ASS. REC'BY:	REF:053/M5G17024045 /B0	lest forge.
Madeira	Monica Chung of MSIG	Date/Time: 31-(016)8
Estimated Cost	Bill to	· ************************************
To Inspect Veh	TP RES / OD RES / EVA / INV / MV / CS icle No: SDT 9642K	Insured: SJL 1688C
of BIK 2	caki Bukit # 01-17/18, 417921	Tel: 6842 (06)
Policy No. A		541348
Sum Insured:	Excess:	
Make of Veh: (Client's Record)		D.O.A. 16/12/2017
CA / REV /	REP. / REV 24 HRS	B.O.D. Endersweiene
Date/Time 2	10pm@19/12/17 Person Contacted: Melody	Venicle (N) OUT
Date/Time	Action/Instruction ( X ) Estimate	Do Not Trolee
	SDT9642K - NA/INC17023/88/24	D-O-A = 16/12/17
	SIL1688C - NA INC 17023988/24	N.O.A: 16/12/14
	Dismantle Port: 21122018	1 4 1 - 14/1-1/1
		A >
		moule
08/11/18	Suprat 18 \$ 2350, 5 days (Red \$ 3750, 58%)	
		8/11/2018

RECEIVED 0 9 NOV 2018

Repair days 5

TGlim

8/11/18

PPS W-lan

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the same and				_	-	-	

From Date	VANNO SDT9642K 118451 1416/2-28
Est mated Cost	Type M.Car   M.Cycle   Bus   Van   Lorry   Taxi   Prime Mover
OD / TP / WS / TP RES / OD RES / EVA / INV / MV	Truck / Trailer or
To repet Vehicle to SDT 9642K	Mars Dissanhetin :: 1498
of Workshop mis Torry Con	Colcur La AC Insured / Std / N/ NA
Ø.	Sp Reading 218602 TRadio Insured / Std / NI / NA
Insured	Eng No
Forty No.	ONO INIBAACIIZSSS9063
Claims No	Gen Cond Good Æale Poor / Burnt
Sum insured Excess	Steering (horder / Jammed / Leaked / Burnt or
Client's Record)	Brake Inorder / Jammed / Leaked / Burnt for
Mare of Veh.	Modi Nif-SIRIM / STD A/Rim or
/	Tyre Size F: 195/60R15
(Policy Condition)	R. 195/60R15
Remark: The veh had commenced its N/S O/S	BS / DUN / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
repair at the time of inspection.	TOYOTYOKO or Mishally
Ball or Market Value	Eront Egar
IDAC Accident Rport: Consistent? Yes or No	R/Bal 2 mm R/Bal 2 mm
GIA PR Seen Consistent? : Yes or No	L/Bal 2 mm UBal 2 mm
Est Repairs. days Res.: Yes or No	DOA 16/12/2007 20/12/2017
Lum Sum: 96 3 Val. Yes or No	Survey held at A Alone.
CA / REV / REP. / 24 HRS, Vehicle: IN/OUT	Des of Damages Frt / Rear / O/S / N/S / U/C / Rooftop or
Date: Person Contacted	The U/C / Chassis frame / Body Structure affected due to collision
Date / Time Action / Instruction -	
	+900 - RS900 S Doys Repairs
RECEIVED D LAPR 20	of the sails
	Days Of Repair:
TO A CONTROL OF THE C	Resurvey No. of Trip: Survey Fee 120
Limit The Pile Return 13"	50
Add Fee	
Don Don	Interview 48 . Anto
Report Format : 129	Tech lava \$ 10
Lump Sum / I.B.It (S	Westend S
	180

#### Catherine Chong (LKK Auto)

From:

Monica Chung < Monica\_Chung@sg.msig-asia.com>

Sent:

Wednesday, 31 October, 2018 9:37 AM

To:

assignments

Subject:

TP SDT9642K DOA- 16/12/17 Our Ref: 541348

Dear Catherine,

We have shared documents and sent back case for paper adjustment in Merimen.

Thanks.

Regards,

Monica Chung Executive, Claims Services (Motor) D: +65 6594 2552 | F: +65 6225 7402 | monica\_chung@sg.msig-asia.com





Insurer Claims Team of the Year

MSIG Insurance (Singapore) Pte Ltd 16 Raffles Quay, #24-01 Hong Leong Building, Singapore 048581 | T: +65 6220

9644 | F: +65 6225 6371 | Co. Reg. No. 200412212G | msig.com.sg

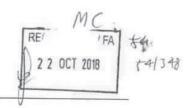
A Member of MS&AD INSURANCE GROUP

### ...CLAIM SUBFOLDER...(Pending for Survey Report)

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status	
Main	18 Dec 2017		19 Dec 2017 13:44 Edit Adj Rpt	S\$0.00 Edit Estimates	S\$0.00 View Rpt		Pending for S	Survey Report
Main		R	eference	Cla	im Details	Docume	ents	Show All
CLAIM S	UBFOLDER DET	TAILS				[Cre	ated by insure	er]
nsured:		CHEN	G KOK WAH, ID:	S1740183A,	Tel: +6597553289			
tain Clair	mant:	DAVI	TPT, Co. Reg.	No.: 533244193				
/ehicle Re	eg. No.:	SDT9	642K	Date of Loss: [16/12/2017 10:00 - :59 [114 Months and 2 Days From Reg Date (Man Yr)]				
Claim Type: <b>TP / 541348</b>		Po	Policy/Cover Note No.:		A28695028QMX (Comprehensive) Coverage: 01/03/2017 - 28/02/2018			
Vehicle Reg. No. (Insured):		SJL16	88C	Po	Policy No. (Claimant):			
				Excess:				
Repairer: Twincar Automotive P			otive Pte Ltd (Kaki Bukit) BLK 2 KAKI BUKIT, #01-17/18 KAKI BUKIT AUTOHUB, 417921					
Handling Insurer: MSIG Insurance (Singapo Zhen - 6594 2552]			apore) Pte. Ltd	pore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 [Handled by Monica Chung Pei				
Adjuster:	ster: LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 [Handled by Teo Cheng Ming Wilson] [Fit Rpt due 02/11/2018]					n] [Final		
Driver/Cu	stodian (Insured)	: CHENC	CHENG KOK WAH (51 / Male), NRIC: S1740183A, Tel: +6597553289					
Adj Asg. F	Remarks:	Third I	Party Pre-Repair Su	irvey				
SSOCI	ATED MAIL REC	ETVED				View A	u I compos	se Case Mail
			al Marks CDTO	543V (TD)		view A	Compos	se case maii
MSIG_	SG (31/10/2018)	: Report Send Ba	ack Alerts - SDT9	642K (TP)				
3								
ALL ASS	SOCIATED TASK	(S			View All Sea	arch Tasks Cr	eate New Task	Complete
Due Da		Type Task	Group Subject	t Handler	Assigned By	Completed On	Created	On Done?



Advocates & Solicitors - Notaries Public - Commissioners for Oaths (Incorporated with limited liability)



ERIC NG CHING BOON WONG KENG LEONG RAYNEY AUDREY WONG SU-HSIEN PAUL YAP TAI SAN ANJALLI DIO MUNIANDY SEGA PARAM ANG KIM NOI DIANE RAVENDRA KRISHNASAMY JANICE HAN JIA LIN TAN YINGXIAN, SELWYN CHEONG YUNHUL CLARISSA EDISON TAM CHYLEU



Unique Entity Number: 200721148H Head Office: 133 New Bridge Road #18-01/02 Chinatown Point Singapore 059413

Branch: 490 Lorong 6 Toa Payoh #03-11 HDB Hub (Biz 3 Lobby 1) Singapore 310490

Main TEL FAX

: (65) 6534 2811 (Hunting) : (65) 6535 6802

E-MAIL : annatan@visionlawllc.com

Branch TEL

: (65) 63580703

WHEN REPLYING, PLEASE QUOTE OUR REFERENCE - Please to HEAD OFFICE for this matter

Our Ref

: AKN-atv-Ins-T140-107960-18

Your Ref

: SJL 1688 C

Date:

3 October 2018

WITHOUT PREJUDICE BY HAND

MSIG INSURANCE (SINGAPORE) PTE LTD 4 Shenton Way

#21-01 SGX Centre 2 Singapore 068807

Attn:

Motor Claims Department

CERTIFICATE OF POSTING [For your information only]

CHENG KOK WAH

81 Lorong 4 Toa Payoh #13-432

Singapore 310081

Dear Sir.

CLAIMANT DAVID TPT

ACCIDENT INVOLVING SDT 9642 K & SJL 1688 C ON 16-DEC-2017 ALONG BENCOOLEN STREET TOWARDS MIDDLE ROAD AT ABOUT 1050HOURS

We are instructed by the above named to claim damages against you/your insured in connection with a road traffic accident on 16-DEC-2017 ALONG BENCOOLEN STREET TOWARDS MIDDLE ROAD AT ABOUT 1050HOURS involving our client's vehicle registration number SDT 9642 K and vehicle registration number SJL 1688 C driven by you/your insured at the material time.

We are instructed that the accident was caused by you/your insured's negligent driving and /or management of your/your insured vehicle. As a result of the accident, our client's vehicle was damaged and our client has been put to loss and expense, particulars of which are as follows:-

01.	Cost of Repair	\$5,992.00
02.	Loss of Use for 8 days at \$120.00 per day	\$ 960.00
03.	2 days loss of use for pre repair	\$ 240.00
04.	Survey report fees	\$ 617.00
05.	Towing fees	\$ 100.00
06.	GIA & LTA search / report fees	\$ 41.84
07.	Cost Contribution (at this stage)	\$1,605.00
08.	Disbursements (at this stage)	\$ 50.00
	TOTAL	\$9,605.84

.../2 to be continued next page

CONFIDENTIALITY

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#### VISION LAW LLC

Advocates & Solicitors Page 2

Our Ref

: AKN-atv-Ins-T140-107960-18

Your Ref

: SJL 1688 C

Date:

3 October 2018

#### MSIG INSURANCE (SINGAPORE) PTE LTD

4 Shenton Way #21-01 SGX Centre 2 Singapore 068807

Singapore 068807

Motor Claims Department

#### CHENG KOK WAH

81 Lorong 4 Toa Payoh

#13-432

Singapore 310081

We enclose a copy of each of the following documents for your consideration:-

- (a) GIA report lodged by driver of SDT 9642 K;
- (b) B/W photographs taken at scene of accident;
- (c) LTANet Search;
- (d) Certificate of Insurance;
- (e) Registration Card;
- (f) Towing receipt;
- (g) Final Repair Bill;
- (h) Surveyor's report & invoice; and
- (i) 58 coloured photographs depicting the damages to motor vehicle SDT 9642 K.

(P.S:- Original photographs will be sent to insurance co. only)

The demand herein is in respect of our client's claim for damages pertaining to his motor vehicle and any settlement following or subsequent to this demand shall not prejudice our client's claim in respect of damages and consequential loss in relation to his personal injuries.

Please note that if you are insured and you wish to claim under your insurance policy, you should immediately pass this letter and all the enclosed documents to your insurer.

Please note that you or your insurer should send to us an acknowledgement of receipt of this letter within 14 days of your receipt of this letter, failing which our client will have no alternative but to commence proceedings against you without further notice to you or your insurer. Our client's claim herein is quantified based on supporting documents in our file. Until a settlement is reached, all negotiations are conducted on the basis that the damages quantified herein are subject to revision if so instructed by our client.

Please also note that if you have a counterclaim against our client arising out of the accident, you are also required to send to us a letter giving full particulars of the counterclaim together with all relevant supporting documents within 8 weeks of your receipt of this letter.

Yours faithfully

(HEAD OFFICE)

Enc.

and all and

David Tpt

As per your instruction we have submitted your claim as set out above to the third party insurance company. Please do notify us if there is any discrepancy, if any, particularly, the number of days claimed for rental charges and/or loss of use as soon as possible. Thank you.

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Thomson Red Post Office PO Box 029 Singapore 915701. Tel: 645 31173, Fax: 645 36131.

Regn. No: 52986974L

Report No: 0409-18-TCA

23 July 2018

David TPT c/o Twincar Automotive Pte Ltd 2 Kaki Bukit Ave 2 #01-17 Kaki Bukit Auto Hub Singapore 417921

INVOICE No.

0409-18-TCA

Vehicle No.

SDT9642K

<u>S/NO.</u>	SERVICES RENDERED	Amount due
1	Being accident vehicle appraisal services, transport, photographs and re-inspection (work in progress and post repair inspection).	
	repair inspection).	\$617.00
	Total amount payable	\$617.00

Kindly cross your cheque in favour of "PAR Automotive Consultancy"

We thank you in anticipation for your prompt payment.

PAR Automotive Consultangy

# PAR Automotive Consultancy

Thomson Rd Post Office PO Box 029 Singapore 915701. Tel: 645 31173. Fax: 645 36131.

Report No: 0409-18-TCA

23 July 2018

#### ACCIDENT VEHICLE SURVEY REPORT

David TPT c/o Twincar Automotive Pte Ltd 2 Kaki Bukit Ave 2 #01-17 Kaki Bukit Auto Hub Singapore 417921

#### VEHICLE INFORMATION:

Vehicle Reg No .:

SDT9642K

Odometer:

218602km

Make & Model:

Nissan Latio 1.5L T

Colour:

White

Regn. No: 52986974L

Chassis number: Year of Regn.:

JN1BAAC11Z0009063

Date of accident:

16/12/2017 20/12/2017

14/06/2008

Date inspected:

Repairer at:

Twincar Automotive Pte Ltd Date inspected (After Repair):

27/12/2017

2 Kaki Bukit Ave 2 #01-17 Kaki Bukit Auto Hub

Singapore 417921

#### STATIC CHECKS, where applicable:

Steering:

serviceable

Footbrake:

serviceable

Handbrake:

serviceable

Paintwork:

Good

General condition:

Good

#### TIRE CONDITION:

LH / Make

RH / Make

Size

Front:

5mm/Michelin

5mm/Michelin

195/60R15

Rear:

5mm/Michelin

5mm/Michelin

195/60R15

#### POINT OF IMPACT AND DAMAGE, where applicable:

Impact on the front LH portion.

Please see details as described in the Annex for parts and labour.

#### REMARKS:

We have inspected the above-mentioned vehicle on a "Without Prejudice" basis.

## PAR Automotive Consultancy

#### Parts and Labour Assesment

PARTS

Description of part	Qty	Condition	Repairer's estimate	Our adjustment
FRONT BUMPER	1	squashed	411.30	√411.30 CUTV
FRONT BUMPER LH FOGLAMP	1	fractured	258.00	✓ 258.00 BR√
FRONT BUMPER LOWER LIP	1	deformed	250.00	/ 250.00 CUT/
FRONT BUMPER SIDE RETAINER L/R	2	necessary	41.60	41.60 NECV
FRONT GRILLE CLIPS L/R	4	necessary	26.00	26.00 NEC/
FRONT LH ABS SENSOR	1	shorted	335.40	335.40 NN X
FRONT LH HEADLAMP CLIPS	4	necessary	26.00	26.00 NECV
FRONT LH KNUCKLE ARM	1	distorted	357,20	357.20 NNX
FRONT LH KNUCKLE ARM BEARING	1	dislodged	269.70	/ 269.70 DL
FRONT LH SHOCK ABSORBER	1	bent	280,80	280.80 NNX
	Subtota	l before discount	S\$ 2,256.00	S\$ 2,256.00
Percentage discount 30% and	30%	_	S\$ 676.80	S\$ 676.80
		Sub-total 1	S\$ 1,579.20	S\$ 1,579.20
FRONT BUMPER 'LOGO' EMBLEM	1	necessary	33.80	33.80 NECV
FRONT BUMPER LH FOGLAMP GARNISH	1	warped	95.90	25.90 CUT V
FRONT BUMPER TOW HOOK COVER	1	reuse	21.20	0.00
FRONT GRILLE L/R	2	fractured	315.00 /	57.30 315.00 BRJ
FRONT LH FENDER	1	buckled	576.80	576.80 R X
FRONT LH FENDER BRACKET	1	bent	23.30	23.30 BTV
FRONT LH FENDER INNER SHIELD	1	fractured	80.20	80.20 CRV
FRONT LH FENDER SIGNAL LAMP	1	reuse	53.40	0.00
FRONT LH HEADLAMP	1	fractured	372.00	J 372.00 CRV
FRONT LH HEADLAMP LOWER BRACKET	1	bent	26.00	26.00 BT V
FRONT LH LOWER ARM	1	bent	200.50	200,50 NN X
FRONT LH POWER STEERING RACK END	I	dislodged	93.00	93.00 NNX 10
FRONT LH SHOCK ABSORBER TOP MOUNTING	1	necessary	96.00	96.00 NNX
FRONT LH STABILIZER BAR LINK	I	bent	32,30	32.30 NN X
Percentage discount 10% and	Subtota.	before discount	S\$ 2,019.40 S\$ 201.94	S\$ 1,944.80 S\$ 194.48
		Sub-total 2	S\$ 1,817.46	S\$ 1,750,32
FRONT BUMPER CLIPS - SET	Î	necessary	30.00	30.00 NEC/
FRONT LH 15" RIM	1	abraded	480.00	480.00 NNX
FRONT LH 195/60R15 TYRE	1	abraded	380.00	380.00 HN X
FRONT LH FENDER INNER SHIELD CLIPS - SET	1	necessary	30.00	30.00 NECV
	Subtotal	before discount	S\$ 920.00	S\$ 920.00
		Sub-total 3	S\$ 920.00	S\$ 920.00
		Parts-total	SS 4,316.66	SS 4,249.52

### PAR Automotive Consultancy

#### LABOUR

Labour Total Parts & Labour Total	S\$ 3,250.00 S\$ 7,566.66	S\$ 2,370.00 S\$ 6,619.52	
To apply anti-rust chemical on repaired and replaced panel.	120.00	60.00	\$ 00.00
To provide labour, workmanship to change the above damaged bodyparts, repair, re- construct and re-align body structure, body alignments and damaged consistent to the accident.	1,250.00	880.00	600.00
To re-spray painting on the change bodyparts, repair portion, and where consistent to the accident.	1,000.00	800.00	500:00
To road test driving, check and resetting wheel alignments system.	180.00	180.00	60.00
To remove, change front suspension parts, absorber, lower arm, knuckle arm, wheel bearing, bearing hub, drive shaft, anti-roll bar, top-arm and steering rack and pinion.	550.00	-100.00	X HH
To remove, reinstall electrical wiring harness, check lighting, resetting headlamp focussing and rewire for parking sensor.	150.00	50.00	

Results of inspection of the accident vehicle are as shown above.

We have taken into consideration the age and condition of the vehicle in our recommendation.

Hence, the recommended cost of repairs based on Lump Sum repairs is: SS 5,600.00 and the recommended number of working days for the repairs is within 8 day(s).

B J Loi (I Eng., MIMI, AIRTE)

Automotive Appraiser

Repair days 5

161 m / Min) 8/11/18



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time : Receipt Date/Time :

18 Dec 2017 / 17:08:02

18 Dec 2017 / 17:08:02

Tax Invoice/Receipt

Receipt No.: ITNET-00000-171218-001718

Previous Receipt No.:

S/N	Item Description/ Business Transaction Refe	rence	Amount Before	GST Amount	Amount After GST	
	No.		GST (S\$)	(S\$)	(S\$)	
	ice Enquiry - SJL1688C					
As at 16 Dec 201		E) 67E   T0				
	SIG INSURANCE (SINGAPOR	E) PIE LID	6			
1	Insurance Enquiry - SJL1688C Enquiry Fee 20171218170730064347			5.00	0.35	5.35
Sub-Total		5.00	0.35	5.35		
Total Before Rounding		5.00	0.35	5.35		
Rounding Difference		0.00				
Total Amount Payable		5.35				
Paid By						
xxxxxxxxxxxx239	<sup>2</sup> Credit Card: Visa/MasterCard			5.35		
Total				5.35		
Cash Change				0.00		
Tendered Amount				5.35		
Excess Refundable Amount	9			0.00		

#### THANK YOU AND HAVE A NICE DAY!

Please ensure that all payments to the Authority are good and promptly settled by the payment service provider / financial institution. Otherwise, the transaction and receipt is considered void and late fee may apply.



Certific	cate of insurance			
MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSA MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSA ROAD TRANSPORT ACT, 1987 (MALAYSIA) MOTOR VEHICLES (THIRD PARTY RISKS) RULES, 1959 (N	ATION) RULES, 1960			
Certificate Number: 5088333907	Cover : drivo CLASSIC			
1. Index mark and Registration Number of Vehicle	: SDT9642K			
Chassis Number	: JN1BAAC11Z0009063			
Name of Policyholder	: DAVID TPT			
Effective Date of Insurance	: 09 Mar 2017			
Explry Date of Insurance	: 08 Mar 2018			
5. Persons or Classes of Persons entitled to drive# (a) The Policyholder.	, UO MIST 2010			
(b) Any other person who is driving on the Policyho	older's order or with his/her permission.			
Provided that the person driving is permitted in the Motor Vehicle or has been so permitted and enactment or regulation in that behalf from driv	accordance with the licensing or other laws or regulations to drive d is not disqualified by order of a Court of Law or by reason of any			
6. Limitations as to Use#				
	and in connection with the Policyholder's or Hirer's business.			
This Policy does not cover				
<ul> <li>(a) Use for racing, pace-making, reliability trial or sp</li> <li>(b) Use for the carriage of goods (other than sample</li> </ul>				
(c) Use for any purpose in connection with the Mot				
)이 소리는 이번에 느껴지는 이번에 가지 하나 하나 하나 하는 것이 없는데 하나 이번에 하는데 하는데 하는데 아니라 없는데 얼마나 없는데 얼마나 없다면 다른데 없다.	f the Motor Vehicle (Third Party Risks and Compensation)			
Act (Chapter 189) and Section 95 of the Road Tr.	ansport Act, 1987 (Malaysia), are not to be included under these			
headings.				
EXCESS (SECTION 1)	: \$\$2,000			
EXCESS (SECTION 2)	: S\$1,500			
WINDSCREEN EXCESS	: \$\$100			
ADDITIONAL EXCESS	: N/A			
UNNAMED DRIVER EXCESS	: PLEASE REFER OVERLEAF			
REPAIR AT OWNER'S PREFERRED WORKSHOP	: NO			
INSURE WITH COE	: YES			
NCD PROTECTION	: NO			
TRANSPORT ALLOWANCE	: NO			
EXCESS WAIVER	: NO			
PRIMARY DRIVER	: N/A			
NAMED DRIVER (1)	: N/A			
NAMED DRIVER (2)	: N/A			
HIRE PURCHASE COMPANY	: N/A			
SUM INSURED	: MARKET VALUE OF INSURED VEHICLE AT TIME OF LOSS			
I/We hereby Certify that the Policy to which this Certific Vehicles (Third Party Risks and Compensation) Act (Charagency : THNG HOW MOH (00000526348) Date of Issue : 03 Mar 2017 17:04 hrs	cate relates is issued in accordance with the provisions of the Motor pter 189) and Part IV of the Road Transport Act, 1987 (Malaysia)  For NTUC INCOME INSURANCE CO-OPERATIVE LIMITED			
Countersigned By:	Jun-			
Authorised Office	er Chief Executive			

### Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:

Business

Owner ID:

4419J

Vehicle Details

Vehicle No.:

SDT9642K

Vehicle to be Exported:

No

Intended De-registration Date:

18 Dec 2017

Vehicle Make:

NISSAN

Vehicle Model:

LATIO 1.5LT

Primary Colour:

White

Manufacturing Year:

2007

Engine No.:

HR15248648A

Chassis No.:

JN1BAAC11Z0009063

Maximum Power Output:

80.0 kW (107 bhp)

Open Market Value:

\$15,372.00

Original Registration Date:

14 Jun 2008

First Registration Date:

14 Jun 2008

Transfer Count:

2

Actual ARF Paid:

\$15,372.00

Intended PARF Rebate Details

PARF Eligibility:

Yes

PARF Eligibility Expiry Date:

13 Jun 2018

PARF Rebate Amount:

\$7,686.00

Intended COE Rebate Details

COE Expiry Date:

13 Jun 2018

COE Category:

A - Car (1600cc & below)

