

NATIONAL Assessment Centre Services (wef: Jan'05) **NA/18073720**

Date In: 06/06/2018 19:12	Job description:	Date & Time Completed	Done by
Ref No: NA/18073720/0341/Y	SAS e-filing		
Veh No: FBJ 1389X	E-mail (within 8hrs, A/C 2hrs)		
D.O.A: 09/03/2018 07:40	i-Motor Claim Form		
OD: TR <u>Reporting Only</u>	i-Motor W/O (Within: OD 2hrs, TP 4hrs)		
	i-Photo Uploaded		
TP Insurer:	Assessment/Survey Report		
	Ass't Report by Fax / Hand to Owner/Wksp		

Preferred Wksp / INC Assign Wksp / QW: () Tel: () Fax: ()

TP Particulars: Veh No: **SDS 7389E** INC () / Non-INC ()

Owner / Driver: () Tel: ()

Policy No: () Period: () Cover Type: ()

Confirmed by: () Date: () Time: ()

Insured/Driver Liability: () (%) [Note-Est. Status (WO): N: 0-20%; P: 21-79%; F: 80-100%]

Year of Registration: () Warranty: YES () / NO ()

Excess: (\$) Loading: \$1,000 () / \$2,000 ()

General Remarks:-

() Walk-In Customer: Customer's information strictly Confidential & Strictly NO refer of repairer.

() Total Loss Case: to e-mail Insurer URGENTLY.

Drive-In () / Towed-In (); Invoice: YES () / NO (); Towing Co: ()

Remarks:- (INC hotline: 6788 6616) Date & Time Completed Done by

1) Apply for Transport Allowance () / Courtesy Car ()

2) QC Check / Post Repair Inspection ()

3) Upload Resurvey Photo [Repair Cost > \$3000] ()

Injury: ()

Date/Time Actions

NA/1803571

Claimant's Particulars :-	Invoice Preparation Checklist	Amt (\$) 1st Bill	Amt (\$) Add Bill
Driver/Owner:	1) AR: Accident Reporting (\$30)		
Contact No:	2) DA: Damage Assessment (\$100); INC (\$80)		
Damaged Portion:	3) TF: Towing Fee \$40/\$45		
QC Checked by (Engr-In-Charge):	4) FT: Follow-Through Survey \$120		
Auditors' Comments :-	5) RT: Follow-Through Survey (Resurvey) \$30		
Cat 1:	For claiming against INC Only (wef 10 Jan 2005)		
Cat 2 / 3:	6) TR: Re-inspection \$75		
	7) N1: Idac DA + SMRT Survey \$160		
	8) NTUC Additional Services:-		
	OD*		
	*N5: Courtesy Car / Tpt Allowance \$5		
	*N6: Repair Co-ordination \$10		
	*N7: Post Repair Inspection \$25		
	*N8: DV / Collect Excess Coordination \$5		
	TP (N11): TP (Non INC) against INC \$20		
	9) N12: Idac Mobile \$0		
	Invoice date / Fee Charged		
	Invoice dated Fee Charged		

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy ability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. Any false reporting may be referred to the Police for investigation.
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	06/06/2018 18:58
Date Of Accident	09/03/2018 07:40
Exact Location Of Accident	BRADDELL ROAD AFTER EXITING CTE
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	FBJ1389X
Insured/Policyholder	
Name Of Registered Owner	JAYARAMAN RAJARAM
Passport No/FIN	G6942196U
Email Address	JRAJARAM20@GMAIL.COM
Mobile Phone No	(LOCAL) +65-86084217
Alternative Phone No	OTHERS-86084217

Vehicle Particulars

Manufacturer	YAMAHA
Model	FZ16-153CC (M)
Exact Purpose for which vehicle was being used at time of accident	GOING TO OFFICE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	REPORTING ONLY
Vehicle Category	MOTORCYCLE

Insurance Company

Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE, LTD.
Type Of Coverage	THIRD PARTY FIRE AND/OR THEFT
Fleet Policy	NO
Policy Number	MSD/VMS/18-376923-CA
Cover Note Number	

Driver

Name of Driver	JAYARAMAN RAJARAM
Passport No/FIN	G6942196U
Date Of Birth	28/01/1989
Occupation	INDOOR
Date Of Driving Pass	10/09/2015
Driving Experience	2 YEARS AND 5 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-86084217
Fax Number	
Contact Number	OTHERS-86084217
Email Address	JRAJARAM20@GMAIL.COM

Address	BLK 358 YISHUN RING ROAD #03-1684
Postcode	760358
Was driver an employee of the Insured's Company	NO
If No, Relationship of the Driver with the Insured	OWNER
Vehicle Registration Number of Driver's Own Vehicle	-
	-
	-
Insurance Company of Driver's Own Vehicle	-
	-
	-

General Information of the Accident

Type Of Accident	COLLISION - HEAD TO REAR
Weather Conditions	CLEAR
Road Surface	DRY

Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	NO
Was any other material or property damaged?	YES
I have been approached by unknown person(s) soliciting/offering accident claims assistance.	NO
Number of Passengers (Including Driver)	1

Details of Police Action

Was the accident reported to the police?	YES
If Yes, Please state which Police Station	
Police Station Name	TRAFFIC POLICE DIVISION HQ - SINGAPORE CITY
Police Station Address	ROAD: 10 UBI AVENUE 3 , POSTCODE: 408865 , COUNTRY: SINGAPORE
Police Station Contact	TEL NO: 65470000 - FAX NO:
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

Circumstances of Accident

PLEASE REFER TO POLICE REPORT T/20180413/7003

Attachment(s)

Are accident photos available for attachment?	YES
Was there any video captured by Car Camera?	NO
Was there any audio recorded?	NO

DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SDS7389E
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	SURYA SREDARREN
NRIC/Passport Number	S8414032E
Contact Number	92714606
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	

SKETCH PLAN

IMPORTANT NOTICE


1. Please report **correctly** the details of the accident to speed up the claims process.
2. This Form must be **completed by the Policyholder and/or the Authorised Driver**.
3. Information provided must be as **truthful and accurate as possible**. Any wilful misrepresentation or withholding of material facts may allow insurance companies to **repudiate policy liability**.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. **Any false reporting may be referred to the Police for investigation.**
6. The report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will for a fee be made available upon application by interested parties.
7. By the lodgment of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.
8. **Consent under the Personal Data Protection Act (PDPA)**

I understand, acknowledge, agree and consent that:

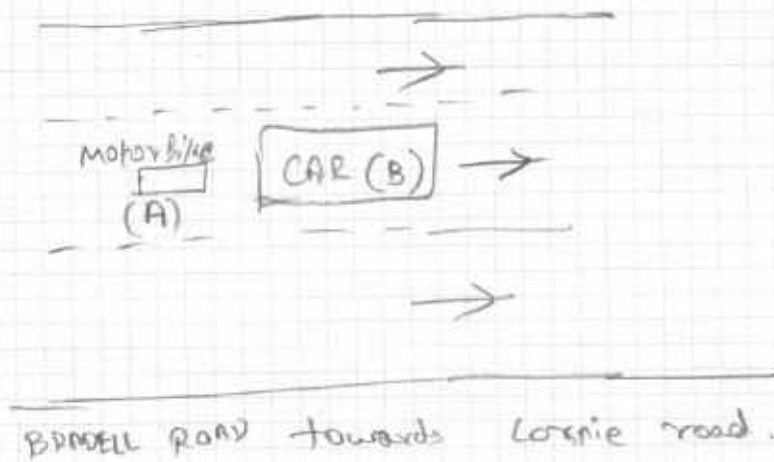
- (a) My insurer, my workshop and the General Insurance Association of Singapore ("GIA") may/are permitted to collect, use, disclose and/or process my personal data/personal information set out in this [form] and any other personal information provided by me or possessed by my insurer (collectively the "**Personal Information**") and disclose and transfer such Personal Information to all insurer(s) who have insured vehicle(s) involved in this accident (all insurer(s) who have insured vehicle(s) involved in this accident shall be collectively referred to as the "**Insurers**"), the Insurers' lawyers/law firms, the Monetary Authority of Singapore and any relevant government agency/authority (such as the police), for the purpose(s) of:
 - (i) processing, handling and/or dealing with my claims including the settlement of the claims and any necessary investigations relating to the claims;
 - (ii) investigating the accident and/or my claims;
 - (iii) carrying out and/or dealing with my instructions or responding to any enquiries by me;
 - (iv) administering my claims (including the mailing of correspondence, statements, invoices, reports or notices to me, which could involve disclosure of certain personal data about me to bring about delivery of the same as well as on the external cover of envelopes/mail packages); and/or
 - (v) complying with applicable law in administering, processing, handling and/or dealing with my claims (collectively the "**Purposes**")
- (b) all insurer(s) who have insured vehicle(s) involved in this accident and the Insurers' lawyers/law firms, may/are permitted to collect, use, disclose and/or process my Personal Information for one or more of the above Purposes; and
- (c) my Personal Information may/can be disclosed by any of the Insurers and/or GIA to their third party service providers or agents (including their lawyers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.
- (d) my Personal Information will also be collected and used to compile claims history for the purpose of fraud detection, investigation and management in present and all future claims.
- (e) the information so collected under (d) above may be shared / disclosed:
 - (i) to all insurers and/or any other third parties that assist in evaluating, investigating, controlling or managing fraud, regulators, law enforcement and government agencies as reasonably required for the purposes stated, or
 - (ii) for complying with requirements under any regulations, laws or court orders.

 6-JUNE-2018
Policyholder's Signature
Date & Time:

Driver's Signature
(If driver is not the policyholder)
Date & Time:

 06/06/2018
Reporting Centre Personnel's Signature
Name: _____
NRIC/FIN No. _____

SKETCH PLAN



A → FBJ 1389X
B → SDS 7389E

DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

PLS Referral to Police Report
7/20/80413/2003

DECLARATION

I/We declare the foregoing particulars are true in every respect.

J. 792 - 6-JUNE-2018

Policyholder's Signature

Date & Time:

Driver's Signature

(If driver is not the policyholder)

Date & Time:

Reporting Centre Personnel's Signature

Name:

NRIC/FIN No:

06/06/2018
Rashid Waffar



SINGAPORE POLICE FORCE



T/20180413/7003

1 of 4

Police Station Of Origin:
Traffic Police Division HQ
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

Report No. T/20180413/7003

REPORT OF A TRAFFIC ACCIDENT

Date/Time Report Made: 13/04/2018 11:21		Vide Report No.:		Station Diary No.:	
Informant's Particulars					
Name of Informant: JAYARAMAN RAJARAM			Address: 792 WOODLANDS AVENUE 6 #09-693 SINGAPORE 730792		
ID Type / ID No.: FIN NO / G6942196U			Contact No.: Home/Office:		Mobile: 86084217
Nationality: INDIAN			Email: jrajaram20@gmail.com		
Sex: Male	Age: 29	Date of Birth: 28/01/1989	Type of Informant: Rider		
Race: Indian			Language: English		Institution / School Name:
Occupation: Automation engineer			Driving Licence Information: Class: 2B		Date of Expiry:

General Information of the Accident				
Type of Accident:	Injury Others	Drink Drive: No	Date/Time of Accident: 09/03/2018 07:40	Type of Location: Straight Road
Location: BRADDELL ROAD Accident happened on Braddell road after exiting CTE.				
Weather: Clear		Road Surface: Dry		Road Speed Limit:
Traffic Flow: Dual Carriage Way		Traffic Control: Traffic Light - Working		Traffic Volume: Moderate
Type of Collision: Between Moving Vehicles - Head To Rear				Anyone conveyed by ambulance: No

Details of Vehicle Involved						
Vehicle No.	Type	Make	Model	Color	Condition	No of Passenger
FBJ1389X	Motorcycle	YAMAHA	FZ 16	Red	No Damage	1
SDS7389E	Car				Slightly Damaged	1

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date



**SINGAPORE
POLICE FORCE**



T/20180413/7003

2 of 4

Police Station Of Origin:
Traffic Police Division HQ
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

Report No. T/20180413/7003

CONTINUATION OF REPORT

Details of Vehicle Insurance				
Vehicle No.	Insurance Company	Insurance No	Effective	Expiry Date
FBJ1389X	MSIG INSURANCE (SINGAPORE) PTE. LTD.	MSDSMT18376923	09/01/2018	08/01/2019

Details of Person Involved				
Any Pedestrian Involved: No				
No. of Pedestrians Injured: NIL			Use of Pedestrian Crossing: NA	
Rider				
Name	JAYARAMAN RAJARAM		ID No.	G6942196U
Related Vehicle	FBJ1389X (Motorcycle)		Contact No.	86084217
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date	Class: 2B Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL	
No. of Days granted Medical Leave	NIL	Degree of Injury	NIL	
Driver				
Name	SURYA SREDARREN		ID No.	S8414032E
Related Vehicle	SDS7389E (Car)		Contact No.	92714606
Hospital/Clinic	NIL		Class of Driving Licence & Expiry Date	Class: NIL Date of Expiry: NIL
Date Treatment	NIL	Date Discharge	NIL	
No. of Days granted Medical Leave	03	Degree of Injury	Slight	

Brief Details.

After exiting the CTE into Braddell road.
I was going in lane two on Braddell road,
The car in front of me SDS739E stopped suddenly, I couldn't stop my motor bike on time and hit the back side of car.
Immediately we checked both of our vehicles and asked about personnel injury.
Then moved the vehicles to the side lane and checked the vehicles again. Then we exchanged our particulars.

I informed him, I will be out of Singapore over the weekend and be back on Monday. After few days I called to check on him, he said everything is fine and car company / insurance company will call me.
On April 12 I called him to ask him about police report and insurance status. Until April 12, I have made 3 phone calls to him to check on accident status.
He never mentioned about Medical leave he took because of accident.
From Traffic police I came to know he took 3 days MC.



**SINGAPORE
POLICE FORCE**



T/20180413/7003

3 of 4

Police Station Of Origin:
Traffic Police Division HQ
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

Report No. T/20180413/7003

CONTINUATION OF REPORT



**SINGAPORE
POLICE FORCE**



T/20180413/7003

Police Station Of Origin:
Traffic Police Division HQ
10 Ubi Avenue 3 SINGAPORE 408865
Tel No: 65470000

4 of 4

Report No. T/20180413/7003

CONTINUATION OF REPORT

Sketch Plan

Informant is not able to provide sketch plan

Signature Of Officer Recording The Report:
Not applicable

Signature Of Interpreter:
Not applicable

Officer In Charge Of Case:
TP / TPIB /
YEO KIA HUAT
Contact No.: 65476325

Authentication Stamp
NP168

Signature Of Informant:
The identity of the person making this report has
been authenticated by SingPass. No signature is
required.

Date/Time:
13/04/2018 11:21

Classification Of Case:

ACCIDENT STATEMENT

ACCIDENT DATE: (09/03/2018) (DD/MM/YYYY), TIME: (07:40) (HH:MM)

LOCATION: BRADILL ROAD

1. DETAILS OF VEHICLE

- a) VEHICLE NUMBER: FBJ 1389X
b) INSURANCE COMPANY: MSIG
c) POLICY NUMBER: MSDSMT 18376923
d) POLICY TYPE: (COMPREHENSIVE / THIRD PARTY / THIRD PARTY FIRE & THEFT)
e) MAKE & MODEL: FZ 16 - YAMAHA
f) TYPE: (SALOON / COUPE / MPV / VAN / LORRY / MOTORCYCLE / OTHERS)
g) VEHICLE CATEGORY: (PRIVATE / COMMERCIAL / MOTORCYCLE)
h) PURPOSE OF USING AT ACCIDENT TIME: GOING TO OFFICE
i) ARE YOU CLAIMING UNDER YOUR OWN INSURANCE (YES/NO)
IF NO, PLEASE STATE (THIRD PARTY CLAIM / REPORTING ONLY)

2. INSURED / POLICY HOLDER

- A) NAME: JAYARAMAN RAJARAM (MALE / FEMALE)
b) NRIC/FIN/PASSPORT: G6942196U CONTACT:
c) ADDRESS: BLK 358, YISHUN RING ROAD, 03-1684
SINGAPORE - 760358

* CONTINUE TO 3.d IF DRIVER ALSO POLICY HOLDER

3. DRIVER

- a) NAME: JAYARAMAN RAJARAM (MALE / FEMALE)
b) NRIC/FIN/PASSPORT: G6942196U CONTACT:
c) ADDRESS: BLK 358, YISHUN RING ROAD, 03-1684
SINGAPORE - 760358

* d) DATE OF BIRTH: (28/01/1989) (DD/MM/YYYY)

e) OCCUPATION: (INDOOR / OUTDOOR)

f) DATE OF DRIVING PASS : _____

4. WAS DRIVER AN EMPLOYEE OF THE INSURED'S COMPANY? (YES / NO)
IF NO, RELATIONSHIP OF THE DRIVER WITH INSURED: _____

5. a) WEATHER CONDITION: (CLEAR / RAINING / OTHERS)
b) ROAD SURFACE: (DRY / WET / OTHERS)

6. WAS ANYBODY INJURED (YES / NO)

7. a) REPORTED TO POLICE (YES / NO)

IF YES, PLEASE STATE WHICH POLICE STATION: TRAFFIC POLICE Division HQ

8. THIRD PARTY VEHICLE

- a) VEHICLE NUMBER: SOS 7389F MODEL:
b) DRIVER'S NAME: SURYA SREDARREN
c) NRIC/FIN/PASSPORT: S8414032E CONTACT: 92714606

9. THIRD PARTY VEHICLE

- d) VEHICLE NUMBER: _____ MODEL:
e) DRIVER'S NAME: _____
f) NRIC/FIN/PASSPORT: _____ CONTACT: _____

(1)
NUMBER OF
PASSENGER
INCLUDING DRIVER

(1)
NUMBER OF
PASSENGER
INCLUDING DRIVER
(1)
NUMBER OF
PASSENGER
INCLUDING DRIVER

1) EMAIL : rajaram20@gmail.com

2) VIDEO :

S PASS
Employment of Foreign Manpower Act (Chapter 91A)
Republic of Singapore

Employer:
OMRON ASIA PACIFIC PTE LTD

Sector: **SERVICE**

Name:
JAYARAMAN RAJARAM

Occupation:
APPLICATION ENGINEER

S Pass No.
0 35399795

Date of Application:
02-03-2017

Date of Issue:
22-03-2017

Date of Expiry:
23-03-2019

LB108810





REPUBLIC OF SINGAPORE **DRIVING LICENCE**

License No: **G6942196U**

Name:
JAYARAMAN RAJARAM

Birth Date: **28 Jan 1989**

Issue Date: **15 Jul 2017**

Valid Till: **09/09/2020**

002703491H




VISIT PASS
Immigration Regulations

Name:
JAYARAMAN RAJARAM

Date of Birth: **28-01-1989** Sex: **M** Nationality: **INDIAN**

FIN: **G6942196U** Date of Issue: **22-03-2017** Date of Expiry: **23-03-2019**

MULTIPLE JOURNEY VISA ISSUED

YOU ARE TO SURRENDER THIS CARD WHEN IT IS CANCELLED OR HAS EXPIRED, OR WHEN A NEW CARD IS ISSUED TO YOU.





YOU ARE LICENSED TO DRIVE VEHICLES IN THE FOLLOWING CLASS(ES)

Class	Description	Effective Date
Class 2B	Motorcycles ≤ 200 cc	10 Sep 2015
Class 3	Motor cars with unladen weight ≤ 3000kg with ≤ 7 passengers, exclusive of driver; and other motor vehicles with unladen weight ≤ 2500kg	10 Sep 2015

NP 428A

Licence No: **G6942196U**





CA 499495
MSIG Insurance (Singapore) Pte. Ltd. (Co. Reg. No. 200412212G)
 4 Shenton Way, # 21-01, SGX Centre 2, Singapore 068807
 Tel +65 6827 7808, Fax +65 6827 7800
 www.msig.com.sg

CERTIFICATE OF INSURANCE

Road Transport Act, 1987 (Malaysia)
 The Motor Vehicles (Third Party Risks) Rules, 1989 (Federation of Malaysia)
 The Motor Vehicles (Third Party Risks and Compensation) Act (CAP. 189 of the Revised Edition) (Republic of Singapore)
 The Motor Vehicles (Third Party Risks and Compensation) Rules, 1996 Edition (Republic of Singapore)
 Or any Amendment, Act or Acts passed in substitution thereof.

CERTIFICATE NO : WSD/VNS/18-376923-CA A0074-001/10239

SUM INSURED :

PNV

EXCESS :

\$300 (PIRE&THEFT) \$600 (ENDT 2R)

1. Index mark and Registration Number of Vehicle **FBJ1389X**

YAMAHA

133 c.c.

2. Name of Policyholder **JAYARAMAN RAJARAM**

3. Effective date of the Commencement of Insurance

for the purposes of the Act

0322PM 09/01/2018

4. Date of Expiry of Insurance

08/01/2019

5. Persons or Classes of Persons entitled to drive

a. The Policyholder.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle. And provided further that the Motor Vehicle is registered and licensed under the Road Traffic Act and its registration and licensing under the Road Traffic Act has not been cancelled at the time of the accident loss or damage.

6. Limitation as to Use

Use for social domestic and pleasure purposes and in connection with the Policyholder's business or profession.

7. The Policy does not cover

1. Use for hire or reward.

2. Use for racing, pace-making, reliability trial or speed-testing.

3. Use for the carriage of goods (other than samples) in connection with any trade or business.

4. Use for any purpose in connection with the Motor Trade.

* Limitations rendered inoperative by Section 8 of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and Section 95 of the Road Transport Act, 1987 (Malaysia), are not to be included under these headings.

I/WE HEREBY CERTIFY that the Policy to which this Certificate relates is issued in accordance with the provisions of the Motor Vehicles (Third-Party Risks and Compensation) Act (Chapter 189) and the Road Transport Act, 1987 (Malaysia).

COMMERCIAL AGENCY PTE. LTD.
 Underwriting Agent
 For MSIG Insurance (Singapore) Pte. Ltd.

09/01/2018 (CC)
 CAC/CS (05/13)

7-
 \$ 2600 01

IMPORTANT NOTE: Please submit the completed Addendum form to the same Authorised Reporting Centre with whom you submitted the Original Report.

ADDENDUM

(A) PARTICULARS OF PERSON MAKING THE AMENDMENTS:

Original Report No: MMAK1073720 Vehicle Registration No: FBJ 1389X
Name (as shown in NRIC): JAYARAMAN RAYAPAN NRIC/FIN/Passport No: S669421964
(*Vehicle Driver / Vehicle Owner *) Please delete as appropriate
Address: _____ Singapore ()
Contact (Tel): _____ Mobile No.: 8684217
Email Address: _____
Date of Accident: 07:40 Time of Accident: 09/03/2018
Place of Accident: BRADDALL ROAD A/F EXITING CTR
Insurance Company: MSL

(B) ADDITIONAL INFORMATION / AMENDMENTS:

I have made a report on the above mentioned accident and would like to include additional information or make the following amendments:

DATE OF ACCIDENT TO 09/03/2018

Policyholder / Driver's Signature
Date:

Reporting Centre Personnel's Signature
Name: Pauline
NRIC/FIN No: 06/06/2018
Date: