

S/N: EN05311200789719



KUMAR KULDEEP
BLK 59 STRATHMORE AVE
#24-97
SINGAPORE 142059



Consolidated Statement

**GST Rate Change**

Singapore's GST rate will be increased from 7% to 8% with effect from 1 January 2023. To find out more, visit www.dbs.com/gst-changes.

Account Summary as at 01 Jan 2023

Deposits

Current and Savings Account

Total: SGD Equivalent 9,754.64

Summary of Currency Breakdown:

SGD 9,754.64

Account	Account No.	Balance (Base Currency)	Balance (SGD Equivalent)
DBS Multiplier Account	271-301841-7	SGD 9,754.64	9,754.64

Transaction Details

as at 31 Jan 2022

Deposits

DBS Multiplier Account		Account No. 271-301841-7		
Date	Description	Withdrawal (-)	Deposit (+)	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			SGD 8,000.00
01/01/2022	Debit Card Transaction 7-ELEVEN-KEMBANGAN PLA SI NG 01DEC 4628-4500-6084-4272	20.00		7,980.00
01/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 8441833 FROM: KUTTIPPUZHA JOJAN ALWIN PAYNOW TRANSFER	4.40		7,975.60
02/01/2022	Point-of-Sale Transaction 57741465, DHEEN RESTAURANT NETS	5.00		7,970.60
02/12/2022	Debit Card Transaction 7-ELEVEN-KEMBANGAN PLA SI NG 30NOV 4628-4500-6084-4272	2.20		7,968.40
02/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 7407075 FROM: RAM PREET YADAV PAYNOW TRANSFER OTHER		125.00	8,093.40
04/01/2022	Point-of-Sale Transaction 58552358,MR FOODEES NETS	6.10		8,087.30
04/01/2022	Debit Card Transaction NET*DHEEN RESTAURANT 02DEC 4628-4500-6084-4272	2.20		8,085.10
04/01/2022	Debit Card Transaction MANADR SI NG 02JAN 4628-4500-6084-4272	8.00		8,077.10
04/01/2022	Point-of-Sale Transaction 57741465,BAHUBALI RESTAURANT NETS	3.50		8,073.60
05/01/2022	Advice FAST Payment / Receipt BIBIN INTERN 27-03 20221205UOVBSGSGBRT5419896 SALARY PAYMENT		2,673.00	11,538.60
05/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: PREET YADAV VISHAL OTHER	200.00		11,338.60
	Balance Carried Forward			SGD 11,338.60

DBS Multiplier Account

Account No. 271-301841-7

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 11,338.60
06/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: MADHAVANSANALKUMARPRASIDH PAYNOW TRANSFER OTHER	225.00		11,113.60
06/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: MARI VINU PAYNOW TRANSFER OTHER	5.00		11,108.60
06/01/2022	Debit Card Transaction BUS/MRT 206230362SI NG 30DEC 4628-4500-6084-4272	4.88		11,103.72
06/01/2022	Debit Card Transaction TPG TELECOM PTE LTD SI NG 02JAN 4628-4500-6084-4272	10.00		11,093.72
06/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 9134155 FROM: RAJA RAJA MURUKAN THANK YOU OTHER		2,450.00	13,543.72
06/01/2022	Advice Funds Transfer TOP-UP TO PAYLAH! : 89356326	25.00		13,518.72
06/01/2022	ATM Cash Withdrawal 56641465,DTL BT N	2,000.00		11,518.72
06/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: CMSC PTE. LTD. NA OTHER	258.00		11,260.72
06/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: PREET PAYNOW TRANSFER OTHER	30.00		11,230.72
07/01/2022	Point-of-Sale Transaction 56641465,DHEEN RESTAURANT NETS	6.20		11,224.52
07/01/2022	Debit Card Transaction BUS/MRT 207074096SI NG 02JAN 4628-4500-6084-4272	1.15		11,223.37
07/01/2022	Debit Card Transaction NET*DHEEN RESTAURANT 04DEC 4628-4500-6084-4272	14.50		11,208.87
07/01/2022	Interest Earned PREFERENTIAL RATE BASED ON TOTAL MONTHLY TRANSACTIONS		0.02	11,208.89
	Balance Carried Forward			SGD 11,208.89

DBS Multiplier Account

Account No.271-301841-7

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 11,208.89
08/01/2022	Debit Card Transaction BUS/MRT 207428934SI NG 03JAN 4628-4500-6084-4272	1.76		11,207.13
08/01/2022	Debit Card Transaction GADGET MIX SI NG 06DEC 4628-4500-6084-4272	49.90		11,157.23
08/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: SINGH PREET MOHAN OTHER	100.00		11,057.23
09/01/2022	Point-of-Sale Transaction 57741465,DHEEN RESTAURANT NETS	5.50		11,051.73
10/01/2022	Debit Card Transaction MCDONALD'S (HM)SI NG 06JAN 4628-4500-6084-4272	6.80		11,044.93
10/01/2022	Debit Card Transaction MCDONALD'S (BGV)SI NG 06JAN 4628-4500-6084-4272	7.50		11,037.43
10/01/2022	Point-of-Sale Transaction 57741465,BAHUBALI RESTAURANT NETS	3.50		11,033.93
11/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 9060213 FROM: PATEL ZALAKBEN DHRUMILKUMAR PAYNOW TRANSFER OTHER		120.00	11,153.93
11/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 9066624 FROM: TAMILMANI SUDHAKAR PAYNOW TRANSFER OTHER		100.00	11,253.93
12/12/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 0006256 FROM: WONG YAN YI SG22121200623089380000 OTHER		50.00	11,303.93
12/12/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: SHUKUR 140INBOOK OTHER	260.00		11,043.93
12/12/2022	Point-of-Sale Transaction 57741465,123 STORE NETS	9.00		11,034.93
	Balance Carried Forward			SGD 11,034.93

DBS Multiplier Account

Account No. 271-301841-7

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 11,034.93
01/2022	Advice FAST Payment / Receipt MOHAN INTERN 04-10 20221212UOVBSGSGBRT6513730 SALARY PAYMENT	598.00		11,632.93
01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: SINGH PREET MOHAN OTHER	598.00		11,034.93
01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 6060223 FROM: SUKHWANT PAL SINGH PAYNOW TRANSFER OTHER		80.00	11,114.93
13/01/2022	Point-of-Sale Transaction 57741465,MIXUE NETS	3.00		11,111.93
14/01/2022	Debit Card Transaction BUS/MRT 209447988SI NG 09JAN 4628-4500-6084-4272	2.30		11,109.63
14/01/2022	Debit Card Transaction SNP*SAKUNTHALA'S SI NG 10DECJAN 4628-4500-6084-4272	3.20		11,106.43
14/01/2022	Debit Card Transaction KFC KAL 505 SI NG 13JAN 4628-4500-6084-4272	11.25		11,095.18
14/01/2022	Point-of-Sale Transaction 57741465,DHEEN RESTAURANT NETS	6.20		11,088.98
15/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 0003290 FROM: WONG YAN YI SG22121500624941240000 OTHER		85.00	11,173.98
15/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 9642626 FROM: SUKHWANT PAL SINGH PAYNOW TRANSFER OTHER		90.00	11,263.98
15/01/2022	Debit Card Transaction ATLASVENDING SI NG 13JAN 4628-4500-6084-4272	1.20		11,262.78
15/01/2022	Debit Card Transaction NET*ABC NASI KANDAR PT SI NG 13JAN 4628-4500-6084-4272	8.00		11,254.78
	Balance Carried Forward			SGD 11,254.78

DBS Multiplier Account

Account No. 271-301841-7

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 11,254.78
16/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 0005373 FROM: WONG YAN YI SG22121600625567420000 OTHER	130.00		11,384.78
16/01/2022	Debit Card Transaction NET*ABC NASI KANDAR PT SI NG 14JAN 4628-4500-6084-4272	6.40		11,378.38
16/01/2022	Point-of-Sale Transaction 57741465,DHEEN RESTAURANT NETS	6.20		11,372.18
16/01/2022	Point-of-Sale Transaction 57741465,TRANSIT LINK PTE LTD NETS	10.00		11,362.18
17/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 0005822 FROM: WONG YAN YI SG22121700626192720000 OTHER		85.00	11,447.18
17/01/2022	Debit Card Transaction BUS/MRT 210390961SI NG 12JAN 4628-4500-6084-4272	2.30		11,444.88
17/01/2022	Debit Card Transaction SNP*SAKUNTHALA'S SI NG 14JANJAN 4628-4500-6084-4272	22.00		11,422.88
17/01/2022	Point-of-Sale Transaction 57741465,DHEEN RESTAURANT NETS	6.20		11,416.68
17/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: XZAVIA GOJEK TAXI FARE OTHER	27.00		11,389.68
17/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: BRIAN ANCY GOJEK 11.30 OTHER	35.40		11,354.28
18/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 5404094 FROM: KAVUNNIL RAHULDAS PAYNOW TRANSFER OTHER		50.00	11,404.28
18/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: VIPIN KUMAR C/O SIBI TRANSIT DESKAR 214 OTHER	90.00		11,314.28
	Balance Carried Forward			SGD 11,314.28

DBS Multiplier Account
Account No. 271-301841-7

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 11,314.28
18/01/2022	Debit Card Transaction BUS/MRT 210725510SI NG 13JAN 4628-4500-6084-4272	2.30		11,311.98
18/01/2022	Debit Card Transaction MOHD MUSTAFA SAMSUDD SI NG 16JAN 4628-4500-6084-4272	31.20		11,280.78
18/01/2022	Point-of-Sale Transaction 57741465,MCDONALD'S RESTAURANTS PT NETS	23.95		11,256.83
19/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 6385119 FROM: SUBIN DAS DIGROSE HOTEL STAY OTHER		90.00	11,346.83
19/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: VIPIN KUMAR C/O SIBI ROOM 312 19NOV OTHER	90.00		11,256.83
19/01/2022	Point-of-Sale Transaction 57741465,SMARTCITY NETS	148.00		11,108.83
19/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 6913935 FROM: BRAR HUSHAN PAYNOW TRANSFER OTHER		150.00	11,258.83
19/01/2022	Advice FAST Payment / Receipt MOHAN INTERN 11-17 JAN 20221219UOVBSGSGBRT7540576 SALARY PAYMENT		539.00	11,797.83
19/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: SINGH PREET MOHAN OTHER	539.00		11,258.83
19/01/2022	Point-of-Sale Transaction 57741465,SAKUNTHALA'S RESTAURANT NETS	27.00		11,231.83
19/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: SHOPEEPAY PRIVATE LIMITED MP9737588902538617224 OTHER	8.31		11,223.52
19/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 7977394 FROM: VIPIN MOH RAJASEKAR PAYNOW TRANSFER OTHER		20.00	11,243.52
	Balance Carried Forward			SGD 11,243.52

DBS Multiplier Account

Account No. 271-301841-7

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 11,243.52
19/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: SUDH ANSHU MOHAMMED OTHER	200.00		11,043.52
20/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 7645335 FROM: MUNIANDY TRANSFER - MOBILE OTHER		90.00	11,133.52
20/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 0005275 FROM: WONG YAN YI SG22122000627965030000 OTHER		65.00	11,198.52
20/01/2022	Debit Card Transaction BUS/MRT 211057785SI NG 14JAN 4628-4500-6084-4272	2.30		11,196.22
20/01/2022	Debit Card Transaction SNP*SAKUNTHALA'S RESTA SI NG 16JAN 4628-4500-6084-4272	27.20		11,169.02
20/01/2022	Advice Funds Transfer TOP-UP TO PAYLAH! : 89306744	65.00		11,104.02
21/01/2022	Debit Card Transaction NET*ABC NASI KANDAR PT SI NG 18JAN 4628-4500-6084-4272	12.40		11,091.62
22/01/2022	Debit Card Transaction BUS/MRT 212120359SI NG 17JAN 4628-4500-6084-4272	1.25		11,090.37
22/01/2022	Debit Card Transaction MANADR SI NG 20DEC 4628-4500-6084-4272	8.00		11,082.37
22/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: OM MURUGAN VILAS PTE. LTD. NA OTHER	17.10		11,065.27
23/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 0004881 FROM: WONG YAN YI SG22122300629930340000 OTHER		85.00	11,0150.27
23/01/2022	Advice Funds Transfer TOP-UP TO PAYLAH! : 89306744	80.00		11,070.27
	Balance Carried Forward			SGD 11,070.27

DBS Multiplier Account

Account No. 271-301841-7

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 11,070.27
23/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 8709147 FROM: PREET SINGH PAYNOW TRANSFER OTHER	10.00		11,080.27
23/01/2022	Point-of-Sale Transaction 57741465,CLUB SONG PTE LTD NETS	20.00		11,060.27
24/01/2022	Debit Card Transaction BUS/MRT 212586597SI NG 19JAN 4628-4500-6084-4272	1.15		11,059.12
24/01/2022	Debit Card Transaction MCDONALD'S (BGV)SI NG 20JAN 4628-4500-6084-4272	18.55		11,040.57
24/01/2022	Debit Card Transaction NET*ABC NASI KANDAR PT SI NG 22DEC 4628-4500-6084-4272	1.80		11,038.77
24/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: M CITY PTE. LTD. BALANCE OTHER	1.00		11,037.77
24/01/2022	Advice Funds Transfer SEND BACK FROM PAYLAH! : 89306744		15.00	11,052.77
24/01/2022	Advice Funds Transfer SEND BACK FROM PAYLAH! : 89306744		20.00	11,072.77
25/01/2022	Debit Card Transaction VILAS - SERANGO SI NG 22DEC 4628-4500-6084-4272	10.00		11,062.77
26/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 8137038 FROM: VIPIN MOH RAJASEKAR THANKYOU OTHER		80.00	11,142.77
26/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: KIRAN DONT SEND BACK OTHER	80.00		11,062.77
26/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: KIRAN TOLD YOU NOT SEND BACK OTHER	80.00		10,982.77
	Balance Carried Forward			SGD 10,982.77

DBS Multiplier Account

Account No. 271-301841-7

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 10982.77
26/01/2022	Advice Funds Transfer SEND BACK FROM PAYLAH! : 89306744 VALUE DATE : 26/01/2022	80.00		11,062.77
26/01/2022	Advice Funds Transfer SEND BACK FROM PAYLAH! : 89306744 VALUE DATE : 26/01/2022	10.00		11,072.77
27/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 5005707 FROM: VIPIN MOH RAJASEKAR CASH OTHER		200.00	11,272.77
27/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: JUNNE AERO LAPTOP RSRV OTHER	200.00		11,072.77
27/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 5084722 FROM: PREET SINGH PAYNOW TRANSFER OTHER		300.00	11,372.77
27/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: KIRAN PAYNOW TRANSFER OTHER	200.00		11,172.77
27/01/2022	Advice FAST Payment / Receipt MOHAN INTERN 18-24 Jan 20221227UOVBSGSGBRT8730295 SALARY PAYMENT		620.00	11,792.77
27/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 5466040 FROM: MUTHURAMAN VIJAI PAYNOW TRANSFER OTHER	10.00		11,802.77
28/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 6351237 FROM: VIPIN MOH RAJASEKAR CASH RENT OTHER	200.00		12,002.77
28/01/2022	Debit Card Transaction BUS/MRT 213475055SI NG 21JAN 4628-4500-6084-4272	1.90		12,000.87
28/01/2022	Debit Card Transaction STUFF'D CITY SQUARE MA SI NG 23JAN 4628-4500-6084-4272	8.20		11,992.67
	Balance Carried Forward			SGD 11,992.67

DBS Multiplier Account

Account No.271-301841-7

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 11,992.67
28/01/2022	Point-of-Sale Transaction 58552358,MACLINK PTE LTD NETS	6.60		11,986.07
28/01/2022	Debit Card Transaction SEPHORA - ION B2SI NG 24JAN 4628-4500-6084-4272	13.00		11,973.07
28/01/2022	Debit Card Transaction MCDONALD'S (BGV)SI NG 24JAN 4628-4500-6084-4272	19.35		11,953.72
28/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 6452926 FROM: VIPIN MOH RAJASEKAR HOSPITAL OTHER		150.00	12,103.72
28/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: JUNNE BLC OF AERO LAPTOP OTHER	1,050.00		11,053.72
28/01/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: MADHAVANSANALKUMARPRASIDH PAYNOW TRANSFER OTHER		33.00	11,086.72
28/01/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: ADAPTIVE TECHSOLU	33.00		11,053.72
29/01/2022	Debit Card Transaction BUS/MRT 214049910 SI NG 23JAN 4628-4500-6084-4272	1.15		11,052.57
29/01/2022	Debit Card Transaction BUS/MRT 213926103 SI NG 23JAN 4628-4500-6084-4272	1.05		11,051.52
29/01/2022	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT TO: COMFORT TAXI	4.50		11,047.02
29/01/2022	Debit Card Transaction BUS/MRT 214362590 SI NG 24JAN 4628-4500-6084-4272	1.05		11,045.97
29/01/2022	Debit Card Transaction BUS/MRT 214259198 SI NG 24JAN 4628-4500-6084-4272	0.95		11,045.02
29/01/2022	Debit Card Transaction 7-ELEVEN-77 DUNLOP ST SI NG 25JAN 4628-4500-6084-4272	3.20		11,041.82
29/01/2022	Debit Card Transaction NET*ABC NASI KANDAR PT SI NG 26JAN 4628-4500-6084-4272	4.50		11,037.32
	Balance Carried Forward			SGD 11,037.32

DBS Multiplier Account

Account No. 271-301841-7

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	Balance Brought Forward			SGD 11,037.32
30/01/2022	Debit Card Transaction BUS/MRT 214583394 SI NG 25JAN 4628-4500-6084-4272	2.68		11,034.64
31/01/2022	Advice Funds Transfer SEND BACK FROM PAYLAH! : 89306744		20.00	11,054.64
31/01/2022	Advice FAST Payment / Receipt INCOMING PAYNOW REF 7994260 FROM: PREET YETHU PAYNOW TRANSFER OTHER		1,300.00	9,754.64
	Total Balance Carried Forward in SGD:	8,482.38	10098.02	9,754.64

Messages For Your Account

- Total Interest For Current Year
 - (A) Total Credit Interest 0.03
 - (B) Total Debit Interest 0.00

Messages For You

- **Revision of Cash Gift Interest for POSB SAYE Account**

Effective 1 November 2022, the additional Cash Gift Interest rate for POSB SAYE Account has been revised to 3.5% p.a. Please refer to <http://go.dbs.com/sg-posbsaye-CGI> for more information.

- **Best execution policy for handling of customers' orders**

DBS has made available to you our Best Execution Policy that sets out our policies and procedures to place and/or execute (i) customers' orders on the best available terms (commonly referred to as "best execution") and; (ii) comparable customers' orders in accordance with the time of receipt of such orders.

When executing orders on our customers' behalf, we will consider a range of execution factors. The factors may include price, costs, speed, likelihood of execution and settlement, size and nature of the order, or any other considerations relevant to the placement and/or execution of the order.

A copy of the DBS Wealth Management & Retail Best Execution Policy is available on our DBS website at www.dbs.com.sg/bestexecution

- **Update your personal particulars**

Simply login to DBS/POSB digibank (mobile and online) to update any changes in your personal particulars.

- **GST rate change**

Singapore's GST rate will be increased from 7% to 8% with effect from 1 January 2023. To find out more, visit www.dbs.com/gst-changes.

For Your Information

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\$75,000 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\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

GENERAL

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.

Clients Residing in Australia - Limitations to Banking Services and Investment Offering

With effect from 6 February 2023, there will be limitations in banking services and investment offerings to our clients whose residential address is in Australia. For more information, please visit our website at <http://go.dbs.com/sg-auresident>.



For Terms and Codes, Product Disclaimers, and more information, scan this QR code or visit <http://go.dbs.com/sg-products-information>.