

S/N: EN05300900693463



MADHAVI SWAPNIL JAGT
 AP DESHMUKH
 BLK 18 SIMEI STREET 1
 #04-02 MELVILLE PARK
 SINGAPORE 529943



Consolidated Statement



More insights on your financial portfolio are available via DBS/POSB digibank

Account Summary as at 30 Sep 2022

Deposits

Current and Savings Account

Total: SGD Equivalent 948.13

Summary of Currency Breakdown:

SGD 948.13

Account	Account No.		Balance (Base Currency)	Balance (SGD Equivalent)
My Account	271-274426-3	SGD	948.13	948.13

Transaction Details as at 30 Sep 2022

Deposits

My Account

Account No. 271-274426-3

Date	Description	Withdrawal (-)	Deposit (+)	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			SGD 0.00
15/09/2022	Advice Funds Transfer I-BANK JAGTAP DESHMUKH SWAPNIL		5.00	5.00
15/09/2022	Advice Funds Transfer I-BANK JAGTAP DESHMUKH SWAPNIL		1,000.00	1,005.00
26/09/2022	Advice FAST Payment / Receipt PAYNOW TRANSFER TO: PRATIBHA PATIL 16.80-3.38 - GINGER OTHER	13.42		991.58
27/09/2022	Debit Card Transaction GRAB* A-4WGOUILGWH32 SI NG 25SEP 4628-4500-5612-8557	8.45		983.13
27/09/2022	Debit Card Transaction GRAB* SI NG 25SEP 4628-4500-5612-8557	35.00		948.13
30/09/2022				948.13
Total Balance Carried Forward in SGD:		56.87	1,005.00	948.13

Messages For You

- **Australia Residents - Banking Services and Investment Offerings**

The Australian Securities and Investments Commission (“ASIC”) has postponed the implementation of the regulatory changes that will affect the Bank’s ability to offer the full suite of financial products and services to clients residing in Australia. We will implement these regulatory changes in first quarter 2023 at the latest to meet the ASIC’s implementation deadline.

Existing clients residing in Australia who have a valid wholesale client certificate, may continue to purchase investment products and services until the implementation date. For more information on the wholesale client certificate please visit <https://go.dbs.com/sg-auresident>. We will inform you in due course of the implementation date.

- **Update: Fixed Deposit (FD) Transactions Added to Your Consolidated Statement**

Your Personal and Joint FD account transactions (i.e. new placement, renewal, interest payment, maturity withdrawal, premature withdrawal or interest adjustment) will be displayed in your Consolidated Statement from Q4 2022. With the cessation of FD standalone statements, you will be able to view your accounts conveniently at a glance instead of relying on different statement updates. Learn more about your DBS Consolidated Statements here go.dbs.com/sg-consol-stmt

- **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.

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.

GST on Investment Funds

Please note that all sales charges payable on fund transactions are inclusive of Goods and Services Tax at prevailing rate.



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