Standard Chartered

Consolidated Statement

Statement Date / *Tarikh Penyata* : 27 Jul 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		**79.80**
RM Deposits / Deposit	79.80	
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*		**79.80**
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		54.64
JUSTONE PERSONAL SAVINGS ACCOUNT	769-1-9493060-0		15.47
	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 Jun	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**101.64**
29 Jun	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL MEPS FUNDS TRANSFER	3,000.00		3,101.64
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		1,900.00	1,201.64
30 Jun	CHARGE REVERSAL FOR 0618 476338 BUMIPUTRA-COMMERCE B MYR/800.00 5399816351120313/000214853	4.00		1,205.64
02 Jul	LOCAL CHEQUE DEPOSIT VIA OLCDM 9192 VALUE DATE AS OF 03 JUL	20,000.00		21,205.64
04 Jul	ATM CASH WDL - MEPS		500.00	20,705.64
	TRANSACTION FEES - MEPS		4.00	20,701.64
	IBANKING BILL PAYMENT TNB INTERNET BANKING		673.60	20,028.04
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		1,800.00	18,228.04
	IBFT,RHB BANK 11413800064280,KUMARESAN A/L 3RD PARTY TRANSFER INSTANT TRANSFER		1,000.00	17,228.04
05 Jul	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL BILLS PAYMENT INSTANT TRANSFER		1,000.00	16,228.04
	IBFT,MAYBANK 106099251479,UMARANI A/P KOZHAKKI 3RD PARTY TRANSFER INSTANT TRANSFER		2,000.00	14,228.04
	IBFT,RHB BANK 70601200013618,NILAWATHY & V PAY FOR 3RD PARTY INSTANT TRANSFER		670.00	13,558.04
06 Jul	IBFT,RHB BANK 11413800064280,KUMARESAN A/L PAY FOR 3RD PARTY INSTANT TRANSFER		369.00	13,189.04
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		1,000.00	12,189.04
07 Jul	07/05 BHPETROL TAMAN SRI MUD MYR 156.00		156.00	12,033.04
	IBFT,CIMB BANK 08040062270521,MURALITHARAN A/L PAR 3RD PARTY TRANSFER INSTANT TRANSFER		1,500.00	10,533.04
	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*
	MYDEBIT PURCHASE AT 19:44:06 INTERSOFT COMPUTER 5399816351120313/1		1,900.00	8,633.04
08 Jul	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	8,133.04
	IBFT,MAYBANK 106164172333,NILAWATHY A/P KUPPUS PAY FOR 3RD PARTY INSTANT TRANSFER		500.00	7,633.04
	MYDEBIT PURCHASE AT 20:26:37 LA CASA 5399816351120313/1		122.10	7,510.94
09 Jul	IBFT,MAYBANK 156169016780,RUBENA MOHAN PAY FOR 3RD PARTY INSTANT TRANSFER		3,000.00	4,510.94
	IBFT,CIMB BANK 08040062270521,MURALITHARAN A/L PAR 3RD PARTY TRANSFER INSTANT TRANSFER		492.30	4,018.64
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		3,700.00	318.64
10 Jul	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	1,000.00		1,318.64
	IBFT,MAYBANK 106099208205,SIVAKUMAR A/L ARUMUG 3RD PARTY TRANSFER INSTANT TRANSFER		600.00	718.64
11 Jul	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		200.00	518.64
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		300.00	218.64
13 Jul	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		200.00	18.64
19 Jul	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	500.00		518.64
	IBFT,MAYBANK 106017053875,DHIVYA A/P KANTHAIYA 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	18.64
21 Jul	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL FUND TRANSFER	1,000.00		1,018.64
	ATM CASH WDL - MEPS		600.00	418.64
	TRANSACTION FEES - MEPS		4.00	414.64
	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*
	MYDEBIT PURCHASE AT 17:18:04 SIN HENG TRADING 5399816351120313/1		360.00	54.64
27 Jul	**CLOSING BALANCE /** *Baki penutup*			**54.64**

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 Jun	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**15.46**
30 Jun	BONUS INTEREST FOR THE MONTH 0618	0.01		15.47
27 Jul	**CLOSING BALANCE /** *Baki penutup*			**15.47**

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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 SAVINGS ACCOUNT — 769-1-9496591-9

Eligible for protection by PIDM

Date *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
27 Jun	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**8.85**
27 Jul	**CLOSING BALANCE /** *Baki penutup*			**8.85**
	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 SAVINGS ACCOUNT — 769-1-9496591-9

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.

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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 Jun	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**0.84**
27 Jul	**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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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.

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YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*