

## Consolidated Statement

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More insights on your financial portfolio are available via DBS/POSB **digibank**



### Key Features

1. New message board to highlight key announcements.
2. Newly designed sections to create clearer segments.
3. Addition of alternate grey shaded rows as a visual guide.
4. Indication of statement segment at every page for easy reference.

S/N: EN01234500000000



Customer Name 1  
Customer Name 2  
Customer Name 3  
Address Line 1  
Address Line 2  
Address Line 3  
Address Line 4



## Account Summary as at 31 Dec 2020

### Deposits

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#### Current and Savings Account

Total: SGD Equivalent 117,776.59

#### Summary of Currency Breakdown:

SGD 84,656.00    AUD 10,000.00    JPY 5,870    NZD 2,500.00    USD 5,870.10

Account	Account No.	Balance (Base Currency)	Balance (SGD Equivalent)
DBS Autosave (Overdraft Limit S\$25,000)	012-345678-1	SGD 35,100.00	35,100.00
DBS Current Account	012-34567-1	SGD 5,100.00-	5,100.00-
DBS eSavings Plus	005-123456-0	SGD 5,800.00	5,800.00
POSB Passbook	126-123456-9	SGD 10,100.00	10,100.00
DBS eMulti-Currency Autosave Plus Account	120-123456-0	SGD 32,956.00	32,956.00
		AUD 10,000.00	12,000.00
		CAD 0.00	0.00
		JPY 5870	76.59
		NZD 2,500.00	2,450.00
DBS Multiplier Account	120-123456-4	USD 5,870.10	8,394.00
DBS Multiplier Account	120-123456-4	SGD 5,800.00	5,800.00

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#### Fixed Deposit

Total: SGD Equivalent 61,270.00

Account	Account No.	Balance (Base Currency)	Balance (SGD Equivalent)
Fixed Deposit	0288-12345678-9	SGD 4,000.00	4,000.00
Fixed Deposit	0328-12345678-3	SGD 0.00	0.00
Fixed Deposit	0074-12345678-1	AUD 50,000.00	57,270.00

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# Account Summary

## Deposits

Current and Savings Account

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		AUD 10,000.00	12,000.00
		CAD 0.00	0.00
		JPY 5870	76.59
		NZD 2,500.00	2,450.00
USD 5,870.10	8,394.00		
DBS Multiplier Account	120-123456-4	SGD 5,800.00	5,800.00

Fixed Deposit

Total: SGD Equivalent 61,270.00

Account	Account No.	Balance (Base Currency)	Balance (SGD Equivalent)
Fixed Deposit	0288-10001234-9	SGD 4,000.00	4,000.00
Fixed Deposit	0328-10001134-3	SGD 0.00	0.00
Fixed Deposit	0074-10135103-1	AUD 50,000.00	57,270.00

# Transaction Details

## Deposits

DBS Autosave

Account No. 000-123456-0

Date	Description	Withdrawal (-)	Deposit (+)	Balance (SGD)
	<b>Balance Brought Forward</b>			<b>30,000.00</b>
09/12/2020	Point-of-Sale Transaction INFOCOM	500.00		29,500.00
10/12/2020	Advice		6,000.00	35,500.00
12/12/2020	Cash Withdrawal 50193129, SHENTONWAY BR2	500.00		29,500.00
31/12/2020	Account Fee	2.00		
31/12/2020	Interest Earned		102.00	35,100.00
	<b>Total Balance Carried Forward:</b>	<b>1,002.00</b>	<b>6,102.00</b>	<b>35,100.00</b>

### Messages For Your Account

- Total Interest For Current Year
- (A) Total Credit Interest
- (B) Total Debit Interest

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5.37  
0.00



## Key Features

- Re-categorisation of Deposits to "Current and Savings Account" and "Fixed Deposit".
- Clear summary of balances for each category under Deposits.
- At-one-glance summary of amounts in the respective currencies across Current and Savings Account.
- Account overdraft indicated by a negative sign after the amount.
- Additional base currency column to reflect the actual currency holdings in your account.
- Get updates about your accounts from the new message box.

# Account Summary

## Investment

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### Structured Deposits

Total Investment Amount: SGD 81,480.06

Account: SD384123456

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Product	Deposit No.	Value Date	Maturity Date	Investment Amount (Base Currency)	Investment Amount (SGD Equivalent)
Plus Series 56 SGD	SP00000000837	30/11/2016	30/11/2022	SGD 35,100.00	35,100.00
Prime Series 76 USD	SP00000000345	17/06/2016	17/09/2022	USD 3,600.00	5,013.36
Plus Series 86 SGD	SP00000000789	30/11/2016	30/11/2022	SGD 35,100.00	35,100.00
USD Prime Series	SP00000000398	17/06/2016	17/09/2022	USD 4,500.00	6,266.70

### Unit Trusts

Total Market Value: SGD 151,604.73

Account: IN00012345

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Fund Name	No. of Units	Current Unit Price (Base Currency @ Value Date)	Market Value (Base Currency)	Market Value (SGD Equivalent)
ALLIANZ DYN ASIAN HI YLD BD AMG SDG	1,469.27	1.36500 @ 27/05/2020	SGD 2,005.55	2,005.55
FRANKLIN US OPPORTUNITIES A ACC SGD	32,793.60	1.36500 @ 27/05/2020	SGD 69,643.76	69,643.76
SCHRODDER SINGAPORE TRUST FD	45,398.47	1.36500 @ 27/05/2020	SGD 52,899.21	52,899.21
HORIZON GLOBAL BOND S\$ HEDGED	15,151.52	1.36500 @ 27/05/2020	SGD 16,833.33	16,833.33
HORIZON SINGAPORE EQUITY	10,945.27	1.36500 @ 27/05/2020	SGD 10,222.88	10,222.88



## Key Features

1. Clear summary of total investment amount for each Investment product.
2. This refers to the start date of your investment, as stated in your contract.
3. This refers to the end date of your investment, as listed in your contract.
4. Additional base currency column to reflect amounts in the respective currencies.
5. Clear indication of invested amounts in the respective currencies.
6. Easy reference to the transaction prices of your investments.

# Transaction Details

## Investment

### Structured Deposits

Account No. 074-108700-0

Date	Product	Description	Amount (Base Currency)	Amount (SGD)
18/12/2020	Plus Series 56 SGD	Maturity	SGD 25,000.00	25,000.00
26/12/2020	Prime Series 76 USD	Withdrawal	USD 19,000.00	24,448.00
28/12/2020	Plus Series 86 SGD	Payout	SGD 1,233.00	1,233.00
30/12/2020	Plus Series 56 SGD	Payout	SGD 14,418.00	14,418.00
30/12/2020	USD Prime Series	Placement	USD 15,000.00	20,000.00

### Unit Trust

Account No. IN00012345

Date	Fund Name/ Description	Units (Debit/Credit)	Unit Price (Net Asset Value)	Amount (Base Currency)
20/12/2020	ALLIANZ DYN ASIAN HI YLD BD AMG SGD Purchase Ref.UT0001141527	466.181000	SGD 2.000001	SGD 932.36
21/12/2020	ALLIANZ DYN ASIAN YLD BD AMG SGD Purchase Ref.UT0001138914	587.550900	SGD 2.500000	SGD 1,468.87
26/12/2020	ALLIANZ DYN ASIAN YLD BD AMG SGD Dividend-Cash Ref.IN000010084			SGD 70.89

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# Account Summary

## CPF Investment Scheme

CPF Investment Account

Total: SGD 365,837.50

Account	Account No.	Cash Balance (SGD)
CPFIS-OA	033-059666-9-220	52,100.00

Investment Limit	Limit Amount (SGD)
Gold Investment (10%)	13,059.00
Stock Investment (35%)	36,608.00
Limit Exceeded by \$61,116.11 No further investments allowed	

Name	Free Qty*	Pending Sales (Qty/ SGD)	Unit Cost* (SGD)	Total Cost (SGD)	Market Value** (SGD)
<b>Equities/ Bonds/ Unit Trusts/ Gold</b>					
CH Offshore Ltd	10,000.00				4,400.00
Chuan Hup Hldgs Ltd	30,000.00		0.24	11,833.04	14,500.00
FJ Benjamin Hldgs	2,000.00		0.80	1,600.00	490.00
Hawpar Corp Ltd	466.00				3,453.06
Lion GLB Asia Pac Fd	28,461.61		1.08	30,767.00	54,304.75
Spore Telecom	177.00		2.00	354.00	661.98
UOB Bank Ltd	11,050.00		4.97	54,876.09	229,287.50
UOL Group Ltd	1,039.00				6,639.21
<b>Total:</b>				<b>99,430.13</b>	<b>313,737.50</b>

Name	Total Cost Paid (SGD)	Pending Receipts (SGD)
<b>Insurance/ Fixed Deposits/ Others</b>		
INSURANCE - Great Eastern Life	53,570.50	
INSURANCE - NTUC Income INS	30,000.00	
Fund MGT - Navigator	34,058.96	
<b>Total:</b>	<b>117,629.46</b>	<b>0.00</b>

Name	Pending Purchases (Qty/ SGD)
<b>Outstanding Trades</b>	
INSURANCE- Great Eastern Life	10,000.00
FTIF- EUROPEAN GROWTH A SGD-H1	11,320.80
NOBLE GROUP LTD	39,000.00
PRUDENTIAL ASSURANCE	39,000.00
NAVIGATOR	10,000.00



### Key Features

1. Get updates about Investment Limit details for your CPF account from the new message box.
2. A new feature that combines "Purchase Pending Settlement Quantity" and "Pending Payments" into one section.

# Account Summary

## Supplementary Retirement Scheme

Supplementary Retirement Scheme Account

Total: SGD 53,938.11

Account	Account No.	Cash Balance (SGD)
SRS Account	0048-001422-6-0-223	50,000.00

For Year 2020	Limit Amount (SGD)
<b>Contribution Details</b>	
Max Contribution Amount	12,750.00
Total Contribution Made to Date	0.00
Balance Contribution Limit	12,750.00

Name	Free Qty*	Total Cost (SGD)	Market Value** (SGD)	Unrealised*** Profit/Loss (SGD)
<b>Equities/Loan/Stock/ Bonds</b>				
CAMBRIDGE IND TRUST	15,000.00	11,122.57	10,725.00	-297.57
GLOBAL LOG PROPS LTD	4,000.00	22,887.75	11,440.00	738.28
<b>Total:</b>		<b>21,824.29</b>	<b>22,165.00</b>	<b>340.71</b>
<b>Unit Trusts</b>				
FRANKLIN INCOME A (MDIS) S\$- HI	1,203	10,964.45	10,807.98	-156.47
SCH ASIAN EQU YIELD		12,000.00	15,753.87	3,753.87
<b>Total:</b>		<b>22,964.45</b>	<b>26,561.85</b>	<b>3,597.40</b>
<b>Fixed Deposits/Structured Deposit/Other Investment</b>				
FCFD-DBS (AUD)		17,851.50		
FCFD-DBS (NZD)		5,036.25		
<b>Total:</b>		<b>22,887.75</b>		
<b>Fund Management</b>				
IFAST -UNIT TRUST		133,903.29		
<b>Total:</b>		<b>133,903.29</b>		
<b>Insurance</b>				
NTUC INCOME INS		96,434.00		
<b>Total:</b>		<b>96,434.00</b>		

Name	Pending Sales (Qty/ SGD)	Pending Purchases (Qty/ SGD)
<b>Outstanding Trades</b>		
MTQ CORPORATION LTD	30,000.00	
FTIF- EUROPEAN GROWTH A SGD-H1		11,320.80



### Key Features

3. Get updates about Contribution details and limits for SRS Account from the new message box.

# Account Summary

## Loans

### Mortgage Loan

1

Total Outstanding: SGD 70,200.00

Address	Account No.	Outstanding (SGD)
10 Cairnhill Circle #01-10 Singapore 798323	01-3919384-5/1	35,100.00
	01-3919384-5/2	35,100.00

### HDB Housing Loan

Total Outstanding: SGD 40,600.00

Address	Account No.	Outstanding (SGD)
10 Cairnhill Circle #01-10 Singapore 798323	02-3456784-5/1	40,600.00

### Renovation Loan

Total Outstanding: SGD 50,000.00

Address	Account No.	Outstanding (SGD)
10 Cairnhill Circle #01-10 Singapore 798323	01-66488/84-5/1	50,000.00

### Auto Loan

Total Outstanding: SGD 42,697.01

Vehicle No.	Account No.	Outstanding (SGD)
SKM1234J	VH-001-G-00416-F	23,947.45
SAA3396A	HP-001-1-13061-A	18,000.56



## Key Features

1. Clear summary of the total outstanding amounts under the respective loan categories.
2. New headers "Debit" and "Credit" to reflect "Withdrawal" and "Deposit" respectively.

# Transaction Details

## Loans

### Mortgage Loan

Account No. 01-3919384-5

Sub-Loan Account: 01-3919384-5/1

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Description	Debit	Credit	Amount (SGD)
<b>Outstanding Loan Amount as at 01/01/2020</b>			<b>28,896.95</b>
Total Disbursement	5500.00		
Total Interest Charged	500.00		
Total Monthly Repayment		4,000.00	
Total Capital Repayment		4,000.00	
Others			

<b>Outstanding Loan Amount as at 31/12/2020:</b>	<b>35,100.00</b>
<b>Undisbursed Loan as at 31/12/2020:</b>	<b>35,100.00</b>