Standard Chartered

Consolidated Statement

Statement Date / *Tarikh Penyata* : 27 Nov 2018	Page / *Halaman* : 1 of 9

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		**2,115.07**
RM Deposits / Deposit	2,115.07	
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*		**2,115.07**
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		2,113.70
JUSTONE PERSONAL SAVINGS ACCOUNT	769-1-9493060-0		0.50
	769-1-9496591-9		0.03
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 *Tarikh*	Description *Diskripsi*	Deposit *Deposit*	Withdrawal *Pengeluaran*	RM Balance *Baki RM*
27 Oct	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**909.46**
28 Oct	ATM CASH WDL - MEPS		400.00	509.46
	TRANSACTION FEES - MEPS		4.00	505.46
29 Oct	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		200.00	305.46
30 Oct	10/28 BHPETROL TAMAN SRI MUD MYR 156.00		156.00	149.46
	10/28 TODAY PUBLISHING-TP MYR 100.00		100.00	49.46
31 Oct	CHARGE REVERSAL FOR 1018 476338 KUANTAN BRANCH MYR/350.00 5399816351120313/6382448275	28.00		77.46
	IBFT RUBENA MOHAN A/L VENGADRAM SALARY MEPS FUNDS TRANSFER	3,703.55		3,781.01
	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		2,703.55	1,077.46
	IBFT,RHB BANK 11413800064280,KUMARESAN A/L 3RD PARTY TRANSFER INSTANT TRANSFER		1,000.00	77.46
01 Nov	IBFT NIMBUZZ SOLUTION SDN. BHD. CLAIMS INSTANT TRANSFER	1,000.00		1,077.46
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		1,000.00	77.46
02 Nov	IBFT NIMBUZZ SOLUTION SDN. BHD. CLAIMS INSTANT TRANSFER	1,000.00		1,077.46
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	577.46
	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL FUND TRANSFER	460.00		1,037.46
04 Nov	ATM CASH WDL - MEPS		500.00	537.46
	TRANSACTION FEES - MEPS		4.00	533.46
05 Nov	IBFT NIMBUZZ SOLUTION SDN. BHD. CLAIMS INSTANT TRANSFER	3,000.00		3,533.46
	IBFT,CIMB BANK 08040062270521,MURALITHARAN A/L PAR 3RD PARTY TRANSFER INSTANT TRANSFER		1,000.00	2,533.46
	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,MAYBANK 114124115536,GOPINATHAN A/L PARAM 3RD PARTY TRANSFER INSTANT TRANSFER		1,000.00	1,533.46
06 Nov	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		1,000.00	533.46
	FPX PAYMENT EXABYTES NETWORK SDN BHD 59216218		475.94	57.52
07 Nov	IBFT NIMBUZZ SOLUTION SDN. BHD. TNB PAYMENT 5K INSTANT TRANSFER	5,000.00		5,057.52
	JOMPAY BILL PAYMENT 5454 TENAGA NASIONAL BERHAD 220252268408		5,000.00	57.52
	IBFT RUBENA MOHAN A/L VENGADRAM PURCHASE PURCHASE	600.00		657.52
08 Nov	IBFT NIMBUZZ SOLUTION SDN. BHD. NETBASE CLAIMS INSTANT TRANSFER	3,700.00		4,357.52
	JOMPAY BILL PAYMENT 5454 TENAGA NASIONAL BERHAD 220836460400		1,173.48	3,184.04
	JOMPAY BILL PAYMENT 5454 TENAGA NASIONAL BERHAD 220836466306		935.75	2,248.29
	JOMPAY BILL PAYMENT 5454 TENAGA NASIONAL BERHAD 220836463402		541.82	1,706.47
	JOMPAY BILL PAYMENT 5454 TENAGA NASIONAL BERHAD 220792367706		486.53	1,219.94
	JOMPAY BILL PAYMENT 5454 TENAGA NASIONAL BERHAD 220792365701		572.63	647.31
	JOMPAY BILL PAYMENT 5454 TENAGA NASIONAL BERHAD 220792382201		7.30	640.01
	JOMPAY BILL PAYMENT 5454 TENAGA NASIONAL BERHAD 220792376008		450.38	189.63
10 Nov	IBFT NIMBUZZ SOLUTION SDN. BHD. WATER BILL PAYMENT INSTANT TRANSFER	3,059.25		3,248.88
	JOMPAY BILL PAYMENT 4200 SYABAS 4153230000		3,059.25	189.63
	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL MEPS FUNDS TRANSFER	180.00		369.63
	MYDEBIT PURCHASE AT 18:17:01 THE STICKY WICKET 5399816351120313/1		203.00	166.63
	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 SIVAKUMAR A/L ARUMUG K MONEY	3,000.00		3,166.63
11 Nov	ATM CASH WDL - MEPS		1,500.00	1,666.63
	TRANSACTION FEES - MEPS		4.00	1,662.63
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		1,000.00	662.63
	ATM CASH WDL - MEPS		500.00	162.63
	TRANSACTION FEES - MEPS		4.00	158.63
13 Nov	IBFT NIMBUZZ SOLUTION SDN. BHD. BILLS SETTLEMENT INSTANT TRANSFER	10,000.00		10,158.63
	IBFT,AMBANK 0520020048168,MR RUBENA MOHAN A/L V 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	9,658.63
	JOMPAY BILL PAYMENT 8888 TM UNIFI 1022930661		315.85	9,342.78
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	8,842.78
	ONLINE FUND TRANSFER TO SCB A/C 769194965927 INTERNET BANKING		7,500.00	1,342.78
	IBFT NIMBUZZ SOLUTION SDN. BHD. UTILITIES PAYMENT INSTANT TRANSFER	8,000.00		9,342.78
	JOMPAY BILL PAYMENT 5454 TENAGA NASIONAL BERHAD 220819237103		1,431.63	7,911.15
	FPX PAYMENT IBIBO GROUP SDN BHD 61094630		28.60	7,882.55
	ONLINE FUND TRANSFER TO SCB A/C 769194965919 INTERNET BANKING		500.00	7,382.55
	JOMPAY BILL PAYMENT 5454 TENAGA NASIONAL BERHAD 220819243503		565.72	6,816.83
	JOMPAY BILL PAYMENT 5454 TENAGA NASIONAL BERHAD 220819245704		652.64	6,164.19
	JOMPAY BILL PAYMENT 5454 TENAGA NASIONAL BERHAD 220819241705		1,044.58	5,119.61
	JOMPAY BILL PAYMENT 9639 ASTRO 0898283668		2,114.55	3,005.06
14 Nov	ATM CASH WDL - MEPS		500.00	2,505.06
	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*
	TRANSACTION FEES - MEPS		4.00	2,501.06
15 Nov	ONLINE FUND TRANSFER FROM SCB A/C 769194965919 INTERNET BANKING	430.00		2,931.06
	INTRABANK TRANSFER WITHDRAWAL 769194930619-DHIVYA A/P KANTHAIYA 3RD PARTY TRANSFER NOV EXPENSES		1,500.00	1,431.06
16 Nov	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		700.00	731.06
	MYDEBIT PURCHASE AT 16:25:56 MUZEUM RSTRN & BAR- 5399816351120313/1		238.95	492.11
17 Nov	11/15 DOME-BANGSAR SHPPG CTR MYR 148.15		148.15	343.96
	11/15 SHINE SHINE-USJ 21 MYR 200.00		200.00	143.96
	IBFT NIMBUZZ SOLUTION SDN. BHD. UTILITIES AND DANISH INSTANT TRANSFER	9,000.00		9,143.96
	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		3,000.00	6,143.96
	IBFT,AMBANK 8881017603716,MR VENGADRAMAN A/L RA 3RD PARTY TRANSFER INSTANT TRANSFER		1,200.00	4,943.96
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		4,800.00	143.96
	IBFT NIMBUZZ SOLUTION SDN. BHD. CLAIMS INSTANT TRANSFER	1,500.00		1,643.96
	ATM CASH WDL - MEPS		500.00	1,143.96
	TRANSACTION FEES - MEPS		4.00	1,139.96
18 Nov	11/16 GIANT HYPERMARKET KEMU MYR 123.90		123.90	1,016.06
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		800.00	216.06
19 Nov	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	800.00		1,016.06
	IBFT,AFFIN BANK 206740004607,RUBENA MOHAN A/L VENGA 3RD PARTY TRANSFER INSTANT TRANSFER		400.00	616.06
20 Nov	11/17 SHELL-ZH JAYA ENT OCR MYR 120.02		120.02	496.04

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 RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	900.00		1,396.04
	FPX PAYMENT PERTUBUHAN KESELAMATAN SOSIAL 20181120213059_22277		627.60	768.44
21 Nov	11/19 GIANT H/MKT KEMUNING MYR 76.35		76.35	692.09
	IBFT NIMBUZZ SOLUTION SDN. BHD. KWSP APRIL INSTANT TRANSFER	3,000.00		3,692.09
	FPX PAYMENT KUMPULAN WANG SIMPANAN PEKERJA 0420180021207489C105		3,135.00	557.09
	IBFT PAY EDGE EMERGENCY	1,000.00		1,557.09
	JOMPAY BILL PAYMENT 5454 TENAGA NASIONAL BERHAD 220306594108		241.65	1,315.44
22 Nov	ATM CASH WDL - MEPS		500.00	815.44
	TRANSACTION FEES - MEPS		4.00	811.44
	MYDEBIT PURCHASE AT 18:04:40 STARZ HOTEL 5399816351120313/1		124.75	686.69
23 Nov	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	500.00		1,186.69
	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		400.00	786.69
24 Nov	11/19 GIFTS FROM HEAVEN MYR 297.70		297.70	488.99
	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	600.00		1,088.99
	ATM CASH WDL - MEPS		500.00	588.99
	TRANSACTION FEES - MEPS		4.00	584.99
25 Nov	11/22 BHPETROL R&R PAGOH SEL MYR 117.01		117.01	467.98
	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	1,000.00		1,467.98
	ATM CASH WDL - MEPS		1,000.00	467.98
	TRANSACTION FEES - MEPS		4.00	463.98
26 Nov	FPX PAYMENT DIGI TELECOMUNICATIONS SDN BHD T162471956500		146.28	317.70
	ATM CASH WDL - MEPS		300.00	17.70
	TRANSACTION FEES - MEPS		4.00	13.70

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*
27 Nov	IBFT PAY EDGE CLAIMS	2,100.00		2,113.70
27 Nov	**CLOSING BALANCE /** *Baki penutup*			**2,113.70**

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 Oct	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**0.53**
31 Oct	REVERSAL OF BONUS INTEREST FOR 0718		0.01	0.52
	REVERSAL OF BONUS INTEREST FOR 0818		0.01	0.51
	REVERSAL OF BONUS INTEREST FOR 0918		0.01	0.50
27 Nov	**CLOSING BALANCE /** *Baki penutup*			**0.50**

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 Oct	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**8.88**
13 Nov	ONLINE FUND TRANSFER FROM SCB A/C 769194965927 INTERNET BANKING	7,500.00		7,508.88
	ONLINE FUND TRANSFER FROM SCB A/C 769194930597 INTERNET BANKING	500.00		8,008.88
	ET25961811130044 CHARGES DR		35.00	7,973.88
	ET25961811130044 USD|1777.000|4.264967407 ETERNAL TECHNOLOGY CHINA CO LIMITED LANGKAWI		7,543.85	430.03
15 Nov	ONLINE FUND TRANSFER TO SCB A/C 769194930597 INTERNET BANKING		430.00	0.03
27 Nov	**CLOSING BALANCE /** *Baki penutup*			**0.03**

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 Oct	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**0.84**
13 Nov	ONLINE FUND TRANSFER FROM SCB A/C 769194930597 INTERNET BANKING	7,500.00		7,500.84
	ONLINE FUND TRANSFER TO SCB A/C 769194965919 INTERNET BANKING		7,500.00	0.84
27 Nov	**CLOSING BALANCE /** *Baki penutup*			**0.84**
	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 **769-1-9496592-7**

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.

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.

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.