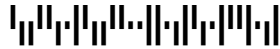


S/N: EN05300302634317



MEHTA MOKSHA PHORAM  
BLK 25 KOVAN ROAD  
#01-22  
SINGAPORE 545024



## Consolidated Statement



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# Account Summary as at 31 Mar 2025

## Deposits

Current and Savings Account

Total: SGD Equivalent 5,587.78

### Summary of Currency Breakdown:

SGD 5,587.78

Account	Account No.		Balance (Base Currency)	Balance (SGD Equivalent)
DBS Multiplier Account	120-327989-3	SGD	3,925.11	3,925.11
My Account	272-105169-2	SGD	1,662.67	1,662.67

### Fixed Deposit

Total: SGD Equivalent 19,296.26

Account	Account No.		Balance (Base Currency)	Balance (SGD Equivalent)
FIXED DEPOSIT	0120-20294058-7	SGD	19,296.26	19,296.26

# Transaction Details as at 31 Mar 2025

## Deposits

DBS Multiplier Account

Account No. 120-327989-3

Date	Description	Withdrawal (-)	Deposit (+)	Balance
CURRENCY: SINGAPORE DOLLAR				
	Balance Brought Forward			SGD 4,065.06
01/03/2025	Point-of-Sale Transaction 02687060, VALU\$	53.50		4,011.56
01/03/2025	Advice FAST Payment / Receipt PAYNOW TRANSFER 9425729 TO: STRIPE PAYMENTS SINGAPORE PTE. 3QXQPKIRRHYSUKI3UPURZV1 OTHER	41.00		3,970.56
01/03/2025	Debit Card Transaction ARF RESTAURANT PTE LTD SI SGP 27FEB 4628-4500-0268-7060	4.50		3,966.06
01/03/2025	Debit Card Transaction NET*ORIENTAL ICE BISTR SI SGP 26FEB 4628-4500-0268-7060	14.80		3,951.26
01/03/2025	Debit Card Transaction NET*ORIENTAL ICE BISTR SI SGP 26FEB 4628-4500-0268-7060	9.80		3,941.46
02/03/2025	Advice FAST Payment / Receipt PAYNOW TRANSFER 6070995 TO: SELVAKUMAR PAYNOW TRANSFER OTHER	120.00		3,821.46
03/03/2025	Advice Dividends/Cash Distribution CDP-SBMAR24 GX24030V		6.85	3,828.31
03/03/2025	Advice FAST Payment / Receipt PAYNOW TRANSFER 5854004 TO: GK MINIMART BLOCK 25, 01-22 OTHER	46.80		3,781.51
03/03/2025	Debit Card Transaction 2C2*LAZADA SINGAPORE SGP 28FEB 4628-4500-0268-7060	26.34		3,755.17
03/03/2025	Debit Card Transaction VENUS BEAUTY CITY SQUA SI SGP 28FEB 4628-4500-0268-7060	26.70		3,728.47
03/03/2025	Debit Card Transaction ARF RESTAURANT PTE LTD SI SGP 28FEB 4628-4500-0268-7060	9.20		3,719.27
	Balance Carried Forward			SGD 3,719.27

**DBS Multiplier Account**
**Account No. 120-327989-3**

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	<b>Balance Brought Forward</b>			<b>SGD 3,719.27</b>
03/03/2025	Debit Card Transaction GUARDIAN CITY SQ MALL SI SGP 28FEB 4628-4500-0268-7060	9.90		3,709.37
04/03/2025	Debit Card transaction BUS/MRT 592713126 SI NG 22FEB 5264-7110-2359-2878	17.32		3,692.05
04/03/2025	Advice FAST Payment / Receipt 20250304TRBUSGSGBRT0488776 20250304TRBUSGSGBRT0488776 OTHER		1,370.00	5,062.05
04/03/2025	Advice Outward Telegraphic Transfer MB161731335529D67 00160T4397390 VALUE DATE : 04/03/2025	1,380.50		3,681.55
04/03/2025	Advice FAST Payment / Receipt PAYNOW TRANSFER 9498536 TO: SHOPEEPAY PRIVATE LIMITED SPP13326513579029885413 OTHER	50.00		3,631.55
04/03/2025	Debit Card Transaction TOUCH COMMUNITY SERVIC 63 SGP 01MAR 4628-4500-0268-7060	30.00		3,601.55
04/03/2025	Debit Card Transaction DELIVEROO SINGAPORE SGP 02MAR 4628-4500-0268-7060	31.59		3,569.96
04/03/2025	Debit Card Transaction TADA 0195555AD644 SI SGP 02MAR 4628-4500-0268-7060	13.65		3,556.31
05/03/2025	Debit Card Transaction TADA 01955AF03D6D SI SGP 03MAR 4628-4500-0268-7060	8.34		3,547.97
05/03/2025	Debit Card Transaction KOMALAVILAS RESTAURANT SI SGP 02MAR 4628-4500-0268-7060	24.31		3,523.66
05/03/2025	Debit Card Transaction GOPAY-GOJEK SINGAPORE SGP 02MAR 4628-4500-0268-7060	13.00		3,510.66
07/03/2025	Interest Earned PREFERENTIAL RATE BASED ON TOTAL MONTHLY TRANSACTIONS		6.19	3,516.85
07/03/2025	Debit Card Transaction 2C2*LAZADA SINGAPORE SGP 05MAR 4628-4500-0268-7060	7.74		3,509.11
07/03/2025	Debit Card Transaction MR COCONUT-CITY SQUARE SI SGP 05MAR 4628-4500-0268-7060	5.00		3,504.11
	<b>Balance Carried Forward</b>			<b>SGD 3,504.11</b>

**DBS Multiplier Account**
**Account No. 120-327989-3**

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	<b>Balance Brought Forward</b>			<b>SGD 3,504.11</b>
07/03/2025	Debit Card Transaction DBS VISA DEBIT CASHBACK JAN 06MAR 4628-4500-0268-7060		3.23	3,507.34
08/03/2025	Debit Card transaction BUS/MRT 595582118 SI NG 27FEB 5264-7110-2359-2878	11.04		3,496.30
08/03/2025	Debit Card Transaction 2C2*LAZADA SINGAPORE SGP 06MAR 4628-4500-0268-7060	6.17		3,490.13
08/03/2025	Debit Card Transaction 2C2*LAZADA SINGAPORE SGP 06MAR 4628-4500-0268-7060	9.30		3,480.83
09/03/2025	Advice FAST Payment / Receipt PAYNOW TRANSFER 8490966 TO: SELVAKUMAR PAYNOW TRANSFER OTHER	120.00		3,360.83
10/03/2025	Debit Card Transaction LAZADA SG SINGAPORE SGP 06MAR 4628-4500-0268-7060	9.90		3,350.93
11/03/2025	Debit Card Transaction SUBWAY - KALLANGWAVE M SI SGP 08MAR 4628-4500-0268-7060	6.80		3,344.13
11/03/2025	Debit Card Transaction SUBWAY - KALLANGWAVE M SI SGP 08MAR 4628-4500-0268-7060	7.40		3,336.73
11/03/2025	Debit Card Transaction PASTAMANIA-KALLANG WAV SI SGP 08MAR 4628-4500-0268-7060	26.70		3,310.03
11/03/2025	Debit Card Transaction LAZADA SG SINGAPORE SGP 07MAR 4628-4500-0268-7060	5.25		3,304.78
11/03/2025	Debit Card Transaction LAZADA SG SINGAPORE SGP 07MAR 4628-4500-0268-7060	63.05		3,241.73
12/03/2025	Advice Funds Transfer 074-017596-1 : I-BANK	178.41		3,063.32
12/03/2025	Debit Card Transaction COCOCANE(CITY SQUARE) SIN 11MAR 4628-4500-0268-7060	5.00		3,058.32
13/03/2025	Debit Card transaction BUS/MRT 598590714 SI NG 04MAR 5264-7110-2359-2878	15.48		3,042.84
14/03/2025	Debit Card Transaction ARF RESTAURANT PTE LTD SI SGP 12MAR 4628-4500-0268-7060	3.60		3,039.24
	<b>Balance Carried Forward</b>			<b>SGD 3,039.24</b>

**DBS Multiplier Account**
**Account No. 120-327989-3**

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	<b>Balance Brought Forward</b>			<b>SGD 3,039.24</b>
15/03/2025	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT 507409135932164 TO: PESHWAIS PTE LTD	10.00		3,029.24
15/03/2025	Advice FAST Payment / Receipt PAYNOW TRANSFER 6443749 TO: SHARMA RACHANA PAYNOW TRANSFER OTHER	14.30		3,014.94
15/03/2025	Cash Accepting Machine Deposit 02687060,KOVAN BR 1		500.00	3,514.94
15/03/2025	Cash Accepting Machine Deposit 02687060,KOVAN BR 1		94.00	3,608.94
15/03/2025	Debit Card Transaction TADA 01958EA6912B SI SGP 13MAR 4628-4500-0268-7060	8.65		3,600.29
15/03/2025	Debit Card Transaction STARHUB RECUR POSTPAID SI SGP 12MAR 4628-4500-0268-7060	20.01		3,580.28
16/03/2025	Advice FAST Payment / Receipt PAYNOW TRANSFER 9357364 TO: ANNIE NAIL ART NA OTHER	82.00		3,498.28
16/03/2025	Advice FAST Payment / Receipt PAYNOW TRANSFER 9398251 TO: CHEN XIHUA PAYNOW TRANSFER OTHER	34.00		3,464.28
17/03/2025	Advice Outward Telegraphic Transfer MB162517051174L26 0016OT5079872 VALUE DATE : 17/03/2025	77.72		3,386.56
17/03/2025	Advice FAST Payment / Receipt PAYNOW TRANSFER 6656536 TO: SELVAKUMAR PAYNOW TRANSFER OTHER	100.00		3,286.56
17/03/2025	Advice FAST Payment / Receipt PAYNOW TRANSFER 8183136 TO: TAN EMILIE PAYNOW TRANSFER OTHER	20.00		3,266.56
17/03/2025	Debit Card Transaction GOPAY-GOJEK WWW.GOJEK.COM SGP 13MAR 4628-4500-0268-7060	14.00		3,252.56
18/03/2025	Debit Card Transaction SMP*YOLE SINGAPORE SGP 16MAR 4628-4500-0268-7060	7.50		3,245.06
	<b>Balance Carried Forward</b>			<b>SGD 3,245.06</b>

**DBS Multiplier Account**
**Account No. 120-327989-3**

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	<b>Balance Brought Forward</b>			<b>SGD 3,245.06</b>
18/03/2025	Debit Card Transaction DELIVEROO SINGAPORE SGP 15MAR 4628-4500-0268-7060	18.59		3,226.47
18/03/2025	Debit Card Transaction SAIZERIYA - CSM SINGAPORE SGP 14MAR 4628-4500-0268-7060	16.70		3,209.77
19/03/2025	Debit Card transaction BUS/MRT 602041041 SI NG 10MAR 5264-7110-2359-2878	11.81		3,197.96
19/03/2025	Advice FAST Payment / Receipt PAYNOW TRANSFER 6806926 TO: PARAG PAYNOW TRANSFER OTHER	50.00		3,147.96
19/03/2025	Debit Card Transaction 2C2*LAZADA SINGAPORE SGP 17MAR 4628-4500-0268-7060		7.74	3,155.70
19/03/2025	Debit Card Transaction SEOUL YUMMY BUGIS+ SI SGP 16MAR 4628-4500-0268-7060	44.84		3,110.86
19/03/2025	Debit Card Transaction GOPAY-GOJEK SINGAPORE SGP 15MAR 4628-4500-0268-7060	19.20		3,091.66
21/03/2025	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT 508010315326291 TO: TY HAO TRADING CF	7.60		3,084.06
21/03/2025	Debit Card Transaction LAZADA SG SINGAPORE SGP 18MAR 4628-4500-0268-7060		5.25	3,089.31
21/03/2025	Debit Card Transaction ARF RESTAURANT PTE LTD SI SGP 19MAR 4628-4500-0268-7060	5.60		3,083.71
22/03/2025	Advice FAST Payment / Receipt INCOMING PAYNOW REF 3009282 FROM: SHARMA NEELAM OTHR OTHER		3.70	3,087.41
22/03/2025	Debit Card Transaction 2C2*LAZADA SINGAPORE SGP 20MAR 4628-4500-0268-7060		6.17	3,093.58
22/03/2025	Debit Card Transaction ARF RESTAURANT PTE LTD SI SGP 20MAR 4628-4500-0268-7060	18.00		3,075.58
23/03/2025	Advice FAST Payment / Receipt PAYNOW TRANSFER 8874496 TO: SELVAKUMAR PAYNOW TRANSFER OTHER	100.00		2,975.58
	<b>Balance Carried Forward</b>			<b>SGD 2,975.58</b>

**DBS Multiplier Account**
**Account No. 120-327989-3**

Date	Description	Withdrawal (-)	Deposit (+)	Balance
	<b>Balance Brought Forward</b>			<b>SGD 2,975.58</b>
24/03/2025	Debit Card Transaction LAZADA SG SINGAPORE SGP 20MAR 4628-4500-0268-7060		9.90	2,985.48
26/03/2025	Debit Card transaction BUS/MRT 605397478 SI NG 16MAR 5264-7110-2359-2878	12.31		2,973.17
26/03/2025	Advice Point-Of-Sale Transaction or Proceeds NETS QR PAYMENT 508509563475893 TO: VEGETARIAN EXPRES	19.29		2,953.88
26/03/2025	Debit Card Transaction GOPAY-GOJEK SINGAPORE SGP 23MAR 4628-4500-0268-7060	13.30		2,940.58
26/03/2025	Debit Card Transaction LAZADA SG SINGAPORE SGP 22MAR 4628-4500-0268-7060	60.04		2,880.54
26/03/2025	Debit Card Transaction LAZADA SG SINGAPORE SGP 23MAR 4628-4500-0268-7060	8.49		2,872.05
26/03/2025	Debit Card Transaction DBS VISA DEBIT CASHBACK FEB 25MAR 4628-4500-0268-7060		3.89	2,875.94
28/03/2025	GIRO Salary INVICTUS INTERNATIONAL SCHOOL PTE. SALARY		3,671.00	6,546.94
28/03/2025	Advice FAST Payment / Receipt TRUS:0128622958:I-BANK TRANSFER MB163269497680 OTHER	2,521.89		4,025.05
29/03/2025	Advice FAST Payment / Receipt PAYNOW TRANSFER 8895336 TO: SELVAKUMAR PAYNOW TRANSFER OTHER	100.00		3,925.05
31/03/2025	Interest Earned		0.06	3,925.11
<b>Total Balance Carried Forward in SGD:</b>		<b>5,827.93</b>	<b>5,687.98</b>	<b>3,925.11</b>

**My Account**

Account No. 272-105169-2

Date	Description	Withdrawal (-)	Deposit (+)	Balance
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**CURRENCY: SINGAPORE DOLLAR**

	<b>Balance Brought Forward</b>			<b>SGD 1,662.66</b>
31/03/2025	Interest Earned		0.01	1,662.67
	<b>Total Balance Carried Forward in SGD:</b>	<b>0.00</b>	<b>0.01</b>	<b>1,662.67</b>

**FIXED DEPOSIT**

Account No. 0120-20294058-7

**CURRENCY: SINGAPORE DOLLAR**

Deposit No.	Period	Description/ Remarks	Interest Amt	Principal Interest Rate (% p.a)
011024000878	01/10/2024 - 01/04/2025 182 DAYS		57.84	4,000.00 2.900000
030225004283	03/02/2025 - 03/02/2026 365 DAYS		49.00	2,000.00 2.450000
030524003325	03/05/2024 - 03/05/2025 365 DAYS		32.00	1,000.00 3.200000
111024003793	11/10/2024 - 11/04/2025 182 DAYS		17.35	1,200.00 2.900000
130125002094	13/01/2025 - 13/01/2026 365 DAYS		122.50	5,000.00 2.450000
270423001364	27/04/2024 - 28/04/2025 366 DAYS		99.35	3,096.26 3.200000
280225002471	28/02/2025 - 28/02/2026 365 DAYS		73.50	3,000.00 2.450000
<b>Total Principal Amount in SGD:</b>				<b>19,296.26</b>



## Messages For You

- **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](http://www.dbs.com.sg/bestexecution)

- **Revision of Terms and Conditions Governing Accounts (Applicable to Individuals)**

With effect from 16 September 2024, selected clauses in the Terms and Conditions Governing Accounts will be updated. Please refer to <https://go.dbs.com.sg-16SEP24TNC> for more details.

- **We regularly conduct customer satisfaction surveys to better understand your banking experience with us.**

As a valued customer, you may receive a push notification or email invitation to share your feedback via Qualtrics, our designated digital survey platform. Your response is highly valued and will be treated with absolute confidentiality.

- **Update your personal particulars today**

Got a new address, passport, mobile number or email? Simply use digibank to update your details. Visit <https://go.dbs.com.sg-ppu> to learn more.

- **Effective 28 Feb 2025, statements will no longer be sent via email**

Instead, they will be available in printed hard copies sent to your registered mailing address as per the Bank's records, or digitally as eDocuments on digibank, where applicable. Please note that fees may apply for printed copies.

## 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\$100,000 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\$100,000 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.

### Fixed Deposits

The amount(s) shown for Singapore Dollar Deposits and Foreign Currency Deposits include deposit placed using funds from DBS CPFIS and/or DBS SRS accounts.

### 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>.