Joy Irene (LKKAuto)

From:

Janet Tan <janet.tan@eqinsurance.com.sg>

Sent:

Sunday, 19 August 2018 3:32 PM

To:

Joy Irene (LKKAuto)

Cc:

Admin A; Hsiao Tong (LKKAuto); Olivia Lau (LKKAuto)

Subject:

RE: DM18HO00667/JT-: Calim against SJD-7595P EQ Insurance under case Ref :

DM18HO 00667

Attachments:

DOCS.LKK.PDF

Dear Irene,

Please proceed to offer up to \$10,103.00 as per your recommendation and let the workshop know why we are offering 14 days so that they can revert to their client.

Regards,

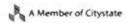
Janet Tan

Senior Executive | Claims



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110 did 65 6496 9032 | tel 65 6223 9433 ext 032 | fax 65 6223 4190 www.eqinsurance.com.sg



@____

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From: Joy Irene (LKKAuto) [mailto:JoyIrene@lkkauto.com]

Sent: Wednesday, August 15, 2018 6:07 PM
To: Janet Tan <janet.tan@eqinsurance.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Olivia Lau (LKKAuto)

<olivialau@lkkauto.com>

Subject: RE: DM18HO00667/JT-: Calim against SJD-7595P EQ Insurance under case Ref : DM18HO 00667

Dear Janet,

We have reviewed the matter and taking some factors into consideration, we further adjust quantum to offer as follows:

(MV \$9,000.00 - L.REBATE (\$717.00)) = \$8,283.00

	TP OWNER COUNTER PROPOSAL	OUR FURTHER REVISED TO OFFER
TOTAL LOSS	\$ 9,200.00	\$ 8,283.00

TOTAL	\$ 14,450.00	\$ 10,103.00
Loss of Income	\$ 3,150.00 (\$150 x 21 days)	\$ 700.00 (\$50 x 14 days)
Loss of Use	\$ 2,100.00 (\$100 x 21 days)	\$1,120.00 (\$80 x 14 days)

We are of the opinion that our adjusted total loss value is already fair and reasonable.

For your review and further instruction.

Thank you.

Best Regards,

Joy Irene | Case Handler

LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: <u>joyirene@lkkauto.com|</u>Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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From: Janet Tan [mailto:janet.tan@eqinsurance.com.sg]

Sent: Friday, 10 August 2018 8:49 AM

To: Joy Irene (LKKAuto) < Joylrene@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Hsiao Tong (LKKAuto) <chewht@lkkauto.com>; Olivia Lau (LKKAuto)

<olivialau@lkkauto.com>

Subject: RE: DM18HO00667/JT-: Calim against SJD-7595P EQ Insurance under case Ref: DM18HO 00667

Dear Joy,

Okay. Please rework your quantum and let us have your proposal if need be asap.

Thank you.

Regards,

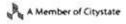
Janet Tan

Senior Executive | Claims



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From: Joy Irene (LKKAuto) [mailto:JoyIrene@lkkauto.com]

Sent: Wednesday, August 8, 2018 6:01 PM

To: Janet Tan < janet.tan@eqinsurance.com.sg>

Cc: Admin A <a drawn-a@lkkauto.com >; Hsiao Tong (LKKAuto) < chewht@lkkauto.com >; Olivia Lau (LKKAuto)

<olivialau@lkkauto.com>

Subject: RE: DM18HO00667/JT-: Calim against SJD-7595P EQ Insurance under case Ref : DM18HO 00667

Hi Janet,

We refer to your query of earlier.

TP claimant is relying on Sg Carmart which is a platform that is widely used and relied upon by the public, and the market prices do range widely.

Our computation falls on the lower range. It does not take into consideration factors like condition of the vehicle, mileage clocked, and accessories fitted etc.

Claimant's computation falls on the higher range, which is technically still within the market value for this vehicle.

Given the above, EQ can deliberate offering a higher market value than what was proposed earlier.

Separately, please also note that the **Loss of Income** can now be included as TP repairer has submitted claimant's IRAS (on 24/07/2018), though they have not provided the GRAB Weekly Partner Income Statement till date. Therefore the max offer is **up to \$700 (\$50 x 14 days)**.

Please let us know where you require further clarification.

Thank you.

Best Regards, Joy Irene | Case Handler LKK Auto Consultants Pte Ltd

DID: 6841-2409 | email: joyirene@lkkauto.com| Fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

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From: Janet Tan [mailto:janet.tan@eqinsurance.com.sg]

Sent: Thursday, 2 August 2018 9:31 AM

To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>

Subject: RE: DM18HO00667/JT-: Calim against SJD-7595P EQ Insurance under case Ref : DM18HO 00667

Hsiao Tong

Third party came chasing for update again.

Please advise us the latest development so that we could revert to him.

Regards,

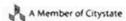
Janet Tan

Senior Executive | Claims



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From: Hsiao Tong (LKKAuto) [mailto:chewht@lkkauto.com]

Sent: Wednesday, July 18, 2018 1:55 PM

To: Janet Tan < janet.tan@eqinsurance.com.sg>

Cc: Admin A <admin-a@lkkauto.com>; Joy Irene (LKKAuto) <JoyIrene@lkkauto.com>

Subject: RE: DM18HO00667/JT-: Calim against SJD-7595P EQ Insurance under case Ref : DM18HO 00667

Hi Janet,

We are looking into the matter and will get back to you.

Hi Joy,

Kindly assist. CC6/EQI18004982/Kja3

Best Regards,

Hsiao Tong, Chew | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Janet Tan [mailto:janet.tan@eginsurance.com.sg]

Sent: Wednesday, 18 July 2018 8:44 AM

To: Hsiao Tong (LKKAuto) < chewht@lkkauto.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: FW: DM18HO00667/JT-: Calim against SJD-7595P EQ Insurance under case Ref : DM18HO 00667

Hi Hsiao Tong,

Are you able to assist on this?

Regards,

Janet Tan

Senior Executive | Claims



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From: Harley [mailto:vanguards@hotmail.com]

Sent: Tuesday, July 17, 2018 10:35 PM

To: Rose Koh < rose.koh@eqinsurance.com.sg>; Joel Goh < joel.goh@eqinsurance.com.sg>

Cc: Janet Tan < janet.tan@eqinsurance.com.sg >; Bernadette Yeo < bernadette.yeo@eqinsurance.com.sg >; Harley

<vanguards@hotmail.com>; cynthia.chan@gia.org.sg; contactus@gia.org.sg

Subject: Re: DM18HO00667/JT-: Calim against SJD-7595P EQ Insurance under case Ref : DM18HO 00667

Hi Joel,

Could you advise me which of the following case # is correct for me to track?

Based on the Traffic Police report, your insured ("At Fault Driver") was found to commit an offence of careless driving.

- a) [EQ]: SJD7595P / SBN4063U (LKK REF CC6/EQI18004982/Kja3)-3rd party claim
- b) Re: DM18H000667/JT-: Calim against SJD-7595P EQ Insurance under case Ref : DM18H0 00667

Heard from my workshop that LKK had offered a settlement on 11 Jul 2018 with an amount of :

1. Total Loss \$ 7,283.00

2. Loss of Use (14days x \$80.00) \$ 1,120.00

TOTAL \$8,403.00

I had reviewed with my workshop and finds that this is way off from being a "Fair Settlement Value"

- a) On the attachment, I used evidence and supporting facts on the arrival of the Total Loss amount;
- b) I have direct experience that i am eligible for 21 days of compensation and not 14 days.

c) Claim of Loss of Income being I am driving as Grab Driver even before this accident.

Note: Please find attached supporting evidence and reasoning of our proposed amount.

Seek your review and get back to me asap.

Till now, I did not see any one from this email list replying at all.

Dear Ms Rose,

Can I seek your help to list your QA Manager contact here?

Best Regards

Koh

From: Rose Koh < rose.koh@eqinsurance.com.sg>

Sent: Tuesday, July 10, 2018 4:46 AM

To: Joel Goh

Cc: Janet Tan; Bernadette Yeo; vanguards@hotmail.com

Subject: FW: DM18HO00667/JT-: Calim against SJD-7595P EQ Insurance under case Ref : DM18HO 00667

Hi Joel

Kindly assist asap - urgent as Janet is on leave today.

Regards,

Rose Koh

Customer Service



EQ Insurance Company Limited

5 Maxwell Road #17-00 Tower Block MND Complex Singapore 069110 tel 65 6223 9433 | fax 65 6224 3903 www.eginsurance.com.sg



Da Sa

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From: Harley [mailto:vanguards@hotmail.com]

Sent: Tuesday, July 10, 2018 12:37 PM

To: Rose Koh

Cc: Evon Thoo; Harley

Subject: Fw: DM18HO00667/JT-: Calim against SJD-7595P EQ Insurance under case Ref : DM18HO 00667

Hi Ms Rose,

Numerous emails and reminders have been sent out but no response in any form has returned.

Can you direct me to your QA manager in EQ Insurance?

Many thanks

Koh

From: Harley <<u>vanguards@hotmail.com</u>> Sent: Monday, July 9, 2018 6:16 AM

To: Janet Tan

Cc: Joel Goh; Francis Ng; Bernadette Yeo; Joy Irene (LKKAuto; cynthia.chan@gia.org.sg; contactus@gia.org.sg; Rose

Koh; Harley

Subject: Re: DM18HO00667/JT-: Calim against SJD-7595P EQ Insurance under case Ref : DM18HO 00667

Without Prejudice

Hi Janet,

2nd reminder.

Appreciate your response.

Best Regards

Koh

From: Harley <<u>vanguards@hotmail.com</u>> Sent: Monday, July 2, 2018 7:02 AM

To: Janet Tan

Cc: Joel Goh; Francis Ng; Bernadette Yeo; Joy Irene (LKKAuto; cynthia.chan@gia.org.sg; contactus@gia.org.sg; Rose

Koh: Harley

Subject: Re: DM18HO00667/JT-: Calim against SJD-7595P EQ Insurance under case Ref : DM18HO 00667

Without Prejudice

Hi Janet.

1st reminder.

From my last communication with my acting workshop on 29 Jun 2018, I was told that the LKK Auto (Surveyor) is pending a mandate from EQ Insurance, to issue an offer to settlement.

I am wondering what is causing the real delay. I believed that it has been long established that your atfault inured is liable both civically and commercially towards me (Resultant Victim).

Hence, this is a very straight forward case for EQ Insurance to manage and complete the compensation. I would appreciate if you can pen down a time frame to closure so that I can visualize the end.

Hope to hear from you asap.

Hi Ms Cynthia,

This is the case that i had wrote to you earlier;

Reference to email addressed to GIA dated 28 Mar 2018 - subject : request for assistance

Approx 4 months had lapse, and I am still in the midst of waiting EQ insurance to move the process flow.

Thank you Best Regards Koh

From: Harley <<u>vanguards@hotmail.com</u>> Sent: Monday, June 11, 2018 3:06 AM

To: Janet Tan

Cc: Joel Goh; Francis Ng; Bernadette Yeo; Joy Irene (LKKAuto; Harley

Subject: Re: DM18HO00667/JT-: Calim against SJD-7595P EQ Insurance under case Ref : DM18HO 00667

Without Prejudice

Hi Janet,

3 weeks back, I had instructed my Workshop to liaise with your LKK Auto - Kenneth with regards to the finalize amount.

The amount should cover the following;

- a) Loss of Vehicle
- b) Loss of income
- c) Loss of Use

And since then, this whole issue, as of today, is still pending on the LKK auto (Surveyor).

I believe this case is straight forward towards my side, hence would appreciate you to expedite this claim as i am jobless since the accident.

Best Regards

Koh

From: Janet Tan < janet.tan@eqinsurance.com.sg>

Sent: Monday, April 30, 2018 8:48 AM

To: Harley

Cc: Joel Goh; Francis Ng; Bernadette Yeo; Harley; Joy Irene (LKKAuto

Subject: DM18HO00667/JT-: Calim against SJD-7595P EQ Insurance under case Ref : DM18HO 00667

Without Prejudice Save As To Costs Dear Mr Koh,

Our latest update with your workshop on 11 April 2018 was that they have yet to submit the Letter of Demand to our surveyor. Have informed them to expediate. As at today, the Letter of Demand was not ready. Thus, our surveyor and ourselves are not able to deal with your claim.

Meanwhile, our understanding with your workshop today was that they are unable to finalise the amount with our surveyor. As such might not be able to handle the claim on your behalf. Please check with your workshop to see if they need to pass the case to solicitor to handle.

Meanwhile, if you have receive the final police investigation result, please forward to us on an urgent basis.

Regards,

Janet Tan

Senior Executive | Claims



EQ Insurance Company Limited

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From: Rose Koh

Sent: Monday, April 30, 2018 3:59 PM

To: Janet Tan < janet.tan@eqinsurance.com.sg>

Cc: Joel Goh < joel.goh@eqinsurance.com.sg >; Francis Ng < francis.ng@eqinsurance.com.sg >; Bernadette Yeo

<bernadette.yeo@eqinsurance.com.sg>; Harley <vanguards@hotmail.com>

Subject: FW: Calim against SJD-7595P EQ Insurance under case Ref: DM18HO 00667

Importance: High

Hi Janet

For your action asap.

Regards,

Rose Koh

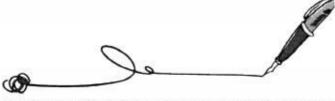
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From: Harley [mailto:vanguards@hotmail.com]

Sent: Monday, April 30, 2018 3:48 PM

To: Rose Koh

Cc: Evon Thoo; Harley

Subject: Fw: Calim against SJD-7595P EQ Insurance under case Ref: DM18HO 00667

Hi Rose,

Is this a general practice over at EQ Insurance for staff not to respond to email, even after numerous appeal?

Could you provide the contact of the QA dept manager so that i can personally highlight this.

Appreciate your kind help.

Best Regards

Koh

From: Harley < vanguards@hotmail.com > Sent: Wednesday, April 25, 2018 6:25 AM To: janet.tan@eqinsurance.com.sg

Cc: Harley

Subject: Calim against SJD-7595P EQ Insurance under case Ref : DM18HO 00667

Hi Janet,

Since we last communicated, could you be able to update me on this pending case against your at fault insured?

Thank you for your attention.

Note: I am the owner of SBN4063U.

Best Regards

Koh

From: Harley < vanguards@hotmail.com > Sent: Thursday, March 22, 2018 8:09 AM To: janet.tan@eqinsurance.com.sg

Cc: Harley

Subject: Fw: Contact Us - EQ Insurance

Hi Ms Janet,

I tried calling you at your desk, but could not reach you.

could you call me back @ 82991878?

Thanks Koh

From: Rose Koh < rose.koh@eqinsurance.com.sg>

Sent: Thursday, March 22, 2018 2:06 AM

To: vanguards@hotmail.com

Cc: Evon Thoo

Subject: RE: Contact Us - EQ Insurance

Hi

Kindly contact our claims executive - Ms Janet Tan at tel: 64969032.

Regards,

Rose Koh

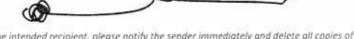
Customer Service



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From: noreply@eq-insurance.com.sg [mailto:noreply@eq-insurance.com.sg]

Sent: Thursday, March 22, 2018 9:57 AM

To: Marketing

Subject: Contact Us - EQ Insurance

Feedback From: DK

Email: vanguards@hotmail.com

Phone:

Message:

Hi,

Could you please confirm if Vehicle SJD 7595P is your insured?

If yes, could you please direct me to the claim officer handling the recent 3rd party claim against the above vehicle?

I am the owner of SBN4063U.

Thanks

Best Regards



51 UBI AVE 1, #02-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

To: M/s EQ INSURANCE COMPANY LTD

Date: 01/09/2018

THIRD PARTY DIRECT SETTLEMENT

	SJD 7595P	(Insd Veh)	Your Ref. No.: DMCFHQ17-000059
Vehicle No.	SBN 4063U	(TP Veh)	Our Ref. No.: CC4/EQI18004982/Kja3s2
Date of Accident	8/3/2018		

Liability		100%	
Total Loss	: \$	8,283.00	
Loss of Use	: \$	1,120.00	14 days
Loss of Income	: \$	700.00	14 days
Others:	: \$		
	: \$		
		10,103.00	
Final Settlement Sum	: \$	10,103.00	
Remarks	: TO	OTAL LOSS	

1)	LOH HENG	: \$	10,103.00
out.		: \$	

NUR SHAQILAH LKK Auto Consultants Pte Ltd



16 June 2018

EQ Insurance Pte Ltd

Attn.: Motor Claim Department Ref:SJD7595P

Dear Sir/madam,

ACCIDENT INVOLVING SBN4063U AND SJD7595P ON 09-10-2017 along OLD TAMPINES ROAD TOWARDS KPE

We understand that you are the insurer of SJD7595P vehicle.

We are instructed by the owner of motor vehicle SBN4063U to write,negotiate and settle the claim on their behalf for the above mentioned accident. We therefore propose to claim from you as follows:

1.	Total loss value as recommended	\$ 7283.00
2.	Loss of use 14 days x \$100	\$ 1400.00
3.	Loss of income 14 days x \$80	\$ 1120.00
		\$ 9803.00

Please advise if above claim is agreeable via direct settlement with us.

Yours faithfully,

LOH HENG

BLOCK 176 #03-08 SIN MING AUTOCARE, SIN MING DRIVE, SINGAPORE 575721 PHONE: 64532237 / 64530797 FAX: 64656384

Joy Irene (LKKAuto)

From:

Danny Loh < lohheng0308@yahoo.com.sg>

Sent:

Tuesday, 24 July 2018 10:34 AM

To:

Joy Irene (LKKAuto)

Subject:

Fw: [EQ]: SJD7595P / SBN4063U (LKK REF - CC6/EQI18004982/Kja3)-3rd party claim

Attachments:

IRAS2018 - Koh.pdf

Hi Joy,

Attachments send from SBN4063u owner

Sent from Yahoo Mail on Android

---- Forwarded message -----

From: "Harley" <vanguards@hotmail.com>

To: "Danny Loh" < lohheng0308@yahoo.com.sg>

Cc: "Harley" <vanguards@hotmail.com>

Sent: Mon, 23 Jul 2018 at 21:20

Subject: Re: [EQ]: SJD7595P / SBN4063U (LKK REF - CC6/EQI18004982/Kja3)-3rd party claim

Hi Danny,

Please find attached IRAS assessed on 2018.

Legends:

- a) Trade income comes from Grab SGD 22,693.00
- b) Trade income Period June to Dec 2018
- c) # of Workdays per week (Sat and Sun Off) 5
- d) Daily Income (SGD 22693 / 6months) / 20 days = SGD 189.00

Forward with the above explanation.

Best Regards

Koh

Reference : [EQ]: SJD7595P / SBN4063U (LKK REF - CC6/EQJ18004982/KJa3}-3rd party dalm DM18HO00667/JT-: Calim against SJD-7595P EQ Insurance under case Ref : DM18HO 00667

Total Loss: Loss of Use: Loss of Income:

Claim Amount (SGD) 9,200 2,100 3,150

14,450 SGD

Total Claim amount:

1



51 UBLAVE 1, #01-25 PAYA UBLINDUSTRIAL PARK, SINGAPORE 408933 TEL; (065) 62563561 FAX; (065) 62564315

Our Ref: CC4/EQ118004982/Kka3

03 APRIL 2018

WESTWAY CAR RENTAL PTE LTD 155 KAKI BUKIT AVENUE 1 #02-01 SHUN LI INDUSTRIAL PARK SINGAPORE 416012 ATTN: HR / MANAGEMENT

Dear Sir/Madam.

ACCIDENT INVOLVING SJD 7595P AND SBN 4063U ON 08.03.2018

We refer to the above accident where we are acting for EQ INSURANCE COMPANY LIMITED to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Pursuant to the above said accident wherein you and/or your authorized driver had amongst other information given us your version of how the accident had occurred, we as the appointed agent of your insurers shall proceed to negotiate for an amicable settlement with third party claimant.

If you have evidence/information to proof that we should not settle the third party claim, kindly let us have them in writing within the next 10 days i.e. by 09/04/2018, after we shall proceed with negotiation with Third Party claimant on the without prejudice basis and any settlement should not bind any claims whatsoever by you/your driver against the other party's insurer arising from this particular accident.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Yours faithfully,

Zaini

Case Handler DID: 6841 2132

FAX: 6741 4108

Email: Zaini@lkkauto.com

e.e. EQ INSURANCE COMPANY LIMITED

(Motor Claims Dept)

August 29, 2018

EQ Insurance Company Limited

5 Maxwell Road, #17-00 Tower Block,

MND Complex, Singapore 069110

Without Prejudice.

Case Ref: {EQ]: SJD7595P / SBN4063U (LKK REF - CC6/EQI18004982/Kja3)-3rd party

claim

Attention: Claim Officer in charge

Re: Letter of Authorization to Act on Behalf of "STG Management"

Dear Claim Officer:

I, Mr. Koh Chee Leong also trading as "STG Management", hereby give authorization for M/S Lor Heng Automotive Repair and Services, car workshop, with registered business address at 176 Sin Ming Drive, #03-08, Sin Ming Auto Care, Singapore 575721, to act on my behalf in handling the affairs of my 3rd party claim against your insured vehicle SJD 7959P, refer to Case Reference.

The scope of this letter of authorization to act on my behalf includes liaising on the communications, negotiation and collection of any proceeds of the settlement monies, pertaining only to this 3rd party claim.

This authorization to act on my behalf will begin on Jun 1, 2018, and end September 30, 2018.

Please contact me if you have any clarifications.

Yours Sincerely,

Koh Chee Leong

also trading as "STG Management"

COSTUTE VERNERAL

August 29, 2018

10 Sin Ming Drive Singapore 575701 Tel: 1800-CALL LTA (1800-2255 582) Fax: (65) 6553 5329

Our ref 3004180601N053102478

30 Apr 2018

STG MANAGEMENT APT BLK 242 HOUGANG STREET 22 #01-75 SINGAPORE 530242

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ICTS Org

Dear Sir/Madam

DE-REGISTRATION STATUS OF VEHICLE SEN4063U

The above-mentioned vehicle was de-registered on 30 Apr 2018. If the vehicle has yet to be disposed of, you should by no later than 31 May 2018, scrap it (including the engine and chassis) at an Appointed Scrapyard or submit to LTA, valid documentary proof that the vehicle has been permanently exported out of Singapore. Otherwise, it constitutes an offence under the Road Traffic Act and you may be prosecuted in Court.

We have granted the following rebate(s), where applicable, to you. You may use the rebate(s) if there are no outstanding matters with the vehicle, e.g. no road tax arrears, submitted valid documentary proof that the vehicle has been permanently exported out of Singapore to LTA etc.

PARF Rebate Amount : PARF Rebate Reference No. : Expiry Date of PARF Rebate : -

COE Rebate Amount
COE Rebate Reference No.

: \$717.00 : 1874891KC0000

Expiry Date of COE Rebate : 29 Apr 2019

- 3. The PARF rebate may only be used to offset the Additional Registration Fee (ARF), Registration Fee (RF), Quota Premium (QP) and Used Car Surcharge, where applicable, of a motor car to be registered in your name. The COE rebate may be used to offset the ARF, RF, QP and Used Car Surcharge, where applicable, of any motor vehicle to be registered in your name. The COE rebate can also be used to offset the Prevailing Quota Premium (PQP) payable for revalidation the COE of a vehicle that is currently registered in your name. You may also transfer the PARF/COE rebate(s) together or separately to a third party. A fee of \$15.00 is payable for each transfer.
- Alternatively, you may apply to encash the PARF/COE rebate(s) before the expiry of the rebate(s). You can download the application form (Form FR02) for encashment of the rebate(s) from http://www.onemotoring.com.sg and mail the completed Form FR02 to LTA, 10 Sin Ming Drive, Singapore 575701, Atm: VRL Service Operations Division, at least 2 weeks before the expiry date of your PARF/COE rebate(s). For your convenience, you may also login to e-Services@ONE_MOTORING (Vehicle Hub > Update Owner Particulars) using your SingPass 2FA or CorpPass 2FA to register your Refund Bank Account for GIRO refund BEFORE applying online for the encashment (Ownership > PARF/COE_Rebate > Apply to encash rebate).
- Any unused portion of the road tax will be refunded to you automatically.