

ASS. BY:

REF: CS/AGL18018633/Kfbnz

Special Instruction:

Surveyor:

Kenneth

ASSIGNMENT (Office)

From (Person):

Julie

of

AGL

Date/Time:

15-10-2018 11:55am

Estimated Cost:

Bill to:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV / CS

To Inspect Vehicle No:

SME 4730U

Insured:

SLT 795S

at Workshop m/s

Poon Siang Seow

Tel:

96169634

of

160 Sin Ming Drive #05-13

Policy No:

Claim No:

C10002117 / AH

Sum Insured:

Excess:

Make of Veh:

(Client's Record)

D.O.A.

11-10-2018

CA / REV / REP. / REV 24 HRS 'wp'

H.O.D. Endorsement:

Date/Time:

15-10-2018 11:47am

Person Contacted:

Albert

Vehicle IN / OUT

Date/Time	Action/Instruction ( ✓ ) Estimate
	SME 4730U - x
	SLT 795S - x
10/12	84260-w email & Confirm (Red: 5539, 56%)

ASS. REC. BY:

REF:

AG21

## ASSIGNMENT

From:

Date:

Estimated Cost:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV

To inspect Vehicle No:

at Workshop m/s

of

Insured:

Policy No.

Claims No.

Sum Insured:

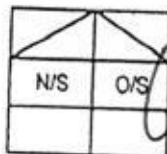
Excess:

(Client's Record)

Make of Veh:

(Policy Condition)

Remark: The veh had commenced its  
repair at the time of inspection.



Bal. or Market Value:

IDAC Accident Rpt:

Consistent? : Yes or No

GIA / PR Seen:

Consistent? : Yes or No

Est. Repairs:

05

days

Res.: Yes or No

Lum Sum:

1-B-1

%

3 Val.: Yes or No

CA / REV / REP. / 24 HRS

Date:

Person Contacted:

Vehicle: IN / OUT

Veh No:

SME 47304 Yr Regn: 09, 18

Type: M.Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make:

Hyundai Avante 1.591

Colour:

M. Red

A/C: Insured / Std / NI / NA

Sp. Reading

569

T/Radio: Insured / Std / NI / NA

Eng/No:

C/No:

KM140841CMTU 767225

Gen. Cond: Good / Fair / Poor / Burnt

Steering: In order / Jammed / Leaked / Burnt or

Brake: In order / Jammed / Leaked / Burnt or

Modi: Nil / S/Rim / STD A/Rim or

Tyre Size:

F: 195/65R15

R:

BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or

Nexen

Front

Rear

R/Bal.

9

mm

R/Bal.

9

mm

L/Bal.

9

mm

L/Bal.

9

mm

D.O.A.

11/10/18

D.O.I.

15/10/18

Survey held at

Des. of Damages: Frt / Rear / O/S / N/S / UIC / Rooftop or

O/S body

The UIC / Chassis frame / Body Structure affected due to collision.

Date / Time

Action / Instruction

16/10 File pass to Catherine

RECEIVED 13 DEC 2018

Date/Time, File Pass to?

1) 13/12 Typist

Date/Time, File Return to?

2)



Prell. Report



Final Report

Days Of Repair:

5

Resurvey No. of Trip:

1

Survey Fee:

Transportation:

S + RS \$1

Parking

Others

TOTAL

Add Fee:



Site Insp (\$



Interview (\$



Tech Invs (\$



Weekend (\$

Report Format:

TP

Lump Sum / (B): (\$

4260

250

## Catherine Chong (LKK Auto)

---

**From:** Julie Mangubat <julie.m@budgetdirect.com.sg>  
**Sent:** Monday, 15 October, 2018 11:35 AM  
**To:** SUR; 'assignments'  
**Cc:** Albert Hong  
**Subject:** FW: Emailing: SME4730U || Claim ref: C10002117 /AH

Sent on behalf of Albert Hong

Hi Team

Please accept TPPD survey and survey on a without prejudice basis.  
TP workshop is asking Kenneth Kong from LKK auto to survey their client's vehicle.

Thank you,  
-Julie

---

**From:** Albert Poon <sitti1@singnet.com.sg>  
**Sent:** Monday, 15 October, 2018 10:22 AM  
**To:** Julie Mangubat <julie.m@budgetdirect.com.sg>  
**Subject:** RE: Emailing: SME4730U || Claim ref: C10002117 /AH

Hi sir  
Please can u send Kenneth kong lkk auto consultant pte ltd  
Thanks

Albert  
M: 96169634, 8458 1169



POON SIANG SEOW  
Sin Ming Autocity  
No.160 Sin Ming Drive, #05-13, S(575722)  
Tel: 6453 7511 Fax:6453 8046  
Email: [sitti1@singnet.com.sg](mailto:sitti1@singnet.com.sg)



---

**From:** Julie Mangubat [<mailto:julie.m@budgetdirect.com.sg>]  
**Sent:** Monday, 15 October, 2018 9:52 AM  
**To:** Albert Poon <[sitti1@singnet.com.sg](mailto:sitti1@singnet.com.sg)>; Claims <[claims@budgetdirect.com.sg](mailto:claims@budgetdirect.com.sg)>  
**Cc:** Albert Hong <[albert.hong@budgetdirect.com.sg](mailto:albert.hong@budgetdirect.com.sg)>  
**Subject:** RE: Emailing: SME4730U || Claim ref: C10002117 /AH

WITHOUT PREJUDICE

Dear Sir

We refer to your notice of accident dated 13 October 2018.

Please find list of surveyors for your reference.

1. Calvin Ang LKK Auto Consultant Pte Ltd
2. Bryan Ang LKK Auto Consultant Pte Ltd

3. Xing Guo Qiang LKK Auto Consultant Pte Ltd
4. Kenneth Kong LKK Auto Consultants Pte Ltd
5. Mohamad Taufihk LKK Auto Consultants Pte Ltd
6. Marcus Chua LKK Auto Consultants Pte Ltd
7. Pang Kiah Keen (Frankie) FormTeam Adjusters Pte Ltd
8. Chua Soo Teck (Benjamin) FormTeam Adjusters Pte Ltd
9. Lim Say Koon FormTeam Adjusters Pte Ltd
10. Ng You Han FormTeam Adjusters Pte Ltd
11. Soon HanXin (Gary) FormTeam Adjusters Pte Ltd
12. Kenji Tan FormTeam Adjusters Pte Ltd
13. Derrick Quok - In house Surveyor

Please let us know within two (2) working days whether you agree to the appointment of any of these motor surveyors.

Thank you,

-Julie

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

From: Albert Poon <[sitti1@singnet.com.sg](mailto:sitti1@singnet.com.sg)>

Sent: Saturday, 13 October, 2018 11:21 AM

To: Claims <[claims@budgetdirect.com.sg](mailto:claims@budgetdirect.com.sg)>

Subject: Emailing: SME4730U

Hi sir

Pleas can arrange to guy your come to inspect the said vehicle

Thanks

Albert

M: 96169634, 8458 1169

POON SIANG SEOW

Sin Ming Autocity

No.160 Sin Ming Drive, #05-13, S(575722)

Tel: 6453 7511 Fax:6453 8046

Email: [sitti1@singnet.com.sg](mailto:sitti1@singnet.com.sg)

Your message is ready to be sent with the following file or link attachments:

SME4730U

Note: To protect against computer viruses, e-mail programs may prevent sending or receiving certain types of file attachments. Check your e-mail security settings to determine how attachments are handled.

This email is sent by Auto & General (SEA) Services Pte. Limited or a related body corporate (Auto & General) and is for the intended addressee. The views expressed in this email and attachments (email) reflect the views of the stated author but may not reflect views of Auto & General. This email is confidential and subject to copyright. It may be privileged. If you are not the intended addressee, confidentiality and privilege have not been waived and any use, interference with, or disclosure of this email is unauthorised. This email is sent by Auto & General (SEA) Services Pte. Limited or a related body corporate (Auto & General) and is for the intended addressee. The views expressed in this email and attachments (email)

reflect the views of the stated author but may not reflect views of Auto & General. This email is confidential and subject to copyright. It may be privileged. If you are not the intended addressee, confidentiality and privilege have not been waived and any use, interference with, or disclosure of this email is unauthorised.

[> Back to OneMotoring](#)

## Enquire PARF/COE Rebate for Registered Vehicle

### Vehicle Owner Particulars

Owner ID Type: Singapore NRIC  
Owner ID: 5236E

### Vehicle Details

Vehicle No.: SME4730U  
Vehicle to be Exported: Yes  
Intended Deregistration Date: 13 Oct 2018  
Vehicle Make: HYUNDAI  
Vehicle Model: ELANTRA AD 1.6 GLS AT (AMS)  
Primary Colour: Red  
Manufacturing Year: 2018  
Engine No.: G4FGJU259132  
Chassis No.: KMHD841CMJU747225  
Maximum Power Output: 93.8 kW (125 bhp)  
Open Market Value: \$12,572.00  
Original Registration Date: 29 Sep 2018  
First Registration Date: 29 Sep 2018  
Transfer Count: 0  
Actual ARF Paid: \$12,572.00

### Intended PARF Rebate Details

PARF Eligibility: Yes  
PARF Eligibility Expiry Date: 28 Sep 2028  
PARF Rebate Amount: \$9,429.00

### Intended COE Rebate Details

COE Expiry Date: 28 Sep 2028  
COE Category: A - Car up to 1600cc & 97kW (130bhp)  
COE Period(Years): 10  
QP Paid: \$28,000.00  
COE Rebate Amount: \$22,400.00  
**Total Rebate Amount: \$31,829.00**

The information contained herein is correct as at 12 Oct 2018

OK

## 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 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. 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	12/10/2018 17:02
Date Of Accident	11/10/2018 18:05
Exact Location Of Accident	YISHUN INDUSTRIAL PARK A
Country/State of Loss	SINGAPORE

### DETAILS OF OWN VEHICLE

Vehicle Registration Number	SME4730U
<b>Insured/Policyholder</b>	
Name Of Registered Owner	HOO PAK YUEN
NRIC No	S1245236E
Email Address	HOOPAKYUEN@GMAIL.COM
Mobile Phone No	(LOCAL) +65-90028287
Alternative Phone No	OFFICE-67501622

### Vehicle Particulars

Manufacturer	HYUNDAI
Model	ELANTRA
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE CAR

### Insurance Company

Name of Insurance Company	MSIG INSURANCE (SINGAPORE) PTE. LTD.
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	
Cover Note Number	82013010

### Driver

Name of Driver	HOO PAK YUEN
NRIC No	S1245236E
Date Of Birth	03/07/1957
Occupation	INDOOR
Date Of Driving Pass	01/03/1984
Driving Experience	34 YEARS AND 7 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-90028287
Fax Number	
Contact Number	OFFICE-67501622
Email Address	HOOPAKYUEN@GMAIL.COM

Address	BLK 101A LORONG TOA PAYOH #04-01
Postcode	310101
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 - MAJOR/MINOR RD
Weather Conditions	CLEAR
Road Surface	DRY

#### Other Information

Was any foreign vehicle involved in this accident?	NO
Number of vehicles involved in the accident	2
Was any body injured in the Accident?	NO
Was any injured conveyed to hospital by ambulance?	
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?	NO
If Yes, Please state which Police Station	
Was notice of intended Prosecution given?	NO
If Yes, against whom?	

#### Circumstances of Accident

REFER ATTACHED

#### Attachment(s)

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

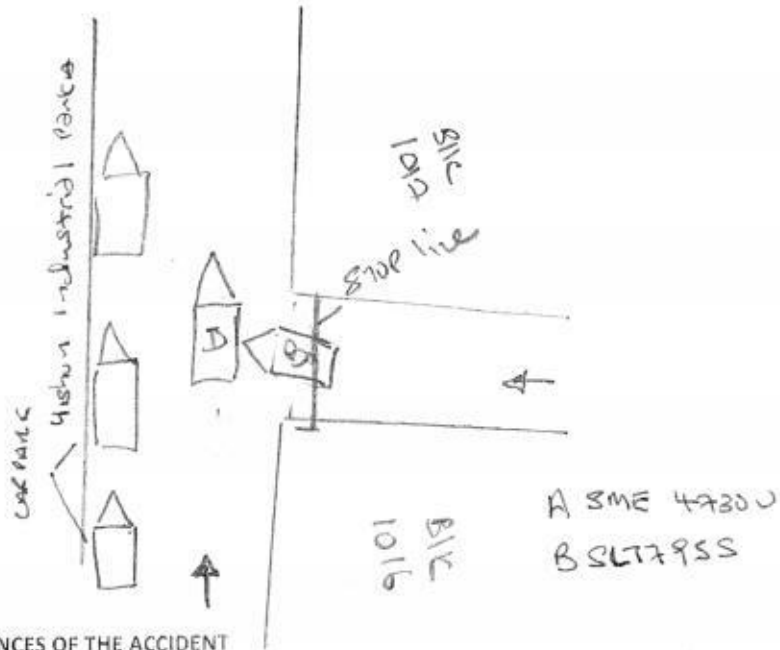
#### DETAILS OF OTHER VEHICLE PROPERTY 1

Vehicle Registration Number	SLT795S
Vehicle Make/Model/Colour	
Details Of Properties	
Vehicle Category	PRIVATE CAR
Name of Driver	QUEK CHIN SEONG
NRIC/Passport Number	S0160789H
Contact Number	93519101
Address	
Postcode	
Insurance Company Name	
Nature Of Damage	
No. Of Passenger (Including Driver)	



# Sketch Plan #2 Pg. 1

SKETCH PLAN



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 11/10/2017 at about 1805 hrs, while I was travelling along Gishun Industrial Park A, a blue car SLT 795 S suddenly come out from a minor road without stopping at the STOP LINE and knocked onto my car.

## DECLARATION

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

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.:

**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.

  
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.:



# 方商昭噴漆 POON SIANG SEOW

Sin Ming Autocity, No. 160 Sin Ming Drive, #05-13, Singapore 575722.  
Tel: 6453 7511 Fax: 6453 8046 Email: sitti1@singnet.com.sg Regn. No. 05396600K

Hoo Pak Yuen  
Apt Blk 101A Lorong 2  
Toa Payoh  
#04-01  
Singapore 310101

*Not Authorised*  
*Resony B4paint* @ 4260.00  
*5 days*

Dear sir  
Estimate cost of repair to vehicle no. SME 4730U

To supply

1. Front door	<i>B</i> 1,350.00	<i>✓</i>
2. Front door hinge x2	<i>n</i> 96.00	<i>X</i>
3. Front outer moulding	<i>in</i> 185.00	<i>X</i>
4. Front door sticker x2	<i>in</i> 60.00	<i>✓</i>
5. Front door rubber	<i>clip cr</i> 125.00	<i>✓</i>
6. Front door power window motor n gear	<i>od/In</i> 335.00	<i>✓</i>
7. Front door inner lock	<i>n</i> 258.00	<i>X</i>
8. Front door outer handle	<i>in</i> 250.00	<i>X</i>
9. Door vision one set	<i>in</i> 180.00	<i>✓</i>
10. Central pillar	<i>n</i> 2,350.00	<i>X</i>
11. Rear door	<i>B</i> 1,350.00	<i>✓</i>
12. Rear door sticker x2	<i>in</i> 60.00	<i>✓</i>
13. Rear door outer moulding	<i>in</i> 185.00	<i>X</i>
14. Rear door hinge x2	<i>former B</i> 90.00	<i>✓</i>
15. Rear door rubber	<i>clip cr</i> 125.00	<i>✓</i>

*208*

Labour charges

Rust proofing	100.00	<i>601</i>
Panel beating	1,500.00	<i>6001</i>
Spray painting	1,200.00	<i>6601</i>
Total		

Your fitfully

ALBERT POON

*9799*

*6997*  
*9722*

**LKK Auto Consultants** hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party settlements on a "Without Prejudice" basis
- No financial claim(s) is allowed
- Suppliers (if any) must be resurveyed and is subject to the approval from Insurance Company

Acknowledged by Repairer  
Signature: \_\_\_\_\_  
Date: \_\_\_\_\_



# LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No: 19-9607198-R

Affiliated to Federation Internationale Des Experts En Automobile

AUTO & GENERAL INSURANCE (S) PL

Ref : CS/AGI18018633/Ktbn2

(BUDGET DIRECT INSURANCE)

190 CLEMENCEAU AVENUE #03-01

SINGAPORE SHOPPING CENTRESINGAPORE  
239924

Date : 13-12-2018



Code : AGI

## 1. Policy Particulars :- THIRD PARTY CLAIM

Insured Veh.	SLT 795S	Veh. Inspected	SME 4730U
Policy No.		Coverage (\$)	0.00
Claim No.	C10002117/AH	Excess (\$)	0.00
Assign From	JULIE	Assign Date	15/10/2018

## 2. Vehicle Particulars & Condition

Make & Model	HYUNDAI ELANTRA (A)	c.c	1591
Engine No.	HIDDEN	Year of Reg.	2018
Chassis No.	KMHD841CMJU747225	Colour	METALLIC RED
Odometer	549	Steering	IN ORDER
Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
General	GOOD		

## 3. Conditions of Tyres

	Size	Make	Balance
R/H Front Tyre	195/65 R15	NEXEN	9 mm
L/H Front Tyre	195/65 R15	NEXEN	9 mm
R/H Rear Tyre	195/65 R15	NEXEN	9 mm
L/H Rear Tyre	195/65 R15	NEXEN	9 mm

## 4. Description of Damages

THE VEHICLE SUSTAINED DAMAGES AT THE O/S BODY.

DAMAGES SEE DETAILS.

## 5. General Information

Accident Date	11/10/2018	Inspection Date	15/10/2018
Survey held at	POON SIANG SEOW No.160 SIN MING DRIVE #05-13 SIN MING AUTOCITY SINGAPORE 575722		

## 5a. Remarks

- A)THE INSPECTION WAS CONDUCTED ON A"WITHOUT PREJUDICE" BASIS.  
B)IN ACCORDANCE TO YOUR INSTRUCTIONS, WE HAVE NOT AUTHORISED REPAIRS.

## 5b. Estimate Days of Repair

ESTIMATED NORMAL PERIOD FOR REPAIR:	5 Working Days
-------------------------------------	----------------



# LKK Auto Consultants Pte Ltd

51 Ubi Ave 1 #01-25 Paya Ubi Industrial Park, Singapore 408933

TEL: 6256 3561 FAX: 6256 4315

Reg. No: 199607198R GST Reg. No. 19-9607198-R

Page No.:1 of 1

## ADJUSTMENT ON REPAIR COST FOR VEHICLE NO. SME 4730U

Qty	Description of Parts	Condition	Estimate By Workshop (\$)	Our Adjusted (\$)
<b>REPLACEMENT OF PARTS</b>				
1	FRONT DOOR	BENT	1,350.00	1,350.00
2	FRONT DOOR HINGE	TO REPAIR SEE LABOUR	96.00	-
1	FRONT OUTER MOULDING	SERVICEABLE	185.00	-
2	FRONT DOOR STICKER	NECESSARY	60.00	60.00
1	FRONT DOOR RUBBER	CLIP CRACKED	125.00	125.00
1	FRONT DOOR POWER WINDOW MOTOR N GEAR	DENTED / JAMMED	335.00	335.00
1	FRONT DOOR INNER LOCK	TO REPAIR SEE LABOUR	258.00	-
1	FRONT DOOR OUTER HANDLE	SERVICEABLE	250.00	-
1	DOOR VISION ONE SET	NECESSARY	180.00	180.00
1	CENTRAL PILLAR	TO REPAIR SEE LABOUR	2,350.00	-
1	REAR DOOR	BENT	1,350.00	1,350.00
2	REAR DOOR STICKER	NECESSARY	60.00	60.00
1	REAR DOOR OUTER MOULDING	SERVICEABLE	185.00	-
2	REAR DOOR HINGE	BENT	90.00	90.00
1	REAR DOOR RUBBER	CLIP CRACKED	125.00	125.00
	LESS 20% DISCOUNT		-	-735.00
			6,999.00	2,940.00
<b>LABOUR</b>				
	RUST PROOFING.		100.00	60.00
	PANEL BEATING. INCLUSIVE OF THE REPAIR OF FRONT DOOR HINGE, FRONT DOOR INNER LOCK AND CENTRAL PILLAR.		1,500.00	600.00
	SPRAY PAINTING.		1,200.00	660.00
			2,800.00	1,320.00
<b>GRAND TOTAL</b>			<b>9,799.00</b>	<b>4,260.00</b>

<b>RECOMMENDED COST OF REPAIRS</b>			<b>4,260.00</b>
------------------------------------	--	--	-----------------

Report Ref No. CS/AGI18018633/Ktbn2

KONG SENG CHEONG

Licensed Appraiser

**DISCLAIMER OF LIABILITY TO THIRD PARTIES:-** This Report is made solely for the use and benefit of the Client named on the front page of this Report.

No liability of responsibility whatsoever, in contract or tort, is accepted to any third party who may rely on the Report wholly or in part. Any third party acting or relying on this Report, in whole or in part, does so at his or her own risk.