Standard Chartered

Consolidated Statement

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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		**126.79**
RM Deposits / Deposit	126.79	
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*		**126.79**
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		101.64
JUSTONE PERSONAL SAVINGS ACCOUNT	769-1-9493060-0		15.46
	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

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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 May	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**18.99**
31 May	CHARGE REVERSAL FOR 0518 476338 LOT NO.1 JLN SG MYR/500.00 5399816351120313/1445	12.00		30.99
	GST REVERSAL FOR 0518 476338 LOT NO.1 JLN SG MYR/500.00 5399816351120313/1445	0.72		31.71
01 Jun	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL MEPS FUNDS TRANSFER	9,500.00		9,531.71
	IBFT,CIMB BANK 8003487492,NEUTRAL NET ENTERPRI 3RD PARTY TRANSFER INSTANT TRANSFER		1,894.41	7,637.30
	IBFT,CIMB BANK 08040062270521,MURALITHARAN A/L PAR 3RD PARTY TRANSFER INSTANT TRANSFER		1,500.00	6,137.30
	IBFT,CIMB BANK 8009132324,I TUAH ENTERPRISE 3RD PARTY TRANSFER INSTANT TRANSFER		5,000.00	1,137.30
02 Jun	ATM CASH WDL - MEPS		800.00	337.30
	TRANSACTION FEES - MEPS		4.00	333.30
05 Jun	IBFT,MAYBANK 106164172333,NILAWATHY A/P KUPPUS 3RD PARTY TRANSFER INSTANT TRANSFER		200.00	133.30
09 Jun	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL MEPS FUNDS TRANSFER	1,500.00		1,633.30
	IBFT,MAYBANK 106099208205,SIVAKUMAR A/L ARUMUG PAY FOR 3RD PARTY INSTANT TRANSFER		600.00	1,033.30
	IBFT,CIMB BANK 8009132324,I TUAH ENTERPRISE 3RD PARTY TRANSFER INSTANT TRANSFER		1,000.00	33.30
11 Jun	IBFT RUBENA MOHAN A/L VENGADRAM FEDEX MEPS FUNDS TRANSFER	3,000.00		3,033.30
	JOMPAY BILL PAYMENT 8797 FEDEX 910741926		2,146.64	886.66
	JOMPAY BILL PAYMENT 8797 FEDEX 910741926		785.02	101.64
12 Jun	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL MEPS FUNDS TRANSFER	2,500.00		2,601.64
	To be continued / *Disambung semula ...*			

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

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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*
	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	2,101.64
	IBFT,MAYBANK 106099251479,UMARANI A/P KOZHAKKI 3RD PARTY TRANSFER INSTANT TRANSFER		2,000.00	101.64
27 Jun	**CLOSING BALANCE /** *Baki penutup*			**101.64**

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 May	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**15.45**
31 May	BONUS INTEREST FOR THE MONTH 0518	0.01		15.46
27 Jun	**CLOSING BALANCE /** *Baki penutup*			**15.46**

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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 May	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**8.85**
27 Jun	**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 May	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**0.84**
27 Jun	**CLOSING BALANCE /** *Baki penutup*			**0.84**

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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.

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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.					