Consolidated Statement

Statement Date / *Tarikh Penyata* : 27 Apr 2018	Page / *Halaman* : 1 of 8

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		**1,035.94**
RM Deposits / Deposit	1,035.94	
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*		**1,035.94**
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		1,010.81
JUSTONE PERSONAL SAVINGS ACCOUNT	769-1-9493060-0		15.44
	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 Mar	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**847.36**
28 Mar	03/26 FETAL MEDICINE & GYNAE MYR 315.00		315.00	532.36
	JOMPAY BILL PAYMENT 8888 TM UNIFI 1022930661		210.95	321.41
29 Mar	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	8,000.00		8,321.41
	IBFT,CIMB BANK 08040062270521,MURALITHARAN A/L PAR PAY FOR 3RD PARTY INSTANT TRANSFER		5,000.00	3,321.41
	IBFT,CIMB BANK 8003487492,NEUTRAL NET ENTERPRI 3RD PARTY TRANSFER INSTANT TRANSFER		1,900.00	1,421.41
30 Mar	03/28 PETRON SUBANG JY SS 14 MYR 142.04		142.04	1,279.37
31 Mar	CHARGE REVERSAL FOR 0318 476338 AMBANK MYR/500.00 5399816351120313/806321980453	48.00		1,327.37
	GST REVERSAL FOR 0318 476338 AMBANK MYR/500.00 5399816351120313/806321980453	2.88		1,330.25
	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	5,000.00		6,330.25
	IBFT,MAYBANK 108207154332,NIVAGARAN KALIMUTHU 3RD PARTY TRANSFER INSTANT TRANSFER		1,500.00	4,830.25
	ATM CASH WDL - MEPS		600.00	4,230.25
	GOODS & SERVICES TAX @ 6.00%		0.24	4,230.01
	TRANSACTION FEES - MEPS		4.00	4,226.01
	IBFT,MAYBANK 114124115536,GOPINATHAN A/L PARAM 3RD PARTY TRANSFER INSTANT TRANSFER		535.00	3,691.01
	MYDEBIT PURCHASE AT 16:51:41 LOVELY WORLD MKTG 5399816351120313/1		462.00	3,229.01
	MYDEBIT PURCHASE AT 17:02:46 LCLAIR TRADING SDN 5399816351120313/1		65.00	3,164.01
01 Apr	03/29 PETRON KESAS WESTBOUND MYR 121.40		121.40	3,042.61
	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	5,000.00		8,042.61
	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*
	MYDEBIT PURCHASE AT 16:33:58 BMS-MID VALLEY 5499KUAL 5399816351120313/1		107.10	7,935.51
	MYDEBIT PURCHASE AT 19:53:19 SERIMEP-ROADSHOW 5641PETA 5399816351120313/1		99.00	7,836.51
	MYDEBIT PURCHASE AT 20:35:34 BABYLOVE (M) SB 5399816351120313/1		499.00	7,337.51
	MYDEBIT PURCHASE AT 20:42:28 BABYLOVE (M) SB 5399816351120313/1		299.00	7,038.51
02 Apr	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	6,538.51
03 Apr	03/31 COLD STORAGE JAYA 1 MYR 65.65		65.65	6,472.86
	03/31 COLD STORAGE JAYA 1 MYR 30.25		30.25	6,442.61
	03/31 FETAL MEDICINE & GYNAE MYR 65.00		65.00	6,377.61
	03/31 ONE BABY WORLD-U.KLANG MYR 2138.00		2,138.00	4,239.61
	04/01 HOLABEBE MYR 134.00		134.00	4,105.61
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		1,000.00	3,105.61
	IBFT,PUBLIC BANK 6335040322,THANESHKUMAR A/L SELVARA 3RD PARTY TRANSFER INSTANT TRANSFER		1,500.00	1,605.61
	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		1,000.00	605.61
	ATM CASH WDL - MEPS		300.00	305.61
	GOODS & SERVICES TAX @ 6.00%		0.24	305.37
	TRANSACTION FEES - MEPS		4.00	301.37
04 Apr	04/01 ROYAL BABY WORLD MYR 300.00		300.00	1.37
	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	5,000.00		5,001.37
	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		600.00	4,401.37
	IBFT,PUBLIC BANK 4745920204,FOONG YEE CHEN 3RD PARTY TRANSFER INSTANT TRANSFER		2,284.30	2,117.07
	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*
	FPX PAYMENT MOLPAY SDN BHD 35247779		100.70	2,016.37
	TRANSACTION FEES - MEPS		4.00	2,012.37
	ATM CASH WDL - MEPS		600.00	1,412.37
	GOODS & SERVICES TAX @ 6.00%		0.24	1,412.13
08 Apr	04/06 FETAL MEDICINE & GYNAE MYR 115.00		115.00	1,297.13
	04/06 PETRON DAMANSARA K.ARA MYR 146.23		146.23	1,150.90
09 Apr	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		600.00	550.90
	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	1,500.00		2,050.90
	IBFT,MAYBANK 106099208205,SIVAKUMAR A/L ARUMUG 3RD PARTY TRANSFER INSTANT TRANSFER		600.00	1,450.90
10 Apr	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	5,000.00		6,450.90
	INTRABANK TRANSFER WITHDRAWAL 769194930619-DHIVYA A/P KANTHAIYA 3RD PARTY TRANSFER		1,000.00	5,450.90
	IBFT,MAYBANK 106164172333,NILAWATHY A/P KUPPUS 3RD PARTY TRANSFER INSTANT TRANSFER		300.00	5,150.90
	FPX PAYMENT MOLPAY SDN BHD 35756039 VALUE DATE AS OF 11 APR		498.20	4,652.70
11 Apr	ATM CASH WDL - MEPS		1,500.00	3,152.70
	GOODS & SERVICES TAX @ 6.00%		0.24	3,152.46
	TRANSACTION FEES - MEPS		4.00	3,148.46
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		1,000.00	2,148.46
12 Apr	04/10 FETAL MEDICINE & GYNAE MYR 115.00		115.00	2,033.46
	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	10,000.00		12,033.46
13 Apr	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	4,500.00		16,533.46
	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,MAYBANK 156169016780,RUBENA MOHAN PAY FOR 3RD PARTY INSTANT TRANSFER		9,500.00	7,033.46
	IBFT,CIMB BANK 7015170449,KUAN CHEE HENG 3RD PARTY TRANSFER INSTANT TRANSFER		250.00	6,783.46
	ATM CASH WDL - MEPS		600.00	6,183.46
	GOODS & SERVICES TAX @ 6.00%		0.24	6,183.22
	TRANSACTION FEES - MEPS		4.00	6,179.22
	IBFT,MAYBANK 106017053875,DHIVYA A/P KANTHAIYA 3RD PARTY TRANSFER INSTANT TRANSFER		5,000.00	1,179.22
14 Apr	04/12 FETAL MEDICINE & GYNAE MYR 165.00		165.00	1,014.22
	04/12 MOTHERCARE-SUBANG PARA MYR 243.10		243.10	771.12
17 Apr	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		660.00	111.12
18 Apr	IBFT RUBENA MOHAN VENGADR PERSONAL PERSONAL	3,900.00		4,011.12
	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	3,511.12
	ATM CASH WDL - MEPS		600.00	2,911.12
	GOODS & SERVICES TAX @ 6.00%		0.24	2,910.88
	TRANSACTION FEES - MEPS		4.00	2,906.88
21 Apr	IBFT,RHB BANK 70601200013618,NILAWATHY & V 3RD PARTY TRANSFER INSTANT TRANSFER		700.00	2,206.88
	IBFT,MAYBANK 106164172333,NILAWATHY A/P KUPPUS 3RD PARTY TRANSFER INSTANT TRANSFER		750.00	1,456.88
	JOMPAY BILL PAYMENT 8888 TM UNIFI 1022930661		167.32	1,289.56
	04/19 FETAL MEDICINE & GYNAE MYR 365.00		365.00	924.56
22 Apr	04/20 SHELL-ST TIRAM MUTIARA MYR 20.02		20.02	904.54
	TRANSACTION FEES - MEPS		4.00	900.54
	ATM CASH WDL - MEPS		500.00	400.54
	GOODS & SERVICES TAX @ 6.00%		0.24	400.30
	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*
24 Apr	04/20 PETRON JLN MAAROF MYR 155.00		155.00	245.30
26 Apr	IBFT RUBENA MOHAN VENGADR PERSONAL PERSONAL	4,300.00		4,545.30
	IBFT,AMBANK 0520020048168,MR RUBENA MOHAN A/L V PAY FOR 3RD PARTY INSTANT TRANSFER		985.00	3,560.30
27 Apr	IBFT,HSBC BANK 351162482001,ROYAL SUNGEI UJONG CLU PAY FOR 3RD PARTY RSUC STAFF CONTRIBUT		500.00	3,060.30
	ATM CASH WDL - MEPS		1,470.00	1,590.30
	GOODS & SERVICES TAX @ 6.00%		0.24	1,590.06
	TRANSACTION FEES - MEPS		4.00	1,586.06
	JOMPAY BILL PAYMENT 5454 TENAGA NASIONAL BERHAD 220306594108		575.25	1,010.81
27 Apr	**CLOSING BALANCE /** *Baki penutup*			**1,010.81**

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.

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.

Please contact us at 03-7711 8888 for assistance at anytime. It's always a pleasure serving you

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 Mar	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**15.40**
31 Mar	BONUS INTEREST FOR THE MONTH 0318	0.04		15.44
27 Apr	**CLOSING BALANCE /** *Baki penutup*			**15.44**
	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 SAVINGS ACCOUNT — 769-1-9493060-0

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*

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.

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

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 Mar	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**8.85**
27 Apr	**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.

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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Please contact us at 03-7711 8888 for assistance at anytime. It's always a pleasure serving you

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 CURRENT ACCOUNT — 769-1-9496592-7

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
27 Mar	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**0.84**
27 Apr	**CLOSING BALANCE /** *Baki penutup*			**0.84**
	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 **769-1-9496592-7**

Eligible for protection by PIDM

Date *Tarikh*	**Description** *Diskripsi*	**Deposit** *Deposit*	**Withdrawal** *Pengeluaran*	**RM Balance** *Baki RM*

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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Please contact us at 03-7711 8888 for assistance at anytime. It's always a pleasure serving you

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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INTEREST RATE INFORMATION / *MAKLUMAT KADAR FAEDAH*

RM Deposit Rates / *Kadar Deposit RM*		**% p.a.** / *setahun*	**RM Fixed Deposits** / *Deposit Tetap RM* **Months** / *Bulan*	**% p.a.** / *setahun*	
ORDINARY SAVINGS ACCOUNTS		0.2500	01	2.9500	Please refer to any of our branches for interest rates on larger amounts or longer tenure.
MASTER SAVINGS ACCOUNTS *			03	3.1000	
Up to $ 25,000		0.0000			*Sila rujuk kepada mana-mana cawangan kami bagi kadar faedah untuk amaun yang lebih besar atau jangkamasa yang lebih panjang.*
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.