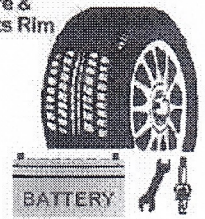


ALFRED AUTO

Services & Supplies

Blk 5035 Ang Mo Kio Ave 3 # 01-351 Industrial Park 2 Singapore 569538
Tel: 6483 4586 Fax: 6483 4882 Reg. No. 391089/00-E
Email: alfredauto@hotmail.com

Tyre &
Sports Rim



LETTER OF DEMAND

[WITHOUT PREJUDICE, SAVE AS TO COST]

Date: 25.10.2021

ORIGINAL

Your Ref: SIM03FRH

AXA Insurance Singapore Pte Ltd
8 Shenton Way #27-01, AXA Tower
Singapore 068811.
Tel: 6880-4888
(Motor Claim Department)

Re: Property Damage Direct Settlement Claim

Accident involving SKS8069U & SLB1086T on 15/08/2021.

Lum Sum Repair	2,850.00
Rental (3 days @ 200/day)	600.00
Loss of Usage (5 days @ 100/day)	500.00
LTA Search Fee	7.45
Cost & Disbursement Fee @ 321.00	Waived

Grand Total: 3,957.45 (SGD)

Please also note that you or your insurer should send us an acknowledgement of receipt of this letter within **7 days** of your receipt of this letter, failing which our client will have no alternative but to commence proceedings without further notice to you or your insurer.

We shall be glad if you can forward the payment at your early convenience.

**For internet banking transfer – OCBC Current Account No. 620-453233-001 or
PAYNOW UEN 39108900E**

ACKNOWLEDGED BY	DATE	ALFRED AUTO SERVICES & SUPPLIES
		<i>Alfred Quah</i>

Note: Full payment must be completed 7 days from the date of this letter. There will be an interest of 1.5% imposed per month on overdue invoice. Thank you.

Date: 18/08/2021

To The Motor Claims Manager
M/s AXA Insurance Singapore Pte Ltd.

Singapore _____

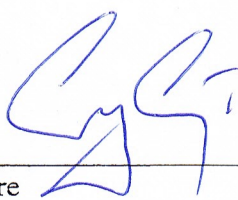
Dear Sirs,

ACCIDENT ON 15/08/2021 INVOLVING VEHICLES NOS:
8KS 8069U AND 8LB 1086T
ALONG / AT Raffles City Car Park B2


I/We: Chang Eih-Tung Charles of NRIC NO.: 86834417D
am/are the registered owner of motorcar no: 8KS 8069U. I/We, hereby
authorised you to release all compensation monies pertaining to the above-mentioned accident,
directly to my repairer, M/s Alfred Auto Services & Supplies.

I/We, hereby authorise the said repairer, M/s Alfred Auto Services & Supplies to collect all
compensation monies due to me from you or any other party, regarding the said accident.

Thank you.

Signature 

Owner: Chang Eih-Tung Charles

Signature 

Witness by: Quah Hock Wah

NRIC No: 81748849/2

Date: 18/08/2021



AXA THIRD PARTY DIRECT SETTLEMENT

Vehicle No:	SLB 1086T (Insd veh)	Model: Audi TT Coupe (1984cc)
	SKS 8069U (TP veh)	
Date of Accident/ Time:	15/08/2021	

Repair Estimate	: \$	13,484.80	
Final Repair Cost	: \$		
Loss of Use	: \$		days at \$ per day
Rental (if any)	: \$		days at \$ per day
LTA / GIA Search Fee	: \$		
Others:	: \$		
	: \$		
Final Settlement Sum (Global Sum)	: \$	3,850.00	

Payee Name : ALFRED AUTO SERVICES & SUPPLIES

Is Third Party Workshop GIA Registered? [] YES [X] NO (Kindly indicate below)

A)	For Non GIA Registered Workshop:	Agreed Liability 100 (%)
B)	For GIA Registered Workshop:	BOLA Applicable: Yes/ No BOLA Scenario No: ____
	BOLA Liability: ____ (%)	Assessed Liability (*): ____ (%)
* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.		

Remarks:

NOTE:

- PLEASE EXPRESSLY RESERVE YOUR CLIENT'S RIGHTS IF SO REQUIRED IN THIS SETTLEMENT DOCUMENT.
- THIS SETTLEMENT IS ON A WITHOUT PREJUDICE BASIS AND SHOULD NOT CONSTRUED AS AN ADMISSION OF LIABILITY ON AXA AND THEIR CLIENT/TORTEASOR IN ANY MANNER WHATSOEVER.
- AXA RESERVES THEIR RIGHTS UNDER THE POLICY TERMS & CONDITIONS AS WELL AS THEIR RIGHTS IN LAW.

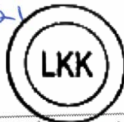
Only applicable to rental claim - All document are to be submitted with this settlement confirmation. In the event, rental agreement / invoices are **not received within 7 days** of this signed confirmation, we will automatically revert to loss of use claim per the NIMA rates.

We/I confirmed that this is a **full and final settlement** that we and or our client have/had/has against you (AXA and their policyholder/authorised driver/tortfeasor) for any and all losses (past/present/future) arising from this accident.

We confirmed that we have the authority of our client to act for and on their behalf in this accident.

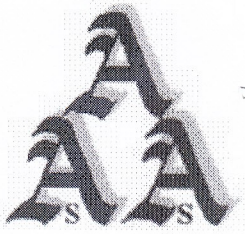
ALFRED AUTO SERVICES & SUPPLIES

Signature of workshop representative / Workshop stamp
Name of Representative: Quah Hock Wah
Date: 17/11/2021



Signature of Witness / Workshop stamp (if applicable)
Name of Witness: Poh Bian Jian
Date: 17/11/2021

Signature of AXA's surveyor/representative:
Name of AXA's surveyor /Representative:
Date: 17/11/2021

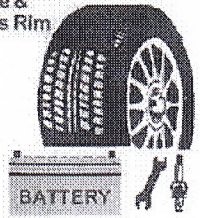


ALFRED AUTO

Services & Supplies

Blk 5035 Ang Mo Kio Ave 3 # 01-351 Industrial Park 2 Singapore 569538
Tel: 6483 4586 Fax: 6483 4882 Reg. No. 391089/00-E
Email: alfredauto@hotmail.com

Tyre &
Sports Rim



Tax invoice: 180821

[WITHOUT PREJUDICE SAVE AS TO COSTS]

Date: 25.10.2021

**AXA Insurance Singapore Pe Ltd
8 Shenton Way #27-01, AXA Tower
Singapore 068811.
Tel: 6880-4888**

**Cc:
Chang Chih-Tung Charles
44 Woo Mon Chew Road
Singapore 455121**

Audi T TC 3.2 Quattro S-Tronic

Final Repair Cost for Vehicle Reg. No: SKS 8069 U

Lump Sum Repair 2,850.00

Grand Total: 2,850.00 (SGD)

We shall be glad if you can forward the payment at your early convenience.

**For internet banking transfer – OCBC Current Account No. 620-453233-001 or
PAYNOW UEN 39108900E**

ACKNOWLEDGED BY	DATE	ALFRED AUTO SERVICES & SUPPLIES
		<i>Alfred Quah</i>

Note: Full payment must be completed 7 days from the invoice date. There will be an interest of 1.5% imposed per month on overdue invoice. Thank you.

FLEXI-DRIVE ENTERPRISE

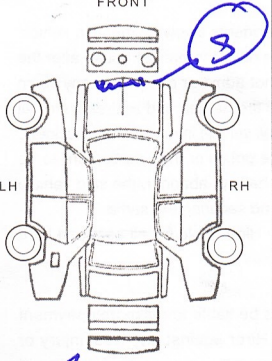
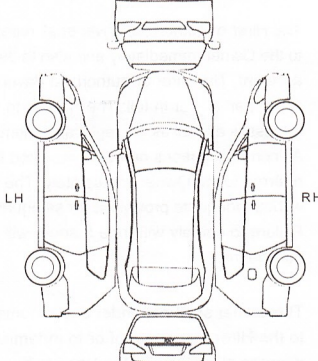
Blk 8 Kaki Bukit Avenue 4 Premier@kaki bukit gate 2 #06-33 lobby C Singapore 415875

Tel: (65) 6292 5455 Fax: (65) 6292 2866 e-mail: sales@wellscope.com.sg

H/Phone : 9667 5455 (24 Hrs)

INVOICE

ALFRED AUTO. RA : 09656

V. A. No.		Vehicle Regn. No. SMC 6164 B		Model Type MA2DA 6		Renting Location 1 Penang Rd																					
Reference 200p/day X 3day \$ _____ per Day \$ _____ per \$ _____ per Week \$ _____ per \$ _____ per Month Cts _____ per Kilometre				Agreed Return Date		5 Hours = 1 Day Rental (1 Day Rental ÷ 5 = 1 Hour Extension)																					
				KM In		Time / Date In 26 AUG 2 2004																					
				KM Out		Time / Date Out 23 AUG 21 1830H																					
				KM Drvn		Total / Time Chargeable																					
Hirer's Name CHANG CHIH-TUNG CHARLES				Rental Charges																							
Address 44 WOO MON CHEW Rd 455121				Total 3 Days Rental		Dollars 8 Cents 00																					
I/C No.																											
Reference Contact 96886610.		Tel. No.																									
Driver's Name		Passport / IC No. / Country S6834417D																									
Address				Petrol Out <table border="0"><tr><td>E</td><td>1/4</td><td>1/2</td><td>3/4</td><td>F</td></tr><tr><td colspan="5" style="text-align: center;">↑</td></tr></table> Petrol In <table border="0"><tr><td>E</td><td>1/4</td><td>1/2</td><td>3/4</td><td>F</td></tr><tr><td colspan="5" style="text-align: center;">↑</td></tr></table>				E	1/4	1/2	3/4	F	↑					E	1/4	1/2	3/4	F	↑				
E	1/4	1/2	3/4	F																							
↑																											
E	1/4	1/2	3/4	F																							
↑																											
Driving Licence No.		Expiry		Issued by		Outstanding Petrol will charge in every 1/4, 1/2, 3/4, F @\$ _____ per 1/4																					
Additional Driver		Tel. No. (Home)		Sub-Total																							
Address		Passport / IC No. / Country		Others																							
Driving Licence No.		Expiry		Issued by		Grand Total 8 600.00																					
Method of Payment				Prepayment Received \$																							
- RATES QUOTED ARE FOR USE IN SINGAPORE ONLY. - THE HIRER IS SOLELY RESPONSIBLE FOR BREACH OF TRAFFIC LAWS AND ANY PARKING FINES OR SURCHARGES DURING PERIOD OF HIRE. Hirer's signature signifies acceptance of agreement				By: (Name in Block Letters)		CASH CHEQUE																					
				Amount Due / Refundable																							
				Refund Received \$ _____ by receiver X _____																							
Out by 2c In by _____				FRONT  LH RH REAR CAR																							
Remarks Collected Back on. 01 Sept 21				FRONT  LH RH REAR MPV																							

X

Hirer's Signature / Company Stamp

Remarks

NB: Please notify our office should there be any accident involving this hired vehicle as soon as possible.

TERMS AND CONDITIONS FOR CAR RENTAL

FLEXI-DRIVE ENTERPRISE (hereinafter called "the owner", which expression shall where the context so admits include the owner's successors-in-title) hereby agrees to let and the hirer named herein (hereinafter called "the Hirer") agree to take on hire the motor vehicle described herein (hereinafter called "the said vehicle") subject to the following terms and conditions.

1. The said vehicle (and all tools and accessories therein) is property of the Owner and the Hirer shall be a mere bailee thereof and no interest in it shall pass to the Hirer.
2. The hiring shall commence on the date and at the time specified and shall continue for the period and end on the date and at the time stated unless extended or as expressly requested by the Hirer.
3. The Hirer shall pay in cash prior to the commencement of the hiring a hire charge specified herein. No part of such hire charge shall in any circumstances be refundable except at the discretion of the Owner.
4. If the Hirer shall fail to return the said vehicle at the expiration of the period of hire, then without prejudice to the other rights of the Owner, the Hirer shall pay to the Owner for every hour elapsing between the time of such expiration and the time the said vehicle is returned to the Owner, such further other charge in accordance with the Owner's current rate of hire charges or at such other rates as the Owner may in its absolute discretion thinks fit.
5. The Hirer shall be liable for late payment interest at the rate of 1.5% per month calculated on a daily basis for late payment of any sum due and owing by the Hirer to the Owner in accordance with the provisions of this Agreement. Such interest shall accrue from the agreed date of the return of the said vehicle by the Hirer to the Owner, regardless of whether the Hirer in fact returns the said vehicle.
6. The said vehicle may only be driven by the hirer or person or persons who have been expressly designated and authorized herein (hereinafter called "the authorized driver"). The Hirer and authorized driver must be in possession of a valid driving license and shall all times drive the said vehicle in a careful and skillful manner, observing the traffic regulations and laws and in the event of any breach thereof, the Hirer shall pay all fines, cost of repairs and penalties which may be incurred and shall also answer all Police and Traffic Court Summonses, Notices and inquiries in connection therewith. Particular attention is to be accorded to the following.
 - i) the Hirer shall not carry load or passengers in excess of the Motor Vehicle's Licensed carrying capacity (i.e. one driver and four passengers);
 - ii) the Hirer shall not drive the said vehicle whilst under the influence of intoxicating liquor or drugs;
 - iii) it is expressly forbidden to hire the said vehicle out to third persons or let unauthorized persons or learners to use the said vehicle or to permit the said vehicle to be used for illegal purposes (for instance: in connection with theft, drug pedaling or trafficking, smuggling or any other criminal activity) or the purposes of test racing. Failure to comply may entail serious consequences as the Hirer assumes full responsibility and in event of the said vehicle being seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle.
 - iv) the Hirer and the authorized driver must be above 23 years and below 60 years old and be holding valid driving licenses and have a minimum of 2 years regular and qualified driving experience.
7. The Hirer or authorized driver shall report all accidents involving the said vehicle to the Owner immediately and also to the police not later than 24 hours after the accident. The Hirer or authorized driver shall not admit or compound any claim either partially or in full. The Hirer is to secure the names and addresses of all witnesses as well as the registration number of all vehicle involved in the accident. All communications or letters received from the police or third parties are to be referred to the Owner immediately. The Hirer shall not abandon the said vehicle without adequate provisions for safeguarding and securing the same. Failure to comply with rule 5 and 6 will render Hirer liable for all cost and third part claims.
8. The Owner shall not under any circumstances be liable to make any payment to the Hirer in respect of or to indemnify the Hirer against any loss, injury or damage sustained by the Hirer or by any third party as a result of the use of the said vehicle or as a result of any defect therein and in taking delivery of the said vehicle the Hirer shall be deemed to have satisfied himself that is in all respects roadworthy and in proper and safe condition.

9. If for any reason the vehicle described in the schedule or any other vehicle ordered by the Hirer prior to the commencement of the period of hire is not available at the time of such commencement, the Owner shall have the right to replace the said vehicle with an alternative vehicle of similar seating capacity and performance and if no such alternative vehicle is available or if the Owner shall decline to provide an alternative vehicle then the Hirer shall be repaid any hire charge and deposit (if any) paid by him after offsetting the rental charge and costs incurred but shall have no other claim of any kind whatsoever against the Owner. However if no deposit is paid, Hirer must pay for rental charges incurred on demand.

10. The Hirer shall pay for the cost of petrol during the period if hiring **PROVIDED ALWAYS** that the Hirer having taken delivery of the said vehicle with a full tank of petrol shall return it likewise failing which the Owner shall be entitled to refill the tank and the cost thereof shall be recoverable from the Hirer.

11. The personal Accident policy covers against Loss of Life, Permanent Dismemberment and Total Loss or Sight caused solely by violent accidental external and visible means whilst the registered renter and/or passengers and/or driver (who is authorized by the registered renter) is driving in, boarding or alighting from the registered rental vehicle.

The policy provides S\$50,000/- cover for the registered renter and separate cover of S\$50,000/- in aggregate for the driver and all passengers combined (excluding the registered renter). Maximum medical reimbursement cover of S\$5,000/- is also provided for any one registered rental vehicle.

For exact details of cover, please refer to the policy lodged with the Company.

12. The said vehicle shall be covered under a Commercial Motor Vehicle Insurance policy which contains an excess clause of S\$3,000 — S\$100,000 on type of Hirer vehicle, Section I, II, 26 years old and below, less than 2 years driving experience.
13. On or prior to the expiration of the period of hire, the Hirer shall return the said vehicle together with all tyres, tools, accessories and equipment to the Owner at any of the Owner's designated stations in as good order and condition as the said vehicle was when collected by the Hirer from the Owner.
14. No relaxation forbearance or indulgence by the Owner in enforcing any of the terms and conditions of this Agreement shall prejudice or affect the rights and powers of the Owner hereunder nor shall any waiver or any breach operate as a waiver of any subsequent or continuing breach.
15. The Hirer is responsible for obtaining an Area License/ERP Cash Card for entry into the Restricted Zone of the Business District/ERP gantries during operative hours.
16. In the breach of the terms and conditions of the agreement the Owner reserves the right to resume possession of the hired vehicle at anytime from the Hirer in the Owner's interest without prejudice.
17. The Owner shall not be liable to the Hirer or any person for any loss or damage whatsoever and howsoever caused or occasioned by reason of the Owner resuming possession of the vehicle nor shall the Owner be liable to any person for monies, goods, articles or things not belonging to the Owner which are in or alleged to be in the vehicle at the time the Owner resumes possession of the vehicle.
18. The Hirer shall not take the said vehicle outside mainland Singapore, Malaysia or any other territory outside Singapore without the written consent of the Owner. Failure to comply with this term may entail serious consequences and the Hirer shall assume personal and full responsibility and in the event of the said vehicle being damaged, seized, confiscated or forfeited as a result thereof, the Hirer shall indemnify the Owner for all losses incurred including the value of the said vehicle.
19. That in addition, the Hirer shall be deemed to have extended the period of hire by reason of the Hirer's failure to return the said vehicle or continued possession and/or continued use of the said vehicle upon the same terms and conditions contained herein. The Hirer shall also be bound by these terms and conditions in respect of any replacement vehicle hired in lieu of the said vehicle by means of New Rental Agreement or Replacement Voucher.
20. With effect from 1st April 1994, the Hirer shall pay for all GST levied on rental rates, optional benefits & miscellaneous items in accordance to the GST bill. FLEXI-DRIVE ENTERPRISE reserves the right to change any terms & conditions as above without prior notice.

Land Transport Authority
10 Sin Ming Drive
Singapore 575701

GST Registration No. : M4-0006529-2

Print Date/Time : 17 Aug 2021 / 16:58:47

Receipt Date/Time : 17 Aug 2021 / 16:58:36

Tax Invoice/Receipt

Receipt No. : ITNET-00000-210817-002985

Previous Receipt No. :

S/N	Item Description/ Business Transaction Reference No.	Amount Before GST (\$\$)	GST Amount (\$\$)	Amount After GST (\$\$)
Result of Insurance Enquiry - SLB1086T As at 15 Aug 2021/17:44:01 Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SLB1086T Enquiry Fee 20210817165752231841	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Result of Insurance Enquiry - SLC337X As at 11 Aug 2021/18:20:01 Insurance Co: CHINA TAIPING INSURANCE (SINGAPORE) PTE LTD				
2	Insurance Enquiry - SLC337X Enquiry Fee 20210817165752297949	7.00	0.49	7.49
Sub-Total		7.00	0.49	7.49
Total Before Rounding		14.00	0.98	14.98
Rounding Difference				0.03
Total Amount Payable				14.95
Paid By				
qmen3f2w-- 95M79635N98910106			Credit Card	14.95
Total				14.95
Cash Change				0.00
Tendered Amount				14.95
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.

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Monday, 23 August 2021 12:43 PM
To: SKYBERRYTREE@GMAIL.COM
Subject: Claim Notification - ACCIDENT INVOLVING SLB 1086T (AXA) AND SKS 8069U ALONG/AT CITY HALL B2 CAR PARK ENTRANCE ON 15/08/2021

23 Aug 2021

Mr Chan Ban Guan Sunny

[By Email only]

Dear Sirs/ Mdm

OUR REF : CC4/ASM21008716/Dpa3// S1M03FRH

YOUR REF : SLB1086T

ACCIDENT INVOLVING SLB 1086T (AXA) AND SKS 8069U ALONG/AT CITY HALL B2 CAR PARK ENTRANCE ON 15/08/2021

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, AXA Insurance Pte Ltd to deal with the third-party claim against your policy.

We have received a third-party claim(s) from ALFRED AUTO SERVICES & SUPPLIES acting on behalf of the owner of SKS8069U against your motor insurance policy.

Based on all the available information on hand, we are of the view that liability is not in your favour. We shall proceed to negotiate for an amicable settlement of the third-party claim at best to avoid further litigation, which would escalate to even more cost.

Please be informed that your No Claim Discount (NCD) may be affected as a result of the claim against your policy.

As Insurers, they shall proceed to deal with the claim(s) subject to the merits of the case and according to the rights afforded under the policy. Should you not be seeking the protection of your policy and seek to take conduct of third party claim(s) arising from this incident, at your own cost and defence, please reply to us within 7 days from the date of this letter. Your intent must be formally expressed to AXA and acknowledged by AXA.

Your full co-operation in the handling of the claim is required and kindly submit the following to chewht@lkkauto.com within 7 days from the date of this letter **if not provided at our reporting centre**. The list below is not all inclusive and further document may be required:

- Police report, Police Investigation result, appeal against the Traffic Police offence and status (if any)
- Driver's driving license or foreign driving license (if any)
- Coloured photographs of accident scene (if any)
- Coloured photographs of damage to all vehicles involved (If any)
- Copy of the letter of authorization to confirm that the driver is allowed to drive the vehicle.(Attached is a template)
- Video footage of accident (if any)
- Statement and/or police report from independent witness(es) (if any)
- If you or your passenger(s) are filing a claim against any of the involved Third Party(s), you are to keep us informed of your legal representative(s) and the status of the claim.

To protect your interest(s) in the handling of this claim, please do not discuss liability with any of the Third Party(s) and/or their legal representatives, or make any compromise or settlement without our prior knowledge and consent. If you receive any correspondence or legal document such as a Writ of Summons in connection with this

accident, please forward it to us immediately. You may email it to cst@axa.com.sg or deliver it by hand to AXA Customer Care Centre.

This letter should **not** be regarded as a waiver by AXA of their rights to repudiate any claim because of any breach of policy terms and conditions you and/or your authorised driver may have committed.

In the event of receiving and handling of any third party injury claim(s), we shall keep you informed of the final indemnity upon conclusion of the matter(s).

If you need any clarification, please do not hesitate to contact us at 6742 3197 or email us at chewht@lkkauto.com.

Please quote the claim reference when you contact us that we can assist you more effectively.

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | Email: chewht@lkkauto.com | Fax: 6741 4108

HQ : Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 |

S(408933)