Standard Chartered

# Consolidated Statement

| Statement Date / *Tarikh Penyata* : 27 Oct 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)<br>*Seperti pada tarikh Penyata dalam (nilai RM)* | | |
|---|---|---|
| **1. DEPOSITS** | | **919.71** |
| RM Deposits / Deposit | 919.71 | |
| FX Deposits / *Deposit Wang Asing* | 0.00 | |
| **2. INVESTMENTS**<br>*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**<br>*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)**<br>*Kedudukan Bersih* | | **919.71** |
| **5. INSURANCE / TAKAFUL**<br>*Insuran / Takaful* | | **0.00** |
| **6. HOME FINANCING FACILITIES**<br>*Kemudahan Pembiayaan Perumahan* | | **0.00** |

## YOUR ACCOUNT BALANCES / *BAKI AKAUN-AKAUN ANDA*

| **Account Type**<br>*Jenis Akaun* | **Account Number**<br>*Nombor Akaun* | **Currency Balance**<br>*Baki Mata Wang* | **RM Balance or equivalent**<br>*Baki RM atau Bersamaan* |
|---|---|---|---|
| JUSTONE PERSONAL CURRENT ACCOUNT | 769-1-9493059-7 | | 909.46 |
| JUSTONE PERSONAL SAVINGS ACCOUNT | 769-1-9493060-0 | | 0.53 |
| | 769-1-9496591-9 | | 8.88 |
| 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 For fast, convenient and free fund transfer service, switch to Online Banking today. Get started now at www.sc.com/m

e-Statement

## YOUR ACCOUNT ACTIVITIES / *AKTIVITI-AKTIVITI AKAUN ANDA*

**JUSTONE PERSONAL CURRENT ACCOUNT** **769-1-9493059-7**

Eligible for protection by PIDM

| Date<br>*Tarikh* | Description<br>*Diskripsi* | Deposit<br>*Deposit* | Withdrawal<br>*Pengeluaran* | RM Balance<br>*Baki RM* |
|---|---|---|---|---|
| **27 Sep** | **BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya* | | | **1,049.29** |
| 28 Sep | ATM CASH WDL - MEPS | | 500.00 | 549.29 |
| | TRANSACTION FEES - MEPS | | 4.00 | 545.29 |
| 29 Sep | MYDEBIT PURCHASE AT 20:58:29<br>SATU GADGET DOT COM4812SUBA<br>5399816351120313/1 | | 99.00 | 446.29 |
| 30 Sep | CHARGE REVERSAL FOR 0918<br>476338 MALAYAN BANKING BERH<br>MYR/500.00<br>5399816351120313/423585022 | 32.00 | | 478.29 |
| | 09/28 PETRON ALOR AKAR<br>MYR 120.10 | | 120.10 | 358.19 |
| | IBFT<br>RUBENA MOHAN A/L VENGADRAM<br>PERSONAL FUND TRANSFER | 750.00 | | 1,108.19 |
| | ATM CASH WDL - MEPS | | 500.00 | 608.19 |
| | TRANSACTION FEES - MEPS | | 4.00 | 604.19 |
| 02 Oct | ATM CASH WDL - MEPS | | 350.00 | 254.19 |
| | TRANSACTION FEES - MEPS | | 4.00 | 250.19 |
| 03 Oct | 10/01 JAYA GROCER-KUANTAN<br>MYR 208.40 | | 208.40 | 41.79 |
| | IBFT<br>RUBENA MOHAN A/L VENGADRAM<br>PERSONAL PERSONAL | 600.00 | | 641.79 |
| 05 Oct | 10/03 PETRON TAPAH ROAD<br>MYR 100.23 | | 100.23 | 541.56 |
| | IBFT<br>RUBENA MOHAN A/L VENGADRAM<br>PERSONAL MEPS FUNDS TRANSFER | 880.00 | | 1,421.56 |
| | IBFT,AMBANK<br>8881017603716,MR VENGADRAMAN A/L RA<br>3RD PARTY TRANSFER<br>INSTANT TRANSFER | | 400.00 | 1,021.56 |
| | ATM CASH WDL - MEPS | | 500.00 | 521.56 |
| | TRANSACTION FEES - MEPS | | 4.00 | 517.56 |
| 06 Oct | 10/04 SHELL -AKKI NIAGA<br>MYR 143.94 | | 143.94 | 373.62 |
| | IBFT<br>RUBENA MOHAN A/L VENGADRAM<br>PERSONAL PERSONAL | 250.00 | | 623.62 |
| | JOMPAY BILL PAYMENT<br>8888 TM UNIFI<br>1022930661 | | 575.75 | 47.87 |
| 07 Oct | IBFT<br>RUBENA MOHAN A/L VENGADRAM<br>PERSONAL FUND TRANSFER | 600.00 | | 647.87 |
| | **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<br>*Tarikh* | Description<br>*Diskripsi* | Deposit<br>*Deposit* | Withdrawal<br>*Pengeluaran* | RM Balance<br>*Baki RM* |
|---|---|---|---|---|
| | IBFT<br>NIMBUZZ SOLUTION SDN. BHD.<br>PERSONAL INSTANT TRANSFER | 4,000.00 | | 4,647.87 |
| | IBFT,RHB BANK<br>11413800064280,KUMARESAN A/L<br>3RD PARTY TRANSFER<br>INSTANT TRANSFER | | 1,000.00 | 3,647.87 |
| | IBFT,MAYBANK<br>106017053875,DHIVYA A/P KANTHAIYA<br>3RD PARTY TRANSFER<br>INSTANT TRANSFER | | 850.00 | 2,797.87 |
| 08 Oct | IBFT<br>RUBENA MOHAN A/L VENGADRAM<br>PAYMENTS FUND TRANSFER | 2,000.00 | | 4,797.87 |
| | IBFT,MAYBANK<br>156169016780,RUBENA MOHAN<br>3RD PARTY TRANSFER<br>INSTANT TRANSFER | | 1,000.00 | 3,797.87 |
| | FPX PAYMENT<br>KUMPULAN WANG SIMPANAN PEKERJA<br>092018001915730OC105 | | 3,696.00 | 101.87 |
| | IBFT<br>RUBENA MOHAN A/L VENGADRAM<br>CLAIMS FUND TRANSFER | 650.00 | | 751.87 |
| | IBFT<br>RUBENA MOHAN A/L VENGADRAM<br>HAMILAS SALES MEPS FUNDS TRANSFER | 1,500.00 | | 2,251.87 |
| | MYDEBIT PURCHASE AT 18:26:30<br>SWR TYRE & AUTO SERMY MY<br>5399816351120313/1 | | 1,826.00 | 425.87 |
| 09 Oct | IBFT<br>RUBENA MOHAN VENGADR<br>PERSONAL | 500.00 | | 925.87 |
| | IBFT,MAYBANK<br>106099208205,SIVAKUMAR A/L ARUMUG<br>3RD PARTY TRANSFER<br>INSTANT TRANSFER | | 600.00 | 325.87 |
| 10 Oct | MYDEBIT PURCHASE AT 15:28:19<br>ROYAL KLANG CLUB 79974100<br>5399816351120313/1 | | 31.80 | 294.07 |
| 11 Oct | 10/09 PETRON ALOR AKAR<br>MYR 152.30 | | 152.30 | 141.77 |
| 12 Oct | IBFT<br>RUBENA MOHAN A/L VENGADRAM<br>PERSONAL PERSONAL | 1,000.00 | | 1,141.77 |
| | ONLINE FUND TRANSFER<br>FROM SCB A/C 769194930600<br>INTERNET BANKING | 15.00 | | 1,156.77 |
| | IBFT<br>RUBENA MOHAN A/L VENGADRAM<br>PERSONAL PERSONAL | 50.00 | | 1,206.77 |
| 13 Oct | IBFT,MAYBANK<br>512361526982,NZ SMART GLOBAL RESO<br>3RD PARTY TRANSFER<br>INSTANT TRANSFER | | 665.60 | 541.17 |
| | IBFT<br>NIMBUZZ SOLUTION SDN. BHD.<br>CLAIMS INSTANT TRANSFER | 2,000.00 | | 2,541.17 |
| | **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,PUBLIC BANK<br>4745920204,FOONG YEE CHEN<br>3RD PARTY TRANSFER<br>INSTANT TRANSFER | | 2,000.00 | 541.17 |
| 14 Oct | IBFT<br>RUBENA MOHAN A/L VENGADRAM<br>PERSONAL PERSONAL | 500.00 | | 1,041.17 |
| | FPX PAYMENT<br>KUMPULAN WANG SIMPANAN PEKERJA<br>0920180021207489C105 | | 855.00 | 186.17 |
| | IBFT,AMBANK<br>0520020048168,MR RUBENA MOHAN A/L V<br>3RD PARTY TRANSFER<br>INSTANT TRANSFER | | 150.00 | 36.17 |
| 16 Oct | IBFT<br>RUBENA MOHAN A/L VENGADRAM<br>PERSONAL MEPS FUNDS TRANSFER | 3,500.00 | | 3,536.17 |
| | INTRABANK TRANSFER WITHDRAWAL<br>769194930619-DHIVYA A/P KANTHAIYA<br>PAY FOR 3RD PARTY | | 1,500.00 | 2,036.17 |
| | IBFT,MAYBANK<br>106016154169,T KANTHAIYAH<br>3RD PARTY TRANSFER<br>INSTANT TRANSFER | | 2,000.00 | 36.17 |
| 18 Oct | IBFT<br>RUBENA MOHAN A/L VENGADRAM<br>PERSONAL PERSONAL | 950.00 | | 986.17 |
| | IBFT<br>NIMBUZZ SOLUTION SDN. BHD.<br>PERSONAL INSTANT TRANSFER | 6,000.00 | | 6,986.17 |
| | IBFT,MAYBANK<br>106017053875,DHIVYA A/P KANTHAIYA<br>3RD PARTY TRANSFER<br>INSTANT TRANSFER | | 2,500.00 | 4,486.17 |
| | ATM CASH WDL - MEPS | | 1,500.00 | 2,986.17 |
| | TRANSACTION FEES - MEPS | | 4.00 | 2,982.17 |
| | ATM CASH WDL - MEPS | | 1,500.00 | 1,482.17 |
| | TRANSACTION FEES - MEPS | | 4.00 | 1,478.17 |
| | ATM CASH WDL - MEPS | | 1,000.00 | 478.17 |
| | TRANSACTION FEES - MEPS | | 4.00 | 474.17 |
| 19 Oct | IBFT,MAYBANK<br>156169016780,RUBENA MOHAN<br>3RD PARTY TRANSFER<br>INSTANT TRANSFER | | 450.00 | 24.17 |
| | IBFT<br>NIMBUZZ SOLUTION SDN. BHD.<br>CLAIMS INSTANT TRANSFER | 1,000.00 | | 1,024.17 |
| | IBFT,CIMB BANK<br>7035504004,DANISH A/L RAJAGOPAL<br>3RD PARTY TRANSFER<br>INSTANT TRANSFER | | 500.00 | 524.17 |
| | FPX PAYMENT<br>DIGI TELECOMUNICATIONS SDN BHD<br>T157530033100 | | 78.00 | 446.17 |
| | **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<br>*Tarikh* | Description<br>*Diskripsi* | Deposit<br>*Deposit* | Withdrawal<br>*Pengeluaran* | RM Balance<br>*Baki RM* |
|---|---|---|---|---|
| 20 Oct | IBFT<br>NIMBUZZ SOLUTION SDN. BHD.<br>INDAH WATER N WATER INSTANT TRANSFER | 3,524.30 | | 3,970.47 |
| | MYDEBIT PURCHASE AT 12:58:36<br>FEDERAL AUTO CARS-W3<br>5399816351120313/1 | | 1,409.90 | 2,560.57 |
| | IBFT,MAYBANK<br>156169016780,RUBENA MOHAN<br>3RD PARTY TRANSFER<br>INSTANT TRANSFER | | 1,000.00 | 1,560.57 |
| | ATM CASH WDL - MEPS | | 500.00 | 1,060.57 |
| | TRANSACTION FEES - MEPS | | 4.00 | 1,056.57 |
| 23 Oct | 10/20 BHPETROL TAMAN SRI MUD<br>MYR 153.83 | | 153.83 | 902.74 |
| | 10/20 SHELL - SYARIKAT ARBI<br>MYR 138.02 | | 138.02 | 764.72 |
| | IBFT<br>NIMBUZZ SOLUTION SDN. BHD.<br>RE-IMBURSE (NETBASE) INSTANT TRANSFER | 4,000.00 | | 4,764.72 |
| | IBFT,MAYBANK<br>156169016780,RUBENA MOHAN<br>3RD PARTY TRANSFER<br>INSTANT TRANSFER | | 4,600.00 | 164.72 |
| 24 Oct | IBFT<br>NIMBUZZ SOLUTION SDN. BHD.<br>CLAIMS INSTANT TRANSFER | 2,400.00 | | 2,564.72 |
| | IBFT,MAYBANK<br>106017053875,DHIVYA A/P KANTHAIYA<br>3RD PARTY TRANSFER<br>INSTANT TRANSFER | | 1,400.00 | 1,164.72 |
| | IBFT,RHB BANK<br>11413800064280,KUMARESAN A/L<br>3RD PARTY TRANSFER<br>INSTANT TRANSFER | | 1,000.00 | 164.72 |
| | IBFT<br>RUBENA MOHAN A/L VENGADRAM<br>PERSONAL MEPS FUNDS TRANSFER | 100.00 | | 264.72 |
| | IBFT,AMBANK<br>8881017603716,MR VENGADRAMAN A/L RA<br>PAY FOR 3RD PARTY<br>INSTANT TRANSFER | | 250.00 | 14.72 |
| | IBFT<br>RUBENA MOHAN A/L VENGADRAM<br>PERSONAL FUND TRANSFER | 500.00 | | 514.72 |
| 25 Oct | FPX PAYMENT<br>DIGI TELECOMUNICATIONS SDN BHD<br>T158119454800 | | 143.86 | 370.86 |
| | IBFT<br>NIMBUZZ SOLUTION SDN. BHD.<br>CLAIMS INSTANT TRANSFER | 1,000.00 | | 1,370.86 |
| | IBFT,MAYBANK<br>156169016780,RUBENA MOHAN<br>3RD PARTY TRANSFER<br>INSTANT TRANSFER | | 500.00 | 870.86 |
| | **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* |
|---|---|---|---|---|
| 26 Oct | IBFT<br>NIMBUZZ SOLUTION SDN. BHD.<br>TNB PAYMENT INSTANT TRANSFER | 6,700.00 | | 7,570.86 |
| | JOMPAY BILL PAYMENT<br>5454 TENAGA NASIONAL BERHAD<br>220819238601 | | 6,661.40 | 909.46 |
| **27 Oct** | **CLOSING BALANCE /** *Baki penutup* | | | **909.46** |

**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 Sep** | **BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya* | | | **15.51** |
| 30 Sep | BONUS INTEREST FOR THE MONTH 0918 | 0.02 | | 15.53 |
| 12 Oct | ONLINE FUND TRANSFER<br>TO SCB A/C 769194930597<br>INTERNET BANKING | | 15.00 | 0.53 |
| **27 Oct** | **CLOSING BALANCE /** *Baki penutup* | | | **0.53** |

**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<br>*Tarikh* | Description<br>*Diskripsi* | Deposit<br>*Deposit* | Withdrawal<br>*Pengeluaran* | RM Balance<br>*Baki RM* |
|---|---|---|---|---|
| **27 Sep** | **BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya* | | | **8.87** |
| 30 Sep | BONUS INTEREST FOR THE MONTH 0918 | 0.01 | | 8.88 |
| **27 Oct** | **CLOSING BALANCE /** *Baki penutup* | | | **8.88** |

**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<br>*Tarikh* | Description<br>*Diskripsi* | Deposit<br>*Deposit* | Withdrawal<br>*Pengeluaran* | RM Balance<br>*Baki RM* |
|---|---|---|---|---|
| **27 Sep** | **BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya* | | | **0.84** |
| **27 Oct** | **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* | | **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.