Standard Chartered

Consolidated Statement

Statement Date / *Tarikh Penyata* : 27 May 2018	Page / *Halaman* : 1 of 6

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		**44.13**
RM Deposits / Deposit	44.13	
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*		**44.13**
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		18.99
JUSTONE PERSONAL SAVINGS ACCOUNT	769-1-9493060-0		15.45
	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.

All Wadi ah-based accounts will be converted to Qard effective 8 June 2018. For more information visit sc.com/my/qard

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*
27 Apr	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**1,010.81**
28 Apr	MYDEBIT PURCHASE AT 18:47:43 UNITED BABIES STUDIO 5399816351120313/1		349.00	661.81
29 Apr	ATM CASH WDL - MEPS		600.00	61.81
	GOODS & SERVICES TAX @ 6.00%		0.24	61.57
	TRANSACTION FEES - MEPS		4.00	57.57
30 Apr	CHARGE REVERSAL FOR 0418 476338 BUMIPUTRA-COMMERCE B MYR/1500.00 5399816351120313/000289650	32.00		89.57
	GST REVERSAL FOR 0418 476338 BUMIPUTRA-COMMERCE B MYR/1500.00 5399816351120313/000289650	1.92		91.49
03 May	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	6,500.00		6,591.49
	IBFT,MAYBANK 106164172333,NILAWATHY A/P KUPPUS 3RD PARTY TRANSFER INSTANT TRANSFER		200.00	6,391.49
04 May	IBFT,CIMB BANK 12160020217053,PATMASREE DISTRIBUTI 3RD PARTY TRANSFER INSTANT TRANSFER		600.00	5,791.49
05 May	MYDEBIT PURCHASE AT 19:30:34 MPY*XIAN LONG AQUAT5995SHAH 5399816351120313/1		184.00	5,607.49
07 May	ATM CASH WDL - MEPS		500.00	5,107.49
	GOODS & SERVICES TAX @ 6.00%		0.24	5,107.25
	TRANSACTION FEES - MEPS		4.00	5,103.25
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		1,000.00	4,103.25
08 May	05/05 DEUTSCHES G/L.HEMINGWA MYR 77.40		77.40	4,025.85
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		350.00	3,675.85
	ATM CASH WDL - MEPS		500.00	3,175.85
	GOODS & SERVICES TAX @ 6.00%		0.24	3,175.61
	TRANSACTION FEES - MEPS		4.00	3,171.61
	MYDEBIT PURCHASE AT 19:44:45 GAYATHIRI 5399816351120313/1		270.00	2,901.61
	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*
10 May	IBFT,MAYBANK 106099208205,SIVAKUMAR A/L ARUMUG 3RD PARTY TRANSFER INSTANT TRANSFER		600.00	2,301.61
11 May	FPX PAYMENT DIGI TELECOMUNICATIONS SDN BHD T142958026600		161.35	2,140.26
	FPX PAYMENT MOLPAY SDN BHD 38213624		598.90	1,541.36
	FPX PAYMENT DIGI TELECOMUNICATIONS SDN BHD T142965000100		149.33	1,392.03
12 May	05/10 SHELL-SCUDERIA KIOSK MYR 136.00		136.00	1,256.03
	ATM CASH WDL - MEPS		300.00	956.03
	GOODS & SERVICES TAX @ 6.00%		0.24	955.79
	TRANSACTION FEES - MEPS		4.00	951.79
15 May	05/12 TOMEI -SUBANG PARADE MYR 830.00		830.00	121.79
	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL MEPS FUNDS TRANSFER	5,000.00		5,121.79
	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	4,621.79
	IBFT,MAYBANK 106099251479,UMARANI A/P KOZHAKKI 3RD PARTY TRANSFER INSTANT TRANSFER		2,000.00	2,621.79
	FPX PAYMENT LEMBAGA HASIL DALAM NEGERI MAL SG 20197730030		1,600.00	1,021.79
	FPX PAYMENT LEMBAGA HASIL DALAM NEGERI MAL SG 21804017020		397.93	623.86
16 May	FPX PAYMENT EXABYTES NETWORK SDN BHD 38561790		66.67	557.19
17 May	IBFT,MAYBANK 156169016780,RUBENA MOHAN LOAN REPAYMENT INSTANT TRANSFER		500.00	57.19
23 May	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL MEPS FUNDS TRANSFER	9,500.00		9,557.19
	JOMPAY BILL PAYMENT 8888 TM UNIFI 1022930661		281.23	9,275.96
24 May	ET25961805240070 CHARGES DR		35.00	9,240.96
	GST CHGOPAL/TI/2018/0000210505 MYR2.100|EX1.000000000 ET25961805240070		2.10	9,238.86
	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*
	ET25961805240070 USD|2000.000|4.053485579 ETERNAL TECHNOLOGY CHINA CO LIMITED RAY PARC HOTEL		8,069.87	1,168.99
	IBFT,RHB BANK 70601200013618,NILAWATHY & V 3RD PARTY TRANSFER INSTANT TRANSFER		650.00	518.99
	IBFT,MAYBANK 106164172333,NILAWATHY A/P KUPPUS 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	18.99
27 May	**CLOSING BALANCE /** *Baki penutup*			**18.99**

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 Apr	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**15.44**
30 Apr	BONUS INTEREST FOR THE MONTH 0418	0.01		15.45
27 May	**CLOSING BALANCE /** *Baki penutup*			**15.45**

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.

e-Statement

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

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 CURRENT ACCOUNT — 769-1-9496592-7

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
27 Apr	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**0.84**
27 May	**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.

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.

e-Statement

YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*

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	*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.					