

Denise Tay (LKKAUTO)

From: Bryan Ang (LKKAUTO)
Sent: Thursday, 15 October 2020 10:22 AM
To: cheekiong@seahong.com.sg; Denise Tay (LKKAUTO); Admin-D (LKKAUTO); SUR; assignments
Cc: 'Xin Yi'; samson@seahong.com.sg; 'Amanda'; 'ken'; gideon@seahong.com.sg; Simon Ho (LKKAUTO)
Subject: RE: URGENT SJU 7161T [Our file ref: 18.24103.PD-O]

Hi Chee Kiong

Previously, my colleague had already informed your office that :-

Dear Chee Kiong,

Thank you for your email.

According to our surveyor, this is a special scheme vehicle (handicap vehicle) which has no ARF, PARF and COE and do not have any statutory life span. Such vehicles also cannot be freely traded in the market.

Therefore we are unable to provide you the market value

We had also informed your office that in order to determine the value of the vehicle, we need to know the purchase price of the vehicle, which claimant is not able to provide. Each handicap vehicle may be built differently to accommodate the specific requirement of the disabled person. The local distributor may still have records of the purchase price of this vehicle however, I doubt that they will want to provide this information to us, even if they still have the records.

Perhaps there has been a confusion in the understanding of the 1 year 9 months left. In actual fact, there is no statutory life span for this vehicle so effectively to say that the vehicle has 1 year 9 months left is incorrect. The PARF eligibility expiry date from the log card is written as Dec 2019. This was how the 1 year 9 months came about.

However this does not mean that the vehicle cannot be used after Dec 2019 because this vehicle does not need to purchase any COE. Unlike normal cars, the COE is valid for 10 years which gives rise to the normal industry understanding of 10 year life span of a vehicle, which is only on paper because of the 10 year validity of the COE but in practicality, there is no life span of a vehicle.

With this in mind, we cannot reasonably say that the adjusted COR of \$16,300/- is not within economical repair limit of the vehicle because it has in actual fact more than 1 year 9 months left. As of today, the vehicle is still registered and there is no change to the details of its log card for before Dec 2019 (the supposed 10 year) and after Dec 2019.

I trust the above should suffice.

Best Regards,

Bryan Ang

LKK Auto Consultants Pte Ltd

phone: 6256-3561 | email: bryanang@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: cheekiong@seahong.com.sg <cheekiong@seahong.com.sg>

Sent: Thursday, 15 October 2020 6:05 AM

To: Denise Tay (LKKAUTO) <denisetay@lkkauto.com>; Admin-D (LKKAUTO) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>
Cc: 'Xin Yi' <xinyi@seahong.com.sg>; samson@seahong.com.sg; 'Amanda' <amanda@seahong.com.sg>; 'ken' <ken@seahong.com.sg>; gideon@seahong.com.sg; Simon Ho (LKKAUTO) <SimonHo@lkkauto.com>
Subject: RE: URGENT SJU 7161T [Our file ref: 18.24103.PD-O]

Hi Denise

May I hear from you on our email below ? thanks !

Yours
Chee Kiong

From: cheekiong@seahong.com.sg <cheekiong@seahong.com.sg>
Sent: Tuesday, 6 October 2020 12:18 pm
To: 'Denise Tay (LKKAUTO)' <denisetay@lkkauto.com>; 'Admin-D (LKKAUTO)' <admin-d@lkkauto.com>; 'SUR' <sur@lkkauto.com>; 'assignments' <assignments@lkkauto.com>
Cc: 'Xin Yi' <xinyi@seahong.com.sg>; 'samson@seahong.com.sg' <samson@seahong.com.sg>; 'Amanda' <amanda@seahong.com.sg>; 'ken' <ken@seahong.com.sg>; 'gideon@seahong.com.sg' <gideon@seahong.com.sg>; 'Simon Ho (LKKAUTO)' <SimonHo@lkkauto.com>
Subject: RE: URGENT SJU 7161T [Our file ref: 18.24103.PD-O]

Dear Denise

Thanks for your email below.

The claimant's car was registered in 2009 and at the time of the accident, there is only about 1 year and 9 months left. The repair cost is adjusted by your surveyor down to \$16,300.

Our client has requested that they have your surveyor's opinion on whether it was economical to repair the said car urgently. Please take note that the purchase invoice requested earlier is not available.

Thanks !

Yours
Chee Kiong

From: Denise Tay (LKKAUTO) <denisetay@lkkauto.com>
Sent: Tuesday, 6 October 2020 9:49 am
To: cheekiong@seahong.com.sg; Admin-D (LKKAUTO) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>
Cc: 'Xin Yi' <xinyi@seahong.com.sg>; samson@seahong.com.sg; 'Amanda' <amanda@seahong.com.sg>; 'ken' <ken@seahong.com.sg>; gideon@seahong.com.sg; Simon Ho (LKKAUTO) <SimonHo@lkkauto.com>
Subject: RE: URGENT SJU 7161T [Our file ref: 18.24103.PD-O]

Dear Chee Kiong,

Thank you for your email.

We are unable to provide you the new car costing.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6741-3062 | email: sur@lkkauto.com | fax: 6271-8802

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: cheekiong@seahong.com.sg <cheekiong@seahong.com.sg>

Sent: Monday, 5 October 2020 4:04 PM

To: Denise Tay (LKKAuto) <denisetay@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>

Cc: 'Xin Yi' <xinyi@seahong.com.sg>; samson@seahong.com.sg; 'Amanda' <amanda@seahong.com.sg>; 'ken' <ken@seahong.com.sg>; gideon@seahong.com.sg; Simon Ho (LKKAuto) <SimonHo@lkkauto.com>

Subject: RE: URGENT SJU 7161T [Our file ref: 18.24103.PD-O]

Dear Denise

May I hear from you on my email below urgently ?

Yours

Chee Kiong

From: cheekiong@seahong.com.sg <cheekiong@seahong.com.sg>

Sent: Monday, 7 September 2020 12:20 pm

To: 'Denise Tay (LKKAuto)' <denisetay@lkkauto.com>; 'Admin-D (LKKAuto)' <admin-d@lkkauto.com>; 'SUR' <sur@lkkauto.com>; 'assignments' <assignments@lkkauto.com>

Cc: 'Xin Yi' <xinyi@seahong.com.sg>; 'samson@seahong.com.sg' <samson@seahong.com.sg>; 'Amanda' <amanda@seahong.com.sg>; 'ken' <ken@seahong.com.sg>; 'gideon@seahong.com.sg' <gideon@seahong.com.sg>; 'Simon Ho (LKKAuto)' <SimonHo@lkkauto.com>

Subject: RE: URGENT SJU 7161T [Our file ref: 18.24103.PD-O]

Dear Denise

We refer to the above.

Thanks for your email below. May I know if the claimant were to buy a similar car model from the market, how much would the new car cost ?

Yours

Chee Kiong

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Sent: Thursday, 23 July 2020 5:01 pm

To: cheekiong@seahong.com.sg; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>

Cc: 'Xin Yi' <xinyi@seahong.com.sg>; samson@seahong.com.sg; 'Amanda' <amanda@seahong.com.sg>; 'ken' <ken@seahong.com.sg>; gideon@seahong.com.sg; Simon Ho (LKKAuto) <SimonHo@lkkauto.com>

Subject: RE: URGENT SJU 7161T [Our file ref: 18.24103.PD-O]

Dear Chee Kiong,

Thank you for your email.

According to our surveyor, this is a special scheme vehicle (handicap vehicle) which has no ARF, PARF and COE and do not have any statutory life span. Such vehicles also cannot be freely traded in the market.

Therefore we are unable to provide you the market value

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6271-0351 | email: sur@lkkauto.com | fax: 6271-8802

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: cheekiong@seahong.com.sg <cheekiong@seahong.com.sg>

Sent: Tuesday, 21 July 2020 2:20 PM

To: Denise Tay (LKKAuto) <denisetay@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>

Cc: 'Xin Yi' <xinyi@seahong.com.sg>; samson@seahong.com.sg; 'Amanda' <amanda@seahong.com.sg>; 'ken' <ken@seahong.com.sg>; gideon@seahong.com.sg

Subject: RE: URGENT SJU 7161T [Our file ref: 18.24103.PD-O]

Dear Denise

We wrote to the claimant solicitor and they now say :-

"We refer to your email and wish to inform you that we have clarified with our client that there is a misunderstanding.

We wish to inform you that our client had misplaced the said agreement.

We apologise for the inconvenience caused."

The claimant is unable to provide the purchase price. Please let us have your report on the economic repair limit soonest.

Thanks !

Yours

Chee Kiong

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>

Sent: Tuesday, 30 June 2020 11:55 am

To: Chee Kiong <cheekiong@seahong.com.sg>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>

Cc: 'Xin Yi' <xinyi@seahong.com.sg>; samson@seahong.com.sg; 'Amanda' <amanda@seahong.com.sg>; 'ken' <ken@seahong.com.sg>; gideon@seahong.com.sg

Subject: RE: URGENT SJU 7161T [Our file ref: 18.24103.PD-O]

Dear Chee Kiong,

Thank for your email.

I would like to know more on this *"Please note that our client purchased the said vehicle directly from the previous owner, as such there is no sale and purchase agreement."*

Basing on the LTA record it show transfer count : 0

Please clarify.

Note: We are on work from home arrangement. All correspondence should be made via email. Submission of claim related documents will be in softcopy. Any inconvenience caused is much regretted.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6271-0351 | email: sur@lkkauto.com | fax: 6271-8802

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Chee Kiong <cheekiong@seahong.com.sg>

Sent: Monday, 29 June 2020 6:27 PM

To: Denise Tay (LKKAuto) <denisetay@lkkauto.com>; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>

Cc: 'Xin Yi' <xinyi@seahong.com.sg>; samson@seahong.com.sg <samson@seahong.com.sg>; 'Amanda' <amanda@seahong.com.sg>; 'ken' <ken@seahong.com.sg>; gideon@seahong.com.sg <gideon@seahong.com.sg>

Subject: RE: URGENT SJU 7161T [Our file ref: 18.24103.PD-O]

Dear Denise

The claimant has informed that they are not claiming for the 2 wheel chairs anymore.

As for the purchase invoice for the vehicle, they informed :

"Please note that our client purchased the said vehicle directly from the previous owner, as such there is no sale and purchase agreement."

Please let us know what information you will require from the claimant on the purchase of the vehicle.

Yours

Chee Kiong

In view of the latest advisory on Co-vid, our entire office will be operating via tele-commuting. Please do not send any documents or correspondence or notice to our office by fax or post. Please communicate with us through email. Kindly note that we are still in operation and we will respond accordingly. Your kind co-operation is most appreciated.

From: Chee Kiong <cheekiong@seahong.com.sg>

Sent: Friday, 27 December 2019 3:51 pm

To: 'Denise Tay (LKKAuto)' <denisetay@lkkauto.com>; 'Admin-D (LKKAuto)' <admin-d@lkkauto.com>; 'SUR' <sur@lkkauto.com>; 'assignments' <assignments@lkkauto.com>

Cc: 'Xin Yi' <xinyi@seahong.com.sg>; 'samson@seahong.com.sg' <samson@seahong.com.sg>; 'Amanda' <amanda@seahong.com.sg>; 'ken' <ken@seahong.com.sg>; 'gideon@seahong.com.sg' <gideon@seahong.com.sg>

Subject: RE: SJU 7161T [Our file ref: 18.24103.PD-O]

Dear Denise

There is no reply from the claimant's solicitors to date despite our reminders. We will let you know when they reply.

Yours

Chee Kiong

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Sent: Friday, 27 December 2019 3:36 pm
To: cheekiong@seahong.com.sg; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>
Cc: 'Xin Yi' <xinyi@seahong.com.sg>; samson@seahong.com.sg; 'Amanda' <amanda@seahong.com.sg>; 'ken' <ken@seahong.com.sg>; gideon@seahong.com.sg
Subject: RE: SJU 7161T [Our file ref: 18.24103.PD-O]

Dear Chee Kiong/Xin Yi,

Any update on following documents

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Sent: Tuesday, 3 December 2019 9:56 AM
To: cheekiong@seahong.com.sg; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>
Cc: 'Xin Yi' <xinyi@seahong.com.sg>; samson@seahong.com.sg; 'Amanda' <amanda@seahong.com.sg>; 'ken' <ken@seahong.com.sg>; gideon@seahong.com.sg
Subject: RE: SJU 7161T [Our file ref: 18.24103.PD-O]

Dear Chee Kiong,

Refer to my conversation with Xin Yi.

As this is a Handicap vehicle.

Kindly provide a copy of the original purchase invoice of SJU 7161T Hyundai Avante.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Denise Tay (LKKAuto) <denisetay@lkkauto.com>
Sent: Monday, 2 December 2019 9:56 AM
To: cheekiong@seahong.com.sg; Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>
Cc: 'Xin Yi' <xinyi@seahong.com.sg>; samson@seahong.com.sg; 'Amanda' <amanda@seahong.com.sg>; 'ken' <ken@seahong.com.sg>; gideon@seahong.com.sg
Subject: RE: SJU 7161T [Our file ref: 18.24103.PD-O]

Dear Chee Kiong,

Please provide the purchase invoice.

Best Regards,

Denise Tay | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: sur@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: cheekiong@seahong.com.sg <cheekiong@seahong.com.sg>

Sent: Sunday, 1 December 2019 7:27 AM

To: Admin-D (LKKAuto) <admin-d@lkkauto.com>; SUR <sur@lkkauto.com>; assignments <assignments@lkkauto.com>

Cc: 'Xin Yi' <xinyi@seahong.com.sg>; samson@seahong.com.sg; 'Amanda' <amanda@seahong.com.sg>; 'ken' <ken@seahong.com.sg>; gideon@seahong.com.sg

Subject: RE: SJU 7161T [Our file ref: 18.24103.PD-O]

Dear Nivitha

May we hear from you on our email below on the economic repair limit urgently ?

Yours

Chee Kiong

From: samson@seahong.com.sg <samson@seahong.com.sg>

Sent: Thursday, 14 March, 2019 3:49 PM

To: 'Catherine Chong (LKK Auto)' <admin-d@lkkauto.com>; 'SUR' <sur@lkkauto.com>; ASSIGNMENTS@LKKAUTO.COM

Cc: 'Chee Kiong' <cheekiong@seahong.com.sg>; 'Xin Yi' <xinyi@seahong.com.sg>; 'KANAGALINGAM Kamini' <kamini.k@axa.com.sg>; chaigeok.tan@axa.com.sg; CHEN Xinyou <chen.xinyou@axa.com.sg>

Subject: RE: SJU 7161T [Our file ref: 18.24103.PD-O]

Importance: High

Dear Catherine,

We refer to the matter.

May we hear from you on the economic repair value of the Claimant's vehicle urgently by tomorrow. Thanks!

Best regards,

Samson Woon

SEAH ONG & PARTNERS LLP
36 ROBINSON ROAD
#12-03 CITY HOUSE
SINGAPORE 068877

TEL : 6536 5369
FAX : 6536 5811

This message is intended for the recipient named above. It may contain confidential or privileged information. If you are not the intended recipient, please notify the sender immediately by replying to this message and then delete it from your system. Do not read, copy, use or circulate this communication. Thank you.

Disclaimer: Internet communications are not secure. While every reasonable effort has been made to ensure that this communication has not been tampered with, Seah Ong & Partners LLP cannot be responsible for alterations made to the contents of this message without its express consent. If you wish to receive a hard copy of this message for comparison or should you require any other form of confirmation of the contents of this message, please contact the sender. Opinions, conclusions and other information in this message that do not relate to the official business of the company shall be understood as neither given nor endorsed by Seah Ong & Partners LLP.

From: Catherine Chong (LKK Auto) <admin-d@lkkauto.com>

Sent: 10 July 2018 13:15

To: 'Chee Kiong' <cheekiong@seahong.com.sg>; 'Xin Yi' <xinyi@seahong.com.sg>; 'SUR' <sur@lkkauto.com>

Cc: samson@seahong.com.sg; ASSIGNMENTS@LKKAUTO.COM

Subject: RE: SJU 7161T [Our file ref: 18.24103.PD-O]

Dear Sir / Madam,

Thank you for your email.

Dear Denise,

FYNA. Our Ref: CS3/ASM18006297/Ktb-1

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Chee Kiong [<mailto:cheekiong@seahong.com.sg>]

Sent: Tuesday, 10 July, 2018 12:18 PM

To: 'Xin Yi' <xinyi@seahong.com.sg>; 'Catherine Chong (LKK Auto)' <admin-d@lkkauto.com>

Cc: samson@seahong.com.sg; ASSIGNMENTS@LKKAUTO.COM

Subject: RE: SJU 7161T [Our file ref: 18.24103.PD-O]

Dear Catherine

Is the survey report ready ? Please let us have the same urgently.

Yours

Chee Kiong

From: Xin Yi <xinyi@seahong.com.sg>

Sent: Tuesday, June 5, 2018 4:19 PM

To: 'Catherine Chong (LKK Auto)' <admin-d@lkkauto.com>

Cc: 'Chee Kiong' <cheekiong@seahong.com.sg>; samson@seahong.com.sg; ASSIGNMENTS@LKKAUTO.COM

Subject: SJU 7161T [Our file ref: 18.24103.PD-O]

Importance: High

Dear Catherine,

Thank you for your email of 5 June 18 and also refer to the tele-conversation between our goodselves this afternoon.

Since post repair inspection has already been carried out, we will proceed to call off the post repair inspection scheduled on **19 June 18 at 11:30am** by the Claimant's solicitors.

Please let us have your survey report and invoice in due course. Thank you.

Thanks & Best Regards

Heng Xinyi

(Secretary to Mr Tan Chee Kiong)

Seah Ong & Partners LLP

36 Robinson Road

#12-03 City House

Singapore 068877

Tel: 6536 5369

Fax: 6536 5811

This message is intended for the recipient named above. It may contain confidential or privileged information. If you are not the intended recipient, please notify the sender immediately by replying to this message and then delete it from your system. Do not read, copy, use or circulate this communication. Thank you.

Disclaimer: Internet communications are not secure. While every reasonable effort has been made to ensure that this communication has not been tampered with, Seah Ong & Partners LLP cannot be responsible for alterations made to the contents of this message without its express consent. If you wish to receive a hard copy of this message for comparison or should you require any other form of confirmation of the contents of this message, please contact the sender. Opinions, conclusions and other information in this message that do not relate to the official business of the company shall be understood as neither given nor endorsed by Seah Ong & Partners LLP.

From: Catherine Chong (LKK Auto) <admin-d@lkkauto.com>

Sent: Tuesday, 5 June 2018 4:14 PM

To: 'Xin Yi' <xinyi@seahong.com.sg>

Cc: 'Chee Kiong' <cheekiong@seahong.com.sg>; samson@seahong.com.sg; ASSIGNMENTS@LKKAUTO.COM

Subject: RE: SJU 7161T [Our file ref: 18.24103.PD-O]

Dear Xin Yi,

As spoken, post repair already done by our surveyor.

Best Regards,

Catherine Chong | Admin

LKK Auto Consultants Pte Ltd

Phone: 6741-8434 | email: assignments@lkkauto.com | fax: 6256-4315

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Xin Yi [<mailto:xinyi@seahong.com.sg>]

Sent: Friday, 18 May 2018 4:51 PM

To: SUR <sur@lkkauto.com>

Cc: Chee Kiong <cheekiong@seahong.com.sg>; samson@seahong.com.sg

Subject: SJU 7161T [Our file ref: 18.24103.PD-O]

Importance: High

Dear Sir / Mdm,

CLAIMANT :

LIM POH ENG

VEHICLE NUMBER : **SJU 7161T**
ALLEGED ACCIDENT DATE : **28.03.18**
AXA VEHICLE NUMBER : **YN 7991Z**

We act for AXA Insurance Pte Ltd for the above matter.

We understand that you were engaged to survey the claimant's vehicle.

The claimant has issued their LOD and their surveyor's report is attached. A copy is enclosed.

Please let us hear from you on the following: -

- a. If you have conducted post-repair inspection already, please let us have your survey report urgently.
- b. If you have not conducted post-repair inspection, please arrange for inspection with the claimant's solicitor and let us have your survey report in due course.

May we hear from you on the above soonest.

Thanks & Best Regards

Heng Xinyi, on behalf of Mr Tan Chee Kiong

(Secretary to Mr Tan Chee Kiong)

Seah Ong & Partners LLP

36 Robinson Road

#12-03 City House

Singapore 068877

Tel: 6536 5369

Fax: 6536 5811

This message is intended for the recipient named above. It may contain confidential or privileged information. If you are not the intended recipient, please notify the sender immediately by replying to this message and then delete it from your system. Do not read, copy, use or circulate this communication. Thank you.

Disclaimer: Internet communications are not secure. While every reasonable effort has been made to ensure that this communication has not been tampered with, Seah Ong & Partners LLP cannot be responsible for alterations made to the contents of this message without its express consent. If you wish to receive a hard copy of this message for comparison or should you require any other form of confirmation of the contents of this message, please contact the sender. Opinions, conclusions and other information in this message that do not relate to the official business of the company shall be understood as neither given nor endorsed by Seah Ong & Partners LLP.



Virus-free. www.avg.com