

# **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

## OVERALL FINANCIAL ANALYSIS

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

## 50/50 PROFIT-SHARING SERVICE

### ■ ZERO-RISK GUARANTEE / ████████



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 ███ → 2 ███ → 3 ███ → 4 ███

5 ███ → 6 ███ → 7 ███

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