

RICO 60 AUTO SERVICES PTE. LTD.

Co. & GST Reg. No.: 201807623M 8 Kaki Bukit Avenue 4 Premier @ Kaki Bukit #02-24, Singapore 415875

Tel: +65 6286 6060 | Fax: +65 6286 7060

Email: enquiry@rico60.com

Our Ref.: SDN 6616 M

Your Ref.: SHD 8532 M

Date:

15/9/2020

ATTN:

Motor Claims Department

INS:

MS First Capital Insurance Limited

Dear Sir/Madam,

Accident Involving:

SDN 6616 M & SHD 8532 M

Date of Accident:

21/8/2020

Location:

HOOPER ROAD TWDS BUKIT TIMAH ROAD

We refer to the above-mentioned accident.

We are claiming as follows:

Cost of Repair:

2,193.50

Rental

(1 Day x \$160/Day):

160.00

Rental

(4 Day x \$160/Day):

3rd Party Report:

640.00 29.00

LTA Search:

7.49

Grand Total:

3,029.99

The above-mentioned settlement is in respect for our client of damage pertaining to his/her motor vehicle and shall not prejudice our client's claim in respect of damages and consequential loss in relation to his/her personal injuries.

Kindly take note that our office is located at 8 Kaki Bukit Avenue 4, Premier @ Kaki Bukit, #02-24, Singapore 415875.

For any further queries, please kindly contact Yvonne Teoh @ 6286 6060, or email to claims@rico60.com.

Thank You,

Yvonne Teoh





RICO 60 AUTO SERVICES PTE. LTD.

Co. & GST Reg. No.: 201807623M

8 Kaki Bukit Avenue 4, Premier @ Kaki Bukit, #02-24 Singapore 415875 | Email: enquiry@rico60.com

Tel: +65 6286 6060 | Fax: +65 6286 7060

LETTER OF AUTHORISATION

Accident on 1 108 2010 @ 19:00 hrs along Hopper Road Twds Butit Timah Road involving vehicles nosSON6616 m
In consideration of Rico 60 Auto Services Pte. Ltd., 8 Kaki Bukit Avenue 4, Premier @ Kaki Bukit, #02-24, Singapore 415875, repairing my/our motor yehicle no
(address) bearing NRIC no
hereby authorise them to demand claim, settle and receive whatever amount settle payable by the
insurance company or third party or commence legal proceeding for cost of repairs, loss of use and
etc, to any of their appointed advocates to act of me/us in respect of the said accident/claim and all
the amount claimed or settled shall belong and make payable to them absolutely by the insurance
company of the third party. I/We further authorised them to give an absolute discharge on my/our
behalf and to sign discharge voucher(s) and any other documents necessary or incidentals to the
conduct and disposal of my/our above claims.
I/We further agree to fully co-operate and attend all court hearings that are necessary to prosecute the claims maintained by Rico 60 Auto Services Pte. Ltd. I/We further agree and undertake to indemnify them against my/our claim for costs which arise therewith. In the event that my/our claim is unsuccessful, I/we undertake to pay to Rico 60 Auto Services Pte. Ltd. the cost of repairs of my/our vehicle. In the event that settlement cheque were to be drawn in my/our favour, I/we hereby give my/our instruction to clear the said cheque on my/our behalf by presenting the same for payment directly into Rico 60 Auto Services Pte. Ltd. account. Upon clearance of the said cheque, I/we further authorise Rico 60 Auto Services Pte. Ltd. and/or their appointed law firm to utilise the monies to pay their charges without further reference to me. I confirm that the payment to Rico 60 Auto Services Pte. Ltd. shall amount to a good discharge of Rico 60 Auto Services Pte. Ltd. and/or their appointed law firm's obligation to me in respect of the settlement monies.
Dated this day of (month) (year).
AM REGIONALISM IN
"The Claimant's" Signature Rico 60 Auto Services Pte Ltd
Name:ANG Choon BOCK Name:Wonne Tech
NRIC No.:



MS First Capital Insurance Limited Co.Reg. No. 195000108C GST Reg. No. M2-0001676-8 6 Raffles Quay #21-00 Singapore 048580 Tel: (65) 6222 2311 Fax: (65) 6222 3547

Claims & Motor Underwriting Dept: 36 Robinson Road #16-01 City House Singapore 068877 Tel: (65) 6507 3848 Fax: (65) 6507 3849

www.msfirstcapital.com.sq

DISCHARGE RECEIPT

CLAIM REFERENCE

D20003418MFSH/1

ACCIDENT DATE

21/08/2020

ACCIDENT LOCATION

HOOPER RD JUNCTION BUKIT TIMAG RD

INSURED

CITYCAB PTE LTD

INSURED DRIVER

KOH THIAN CHAI

"My execution of this Discharge

INSURED VEHICLE

SHD 8523M

Voucher is only for my claim

INVOLVED PARTY

SDN 6616M

for property damage and not Prejudicial to any other claims"

SETTLEMENT SUM

\$2,500.00

I/We, the undernoted CLAIMANT being the person/entity entitled to receive the compensation in relation to the accident. hereby agree to accept the SETTLEMENT SUM as full and final settlement of all claims for damages, costs & disbursements arising out of the ACCIDENT, and I/WE also agree that the said settlement sum:

1. is paid without admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and/or its INSURED DRIVER in respect of the said loss and for damage whether now or hereafter to become manifest.

2. is accepted by me/us to the intent that the said MS First Capital Insurance Limited and /or its INSURED and/or its INSURED DRIVER be absolutely and finally discharged from all claims whatsoever which I/WE now or hereafter may have arising out of or connected with or traceable to the said accident.

I/WE acknowledge that this DISCHARGE RECEIPT is not to be construed as an admission of liability on the part of MS First Capital Insurance Limited and/or its INSURED and /or its INSURED DRIVER and it/shall not be used as evidence in any claims or actions which may be made against them or any of them.



MS First Capital Insurance Ltd.

6507 3848

RICO 60 AUTO SERVICES PTE. LTD.

Co. & GST Reg. No.: 201807623M 8 Kaki Bukit Avenue 4 Premier @ Kaki Bukit

#02-24, Singapore 415875

Tel: +65 6286 6060 | Fax: +65 6286 7060 Email: enquiry@rico60.com

UOB Bank -Current: 371-310-641-9

TAX INVOICE

Invoice No. : I2020092263

Invoice Date : September 15, 2020

Vehicle No. : SDN6616M

Make & Model : HONDA CIVIC Chassis No. : JHMFD16306S207872

Mileage

e :-

Terms : Due within 90 days

NO.	DESCRIPTION	QUANTITY	PER UNIT (SGD)	AMOUNT (SGD)
1	To Carry Out Repair & Respray on Accident Corresponding to Supply on Spare Parts & Labour Charges	1	2,050.00	2,050.00

7% GST	\$143.50	
GRAND TOTAL (INCLUSIVE OF 7% GST)	\$2,193.50	
Amount Paid	\$0.00	
Balance Due	\$2,193.50	



Signature/Company Stamp

I agree to the price as listed above and affirm that the goods are received in good condition.

1AA

Registration no: 53387138K

Address: 53 Ubi Avenue 1 #01-33

Paya Ubi Industrial Park Singapore 408934

Contact: 98888885 / 88668832

Bill to: Invoice No: 1AA-20200031

Date: 2-Jul-20

NIU JING

No.	Description	Qty	Unit Price	Amount
1	Description RENTAL VEHICLE: SLG5765P 11/05/2020 TO 16/05/2020	Qty 5	\$ 150.00	
		Tota	al Amount	\$ 750.00

All cheques must be crossed and made payable to: 1AA

Payment via bank transfer: DBS Current 018-904614-2 / OCBC Current 712-814250-001



RICO 60 AUTO SERVICES PTE. LTD. Co. & GST Reg. No: 201807623M 8 Kaki Bukit Avenue 4 Premier @ Kaki Bukit #02-24, Singapore 415875

Tel: +65 6286 6060 | Fax: +65 6286 7060

TAX INVOICE

Name: RISHI KUMAR S/O PANNIR SELVAM Date: 26/08/2020

NRIC / UEN No.: SXXXX253A Vehicle No. : SDN 6616 M

Contact No. : 8779 2651 Make/Model : HONDA CIVIC

DESCRIPTION			amount s\$
Rental of SML 2348 S (Toyota Prius)			
From: 26/08/2020 – 27/08/2020 1 Days x \$160/Day	(A)		
		TOTAL :	\$160



RICO 60 AUTO SERVICES PTE. LTD.
Co. & GST Reg. No: 201807623M
8 Kaki Bukit Avenue 4
Premier @ Kaki Bukit
#02-24, Singapore 415875

Tel: +65 6286 6060 | Fax: +65 6286 7060

TAX INVOICE

Name: RISHI KUMAR S/O PANNIR SELVAM Date : 27/08/2020

NRIC / UEN No.: SXXXX253A Vehicle No. : SDN 6616 M

Contact No. : 8779 2651 Make/Model : HONDA CIVIC

DESCRIPTION	DESCRIPTION		amount s\$	
Rental of SMK 1978 K (Honda Freed)			
From: 27/08/2020 – 31/08/2020 4 Days x \$160/Day	(A)			
		TOTAL:	\$640	

RICO 60 AUTO SERVICES PTE LTD

UEN: 201807623M

8 Kaki Bukit Avenue 4, #02-24

Premier @ Kaki Bukit , Singapore 415875

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR

Name (as in NRIC): RISHI KUMAR SIO PANNIK Selvam

NRIC/Passport No.: \$9604253A

Date of Birth: 14/01/1996

Address: Blk 4310 Yishun Avel #04-581 singapore 763431

Contact:

ADDITIONAL DRIVER'S PARTICULAR

Name (as in NRIC):

NRIC/Passport No.:

Date of Birth:

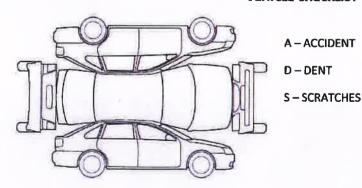
VEHICLE DETAILS

Vehicle Reg. No.: SMK 1978 K

Vehicle Make & Model: Honda Fraed

Out Date & Time: 27/08/2010 - 31/08/2020

VEHICLE CHECKLIST



Other Remarks : ACCIDENT VEHICLE REPLACEMENT FOR SON 6616 M

TERMS & CONDITIONS

- 1. ONLY PERSONS ABOVE 24 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- 2. Hirer is responsible for checking and maintaining the engine oil and radiator water level. Vehicle breakdown repair cost due to no engine oil or radiator water will be bare by the hirer.
- 3. Vehicle is strictly for us in Singapore only and may not be driven out of Singapore without the prior written consent of RICO 60 AUTO SERVICES PTE LTD
- 4. All vehicles are fitted with anti theft device which will response to the RF at the Singapore Customs. Hirer will be fully liable for all cost and charges incurred in event that the immobiliser is being activated at the Singapore Custom. There will be NO REFUND of Unused rental and hirer shall bear the cost of the following charges: i) SGD\$300.00 for towing from Singapore Customs. ii) SGD\$150 for resetting of immobiliser.
- Use of vehicle for illegal purposes (e.g. in connection with theft, drug pedalling or trafficking, smuggling) is strictly prohibited.
- 6. In case of accident, the hirer shall report to the rental office immediately. If there are bodily injuries, a police report must be made within 24 hours
- 7. Punctured tyres, empty petrol tank, flat battery due to negligence, loss of vehicle's key or locked key inside vehicle, by itself does not constitute to a breakdown and that in the event, the Owner's 24 hours Emergency Services is called upon to respond to such occurrence. the Hirer shall bear the cost of such response at SGD\$50 per trip. Punctured and damaged tyres that cannot be reused will be charged accordingly from SGD\$80-\$200 per tyres.
- 8. All vehicles are supplied with petrol and should be returned with petrol level likewise. There will be no refund for excess petrol.
- 9. No refund for early return of vehicle (The hirer shall be liable for excess charges for any late return at rate shown per hour per day). Latest by 6pm.
- 10. Windscreen and windows damages are not covered under insurance (Range from \$GD\$300-\$1000)
- 11. Smoking, Transportation of Pets and Durian are not allowed. Hirer is responsible for a penalty of SGD\$300.

I have read and agree to the Terms and Conditions on this agreement. Al information I have provide to RICO 60 AUTO SERVICES PTE LTD in connection with this agreement is true.

RUH KUMAR S/D DANNIT SELVAM

HITER Name (as in NRIC & NRIC No. HI

Hirer Signature & Date

RICO 60 AUTO SERVICES PTE LTD

RICO 60 AUTO SERVICES PTE LTD

UEN: 201807623M

8 Kaki Bukit Avenue 4, #02-24

Premier @ Kaki Bukit, Singapore 415875

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR

Name (as in NRIC): Rishi Kumar Slo Pannir Selvam

NRIC/Passport No.: S9604153A

Date of Birth: 14/0//1996

Address: BIK 431C YUHUN AVE 1 # 04-581 Singapore 763431

Contact:

ADDITIONAL DRIVER'S PARTICULAR

Name (as in NRIC):

NRIC/Passport No.:

Date of Birth:

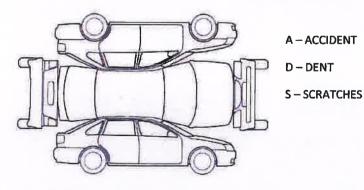
VEHICLE DETAILS

Vehicle Reg. No.: SML 348 S

Vehicle Make & Model: Toyota Prius

Out Date & Time: 21/08/2020 - 27/08/2020

VEHICLE CHECKLIST



Other Remarks : ACCIDENT VEHICLE REPLACEMENT FOR SON 6616 M

TERMS & CONDITIONS

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- 2. Hirer is responsible for checking and maintaining the engine oil and radiator water level. Vehicle breakdown repair cost due to no engine oil or radiator water will be bare by the hirer.
- 3. Vehicle is strictly for us in Singapore only and may not be driven out of Singapore without the prior written consent of RICO 60 AUTO SERVICES PTE LTD
- 4. All vehicles are fitted with anti theft device which will response to the RF at the Singapore Customs. Hirer will be fully liable for all cost and charges incurred in event that the immobiliser is being activated at the Singapore Custom. There will be NO REFUND of Unused rental and hirer shall bear the cost of the following charges: i) SGD\$300.00 for towing from Singapore Customs. ii) SGD\$150 for resetting of immobiliser.
- Use of vehicle for illegal purposes (e.g. in connection with theft, drug pedalling or trafficking, smuggling) is strictly prohibited.
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- 7. Punctured tyres, empty petrol tank, flat battery due to negligence, loss of vehicle's key or locked key inside vehicle, by itself does not constitute to a breakdown and that in the event, the Owner's 24 hours Emergency Services is called upon to respond to such occurrence. the Hirer shall bear the cost of such response at SGD\$50 per trip. Punctured and damaged tyres that cannot be reused will be charged accordingly from SGD\$80-\$200 per tyres.
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- 9. No refund for early return of vehicle (The hirer shall be liable for excess charges for any late return at rate shown per hour per day). Latest by 6pm.
- 10. Windscreen and windows damages are not covered under insurance (Range from SGD\$300-\$1000)
- 11. Smoking, Transportation of Pets and Durian are not allowed. Hirer is responsible for a penalty of SGD\$300.

I have read and agree to the Terms and Conditions on this agreement. Al information I have provide to RICO 60 AUTO SERVICES PTE LTD in connection with this agreement is true.

Ruhi Kumar slo pannir selvam

Hirer Name (as in NRIC & NRIC No. Hirer Signatu

Hirer Signature & Date

RICO 60 AUTO SERVICES PTE LTD



GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Our Ref No:

GR-20-103751

Date of Request:

01/09/2020

Your Ref No:

PURCHASE BY EMAIL

RICO 60 AUTO SERVICES PTE LTD

8, KAKI BUKIT AVENUE 4, #02-24, PREMIER @ KAKI BUKIT

SINGAPORE 415875

Dear Sir/Madam.

Date of Accident:

21/08/2020

Vehicle No:

SDN6616M

Place of Accident:

Hooper Road Twds Bukit Timah Road

Involving Vehicle No: SHD8532M

With reference to your application for the accident report, we have attached the following accident reports as requested:

DOCUMENTS	ACCIDENT LOCATION	PER DOC (S\$)	QTY	AMOUNT (S\$)
SHD8532M	Hooper Road Twds Bukit Timah Road	14.00	1	13.08
GST Amount				0.92
Total Amount Due (GST Inclusive)				14.00

The images provided to you are taken from the original reports forwarded to the centre by the members of the General Insurance Association of Singapore and we take no responsibility for their accuracy or contents and shall be under no liability whatsoever for any loss or damage arising out of or in connection with the reports or their images.

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[] GIRO [X] Cash [] Cheque



GENERAL INSURANCE ASSOCIATION OF SINGAPORE RECORDS MANAGEMENT CENTRE

6 Raffles Quay #18-00, Singapore 048580 Phone: +65 6224 0010 Fax: +65 6224 0030 Operating Hours: Monday to Friday 9am to 5pm

GST Registration No: M400017735

TAX INVOICE

Our Ref No:

GR-20-103750

Date of Request:

01/09/2020

Your Ref No:

PURCHASE BY EMAIL

15.00

RICO 60 AUTO SERVICES PTE LTD 8, KAKI BUKIT AVENUE 4, #02-24, PREMIER @ KAKI BUKIT SINGAPORE 415875

Dear Sir/Madam,

Your Vehicle No:

SDN6616M

Date of Accident:

21/08/2020

Place of Accident:

HOOPER RD Involving Vehicle No: SHD8532M

DESCRIPTION AMOUNT (S\$) E-File Search Fee (Public) 14.02 GST Amount 0.98 Total Amount Due (GST Inclusive)

This is a computer generated document and requires no signature.

For GIARMC Official use:

Date:

[] GIRO [X] Cash [] Cheque



Land Transport Authority 10 Sin Ming Drive Singapore 575701

GST Registration No.: M4-0006529-2

Print Date/Time:

22 Aug 2020 / 15:37:54

Receipt Date/Time

22 Aug 2020 / 15:37:53

Tax Invoice/Receipt

Receipt No.: ITNET-00000-200822-001468

Previous Receipt No.:

S/N Item Description/ Business Transaction Reference No.		Amount Before GST (S\$)	GST Amount (S\$)	Amount After GST (S\$)
Result of Insurance Enquiry - SLX2705T As at 21 Aug 2020/12:50:00 Insurance Co: ERGO INSURANCE PTE. LTD. 1 Insurance Enquiry - SLX2705T Enquiry Fee 20200822153707929018		7.00	0.49	7.49
*	Sub-Total	7.00	0.49	7.49
Result of Insurance Enquiry - SHD8532M As at 21 Aug 2020/19:00:00 Insurance Co: MS FIRST CAPITAL INSURANC 2 Insurance Enquiry - SHD8532M Enquiry Fee 20200822153707968139	EE LIMITED	7.00	0.49	7.49
20200022100101000100	Sub-Total	7.00	0.49	7.49
Result of Insurance Enquiry - GBC6211D As at 21 Aug 2020/20:00:00 Assurance Co: ERGO INSURANCE PTE. LTD. 3 Insurance Enquiry - GBC6211D Enquiry Fee 20200822153708003082		7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	21.00	1.47	22.47
	Rounding Difference			0.02
	Total Amount Payable			22.45
	Paid By			
	559221XXXXXX4989	eNETS Cre	dit Card	22.45
	Total			22.45
	Cash Change			0.00
	Tendered Amount			22.45
	Excess Refundable Amount			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.

Cecilia Chong (LKK Auto)

From: Merina Chia <MerinaChia@msfirstcapital.com.sq>

Sent: Thursday, 17 December 2020 3:38 PM

To: Cecilia Chong (LKK Auto)
Cc: Mei Kwan (LKKAuto); Admin A

Subject: RE: MANDATE REQUEST ON QUANTUM AND LIABILITY - SURVEY ASSESSMENT -

D20003418MFSH/1 // EXPRESS SETTLEMENT *** LKK REF: CC4/FCI20009107/Egs3

(REVISED SURVEY REPORT)

Dear Cecilia,

Please proceed to negotiate from **\$2,529.99-\$2,729.99**.

- Loss of rental \$100 x 3-5 days (workshop rented below 1600cc vehicle, hence, \$100/day)
- LTA & GIA search fee \$36.49

Thank you.

Best Regards, Merina Chia (Ms) Motor Claims Department

MS First Capital Insurance Ltd | 36 Robinson Road, City House #16-01 Singapore 068877 | Tel: 6507 3848 | DID: 6507 3856 | Fax No.: 6507 3849 | Email: merinachia@msfirstcapital.com.sg | Company Regn. No. 195000106C

A Member of MS&AD Insurance Group

As a response to the COVID19 outbreak, we are observing staggered working hours and some of us are on Work From Home arrangement. However, we are actively working to support our clients and partners. We have access to e-mails and will work to respond in a timely manner. We appreciate your kind understanding. Stay safe.

Personal Data Protection Act 2012 ("PDPA"):

Under the PDPA, there are various requirements that regulate the processing of your personal data. Please refer to http://www.msfirstcapital.com.sg for details of PDPA Personal Data Collection Statement.

Confidentiality Notice: This e-mail is confidential. It may also be legally privileged. If you are not the addressee or to whom it is intended, you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete the message and all copies from your system and notify the sender immediately by return e-mail.

From: Cecilia Chong (LKK Auto) < Cecilia Chong@lkkauto.com >

Sent: Wednesday, 9 December 2020 2:52 PM

To: Merina Chia < Merina Chia @msfirstcapital.com.sg>

Subject: MANDATE REQUEST ON QUANTUM AND LIABILITY - SURVEY ASSESSMENT - D20003418MFSH/1 // EXPRESS SETTLEMENT *** LKK REF: CC4/FCI20009107/Egs3 (REVISED

SURVEY REPORT)

OUR REF: D20003418MFSH/1 LKK REF: CC4/FCI20009107/Eks3

Dear Ms. Merina,

We refer to the above matter.

Our surveyor commented that based on the TP's video, it is noted that the impact is at the front RH portion thus we recommend the same portion. The old damage to TP vehicle is at the front LH portion (please refer to attached photos circled in red).

Liability: 100%

Remarks: Insured driver reversed and hit TP vehicle

We seek your approval to offer third party repairer "RICO 60 AUTO SERVICES PTE LTD" at $$2,729.95 \sim 3,189.95$$ (all in).

The summary is as follows: -

	Claimed Amount	Revised Amount
1. Cost of Repair (W/GST)	\$ 42,693.00	\$ 2,193.50
2. Loss of Rental (5 days x \$160)	\$ 800.00	\$ 500.00 ~ 960.00 (5 days x \$100 ~ \$160)
3. GIA/LTA Search	\$ 36.45	\$ 36.45
Total	\$ 43,529.45	<u>\$ 2,729.95 ~ 3,189.95</u>

Surveyor recommended 3 days for repair + 1 Sunday + 1 PRS = 5 days

Enclosed herewith all the documents for your perusal.

Kindly let us have your approval/instruction.

Thank you.

"Best Wishes for Merry Christmas & Happy New Year 2021"

Best Regards,

Cecilia Chong | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6749-4274 | email: <u>CeciliaChong @lkkauto.com</u> fax; 6741-4108 Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

From: Khanchna (LKK Auto)

Sent: Thursday, November 5, 2020 4:34 PM

To: Merina Chia < Merina Chia @msfirstcapital.com.sg >

Cc: Admin A < admin-a@lkkauto.com >

Subject: FW: MANDATE REQUEST ON QUANTUM AND LIABILITY - SURVEY ASSESSMENT -

D20003418MFSH/1 // EXPRESS SETTLEMENT *** LKK REF: CC4/FCI20009107/Eks3

Dear Ms. Merina,