

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 Submission	13/05/2022 12:48 (SGT)
Date of Accident	12/05/2022 11:50 (SGT)
Exact Location of Accident	Near 134 Balestier Rd, Singapore
Additional Location Information	SLIP ROAD AT CTE TOWARDS MOULMEIN ROAD
Country/State of Loss	Singapore

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SMS8799Y
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INSURED/POLICYHOLDER

Is company?	No
Name Of Registered Owner	CHAN ZHICONG DAMIEN (ZENG ZHICONG DAMIEN)
NRIC No	SXXXX928F
Email Address	DAMIENCHAN83@GMAIL.COM
Mobile Phone No	(Phone) +65-96617895
Alternative Phone No	+65-96617895

VEHICLE PARTICULARS

Manufacturer	Audi
Model	A4
Variant	-
Exact purpose for which vehicle was being used at time of accident	Private use
Are you claiming under your own insurance policy for repair to your vehicle?	Yes
Vehicle Category	Private car
Transmission	Auto
CC	1984

INSURANCE COMPANY

Name of Insurance Company	AIG Asia Pacific Insurance Pte. Ltd.
Type of Coverage	Comprehensive
Fleet Policy	No
Policy Number	2070051983-01
Cover Note Number	-

DRIVER

Name of Driver	CHAN ZHICONG DAMIEN (ZENG ZHICONG DAMIEN)
NRIC No	SXXXX928F

Date Of Birth	04/02/1983
Occupation	Indoor
Date Of Driving Pass	28/04/2003
Driving experience	19 YEARS AND 1 MONTH
Gender	Male
Mobile Number	(Phone) +65-96617895
Alt. Phone Number	+65-96617895
Email Address	DAMIENCHAN83@GMAIL.COM
Address	103 LOR SARINA
Address complement	#02-09 CASA SARINA
Postcode	416730
Is the driver the policyholder?	Yes
If No, Relationship of the Driver with the Insured	-
Does Driver Own Other Vehicles?	No
Vehicle Registration Number of Other Vehicle Owned by Driver	-
Insurance Company of Other Vehicle Owned by Driver	-

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 the accident?	No
Number of vehicles involved in the accident	2
Was anybody injured in the Accident?	No
Was any injured conveyed to hospital by ambulance?	-
Was any other vehicle or property damaged?	Yes
Number of Passengers (Including Driver)	2
Has the driver been approached by unknown person(s) soliciting/offering accident claims assistance?	No

PASSENGER 1

Name	MARILYN WONG
Gender	Female

DETAILS OF POLICE ACTION

Was the accident reported to the police?	No
Was notice of intended Prosecution given?	No
If yes, against whom?	-

CIRCUMSTANCES OF ACCIDENT

GBJ 3883 Y, KNOWN AS 'THE VAN' WAS WAITING AT THE FILTER LANE WAITING TO JOIN MOULMEIN ROAD. SMS 8799 Y, KNOWN AS 'MY CAR' WAS BEHIND. BOTH VEHICLES WERE STATIONARY WAITING FOR THE TRAFFIC TO CLEAR. WHEN TRAFFIC WAS CLEAR, MY CAR INCHED FORWARD ANTICIPATING THE VAN IN FRONT WILL MOVE. I WAS LOOKING RIGHT AT THAT POINT OF ACCIDENT AND DID NOT REALISE THE VAN WAS STILL STATIONARY. MY CAR KNOCKED THE REAR OF THE VAN AS A RESULT.

DATE OF ACCIDENT: 12/5/22

TIME OF ACCIDENT: BETWEEN 11:50-11:55 AM

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	GBJ3883Y
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Vehicle Manufacturer	Toyota
Vehicle Model	Hiace
Vehicle Variant	-
Vehicle Colour	White
Vehicle Category	Commercial vehicle
Name of Driver	CHIA CHEE WEE
Contact Number	(Phone) +65-87271963
Address	-
Address complement	-
Postcode	-
Insurance Company Name	-
Nature Of Damage	-
Details of property damaged in accident	-
No. Of Passenger (Including Driver)	1

SKETCH PLAN

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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 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.
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' law yers/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' law yers/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 law yers/law firms), which may be sited outside of Singapore, for one or more of the above Purposes.

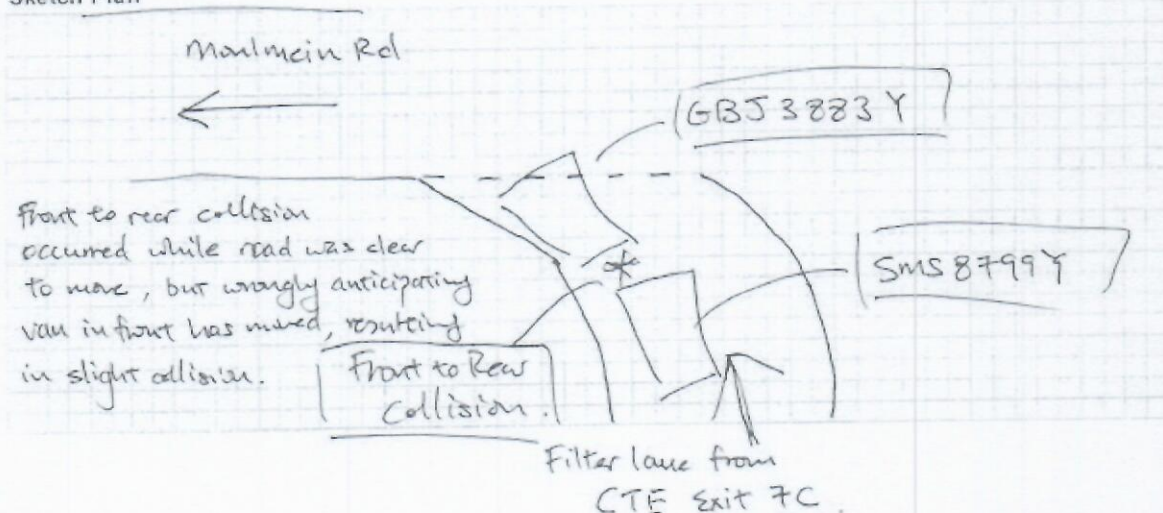
13/05/2022
11:08am

Policyholder's Signature / Date & Time

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

Witnessed by Reporting Centre Personnel *Tony Fung*

Sketch Plan



Describe Circumstances of the Accident

GBJ 3883 Y, known as 'The van' was waiting at the filter lane waiting to join Moulmein Rd. SMS 8799 Y, known as 'My car' was behind. Both vehicles were stationary waiting for the traffic to clear.


When traffic was clear, my car inch forward anticipating the van in front will move. I was looking right at the point of accident and did not realise the van was still stationary. My car knocked the rear of the van as a result.

Date of accident: 12/05/2022.

Time of accident: between 11.50 - 11.55 am

Declaration

We declare the foregoing particulars are true in every respect.

 13/05/2022
11.08 am.

Policyholder's Signature / Date & Time

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



Witnessed by Reporting Centre Personnel

Tom Farry

55 UBI ROAD 1, SINGAPORE 408699

TEL : 6366 2323 FAX : 6841 1183

EMAIL: NORA.KHAI@PREMIUMAUTO.COM.SG / CLAIMS@PREMIUMAUTO.COM.SG

ESTIMATE : ACCIDENT REPAIRS
WORKSHOP : UBI ROAD 1
CONTACT NO : 6366 2323
FAX NO : 6841 1183
REFERENCE : PA/OD/0389/2022/JT
DATE : 13-May-22
WIP : 23911

-Supplementary Both Front door respray

VEHICLE NOT IN WORKSHOP. KINDLY ARRANGE FOR SURVEY ON 18/5/22

AIG ASIA PACIFIC INSURANCE PTE LTD

78 SHENTON WAY

#07-16 AIG BUILDING

SINGAPORE 079120

Attn: Motor Claims Dept

Tel: 6880 4602 - Fax: 6880 4838

OWNER'S NAME : MR CHAN ZHICONG DAMIEN (ZENG ZHICONG DAMIEN)
ADDRESS : 93 MEYER ROAD
#22-03
SINGAPORE 437986
TELEPHONE : HP +65 96617895
TYPE OF CLAIM : OWN DAMAGE CLAIM
POLICY NO : 2070051983-01
VEHICLE NO : **SMS 8799 Y**
MODEL CODE : AUDI A4 SEDAN 2.0 TFSI
MODEL YEAR : 19/3/2020
ENGINE NO : CVK 087542
CHASSIS NO : WAUZZZF48KA114978
MILEAGE : -
DATE IN : -
ESTIMATED BY : JOHNNY BOO / ALLAN WU
ACCIDENT DATE : 12-May-22
PLACE OF ACCIDENT : SLIP ROAD AT CTE TOWARDS MOULMEIN ROAD

55 UBI ROAD 1, SINGAPORE 408699
TEL : 6366 2323 FAX : 6841 1183
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ESTIMATED LABOUR CHARGES FOR ACCIDENT VEHICLE SMS 8799 Y

S/N	NATURE OF JOBS	ESTIMATED CHARGES	SURVEYOR'S RECOMMENDATIONS
1	TO REMOVE, CHECK AND TRANSFER FRONT WIRE HARNESS FOR HEADLIGHTS, HORNS, OUTSIDE TEMPERATURE SENSOR, HEADLIGHT WASHER ASSY AND FRONT PARKING AID.	S/N \$ 480.00	✓
2	TO REMOVE AND TRANSFER BOTH HEADLIGHT'S CONTROL UNIT AND POWER MODULE.	S/N \$ 700.00	?
3	TO REMOVE AND RENEW AIRCON CONDENSER, CHARGE AIR COOLER AND RADIATOR. CHECK ELECTRICAL FANS AND CONTROL UNIT. TO CARRY OUT PRESSURISE, VACUUM AND REGAS.	S/N \$ 1,400.00	?
4	TO DISMANTLE AND RENEW FRONT BUMPER. BONNET, AND BOTH HEADLIGHT. TO RENEW FRONT LOCK CARRIER AND ALIGN TO POSITION. RE-ORGANIZE CRASH MANAGEMENT COMPONENTS. REINSTALL ALL PARTS REMOVED.	\$ 4,200.00	1000
5	TO RESPRAY FRONT BUMPER, BONNET AND HINGES.	\$ 2,500.00	1100
6	TO CARRY OUT DIAGNOSTIC CHECK.	S/N \$ 192.00	✓
TOTAL LABOUR CHARGES		: \$ 9,472.00	

55 UBI ROAD 1, SINGAPORE 408699
TEL : 6366 2323 FAX : 6841 1183
EMAIL: NORA.KHAI@PREMIUMAUTO.COM.SG / CLAIMS@PREMIUMAUTO.COM.SG

MATERIAL LIST FOR ACCIDENT VEHICLE REGN NO. SMS 8799 Y

			DAMAGED PARTS & PRICES	
S/N	PARTS DESCRIPTION	QTY	S/NETT	REMARKS
1	FRONT BUMPER <i>Del'd.</i>	1	\$ 2,377.00	✓
2	FRONT BUMPER FIXING PARTS <i>new</i>	1	\$ 612.00	+
3	FRONT BUMPER SECURING STRIP <i>?</i>	2	\$ 79.00	?
4	FRONT BUMPER GRILLE - CENTER <i>new</i>	1	\$ 219.00	+
5	FRONT BUMPER CLOSING ELEMENT - LOWER CENTER <i>new</i>	1	\$ 254.00	+
6	FRONT BUMPER AIR GUIDE - LH / RH <i>new</i>	2	\$ 144.00	+
7	RADIATOR GRILLE <i>Del'd.</i>	1	\$ 1,478.00	✓
8	FRONT BUMPER AIR GUIDE GRILLE - LH / RH <i>new</i>	2	\$ 302.00	+
9	FRONT BUMPER FOAM FILLER PIECE <i>?</i>	1	\$ 139.00	?
10	FRONT BUMPER REINFORCEMENT BEAM <i>?</i>	1	\$ 899.00	?
11	FRONT BUMPER BRACKET - LH / RH <i>?</i>	2	\$ 508.00	?
12	FRONT BUMPER GUIDE SECTION - LH / RH <i>new</i>	2	\$ 82.00	+
13	FRONT BUMPER TOP COVER <i>?</i>	1	\$ 143.00	?
14	CAUTION STICKER <i>?</i>	1	\$ 16.00	?
15	AIR COND STICKER <i>?</i>	1	\$ 9.00	?
16	FRONT BUMPER LOCK CARRIER BRACKET <i>?</i>	1	\$ 154.00	?
17	FRONT BUMPER SUPPORT - LH / RH <i>?</i>	2	\$ 64.00	?
18	FRONT BUMPER POP RIVET <i>new</i>	4	\$ 4.00	✓
19	FRONT PARKING AID SENSOR - INNER / OUTER <i>new</i>	2	\$ 530.00	+
20	FRONT BUMPER SEAL RING <i>new</i>	4	\$ 10.00	+
SUB TOTAL SPARE PARTS		:	\$ 8,023.00	

ALL CHARGES ARE NOT INCLUSIVE OF GST
LEGEND: REMARKS (OK) = APPROVED, REMARKS (X) = NOT APPROVED
SPARE PARTS ARE SPECIAL NETT.

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MATERIAL LIST FOR ACCIDENT VEHICLE REGN NO. SMS 8799 Y

			DAMAGED PARTS & PRICES	
S/N	PARTS DESCRIPTION	QTY	S/NETT	REMARKS
21	HORN - LH / RH <i>3 new</i>	2	\$ 273.00	<i>x</i>
22	HORN BRACKET - LH / RH	2	\$ 66.00	<i>x</i>
23	BONNET <i>Revised</i>	1	\$ 3,425.00	<i>✓</i>
24	BONNET ATTACHMENT PARTS <i>new</i>	1	\$ 431.00	<i>x</i>
25	BONNET HINGE - LH / RH <i>?</i>	2	\$ 680.00	<i>?</i>
26	BONNET IMPACT PROTECTION - CENTER / LH / RH <i>new</i>	3	\$ 93.00	<i>✓</i>
27	BONNET STRIKER - LH / RH <i>new</i>	2	\$ 112.00	<i>x</i>
28	BONNET LOCK <i>?</i>	2	\$ 455.00	<i>?</i>
29	BONNET BOWDEN CABLE - UPPER <i>?</i>	1	\$ 64.00	<i>?</i>
30	BONNET RELEASE CABLE COVER <i>?</i>	1	\$ 11.00	<i>?</i>
31	BONNET BOWDEN CABLE - LOWER <i>?</i>	1	\$ 64.00	<i>?</i>
32	BONNET RELEASE LEVER <i>?</i>	1	\$ 15.00	<i>?</i>
33	FRONT WHEEL HOUSING LINER - LH / RH <i>new</i>	2	\$ 522.00	<i>x</i>
34	FRONT WHEEL SPOILER - LH / RH <i>new</i>	2	\$ 164.00	<i>x</i>
35	HEADLIGHT - LH / RH <i>?</i>	2	\$ 16,588.00	<i>?</i>
36	LIFT CYLINDER - LH / RH <i>new</i>	2	\$ 462.00	<i>x</i>
37	LIFT CYLINDER BRACKET - LH / RH <i>new</i>	2	\$ 14.00	<i>x</i>
38	LIFT CYLINDER CORRUGATED PIPE <i>new</i>	1	\$ 107.00	<i>x</i>
39	OUTSIDE TEMPERATURE SENSOR BRACKET <i>?</i>	1	\$ 21.00	<i>?</i>
40	LOCK CARRIER <i>?</i>	1	\$ 1,127.00	<i>x</i>
SUB TOTAL SPARE PARTS		:	\$ 24,694.00	

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MATERIAL LIST FOR ACCIDENT VEHICLE REGN NO. SMS 8799 Y

S/N	PARTS DESCRIPTION	QTY	DAMAGED PARTS & PRICES		REMARKS
			S/NETT		
41	A/C CONDENSER <i>3 years new</i>	1	\$	683.00	X
42	RADIATOR COOLANT <i>?</i>	6	\$	282.00	?
43	RADIATOR AIR GUIDE OUTER - LH / RH <i>?</i>	2	\$	64.00	?
44	RADIATOR AIR GUIDE INNER - LH / RH <i>?</i>	2	\$	28.00	?
45	RADIATOR AIR GUIDE - UPPER <i>?</i>	1	\$	19.00	?
46	RADIATOR AIR GUIDE - LOWER <i>?</i>	1	\$	25.00	?
47	FRONT NO PLATE <i>Dented</i>	S/N	\$	60.00	✓
48	SUNDRIES <i>?</i>		\$	350.00	?
TOTAL SPARE PARTS		:	\$	34,228.00	
TOTAL LABOUR CHARGES		:	\$	9,472.00	
GRAND TOTAL		:	\$	43,700.00	

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EMAIL: NORA.KHAI@PREMIUMAUTO.COM.SG / CLAIMS@PREMIUMAUTO.COM.SG

NAME :
SURVEYED DATE :
AUTHORISED DATE :
EXCESS COST :
LIABILITY :
REMARKS :

Adrian Cj
18/05/22

Not Authorised, 06 Days
Inclusive of both doors
(Cryer)

PLEASE NOTE :

THIS ESTIMATE IS BASED ON VISUAL INSPECTION OF THE
AFFECTED VEHICLE. SHOULD WE REQUIRE FURTHER
LABOUR CHARGES AND SPARE PARTS IN THE PROGRESS OF
REPAIR, WE SHALL INFORM YOU ACCORDINGLY.
FOR INSPECTION OF VEHICLE, PLEASE REFER TO
MS. NORAH KHAI AT TEL: 6768 9828 / 6768 9911 FOR
APPOINTMENT.

YOURS FAITHFULLY,
PREMIUM AUTOMOBILES PTE LTD

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:

JOHNNY BOO
BODY REPAIR MANAGER

ALLAN WU
CLAIMS CONSULTANT

[> Back to OneMotoring](#)**Enquire PARF/COE Rebate for Registered Vehicle****Vehicle Owner Particulars**

Owner ID Type: Singapore NRIC
Owner ID: 928F

Vehicle Details

Vehicle No.: SMS8799Y
Vehicle to be Exported: No
Intended Deregistration Date: 18 May 2022
Vehicle Make: AUDI
Vehicle Model: A4 SEDAN 2.0 TFSI S TRONIC (NAV)
Primary Colour: White
Manufacturing Year: 2019
Engine No.: CVK087542
Chassis No.: WAUZZZF48KA114978
Maximum Power Output: 140.0 kW (187 bhp)
Open Market Value: \$33,721.00
Original Registration Date: 19 Mar 2020
First Registration Date: 19 Mar 2020
Transfer Count: 0
Actual ARF Paid: \$39,210.00

Intended PARF Rebate Details

PARF Eligibility: Yes
PARF Eligibility Expiry Date: 18 Mar 2030
PARF Rebate Amount: \$29,407.00

Intended COE Rebate Details

COE Expiry Date: 18 Mar 2030
COE Category: B - Car above 1600cc or 97kW (130bhp)
COE Period(Years): 10
QP Paid: \$30,012.00
COE Rebate Amount: \$23,509.00
Total Rebate Amount: \$52,916.00

The information contained herein is correct as at 18 May 2022

OK

New Cars

Used Cars

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Cheap Car Insurance Renewal

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Receive best quotations from multiple insurers in as little as 2 hours.

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Sell it yourself! Advertise it at just

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Ways of Selling

1/2016 Mercedes GLE450 COUPE AMGLINE SELLING \$1...



C&C Maintain Low Mileage, low
Depreciation To Believe!
Privilege Motors StarAd

- Free VICOM evaluation
- Free grooming and 6 months maintenance
- In-house workshop ensures quality service
- Member of SVTA and hire purchase association
- 100% deposit refund for unapproved loan

YONG LEE SENG MOTOR PTE LTD

Sort by 20 results/page

6 vehicles



audi a4

Any Category

Advanced Search



Search

Search Selection

Make	Model	Price	Depreciation	Reg Date	Eng Cap	Mileage	Veh Type	Status
audi a4		Any	Any	2020	Any	Any	Any	Available



Audi A4 2.0A TFSI S-tronic

\$151,800

\$16,980 /yr

28-Feb-2020

1,984 cc

29,311 km

Luxury

Available

Feel The 187Bhp. 100% Loan Available! Come With Bidded Number 5455, 1 Owner! Fully Agent Maintained. 5 Years Agent Warranty, Premium Grooming Before Handing Over. Buy With Confidence From A sgCarMart Premium Dealer! No Waiting, Immediate Delivery. Feel...

This car comes with 6-mth sgCarMart Warranty - the best protection for your car. Learn More

1axis

Posted: 14-May-2022



Audi A4 2.0A TSI S-tronic

\$153,800

\$17,050 /yr

31-Mar-2020

1,984 cc

24,352 km

Luxury

Available

Luxurious Audi A4 S-Tronic. Single owner. Low mileage done. Agent serviced with 5 years warranty! Original paintwork. Low bank rates! Flexible bank/in house loan available. All trade in welcome. Why wait! Please Whatsapp/call now for a non obligatory viewing!

Car Times Automobile Pte Ltd

Posted: 08-May-2022



Audi A4 2.0A TFSI S-tronic

\$158,200

\$16,930 /yr

24-Jul-2020

1,984 cc

32,000 km

Luxury

Available

1 Owner, Low Millage, 100% Stock Condition & Accident Free. New Tyres. Peace Of Mind Under 5 Years Unlimited Millage Warranty By Audi Premium. Fully Serviced by Agent, Come With 3 More Times Free Servicing And 1 Free Battery Replacement By Audi. Enjoy This Sp...

Posted: 13-May-2022



Audi A4 2.0A TFSI S-tronic

\$160,800

\$17,250 /yr

24-Jul-2020

1,984 cc

20,000 km

Luxury

Available

1 Owner! 5 Years Agent Warranty! Limited Time Interest Rates Fr. 1.85%! High Loan Available! Flexible Bank/In House Loan Available. 100% Accident Free! All Trade In Welcome. Please Whatsapp/Call For A Non Obligatory Viewing.

Car Times Automobile Pte Ltd

Posted: 26-Mar-2022



Launch of the new Mercedes-Benz C-Class

Mercedes-Benz has lifted the covers off the all new Mercedes-Benz C-Class, with two trims currently available at launch - AMG Line and Avantgarde.

Find out more!



Audi A4 Mild Hybrid 2.0A TFSI S-tronic

\$165,888

\$17,510 /yr

14-Oct-2020

1,984 cc

28,404 km

Luxury

Available

Fuel Type: Petrol-Electric

One Of The Sportiest Executive Sedan! Upgraded With RS Front Sports Grill. Basically A Powerful, Spacious And Reliable Executive Sedan With Better Fuel Efficiency Due To Its Hybrid Technology At A Friendly Entry Price. Vehicle Is Fully Maintain By Agent With 5 Years Warra...

Sincere Motoring Pte Ltd

Posted: 18-May-2022



Audi A4 Mild Hybrid 2.0A TFSI S-tronic

\$169,800

\$17,970 /yr

15-Oct-2020

1,984 cc

13,000 km

Luxury

Available

Fuel Type: Petrol-Electric

h Agent warranty with servicing intact! lowest mileage in town as good as brand new. easy and hassle free high loan schemes e, almost 99% approval rate! hurry call and arrange for a friendly viewing discussion now