

Ventures Auto Pte Ltd
Letter of Demand

Our Ref: SMD 4972 T

3-Mar-2023

HSBC Life (Singapore) Pte. Ltd.
10 Marina Boulevard
Marina Bay Financial Centre Tower 2
#48-01
Singapore 018983

Dear Sir/Mdm:

**ACCIDENT INVOLVING SMD4972T AND SHC1085M ON 25-OCT-2022 AT ALONG CTE/SLE
BEFORE BRADDELL ROAD**

**We are acting on behalf of the owner/driver to recover his vehicle damages and losses
sustainer in the above accident from the third party driver/ or insurers.**

Description					Amount
Repair Costs					\$ 8,424.00
Loss of Rental	\$150.00	X	13	days	\$ 1,950.00
Loss Of Use	\$0.00	X	0	days	\$ -
Search Fees (LTA)					\$ 7.45
Surveyor fees					\$ -
Others Claim					\$ -
Amount					\$ 10,381.45

Please look into our client claims and let us hear from you shortly.

Thank you

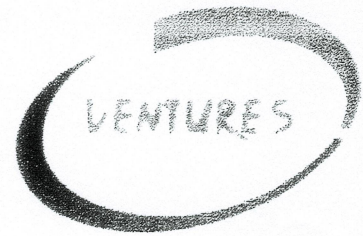

Kerry Tan
Ventures Auto Pte Ltd

Tel : 8399 6267

email : venturesautopl@gmail.com

VENTURES AUTO PTE LTD

REG: 202143430K



LETTER OF AUTHORIZATION

Accident involving my vehicle SMD4972T & SHC1085M on 25/10/2022 at along CTE 1 SLE Before Braddell Road

I/We, Jurong Contractor Pte Ltd, owner of vehicle no. SMD4972T hereby authorize **VENTURES AUTO PTE LTD** to proceed with the repair for my vehicle SMD4972T which was damaged in the above accident.

I/We further authorize **VENTURES AUTO PTE LTD** to claim against the driver and/or the owner of the other vehicle(s) involved in the said accident for the repair cost and the loss of use/rental, and etc of my vehicle on my behalf and for the own benefit.

You are further authorized to appoint your solicitor and give instruction in my name for the purpose of seeking recovery of the said cost of repairs and the loss of use/rental, and etc.

I further authorize you and/or your representative(s) to sign all and any documents including but not limited to Release Forms and Discharge Vouchers, so as to effect settlement of the repair costs, loss of use/rental and etc, as well as legal fee and all disbursements related thereof.

I hereby undertake to co-operate with you and render you all the assistance (Including the re-inspection of my vehicle and being a witness at trial) that may be necessary for you to recover the cost of repairs and the loss of use of my vehicle against any party.



27/10/2022

Owner Signature / Company Stamp / Date

Name : Jurong Contractor Pte Ltd
NRIC : 201507249N
HP Tel : 9040 2768
Address : 416 Canberra Road
#13-387,
SG 750416



HSBC Life (Singapore) Pte. Ltd.
10 Marina Boulevard,
Marina Bay Financial Centre Tower 2 #48-01,
Singapore 018983
☎ +65 6880 4888
🌐 www.hsbclife.com.sg
✉ cc.gi@mail.life.hsbc.com.sg

HSBC Life Third Party Direct Settlement

Vehicle No:	SHC 1085M (Insd veh)	Model:
	SMD 4972T (TP veh)	HONDA VEZEL (1496cc)
Date of Accident/ Time:	25/10/2022	

Repair Estimate	: \$	27,126.92	
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)	: \$	9,130.00	
Payee Name: VENTURES AUTO PTE LTD			
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:

1. Please expressly reserve your client's rights if so required in this settlement document.
2. This settlement is on a without prejudice basis and should not construed as an admission of liability on HSBC Life and their client/tortfeasor in any manner whatsoever.
3. HSBC Life 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 (HSBC Life 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



Signature of workshop representative / Workshop stamp

* Name of Representative: Chew Pee Kuang

Date: 19/06/23



Signature of HSBC Life's surveyor & stamp / Representative

Name of HSBC Life's surveyor / Representative:

Date:

Signature of Witness / Workshop stamp (if applicable)

Name of Witness:

Date:

Handwritten signature of witness

Allan GUN

28.06.2023

**Ventures Auto Pte Ltd**

23 Kaki Bukit Ave 4,
#04-01 (South Wing),
Singapore 415933.
Reg: 202143430K

Bill To: HSBC Life (Singapore) Pte. Ltd.
10 Marina Boulevard
Marina Bay Financial Centre Tower 2
#48-01
Singapore 018983

Invoice: PI0043
Date: 3-Mar-23

Description	Amount
SMD 4972 T - Honda Vezel Date of Accident: 25/10/2022 Lump Sum Repair for Third Party Claim	\$ 7,800.00
Total	\$ 7,800.00
GST 8%	\$ 624.00
Subtotal	\$ 8,424.00

All cheque payments should be crossed and made payable
to "VENTURES AUTO PTE LTD"
Please indicate the invoice no. on the reverse side


VENTURES AUTO PTE LTD

The circular stamp contains the text: VENTURES AUTO PTE LTD, UEN NO: 202143430K.

Auto Star Automotive Pte Ltd

23 Kaki Bukit Ave 4

04-01

Singapore 415933

autostar.automotive@yahoo.com

Company Registration No. 202029008Z



Invoice 1274

DATE 07/11/2022

ADDRESS

Jurong Contractor Pte Ltd

416 Canberra Road,

#13-387,

Singapore 750416

DESCRIPTION

AMOUNT

SMS 5409 T - BMW 216
Rental Period: 26/10/2022 - 7/11/2022
\$150 x 13 days
(Replacement Vehicle: SMD 4972 T)

1,950.00

Cheque should be crossed and made to Auto Star Automotive
Pte Ltd or E-transfer A/C: 601-304835-001 OCBC Bank.

TOTAL

S\$1,950.00

Accepted By

Accepted Date

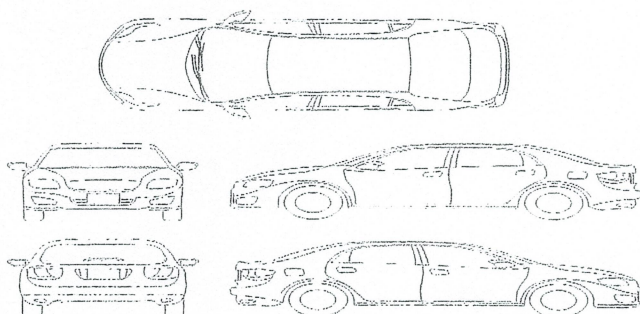
We appreciate your business and look forward to serve you again soon.

VEHICLE RENTAL AGREEMENT

HIRER'S PARTICULAR
 Name: (as in I/C) Li Qing Yun
 NRIC / Passport No.: S72656837
 Address (Res): 416 Canberra Road #13-387, S1750416
 Name & Address of Employer: Junag Contractor Pte Ltd
 Occupation: _____ Driving Exp: _____
 D/L No: _____ D/L Type: Local / International
 Pass Date: _____ Date of Birth: _____
 Tel / HP: _____

ADDITIONAL DRIVER'S PARTICULARS
 Name: (as in I/C) _____
 NRIC / Passport No.: _____
 D/L No: _____ D/L Type: Local / International
 Address (Res): _____
 Tel / HP: _____

Refundable Deposit: _____
 Cash/Nets/Cheque/Visa/MC Card No: _____
 (A) - ACCIDENTS (D) - DENTS (S) - SCRATCHES



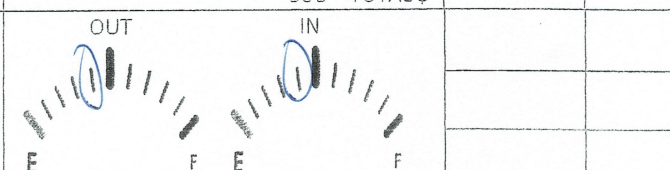
ACCESSORIES CHECK

___ Ashtray ___ Cig Lighter ___ S / Tyre
 ___ STD Tools ___ Jack ___ Hub Caps
 ___ Radio / Cass ___ CD / Cartridges ___ S / RIM

Veh No: SMS 5409 T Replace Veh No: SMD4972 T
 Mileage Out: _____ Mileage Out: _____
 Make & Model BMW Make & Model Honda
 Auto / Manual 2.16 Auto / Manual 2.20
 OUT: Date 26.10.2022 OUT: Date _____
 OUT: TIME 10am OUT: TIME _____

RENTAL CHARGES			
Daily	@ \$		
Weekly	@ \$		
Monthly	@ \$		
Hours	@ \$		
Others	@ \$		
CDW	@ \$		
PAI	@ \$		
Delivery Service			

SUB - TOTAL \$



EXTENSION

Collection Service

Misc.

ESTIMATED TOTAL RENTAL \$

Hirer is responsible for the first \$ _____ excess for collision/damage to first party (i.e.) Auto Stat Automotive Pte Ltd Vehicle (including windshield) and also first \$ _____ excess for collision/damage to third party's vehicle for each and every accident/damage.

Hirer's Signature: _____

Addition Driver's Signature: _____

I/We agreed to the terms and conditions above, overleaf and that all information given are true & correct in all respect. My/Our driving license is/are current and not disqualified from driving. You may charge all amount due on the rental to my/our credit card.

*IMPORTANT

- ONLY PERSONS ABOVE 25 YEARS OF AGE WITH MORE THAN 2 YEARS DRIVING EXPERIENCE, AUTHORISED, LICENSED AND SIGNING THIS AGREEMENT MAY DRIVE THE VEHICLE.
- VEHICLE IS STRICTLY FOR SINGAPORE USE ONLY AND MAY NOT BE DRIVEN OUT OF SINGAPORE WITHOUT PRIOR CONSENT OF THE COMPANY AUTO STAR AUTOMOTIVE PTE LTD.
- IN THE EVENT OF AN ACCIDENT, THE HIRER OF AUTHORIZED DRIVER:
 - shall report all accidents involving the said vehicle to the owner immediately;
 - shall take immediate steps to complete and sign Form MAR1 (Motor Accident Report Form) and do all others acts required in compliance with the 'NON-INJURY MOTOR ACCIDENT REPORTSCEHEME' (the form will be made available when the accident is report to the owner);
 - shall report to the police within 24 hours from the occurrence, the following types of accidents:
 - injury case
 - non-injury case involving a Government vehicle, or damage to Government property.
 - non-injury case involving a foreign vehicle (to obtain their motor insurance policy (Passport No./ Name of the driver, vehicle number, Log card and vehicle road tax information.
 - non-injury case involving a pedestrian or cyclist.

RETURN OF VEHICLE. The Hirer/Driver is required to sign in the column "Signature of Hirer/Driver" tailing which the day and time inserted below shall be deemed to be the day and time the vehicle is returned to AUTO STAR AUTOMOTIVE PTE LTD and the same shall be accepted as conclusive evidence of the same and shall not be challenged or questioned on any account whatsoever.

DATE IN	TIME IN	MILEAGE	CHECKED BY	REMARKS	DEPOSIT REFUND
<u>07/11/22</u>	<u>1705</u>				



Signature of Hirer/Driver: _____

HIRER:

TERMS & CONDITIONS

1. Hirer/ Named driver shall not use the vehicle for speeding, reckless driving, racing or any illegal activities. AUTO STAR AUTOMOTIVE PTE LTD reserves the rights to repossess the vehicle with additional SGD \$1,500/- compensation. Hirer shall be fully responsible for any damages and any other cost incurred as a result of such activities.
2. Hirer shall ensure the usage of vehicle is limited to Singapore only.
3. Should the vehicle be involved in any traffic offence during the rental period, the hirer agreed to be liable for and agree to pay all fines and any other amount government or semi government authority shall levy or impose.
4. Only the hirer or named driver is allowed to use the vehicle. In any circumstances that another driver apart from the hirer or named driver is found using the vehicle, the Owner reserves the rights to repossess the vehicle and Hirer is responsible for such cost incurred.
5. Should the Hirer meet with an accident or any loss or damage is caused to the Vehicle during the lease/ rental period, the Hirer must inform the Owner immediately. No repair is to be done without the Owner's approval. If ACCIDENT REPORT to the Insurance Company is required, the Hirer/ Named driver must assist us to lodge within 24 hours and assist us in the insurance claim pertaining to the accident.
6. The Hirer is responsible for the below Excess for loss or damage to vehicle or third party property for each and every accident during the period of rental.

Windscreen Excess: S\$ 100.00
Own Damage Excess (Section 1): S\$ 2,000.00
Third Party Excess (Section 2): S\$ 2,000.00
Young and Inexperienced Driver: Additional S\$ 3,000.00
(Below 26 yrs old and driving experience of 2 yrs and below)

7. Hirer is liable for any loss of, or any damage which include physical damage or any other general damages to the vehicle and its accessories during the rental period, the Hirer must make payment of such repair or replacement cost immediately.
8. The Hirer has to return the vehicle with the fuel at the same level as when collected the vehicle on 26/10/2022 (Date Out).
9. The Owner will not be responsible for any loss of or damage to personal belongings in the vehicle during rental period after returning the vehicle.
10. Smoking, or transportation of pets is NOT allowed in the hired vehicle. Hirer is responsible for a penalty of S\$ 500.
11. The maintenance of the vehicle will be borne by AUTO STARS AUTOMOTIVE PTE LTD. If there is any problem to the vehicle or vehicle breakdown, Hirer/ Named Driver must report to the Owner immediately to seek advice or assistance.
12. During vehicle breakdown due to wear and tear or maintenance issue, the Owner shall within twenty-four (24) hours substitute with a similar replacement of the same or closest specifications & capacity. Replacement vehicle will be provided for any repair /maintenance / inspection of vehicle, which requires more than 4 hours. In the event whereby the Owner is unable to furnish a replacement vehicle, a rental rebate (based on prorated contract rate) will be credited to the Hirer for loss of vehicle usage during that period.
13. At any point of time, if the vehicle breakdown due to Hirer/ driver's negligence, tire puncture, empty petrol tank, loss of keys, keys locked in car or any other breakdown not due to vehicle maintenance or wear and tear, a nominal fee of S\$ 50 (Weekdays 8am to 8pm) and S\$ 100 (PH, Sat, Sun & Weekdays before 8am or after 8pm).
14. Should there be any breach of any of the above clauses, the Owner reserves the right to repossess the vehicle without a refund and Hire shall be liable to pay for the cost for the repossession.

Dated:

Signature of the Hirer

Name:



[Handwritten signature of the Hirer]

Auto Star Automotive Pte Ltd (the Owner)

Name:

Designation:



[Handwritten signature of the Owner]

Land Transport Authority
10 Sin Ming Drive
Singapore 575701
GST Registration No. : M4-0006529-2

Print Date/Time : 26 Oct 2022 / 11:34:21
Receipt Date/Time : 26 Oct 2022 / 11:33:46

Tax Invoice/Receipt

Receipt No. : ITNET-00000-221026-001483

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 - SHC1085M				
As at 25 Oct 2022/19:00:00				
Insurance Co: AXA INSURANCE PTE LTD				
1	Insurance Enquiry - SHC1085M			
	Enquiry Fee	7.00	0.49	7.49
	20221026113250292946			
	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			
	421808XXXXXX8786	eNETS Credit Card		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.



GIRO Credit Authorisation Form

This form must be completed and returned to HSBC Life (Singapore) Pte. Ltd. Payment will be credited directly into the policyholder/claimant's designated bank account stated below. The policyholder/claimant's has to complete all fields of this form and return to:

HSBC Life (Singapore) Pte. Ltd.
Robinson Road Post Office
P.O. Box 1094
Singapore 902144

Policyholder/Claimant's Details (To be completed by the Policyholder/Claimant)	
Name of Policyholder/Claimant:	Ventures Auto Pte Ltd
Contact Person:	Mr Kelvin
Contact Number:	67219016
Email Address:	venturesautopl@gmail.com
(An auto-prompt email from the bank will be sent to this email address once the payment has been credited)	
Particulars of Policyholder/Claimant's Bank Account	
Name of Bank:	UOB Bank Ltd
Bank Code:	7375
Bank Branch Code:	13
Bank Account Number:	330-322-338-8
Name of Account Holder:	Ventures Auto Pte Ltd

I/We hereby authorise HSBC Life (Singapore) Pte. Ltd. to credit the payment due to me/us to the above bank account, and undertake to return to HSBC Life immediately upon demand any sum which shall not be so credited into such bank account. I/We agree that HSBC Life shall be fully absolved of any liability to pay me/us such insurance payout once such amounts are credited into above bank account.

This authorisation shall continue in force until I/we have expressly revoked it by notice in writing to you. In the event of a change of bank account, I/we shall inform you in writing 30 days in advance before such change.

In connection with my/our and/or the claimant's claims, I/We give consent for HSBC Life (Singapore) Pte. Ltd. ("HSBC Life") and its representatives or agents to collect, use, store, transfer and/or disclose the information (including that provided by sources other than myself) concerning me/us and/or the claimant, to or with all such persons (including any member of the HSBC Group or any third party service provider, and whether within or outside of Singapore and the Policyholder when claiming under a Group Policy) for the purpose of enabling HSBC Life and its representatives or agents to provide me/us and/or the claimant (where applicable) with services required of an insurance provider, including the evaluating, processing, administering and/or managing my/our and/or the claimant's claims or the Policyholder Group Policy(ies) with HSBC Life (as the case may be), and for the purposes set out in the Data Use Statement which can be found at www.hsbclife.com.sg ("Purposes").



Authorised Signature & Company Stamp (as in bank records)

4/7/2023

Date