



CITY AUTO PTE LTD

One Stop Automotive Solution

BLK 8, SIN MING IND. ESTATE, #01-60/62, SIN MING ROAD, SINGAPORE 575643

TEL: 6453 1235, 6452 0850 FAX: 6453 7944

24hrs Towing Services Tel 9823 9898

Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

Your ref: D24007461MFCT

Our ref: JO202408-1079

10/01/2025

WITHOUT PREJUDICE

Attn: Motor Claim Dept

MS FIRST CAPITAL INSURANCE LTD

NO. 36

ROBINSON RD #16-01

CITY HOUSE

SINGAPORE 068877

Dear Sir/Mdm,

Accident involving SLN8665M and SHA3292D on 24/08/2024

We refer to the above said accident.

We enclosed here with relevant documents as stated below:-

- Repair tax invoice
- Letter of authorization
- GIA search receipt


As instructed, we are claiming the following as stated below:-

Cost of Repair	:	S\$ 4,741.50
Rental (5 Days x \$130.80)	:	S\$ 654.00
LTA Search Fee	:	S\$ 2.18
		<u>S\$ 5,397.68</u>

We do not have the survey report and photographs as our client's motor vehicle was surveyed by your appointed surveyor.

Please kindly let us know whether you are prepared to settle our client's claim & we look forward to hear from you soonest.

Thanks & regards


Vronica Law (Claim dept.)

Tel: 6453 1235

Fax: 64537944

Email: cityauto@singnet.com.sg



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24hrs Towing Services Tel: 9823 9898
Co. Reg. No.: 199503435C GST Reg. No.: M2-8920979-4

RE: LETTER OF AUTHORIZATION

Name of owner: Deng Shu Min NRIC: SXXXX 24214
Address: BLK 811 Lorong 1 Toa Payoh # 21-07 Singapore 319771

Name of Driver: Leong Say Hiang NRIC: SXXXX 540F
Address: BLK 811 Lorong 1 Toa Payoh # 21-07 Singapore 319771

Accident on 24/08/2024 Involving SHA 3292D AND SLN 866SM

At/along Jalan Toa Payoh (Cross-section ARD Serangoon Rd, Potong Pasir, Bandedan Rd)

In consideration of City Auto Pte Ltd, repair my/our Motor Vehicle MAZDA 2 at my/our request I/We the above owner of Motor Vehicle No: SLN 866SM do authorize them to demand claims, settle and received whatever amount payable by the Insurance Co or Third Party or to commence legal proceeding if necessary in my/our name for the cost or repair and the loss of use/rental, etc and to any of there appointed solicitors to act for me/us in respect of the said accident/claim and all amounts claimed or settled shall be belong to them absolutely. I/We further authorize them to give an absolute discharge on my/our behalf.

I/We hereby authorize City Auto Pte Ltd, my/our repairer to give further instruction on my/our behalf concerning the said claim and such, all future correspondence should be addressed to the said firm/co.

My/Our repairer authorize to receive on my/our behalf monies claims, correspondence and give a valid discharge voucher or any other documents in connection with this on my/our behalf and for me/us.

I/We further agree to fully co-operate and attend all court hearing that are necessary and subject to prosecution and claim maintained by City Auto Pte Ltd.

I/We further agree to undertake to indemnify them against my/our claim for the cost which arises therewith.


In the event that my/our unsuccessful claim, I/We undertake to pay the repairer for the cost of repairs to my motor vehicle.

Owner Signature: 

Name: DENG SHUMIN

Date: 24 AUG 2024

CITY AUTO PTE LTD
Blk 8 Sin Ming Road
#01-58/60/62 Sin Ming Ind Est
Singapore 575643
Tel: 6453 1235 Fax: 6453 7944
(Claims Section)

Witness Signature: 

Name: _____

Date: _____

DISCHARGE RECEIPT

CLAIM REFERENCE : D24007461MFCT/CTPL/CL
ACCIDENT DATE : 24/08/2024
ACCIDENT LOCATION : JALAN TOA PAYOH
INSURED : COMFORT TRANSPORTATION PTE LTD
INSURED DRIVER : KUA HUI LAM
INSURED VEHICLE : SHA3292D
INVOLVED PARTY : SLN8665M
SETTLEMENT SUM : \$5,100.00

I/We, the undernoted CLAIMANT being the person/entity entitled to receive the compensation in relation to the accident, hereby agree to accept the SETTLEMENT SUM as full and final settlement of all claims for damages, costs & disbursements arising out of the ACCIDENT, and I/WE also agree that the said settlement sum:

1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest,
2. is accepted by me/us to the intent that the said MS First Capital Insurance Limited and /or its INSURED and/or its INSURED DRIVER be absolutely and finally discharged from all claims whatsoever which I/WE now or hereafter may have arising out of or connected with or traceable to the said accident.

I/WE acknowledge that this DISCHARGE RECEIPT is not to be construed as an admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and /or its INSURED DRIVER and it shall not be used as evidence in any claims or actions which may be made against them or any of them.

CLAIMANT: Deng Shu Min

Signature and Date :



WITNESS : Veronica Low

Signature and Date :

CITY AUTO PTE LTD
Blk 81 Sin Ming Road
#01-58/60/62 Sin Ming Ind Est
Singapore 575643
Tel: 6453 1235 Fax: 6453 7944
(Claims Section)



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MS FIRST CAPITAL INSURANCE LTD

NO. 36

ROBINSON RD #16-01

CITY HOUSE

SINGAPORE 068877

Attention: MOTOR CLAIM DEPARTMENT

Contact : 65073848

Fax No. : 65073849

TAX INVOICE

Tax Invoice : I202501-000407

Date : 10/01/2025

Vehicle No. : SLN8665M

Make / Model : MAZDA 2

Mileage (km) : 0

Chassis No. : MM6DL2SAAGW197034

Accident Date : 24/08/2024

Claim No. : D24007461MFCT

Reference : JO202408-1079

Policy No. : SP2007219937

S/No. Particular	Amount
	<u>S\$</u>
* Lumpsum repair	4,350.00

Total S\$: 4,350.00

GST @ 9% S\$: 391.50

Grand Total S\$: 4,741.50

CASH / NETS / CREDIT CARD PAYMENT ONLY

Customer's Signature/Co. Stamp


for CITY AUTO PTE LTD

Please note all works performed by City Auto Pte Ltd as performed in this invoice is subjected to the following Warranty conditions:

1) Any replacement of electrical components will carry 1 month warranty period from date of this invoice.

2) Any replacement of mechanical components will carry 3 months warranty period.

Please note that all warranty does not cover wear and tear conditions regardless of any components.

City Auto Pte Ltd reserves the right to determine any warranty conditions.

IBKW RENT-A-CAR

A subsidiary of BKW Automobile Pte Ltd

B K W RENT A CAR PTE LTD
UEN/GST No.: 200106276D
120 Lower Delta Road #02-15 Cendex Centre
Singapore 169208
Tel: +65 67387777 Fax: 6738 6666
Website: <https://bkw.sg>

TAX INVOICE

Invoiced To
CITY AUTO PTE LTD
C/O LEONG SAY HIANG (LONG
SHIQIANG)
911 LORONG 1 TOA PAYOH
#21-07
SINGAPORE 319771

Invoice Number A 14557
Invoice Date 09/09/2024
Due Date 09/09/2024
VHA Number A 14557
Vehicle Number SLR 7524 Y

V201409- 0003 99

S/N	Description	No. of Days	Rate	Amount
1	RENTAL FROM 02 SEPTEMBER 2024 TO 07 SEPTEMBER 2024 YOUR REF: SLN 8665 M	5	120.00	600.00

Subtotal	600.00
GST @ 9%	54.00
Total (incl. GST)	654.00
Less: Payments	-
Amount Due	S\$654.00

Account Name: BKW RENT A CAR PTE LTD
Account No: 118-312-9991 Paynow UEN: 200106276D
Bank: UNITED OVERSEAS BANK LTD (UOB)
Branch: UOB Shaw Centre Branch
Bank Address: 1 Scotts Road #03-04 Shaw Centre Singapore 228208
Bank Code: 7375 Branch Code: 018 Swift Code: UOVBSGSG



All cheques must be made payable to BKW RENT A CAR PTE LTD.
* Please indicate the invoice number and vehicle number in the reference.

VEHICLE HIRING AGREEMENT

HIRER'S PARTICULARS

Name (as in I/C) Leong Say Hing
NRIC/Passport No: [REDACTED] Date of Birth: 08/09/1983
Address: 911 Lorong 1 Tan Pagar #21-07 Age: 31
319921
Name & Address of Employer
Occupation [REDACTED] Driving Exp: [REDACTED]
Driving Licence No: [REDACTED] Passed Date: [REDACTED]
D/L Type: Local/Int'l/Other: [REDACTED]

Hirer's Own Vehicle No: SLN 8665M Replace Veh No:

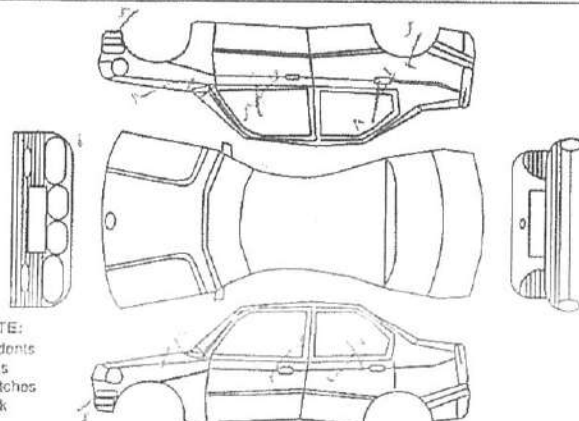
Loan Vehicle No: SLR 7524 Y VR No:

Make & Model: Vios Auto/Manual Group:

CHARGES		\$	cts
Daily	5 day @ \$ 12.0 Per day	\$ 60	✓
Weekly/Monthly	week @ \$ Per week/Monthly		
Others			
CDW/PAI	@ \$ Per day/Monthly		
Delivery/Collection Svc			
GST 9%		\$ 54	✓
OR No: (A) SUB-TOTAL		\$ 654	✓
Petrol Level & Surcharge	OUT E 1/4 1/2 3/4 F		
<input type="checkbox"/> Return the same petrol level		GST	
First _____ km FREE per day		TOTAL CHARGES	
Excess mileage is chargeable at _____ cents per km			

AUTHORIZED DRIVER'S PARTICULARS

Name (as in I/C) [REDACTED]
NRIC/Passport No: [REDACTED] Date of Birth: [REDACTED]
Address: [REDACTED] Age: [REDACTED]
[REDACTED]
Occupation [REDACTED] Driving Exp: [REDACTED] Yrs
Driving Licence No: [REDACTED] Passed / Expiry Date: [REDACTED]
D/L Type: Local/Int'l/Other: [REDACTED] Contact No: [REDACTED]



INDICATE:
A - Accidents
D - Dents
S - Scratches
X - Crack

NON WAIVER EXCESS (Subject to GST): \$ 1000

ACCESSORIES CHECK

- ☐ Data Cards ☐ Camera Systems ☐ Hub Cap ☐ Radio / CD Cartridge
☐ Jack ☐ Tyre Opener ☐ Petrol Cap ☐ Spare Tyre

Hirer's Signature :

Additional Driver's Signature :

SINGAPORE Use Only *Please refer to point 5

I have read and agree to the terms and condition on both sides of this agreement. If I have presented a charge/credit card for payment, I agree that all amounts payable under this agreement and for parking and traffic infringements may be billed to that account and my signature above will be considered to have been made on the charge/credit card voucher. All information I have been given BKW Rent A Car Pte Ltd in connection with this agreement is true.

IMPORTANT

- The Hirer and the authorized driver by BKW must be over 23 years of age and under 70 years and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience. Failure to observe stipulation may return all damages costs to be borne by the Hirer/the Authorized Driver.
- All vehicles are supplied with petrol and should returned with petrol level likewise. A service charge of \$10 on top of a petrol surcharge is payable by the hirer should he fail to return the vehicle at the appropriate petrol level.
- No refund for early return of vehicle. The hirer shall be liable for additional charges for any late return at the rate shown per hour per day, inclusive of CDW and/or PAI where applicable. Any returns after our operation hours will be charged as a full day rental.
- Use of the vehicle for illegal purpose (For instance: in connection with theft, drug peddling or trafficking, smuggling, illegal racing), is strictly prohibited.
- Vehicle strictly for Singapore use only and may not be driven out of Singapore without prior written consent of BKW Rent A Car Pte Ltd. The hirer is liable for a penalty fee of minimum \$200 in addition to the appropriate insurance top up in the case of non-disclosure of Malaysia usage.
- The hirer and/or driver shall be responsible for all damages or losses howsoever caused, all traffic violations, fines and penalties imposed on the vehicle for whatsoever reason in respect of or in connection with its use or operation.
- The hirer and/or driver shall be responsible for all claims, damages, losses, increased insurance premiums, non-waiver excess and cost expense (including

- legal costs on a full indemnity basis), whatsoever and howsoever brought against, suffered or incurred by you in respect of the vehicle or the use or the operation of the vehicle. Full excess amount have to be paid immediately in the event of an accident. The owner reserve the right not to replace an replacement vehicle if an accident occurred. Any damage to the car will be repair at BKW authorized workshop.
- Smoke or permit smoking and transport of pets in the vehicle are not allowed. Any offensive smell e.g. cigarette, durian or pet's smell, the hirer and/or driver shall bear the cost of removing the offensive smell or pet's fur between \$300 - \$500.
- The Hirer agrees that a punctured tyre, empty petrol tank, loss of vehicle's key or locked keys inside of vehicle, by itself, does not constitute a breakdown and that in the event the owner's 24-Hours Emergency Service is called upon to respond to such occurrence, the Hirer shall bear the cost of such response at \$60.00 per trip.
- In case of accident, the hirer shall report to rental office immediately. An accident report must be made within 24 hours. Failure to comply, the hirer will have to borne all liability from all parties claim. Full excess amount have to be paid immediately in the event of an accident.
- The hirer/Driver also have the responsibility to ensure that the radiator water level in the car is sufficient and do not drive when the vehicle is stall and does not have sufficient water. Any damage to the engine will be bear by the hirer/Driver.
- All customers' data will be kept strictly confidential and is solely used for the purpose of completing the sales transactions and other relating matters.
- I understand and agree to the personal data collection statement stated on the Terms and Conditions Page.

Date Out	Time Out	Mileage	Check By	Remarks
02/09/24	11:40 AM	1348.56		

Hirer's/Driver Signature

Return Of Vehicle: The Hirer Driver Is Required To Sign In The Column "Signature Of Hirer Driver Failing Which The Day And Time Inserted Below Shall Be Deemed To Be The Day And Time The Vehicle Is Returned To BKW Rent A Car Pte Ltd And The Same Shall Be Accepted As Conclusive Evidence Of The Same And Shall Not Be Challenged Or

Hirer's/Driver Signature

INSURER ENQUIRY

Find insurer

Vehicle reg. no.

SHA3292D

Date of Accident

24/08/2024



Reset

% RESULT & RECEIPT

TP Insurer Enquiry

Insurance MS First Capital Insurance Ltd

Period of Insurance 01/01/2024 - 31/12/2024

Requested By Jason Quak (City Auto Pte Ltd)

Requested Date 26/08/2024 10:31

Payment details

Request Amount: S\$2

GST Amount: S\$0.18

Total Amount Due (GST Inclusive): S\$2.18

General Insurance Association

Records Management Centre

GST Registration No: M400017735

Company Name	City Auto Pte Ltd
Address	Blk 3, Sin Ming Industrial Estate, # 01-53/60/62,
Remittance Attention To Email & Contact Number	cityauto@singnet.com.sg / 6453 1235

Sin Ming Road
Singapore 57564.

Bank Transfer Details

Beneficiary	City Auto Pte Ltd
Bank Name	OCBC Bank
Bank Address	-
Bank Code	7339
Branch Code	656
SWIFT Code	-
Bank Account No.	656-433713-001
Currency	SGD

Daphne Lee (LKK Auto)

From: Kon Yin Siew <KonYinSiew@msfirstcapital.com.sg>
Sent: Thursday, 3 July 2025 4:21 PM
To: Daphne Lee (LKK Auto)
Cc: Lim Gan Koon (Chris)
Subject: RE: D24007461MFCT/CTPL/CL | SLN8665M & SHA3292D (DOA: 24/08/2024) *** LKK REF: CD/FCI24080423/Kma3

Dear Daphne,

Pls offer as per below:

COR - \$4,741.50
LOR - \$392.40 to \$436.00 (\$98.10 to \$109.00 x 4 days)
GIA Fee - \$2.00 to \$2.18
Total - \$5,135.90 to \$5,179.68

Thank you.

Yin Siew
Motor Claims Dept.

MS First Capital Insurance Ltd

16 Raffles Quay
#42-01 Hong Leong Building
Singapore 048581

D: 6359 1823 | M: 6359 1800 | F: 6223 0541
Website <http://www.msfirstcapital.com.sg>
A Member of  INSURANCE GROUP

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to www.msfirstcapital.com.sg for details of PDPA Personal Data Collection Statement.

Confidentiality Notice:

This e-mail is confidential. It may also be legally privileged.

If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

From: Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>
Sent: Monday, 23 June 2025 5:43 pm
To: Kon Yin Siew <KonYinSiew@msfirstcapital.com.sg>; Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>
Subject: RE: D24007461MFCT/CTPL/CL | SLN8665M & SHA3292D (DOA: 24/08/2024) *** LKK REF: CD/FCI24080423/Kma3

EXTERNAL EMAIL - This email was sent by a person from outside your organization. Exercise caution when clicking links, opening attachments or taking further action, before validating its authenticity.

Dear Chris,

Your Ref: D24007461MFCT/CTPL/CL

We refer to the above matter and your email below.

ACCIDENT INVOLVING SLN 8665M AND SHA 3292D ON 24/08/2025

We have highlighted to your good office on 26/08/2024 of Third-Party's request to do Direct Settlement with our Principal, MS First Capital Limited.

It is an accident under BOLA: 15. OID cut lane collided with TP vehicle.

Basing on the report of the circumstance of the accident, we propose to settle third-party claim at 100% liability.

Summary to offer to repairer **CITY AUTO PTE LTD** is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 7,094.80	\$ 4,741.50 (L/S) (w/GST)
2. Loss of Rental (5 days x \$130.80) (w/GST)	\$ 654.00	\$ 436.00 (4 days x \$109.00) (w/GST)
3. LTA/GIA Search Fee	\$ 2.18	\$ 2.18
Total	\$ 7,750.98	\$ 5,179.68

*4 days recommendation for repair.

Relevant supporting claim documents are attached herewith for your perusal and reference.

Kindly note that this inspection report dated 07/11/2024 is only for mandate purpose.

The above is for your approval please.

Thank You

For future correspondence, please remove meikwan@lkkauto.com and admin-a@lkkauto.com in your email. Thanks.

Best Regards,

Daphne Lee (Ms) | Case Handler

Third Party Direct Settlement

LKK Auto Consultants Pte Ltd

Phone: 6841 2157 | Email: DaphneLee@lkkauto.com

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

From: Kon Yin Siew <KonYinSiew@msfirstcapital.com.sg>

Sent: Monday, 23 June 2025 4:37 PM

To: Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>

Cc: Lim Gan Koon (Chris) <ChrisLim@msfirstcapital.com.sg>; Admin A <admin-a@lkkauto.com>

Subject: FW: D24007461MFCT/CTPL/CL Arrange survey on SLN8665M *** LKK REF: CD/FCI24080423/Kma3

Dear Daphne,