Standard Chartered

Consolidated Statement

Statement Date / *Tarikh Penyata* : 27 Dec 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		**431.15**
RM Deposits / Deposit	431.15	
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*		**431.15**
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		419.76
JUSTONE PERSONAL SAVINGS ACCOUNT	769-1-9493060-0		10.50
	769-1-9496591-9		0.05
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 Nov	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**2,113.70**
28 Nov	IBFT,AMBANK 8881017603716,MR VENGADRAMAN A/L RA 3RD PARTY TRANSFER INSTANT TRANSFER		1,200.00	913.70
	ATM CASH WDL - MEPS		500.00	413.70
	TRANSACTION FEES - MEPS		4.00	409.70
29 Nov	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSON	800.00		1,209.70
	IBFT NIMBUZZ SOLUTION SDN. BHD. CLAIMS INSTANT TRANSFER	2,000.00		3,209.70
	IBFT,PUBLIC BANK 4745920204,FOONG YEE CHEN 3RD PARTY TRANSFER INSTANT TRANSFER		2,000.00	1,209.70
30 Nov	CHARGE REVERSAL FOR 1118 476338 BUMIPUTRA-COMMERCE B MYR/1500.00 5399816351120313/000689159	40.00		1,249.70
	11/28 PETRON KESAS WESTBOUND MYR 148.02		148.02	1,101.68
	IBFT NIMBUZZ SOLUTION SDN. BHD. SST INSTANT TRANSFER	10,000.00		11,101.68
	FPX PAYMENT JABATAN KASTAM DIRAJA MALAYSIA 20181130043104		4,810.24	6,291.44
	FPX TRANSACTION FEE JABATAN KASTAM DIRAJA MALAYSIA 20181130043104		0.50	6,290.94
	FPX PAYMENT JABATAN KASTAM DIRAJA MALAYSIA 20181130043631		5,105.22	1,185.72
	FPX TRANSACTION FEE JABATAN KASTAM DIRAJA MALAYSIA 20181130043631		0.50	1,185.22
01 Dec	11/29 AMBOI NYONYA RESTAURAN MYR 132.00		132.00	1,053.22
	ATM CASH WDL - MEPS		500.00	553.22
	TRANSACTION FEES - MEPS		4.00	549.22
	IBFT NIMBUZZ SOLUTION SDN. BHD. CLAIMS INSTANT TRANSFER	3,000.00		3,549.22
02 Dec	IBFT,CIMB BANK 8009132324,I TUAH ENTERPRISE 3RD PARTY TRANSFER INSTANT TRANSFER		1,000.00	2,549.22
03 Dec	IBFT,MAYBANK 512754301518,GINOVA MARKETING SDN 3RD PARTY TRANSFER INSTANT TRANSFER		1,000.00	1,549.22
	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*
	INTRABANK TRANSFER WITHDRAWAL 769194930619-DHIVYA A/P KANTHAIYA 3RD PARTY TRANSFER		400.00	1,149.22
	ATM CASH WDL - MEPS		500.00	649.22
	TRANSACTION FEES - MEPS		4.00	645.22
04 Dec	12/01 GIFTS FROM HEAVEN MYR 143.30		143.30	501.92
05 Dec	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	600.00		1,101.92
	IBFT,AMBANK 8881017603716,MR VENGADRAMAN A/L RA 3RD PARTY TRANSFER INSTANT TRANSFER		800.00	301.92
06 Dec	IBFT NIMBUZZ SOLUTION SDN. BHD. UTILITIES PAYMENT INSTANT TRANSFER	7,000.00		7,301.92
	ATM CASH WDL - MEPS		1,000.00	6,301.92
	TRANSACTION FEES - MEPS		4.00	6,297.92
	ATM CASH WDL - MEPS		500.00	5,797.92
	TRANSACTION FEES - MEPS		4.00	5,793.92
	IBFT,AMBANK 0772012007307,NETBASE INVENTION SDN 3RD PARTY TRANSFER INSTANT TRANSFER		5,000.00	793.92
	IBFT NIMBUZZ SOLUTION SDN. BHD. KWSP PAYMENT INSTANT TRANSFER	8,000.00		8,793.92
	FPX PAYMENT KUMPULAN WANG SIMPANAN PEKERJA 1020180019157300C106		2,736.00	6,057.92
	FPX PAYMENT PERTUBUHAN KESELAMATAN SOSIAL F7401000159M20180900		277.90	5,780.02
	FPX PAYMENT PERTUBUHAN KESELAMATAN SOSIAL- F7401000159M201809E0		43.00	5,737.02
	FPX PAYMENT PERTUBUHAN KESELAMATAN SOSIAL F7401000159M20181000		256.50	5,480.52
	FPX PAYMENT PERTUBUHAN KESELAMATAN SOSIAL- F7401000159M201810E0		43.00	5,437.52
	FPX PAYMENT KUMPULAN WANG SIMPANAN PEKERJA 1020180021207489C106		5,224.00	213.52
08 Dec	12/06 XIXILI-EAST COAST MALL MYR 200.70		200.70	12.82
	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	1,500.00		1,512.82
	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*
	IBFT,AFFIN BANK 206740004607,RUBENA MOHAN A/L VENGA 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	1,012.82
	FPX PAYMENT AIRASIA BERHAD AKAIUZ9MA08121805465		210.61	802.21
	FPX PAYMENT MALINDO AIRWAYS SDN BHD MLD00000JLMXDBOD7875		175.24	626.97
09 Dec	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	126.97
	IBFT NIMBUZZ SOLUTION SDN. BHD. CLAIMS INSTANT TRANSFER	2,500.00		2,626.97
	IBFT,MAYBANK 106099208205,SIVAKUMAR A/L ARUMUG 3RD PARTY TRANSFER INSTANT TRANSFER		600.00	2,026.97
	ATM CASH WDL - MEPS		1,000.00	1,026.97
	TRANSACTION FEES - MEPS		4.00	1,022.97
11 Dec	IBFT NIMBUZZ SOLUTION SDN. BHD. PAYOUTS INSTANT TRANSFER	10,000.00		11,022.97
	INTRABANK TRANSFER WITHDRAWAL 769194930619-DHIVYA A/P KANTHAIYA 3RD PARTY TRANSFER		2,000.00	9,022.97
	IBFT,RHB BANK 11413800064280,KUMARESAN A/L 3RD PARTY TRANSFER INSTANT TRANSFER		2,500.00	6,522.97
	IBFT,CIMB BANK 7035504004,DANISH A/L RAJAGOPAL 3RD PARTY TRANSFER INSTANT TRANSFER		800.00	5,722.97
	IBFT,MAYBANK 114160953041,KAVI MUGIL A/L ANNAD 3RD PARTY TRANSFER INSTANT TRANSFER		1,250.00	4,472.97
	IBFT,MAYBANK 514833108190,ABADI MATRON SDN BHD 3RD PARTY TRANSFER INSTANT TRANSFER		2,500.00	1,972.97
	IBFT,CIMB BANK 8009132324,I TUAH ENTERPRISE 3RD PARTY TRANSFER OT		900.00	1,072.97
	JOMPAY BILL PAYMENT 8888 TM UNIFI 1022930661		232.15	840.82
	IBFT,AMBANK 0520020048168,MR RUBENA MOHAN A/L V 3RD PARTY TRANSFER INSTANT TRANSFER		500.00	340.82
	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*
	IBFT NIMBUZZ SOLUTION SDN. BHD. CLAIMS INSTANT TRANSFER	3,000.00		3,340.82
	FPX PAYMENT IBIBO GROUP SDN BHD 64866535		25.68	3,315.14
12 Dec	ATM CASH WDL - MEPS		600.00	2,715.14
	TRANSACTION FEES - MEPS		4.00	2,711.14
	MYDEBIT PURCHASE AT 17:52:39 PC BOUTIQUE-E-COAST 5399816351120313/1		99.00	2,612.14
	MYDEBIT PURCHASE AT 18:08:12 ONI GLOBAL (MALAYSI59125510 5399816351120313/1		42.15	2,569.99
13 Dec	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		600.00	1,969.99
	IBFT,MAYBANK 002090409718,PERTIWI SHIPPING SDN 3RD PARTY TRANSFER INSTANT TRANSFER		510.60	1,459.39
14 Dec	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		1,000.00	459.39
	IBFT NIMBUZZ SOLUTION SDN. BHD. PERSONAL INSTANT TRANSFER	3,000.00		3,459.39
	ATM CASH WDL - MEPS		1,500.00	1,959.39
	TRANSACTION FEES - MEPS		4.00	1,955.39
	ATM CASH WDL - MEPS		1,500.00	455.39
	TRANSACTION FEES - MEPS		4.00	451.39
16 Dec	ONLINE FUND TRANSFER TO SCB A/C 769194930600 INTERNET BANKING		400.00	51.39
19 Dec	IBFT NIMBUZZ SOLUTION SDN. BHD. NETBASE CLAIM INSTANT TRANSFER	10,000.00		10,051.39
	IBFT,MAYBANK 512343213050,GAYA MURNI SDN BHD 3RD PARTY TRANSFER INSTANT TRANSFER		4,000.00	6,051.39
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		3,000.00	3,051.39
	IBFT,CIMB BANK 8009132324,I TUAH ENTERPRISE 3RD PARTY TRANSFER INSTANT TRANSFER		2,500.00	551.39
20 Dec	FPX PAYMENT EXABYTES NETWORK SDN BHD 66599814		475.94	75.45
	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*
	IBFT NIMBUZZ SOLUTION SDN. BHD. NETBASE CLAIMS INSTANT TRANSFER	10,000.00		10,075.45
	ET25961812200081 CHARGES DR		35.00	10,040.45
	ET25961812200081 USD|1600.000|4.259934522 ETERNAL TECHNOLOGY CHINA CO LIMITED T .INTAN		6,780.90	3,259.55
	FPX PAYMENT EXABYTES NETWORK SDN BHD 66667023		560.74	2,698.81
	ONLINE FUND TRANSFER TO SCB A/C 769194930600 INTERNET BANKING		390.00	2,308.81
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		1,500.00	808.81
25 Dec	IBFT NIMBUZZ SOLUTION SDN. BHD. CLAIMS INSTANT TRANSFER	3,000.00		3,808.81
	IBFT,MAYBANK 514833108190,ABADI MATRON SDN BHD 3RD PARTY TRANSFER INSTANT TRANSFER		2,000.00	1,808.81
	ONLINE FUND TRANSFER FROM SCB A/C 769194930600 INTERNET BANKING	80.00		1,888.81
	IBFT,AMBANK 0520020048168,MR RUBENA MOHAN A/L V 3RD PARTY TRANSFER INSTANT TRANSFER		1,850.00	38.81
	IBFT NIMBUZZ SOLUTION SDN. BHD. KUMAR NOV INSTANT TRANSFER	1,500.00		1,538.81
	IBFT,RHB BANK 11413800064280,KUMARESAN A/L BILLS PAYMENT INSTANT TRANSFER		1,500.00	38.81
26 Dec	IBFT RUBENA MOHAN A/L VENGADRAM PERSONAL PERSONAL	600.00		638.81
	FPX PAYMENT DIGI TELECOMUNICATIONS SDN BHD T201363343400		68.00	570.81
27 Dec	FPX PAYMENT DIGI TELECOMUNICATIONS SDN BHD T201394453400		151.05	419.76
27 Dec	**CLOSING BALANCE /** *Baki penutup*			**419.76**
	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*

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 Nov	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**0.50**
16 Dec	ONLINE FUND TRANSFER FROM SCB A/C 769194930597 INTERNET BANKING	400.00		400.50
20 Dec	ONLINE FUND TRANSFER FROM SCB A/C 769194930597 INTERNET BANKING	390.00		790.50
	IBFT,MAYBANK 156169016780,RUBENA MOHAN 3RD PARTY TRANSFER INSTANT TRANSFER		700.00	90.50
25 Dec	ONLINE FUND TRANSFER TO SCB A/C 769194930597 INTERNET BANKING		80.00	10.50
27 Dec	**CLOSING BALANCE /** *Baki penutup*			**10.50**

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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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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 Nov	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**0.03**
30 Nov	BONUS INTEREST FOR THE MONTH 1118	0.02		0.05
27 Dec	**CLOSING BALANCE /** *Baki penutup*			**0.05**

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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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 Nov	**BALANCE FROM PREVIOUS STATEMENT /** *Baki dari penyata sebelumnya*			**0.84**
27 Dec	**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.