

S/N: EN05300900396300

## CONSOLIDATED STATEMENT



KUMAR UMESH  
35 CHAPEL ROAD  
SINGAPORE 429541



For enquiries, please call our 24-Hour Hotline  
at 1800- 111 1111 (in Singapore) or (65) 6327  
2265 (outside Singapore)

### ACCOUNT SUMMARY | As at 30 Sep 2017

#### DEPOSITS

#### SINGAPORE DOLLAR

| Account                         | Account Number | Balance<br>(S\$ Equivalent) |
|---------------------------------|----------------|-----------------------------|
| DBS Remix eSavings Plus Account | 048-1-046550   | 997.47                      |
| TOTAL DEPOSITS – CREDIT         |                | 997.47                      |

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## ACCOUNT DETAILS | As at 30 Sep 2017

### DEPOSITS

#### DBS Remix eSavings Plus Account

Account No. 048-1-046550

| Date   | Description  | Withdrawal | Deposit  | Balance (S\$)   |
|--------|--|------------|----------|-----------------|
|        | <b>Balance Brought Forward</b>   |            |          | <b>103.60</b>   |
| 01 Sep | Debit Card Transaction<br>FAIRPRICE FINEST-MARIN SI NG 30AUG<br>4628-4500-0382-1288            | 26.65      |          | 76.95           |
| 03 Sep | Debit Card Transaction<br>M1 MCARD TOP-UP SI NG 02SEP<br>4628-4500-0382-1288                   | 23.00      |          |                 |
| 03 Sep | Debit Card Transaction<br>EZLINK SI NG 01SEP<br>4628-4500-0382-1288                            | 20.30      |          | 33.65           |
| 04 Sep | Funds Transfer<br>TOP-UP TO PAYLAH! :<br>86413078  | 24.10      |          |                 |
| 04 Sep | Funds Transfer<br>SEND BACK FROM PAYLAH! :<br>86413078   |            | 27.00    |                 |
| 04 Sep | Salary<br>HELIUS TECHNOLOGIES<br>SALARY  |            | 7,000.00 | 7,036.55        |
| 05 Sep | FAST Payment / Receipt<br>CITI:4265693004512954:I-BANK<br>TRANSFER<br>MB2975487342N91<br>OTHER | 400.00     |          |                 |
| 05 Sep | FAST Payment / Receipt<br>CITI:1801007704:I-BANK<br>TRANSFER<br>MB2975490549N99<br>OTHER       | 400.00     |          |                 |
| 05 Sep | FAST Payment / Receipt<br>OCBC:6651104371:I-BANK<br>TRANSFER<br>MB2975511415N41<br>OTHER       | 800.00     |          |                 |
| 05 Sep | Outward Telegraphic Transfer<br>MB2975505958N92<br>0016OT4913003                               | 2,458.13   |          |                 |
|        | <b>Balance Carried Forward</b>   |            |          | <b>2,978.42</b> |

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## DEPOSITS

### DBS Remix eSavings Plus Account

Account No. 048-1-046550

| Date   | Description  | Withdrawal | Deposit | Balance (S\$)   |
|--------|--|------------|---------|-----------------|
|        | <b>Balance Brought Forward</b>   |            |         | <b>2,978.42</b> |
| 05 Sep | Purchase with Cash Withdrawal<br>03821288,7-ELEVEN<br>PURCH 7.40, CSHBACK 50.00                                  | 57.40      |         | 2,921.02        |
| 07 Sep | Debit Card Transaction<br>FREELANCER.COM WI L 03SEP<br>4628-4500-0382-1288                                       | 1.80       |         |                 |
| 07 Sep | Debit Card Transaction<br>FREELANCER.COM WI L 03SEP<br>4628-4500-0382-1288                                       | 7.67       |         | 2,911.55        |
| 08 Sep | Debit Card Transaction<br>M1 MCARD TOP-UP SI NG 07SEP<br>4628-4500-0382-1288                                     | 10.00      |         | 2,901.55        |
| 09 Sep | Debit Card Transaction<br>IHERB AM ST 07SEP<br>4628-4500-0382-1288   | 160.55     |         |                 |
| 09 Sep | Top-up Mobile Pre-paid Card - Internet<br>Banking<br>M1 86413078 : I-BANK  | 10.00      |         | 2,731.00        |
| 10 Sep | Debit Card Transaction<br>FAIRPRICE FINEST-MARIN SI NG 08SEP<br>4628-4500-0382-1288                              | 21.70      |         | 2,709.30        |
| 12 Sep | Debit Card Transaction<br>REBTEL LU XE 09SEP<br>4628-4500-0382-1288 USD10.00                                     | 13.88      |         |                 |
| 12 Sep | Debit Card Transaction<br>EDREAMSEUR BA RC 10SEP<br>4628-4500-0382-1288  | 82.93      |         |                 |
| 12 Sep | FAST Payment / Receipt<br>CITI:4265693004512954:I-BANK<br>CREDIT UMESH PAY<br>19274416828<br>CREDIT CARD PAYMENT | 124.00     |         | 2,488.49        |
| 13 Sep | Payments / Collections via GIRO<br>PAYPAL PTE LTD<br>5JFDDTKNLXD3G<br>SUPPLIER PAYMENT                           |            | 0.14    |                 |
|        | <b>Balance Carried Forward</b>   |            |         | <b>2,488.63</b> |

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## DEPOSITS

### DBS Remix eSavings Plus Account

Account No. 048-1-046550

| Date   | Description   | Withdrawal | Deposit | Balance (S\$)   |
|--------|---|------------|---------|-----------------|
|        | <b>Balance Brought Forward</b>  |            |         | <b>2,488.63</b> |
| 13 Sep | Payments / Collections via GIRO<br>PAYPAL PTE LTD<br>5JF7PWT65ND3G<br>SUPPLIER PAYMENT  |            | 0.12    | 2,488.75        |
| 15 Sep | Debit Card Transaction<br>FREELANCER.COM W I L 13SEP<br>4628-4500-0382-1288             |            | 1.80    |                 |
| 15 Sep | Debit Card Transaction<br>FAIRPRICE FINEST-MARIN SI NG 13SEP<br>4628-4500-0382-1288     | 26.50      |         | 2,464.05        |
| 16 Sep | Debit Card Transaction<br>PAYPAL *JAVAANTIQUE 40 29 14SEP<br>4628-4500-0382-1288        | 14.00      |         |                 |
| 16 Sep | Debit Card Transaction<br>PAYPAL *JAVAANTIQUE 40 29 14SEP<br>4628-4500-0382-1288        | 2.00       |         |                 |
| 16 Sep | Debit Card Transaction<br>PP*4592CODE 40 29 14SEP<br>4628-4500-0382-1288                | 3.00       |         | 2,445.05        |
| 18 Sep | Purchase with Cash Withdrawal<br>03821288,7-ELEVEN<br>PURCH 1.20, CSHBACK 100.00        | 101.20     |         | 2,343.85        |
| 19 Sep | Debit Card Transaction<br>PP*4592CODE 40 29 17SEP<br>4628-4500-0382-1288                |            | 3.00    | 2,346.85        |
| 20 Sep | Debit Card Transaction<br>EZLINK SI NG 18SEP<br>4628-4500-0382-1288                     | 20.30      |         | 2,326.55        |
| 22 Sep | Debit Card Transaction<br>INDACOIN.COM*919Z +4 42 20SEP<br>4628-4500-0382-1288 USD50.00 | 69.80      |         |                 |
| 22 Sep | Debit Card Transaction<br>INDACOIN.COM*270Z +4 42 20SEP<br>4628-4500-0382-1288 USD50.00 | 69.80      |         | 2,186.95        |
| 23 Sep | Debit Card Transaction<br>COINBASE CH EA 21SEP<br>4628-4500-0382-1288                   | 205.60     |         | 1,981.35        |
|        | <b>Balance Carried Forward</b>  |            |         | <b>1,981.35</b> |

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## DEPOSITS

### DBS Remix eSavings Plus Account

Account No. 048-1-046550

| Date   | Description  | Withdrawal | Deposit | Balance (S\$)   |
|--------|--|------------|---------|-----------------|
|        | <b>Balance Brought Forward</b>   |            |         | <b>1,981.35</b> |
| 25 Sep | FAST Payment / Receipt<br>INCOMING PAYNOW<br>FROM: MONDAL SUDIPTO<br>OTHER                     |            | 50.00   | 2,031.35        |
| 26 Sep | Debit Card Transaction<br>PAYPAL *ANDREA 40 29 23SEP<br>4628-4500-0382-1288                    | 7.00       |         |                 |
| 26 Sep | Debit Card Transaction<br>ALOTRIP INTL LTD 84 12 23SEP<br>4628-4500-0382-1288                  | 132.05     |         |                 |
| 26 Sep | Debit Card Transaction<br>PAYPAL *JAVAANTIQUE 40 29 24SEP<br>4628-4500-0382-1288               |            | 2.00    |                 |
| 26 Sep | Debit Card Transaction<br>PAYPAL *ANDREA 40 29 24SEP<br>4628-4500-0382-1288                    |            | 7.00    | 1,901.30        |
| 27 Sep | Debit Card Transaction<br>DBS VISA DEBIT CARD 5% CA SH 26SEP<br>4628-4500-0382-1288            |            | 5.63    |                 |
| 27 Sep | Debit Card Transaction<br>LAZADA SI NG 24SEP<br>4628-4500-0382-1288                            | 78.65      |         |                 |
| 27 Sep | Debit Card Transaction<br>LAZADA SI NG 24SEP<br>4628-4500-0382-1288                            | 11.90      |         | 1,816.38        |
| 29 Sep | Debit Card Transaction<br>M1 MCARD TOP-UP SI NG 28SEP<br>4628-4500-0382-1288                   | 19.00      |         |                 |
| 29 Sep | FAST Payment / Receipt<br>CITI:4265693004512954:I-BANK<br>TRANSFER<br>MB3178404077I30<br>OTHER | 400.00     |         |                 |
| 29 Sep | FAST Payment / Receipt<br>CITI:1801007704:I-BANK<br>TRANSFER<br>MB3178410416I19<br>OTHER       | 400.00     |         | 997.38          |
|        | <b>Balance Carried Forward</b>   |            |         | <b>997.38</b>   |

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DEPOSITS

DBS Remix eSavings Plus Account

Account No. 048-1-046550

| Date   | Description                    | Withdrawal | Deposit  | Balance (S\$) |
|--------|--------------------------------|------------|----------|---------------|
|        | <b>Balance Brought Forward</b> |            |          | <b>997.38</b> |
| 30 Sep | Interest Earned                |            | 0.09     | 997.47        |
|        | <b>Total</b>                   | 6,202.91   | 7,096.78 |               |
|        | <b>Balance Carried Forward</b> |            |          | <b>997.47</b> |

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## MESSAGE FOR YOU

- Foreign Currency Notes Transaction Charges**

With effect from 9 Jan 2017, commission-in-lieu charges for all cash deposits and withdrawals of foreign currency notes will apply. Please refer to our online notice at [www.dbs.com.sg/personal/deposits/fees.page](http://www.dbs.com.sg/personal/deposits/fees.page) for more details.

- Update your personal particulars**

If there is any change to your personal particulars or contact details, please update us via Internet Banking or visit any DBS/POSB branch.

- We value your feedback on our service**

Ipsos Pte Ltd may contact you for a phone/online survey on your banking experience with us. We would appreciate your participation in this survey.

- Want to pay down your home loan?**

You can submit your partial repayment request online at [go.dbs.com.sg-hlpartialrepayment](http://go.dbs.com.sg-hlpartialrepayment)

- New Fee for Cash Deposits above S\$20,000 at Branch Counters**

Effective 17 April 2017, personal banking customers depositing cash exceeding S\$20,000 at branch counters will be subject to a fee of S\$10 for every subsequent S\$10,000 or part thereof. More details at [www.dbs.com.sg](http://www.dbs.com.sg)

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

With effect from November 2017, selected clauses in the Terms and Conditions Governing Accounts will be updated. Please refer to [www.dbs.com.sg](http://www.dbs.com.sg) for more details.

- Reset your card(s) PIN instantly now**

Forgot your Credit, Debit or ATM card PIN? You can reset your PIN instantly on digibank (online and mobile banking). No more waiting for the PIN via mail.

## TERMS AND CODES

| FOREIGN CURRENCY CODES |                             | FOREIGN CURRENCY FIXED DEPOSIT |                                |                |                               |                |                                 |
|------------------------|-----------------------------|--------------------------------|--------------------------------|----------------|-------------------------------|----------------|---------------------------------|
| Code                   | Description                 | Earmark Reason                 |                                | Earmark Reason |                               | Earmark Reason |                                 |
|                        |                             | Code                           | Description                    | Code           | Description                   | Code           | Description                     |
| AUD                    | Australian Dollar           | AHF                            | Adhoc Facility                 | LTG            | Long Term Guarantee           | SR             | Settlement Risk                 |
| CAD                    | Canadian Dollar             | BILL                           | Bills                          | MCL            | Multi-Currency Line           | SRS            | Supplementary Retirement Scheme |
| CNH                    | Chinese Renminbi (Offshore) | CC                             | Clearing Cheque                | MT             | Margin Trading                | STF            | Short Term Financing            |
| EUR                    | European Union Dollar       | DL                             | Dealing Line                   | MTL            | Margin Trading Line           | STL            | Short Term Loan                 |
| HKD                    | Hong Kong Dollar            | ELTG                           | Extra Long Term Guarantee      | OD             | Overdraft                     | TBD            | Trading Bill Discounting        |
| JPY                    | Japanese Yen                | FAFY                           | Fixed Advanced Facility        | OLD            | Option-Linked Deposits        | TL             | Term Loan                       |
| NZD                    | New Zealand Dollar          | FCFD                           | Foreign Currency Fixed Deposit | OTH            | Others                        |                |                                 |
| NOK                    | Norwegian Kroner            | FLD                            | Flexi-Deposit                  | PCF            | Pending Confirmation of Funds |                |                                 |
| GBP                    | Sterling Pound              | FX                             | Foreign Exchange               | RCF            | Revolving Credit Facility     |                |                                 |
| SEK                    | Swedish Kroner              | ICC                            | Issuance of Credit Card        | SDB            | Safe Deposit Box              |                |                                 |
| CHF                    | Swiss Franc                 | LC                             | Letter of Credit               | SG             | Shipping Guarantee            |                |                                 |
| THB                    | Thai Baht                   | LCA                            | Leverage Currency Account      | SMX            | Simex                         |                |                                 |
| USD                    | United States Dollar        | LG                             | Letter of Guarantee            |                |                               |                |                                 |
| XAU                    | Gold                        |                                |                                |                |                               |                |                                 |



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| S\$ FIXED DEPOSIT |   |   |
|-------------------|---|---|
| Remarks           | Explanation   |   |
| Security          | Fixed Deposit subject to set-off against facilities                   | Note: If "Balance" is shown under the "Remarks" column, please refer to your weekly Foreign Currency Fixed Deposit Statement for details. |
| Earmark -OTH      | Fixed Deposit earmarked for other reasons e.g. CPF Minimum Sum Scheme |   |



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## FOR YOUR INFORMATION

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### 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\$50,000 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\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

### GENERAL

Late cheques will be taken into account for interest computation from the next clearing date after the day of deposit.

Exchange rate quoted (if any) is the indicative rate as at the last business day of the month.

Any transactions performed after our cut-off time for statement printing will be reflected in the following month's statement of account.

Overdraft interest denotes the interest charge on (a) the amount overdrawn due to there being insufficient funds in your account to meet payments (subject to a minimum charge of S\$20 for personal account) or (b) the overdraft amount utilised for accounts with an overdraft facility (subject to a minimum charge of S\$10).

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.

### FOREIGN CURRENCY FIXED DEPOSIT AND SGD FIXED DEPOSIT

The principal amount and interest in your fixed deposit will be renewed at maturity in accordance with your instructions. If maturity instructions are absent or cannot be implemented, we may at our discretion place it for any tenor and renew the principal and interest at the prevailing rate at the time of maturity. If you wish to change your maturity instruction, please approach any branch, 2 business days before the maturity date. Please note that if the fixed deposit is withdrawn before the maturity date, you may receive lower or no interest and charges may be imposed.