Standard Chartered

Consolidated Statement

Statement Date / *Tarikh Penyata* : 27 Feb 2018	Page / *Halaman* : 1 of 9

e-Statement

RUBENA MOHAN A/L VENGADRAMAN
NO 32 LORONG 32/143E
INDAH RESIDENCE 2
KOTA KEMUNING
40460 SHAH ALAM
SELANGOR MALAYSIA

YOUR FINANCIAL STATUS / *STATUS KEWANGAN ANDA*

AS AT STATEMENT DATE IN (RM EQUIVALENT) *Seperti pada tarikh Penyata dalam (nilai RM)*		
1. DEPOSITS		**1,421.08**
RM Deposits / Deposit	1,421.08	
FX Deposits / *Deposit Wang Asing*	0.00	
2. INVESTMENTS *Pelaburan*		**0.00**
Investment Services / *Perkhidmatan Pelaburan*	0.00	
FX Structured Investment / *Pelaburan Berstruktur*	0.00	
RM Structured Investment / *Pelaburan Berstruktur*	0.00	
Investment Account-i / *Akaun Pelaburan-i*	0.00	
3. PERSONAL FINANCING FACILITIES *Kemudahan Pembiayaan Peribadi*		**0.00**
Installment Facility / *Kemudahan Ansuran*	0.00	
Overdrafts / *Overdraf*	0.00	
Credit Cards / *Kad Kredit*	0.00	
4. NET POSITION (1+2-3) *Kedudukan Bersih*		**1,421.08**
5. INSURANCE / TAKAFUL *Insuran / Takaful*		**0.00**
6. HOME FINANCING FACILITIES *Kemudahan Pembiayaan Perumahan*		**0.00**

YOUR ACCOUNT BALANCES / *BAKI AKAUN-AKAUN ANDA*

Account Type *Jenis Akaun*	**Account Number** *Nombor Akaun*	**Currency Balance** *Baki Mata Wang*	**RM Balance or equivalent** *Baki RM atau Bersamaan*
JUSTONE PERSONAL CURRENT ACCOUNT	769-1-9493059-7		1,400.77
JUSTONE PERSONAL SAVINGS ACCOUNT	769-1-9493060-0		10.62
	769-1-9496591-9		8.85
JUSTONE PERSONAL CURRENT ACCOUNT	769-1-9496592-7		0.84

As part of our constant endeavour to keep our records updated, and to maintain a high quality of service, we would appreciate it greatly if you could inform us of any changes to your personal particulars when they occur.
Please contact us at 603-7711 8888 / 1300 88 8888 for assistance at any time. It's always a pleasure serving you.

The revised Investment Product Terms will be effective from 22th Jan 2018. Please visit www.sc.com/my for more details.

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YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*

JUSTONE PERSONAL CURRENT ACCOUNT **769-1-9493059-7**

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
27 Jan	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**3,167.42**
29 Jan	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL FUND TRANSFER	10,000.00		13,167.42
	ONLINE FUND TRANSFER TO SCB A/C 769194930600 INTERNET BANKING		7,000.00	6,167.42
30 Jan	IBFT,MAYBANK 106099251479,UMARANI A/P KOZHAKKI PAY FOR 3RD PARTY INSTANT TRANSFER		2,000.00	4,167.42
	IBFT,MAYBANK 106016154169,T KANTHAIYAH 3RD PARTY TRANSFER INSTANT TRANSFER		250.00	3,917.42
	IBFT,CIMB BANK 8003487492,NEUTRAL NET ENTERPRI 3RD PARTY TRANSFER INSTANT TRANSFER		945.00	2,972.42
	IBFT,RHB BANK 70601200013618,NILAWATHY & V 3RD PARTY TRANSFER INSTANT TRANSFER		700.00	2,272.42
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		1,900.00	372.42
	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL FUND TRANSFER	4,600.00		4,972.42
	IBFT,CIMB BANK 08040062270521,MURALITHARAN A/L PAR 3RD PARTY TRANSFER INSTANT TRANSFER		337.00	4,635.42
	ATM CASH WDL - MEPS		600.00	4,035.42
	GOODS & SERVICES TAX @ 6.00%		0.24	4,035.18
	TRANSACTION FEES - MEPS		4.00	4,031.18
	ATM CASH WDL - MEPS		600.00	3,431.18
	GOODS & SERVICES TAX @ 6.00%		0.24	3,430.94
	TRANSACTION FEES - MEPS		4.00	3,426.94
31 Jan	CHARGE REVERSAL FOR 0118 476338 AMBANK MYR/600.00 5399816351120313/801519707182	36.94		3,463.88
	GST REVERSAL FOR 0118 476338 AMBANK MYR/600.00 5399816351120313/801519707182	2.22		3,466.10
01 Feb	ATM CASH WDL - MEPS		500.00	2,966.10
	GOODS & SERVICES TAX @ 6.00%		0.24	2,965.86
	To be continued / *Disambung semula ...*			

Note: This is not a Tax Invoice for GST purposes.

e-Statement

YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*

JUSTONE PERSONAL CURRENT ACCOUNT **769-1-9493059-7**

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
	TRANSACTION FEES - MEPS		4.00	2,961.86
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		450.00	2,511.86
02 Feb	IBFT DHIVYA A/P KANTHAIYA RUBEN	4,000.00		6,511.86
	ATM CASH WDL - MEPS		1,000.00	5,511.86
	GOODS & SERVICES TAX @ 6.00%		0.24	5,511.62
	TRANSACTION FEES - MEPS		4.00	5,507.62
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER VALUE DATE AS OF 03 FEB		250.00	5,257.62
03 Feb	02/01 FETAL MEDICINE & GYNAE MYR 125.00		125.00	5,132.62
	IBFT,MAYBANK 106164172333,NILAWATHY A/P KUPPUS 3RD PARTY TRANSFER INSTANT TRANSFER		1,700.00	3,432.62
04 Feb	IBFT,MAYBANK 156169016780,RUBENA MOHAN PAY FOR 3RD PARTY INSTANT TRANSFER		400.00	3,032.62
	ATM CASH WDL - MEPS		1,000.00	2,032.62
	GOODS & SERVICES TAX @ 6.00%		0.24	2,032.38
	MEPS WDL CORR-	1,000.00		3,032.38
	GOODS & SERVICES TAX @ 6.00%	0.24		3,032.62
	TRANSACTION FEES - MEPS		4.00	3,028.62
	ATM CASH WDL - MEPS		1,000.00	2,028.62
	GOODS & SERVICES TAX @ 6.00%		0.24	2,028.38
	REV TRANSACTION FEES - MEPS	4.00		2,032.38
	TRANSACTION FEES - MEPS		4.00	2,028.38
06 Feb	02/02 PETRON KESAS WESTBOUND MYR 152.03		152.03	1,876.35
	02/03 DEUTSCHES G/L.HEMINGWA MYR 109.80		109.80	1,766.55
07 Feb	IBFT,MAYBANK 112447112662,KUSELAN A/L SUGUMARA 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	1,266.55
08 Feb	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		900.00	366.55
	ONLINE FUND TRANSFER FROM SCB A/C 769194930600 INTERNET BANKING	300.00		666.55
	To be continued / *Disambung semula ...*			

Note: This is not a Tax Invoice for GST purposes.

e-Statement

YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*

JUSTONE PERSONAL CURRENT ACCOUNT **769-1-9493059-7**

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	166.55
09 Feb	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL FUND TRANSFER	5,310.00		5,476.55
	IBFT,PUBLIC BANK 4745920204,FOONG YEE CHEN 3RD PARTY TRANSFER INSTANT TRANSFER		2,310.00	3,166.55
10 Feb	IBFT,MAYBANK 106099208205,SIVAKUMAR A/L ARUMUG PAY FOR 3RD PARTY INSTANT TRANSFER		600.00	2,566.55
	IBFT,PUBLIC BANK 4617902312,LIONEL RAY LASDOSE AGOT 3RD PARTY TRANSFER INSTANT TRANSFER		2,100.00	466.55
	MYDEBIT PURCHASE AT 20:10:13 6600630191 5399816351120313/1		138.75	327.80
	ATM CASH WDL - MEPS		300.00	27.80
	GOODS & SERVICES TAX @ 6.00%		0.24	27.56
	TRANSACTION FEES - MEPS		4.00	23.56
	IBFT RUBENA MOHAN VENGADR RUBEN RUBEN	1,060.00		1,083.56
	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL PAY FOR 3RD PARTY VALUE DATE AS OF 11 FEB		500.00	583.56
12 Feb	ATM CASH WDL - MEPS		300.00	283.56
	GOODS & SERVICES TAX @ 6.00%		0.24	283.32
	TRANSACTION FEES - MEPS		4.00	279.32
13 Feb	02/11 PETRON JLN MAAROF MYR 155.55		155.55	123.77
14 Feb	IBFT RUBENA MOHAN A/L VENGADRAM RUBEN FUND TRANSFER	10,000.00		10,123.77
	ATM CASH WDL - MEPS		500.00	9,623.77
	GOODS & SERVICES TAX @ 6.00%		0.24	9,623.53
	TRANSACTION FEES - MEPS		4.00	9,619.53
	IBFT,MAYBANK 514833108190,ABADI MATRON SDN BHD 3RD PARTY TRANSFER INSTANT TRANSFER		1,500.00	8,119.53
	IBFT,PUBLIC BANK 4745920204,FOONG YEE CHEN 3RD PARTY TRANSFER VALUE DATE AS OF 15 FEB		1,809.60	6,309.93
	To be continued / *Disambung semula ...*			

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YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*

JUSTONE PERSONAL CURRENT ACCOUNT **769-1-9493059-7**

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
15 Feb	FPX PAYMENT KUMPULAN WANG SIMPANAN PEKERJA 0220180019157300C102 VALUE DATE AS OF 16 FEB		720.00	5,589.93
	FPX PAYMENT PERTUBUHAN KESELAMATAN SOSIAL F7401000159M20180200 VALUE DATE AS OF 16 FEB		66.40	5,523.53
17 Feb	02/15 FETAL MEDICINE & GYNAE MYR 75.00		75.00	5,448.53
	02/15 PETRON KESAS WESTBOUND MYR 149.00		149.00	5,299.53
	MYDEBIT PURCHASE AT 15:18:42 6600805315 5399816351120313/1		196.00	5,103.53
	ATM CASH WDL - MEPS		500.00	4,603.53
	GOODS & SERVICES TAX @ 6.00%		0.06	4,603.47
	TRANSACTION FEES - MEPS		0.94	4,602.53
19 Feb	JOMPAY BILL PAYMENT 8888 TM UNIFI 1022930661		421.90	4,180.63
20 Feb	FPX PAYMENT DIGI TELECOMUNICATIONS SDN BHD T136920837600		91.35	4,089.28
	FPX PAYMENT DIGI TELECOMUNICATIONS SDN BHD T136927859400		295.04	3,794.24
	IBFT,MAYBANK 106164172333,NILAWATHY A/P KUPPUS 3RD PARTY TRANSFER INSTANT TRANSFER		750.00	3,044.24
	ATM CASH WDL - MEPS		900.00	2,144.24
	GOODS & SERVICES TAX @ 6.00%		0.24	2,144.00
	TRANSACTION FEES - MEPS		4.00	2,140.00
21 Feb	IBFT,MAYBANK 106016772765,SAIF RIDZUAN MURALEE 3RD PARTY TRANSFER INSTANT TRANSFER		2,000.00	140.00
22 Feb	IBG CIMB BANK100002050529128 LIONEL RAY LASDOSE AGOT DOOR LOCKS RFID	2,100.00		2,240.00
23 Feb	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL FUND TRANSFER	10,000.00		12,240.00
	ONLINE FUND TRANSFER TO SCB A/C 769194930600 INTERNET BANKING		10,000.00	2,240.00
	IBFT,RHB BANK 70601200013618,NILAWATHY & V 3RD PARTY TRANSFER INSTANT TRANSFER		660.00	1,580.00
25 Feb	ATM CASH WDL - MEPS		500.00	1,080.00

To be continued / *Disambung semula ...*

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e-Statement

YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*

JUSTONE PERSONAL CURRENT ACCOUNT — 769-1-9493059-7

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
	GOODS & SERVICES TAX @ 6.00%		0.24	1,079.76
	TRANSACTION FEES - MEPS		4.00	1,075.76
27 Feb	02/25 DOME-SUBANG PARADE MYR 110.75		110.75	965.01
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	465.01
	ONLINE FUND TRANSFER TO SCB A/C 769194930600 INTERNET BANKING		60.00	405.01
	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL FUND TRANSFER	1,500.00		1,905.01
	ATM CASH WDL - MEPS		500.00	1,405.01
	GOODS & SERVICES TAX @ 6.00%		0.24	1,404.77
	TRANSACTION FEES - MEPS		4.00	1,400.77
27 Feb	**CLOSING BALANCE /** *Baki penutup*			**1,400.77**

Note 1: If you note any discrepancies, please advise the Bank within 30 days from the Account Statement date, otherwise the Account Statement is considered as correct.

Note 2: Maximum liability for the unauthorized transactions is RM250 unless the Cardholder has acted fraudulently or unlawfully or failed to inform the Bank of the lost/stolen Debit Card.

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Nota 1: Jika anda dapati sebarang percanggahan, sila maklumkan kepada pihak Bank dalam tempoh 30 hari dari tarikh Penyata Akaun, jika tidak, Penyata Akaun ini dianggap sebagai betul.

Nota 2: Liabiliti maksimum untuk transaksi tidak sah adalah RM250 melainkan Pemegang Kad telah bertindak secara menipu atau menyalahi undang-undang atau gagal memaklumkan kepada pihak Bank berkenaan Kad Debit yang hilang/dicuri.

Nota 3: Sebagai sebahagian daripada usaha berterusan kami untuk menyimpan rekod-rekod yang dikemaskini, dan untuk mengekalkan kualiti perkhidmatan yang tinggi, kami amat menghargai jika anda memaklumkan kepada kami apa-apa perubahan kepada butiran peribadi anda apabila ia berlaku.

Note: This is not a Tax Invoice for GST purposes.

JUSTONE PERSONAL SAVINGS ACCOUNT — 769-1-9493060-0

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
27 Jan	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**4.41**
29 Jan	ONLINE FUND TRANSFER FROM SCB A/C 769194930597 INTERNET BANKING	7,000.00		7,004.41
30 Jan	ET25961801300070 CHARGES DR		35.00	6,969.41
	GST CHGOPAL/TI/2018/0000193346 MYR2.100|EX1.000000000 ET25961801300070		2.10	6,967.31
	ET25961801300070 USD|1607.000|3.972959419 ETERNAL TECHNOLOGY CHINA CO LIMITED 33 LOCKS ALIRAN PERMAI		6,347.45	619.86
	To be continued / *Disambung semula ...*			

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YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*

JUSTONE PERSONAL SAVINGS ACCOUNT **769-1-9493060-0**

Eligible for protection by PIDM

Date *Tarikh*	**Description** *Diskripsi*	**Deposit** *Deposit*	**Withdrawal** *Pengeluaran*	**RM Balance** *Baki RM*
31 Jan	BONUS INTEREST FOR THE MONTH 0118	0.48		620.34
	CR INTEREST	0.11		620.45
03 Feb	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		300.00	320.45
08 Feb	ONLINE FUND TRANSFER TO SCB A/C 769194930597 INTERNET BANKING		300.00	20.45
23 Feb	ONLINE FUND TRANSFER FROM SCB A/C 769194930597 INTERNET BANKING	10,000.00		10,020.45
	ET25961802230045 CHARGES DR		35.00	9,985.45
	GST CHGOPAL/TI/2018/0000197155 MYR2.100|EX1.000000000 ET25961802230045		2.10	9,983.35
	ET25961802230045 USD|2300.000|3.977992304 ETERNAL TECHNOLOGY CHINA CO LIMITED 52 LOCKS HOTEL 138		9,112.28	871.07
24 Feb	JOMPAY BILL PAYMENT 7567 MBSA - CUKAI TAKSIRAN C03214300078		213.60	657.47
	JOMPAY BILL PAYMENT 4200 SYABAS 6992401000		4.45	653.02
	IBANKING BILL PAYMENT TNB INTERNET BANKING		182.40	470.62
	IBFT,CIMB BANK 8003487492,NEUTRAL NET ENTERPRI 3RD PARTY TRANSFER INSTANT TRANSFER		320.00	150.62
27 Feb	ONLINE FUND TRANSFER FROM SCB A/C 769194930597 INTERNET BANKING	60.00		210.62
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		200.00	10.62
27 Feb	**CLOSING BALANCE /** *Baki penutup*			**10.62**

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Note 2: Maximum liability for the unauthorized transactions is RM250 unless the Cardholder has acted fraudulently or unlawfully or failed to inform the Bank of the lost/stolen Debit Card.

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Nota 1: Jika anda dapati sebarang percanggahan, sila maklumkan kepada pihak Bank dalam tempoh 30 hari dari tarikh Penyata Akaun, jika tidak, Penyata Akaun ini dianggap sebagai betul.

Nota 2: Liabiliti maksimum untuk transaksi tidak sah adalah RM250 melainkan Pemegang Kad telah bertindak secara menipu atau menyalahi undang-undang atau gagal memaklumkan kepada pihak Bank berkenaan Kad Debit yang hilang/dicuri.

Nota 3: Sebagai sebahagian daripada usaha berterusan kami untuk menyimpan rekod-rekod yang dikemaskini, dan untuk mengekalkan kualiti perkhidmatan yang tinggi, kami amat menghargai jika anda memaklumkan kepada kami apa-apa perubahan kepada butiran peribadi anda apabila ia berlaku.

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YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*

JUSTONE PERSONAL SAVINGS ACCOUNT — 769-1-9496591-9

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
27 Jan	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**8.85**
27 Feb	**CLOSING BALANCE /** *Baki penutup*			**8.85**

Note 1: If you note any discrepancies, please advise the Bank within 30 days from the Account Statement date, otherwise the Account Statement is considered as correct.

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Nota 1: Jika anda dapati sebarang percanggahan, sila maklumkan kepada pihak Bank dalam tempoh 30 hari dari tarikh Penyata Akaun, jika tidak, Penyata Akaun ini dianggap sebagai betul.

Nota 2: Liabiliti maksimum untuk transaksi tidak sah adalah RM250 melainkan Pemegang Kad telah bertindak secara menipu atau menyalahi undang-undang atau gagal memaklumkan kepada pihak Bank berkenaan Kad Debit yang hilang/dicuri.

Nota 3: Sebagai sebahagian daripada usaha berterusan kami untuk menyimpan rekod-rekod yang dikemaskini, dan untuk mengekalkan kualiti perkhidmatan yang tinggi, kami amat menghargai jika anda memaklumkan kepada kami apa-apa perubahan kepada butiran peribadi anda apabila ia berlaku.

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JUSTONE PERSONAL CURRENT ACCOUNT — 769-1-9496592-7

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
27 Jan	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**0.84**
27 Feb	**CLOSING BALANCE /** *Baki penutup*			**0.84**

Note 1: If you note any discrepancies, please advise the Bank within 30 days from the Account Statement date, otherwise the Account Statement is considered as correct.

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Note 3: As part of our constant endeavor to keep our records updated, and to maintain a high quality of service, we would appreciate it greatly if you inform us of any changes to your personal particulars when they occur.

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Nota 1: Jika anda dapati sebarang percanggahan, sila maklumkan kepada pihak Bank dalam tempoh 30 hari dari tarikh Penyata Akaun, jika tidak, Penyata Akaun ini dianggap sebagai betul.

Nota 2: Liabiliti maksimum untuk transaksi tidak sah adalah RM250 melainkan Pemegang Kad telah bertindak secara menipu atau menyalahi undang-undang atau gagal memaklumkan kepada pihak Bank berkenaan Kad Debit yang hilang/dicuri.

Nota 3: Sebagai sebahagian daripada usaha berterusan kami untuk menyimpan rekod-rekod yang dikemaskini, dan untuk mengekalkan kualiti perkhidmatan yang tinggi, kami amat menghargai jika anda memaklumkan kepada kami apa-apa perubahan kepada butiran peribadi anda apabila ia berlaku.

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YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*

INTEREST RATE INFORMATION / *MAKLUMAT KADAR FAEDAH*

RM Deposit Rates / *Kadar Deposit RM*		**RM Fixed Deposits** / *Deposit Tetap RM*		
	% p.a. / *setahun*	**Months** / *Bulan*	**% p.a.** / *setahun*	
ORDINARY SAVINGS ACCOUNTS	0.2500	01	2.9000	Please refer to any of our branches for interest rates on larger amounts or longer tenure.
MASTER SAVINGS ACCOUNTS *		03	3.0500	*Sila rujuk kepada mana-mana cawangan kami bagi kadar faedah untuk amaun yang lebih besar atau jangkamasa yang lebih panjang.*
Up to $ 25,000	0.0000			
Up to $ 150,000	0.1000	06	3.1500	
Up to $ 300,000	0.2000			
Up to $ 800,000	0.3000	09	3.1500	
Above $ 800,000	0.7000			
HIGHER EDUCATION FUND Up to	1.5000	12	3.2500	Base Rate / *Kadar Asas ialah 3.7700%*
HOME SAVE PLAN Up to	1.0000			Base Lending rate / *Kadar Pinjaman Asas ialah 6.9500%*
RETIREMENT FUND Up to	2.2000	15	3.2500	3 Months KLIBOR rate / *Kadar KLIBOR 3 Bulan ialah 3.4300%*

* Balance of $25,000 or less earns Interest rate of 0.0000 % p.a.