

## Asher Sng (LKKAuto)

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**From:** Tan Lee Gek (Auto Svcs/Claims & IA/Claims & IA/Taxis) <LeeGek@smrt.com.sg>  
**Sent:** Wednesday, 3 February 2021 12:19 PM  
**To:** CS A Team; Admin A  
**Subject:** LOD Re: Accident on 24/11/2020 involving SHB 5185L & GZ 1090M (China Taiping's insured) Our Ref: TAX/11/20/2055/lg)  
**Attachments:** 0131\_001.pdf  
**Follow Up Flag:** Follow up  
**Flag Status:** Completed

Dear All,

We quantify our own losses as follows:-

Cost of Repair	\$4,250.00
Loss of Rental	\$1,230.50 ( 11.5 days x \$107.00 )
LTA Search Fee	\$7.00
<b>Total</b>	<b>\$5,487.50</b>

We enclose the following documents:

- 1) Repair invoice
- 2) Proof of rental rate
- 3) Police/GIA reports
- 4) Accident vehicle laid-up report
- 5) LTA search
- 6) Hirer's letter of authorisation

**Our hirer is claiming his injury and loss of income through his own lawyer.**

Please let us have your offer soon. Thanks.

Regards

Tan Lee Gek (DID: 6556 3548)

Claims Department

SMRT Automotive Services Pte Ltd



Date: 25/11/2020

Our Ref. No.:

### Letter of Authorisation

I, MOHAMMED RAMZIAN B MD DALI (NRIC No.: [REDACTED])  
registered hirer / relief driver / taxi share driver of SMRT taxi registration number  
SHB5185L hereby authorise **SMRT Automotive Services Pte Ltd**  
("AutoSvs") to deal with all matters arising out of the accident between my taxi  
and GZ 1090M happened on 24/11/2020  
along TURONG EAST AVE 1 TOWARDS TURONG WEST AVE 1  
(the "Accident") on my behalf, including but not limited to instituting and any claims or  
proceedings against such party or parties (as AutoSvs deems fit in its absolute  
discretion) in respect of any claim, demand, loss, cost, expense, liability, damages or  
action made against us or incurred or suffered by us.

Without prejudice to the foregoing, I further authorise AutoSvs to negotiate, resolve  
and settle any proceeding or claim arising out of the accidents, including but not limited  
to doing any act or executing any document or signing the Discharge Voucher on my  
behalf as may be required.

Name

MOHAMMED RAMZIAN

Signature: [Signature]

NRIC No. [REDACTED]

Tel No. [REDACTED]

Address [REDACTED]

## **AUTHORIZATION TO ACT**

I, **SMRT TAXIS PTE LTD** (the third party claimant") of **60 WOODLANDS INDUSTRIAL PARK E4 SINGAPORE 757705** (address), owner of **SHB 5185L** (vehicle no.) hereby authorize **SMRT AUTOMOTIVE SERVICES PTE LTD** ("the workshop") to act for me with respect to my claim for repair costs and/or rental and/or loss of use ("claim") for my vehicle no **SHB 5185L** that was damaged pursuant to the accident which occurred on **24/11/2020** (date) along **JURONG EAST AVE 1** (location) involving vehicle no/s **GZ 1090M** ("the accident").

I further authorize the workshop to settle my above mentioned claim in a manner that they deem fit and the workshop is further authorized to receive payment further to settlement of my claim with payment cheque/s being made in favour of **SMRT TAXIS PTE LTD**.

I further acknowledge that any settlement the workshop may reach on my behalf is on a without prejudice and without admission of liability basis insofar as the driver/owner/insurers of the other vehicle/s is concerned.

Dated this 22 (day) of April (month) 2021 (year)



Signed by "the third party claimant"  
(with chop if applicable)



Signed by "the workshop"  
(with chop)

MOTOR CLAIMS DISCHARGE VOUCHER

Policy No : DMVSN3000111902

Claim No : SNM20D204647

Claimant : SMRT TAXIS PTE LTD

Amount : S\$5,006.00

DOLLARS FIVE THOUSAND AND SIX ONLY.

I/We agree to accept the above mentioned amount to be paid to me/us in full & final settlement of all claims, costs & disbursements for injuries / damages sustained by me/us through an accident involving

Claimant Vehicle No. : SHB 5185L

Insured Vehicle No. : GZ 1090M

Date of Loss : 24/11/2020

Place of Accident : JURONG EAST AVE 1

IN CONSIDERATION of the payment made to me/us of the aforementioned sum by CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD., I/We agree absolutely to discharge CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD. and/or

Insured Name : NETWAY TRADING AND ENGINEERING SERVICES

Driver Name : SUM HON WENG

from all claims, present or future in respect of all loss, injury or damage sustained by me/us arising out of the said accident.

I acknowledge that this payment is made without admission of liability on the part of CHINA TAIPING INSURANCE (SINGAPORE) PTE. LTD.

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(1) General Damages	S\$	
(2) Cost of Repair/ <del>Excess</del>	S\$	4,250.00
(3) Loss of Use/Rental/ <del>Earning</del>	S\$	749.00
(4) GIA/Police Reports/ Investigation Results/Search Fees	S\$	7.00
(5) Medical Reports/Expenses	S\$	
(6) Survey Fees/Towing Fee/Disbursement	S\$	
(7) Cost including Disbursement	S\$	
		=====
TOTAL . . . . .	S\$	5,006.00
		=====

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Claimant Name : SMRT TAXIS PTE LTD

NRIC No : 1XXXXX369K

Signature :



Date :

23 APR 2021

\*\*\* This Discharge Voucher applies only to the claimant's claim or his property damage and will not affect his personal injuries claim and/or uninsured losses claim in a later date. Further, the settlement terms herein should not be used as an evidence to prejudice to the claimant's personal injuries claim and/or other uninsured losses claim arising of the subject matter in this action.



Customer Code: 3000063

SMRT TAXIS PTE LTD

Block Unit

60 WOODLANDS INDUSTRIAL PARK E4  
SINGAPORE 757705



SMRT Automotive Services Pte Ltd

~~2 Tanjong Katong Road, Tower 3, Paya~~

~~Lebar Quarter, #08-01, Singapore 437161~~

Tel: 65 69083530 Fax: 65 69083592

### Tax Invoice

GST Reg No. : MR-8500001-7  
CRN : 199004280Z  
Invoice No. : IV210100380  
Date : 26.01.2021  
Vehicle No. : SHB5185L  
Your Ref No. : TAX/11/20/2055  
Our Ref No. : 24108930  
Terms : 30 Days

Description	Qty	Unit Cost	Add %	/ (Discount) Amount	Amount
LUMP SUM AMOUNT FOR REPAIR AS PER SURVEYOR'S RECOMMENDATION	1.00				\$ 4,250.00
GRAND TOTAL					\$ 4,250.00

Remark :

Make/Model : PRIUS4

Accident Date : 24.11.2020

#### Payment instructions:-

By cheque: crossed and made payable to  
**SMRT TAXIS PTE LTD**

and mail to:-

**Claims Department**

**No.60 Woodlands Industrial Park E4**

**Singapore 757705**

*Koo Yew Chung*

Koo Yew Chung (Jan 26, 2021 15:01 GMT+8)

Authorised Signature  
for SMRT Automotive Services Pte Ltd



**SMRT Taxis Pte Ltd**

**MEMORANDUM**

To: Claims Dept

Our Ref: TAX/11/20/2055

From: SMRT Taxis Pte Ltd

Date: 7/12/2020

**ACCIDENT ON 24/11/2020 INVOLVING SHB 5185L & GZ 1090M ALONG JURONG EAST AVE 1**

This is to confirm that the daily rental rate for SHB 5185L is \$107.00 per day.

Please proceed to recover any rental loss from the third party as a result of the above accident.

Thank you.

Yours sincerely  
SMRT TAXIS PTE LTD



for Manager



## Laid Up Report

Accident Start Date : 24/11/2020

Accident End Date : 18/12/2020

Date Generated : 18/12/2020

User Name : LeeGek

Case Reference Number	Vehicle Registration Number	Company Type	Vehicle Make	Vehicle Model	Job Card Number	Date and Time (Accident Repair)	Date and Time (Repair Completed)
TAX/11/20/2055	SHB5185L	SMRT Taxis Pte Ltd	TOYOTA	PRIUS4	24108930	25/11/2020 12:59 PM	07/12/2020 8:34 AM

## Enquire Transaction History

### Transaction History Details

Log Date/Time:	25 Nov 2020 / 14:24:33	Transaction Amount:	\$7.49
Asset Type:	Vehicle	Channel:	External Agency
Asset ID:	GZ1090M	Business Transaction Reference No.:	20201125142433104782
Transaction Type:	16.32 Insurance Enquiry (GIRO Payment)		
User ID:	ESASBAH0 - BALQISH BINTE ABDUL HALIL		

Search Date / Time: 24 Nov 2020 19:25:00  
Insurance Company: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD  
Information displayed is correct as at the log date and time.

Enquire Related Logs

OK





**SINGAPORE  
POLICE FORCE**

Traffic Police  
10 Ubi Avenue 3  
Singapore 408865  
Tel +65 6547 0000  
Fax +65 6547 4883  
[www.police.gov.sg](http://www.police.gov.sg)

Our Ref : TP/IP/52199/2020  
Date : 22 December 2020

MOHAMED RAMZAN BIN MOHD DALI



Dear Sir/Madam

**ROAD TRAFFIC ACCIDENT INVOLVING GZ 1090 M AND SHB 5185 L ALONG JURONG EAST AVENUE 1 ON 24.11.2020 AT ABOUT 7.25PM**

I refer to the above accident.

2. Please be informed that we have completed our investigations which revealed that the driver/rider of **GZ 1090 M** had committed an offence of **Careless Driving Causing Hurt** under **Section 65(1)(b) of the Road Traffic Act Chapter 276 p/u Section 65(4)(a) of the same Act**. Action has been initiated against the driver/rider for the said offence.
3. If you have any clarification, you may contact the Investigation Officer, Inspector Eve Boon Kian at office number: 65476172.
4. Thank you.

Yours faithfully

**HEAD INVESTIGATION  
TRAFFIC POLICE  
SINGAPORE POLICE FORCE**

This is a computer-generated letter. No signature is required.



Auto  
Consultants  
Pte Ltd

51 UBI AVE 1, #01-25 PAYA UBI INDUSTRIAL PARK, SINGAPORE 408933 TEL : (065) 62563561 FAX : (065) 67414108

**Our Ref: CC3/CTI20013336/Qea3**

15 MAR 2021

**NETWAY TRADING AND ENGINEERING SERVICES**  
5 TOA PAYOH INDUSTRIAL PARK  
#01-1279  
SINGAPORE 319057

Dear Sir/Madam,

**ACCIDENT INVOLVING GZ 1090M AND SHB 5185L ON 24/11/2020**

We refer to the above accident where we are acting for China Taiping Insurance (Singapore) Pte Ltd to resolve the claim against you and/or your authorized driver under the Auto Insurance policy taken up with them.

Based on the accident report and accident scenario, liability is down against us. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please call us if you have further queries.

Yours faithfully,

*asher*

Asher  
Case Handler  
DID: 6841 6051  
FAX: 6741 4108  
Email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com)

c.c. China Taiping Insurance (Singapore) Pte Ltd  
(Motor Claims Dept)

## Asher Sng (LKKAUTO)

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**From:** Adeline Chng <adeline.chng@sg.cntaiping.com>  
**Sent:** Monday, 19 April 2021 4:22 PM  
**To:** Asher Sng (LKKAUTO)  
**Cc:** Claims Dept of CTI; Admin A  
**Subject:** RE: [MANDATE REQUEST] RE: SNM20D204647/C02/GZ1090M/CHNGPW / FW: Direct Settlement - Accident Involving GZ1090M (OI : CTI - TBA) and SHB5185LP (TP : LKK REF - CC3/CTI20013336/Qea3) on 24/11/2020

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

[Strictly Confidential]

Without Prejudice

Dear ASher

We refer to the above matter.

Please proceed to resolve claim at \$ 5,006.00 (all-in)

### **NOTICE :**

In response to the escalating Covid-19 cases, please refrain from sending hardcopy documents to us as delay is to be expected for handling hardcopy documents. All correspondence should be made via email [claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com) or fax at [6224 7175](tel:62247175). Any inconvenience caused is much regretted.

Thank you.

**Adeline Chng**  
Executive  
Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**  
3 Anson Road #15-00 Springleaf Tower Singapore 079909  
DID: (65) 6389 6155 | F: (65) 6225 5879

**W:** [www.sg.cntaiping.com](http://www.sg.cntaiping.com) | **FB:** [www.facebook.com/chinataipingsg/](https://www.facebook.com/chinataipingsg/) | **WeChat:** 太平獅城 Taiping SG

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**From:** Asher Sng (LKKAUTO) <AsherSng@lkkauto.com>  
**Sent:** Wednesday, 14 April 2021 9:35 AM  
**To:** Adeline Chng <adeline.chng@sg.cntaiping.com>  
**Cc:** Claims Dept of CTI <claimsdept@sg.cntaiping.com>; Admin A <admin-a@lkkauto.com>

**Subject:** RE: [MANDATE REQUEST] RE: SNM20D204647/C02/GZ1090M/CHNGPW / FW: Direct Settlement - Accident Involving GZ1090M (OI : CTI - TBA) and SHB5185LP (TP : LKK REF - CC3/CTI20013336/Qea3) on 24/11/2020

**CAUTION:** This email originated from outside the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi Adeline,

We refer to the above matter.

Third party is chasing for offer / settlement.

Kindly let us have the approval / instruction if any.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108 | did: 6841-6051

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

*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.*

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**From:** Asher Sng (LKKAuto)

**Sent:** Tuesday, 6 April 2021 12:10 PM

**To:** Adeline Chng <[adeline.chng@sg.cntaiping.com](mailto:adeline.chng@sg.cntaiping.com)>

**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** [MANDATE REQUEST] RE: SNM20D204647/C02/GZ1090M/CHNGPW / FW: Direct Settlement - Accident Involving GZ1090M (OI : CTI - TBA) and SHB5185LP (TP : LKK REF - CC3/CTI20013336/Qea3) on 24/11/2020

Your ref : SNM20D204647

Our ref : CC3/CTI20013336/Qea3q2

Dear Sirs,

We refer to the above matter.

The accident occurred when our insured changed lane and hit third party vehicle. We are of the opinion that liability is not in our insured's favour.

We did clarify with insured the nature of the accident and he's aware that NCD (if any) would be affected.

We seek your approval to offer repairer " **SMRT AUTOMOTIVE SERVICES PTE LTD**" at **\$5,006.00 (all-in)**.

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repairs	\$ 19,010.24	\$ 4,250.00
2. Loss of Rental (11.5days x \$107)	\$ 1,230.50	\$ 749.00 (7days x \$107.00)
3. LTA Search Fee	\$ 7.00	\$ 7.00
Total	\$ 20,247.74	\$ 5,006.00

Enclosed here with all the relevant documents for your perusal.

**For your approval please.**

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108 | did: 6841-6051

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

***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.***

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**From:** Adeline Chng <[adeline.chng@sg.cntaiping.com](mailto:adeline.chng@sg.cntaiping.com)>

**Sent:** Thursday, 4 March 2021 4:01 PM

**To:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SNM20D204647/C02/GZ1090M/CHNGPW / FW: Direct Settlement - Accident Involving GZ1090M (OI : CTI - TBA) and SHB5185LP (TP : LKK REF - CC3/CTI20013336/Qea3) on 24/11/2020

**[Strictly Confidential]**

Dear Asher

Well received with thanks.

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**Thank you.**

**Adeline Chng**

Executive

Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**

3 Anson Road #15-00 Springleaf Tower Singapore 079909

DID: (65) 6389 6155 | F: (65) 6225 5879

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**From:** Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>

**Sent:** Thursday, 4 March 2021 3:56 PM

**To:** Adeline Chng <[adeline.chng@sg.cntaiping.com](mailto:adeline.chng@sg.cntaiping.com)>

**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SNM20D204647/C02/GZ1090M/CHNGPW / FW: Direct Settlement - Accident Involving GZ1090M (OI : CTI - TBA) and SHB5185LP (TP : LKK REF - CC3/CTI20013336/Qea3) on 24/11/2020

Hi Adeline,

We refer to our tele-conversation.

Enclosed a copy of the video footage for your easy reference.

Thank You.

Best Regards,

**Asher Sng** | Case Handler

**LKK Auto Consultants Pte Ltd**

email: [ashersng@lkkauto.com](mailto:ashersng@lkkauto.com) | fax: 6741-4108 | did: 6841-6051

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

***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.***

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**From:** Adeline Chng <[adeline.chng@sg.cntaiping.com](mailto:adeline.chng@sg.cntaiping.com)>

**Sent:** Monday, 7 December 2020 2:11 PM

**To:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>; Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Asher Sng (LKKAuto) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: SNM20D204647/C02/GZ1090M/CHNGPW / FW: Direct Settlement - Accident Involving GZ1090M (OI : CTI - TBA) and SHB5185LP (TP : LKK REF - CC3/CTI20013336/Qea3) on 24/11/2020

**[Strictly Confidential]**

Dear Asher

Attached herewith our insured SAS report for your perusal.

Kindly assist to provide us with a copy of video footage.

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**Thank you.**

**Adeline Chng**  
Executive  
Claims Department

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**From:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>  
**Sent:** Friday, 4 December 2020 11:44 AM  
**To:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>; Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>; Adeline Chng <[adeline.chng@sg.cntaiping.com](mailto:adeline.chng@sg.cntaiping.com)>  
**Cc:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>  
**Subject:** O/R: SNM20D204647/C02/GZ1090M/CHNGPW / FW: Direct Settlement - Accident Involving GZ1090M (OI : CTI - TBA) and SHB5185LP (TP : LKK REF - CC3/CTI20013336/Qea3) on 24/11/2020

Dear all,

Please note that officer in charge for this case is Adeline Chng.

Claim no. SNM20D204647/C02/GZ1090M/CHNGPW.

Dear Adeline,

Pls revert LKK.

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Thank you

**Chong Boon Sen**  
Claims Department

**China Taiping Insurance (Singapore) Pte. Ltd.**  
3 Anson Road #15-00 Springleaf Tower Singapore 079909  
DID: (65) 63896116 | F: (65) 62247175

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**From:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Friday, 4 December 2020 9:41 AM  
**To:** Claims Dept of CTI <[claimsdept@sg.cntaiping.com](mailto:claimsdept@sg.cntaiping.com)>  
**Cc:** Asher Sng (LKKAUTO) <[AsherSng@lkkauto.com](mailto:AsherSng@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Direct Settlement - Accident Involving GZ1090M (OI : CTI - TBA) and SHB5185LP (TP : LKK REF - CC3/CTI20013336/Qea3) on 24/11/2020

Dear Sir / Madam,

We refer to the above matter.

We have inspected TP vehicle SHB 5185L at M/s SMRT Automotive Services Pte Ltd on a WP basis and TP repairer proposed for a direct settlement.

Enclosed for your perusal is:

- TP GIA report
- TP estimated cost of repair
- Preliminary advice

Meanwhile, kindly let us have a copy of your insured's GIA report and claim ref for our necessary action.

Kindly take note that the case handler in-charge is Asher.

***To check availability of the case handler, you may contact the undersigned.***

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6366 0055 | email: [MeiKwan@lkkauto.com](mailto:MeiKwan@lkkauto.com) | fax: 67414108

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