

# CONSOLIDATED MONTHLY REPORT

2025■9■■■■■■■■■

Customer / ■■: **CHEOK JUN YOON**  
Report Period / ■■■■: **2025-09**  
Total Cards / ■■■■: **1 cards**

Customer Spending

**RM 0**

Outstanding

**RM 0**

Total Instalment

**RM 0**

CARD 1: AmBank \*\*\*\*6354

■■■ 1

TRANSACTION DETAILS

■■■■■

Date/■■	Description/■■	Type/■■	Amount/■■
27 AUG 25	Shopee Malaysia Kuala Lumpur M	■■■■■	RM 98.86
30 AUG 25	LAZADA KUALA LUMPUR MY	■■■■■	RM 69.04
02 SEP 25	Shopee Malaysia Kuala Lumpur M	■■■■■	RM 34.62
16 SEP 25	Shopee Malaysia Kuala Lumpur M	■■■■■	RM 55.10
16 SEP 25	Shopee Malaysia Kuala Lumpur M	■■■■■	RM 27.76
17 SEP 25	PAYMENT VIA RPP RECEIVED - THA	■■■■■	RM 735.99
17 SEP 25	LAZADA KUALA LUMPUR MY	■■■■■	RM 25.01
23 SEP 25	LAZADA KUALA LUMPUR MY	■■■■■	RM 16.15
28 SEP 25	INTEREST CHARGE(Retail @ 17.00	■■■■■	RM 205.17

CATEGORY SUMMARY

■■■■■

Category / ■■	Amount / ■■
■■■■■ Customer Debit	RM 0.00
■■■■■ Customer Credit	RM 0.00
■■■■■ Customer Outstanding	RM 0.00
INFINITE■■■ INFINITE Debit	RM 0.00
INFINITE■■■ INFINITE Credit	RM 0.00
INFINITE■■■ INFINITE Outstanding	RM 0.00

OPTIMIZATION PROPOSAL

■■■■■

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Financial Metric / ■■■■	Value / ■■
Monthly Income / ■■■	RM 0.00
Total Monthly Instalment / ■■■	RM 0.00
Overall DSR / ■■■■■■	0.0%

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■ ZERO-RISK GUARANTEE / ■■■■■■

[illegible]

If our optimization doesn't create savings/earnings, we charge nothing.

■ 50/50 PROFIT SPLIT / ■■■■■■

-  50% 50%
- Example: We save you RM 10,000 → You keep RM 5,000, we charge RM 5,000

## ■ SERVICE WORKFLOW / ■■■■ (7■)

$1 \square\square\square\square\square \rightarrow 2\square\square\square\square \rightarrow 3\square\square\square\square \rightarrow 4\square\square\square\square$

$5 \square\square\square\square\square \rightarrow 6\square\square\square\square\square \rightarrow 7\square\square\square\square\square\square\square$

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