



CHANG CHOON CHOW  
NO 11 JALAN PUTERI 11/11  
BANDAR PUTERI  
47100 PUCHONG SELANGOR

SERI PETALING BRANCH  
40 & 42 JLN RADIN TENGAH  
BANDAR BARU SERI PETALING  
57000 KUALA LUMPUR  
TEL: 03-90555099

Dilindungi oleh PIDM setakat RM250,000.00 bagi setiap pendeposit.

*Protected by PIDM up to RM250,000.00 for each depositor.*

**PENYATA AKAUN / STATEMENT OF ACCOUNT**

Nombor Akaun / Account Number	3119090727
Jenis Akaun / Account Type	RM ACE Account
Tarikh Penyata / Statement Date	25 Feb 2025

**TEGASAN / HIGHLIGHTS**

- Mahu menggunakan Kad Debit PB anda untuk pembelian dalam talian dan di luar negeri? Pilih masuk untuk Urus Niaga Tanpa Kad (CNP) & Urus Niaga Di Luar Negeri melalui Perbankan Dalam Talian PB. Layari laman web Bank untuk mengetahui dengan lebih lanjut.

*Want to use your PB Debit Card for online and overseas purchases?  
Opt-in for Card-Not-Present (CNP) & Overseas Transactions feature via  
PB Online Banking. Visit the Bank's website to find out more.*

**RINGKASAN / SUMMARY**

Baki Penutup / Closing Balance	255.91
Jumlah Debit / Total Debits	34,452.58
Bil. Debit / No. of Debits	18
Jumlah Kredit / Total Credits	34,178.46
Bil. Kredit / No. of Credits	17

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TARIKH DATE	URUS NIAGA TRANSACTION	DEBIT DEBIT	KREDIT CREDIT	BAKI BALANCE
25/01	Balance From Last Statement			530.03
26/01	DUITNOW TRSF DR 237365  CHANG CHOON CHOW FUND  20250126PBBEMYKL010ORM17282214	400.00		130.03
27/01	DUITNOW TRSF CR 054803  CHANG CHOON CHOW FUND TRANSFER  20250127HLBBMYKL010ORM73207244  TSFR FUND DR-ATM/EFT 368994  6467XXXXXX CHONG YEW KIM FUND		750.00	880.03
02/02	DUITNOW TRSF CR 004436  CHANG CHOON CHOW FUND  Balance C/F	600.00	1,200.00	1,480.03
				1,480.03

**Double the PLUS,  
double the joy!**  
up to **4.20%** p.a.

Double your MoneyPLUS Savings Account interest rates up to 4.20% p.a.!

<b>BASE RATE</b> on your deposit balance	<b>SAVE*</b> Deposit a minimum of RM5,000	<b>PAY*</b> Pay a minimum RM500 bill online	<b>SPEND*</b> Spend a minimum RM500 with MoneyPLUS SAV's Debit Card
0.10% p.a. for the first RM5,000 0.20% p.a. thereafter	+ 1.00% p.a. + 0.50% p.a.	+ 0.50% p.a. + 0.50% p.a.	+ 0.50% p.a.

\* The MoneyPLUS Savings Account (MoneyPlus SAV) must maintain minimum Monthly Average Balance (MAB) of RM5,000 for each calendar month to be entitled to the Bonus Interest Rates.

Campaign Period: 1 January 2025 to 30 April 2025

Terms and Conditions apply.  
For more information, please visit our bank website (Call 03-2170 8500 or visit [www.publicbank.com.my](#)) or speak to your Relationship Manager.

PUBLIC BANK BERHAD DED00000071 (6448-H)

**BANK FOR THE PEOPLE**

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TARIKH DATE	URUS NIAGA TRANSACTION	DEBIT DEBIT	KREDIT CREDIT	BAKI BALANCE
02/02	Balance B/F 20250202MFBBMYKL010ORM51457686			1,480.03
	DUITNOW TRSF CR 035191 CHANG CHOON CHOW FUND 20250202MFBBMYKL010ORM51537425		1,000.00	2,480.03
	DUITNOW TRSF CR 084762 CHANG KUAN KENG FUND TRANSFER 20250202MFBBMYKL010ORM51579722		500.00	2,980.03
	TSFR FUND DR-ATM/EFT 207371 6316XXXXXX NGKUANKENG/CHANGCHOON	1,000.00		1,980.03
	TSFR FUND DR-ATM/EFT 538420 6467XXXXXX CHONG YEW KIM FUND 2 BOX SETTLE	1,200.00		780.03
03/02	DUITNOW TRSF DR 207292 CHANG CHOON CHOW FUND 20250203PBBEMYKL010ORM11102081	200.00		580.03
05/02	DEP-ECP 203973 IMEPS20250205100002050483748 CIM OLYLIFE INTERNATIONAL SDN BHD CIM MM COMM 26-31JAN25 MY868266		1,328.45	1,908.48
06/02	PB DEBIT CARD DR MASC5509890038553599 SHELL USJ 7 SUBANG JAY MYS 040225 SELANGOR 0000080.00	80.00		1,828.48
07/02	DUITNOW TRSF CR 147840 CHANG CHOON CHOW FUND FUND 20250207MFBBMYKL010ORM53927941		1,000.00	2,828.48
	DUITNOW TRSF CR 237488 MK CONVENIENT STORE FUND TRANSFER 20250207CIBBMYKL010ORM08143069		1,600.00	4,428.48
	DUITNOW TRSF DR 610237 CHANG CHOON CHOW FUND 20250207PBBEMYKL010ORM23084108	3,000.00		1,428.48
	DR-ECP 598850 2502071634270089 SEAMONEY CAPITAL MALAYSIA SDN 2688249059 NO DEFINE FPX - TPAMOLPAY PBB0233	1,006.58		421.90
08/02	DUITNOW TRSF CR 056145 WONG CHENG CHEE JOE CHANG DWT WATER 20250208MBBEMYKL010ORM01288247		450.00	871.90
	DUITNOW TRSF DR 828789 CHANG CHOON CHOW FUND	800.00		71.90
	Balance C/F			71.90

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TARIKH DATE	URUS NIAGA TRANSACTION	DEBIT DEBIT	KREDIT CREDIT	BAKI BALANCE
08/02	Balance B/F 20250208PBBEMYKL010ORM20103685			71.90
10/02	DUITNOW TRSF CR 156433 CHANG CHOON CHOW FUND 20250210MFBBEMYKL010ORM55212297 TSFR FUND DR-ATM/EFT 852833 6467XXXXXX CHONG YEW KIM FUND		1,000.00	1,071.90
13/02	TSFR FUND CR-ATM/EFT 578434 3984XXXXXX KENG CHOW ELECTRICAL SER DIRECTOR FEES DUITNOW TRSF DR 964332 CHANG CHOON CHOW FUND 20250213PBBEMYKL010ORM20508951	1,000.00		71.90
14/02	DUITNOW TRSF DR 229433 CHANG CHOON CHO CREDIT CARD PAYMENT 20250214PBBEMYKL010OOT09051740	5,000.00		5,071.90
15/02	INT CR-INT CYCLE		0.01	71.91
16/02	DEP-CASH CDT 4123 007388		1,800.00	1,871.91
17/02	DUITNOW TRSF CR 049854 CHANG CHOON CHOW FUND 20250217MFBBEMYKL010ORM57618010 DUITNOW TRSF CR 111668 CHANG CHOON CHOW FUND 20250217MBBEMYKL010ORM04869739		200.00	2,071.91
18/02	DUITNOW TRSF CR 001399 AI SMART TECH SDN. B TRANSFER FROM ABMB 20250218MFBBEMYKL010OCM57876550 AUTOMATED LOAN PYMT TO 2078615234 AT SEA	1,766.00		3,905.91
	TSFR FUND DR-ATM/EFT 750235 6467XXXXXX CHONG YEW KIM FUND	2,000.00		1,905.91
20/02	TSFR FUND CR-ATM/EFT 900609 3984XXXXXX KENG CHOW ELECTRICAL SER FUND DUITNOW TRSF DR 512805 CHANG CHOON CHOW FUND 20250220PBBEMYKL010ORM08059492 DUITNOW TRSF DR 601673 CHANG CHOON CHOW FUND 20250220PBBEMYKL010ORM14409958 TSFR FUND DR-ATM/EFT 710395		9,000.00	10,905.91
	Balance C/F	1,800.00		9,105.91
		8,000.00		1,105.91
		1,000.00		105.91
				105.91

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TARIKH DATE	URUS NIAGA TRANSACTION	DEBIT DEBIT	KREDIT CREDIT	BAKI BALANCE
20/02	Balance B/F 4864XXXXXX LEE ENG CHUAN FUND			105.91
23/02	DUITNOW TRSF CR 053759 LUI KAM LOONG SENT FROM AMONLINE DWT 20250223ARBKMYKL010ORM87141671 TSFR FUND DR-ATM/EFT 762200 6467XXXXXX CHONG YEW KIM FUND		750.00	855.91
	Closing Balance In This Statement	600.00		255.91
				255.91

Baki Harian Dan Penutup Meliputi Semua Cek Yang Telah Didepositkan, Dijelaskan Dan Yang Belum Dijelaskan.

Terima Kasih Kerana Berurus Niaga Dengan Public Bank. Kecemerlangan Adalah Iltizam Kami.

Kemusyikilan anda mengenai perbankan DIJAWAB! Untuk maklumat lanjut, sila layari [www.bankinginfo.com.my](http://www.bankinginfo.com.my).

*Daily And Closing Balances Include All Cheques Deposited, Cleared And Uncleared.*

*Thank You For Banking With Public Bank. Excellence Is Our Commitment.*

*Your banking questions ANSWERED! For more info, log on to [www.bankinginfo.com.my](http://www.bankinginfo.com.my).*

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*You may view Public Bank's Privacy Notice at [www.pbebank.com](http://www.pbebank.com).*

#### **PERHATIAN / ATTENTION !!**

Dimaklumkan bahawa Bank telah melaksanakan Dasar Anti-Rasuah dan Anti-Sogokan yang mengamalkan "pendekatan sifar toleransi" terhadap apa-apa bentuk rasuah dan sogokan semasa menjalankan perniagaan. Untuk maklumat lanjut, sila layari laman web Bank.

*Please be informed that the Bank has implemented the Anti-Bribery and Anti-Corruption Policy which adopts a "zero-tolerance approach" towards any form of bribery and corruption in conducting its business. For more information, please visit the Bank's website.*