023	Debit Card Transaction COLD STORAGE ONLINE SI NG 10NOV 4628-4500-5571-3847	73.50		467.39
15/11/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 11NOV 4628-4500-5571-3847	16.00		451.39
	Balance Carried Forward			SGD 451.39

DBS Multiplier Account

Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 451.39
15/11/2023	Debit Card Transaction GRAB* A-5LIR7HRWWG84 SI NG 11NOV 4628-4500-5571-3847	24.00		427.39
15/11/2023	Debit Card Transaction GRAB* A-5LMTRQUGWFIL SI NG 12NOV 4628-4500-5571-3847	25.70		401.69
15/11/2023	Debit Card Transaction YQUEUE SI NG 14NOV 4628-4500-5571-3847	9.70		391.99
15/11/2023	Debit Card Transaction YQUEUE SI NG 14NOV 4628-4500-5571-3847	4.20		387.79
16/11/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 12NOV 4628-4500-5571-3847	5.90		381.89
16/11/2023	Debit Card Transaction SHELL PASIR PANJANG 32 SI NG 13NOV 4628-4500-5571-3847	8.40		373.49
16/11/2023	Debit Card Transaction IKEA SI NG 13NOV 4628-4500-5571-3847	79.00		294.49
16/11/2023	Debit Card Transaction DAISO JAPAN - WCP SI NG 13NOV 4628-4500-5571-3847	74.72		219.77
16/11/2023	Debit Card Transaction NET*SUBWAY @ WEST COAS SI NG 13NOV 4628-4500-5571-3847	14.20		205.57
16/11/2023	Debit Card Transaction GRAB* A-5LV9BJXWWF29 SI NG 14NOV 4628-4500-5571-3847	29.70		175.87
16/11/2023	GIRO Salary NATIONAL UNIVERSITY OF SINGAPORE 00110519		5,500.00	5,675.87
17/11/2023	Debit Card Transaction WATSON'S SI NG 13NOV 4628-4500-5571-3847	7.55		5,668.32
17/11/2023	Debit Card Transaction NUS MULTI-PURPOSE CO-O SI NG 14NOV 4628-4500-5571-3847	67.55		5,600.77
17/11/2023	Debit Card Transaction HUDSONS COFFEE-T3 SI NG 14NOV 4628-4500-5571-3847	21.81		5,578.96
17/11/2023	Debit Card Transaction DCC-FLEMINGO DUTY FREE KA TU 15NOV 4628-4500-5571-3847	64.53		5,514.43
	Balance Carried Forward			SGD 5,514.43

DBS Multiplier Account
Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 5,514.43
18/11/2023	Debit Card Transaction BUS/MRT 347366642 SI NG 13NOV 4628-4500-5571-3847	3.92		5,510.51
19/11/2023	Advice Funds Transfer 271-369153-7 : I-BANK VALUE DATE : 19/11/2023	2,300.00		3,210.51
19/11/2023	Debit Card Transaction DBS VISA DEBIT CASHBACK O CT 18NOV 4628-4500-5571-3847		4.02	3,214.53
20/11/2023	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: THARINDU KALUARACHCHI PAYNOW TRANSFER OTHER	14.00		3,200.53
20/11/2023	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: PURNIMA KAMATH PAYNOW TRANSFER OTHER	4.29		3,196.24
20/11/2023	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: MIA HUONG NGUYEN PAYNOW TRANSFER OTHER	8.10		3,188.14
20/11/2023	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: HUSSEL SURIYAARACHCHI PAYNOW TRANSFER OTHER	8.40		3,179.74
20/11/2023	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: HAN QIAO PAYNOW TRANSFER OTHER	25.17		3,154.57
22/11/2023	Debit Card Transaction ALIEXPRESS SI NG 20NOV 4628-4500-5571-3847	7.30		3,147.27
22/11/2023	Debit Card Transaction ALIEXPRESS SI NG 20NOV 4628-4500-5571-3847	7.73		3,139.54
22/11/2023	Debit Card Transaction ALIEXPRESS SI NG 20NOV 4628-4500-5571-3847	6.20		3,133.34
22/11/2023	Debit Card Transaction ALIEXPRESS SI NG 20NOV 4628-4500-5571-3847	2.70		3,130.64
	Balance Carried Forward			SGD 3,130.64

DBS Multiplier Account
Account No. 271-200110-4

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 3,130.64
22/11/2023	Debit Card Transaction ALIEXPRESS SI NG 20NOV 4628-4500-5571-3847	3.88		3,126.76
22/11/2023	Debit Card Transaction ALIEXPRESS SI NG 20NOV 4628-4500-5571-3847	1.58		3,125.18
22/11/2023	Debit Card Transaction UBER *TRIP HE LP 20NOV 4628-4500-5571-3847 LKR165.00	0.70		3,124.48
23/11/2023	Debit Card Transaction ALIEXPRESS SI NG 21NOV 4628-4500-5571-3847	6.02		3,118.46
23/11/2023	Debit Card Transaction ALIEXPRESS SI NG 21NOV 4628-4500-5571-3847	49.22		3,069.24
23/11/2023	Debit Card Transaction ALIEXPRESS SI NG 21NOV 4628-4500-5571-3847	9.00		3,060.24
26/11/2023	Debit Card Transaction ALIEXPRESS SI NG 24NOV 4628-4500-5571-3847	8.58		3,051.66
26/11/2023	Debit Card Transaction ALIEXPRESS SI NG 24NOV 4628-4500-5571-3847	6.57		3,045.09
26/11/2023	Debit Card Transaction ALIEXPRESS SI NG 24NOV 4628-4500-5571-3847	6.37		3,038.72
28/11/2023	Debit Card Transaction ALIEXPRESS SI NG 25NOV 4628-4500-5571-3847	17.16		3,021.56
29/11/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: DRINKS AND SNACK	1.80		3,019.76
30/11/2023	Debit Card Transaction SINGTEL PREPAID HIIACC SI NG 27NOV 4628-4500-5571-3847	19.90		2,999.86
30/11/2023	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: DRINKS AND SNACK	6.60		2,993.26
30/11/2023	Interest Earned		0.03	2,993.29
	Total Balance Carried Forward in SGD:	5,114.14	5,837.78	2,993.29

My Account

Account No. 271-369153-7

Date	Description	Withdrawal (-)	Deposit (+)	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			SGD 16,000.67
13/11/2023	Advice Funds Transfer 271-200110-4 : I-BANK VALUE DATE : 13/11/2023	200.00		15,800.67
14/11/2023	Advice Funds Transfer 271-200110-4 : I-BANK	50.00		15,750.67
14/11/2023	Advice Funds Transfer 271-200110-4 : I-BANK	50.00		15,700.67
19/11/2023	Advice Funds Transfer 271-200110-4 : I-BANK VALUE DATE : 19/11/2023		2,300.00	18,000.67
30/11/2023	Interest Earned		0.60	18,001.27
Total Balance Carried Forward in SGD:		300.00	2,300.60	18,001.27

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>.