



**OOI YI HANG**

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SINGAPORE 510583

# Your monthly wealth report

as of 31 October 2024

**CHUA KEE SIANG (CAI QIXIANG)**

Your Relationship Manager

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## Your monthly summary

Your reference currency  
**SGD (Singapore Dollar)**

To give you an overview of your portfolio, all values on this page shown in foreign currencies are converted to your reference currency above. The following exchange rate has been applied.

Code	CCY/SGD
USD	1.3214

Valuations, except Structured Deposits are derived based on indicative market values. Structured Deposits is based on the original investment amount.

Values are calculated using unrounded numbers (including but not limited to FX rate, quantity, amount, price) in our systems. As the values are rounded when we present the data in this report, this may result in rounding differences.

### What you have

Cash and deposits	SGD(\$)
Cash accounts	21,105.08
Time deposit accounts	485,902.16
<b>Total</b>	<b>507,007.24</b>
Investments	
Wealth portfolio (NAV)*	187,616.22
<b>Total</b>	<b>187,616.22</b>

\* Valuation stated for portfolios indicates the total net asset value (NAV) (assets minus liabilities) based on the indicative market values.

### What you owe

Loans	SGD(\$)
Property loans	1,053,665.52
<b>Total</b>	<b>1,053,665.52</b>

## Your portfolios

Your reference currency  
**SGD (Singapore Dollar)**

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### Wealth portfolio

Portfolio number : 6500161650-1

Assets	SGD (\$)
Fixed Income	187,616.22
<b>Total</b>	<b>187,616.22</b>

## What's coming?

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**01** Nov  
Friday

**Payment**

**Property loans**  
HOUSING LOAN  
[SGD 5,496.48]

# What you have — Cash and deposits

## Cash accounts

SGD	Description	Account number	Balance
	PREMIER EASISAVE	584196463001	15,845.42 SGD
	FRANK ACCOUNT	680849965001	5,241.06 SGD
	MONTHLY SAVINGS ACCOUNT	694099649001	18.55 SGD
	Total		21,105.03 SGD

USD	Description	Account number	Balance
	PREMIER GLOBAL SAVINGS ACCOUNT	503739559201	0.04 USD
	Total		0.04 USD

## Time deposit accounts

Account number	Advice number	Interest rate per year	Tenor	Start date	Maturity date	Interest at maturity	Principal value
584062525501	002	2.8000 %	12 months	26 Mar 2024	26 Mar 2025	13,605.26 SGD	485,902.16 SGD
Total							485,902.16 SGD

# What you owe — Loans

## Property loans

Currency and description	Amount approved	Amount disbursed	First disbursement date	Next rate review date	Your loan matures	Interest rate per year	Outstanding balance
Multiple Collateral							
<b>HOUSING LOAN</b> Loan number: 571021894400000	1,342,575.00 SGD	1,074,060.00 SGD	15 Sep 2021	15 Nov 2024	01 Sep 2051	4.2075%	1,053,665.52 SGD

# Transaction activity — Cash and deposits

## Cash accounts

Value date	Description	Withdrawal SGD	Deposit SGD	Balance SGD
PREMIER EASISAVE: 584196463001				
	Opening balance			6,480.22
01 Oct	NETS QR NETS QR PURCHASE 52700101 ZHEN NENG ZHU	[6.50]		
01 Oct	LOAN PAYMENT 571021894400000	[5,573.82]		
02 Oct	FAST PAYMENT to WING FOOK EATING via PayNow-UEN OTHR - OTHR	[7.70]		
02 Oct	FAST PAYMENT to MA SAI via PayNow-Mobile OTHR - OTHR	[6.20]		
03 Oct	NETS QR NETS QR PURCHASE 23045997 BAKE&CRAFTSMEN PRM	[7.20]		
03 Oct	FAST PAYMENT to Sheng Wen via PayNow-Mobile OTHR - OTHR	[22.00]		
05 Oct	NETS QR NETS QR PURCHASE 23036868 97 NASI LEMAK SENJA	[4.20]		
05 Oct	NETS QR NETS QR PURCHASE 23009563 BAN MIAN 40 HD	[5.30]		

# Transaction activity — Cash and deposits

## Cash accounts (Continued)

Value date	Description	Withdrawal SGD	Deposit SGD	Balance SGD
PREMIER EASISAVE: 584196463001				
17 Oct	FAST PAYMENT to SK GRAND SUB MC 0721072947 OTHR - Bk 820847	[2.20]		
18 Oct	FUND TRANSFER from own account 680849965001 OTHR - Other		15,000.00	
30 Oct	INTEREST CREDIT		0.32	
Total withdrawal / deposits		(5,635.12)	15,000.32	
Total interest paid this year			6.54	
Ending balance				15,845.42
Average balance				7,624.01

Value date	Description	Withdrawal SGD	Deposit SGD	Balance SGD
FRANK ACCOUNT: 680849965001				
Opening balance				3,722.16
01 Oct	DEBIT PURCHASE 30/09/24 xx-6607 HA JUN [FUSIONOPOLIS] S	[7.50]		



# Transaction activity — Cash and deposits

## Cash accounts (Continued)

Value date	Description	Withdrawal SGD	Deposit SGD	Balance SGD
FRANK ACCOUNT: 680849965001				
02 Oct	<b>PAYMENT/TRANSFER</b> from MUHAMMAD ASHRA via PayNow-DBSS OTHR PayNow Transfer		23.00	
02 Oct	<b>IBG GIRO</b> AIA COLL U126087282 U126087282	[200.00]		
02 Oct	<b>DEBIT PURCHASE</b> 27/09/24 xx-6607 BUS/MRT 510472293 S	[5.81]		
02 Oct	<b>DEBIT PURCHASE</b> 29/09/24 xx-6607 SHENGSIONG@ELIASMALL S	[8.55]		
02 Oct	<b>DEBIT PURCHASE</b> 28/09/24 USD 28.23 xx-1249 CCBill.com *OnlyFans 8	[37.51]		
02 Oct	<b>DEBIT PURCHASE</b> 30/09/24 xx-5368 FIT BLOC S	[90.00]		
02 Oct	<b>DEBIT PURCHASE</b> 26/09/24 xx-6607 BUS/MRT 509878373 S	[4.08]		
03 Oct	<b>DEBIT PURCHASE</b> 01/10/24 xx-6607 LEE WEE & BROTHERS S	[3.40]		

# Transaction activity — Cash and deposits

## Cash accounts (Continued)

Value date	Description	Withdrawal SGD	Deposit SGD	Balance SGD
FRANK ACCOUNT: 680849965001				
03 Oct	<b>DEBIT PURCHASE</b> 01/10/24 xx-6607 OLD CHANG KEE S	[3.80]		
03 Oct	<b>DEBIT PURCHASE</b> 01/10/24 xx-6607 APAC VENDINGS PTE LTD S	[1.10]		
04 Oct	<b>DEBIT PURCHASE</b> 02/10/24 xx-6607 MCDONALD'S (PRC2) S	[8.90]		
04 Oct	<b>DEBIT PURCHASE</b> 02/10/24 xx-6607 SHENGSIONG@ELIASMALL S	[11.55]		
05 Oct	<b>DEBIT PURCHASE</b> 30/09/24 xx-6607 BUS/MRT 512119251 S	[5.55]		
07 Oct	<b>FAST PAYMENT</b> to Bryan Poh via PayNow-Mobile OTHR - OTHR	[1,183.00]		
07 Oct	<b>PAYMENT/TRANSFER</b> from EWE SHIAU LIN DBSS OTHR Transfer		20,000.00	
07 Oct	<b>DEBIT PURCHASE</b> 01/10/24 xx-6607 BUS/MRT 512631325 S	[4.44]		

# Transaction activity — Cash and deposits

## Cash accounts (Continued)

Value date	Description	Withdrawal SGD	Deposit SGD	Balance SGD
FRANK ACCOUNT: 680849965001				
07 Oct	<b>DEBIT PURCHASE</b> 04/10/24 xx-6607 NET*SUBWAY @ NUH MEDICAL S	[6.80]		
07 Oct	<b>DEBIT PURCHASE</b> 04/10/24 xx-6607 KOUFU PTE LTD S	[5.60]		
07 Oct	<b>DEBIT PURCHASE</b> 02/10/24 xx-6607 BUS/MRT 513175990 S	[4.14]		
08 Oct	<b>CCY CONVERSION FEE</b> FOR: 34.76 SGD	[0.97]		
08 Oct	<b>DEBIT PURCHASE</b> 05/10/24 xx-1249 holidaycars.com W	[34.76]		
09 Oct	<b>FAST PAYMENT</b> to PGN - TIMBRE via PayNow-Other OTHR - paynowead823211728446160	[20.00]		
09 Oct	<b>FAST PAYMENT</b> to PROOFER BAKERY via PayNow-UEN OTHR - OTHR	[4.70]		
09 Oct	<b>FAST PAYMENT</b> to Bryan Poh via PayNow-Mobile OTHR - OTHR	[198.00]		
09 Oct	<b>DEBIT PURCHASE</b> 07/10/24 xx-6607 MCDONALD'S [PRC2] S	[4.00]		

# Transaction activity — Cash and deposits

## Cash accounts (Continued)

Value date	Description	Withdrawal SGD	Deposit SGD	Balance SGD
FRANK ACCOUNT: 680849965001				
09 Oct	<b>DEBIT PURCHASE</b> 07/10/24 xx-6607 KOUFU PTE LTD S	[8.90]		
09 Oct	<b>DEBIT PURCHASE</b> 06/10/24 xx-6607 7-ELEVEN -ELIAS MALL S	[2.30]		
09 Oct	<b>DEBIT PURCHASE</b> 04/10/24 xx-6607 BUS/MRT 514354630 S	[6.63]		
09 Oct	<b>DEBIT PURCHASE</b> 07/10/24 xx-6607 APAC VENDINGS PTE LTD S	[0.60]		
09 Oct	<b>DEBIT PURCHASE</b> 03/10/24 xx-6607 BUS/MRT 513753651 S	[3.94]		
10 Oct	<b>IBG GIRO</b> SAF IMPREST ACCOUNT SUPP -		14.68	
11 Oct	<b>IBG GIRO</b> SAF IMPREST ACCOUNT SUPP -		14.68	
11 Oct	<b>DEBIT PURCHASE</b> 09/10/24 xx-6607 NTUC FP-BEDOK RESERVOIR S	[2.04]		

# Transaction activity — Cash and deposits

## Cash accounts (Continued)

Value date	Description	Withdrawal SGD	Deposit SGD	Balance SGD
FRANK ACCOUNT: 680849965001				
11 Oct	DEBIT PURCHASE 09/10/24 xx-6607 KOPITIAM @ LAU PA SAT S	[6.80]		
11 Oct	DEBIT PURCHASE 09/10/24 xx-6607 KOPITIAM @ LAU PA SAT S	[3.50]		
11 Oct	DEBIT PURCHASE 09/10/24 xx-1249 Grab* A-7WFTB54GWIEO S	[19.30]		
12 Oct	FAST PAYMENT to SHOPEEPAY PRIVAT via PayNow-UEN OTHR - SPP3443604391949877638	[50.00]		
12 Oct	FUND TRANSFER to ICON STEAK 623 P via PayNow-QR Code OTHR - OTHR	[8.50]		
12 Oct	FAST PAYMENT to HUA-HSIN PACRIM via PayNow-UEN OTHR - 199503577H623UVY426254815	[1.90]		
12 Oct	DEBIT PURCHASE 10/10/24 xx-6607 OLD CHANG KEE S	[3.80]		
12 Oct	DEBIT PURCHASE 09/10/24 xx-6607 7-ELEVEN -744 BEDOK RES RS	[2.00]		

# Transaction activity — Cash and deposits

## Cash accounts (Continued)

Value date	Description	Withdrawal SGD	Deposit SGD	Balance SGD
FRANK ACCOUNT: 680849965001				
12 Oct	DEBIT PURCHASE 07/10/24 xx-6607 BUS/MRT 516037801 S	[6.44]		
14 Oct	NETS QR NETS QR PURCHASE 47737801 OBREAD TAMPINES	[4.10]		
14 Oct	DEBIT PURCHASE 12/10/24 xx-6607 SHENGSIONG@ELIASMALL S	[19.89]		
14 Oct	DEBIT PURCHASE 09/10/24 xx-6607 BUS/MRT 517102334 S	[5.53]		
15 Oct	FAST PAYMENT to WING FOOK EATING via PayNow-UEN OTHR - OTHR	[4.70]		
15 Oct	NETS QR NETS QR PURCHASE 69203401 HK WANTOON NOODLE	[4.00]		
15 Oct	NETS QR NETS QR PURCHASE 23019618 COFFEE & TOAST 01-21	[1.60]		
15 Oct	PAYMENT/TRANSFER from ARYANIE AMALIA via PayNow-DBSS OTHR Carousell Aryanie		153.00	

# Transaction activity — Cash and deposits

## Cash accounts (Continued)

Value date	Description	Withdrawal SGD	Deposit SGD	Balance SGD
FRANK ACCOUNT: 680849965001				
16 Oct	<b>FUND TRANSFER</b> to O BREAD 2 PTE. L via PayNow-QR Code OTHR - BAKER TALENT KOVAN 204	[1.30]		
16 Oct	<b>FAST PAYMENT</b> to Qashier-KNS SURi via PayNow-UEN OTHR - qsb-sqr-sg-38240813940127	[42.50]		
16 Oct	<b>FAST PAYMENT</b> to Bryan Poh via PayNow-Mobile OTHR - OTHR	[0.90]		
16 Oct	<b>DEBIT PURCHASE</b> 14/10/24 xx-6607 KOUFU PTE LTD S	[7.80]		
16 Oct	<b>DEBIT PURCHASE</b> 13/10/24 xx-6607 SWEE HENG BAKERY-SW09 S	[9.40]		
16 Oct	<b>DEBIT PURCHASE</b> 13/10/24 xx-6607 4FINGERS CRISPY CHICKEN S	[9.50]		
16 Oct	<b>DEBIT PURCHASE</b> 10/10/24 xx-6607 BUS/MRT 517655636 S	[4.44]		
17 Oct	<b>NETS QR</b> NETS QR PURCHASE 87048001 HENG'S FAMILY MIN	[5.10]		

# Transaction activity — Cash and deposits

## Cash accounts (Continued)

Value date	Description	Withdrawal SGD	Deposit SGD	Balance SGD
FRANK ACCOUNT: 680849965001				
17 Oct	<b>FAST PAYMENT</b> to PAYNOW - SUPPORT via PayNow-UEN OTHR - 157454495	[21.80]		
18 Oct	<b>FUND TRANSFER</b> to Tze Enn via PayNow-Mobile OTHR - OTHR	[530.86]		
18 Oct	<b>FUND TRANSFER</b> to own account 584196463001 OTHR - Other	[15,000.00]		
18 Oct	<b>DEBIT PURCHASE</b> 13/10/24 xx-6607 BUS/MRT 519246023    S	[3.71]		
19 Oct	<b>NETS QR</b> NETS QR PURCHASE 90367001 BADALING	[1.90]		
19 Oct	<b>CASH REBATE</b> CASH REBATE		3.92	
19 Oct	<b>DEBIT PURCHASE</b> 14/10/24 xx-6607 BUS/MRT 519580825    S	[4.44]		
19 Oct	<b>DEBIT PURCHASE</b> 17/10/24 xx-6607 OLD CHANG KEE    S	[3.80]		
21 Oct	<b>FAST PAYMENT</b> to Mark Tan via PayNow-Mobile OTHR - OTHR	[30.70]		



# Transaction activity — Cash and deposits

## Cash accounts (Continued)

Value date	Description	Withdrawal SGD	Deposit SGD	Balance SGD
FRANK ACCOUNT: 680849965001				
21 Oct	CCY CONVERSION FEE FOR: 1.48 SGD	[0.04]		
21 Oct	DEBIT PURCHASE 15/10/24 xx-6607 BUS/MRT 520529932 S	[3.38]		
21 Oct	DEBIT PURCHASE 18/10/24 xx-6607 IPPUDO STAR VISTA S	[27.58]		
21 Oct	DEBIT PURCHASE 17/10/24 xx-6607 APPLE.COM/BILL 8	[1.48]		
23 Oct	FUND TRANSFER to ICON STEAK 623 P via PayNow-QR Code OTHR - OTHR	[8.50]		
23 Oct	FAST PAYMENT to HUA-HSIN PACRIM via PayNow-UEN OTHR - 199503577H623UVV426254815	[1.90]		
23 Oct	FAST PAYMENT to Adam via PayNow-Mobile OTHR - OTHR	[19.50]		
23 Oct	DEBIT PURCHASE 18/10/24 xx-6607 BUS/MRT 522148000 S	[5.53]		
23 Oct	DEBIT PURCHASE 20/10/24 xx-1249 GIGA 6	[18.33]		

# Transaction activity — Cash and deposits

## Cash accounts (Continued)

Value date	Description	Withdrawal SGD	Deposit SGD	Balance SGD
FRANK ACCOUNT: 680849965001				
23 Oct	DEBIT PURCHASE 17/10/24 xx-6607 BUS/MRT 521567878 S	[5.55]		
23 Oct	DEBIT PURCHASE 21/10/24 xx-6607 MCDONALD'S (PRC2) S	[6.20]		
23 Oct	DEBIT PURCHASE 21/10/24 xx-6607 KOUFU PTE LTD S	[6.80]		
24 Oct	DEBIT PURCHASE 22/10/24 xx-6607 SUSHI EXPRESS WSANDS S	[13.19]		
24 Oct	DEBIT PURCHASE 22/10/24 xx-6607 NET*SUBWAY - WHITESANDS S	[11.30]		
24 Oct	DEBIT PURCHASE 22/10/24 xx-6607 SHENGSIONG@527DPASIRIRIS S	[7.62]		
25 Oct	FAST PAYMENT to WING FOOK EATING via PayNow-UEN OTHR - OTHR	[3.70]		
25 Oct	GIRO NANYANG TECHNOLOGIC COLL S9933175E NTU FEES	[1,585.46]		

# Transaction activity — Cash and deposits

## Cash accounts (Continued)

Value date	Description	Withdrawal SGD	Deposit SGD	Balance SGD
FRANK ACCOUNT: 680849965001				
25 Oct	DEBIT PURCHASE 23/10/24 xx-1687 GetGo S	[1.80]		
25 Oct	DEBIT PURCHASE 23/10/24 xx-6607 MSIA CUISINE PTE LTD N	[34.53]		
25 Oct	DEBIT PURCHASE 24/10/24 xx-6607 NTUC FP-WHITE SANDS S	[4.05]		
25 Oct	DEBIT PURCHASE 20/10/24 xx-6607 BUS/MRT 523083681 S	[5.12]		
25 Oct	DEBIT PURCHASE 22/10/24 xx-1249 Prudential 85431104 S	[126.80]		
26 Oct	DEBIT PURCHASE 21/10/24 xx-6607 BUS/MRT 523403932 S	[5.92]		
26 Oct	DEBIT PURCHASE 24/10/24 xx-1687 GetGo S	[31.98]		
26 Oct	DEBIT PURCHASE 24/10/24 xx-6607 MCDONALD'S [ELCC] S	[6.70]		

# Transaction activity — Cash and deposits

## Cash accounts (Continued)

Value date	Description	Withdrawal SGD	Deposit SGD	Balance SGD
FRANK ACCOUNT: 680849965001				
26 Oct	DEBIT PURCHASE 24/10/24 xx-6607 POTATO CORNER S	[5.80]		
26 Oct	DEBIT PURCHASE 24/10/24 xx-6607 Twyst S	[12.20]		
28 Oct	DEBIT PURCHASE 25/10/24 xx-6607 Guzman Y Gomez S	[11.00]		
28 Oct	DEBIT PURCHASE 25/10/24 xx-6607 KAZO CAFE S	[11.00]		
28 Oct	GIRO - SALARY ASTAR Research Enti SALA -		1,100.00	
28 Oct	DEBIT PURCHASE 23/10/24 xx-6607 BUS/MRT 524872479 S	[3.92]		
29 Oct	FAST PAYMENT to PGN - TIMBRE via PayNow-Other OTHR - paynow29a41b0b1730173452	[20.00]		
29 Oct	NETS QR NETS QR PURCHASE 70527301 OLD AIRPORT ROAD ARCADE	[8.30]		

# Transaction activity — Cash and deposits

## Cash accounts (Continued)

Value date	Description	Withdrawal SGD	Deposit SGD	Balance SGD
FRANK ACCOUNT: 680849965001				
29 Oct	<b>DEBIT PURCHASE</b> 27/10/24 xx-6607 SMP*FOOD DYNASTY PTE LTD S	[3.30]		
29 Oct	<b>DEBIT PURCHASE</b> 27/10/24 xx-6607 SMP*FOOD DYNASTY PTE LTD S	[6.70]		
30 Oct	<b>FAST PAYMENT</b> to PGN - TIMBRE via PayNow-Other OTHR - paynow4be08ca91730259808	[20.00]		
30 Oct	<b>NETS QR</b> NETS QR PURCHASE 23000037 SONGKOU FOODSTUFF	[5.50]		
30 Oct	<b>NETS QR</b> NETS QR PURCHASE 20882002 LI LI CHENG BRANC	[5.40]		
30 Oct	<b>DEBIT PURCHASE</b> 25/10/24 xx-6607 BUS/MRT 525982123 S	[3.94]		
30 Oct	<b>DEBIT PURCHASE</b> 27/10/24 xx-6607 7-ELEVEN-RENDEZVOUS HOTELS	[2.00]		
30 Oct	<b>DEBIT PURCHASE</b> 27/10/24 xx-6607 DECATHLON SINGAPORE PL S	[3.40]		

# Transaction activity — Cash and deposits

## Cash accounts (Continued)

Value date	Description	Withdrawal SGD	Deposit SGD	Balance SGD
FRANK ACCOUNT: 680849965001				
30 Oct	DEBIT PURCHASE 27/10/24 xx-6607 NET*JW VENDING S	[1.60]		
30 Oct	DEBIT PURCHASE 27/10/24 xx-6607 NET*SUBWAY @ SMU S	[12.00]		
30 Oct	DEBIT PURCHASE 27/10/24 xx-6607 PULLMAN BAKERY-CHAI CHEE S	[5.80]		
30 Oct	DEBIT PURCHASE 28/10/24 xx-6607 MOS BURGER-FUSIONOPOLIS S	[7.70]		
30 Oct	INTEREST CREDIT		0.92	
Total withdrawal / deposits		(19,791.30)	21,310.20	
Total interest paid this year			10.24	
Ending balance				5,241.06
Average balance				10,928.52

# Wealth portfolio — Assets

## Fixed Income

Portfolio number  
6500161650-1

### Bonds

Description	Nominal	Yield to maturity	Average price bought	Indicative market price	Market price date	Accrued interest	Indicative market value	Invested amount	Unrealised profit / (loss)
USA									
UNITED STATES TREASURY UST PO Str 02/15/54 US912803GY33 NR	500,000 USD	4.3905 %	30.3320 USD	28.3955 USD	31 Oct 2024	0.00 USD	141,977.54 USD	151,660.00 USD	[9,682.47] USD [6.38] %
						Total in SGD	187,616.22 SGD	200,411.11 SGD	[12,794.90] SGD [6.38] %
							Total fixed income	187,616.22 SGD	
							Total unrealised profit / loss	[12,794.90] SGD	

## Some changes to know

### REVISION OF TERMS AND CONDITIONS GOVERNING DEPOSIT ACCOUNTS

From 1 December 2024, the Terms and Conditions Governing Deposit Accounts will be revised to include a new clause 6.7. We have also revised clauses 1.1, 17f, 17g, 30, 37 and 41. Visit OCBC website > Notices for more details.

### REVISION IN PREMIER BANKING AND PREMIER PRIVATE CLIENT T&Cs

From 1 December 2024, the OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions will be revised. Visit [go.ocbc.com/ppc](https://go.ocbc.com/ppc) for more details.



# Important notes and disclaimers

## 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 SGD 100,000 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 SGD 100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

## Cash & Deposits

All balances are reflected as of the last day of the preceding calendar month, save where such last day is a public holiday in Singapore, in which case the balances shall be reflected as of the day preceding such public holiday. The amount of total interest reflected under the section "Cash accounts" only comprises base interest, and does not include any applicable bonus interest which may be payable for certain deposit accounts.

To view the deposits transaction codes you can visit the OCBC website or you may call the Premier Hotline.

## Investments

"Average price bought" is derived by dividing your total holdings over the total acquisition cost; this may be inaccurate if the acquisition cost data is incomplete or wrong. "Indicative market value" is provided on a best-efforts basis so you can value your investments; it may not reflect the actual amount you would get if you realised the investments. The prices used to derive these indicative valuations are from sources that we reasonably believe to be reliable, and we have made reasonable efforts to verify the validity of such data. However, we are not liable for any inaccuracies in the data. Foreign exchange rates, dividends and interest received are not taken into account when calculating 'Unrealized profit / loss'. The information here is meant for the addressee only and is not an offer to purchase or sell any investments on the addressee's behalf. For further information on your investments, please refer to the relevant prospectus and

product materials or call your Relationship Manager.

### Unit Trust

We take the fund prices from an independent pricing source, which we believe to be reliable. For the latest prices, visit any OCBC branch or the OCBC website. For units that you bought from another source and transferred into your unit trust account with us, we will use the purchase price and initial investment amount as at the date of transfer, including for profit/loss calculations.

### SRS and/or CPFIA

The Wealth Report will not contain any information in relation to (i) investments, including but not limited to fixed income and equities, where custody account(s) are not maintained with the bank and (ii) investments, including but not limited to Collective Investment Schemes, involving CPF Investment Accounts or the Supplementary Retirement Scheme accounts where the Bank is not The Central Provident Fund and/or Academic Staff Provident Fund approved bank and/or Supplementary Retirement Scheme operator.

For more information on the products purchased using SRS and CPFIA monies, refer to your respective SRS and CPFIA statements.

### RoboInvest and/or BCIP

The Information on your RoboInvest and BCIP holdings are strictly for reference only. For detailed information on your holdings, please refer to your respective RoboInvest and/or BCIP statements.

## Insurance

The information received from The Great Eastern Life Assurance Company Limited on in-force policies that you own, is strictly for reference only. For detailed information on your insurance policies, please call the OCBC hotline at 1800 363 3333 or refer to the insurer. Insurance products are obligations of the insurance company. They are not bank deposits or obligations of or guaranteed by OCBC Bank or any of its affiliates or Subsidiaries. The surrender value is the cash you will be paid if your surrender your policy to The Great Eastern Life Assurance Company Limited. The figures are projected and may vary upon actual time of surrender. Total premium paid is the amount you have paid to date (including all Premium riders, if any). Rider details are not reflected in this report.

### What's coming

The amount within the brackets is the outstanding amount payable on your premium as at the indicated payment date.

## Loans

If you have Deposits or Investments that are pledged for your loans with OCBC, please note that their collateral values recognized by the Bank may be lesser than their indicative values shown in the Wealth Report. You may contact your Relationship Manager to find out the collateral values that are recognized for your loans. Where you have pledged Bonds, Equities or Structured Notes to the Bank by way of an Overdraft facility, you may refer to your Statements of Securities Holdings for details of the pledged assets.

Interest rates stated for the individual loan products is as at this report period. The information reflected for loans is for your informational purposes only. Please refer to the respective statements and/or advices for more details. The amount indicated under "Credit used" for Overdraft is nett of payments credited into your respective account since the last product statement. The amount(s) shown is not equal to the full settlement amount upon loan redemption. Please call your Relationship Manager or the Premier Hotline for the indicative full settlement amount.

### What's coming

The amount indicated in brackets is the outstanding monthly instalment amount payable on your loan as at the indicated payment date. The amount varies from month to month as it is subject to interest rate changes and rate review dates.

## Credit Cards

The Credit Card information set out in this document is for your informational purposes only. The amount indicated under "Outstanding balance" is the outstanding balance on your OCBC Credit Card account as at the last day of the calendar month.

# Important notes and disclaimers

## OCBC Securities Private Limited Trading Account

This report will display your positions held and transactions (if any) in your OCBC Securities Private Limited Trading Account. Please (i) access your Trading Account through internet banking or the iOCBC platform for more details on your positions; and (ii) refer to your OCBC Securities Private Limited monthly statement(s) or advice slip(s) for details of your transactional activities.

## Your Portfolios

This section applies to holdings in your Wealth and other portfolios, and is based on the trade date of the transactions.

### Currency and bullion distribution section

This section displays the top 7 currencies by absolute market value in the reference currency at the end of the reporting period, with the remaining currencies aggregated and reported under "Others". The indicative market value in the base currency of derivative products (if any) is taken into consideration in the calculation of the portfolio's total net asset value and included in this section. If your holdings are in a single original currency, this section will not show up in your Wealth Report.

### Assets and Liabilities sections

These sections present assets and liabilities of the portfolio in the reference currency at the end of the reporting period.

The assets are shown based on the **Asset Classification Framework** which determines the securities asset class based on its sub asset class. For example, a Fund (also known as Unit Trust) with primary exposure to equity markets or an Equity-linked Structured Investment is shown under the Equities sub-section. A Fund with primary exposure to government or corporate bonds is shown under the Fixed income sub-section. For more details on the Asset Classification Framework, go to the OCBC website > Banking for individuals > Premier Banking > Solutions > OCBC Wealth Account under Investments.

Instruments and/or Contract descriptions may differ from detailed descriptions reflected on contract notes, advices and/or confirmation notes.

- **Quantity, Amount, Nominal, Notional or Invested amount** refer to the aggregated quantity of holdings and may refer to principal, notional, nominal or other similar terms used in the applicable contract notes, advices and/ or confirmation notes.
- **Balances** for current account balances include all amounts booked during the period reported, including those with a value date after the end of the period.
- For **Equity derivatives** holdings in your portfolio, "**Quantity**" refers to the applicable quantity of the underlying securities.
- **Yield to Maturity (YTM)**, in relation to bonds, represents the internal rate of return of a bond held to maturity and that all coupon and principal payments will be made on schedule. For perpetual bonds, this report displays current yield (instead of YTM) since perpetual bonds don't have a maturity date.
- **Average price bought** represents the weighted average cost price per unit and can be expressed in either value or percentage, depending on the instrument type.
- **Indicative market price (IMP)** represents the last available price received by the Bank before the report is generated and may be earlier than the last business day of the report for some holdings. We take the indicative market price (IMP) from an independent pricing source, which we believe to be reliable. For bonds, the IMP is usually an average of prices at which the security has been recently sold by different sellers; it may also be based - if the security is not actively traded - on proxy prices derived. If the security is not actively traded, the IMP may not reflect current market conditions. The IMP is not a guaranteed purchase or sale price and should be used only as a guide. The actual market price may also move significantly within a short period of time. You should call your Relationship Manager for the latest market price.
- **Accrued interest** represents the amount of interest earned since the last interest payment date. Accrued Interest will be shown for Current Accounts, Overdrafts, Deposits, Loans, Bonds and Cash Equivalents. It is shown in the original currency.
- **Indicative market value (IMV)** represents the value of the investment based on the Indicative market price. It is shown in the original currency.
- **Unrealised profit/ (loss)** represents the effect of price changes since acquisition in the original currency. Values in parentheses "()" represent unrealised losses.

For portfolios with approved credit facilities, all assets that are held within the portfolio will be deemed to have been charged against the credit facilities.

## Transaction activity section

This section presents the Securities transaction activity, Current account transaction activity, Foreign exchange matured contracts of the portfolios for the reporting period. Should there be no transactions specific to the sub-section for the reporting month, the sub-section will not be displayed. Transactions reported under Current account transaction activity, Securities transaction activity, and Foreign exchange matured contracts are listed in chronological order. Transaction descriptions may differ from detailed descriptions reflected on contract notes, advices and/or confirmation notes, and do not supersede the respective contract notes, advices and/ or confirmation notes of such transactions. The reference numbers of these transactions are reflected for easy reference.

### Current accounts transaction activity sub-section

This sub-section presents detailed cash movements during the reporting period. Activities with current period trade dates, except those pending settlement, will be presented under "This month's activities". Activities with prior period trade dates will be presented under "Activities prior to this month". Activities pending settlement will be presented under "Pending Settlement Activity".

### Securities transaction activity sub-section

This sub-section presents a detailed list of activities that affect security positions, but it does not include foreign exchange transactions. Purchases and sales (which include security trades, exercise of options, redemptions, cancellation or unwinding) and corporate actions affecting the securities (e.g. stock dividends, splits, mergers, etc.) are shown under the **Trades and other movements section**. Activities with current period trade dates will be presented under "This month's activities". Activities with prior period trade dates will be presented under "Activities prior to this month". Securities transfers are shown under the **Securities transfer**.

### Foreign exchange matured contracts sub-section

This sub-section lists the foreign exchange (FX) contracts (including FX spots) that mature within the reporting period, including their contract date, settlement date and corresponding FX rates used. The contract numbers of these transactions are shown for easy reference.

# Important notes and disclaimers

## Submission of W-8Ben Form (Individuals)

[where applicable] in connection with the W-8BEN Form [Individuals] which you are required to complete for your purchase of the relevant investment products, you acknowledge that Part II Claim of Tax Treaty Benefits is not applicable to your equities kept in any of your accounts with OCBC Bank and agree that OCBC Bank will not be responsible for claiming any tax benefits on your behalf. You further agree that OCBC Bank is entitled to disregard any information which you may furnish in Part II Claim of Tax Treaty Benefits, whilst relying fully on the remaining information and certification provided in the W-8BEN Form [Individuals]. You acknowledge that if there are any other securities in any of your accounts with OCBC Bank in respect of which tax benefits may be claimed by OCBC Bank on your behalf, if you do not provide OCBC Bank with a completed W-8BEN Form [Individuals] by the requisite deadline for submission, OCBC Bank may not be able to claim on your behalf, and you will not be entitled to, any reduced rate of withholding under any tax treaty.

## Check your Wealth Report

Please check this report and notify us of any discrepancies, omissions and / or errors within 14 days of receipt of the report. If we do not hear from you, we will take the information set out in this report with regards to your deposits and investments as correct and binding and conclusive against you. For enquiries, please call our Premier Hotline at 1800-PREMIER(7736437) or your Relationship Manager.

## Change of Mailing Address and Contact Information

To update your address or contact details, you may:

1. Update via Internet Banking
2. Update via self-service channels (new OCBC ATMs and Service Kiosks). Visit the OCBC website for more information.
3. Visit any OCBC Premier Center or Branch
4. Call Premier Hotline at 1800-PREMIER [7736437].

## Premier Banking Membership

To continue to enjoy membership with OCBC Premier Banking, you will need to maintain a minimum portfolio balance.

To learn more on the minimum portfolio balance that applies to you, please speak to your Premier Relationship Manager.