

MSME19130691 / SME Motor Pte Ltd - Kaki Bukit
ENTRY DATE & TIME: 02/10/2019 17:21
SUBMITTED BY: Chia Pei Ying

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	02/10/2019 17:21
Date Of Accident	01/10/2019 19:50
Exact Location Of Accident	SLIP RD FROM ANG MO KIO INTO CTE/SLE (NEAR LAMP PO
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	GBH9360K
Insured/Policyholder	
Name Of Registered Owner	EFFICIENT TOWING SERVICES
Co Reg No	53349344K
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-85888877
Vehicle Particulars	
Manufacturer	ISUZU
Model	NHR69E
Exact Purpose for which vehicle was being used at time of accident	
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	COMMERCIAL VEHICLE
Insurance Company	
Name of Insurance Company	AXA INSURANCE PTE LTD
Type Of Coverage	THIRD PARTY FIRE AND/OR THEFT
Fleet Policy	NO
Policy Number	GA433865
Cover Note Number	
Driver	
Name of Driver	HOE CHERH INN
NRIC No	S7827977Z
Date Of Birth	25/09/1978
Occupation	OUTDOOR
Date Of Driving Pass	18/12/1998
Driving Experience	20 YEARS AND 9 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-93397292
Fax Number	
Contact Number	
EMail Address	NOEMAIL

Address BLK 212A PUNGGOL WALK #12-727
 Postcode 821212
 Was driver an employee of the Insured's Company YES
 If No, Relationship of the Driver with the Insured
 Vehicle Registration Number of Driver's Own Vehicle -
 -
 -
 Insurance Company of Driver's Own Vehicle -
 -
 -

General Information of the Accident

Type Of Accident COLLISION - HEAD TO REAR
 Weather Conditions CLEAR
 Road Surface DRY

Other Information

Was any foreign vehicle involved in this accident? NO
 Number of vehicles (including own vehicle) involved in the accident 2
 Was any body injured in the Accident? YES
 Was any injured conveyed to hospital by ambulance? NO
 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

I WAS DRIVING ON THE SLIP ROAD ENTERING INTO CTE/SLE, SINGLE LANE SINGLE CARRIAGE WAY. WHILE COMING TO THE GIVE WAY LINE, I BRAKED AND STOPPED TO GIVE WAY TO THE ONCOMING VEHICLE. SUDDENLY, AFTER A FEW SECONDS, I FELT A GREAT IMPACT FROM THE REAR OF MY VEHICLE. I ALIGHTED FROM MY VEHICLE AND REALISED IT WAS A VEHICLE WITH LICENSE PLATE NUMBER (SHC8964E) COLLIDED ONTO THE REAR OF MY VEHICLE.

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 SHC8964E
 Vehicle Make/Model/Colour
 Details Of Properties VEHICLE B
 Vehicle Category TAXI
 Name of Driver
 NRIC/Passport Number
 Contact Number
 Address
 Postcode
 Insurance Company Name
 Nature Of Damage
 No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name HOE CHERH INN

Approximate Age

Injuries Sustain

Injured person in which vehicle? GBH9360K

Were seat belts worn?

Was this injured conveyed to hospital by ambulance?

Address

Postcode

Sketch Plan Pg. 1

SKETCH PLAN**IMPORTANT NOTICE**

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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:

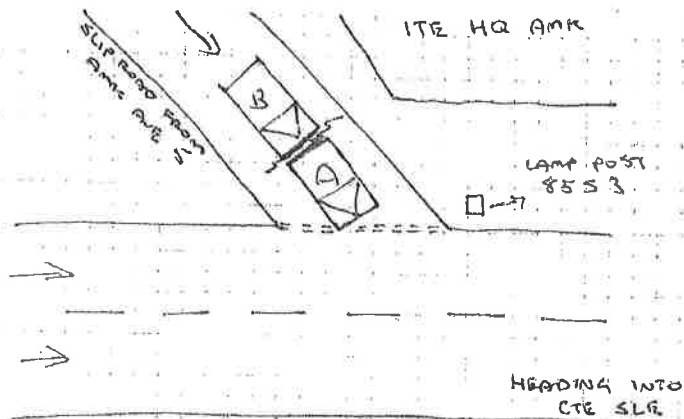
Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:

Sketch Plan #2 Pg. 1

SKETCH PLAN

Vehicle A
- GBH 9360K

Vehicle B
- SHC 8964E



DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

I was driving on the slip road entering into CTE / SLG, single lane single carriage way.

While coming to the give way line, I braked and stopped to give way to the on-going vehicle. Suddenly after a few seconds, I felt a great impact from the rear of my vehicle.

I alighted from my vehicle and realised it was a vehicle with licence plate number (SHC 8964E) collided to the rear of my vehicle.

Vehicle A - GBH 9360K

Vehicle B - SHC 8964E

DECLARATION

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



Driver's Signature
(If driver is not the policyholder)
Date & Time:

Reporting Centre Personnel's Signature
Name:
NRIC/FIN No.:

Sketch Plan #3 Pg. 1

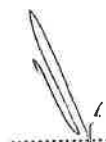
LETTER OF UNDERTAKING

I/We, EFFICIENT TOWING SERVICES, the owner of vehicle no. GBH 9360K

My/Our Insurance is under M/s AXA Insurance Singapore Pte Ltd, I/we shall decide whether to claim under my/our Policy or against the Third Party and if the former shall submit such a claim to M/s AXA Insurance Singapore Pte Ltd with all relevant facts and documents within 14(fourteen) days of occurrence or discovery of damage.

My/Our Third Party claim is handle by my/our preferred workshop, N-SI AUTOMOTIVE PTE LTD

Signed and Acknowledge by:



Nric no. and signature of policyholder



Company Stamp

Date

Enquire Vehicle Owner Details

Enquire Vehicle Owner Details (As At 01 Oct 2019 / 19:50:00)

Vehicle Owner Details

Owner ID Type:

Company

Owner ID:

199303821R

Owner Name:

COMFORT TRANSPORTATION PTE LTD

Registered Address Type:

Private Residential (Condo Apt or House) / Shopping / Office Complexes

Registered Block/House No.:

383

Registered Street Name:

SIN MING DRIVE

Registered Unit No.:

-

Registered Building Name:

GAS BUILDING

Registered Postal Code:

575717

Vehicle Insurance Details

Vehicle No.:

SHC8964E

Make Description/Model:

HYUNDAI / I40 1.7 CRDI F/L AT ABS AIRBAG 4DR

Insurance Company Name:

INDIA INT'L INS PTE LTD

Save as PDF

OK →

Print

Enquire Vehicle's Insurance Particulars

Enquire Vehicle's Insurance Particulars (As At 01 Oct 2019 / 19:50:00)

Vehicle Insurance Details

Vehicle No.:

SHC8964E

Make Description/Model:

HYUNDAI / I40 1.7 CRDI F/L AT ABS AIRBAG 4DR

Insurance Company Name:

INDIA INT'L INS PTE LTD

Business Transaction Reference No.:

20210107161915489977

Please retain the business transaction reference number for Enquire Vehicle Owner Details (if required).

Save as PDF

OK →

Print



Thank you

Ng Ching Boon Eric has successfully logged out.

Your last login date and time was 07 Jan 2021, 16:18:51.

To return to ONE.MOTORING, please click [here](#)

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

Session Transaction History

S/No.	Asset Type	Asset ID	Asset Owner ID	Transaction Type	Transaction Amount(S\$)	Log Date/Time
1	Vehicle	SHC8964E		18.19 Enquire Veh Owner Info (Others) by Law Firm	7.49	07 Jan 2021 / 16:19:15

N-51 AUTOMOTIVE PTE LTD

Kaki Bukit AutoHub
2 Kaki Bukit Ave 2
#01-17 / #01-18 / Heavy Vehicle #01-08 / Spray Painting #02-27
Singapore 417921 Tel No. : +65 6842 0051 Fax No. : +65 6741 0510
E-Mail : sales@n51.com.sg
Company Reg. No. : 200616038C
GST Registration No. : 200616038C

EFFICIENT TOWING SERVICES
403 SIN MING AVE #13-307
SINGAPORE 570403

Contact : 85888877, 93397292

TAX INVOICE

Date : 22/12/2020
Date in : 14/10/2019
Vehicle Num. : GBH9360K
Make/Model : ISUZU NHR69E-2005
Chassis/Eng# : JAANHR69E57100091/4JG2231142
Accident Date : 01/10/2019
Claim No : CLM15616
Reference : OCT-09/2019
Policy No. : GA433865/1 (22/01/2020)

LUMP SUM REPAIR BILL
AS PER SURVEYOR REPORT
REF : CLM15616TP/N DATED 09/12/2020
BY CARLINK CONSULTANCY

Amount S\$
15,000.00



E. & O.E.	Sub S\$:	15,000.00
Add GST (7 %) S\$:		1,050.00
Total Amount S\$:		16,050.00

for N-51 AUTOMOTIVE PTE LTD



bizSAFE₃



redefining / insurance

AXA Insurance Pte Ltd
 ☎ 1800 880 4888 (Within Singapore)
 (65) 6880 4888 (International)
 📠 (65) 6880 4740
 ✉ customer.care@axa.com.sg
 🌐 www.axa.com.sg

date
 07/01/2019

policy number
 CV3 / GA433865

Certificate of Insurance

-Commercial Vehicles (Third-Party Risks and Compensation) Act, (Chapter 189) - Commercial Vehicles (Third-Party Risks and Compensation) Rules, 1960 -Road Transport Act, 1987 (Malaysia) -Commercial Vehicles (Third-Party Risks) Rules, 1959 (Malaysia)

Policy details

Policyholder name	EFFICIENT TOWING SERVICES	Certificate number	GA433865 / 1
Cover	Third Party, Fire & Theft	NCD	10%
Engine number	4JG2231142	Chassis number	JAANHR69E57100091
Vehicle Registration number	GBH9360K		
Period of Insurance	from 23/01/2019 to 22/01/2020 (both dates inclusive)		
Sum Insured	Market Value at The Time of Loss		
Finance Loan Company	TATCO CREDIT PTE LTD		

Persons or classes of persons entitled to drive

Any person who is driving on the Policyholder's order or with their permission.

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle.

Limitations as to use*

- (a) Use in connection with the Policyholder's business.
- (b) Use for the carriage of passengers (other than for hire or reward) in connection with the Policyholder's business.
- (c) Use for social, domestic and pleasure purposes.

The Policy does not cover

- (a) Use for the hire or reward or for racing, pace-making, reliability trial or speed testing.
- (b) Use whilst drawing a trailer except the towing of anyone disabled mechanically propelled vehicle.

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

Excess

Section II SGD1,500.00

An additional excess is applicable as follows:

Additional All Claims excess of \$2,000.00 is applicable for any named/unnamed drivers who:

- a) Is 18 years old to 21 years old and/or
- b) Is 71 years old and above and/or
- c) with driving experience of less than 1 year on the relevant classes of driving license

Additional clauses & endorsements to your policy

Nil

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars

Owner ID Type:	Business
Owner ID:	344K

Vehicle Details

Vehicle No.:	GBH9360K
Vehicle to be Exported:	No
Intended Deregistration Date:	02 Oct 2019
Vehicle Make:	ISUZU
Vehicle Model:	NHR69E
Primary Colour:	Blue
Manufacturing Year:	2005
Engine No.:	4JG2231142
Chassis No.:	JAANHR69E57100091
Maximum Power Output:	-
Open Market Value:	\$19,399.00
Original Registration Date:	15 Jul 2005
First Registration Date:	15 Jul 2005
Transfer Count:	6
Actual ARF Paid:	\$970.00

Intended PARF Rebate Details

PARF Eligibility:	No
PARF Eligibility Expiry Date:	-
PARF Rebate Amount:	\$0.00

Intended COE Rebate Details

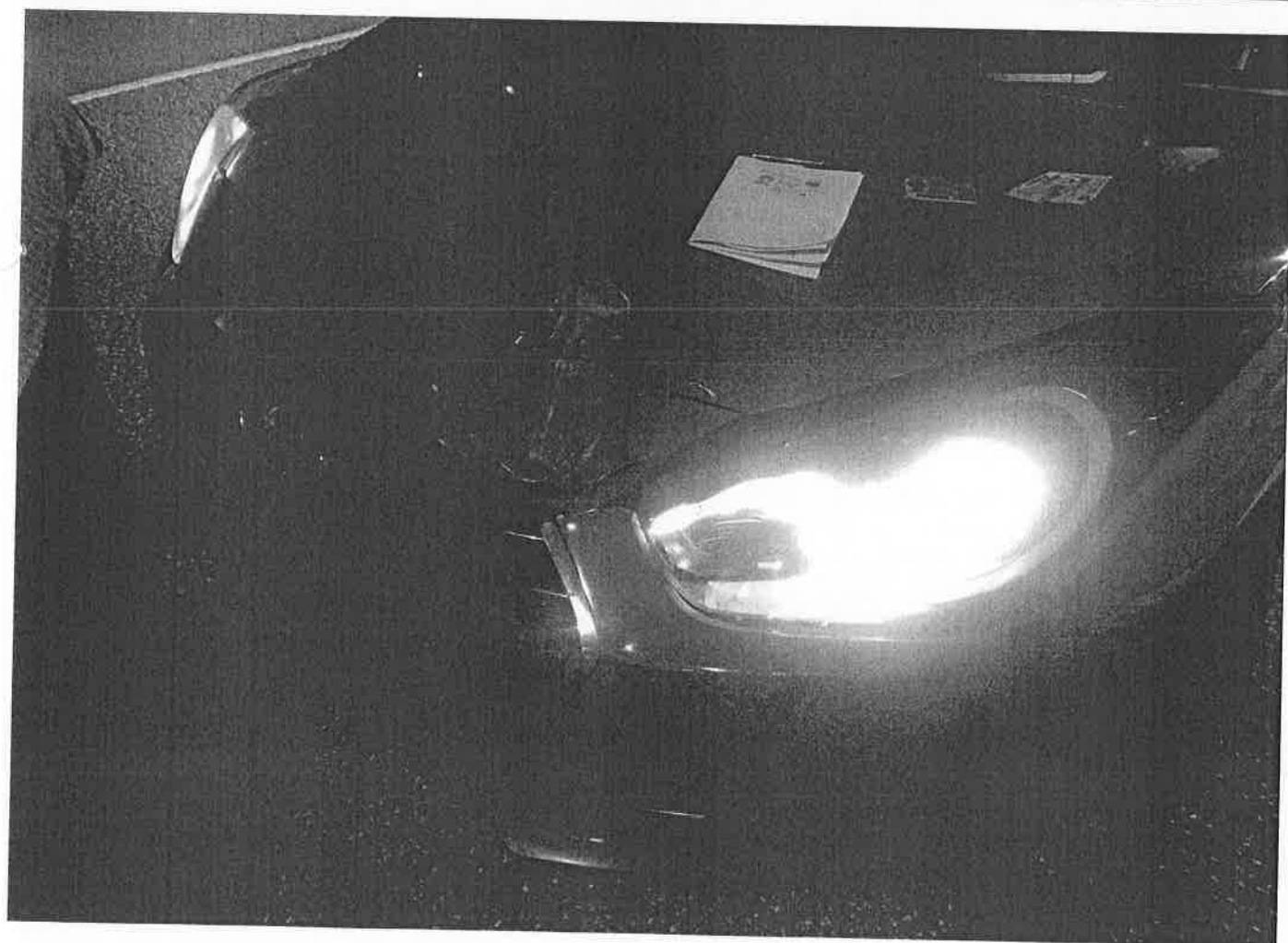
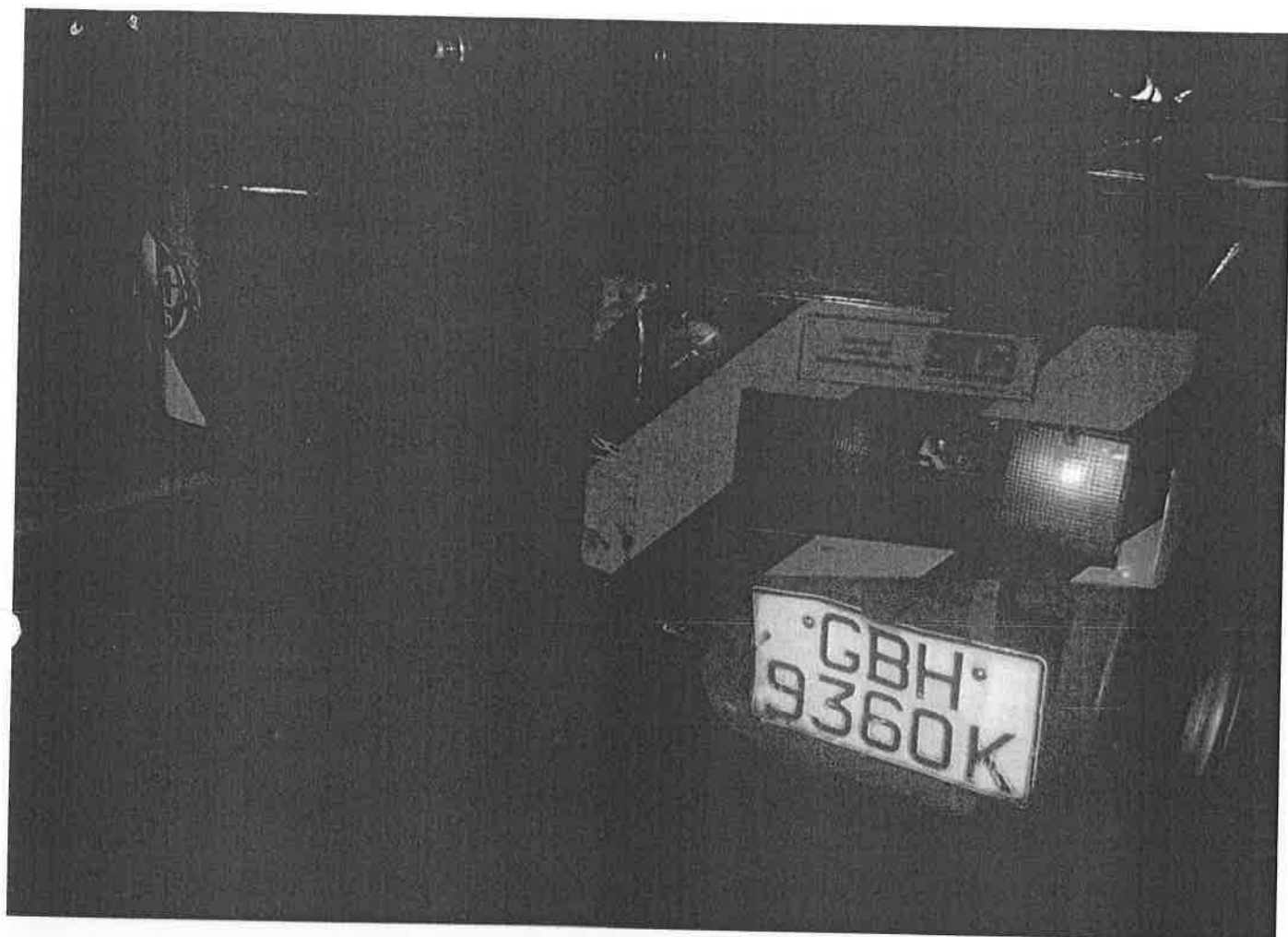
COE Expiry Date:	14 Jul 2020
COE Category:	C - Goods Vehicle & Bus
COE Period(Years):	5
PQP Paid:	\$26,709.00
COE Rebate Amount:	\$4,178.00
Total Rebate Amount:	\$4,178.00

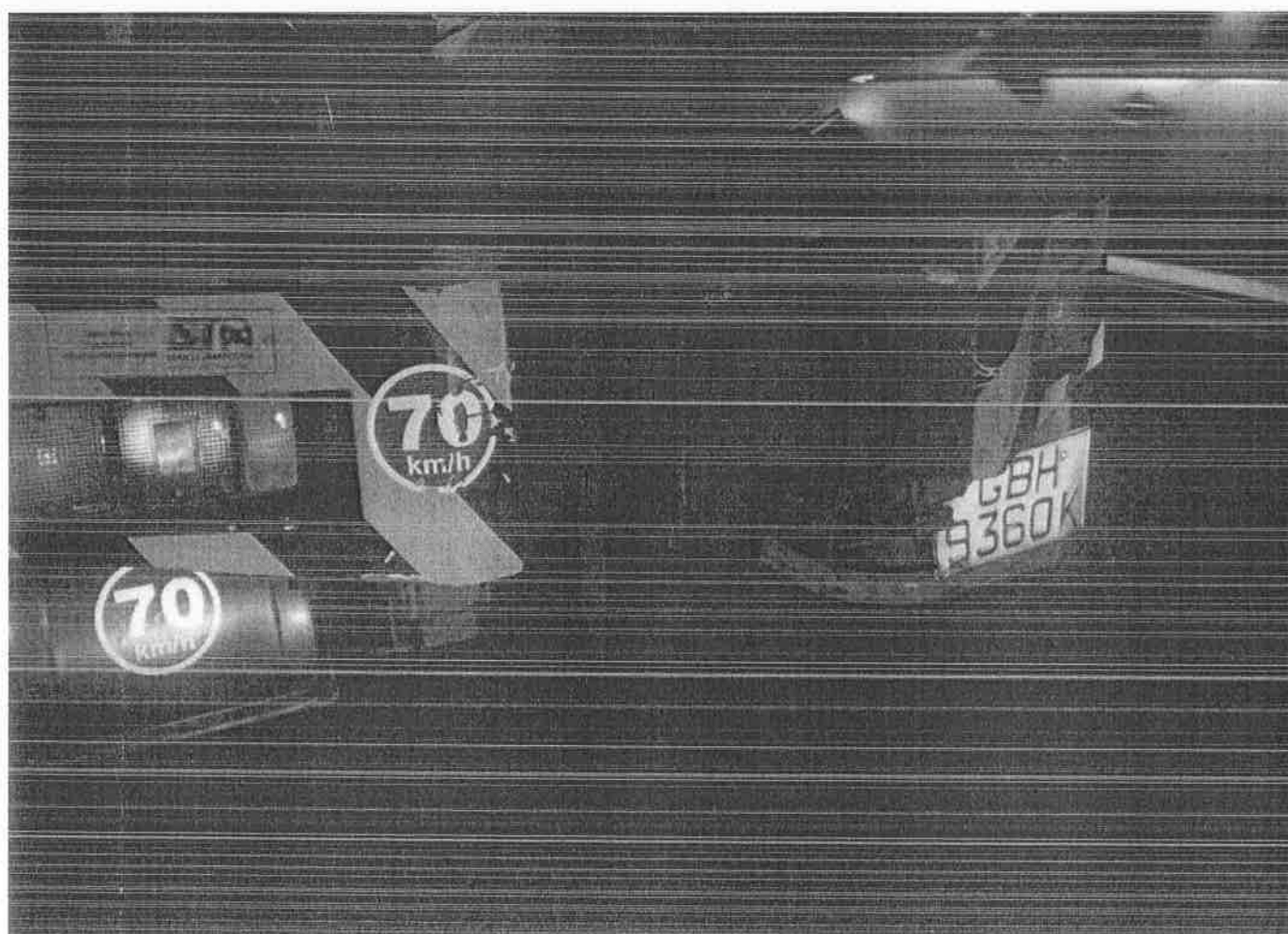
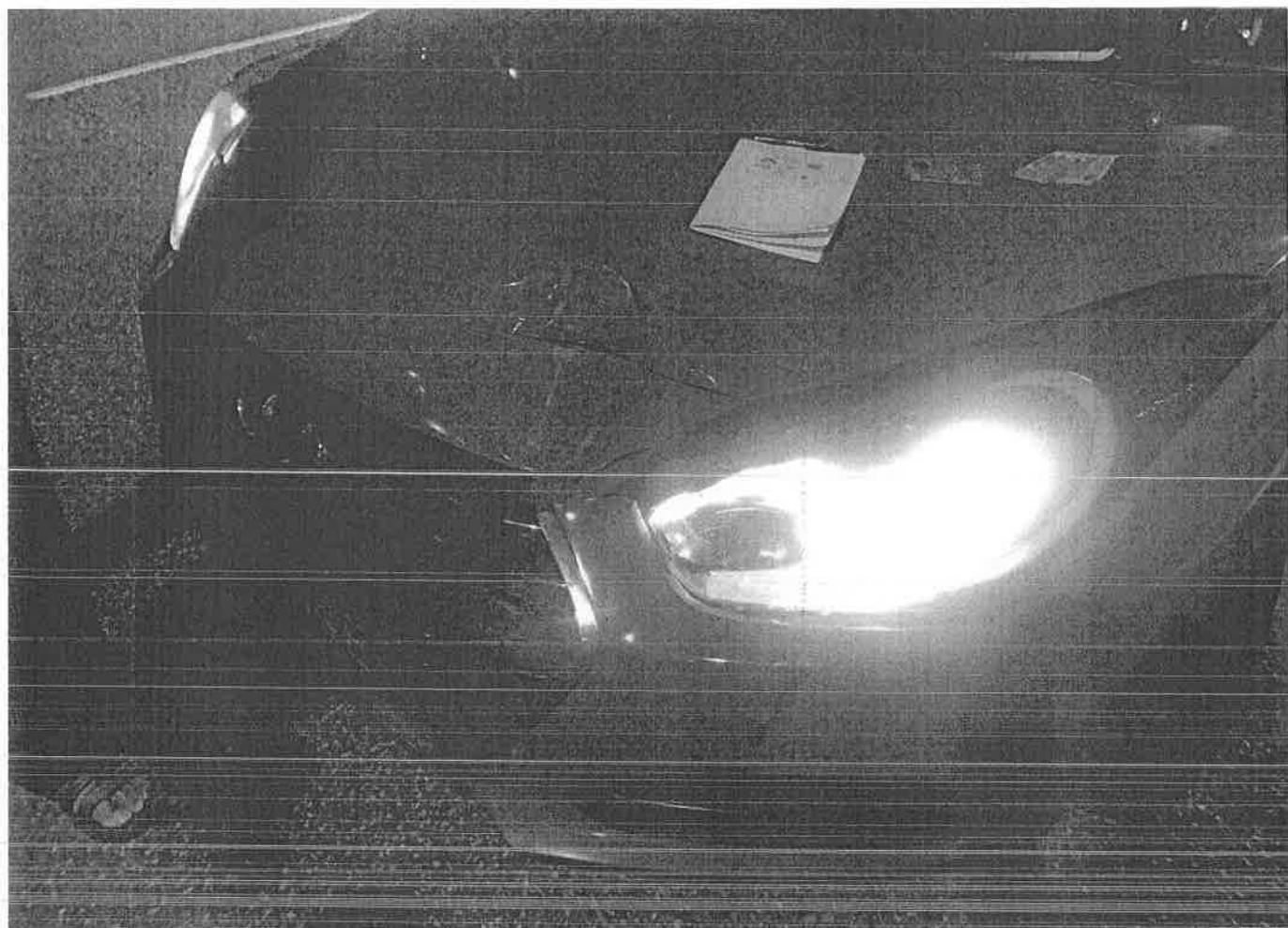
Message

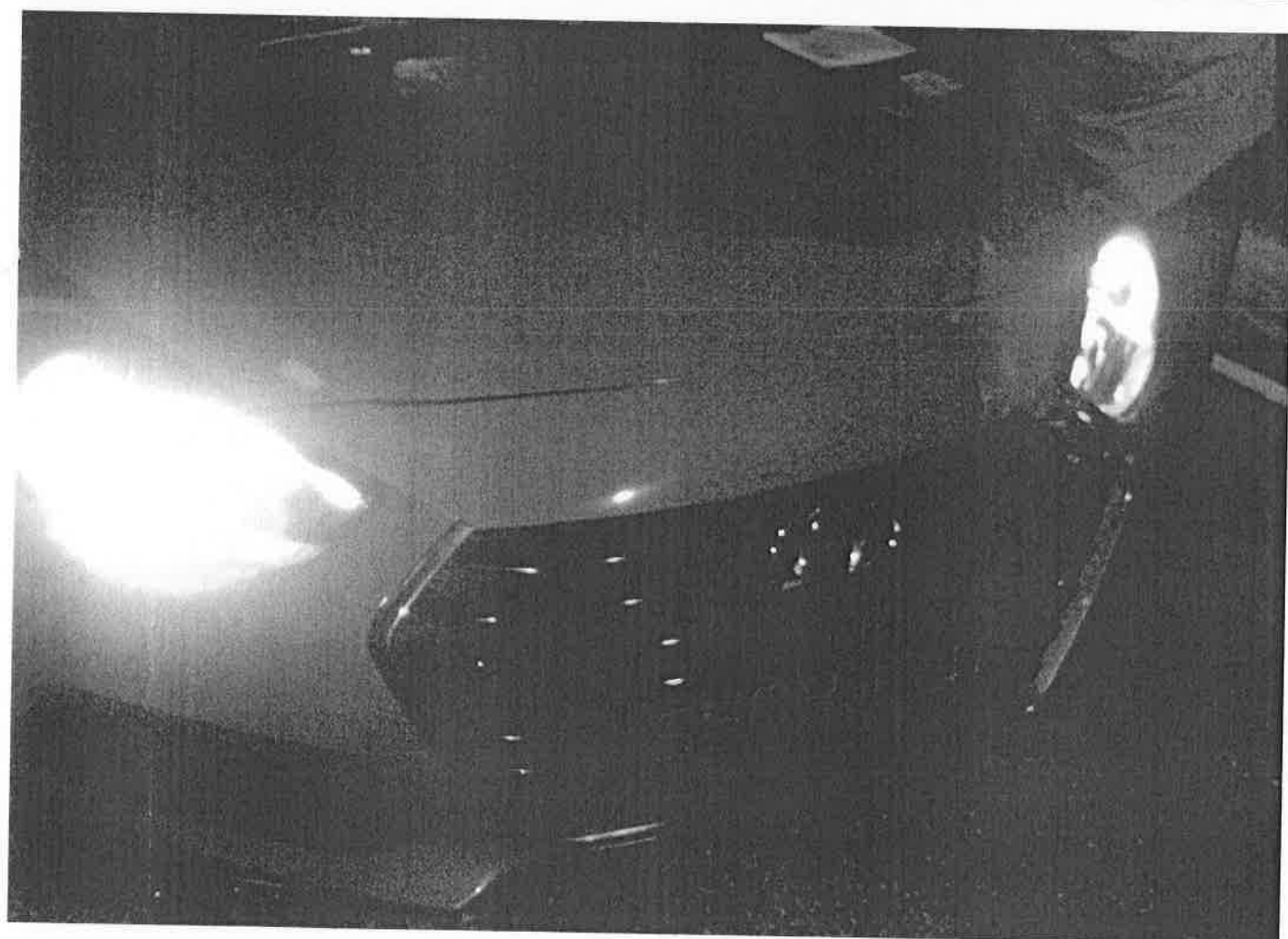
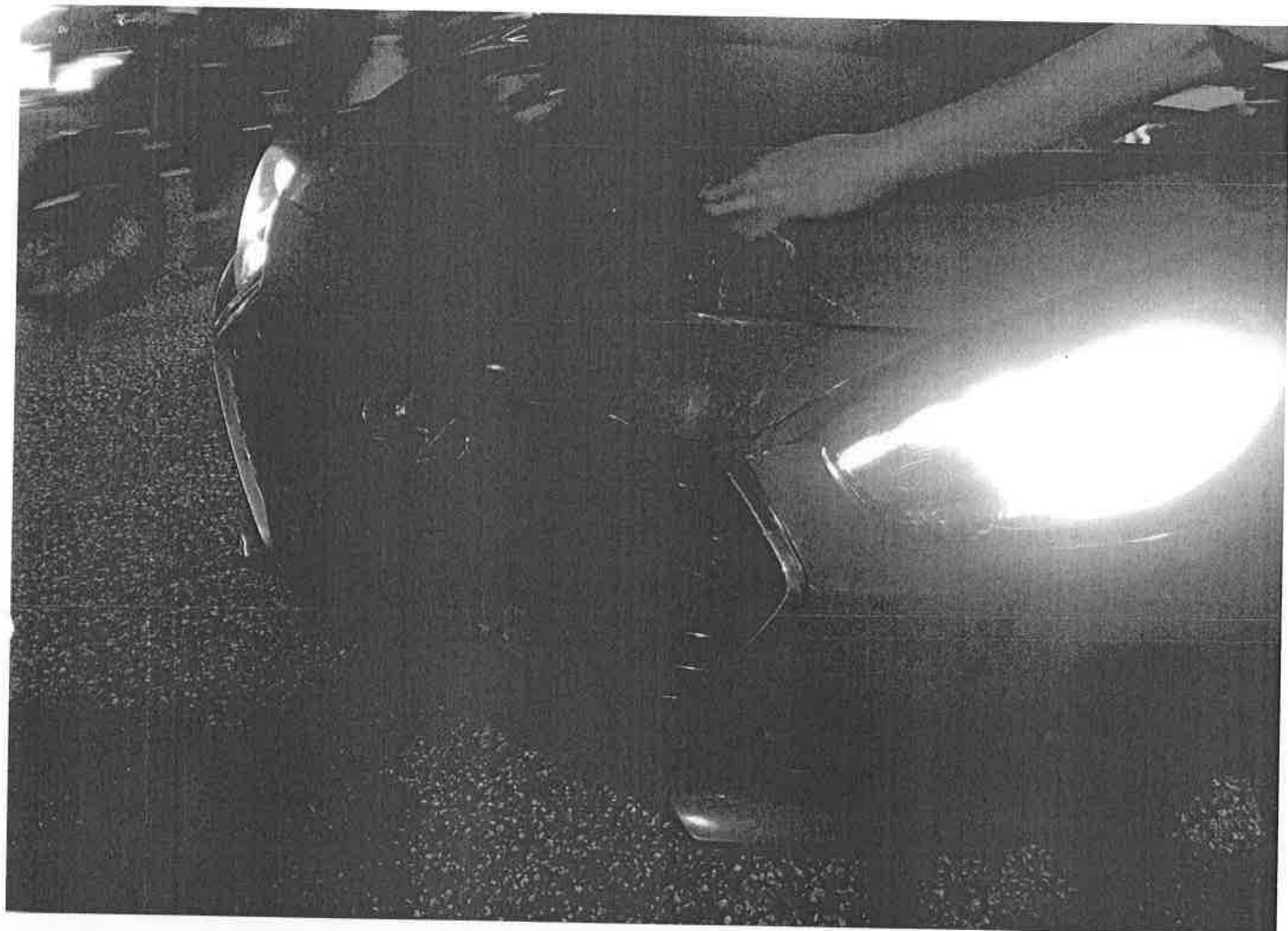
Please note that all future COE renewals for this vehicle can only be for a 5-year period, subject to the statutory lifespan (if applicable) of the vehicle.

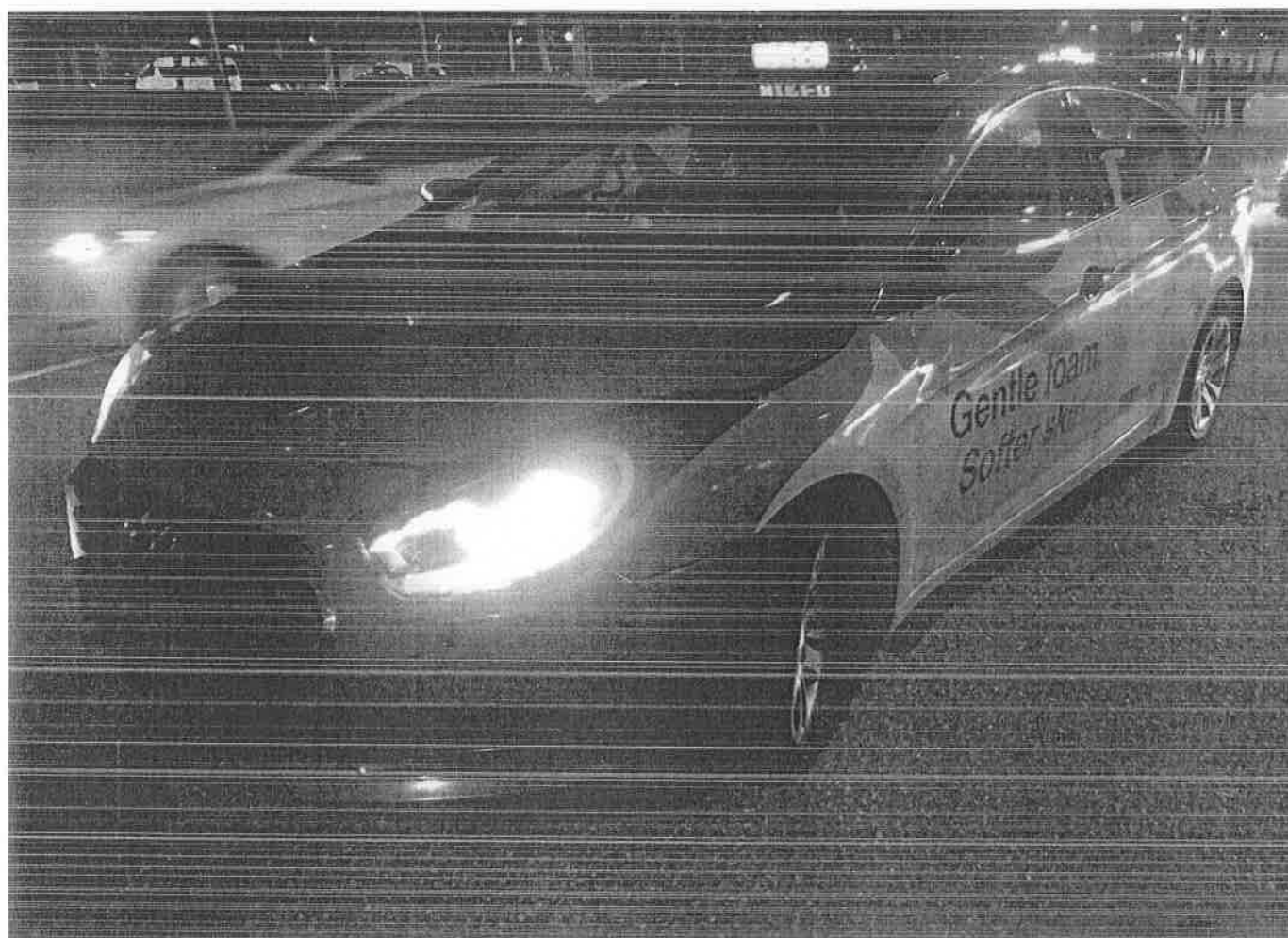
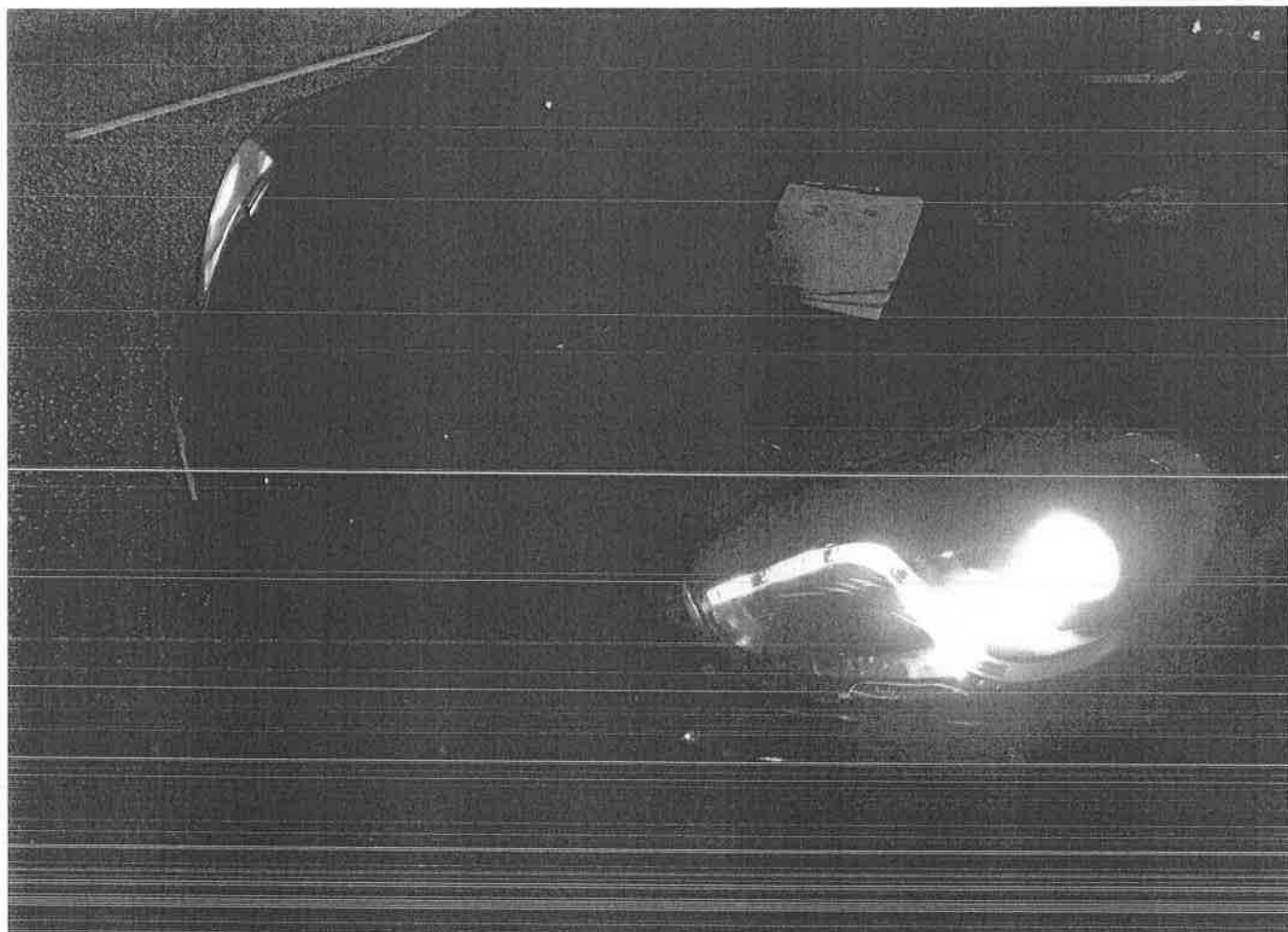
The information contained herein is correct as at 02 Oct 2019

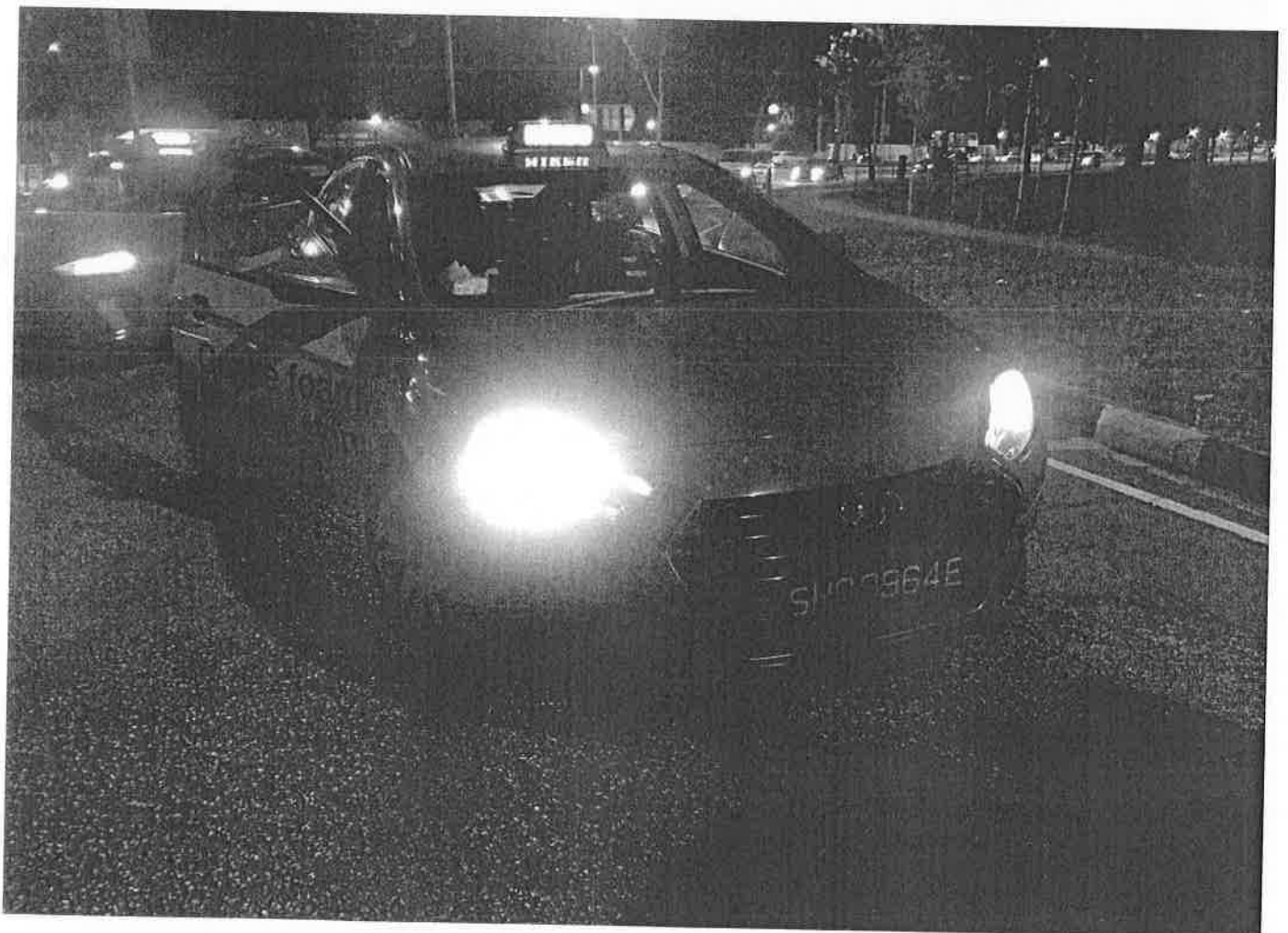
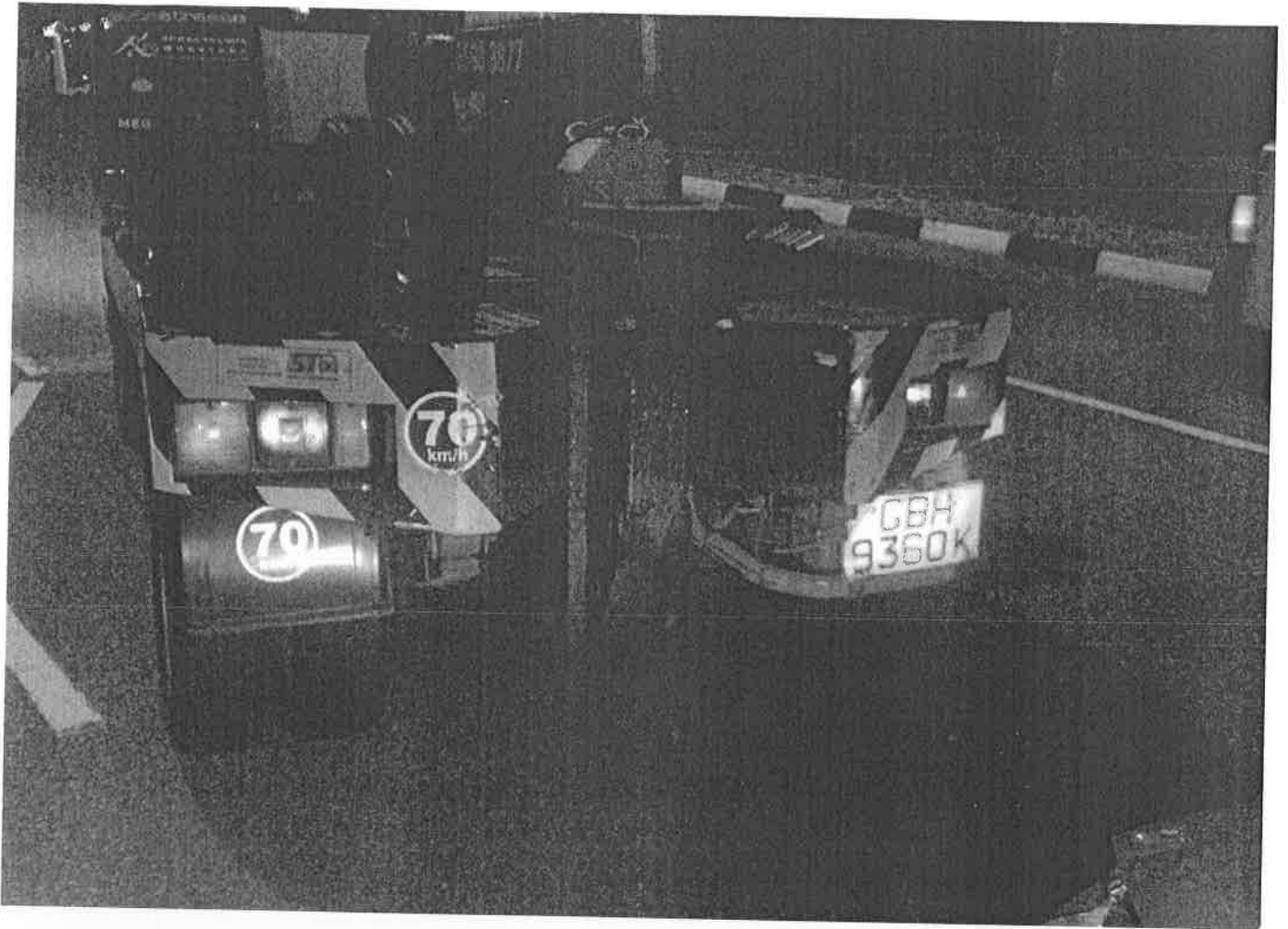
OK











> Back to OneMotoring



Land Transport Authority

10 Sin Ming Drive

Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 02 Oct 2019 / 16:08:27

Receipt Date/Time : 02 Oct 2019 / 16:08:27

Tax Invoice/Receipt

Receipt No. : ITNET-00000-191002-002435

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 - SHC8964E As at 01 Oct 2019/19:50:00 Insurance Co: INDIA INT'L INS PTE LTD			
1	Insurance Enquiry - SHC8964E Enquiry Fee 20191002160747407335	7.00	0.49	7.49
	Sub-Total	7.00	0.49	7.49
	Total Before Rounding	7.00	0.49	7.49
	Rounding Difference			0.04
	Total Amount Payable			7.45
	Paid By			
	xxxxxxxxxxxx0379 Credit Card: Visa/MasterCard			7.45
	Total			7.45
	Cash Change			0.00
	Tendered Amount			7.45
	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.

CARLINK CONSULTANCY

60 Hillside Drive, Singapore 549009
Fax: 62874788 Tel: 62856178

INVOICE

M/S Efficient Towing Services
C/o Kaki Bukit Autohub
2 Kaki Bukit Avenue 2, #01-18
Singapore 417921

Invoice No: CLM15616TP/N
Date: 17th December 2020

S/N	DESCRIPTION	QTY	UNIT PRICE (\$)	AMOUNT (\$)
1	<u>Vehicle No: GBH 9360 K</u> Charges for accident vehicle inspection and appraisal report, transportation, photographs & misc*** (photographs - 87 copies)			\$962.00
			Total:	\$962.00



We thank you for the opportunity to serve you and assure you of our best at all times

PATRICK NG
Automotive Engineer Assessor
MIMI, MIRTE, LCGI, I ENG, LAE, CGLI FTC.

Note: Payment by cheque should be crossed and made payable to "CARLINK CONSULTANCY"

CARLINK CONSULTANCY

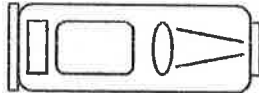
60 Hillside Drive
Singapore 549009

Tel : 62856178

Fax : 62874788

ACCIDENT VEHICLE INSPECTION / ASSESSMENT REPORT

Our Ref: CLM15816TP/N

1 REFERENCE			
Date of request	: 14th October 2019		
Requested by	: M/S Efficient Towing Services C/o Kaki Bukit Autohub, 2 Kaki Bukit Avenue 2, #01-18 Singapore 417921		
Type of claim	: Third party		
Workshop	: M/S N-51 Automotive Pte Ltd Kaki Bukit Autohub, 2 Kaki Bukit Avenue 2, #01-18 Singapore 417921		
Date of survey	: 14th October 2019		
Accident date	: 1st October 2019		
2 DETAILS OF VEHICLE			
Registration No.	: GBH 9360 K		
Make & Model	: Isuzu NHR69E		
Engine No.	: 4JG2231142		
Chassis No.	: JAANHR69E57100091		
Year of Registration	: 15th July 2005		
Transmission	: Manual		
Colour	: Green		
Speedometer reading	: 681705 Km		
3 STATIC CHECK			
Steering	: see annex(es)	Paintwork	: Good
Footbrake	: see annex(es)	Modification	: Nil
Handbrake	: see annex(es)	General condition	: Good
4 TYRE CONDITION			
	<u>Nearside/Make</u>	<u>Offside/Make</u>	<u>Size</u>
Front tyre	: 7mm/Bridgestone	7mm/Bridgestone	: 185 R14
Rear tyre	: 7mm/A-Plus	7mm/A-Plus	: 185 R14
5 POINT OF IMPACT			
See Annex(es) and Motor Accident Reports			
6 REMARK			
This inspection was conducted entirely on a "WITHOUT PREJUDICE" basis and we have not authorised any repair.			

Report No.

CLM15616TP/N

Vehicle No. GBH9360K

Parts and Labour Assessment**PARTS**

Description of part	Repairer's Qty	Qty	Condition	Repairer's estimate	Our adjustment
70 KM/HR STICKER	1	1	NECESSARY	12.00	✓ 12.00
EXHAUST PIPE MOUNTING BRACKET	1	1	BENT	30.00	SVC X 30.00
HYDRAULIC FLUID (1 TIN)	1	1	NECESSARY	150.00	✓ 150.00
HYDRAULIC HOSE	2	2	DISTORTED/LEAK	600.00	✓ 600.00
LIFT FORK EXTENSION HYDRAULIC CYLINDER JACK	1	1	DISTORTED/LEAK	1,800.00	SVC X 1,800.00
LIFT FORK OUTER MAIN MEMBER (L-SHAPE)	1	1	SLACK/BENT	3,500.00	SVC X 3,500.00
LIFT FORK OUTER MAIN MEMBER PIVOT PIN	1	1	NECESSARY	300.00	SVC X 300.00
LIFT FORK SLIDING MEMBER BRACKET	1	1	DISTORTED	1,900.00	SVC X 1,900.00
LIFT FORK SLIDING MEMBER BRACKET HYDRAULIC JACK	1	1	DISTORTED/LEAK	SK 1,800.00	X 1,800.00
LIFT FORK T MEMBER (INNER)	1	1	DISTORTED	SVC 2,800.00	X 2,800.00
LIFTING FORK LH	1	0	SERVICEABLE	1,200.00	0.00
LIFTING FORK RH	1	0	SERVICEABLE	1,200.00	0.00
REAR NUMBER PLATE	1	1	DENTED/BENT	38.00	SVC X 38.00
REAR NUMBER PLATE BRACKET	1	1	BENT	87.00	SVC X 87.00
REAR NUMBER PLATE LAMP	1	1	CRACKED	88.00	SVC X 88.00
REAR OVERHANG END PANEL LH	1	1	DENTED	680.00	SVC X 680.00
REAR OVERHANG END PANEL RH	1	1	DENTED/WARPED	680.00	SVC X 680.00
Subtotal before discount				S\$ 16,865.00	S\$ 14,465.00
Sub-total				S\$ 16,865.00	S\$ 14,465.00
Parts-total				S\$ 16,865.00	S\$ 14,465.00

LABOUR

To remove, reinstall electrical wiring harness, check lighting. (to FR)	100.00	60.00
To re-spray painting on the change bodyparts, repair portion, and where consistent to the accident.	1,500.00	400 / 1,200.00
To apply anti-rust chemical on repaired and replaced panel.	250.00	30 / 150.00
To dismantle/replace towing fork assy,pivot pin,hydraulic cylinder jack,hydraulic hose,towing fork 'T' member and etc,and to check and align system for proper operation	2,100.00	500 / 1,800.00
Labour Total	S\$ 3,950.00	S\$ 3,210.00
Parts & Labour Total	S\$ 20,815.00	S\$ 17,675.00

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 : S\$ 15,000.00 and the recommended number of working days for the repairs is within 7 day(s).


PATRICK (SURVEYOR)
Automotive Appraiser



CARLINA



CONSULTANCY





SAFARI
Safer Drive
Fresher Air
Greener Environment
VEHICLE INSPECTION
A service of SAF Engineering



CY CARLINE



CONSULTANCY

CONSULTANCY



CONSULTANCY











CLIX CONSULTANCY



CLIX CONSULTANCY

CONSULTANCY



CONSULTANCY



CONSULTANCY



LINK CONSULTANCY





CONSULTANCY



CONSULTANCY

CARTLIDGE CONSULTANCY

NO PARKING
ON BOTH
SIDES OF RAMP



NO PARKING
ON BOTH
SIDES OF RAMP



CARTLIDGE CONSULTANCY



CONSULTANCY

CONSULTANCY

CONSULTANCY



LINK CONSULTANCY

