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	n (V) Estim			<u> </u>
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MS First Capital Insurance Limited Co.Reg. No. 195000106C GST Reg. No. MZ-0001676-9 6 Raffles Quay #21-00 Singapore 048580 Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Hotor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore 058877 Tel: (65) 6507 3848 Fax: (65) 6507 3849 www.msfirstcapital.com.sg

MOTOR SURVEY ASSIGNMENT

Date

24-01-2019

Our Ref No. D19000666MFSH

Accident Date

22-01-2019

Claim Type. Third Party

Insured Vehicle

SHA9034T

Third Party Vehicle. SJM6916G

Survey Location

160 SIN MING DRIVE #04-01, #04-02 & #07-03SIN MING AUTOCITY

Contact Person.

JENNY LIM

Contact No.

6453 8110/0

Fax No. 6459 6267

Survey Type

WITHOUT PREJUDICE: WE ADMIT LIABILITY QUANTUM TO BE AGREED:

Appointed

Surveyor

LKK AUTO CONSULTANTS PTE LTD

Contact Person

NA

Fax No. 68416315

Contact Number.

NA

FOR DIRECT SETTLEMENT

Please submit to us the Tax Invoice together with letter of claim for Rental OR Loss of use (based on NIMA Benchmark rates) together with your survey report.

THIRD PARTY SURVEY REQUEST

Cc: Workshop

LAI HUAT (MENG KEE)

MOTOR PTE LTD

Attention, NIL

Cc: TP Solicitor

NA

TP Solicitor Fax No. NA

Officer Incharge

SITHARA

IMPORTANT NOTE

Kindly submit the survey report via CWS within 14 days for survey assignment and 7 days for re-inspection. This is a computer generated letter, no signature required.

Shiau Chan (LKKAuto)

From:

Shiau Chan (LKKAuto)

Sent:

Thursday, 21 February 2019 5:05 PM

To:

'CWS Motor Claims'; assignments

Cc:

'Sithara'; SUR

Subject:

RE: SURVEY ASSESSMENT - D19000666MFSH/1

Attachments:

CSFCI19001720Kqd3.pdf

Dear Sithara,

Enclosed herewith preliminary advice of SJM 6916G.

Best Regards,

Shiau Chan (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6256-3561 | email: <u>siewsc@lkkauto.com</u> | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Admin-D (LKKAuto)

Sent: Friday, 25 January 2019 3:46 PM

To: 'CWS Motor Claims' <cwsmotorclaims@msfirstcapital.com.sg>; assignments <assignments@lkkauto.com>

Cc: 'Sithara' <Sithara@msfirstcapital.com.sg>; SUR <sur@lkkauto.com>

Subject: RE: SURVEY ASSESSMENT - D19000666MFSH/1

Dear Sir/Mdm,

Thank you for the assignment.

Please be informed vehicle not in the workshop, repairer will arrange.

BEST REGARDS,

G.Nivitha | Admin

LKK Auto Consultants Pte Ltd

Phone: 6841-1972 | email: assignments@lkkauto.com | fax: 6256-4315 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: CWS Motor Claims [mailto:cwsmotorclaims@msfirstcapital.com.sg]

Sent: Friday, 25 January 2019 3:40 PM To: ASSIGNMENTS@LKKAUTO.COM

Cc: CWS Motor Claims < cwsmotorclaims@msfirstcapital.com.sg>; Sithara < Sithara@msfirstcapital.com.sg>

Subject: PRI: SURVEY ASSESSMENT - D19000666MFSH/1

Dear Sir/Mdm,

We refer to the above reference.

Please find attached the necessary documents for survey.

Kindly submit your report via CWS within the next 14 days.



51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL: (065) 62563561 FAX: (065) 62564315

Your Ref: D19000666MFSH

Date: 21 February 2019

Our Ref: CS/FCI19001720/Kqd3

The Motor Claims Department First Capital Insurance Ltd

Dear Sir/Madam,

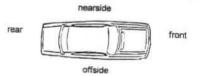
INITIAL INSPECTION REPORT OF VEHICLE NO. SJM 6916G.

Please be informed that we had conducted the inspection of the abovementioned vehicle on <u>20/02/2019</u> at the premises of M/s <u>LAI HUAT MENG KEE</u>, and have the following to report:-

Workshop Estimate Amount	: <u>S</u> \$	828.72	
Revised Estimate Amount	: S\$	612.22	
"Check" Items Amount	: <u>S</u> \$	166.50	
Market Value	: <u>S\$</u>	:=:	
LTA Reimbursement Value	: <u>S</u> \$	-	
Nett Value	: <u>S</u> \$; - 5	

Description of Damage:

<u>The vehicle sustained damages</u>
at the rear portion.



Yours faithfully

KONG SENG CHEONG Licensed Appraiser

>Back to OneMotoring

Ernuire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:

Singapore NRIC

Owner ID:

61151

Vehicle Details

Vehicle No.:

SJM6916G

Vehicle to be Exported:

No

Intended Deregistration Date:

22 Jan 2019

Vehicle Make:

KIA

Vehicle Model:

PICANTO 1.1(M)

Primary Colour:

Blue

Manufacturing Year:

2008

Engine No.:

G4HG8508388

Chassis No.:

KNABA24329T698322

Maximum Power Output:

47.1 kW (63 bhp)

Open Market Value:

\$7,553.00

Original Registration Date:

14 Jan 2009

First Registration Date:

14 Jan 2009

Transfer Count:

0

Actual ARF Paid:

\$7,553.00

Intended PARF Rebate Details

PARF Eligibility:

Forfeited

PARF Eligibility Expiry Date:

\$0.00

PARF Rebate Amount:

Intended COE Rebate Details

COE Expiry Date:

13 Jan 2024

COE Category:

A - Car (1600cc & below)

COE Period(Years):

5

PQP Paid:

\$13,024.00

COE Rebate Amount:

\$12,960.00

Total Rebate Amount:

\$12,960.00

Message

Please note that the 5-year COE for this vehicle cannot be further renewed. The vehicle must be de-registered upon COE expiry or when the vehicle reaches its statutory lifespan (if applicable), whichever is earlier.

The information contained herein is correct as at 22 Jan 2019



Lai Mei Ling Deborah has successfully logged out. Your last login date and time was 22 Jan 2019, 16:48:42.

To return to ONE.MOTORING, please click $\ensuremath{\text{here}}$

For security reasons, please CLEAR YOUR CACHE after each session.

Session Transaction History

S/No.1=

Asset Type:

Asset ID

Asset Owner ID

Transaction Type:

18.32 Insurance

1

Vehicle

SHA9034T

-

SINGAPORE ACCIDENT STATEMENT

IMP RTANT NOTICE

- 1. Please report correctly the details of the accident to speed up the claims process.
- 2. Th is 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 witholding of material facts may allow insurance companies to repudiate policy liability.
- Th issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.

5. Ary 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 afore said.

	ACCIDENT STATEMENT		
Dat € Of Report	22/01/2019 16:52		
Date Of Accident	22/01/2019 10:15		
Exa ct Location Of Accident	CTE SOUTHBOUND		
Cou ntry/State of Loss	SINGAPORE		
CONTRACTOR OF THE PARTY OF THE	DETAIL OF COMPLYEINGLE		

DETAILS OF OW	N VEHICLE
---------------	-----------

Vehicle Registration Number

SJM6916G

Insured/Policyholder

Name Of Registered Owner

ZAINI BIN ROMAND

NRI C No S7106115I

Email Address Mobile Phone No ZAINI_R@YMAIL.COM (LOCAL) +65-90032679

OTHERS-90032679

Alternative Phone No Vehicle Particulars

Man ufacturer

KIA

Model

PICANTO 1.1(M)

Exact Purpose for which vehicle was being used at

time of accident

PRIVATE USE

Are you claiming under your own insurance policy

Are you claiming under yo 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

AIG ASIA PACIFIC INSURANCE PTE. LTD.

Type Of Coverage

COMPREHENSIVE

Fleet Policy

NO

Policy Number

2100115363-10

Cover Note Number

Driver

Name of Driver

ZAINI BIN ROMAND

NRIC No
Date Of Birth
Occupation

S7106115I 04/03/1971

INDOOR 06/12/2004

Date Of Driving Pass Driving Experience

14 YEARS AND 1 MONTH

Gender

MALE

Mobile Number

(LOCAL) +65-90032679

Fax Number

Contact Number

OTHERS-90032679

EMail Address

ZAINI_R@YMAIL.COM

Add ress

BLK 652 YSHUN AVENUE 4 #03-509

Postcode

760652

Wa ≤ driver an employee of the Insured's Company NO

If N O, Relationship of the Driver with the Insured

Vehicle Registration Number of Driver's Own

Veh icle

OWNER

Insurance Company of Driver's Own Vehicle

Gerneral Information of the Accident

Typ e Of Accident

COLLISION - HEAD TO REAR

We ather Conditions

CLEAR

Road Surface

DRY

Other Information

Was any foreign vehicle involved in this accident? NO

Number of vehicles (including own vehicle)

2

involved in the accident

Was any body injured in the Accident?

NO

Was any injured conveyed to hospital by

ambulance?

Was any other material or property damaged?

I have been approached by unknown person(s) soliciting/offering accident claims assistance.

NO

YES

Number of Passengers (Including Driver)

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

This morning 22/1/2018 at around 10.16am, I was travelling along Southbound CTE on the right most lane. As the vehicle in front of me slowed down, I applied my brakes. Suddenly, while I was slowing down, the rear vehicle (SHA 9034T) could not brake in time and hit me at the rear. We took photos and exchanged information and off on our ways.

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

SHA9034T

Vehicle Make/Model/Colour

Details Of Properties

TAXI

Vehicle Category Name of Driver

LAI WENG HAU (LI YONGHAO)

NRIC/Passport Number

S7730440A

Contact Number

97807992

Address

Postcode

Insurance Company Name

Nature Of Damage

No. Of Passenger (Including Driver)

Sketch Plan Pg. 1

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.
- Information provided must be as <u>truthful and accurate as possible</u>. Any wilful misrepresentation or withholding of material facts may allow insurance companies to <u>repudiate policy liability</u>.
- 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.
- 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.
- 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:
 - 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: 2 2 JAN 2019

Driver's Signature

(If driver is not the policyholder)

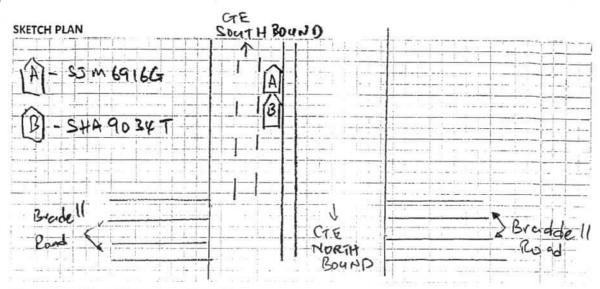
Date & Time:

Reporting Centre Personnel's Signature

Name

NRIC/FIN No.:

Deborah Lai S7332811Z



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

This morning, 22nd January 2019 at around
This morning, 22nd January 2019 at around 10:16 am, JI was travelling along South bound
CTE ou the cloth mart lang Ar Alx which in
from of me slowed down I noplied my
breaks Suddenly While I was slowing down
from of me slowed down, I applied my breaks Suddenly while I was slowing down the rear vehicle, SHAGDITT, could not break on the rear.
ou thro and hit we on the rear.
We took abotal and exchange mitamential
and off on our ways.
and off

DECLARATION

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

Policyholder's Sig 2 2 2 1 A N 2019 Date & Time:

Driver's Signature

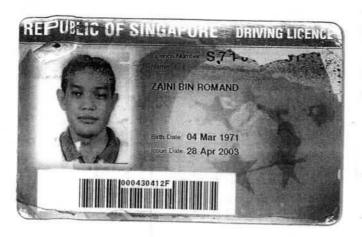
Reporting Centre Personnel's Signature Name: Deborah Lai

(If driver is not the policyholder)
Date & Time:

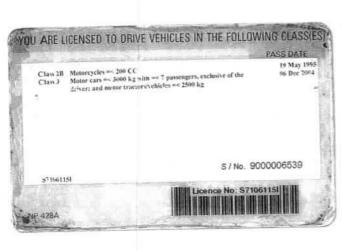
NRIC/FIN No.:

Deborah Lai S7332811Z Mai

GOLIVAIC ShetchPlanform_V2











CERTIFICATE OF INSURANCE

AUTOPLUS PRIVATE VEHICLE

Name of Policyholder : Zaini Bin Romand

Period of Insurance

: 14 Jan 2019 To 13 Jan 2020

Engine N.€.

: G4HG8508388

Chassis No.

: KNABA24329T698322

Policy No.

: SJM6916G : 2100115363-10

Endorsement No.

Issued Date

Vehicle No.

: 28 Dec 2018

ABOUT THE COVER

Make/M odel

: KIA PICANTO 1.1

Engine Capacity/Tonnage: 1,086.00 CC Driver R estriction : NA

Sum Insured : Market Value

Off Peak Car : No

First Year of Registration : 2009

Insuring with COE/PARF : Yes

Person Or Classes of Persons Entitled to Drive* :

a) The Policy holds
b) Any other person who is driving on the Policyholder's order or with his/her permission,
This Policy will infermulty the Policyholder or any authorised driver only if he/she meets the specified age condition.

You have to PBy at additional sum of \$3,000 as "Inexperienced Driver Excess" ("IDR") if You are or Your Authorised Driver (named or unnamed) has less than 2 years' driving experience.

Age Condition

: 35 years old and above

Limitation as to use* :

Use only for social domestic and pleasure purposes and for the Policyholder's business. This Policy does not cover use for hire or reward, driving fulfion, driving fest, racing, pace-making, reliability trial or speed-testing, the carriage of goods other than samples in connection with any trade or business or use for any purpose in connection with Motor Trade.

Loss of Us € 1500cc - 1600cc Optional

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

Section 1

Fire - \$0 Own Damage - \$600 Theft - \$0 Flood Cover - \$0

Section 2

Property Damage - \$0

Windscreen: \$100

Named Driver and Excess (where applicable)

Zaini Bin Romand - \$600 (Own Damage)

APPROVED REPORTING CENTRES/AUTHORISED REPAIRERS (FOR CLAIMS RELATED REPAIRS)

Approved Reporting Centres/ AIG Authorised Repairers (For claims related repairs)
Any accident repairs to the Vehicle must be carried out by one of our Authorised Repairers. Within the first 3 years of the first registration of the Vehicle in Singapore. You have the option of having the accident repairs carried out at the Sole Agent's workshop.
For other Approved Reporting Centres/IAIG Authorised Repairers, please contact our 24-hour accident emergency hotline at +65 6338 6200, Alternatively, You may refer to AIG website www.aig.com.sg or AIG SG Mobile App, Simply search and download "AIG SG" from iTunes or Google Play.

IMPORTANT NOTES

Hire Purchase Company/Employer's Loan: MayBank

I/We hereby certify that the policy to which this Certificate of Insurance relates is issued in accordance with the provisions of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap. 189), Part IV of the Road Transport Act, 1987 (Malaysia) and Motor Vehicles (Third Party Risks) Rules, 1859 (Malaysia).

0692441000

TEO GIM YEOW

371 ALEXANDRA ROAD #06-12 AIA ALEXANDRA

SINGAPORE 159963 SP-AGNESWOON

Underwritten by AIG Asia Pacific Insurance Pte. Ltd.

AIG Asia Pacific Insurance Pte. Ltd. AUTHORISED REPRESENTATIVE

来發(明記)摩哆有限公司

LAI HUAT (MENG KEE) MOTOR PTE LTD

160 Sin Ming Drive #04-01, #04-02 & #07-03 Singapore 575722 Tel: 6453 8110 Fax: 6459 6267 GST No: M2-0128609-3

UEN: 199407592C

ESTIMATE

EST. No EST0021386

Zaini Bin Ramand

Page 1 of 1

Your ref. TP-SHA 9034T MS FC

Job No. 70191

Payment

Date 25/1/2019

Attn

Vehicle No ... SJM 6916G Vehicle Model : Kia Pidanto Accident on = 22/1/2019

Mos Mohashi Parany Bapaing Iday

Quantity Unit Description Unit price Disc pct Amount Supply of Parts: 10.00 Bo 1.00 Pc 166.50 1.00 Pc 185.00 Rear bumper reinforcement Labour & Misc. 1.00 To knock dents on rear end panel and renew of parts 200.00 1.00 To spray paint

> 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 survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- · Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer Signature:

Date:

Sub-Total GST 7.00% Total

828.72

58.01

本公司拥有最先进的 CAROLINER MARK IV 机械,可提供给多种款式的车身及给于快速与准确的测量方式和大铁修理。 除外,还有先进的 SAICO Deluxe 喷漆烘炉。

"Our services include the latest and reliable CAROLINER MARK IV repair bench, draw-aligner and the support dolly system to provide accurate re-alignment and speedy repairs. We also provide the new and advanced SAICO Deluxe oven heater for re-spraying all motor vehicles."

• זה ומשטיאגיץ ליבוב ה"לו"פר בחוום מחוווים



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

		Neg. No.	19960/196R GST Reg. No. 19-90	
		Affiliated to Federation Intern	nationale Des Experts En Autom	obile
MSF	FIRST CAPITAL IN	ISURANCE LTD	Ref : CS/FCI1900172	.0/Kqd3e2
36 ROBINSON ROAD #16-01 CITY HOUSESINGAPORE 068877		Date: 16-04-2019		
			Code: FCI2	
1.		Policy Particul	lars :- THIRD PARTY CLAIR	M
	Insured Veh.	SHA 9034T	Veh. Inspected	SJM 6916G
	Policy No.		Coverage (\$)	0.00
	Claim No.	D19000666MFSH	Excess (\$)	0.00
	Assign From	SITHARA	Assign Date	25/01/2019
2.		Vehicle P	articulars & Condition	
	Make & Model	KIA PICANTO (M)	c.c	1086
	Engine No.	HIDDEN	Year of Reg.	2009
	Chassis No.	KNABA24329T698322	Colour	METALLIC BLUE
	Odometer	138946	Steering	IN ORDER
	Brakes	IN ORDER	Modification	STANDARD ALLOY RIM
	General	GOOD		
3.		Con	nditions of Tyres	MASSINE CAMPS
		Size	Make	Balance
	R/H Front Tyre	165/60 R14	YOKOHAMA	8 mm
	L/H Front Tyre	165/60 R14	YOKOHAMA	8 mm
	R/H Rear Tyre	165/60 R14	YOKOHAMA	7 mm
	L/H Rear Tyre	165/60 R14	YOKOHAMA	7 mm
4.	新学型员		ription of Damages	STATE OF STATE OF
	THE VEHICLE SU	ISTAINED DAMAGES AT THE	REAR PORTION.	
	DAMAGES SEE D	ETAILS.		
5.		Gen	neral Information	A STATE OF THE STA
	Accident Date	22/01/2019	Inspection Date	20/02/2019
	Survey held at	LAI HUAT (MENG KEE) MO	TOR PTE LTD	
	160 SIN MING DRIVE #04-01/02 SIN MING AUTOCITY SINGAPORE 575722			
5a.			Remarks	型位于图 图 200
	B)THE INSPECTIO		PORT. "WITHOUT PREJUDICE" BASI IS, WE HAVE NOT AUTHORIS	
5b.			nate Days of Repair	

2 Working Days

ESTIMATED NORMAL PERIOD FOR REPAIR:



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. SJM 6916G

Qty	Description of Parts	Condition	Estimate By Workshop (\$))	Our Adjusted (\$)
	REPLACEMENT OF PARTS			
1	REAR BUMPER	BUCKLED / CRACKED	235.80	235.80
1	REAR BUMPER REINFORCEMENT	BROKEN	185.00	185.00
	LESS 10% DISCOUNT		-42.08	-42.08
			378.72	378.72
	LABOUR			
	TO KNOCK DENTS ON REAR END PANEL AND RENEW OF PARTS.		250.00	200.00
	TO SPRAY PAINT.		200.00	200.00
			450.00	400.00
	GRAND TOTAL		828.72	778.72

RECOMMENDED COST OF LUMP SUM REPAIRS	700.00
(TO ITS PRE-ACCIDENT CONDITION)	

Report Ref No. CS/FCI19001720/Kqd3e2

MARKET VALUE: \$24,000.00(EST)-LTA REIMBURSEMENT VALUE: \$12,960.00=NETT VALUE: \$11,040.00

KSC

KONG SENG CHEONG

Licensed Appraiser

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