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		**160.86**
RM Deposits / Deposit	160.86	
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*		**160.86**
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		135.67
JUSTONE PERSONAL SAVINGS ACCOUNT	769-1-9493060-0		15.49
	769-1-9496591-9		8.86
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 Jul	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**54.64**
29 Jul	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	1,000.00		1,054.64
	MYDEBIT PURCHASE AT 17:48:18 MR D.I.Y (M) SB-BYP 5399816351120313/1		23.30	1,031.34
30 Jul	IBFT RUBENA MOHAN A/L VENGADRAM MINIMART PURCHASE PERSONAL	1,000.00		2,031.34
	MYDEBIT PURCHASE AT 16:26:23 MR D.I.Y (M) SB-PSB 5399816351120313/1		495.55	1,535.79
	ATM CASH WDL - MEPS		500.00	1,035.79
	TRANSACTION FEES - MEPS		4.00	1,031.79
31 Jul	CHARGE REVERSAL FOR 0718 476338 MALAYAN BANKING BERH MYR/500.00 5399816351120313/161416254	12.00		1,043.79
	07/29 PETRON ALOR AKAR MYR 147.00		147.00	896.79
08 Aug	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	1,300.00		2,196.79
09 Aug	IBFT,MAYBANK 106017053875,DHIVYA A/P KANTHAIYA 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	1,696.79
	IBFT,RHB BANK 11413800064280,KUMARESAN A/L 3RD PARTY TRANSFER INSTANT TRANSFER		1,000.00	696.79
	TRANSACTION FEES - MEPS		4.00	692.79
	ATM CASH WDL - MEPS		600.00	92.79
10 Aug	IBFT RUBENA MOHAN A/L VENGADRAM CLAIMS CLAIMS	800.00		892.79
	ATM CASH WDL - MEPS		500.00	392.79
	TRANSACTION FEES - MEPS		4.00	388.79
11 Aug	IBFT,AMBANK 0520020048168,MR RUBENA MOHAN A/L V PAY FOR 3RD PARTY INSTANT TRANSFER		180.00	208.79
	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	1,900.00		2,108.79
	IBFT,MAYBANK 106099208205,SIVAKUMAR A/L ARUMUG 3RD PARTY TRANSFER INSTANT TRANSFER		600.00	1,508.79
12 Aug	FPX PAYMENT MOLPAY SDN BHD 47910863		95.00	1,413.79
	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*
	FPX PAYMENT MOLPAY SDN BHD 47911943		470.00	943.79
13 Aug	FPX PAYMENT IBIBO GROUP SDN BHD 48035774		24.60	919.19
	IBFT,RHB BANK 70601200013618,NILAWATHY & V 3RD PARTY TRANSFER INSTANT TRANSFER		700.00	219.19
14 Aug	08/10 BHPETROL KL-KARAK HIGH MYR 100.02		100.02	119.17
15 Aug	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	2,000.00		2,119.17
	MYDEBIT PURCHASE AT 16:24:46 SWR TYRE & AUTO SERMY MY 5399816351120313/1		639.00	1,480.17
	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	5,300.00		6,780.17
	FPX PAYMENT KUMPULAN WANG SIMPANAN PEKERJA 0820180021207489C104		4,843.00	1,937.17
16 Aug	FPX PAYMENT KUMPULAN WANG SIMPANAN PEKERJA 0820180021207489C104		855.00	1,082.17
	FPX PAYMENT PERTUBUHAN KESELAMATAN SOSIAL 20180816112341_16271		368.90	713.27
	IBFT,AMBANK 0520020048168,MR RUBENA MOHAN A/L V 3RD PARTY TRANSFER INSTANT TRANSFER		100.00	613.27
17 Aug	IBFT NIMBUZZ SOLUTION SDN. BHD. CLAIMS INSTANT TRANSFER	1,000.00		1,613.27
	ATM CASH WDL - MEPS		500.00	1,113.27
	TRANSACTION FEES - MEPS		4.00	1,109.27
18 Aug	08/16 JAYA GROCER-KUANTAN MYR 242.00		242.00	867.27
19 Aug	08/17 SHELL -AKKI NIAGA MYR 148.02		148.02	719.25
20 Aug	FPX PAYMENT DIGI TELECOMUNICATIONS SDN BHD T151117847200		78.00	641.25
	IBFT NIMBUZZ SOLUTION SDN. BHD. CLAIMS (NETBASE) INSTANT TRANSFER	8,500.00		9,141.25
	ATM CASH WDL - MEPS		500.00	8,641.25
	TRANSACTION FEES - MEPS		4.00	8,637.25
	ET25961808200088 CHARGES DR		35.00	8,602.25
	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*
	ET25961808200088 USD|2004.000|4.174375477 ETERNAL TECHNOLOGY CHINA CO LIMITED LOCKS HAU		8,330.45	271.80
24 Aug	FPX PAYMENT DIGI TELECOMUNICATIONS SDN BHD T151472802400		136.13	135.67
27 Aug	**CLOSING BALANCE /** *Baki penutup*			**135.67**

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 Jul	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**15.47**
31 Jul	BONUS INTEREST FOR THE MONTH 0718	0.02		15.49
27 Aug	**CLOSING BALANCE /** *Baki penutup*			**15.49**

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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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 Jul	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**8.85**
31 Jul	BONUS INTEREST FOR THE MONTH 0718	0.01		8.86
27 Aug	**CLOSING BALANCE /** *Baki penutup*			**8.86**

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

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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	2.9500	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.