

Our ref:  
Your ref:

DS206/24/KO

Date:

17 OCT 2024

Direct Settlement

To:

MS First Capital

Singapore

Attn:

Motor Claims Department

Re: Accident Involving Motor Vehicle Nos. SFJ3399G & SH7744Z  
At/Along PIE TOWARD TUAS (20.5KM) On 26/07/2024 @ 1700

I am the owner of vehicle no. SFJ3399G that was involved in an accident with your insured vehicle no. SH7744Z of the above accident.

As the accident was caused by your insured negligent/inconsiderate driving, thus I am claiming from you for the following: -



1. Cost of Repairs	\$ 4905.00
2. Loss of Use / Rental (9 days @ \$ 100 per day)	\$ 900.00
3. LTA/GIA Search Fee	\$
4. GIA Report Fee	\$
5. Others	\$
Total: \$ 5,805.00	

I hereby give you fourteen (14) days to comply with the above, failing which, I shall instruct my solicitor to commence legal action against you. If you have any queries, please contact the representative of CYCLE & CARRIAGE INDUSTRIES PTE LTD at Telephone No: 67714420 (Ms Kerlyn Ong) / 67714304 (Ms Amanda Ang).

I hereby give full authority to CYCLE & CARRIAGE INDUSTRIES PTE LTD and their representative to negotiate/comprise settlement of the above claim on my behalf.

Your co-operation and immediate attention to the above is greatly appreciated. I hereby look forward to hearing from you soon.

Yours faithfully



Name & Signature

Address: C/o. 188 Pandan Loop Singapore 128378  
Cc: Ms Kerlyn Ong/ Ms Amanda Ang  
E-mail: [kerlyn.ong@cyclecarriage.com.sg](mailto:kerlyn.ong@cyclecarriage.com.sg) / [amanda.ang@cyclecarriage.com.sg](mailto:amanda.ang@cyclecarriage.com.sg)  
Fax No. 67795383

Updated..22/01/15



## LETTER OF AUTHORIZATION

To: MS First Capital  
\_\_\_\_\_  
Singapore \_\_\_\_\_

Attention: Motor Claims Department

Dear Sir/Madam,

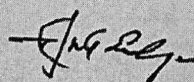
**MOTOR ACCIDENT INVOLVING** SFJ3399G **(OWNER'S**  
**VEHICLE NO.) AND** SH7744Z **(THIRD PARTY'S VEHICLE**  
**NO.) ON** 26/07/2024 **(DATE) AT** 1700 **(TIME)**  
**AT/ALONG** PIE TOWARD TUAS (20.5KM) **(ROAD)**

I am the registered owner of SFJ3399G (Vehicle No.).

I hereby authorize CYCLE & CARRIAGE INDUSTRIES PTE LIMITED and its agents or any person(s) authorized by Cycle & Carriage Industries Pte Limited to do all or any of the following:

- Submit, resolve and make any claims which I may have against the Third Party insurers; and/or
- Execute and sign discharge voucher, indemnity forms and all necessary documents in connection with and arising from the above claim.

All payment towards settlement of my claim should be made in favor of CYCLE & CARRIAGE INDUSTRIES PTE LIMITED.



**Registered Owner's Signature**

(Company stamp & authorized signature if it is a company-registered vehicle)

Name: Chng Seow Chye

NRIC: (S/T/F/G XXXX 7234)

Date : 25/09/2024



## **DISCHARGE RECEIPT**

CLAIM REFERENCE : D24006581MFCT/CTPL/TPD2/JS  
ACCIDENT DATE : 26/07/2024  
ACCIDENT LOCATION : PIE RIGHT AFTER ADAM ROAD FLYOVER  
INSURED : COMFORT TRANSPORTATION PTE LTD  
INSURED DRIVER : HABIBULLAH SHAH BIN MOHAMED IBRAHIM  
INSURED VEHICLE : SH7744Z  
INVOLVED PARTY : SFJ3399G  
SETTLEMENT SUM : \$5,505.00

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: CHNG SEOW CHYE

Signature and Date :



 **SIGN HERE PLEASE!**

WITNESS : AMANDA ANG  
BODY CARE & REPAIR  
188 PANDAN LOOP SINGAPORE 128378  
DID: 67714304

Signature and Date :






Mercedes-Benz

Cycle & Carriage  
Industries Pte Limited  
Authorised Dealer  
Company No. 196400367W  
GST Reg No. MR-8500111-X

# TAX INVOICE

Invoice Name & Address		Owner Name & Vehicle Info	
MS FIRST CAPITAL INSURANCE LIMITED		Cust No/Name	/Chng Seow Chye
MOTOR CLAIM DEPARTMENT		Reg No/Reg Date	SFJ3399G / 21/01/2015
6 RAFFLES QUAY		Date In/Mileage	25/09/2024/ 65070
#21-00		Chassis No	WDD2120362B089591
SINGAPORE 048580		Engine No	27492030301040
Contact No 65073848		Make/Model	MB/E 250 2.0 CGI SEDAN (W212
		Colour/Trim	027 775 Iridium sil/ 042 274 Leather Jav

Account No	Terms	Date/Time Printed	CSE	Operator	WIP No	Invoice/Credit Note No
WF001862	Credit	15/10/2024/ 17:34	K0	301 / Kerlyn Ong	19695	28202357
Description of Goods / Services				Qty	Unit Price S\$	Amount S\$

## Z REQUEST

Customer Request

M BPNSUN

POLICY NO/ACC DATE : 2100399433-09 // 26/07/2024

DRIVE IN/TP VEHICLE NO. : 27/07/2024 // SH7744Z - FIRST CAPITAL

DATE IN/DATE SURVEY: 25/09/2024 1330 // LKK - RASUL

DIRECT SETTLEMENT : 13/08/2024 0944 // FIRST CAPITAL - EMILY

M BPNLUMP

REPAIR LIMIT

F.O.C.

4500.00

Guarantee Your Warranty, Maintain with Cycle & Carriage!

Parts	0.00	9% GST on	4500.00	4,500.00
Labour	0.00			405.00
Standard Menu	0.00			
Specialist Job	0.00			
Diagnostics Job	0.00			
Sundry/Others	4,500.00			
Total(w/o GST)	4,500.00			
Total Payable				4,905.00
Paid				0.00
Total Due				4,905.00

Payment should be made strictly by NETS, credit cards or PayNow (via QR code or UEN) only. Thank you.

Any dispute to the invoice must be made within 3 days. This is a computer generated document, no signature is required.



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Pandan Loop Service Center  
188 Pandan Loop  
Singapore 128378  
Tel: 6777 8388  
Fax: 6779 5383  
www.mercedes-benz.com.sg

## Daphne Lee (LKK Auto)

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**From:** Amanda Ang <amanda.ang@cyclecarriage.com.sg>  
**Sent:** Tuesday, 22 July 2025 3:33 PM  
**To:** Daphne Lee (LKK Auto)  
**Subject:** RE: DV - ACCIDENT INVOLVING SFJ3399G & SH7744Z ON 26/07/2024 | YOUR REF: D24006581MFCT/CTPL/TPD2/JS | OUR REF: DS206/24/KO \*\*\*LKK Ref: CD/FCI24080006/Rma3  
**Attachments:** SFJ3399G LOA.pdf

Dear Daphne,

Please find LOA attached.

Bank details as follows,

<b>Company Name</b>	<b>CYCLE &amp; CARRIAGE INDUSTRIES PTE LTD</b>
<b>Company Reg No.</b>	<b>196400367W</b>
<b>Address</b>	<b>188 PANDAN LOOP SINGAPORE 128378</b>
<b>Contact No.</b>	<b>67714304</b>

### Bank Transfer Details

Beneficiary	CYCLE & CARRIAGE INDUSTRIES PTE LTD
Bank Name	STANDARD CHARTERED BANK (SINGAPORE) LIMITED
Bank Address	6 BATTERY ROAD SINGAPORE 049909
Bank Code	9496
Branch Code	001
SWIFT Code	SCBLSG22XXX
Bank Account No.	01-0-142015-3
Currency	SGD 5,505.00
Remittance Email	<a href="mailto:RECEIVABLES@CYCLECARRIAGE.COM.SG">RECEIVABLES@CYCLECARRIAGE.COM.SG</a>

Thank you.

Regards,  
Amanda Ang  
DID +65 67714304

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**From:** Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>  
**Sent:** Tuesday, 22 July 2025 3:18 pm  
**To:** Amanda Ang <amanda.ang@cyclecarriage.com.sg>  
**Subject:** RE: DV - ACCIDENT INVOLVING SFJ3399G & SH7744Z ON 26/07/2024 | YOUR REF: D24006581MFCT/CTPL/TPD2/JS | OUR REF: DS206/24/KO \*\*\*LKK Ref: CD/FCI24080006/Rma3

**This email was sent from outside of your organisation**

Dear Amanda,

## Daphne Lee (LKK Auto)

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**From:** Emily Tan Su Min <EmilyTan@msfirstcapital.com.sg>  
**Sent:** Tuesday, 3 December 2024 11:56 AM  
**To:** Daphne Lee (LKK Auto)  
**Subject:** RE: OUR REF: D24006581MFCT/CTPL/TPD2/JS - SFJ 3399G & SH 7744Z (DOA: 26/07/2024) \*\*\* LKK REF: CD/FCI24080006/Rma3

Dear Daphne

Please proceed and offer as per below:

COR - \$4,905.00  
LOU - \$400.00 to \$700.00 (\$80.00 - \$100.00 X 5d-7d)  
Total – **\$5,305.00 to \$5,605.00**

Thank you

Emily Tan  
Motor Claims Dept.

**MS First Capital Insurance Ltd**  
16 Raffles Quay  
#42-01 Hong Leong Building  
Singapore 048581

Website <http://www.msfirstcapital.com.sg>

A Member of **MS&AD** 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](http://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.

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**From:** Daphne Lee (LKK Auto) <daphnelee@lkkauto.com>  
**Sent:** Tuesday, 3 December 2024 10:06 am  
**To:** Emily Tan Su Min <EmilyTan@msfirstcapital.com.sg>  
**Subject:** RE: OUR REF: D24006581MFCT/CTPL/TPD2/JS - SFJ 3399G & SH 7744Z (DOA: 26/07/2024) \*\*\* LKK REF: CD/FCI24080006/Rma3

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 Emily,

Your Ref: D24006581MFCT/CTPL/TPD2/JS

We refer to the above matter and your email below.

**ACCIDENT INVOLVING SFJ 3399G AND SH 7744Z ON 26/07/2024**

We have highlighted to your good office on 31/07/2024 of Third-Party's request to do Direct Settlement with our Principal, MS First Capital Limited.

It is an accident under BOLA:28(j). OID when swerved out to left lane hit onto rear left of TP and then collided with another vehicle came from left lane..

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 **CYCLE & CARRIAGE INDUSTRIES PTE LTD** is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair	\$ 6,788.28	\$ 4,905.00 (L/S) (w/GST)
2. Loss of Use (9 days x \$100.00)	\$ 900.00	\$ 900.00 (9 days x \$100.00)
<b>Total</b>	<b>\$ 7,688.28</b>	<b><u>\$ 5,805.00</u></b>

\*3 days recommendation for repair.

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

Kindly note that this inspection report dated 01/08/2024 is only for mandate purpose.

**The above is for your approval please.**

Thank You

Cheers to a Wonderful Christmas and a Happy New Year 2025 !

Best Regards,  
Daphne Lee (Ms) | Case Handler  
Third Party Direct Settlement  
LKK Auto Consultants Pte Ltd  
Phone: 6841 2157 | Email: [DaphneLee@lkkauto.com](mailto:DaphneLee@lkkauto.com)  
HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #01-25 | S(408933)

-----Original Message-----

From: Emily Tan Su Min <[EmilyTan@msfirstcapital.com.sg](mailto:EmilyTan@msfirstcapital.com.sg)>

Sent: Monday, 2 December 2024 10:38 AM

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

Subject: FW: NEW SURVEY ASSIGNMENT - OUR REF: D24006581MFCT/CTPL/TPD2/JS \*\*\* LKK REF: CD/FCI24080006/Rma3

Dear Daphne

TP LOD, FYNA please.

You can seek mandate once ready.

Thank you.

Emily Tan  
Motor Claims Dept.