

## Hsiao Tong (LKKAuto)

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**From:** Hsiao Tong (LKKAuto)  
**Sent:** Friday, 3 February 2023 10:54 AM  
**To:** KENNY LIM CHING GHEE  
**Cc:** Admin A; MT\_Claim\_SG  
**Subject:** [SEEK MANDATE] - ACC INVOLVING SNF5873S & SMR3968P ON 01-12-2022 \*\*\*  
LKK REF: CC4/LPC22012126/pa3 - Oref: 22/22/22/VP05/026656  
**Attachments:** LKK SURVEY REPORT & PHOTOS.pdf; TP LOD.pdf; TP GIA REPORT.pdf

Your ref: **22/22/22/VP05/026656**  
LKK ref : CC4/LPC22012126/Rpa3q2

Dear Sirs/Mdm,

### **ACCIDENT INVOLVING SMR3968P(LONPAC) AND SNF5873S(TP) ON 01/12/2022**

We refer to the above matter.

It is a head-to-rear collision. We are of the view that liability is not on our driver favour.

We seek your approval to offer repairer **"VOLKSWAGEN GROUP SINGAPORE PTE LTD"** at **\$5,133.80(all-in).**

The summary is as follows: -

	Amount Claimed	Amount Revised
1. Cost of Repair (with 8% GST)	\$10,503.59	\$ 4,844.80 (\$4,485.93 + 8% GST)
2. Loss of Use (3days x \$60.00)	\$ 180.00	\$ 180.00 (3DAYS X \$60.00)
3. LTA/GIA Search Fee	\$ 2.00	\$ 2.00
4. MEDICAL FEE (DRIVER-DUNAREANU CARLA LING MAY)	\$ 107.00	\$ 107.00
<b>Total</b>	\$10,792.59	<b><u>\$ 5,133.80</u></b>

Surveyor recommended 3days for repair.

Enclosed here with all the relevant documents for your perusal.

Kindly note that this inspection report dated 02/02/2023 is only for mandate purpose.

**Kindly let us have your approval / instruction.**

Best Regards,

**Hsiao Tong, Chew (Ms)** | Case Handler

**LKK Auto Consultants Pte Ltd**

Phone: 6742-3197 | Email: [chewht@lkkauto.com](mailto:chewht@lkkauto.com) |

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

S(408933)

---

**From:** Mei Kwan (LKKAUTO) <Meikwan@lkkauto.com>  
**Sent:** Monday, 16 January 2023 9:57 PM  
**To:** KENNY LIM CHING GHEE <kennylim@lonpac.com>  
**Cc:** MT\_Claim\_SG <mt\_claim@lonpac.com>; Hsiao Tong (LKKAUTO) <chewht@lkkauto.com>; CS A Team <cs-a@lkkauto.com>; Admin A <admin-a@lkkauto.com>  
**Subject:** RE: ACC INVOLVING SNF5873S & SMR3968P ON 01-12-2022 \*\*\* LKK REF: CC4/LPC22012126/pa3 - Oref: 22/22/22/VP05/026656

Dear Kenny,

We refer to the above matter.

Enclosed for your perusal is:

- TP estimated cost of repair
- Preliminary advice
- Photographs of TP vehicle in its damaged condition

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Monday, December 19, 2022 6:47 PM  
**To:** KENNY LIM CHING GHEE <[kennylim@lonpac.com](mailto:kennylim@lonpac.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: ACC INVOLVING SNF5873S & SMR3968P ON 01-12-2022 \*\*\* LKK REF: CC4/LPC22012126/pa3 - Oref: 22/22/22/VP05/026656

Dear Kenny,

Noted with thanks.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** KENNY LIM CHING GHEE <[kennylim@lonpac.com](mailto:kennylim@lonpac.com)>  
**Sent:** Monday, 19 December 2022 6:46 PM  
**To:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>

[a@lkkauto.com](mailto:a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ACC INVOLVING SNF5873S & SMR3968P ON 01-12-2022 \*\*\* LKK REF: CC4/LPC22012126/pa3 - Oref: 22/22/22/VP05/026656

## Lonpac External - General

Dear Mei Kwan

Please proceed with Direct Settlement.

Thank you.

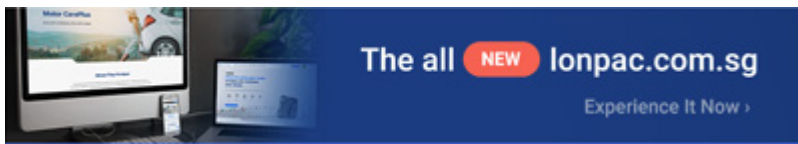
Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

300 Beach Road, #17-04/06 The Concourse, Singapore 199555

DID: 6279 9256 | Fax: (65) 6296 2706



We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

---

**From:** KENNY LIM CHING GHEE <[kennylim@lonpac.com](mailto:kennylim@lonpac.com)>

**Sent:** Monday, 19 December 2022 4:37 pm

**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ACC INVOLVING SNF5873S & SMR3968P ON 01-12-2022 \*\*\* LKK REF: CC4/LPC22012126/pa3 - Oref: 22/22/22/VP05/026656

## Lonpac External - General

Dear Mei Kwan

We will request from insured the maintenance records first. Please withhold TPD claim.

Thank you.

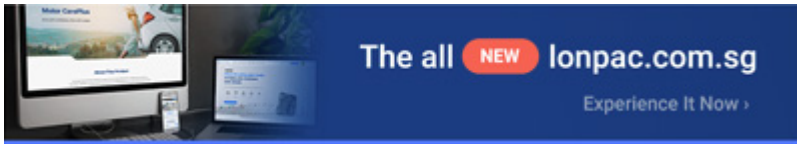
Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

300 Beach Road, #17-04/06 The Concourse, Singapore 199555

DID: 6279 9256 | Fax: (65) 6296 2706



We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

---

**From:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Monday, 19 December 2022 4:11 pm

**To:** KENNY LIM CHING GHEE <[kennylim@lonpac.com](mailto:kennylim@lonpac.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ACC INVOLVING SNF5873S & SMR3968P ON 01-12-2022 \*\*\* LKK REF: CC4/LPC22012126/pa3 - Oref: 22/22/22/VP05/026656

Dear Kenny,

As spoken, insured reported **wheel and car braked like out of control**. Please advise any investigation is needed.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** KENNY LIM CHING GHEE <[kennylim@lonpac.com](mailto:kennylim@lonpac.com)>

**Sent:** Monday, 19 December 2022 3:49 PM

**To:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ACC INVOLVING SNF5873S & SMR3968P ON 01-12-2022 \*\*\* LKK REF: CC4/LPC22012126/pa3 - Oref: 22/22/22/VP05/026656

## Lonpac External - General

Dear Mei Kwan

Fya.

Thank you.

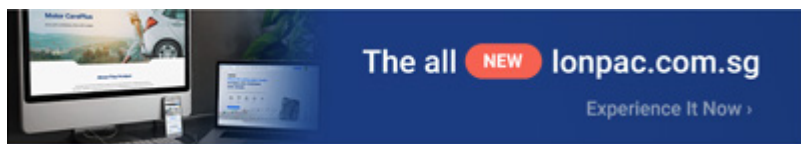
Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

300 Beach Road, #17-04/06 The Concourse, Singapore 199555

DID: 6279 9256 | Fax: (65) 6296 2706



We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

---

**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>

**Sent:** Monday, 19 December 2022 3:42 pm

**To:** KENNY LIM CHING GHEE <[kennylin@lonpac.com](mailto:kennylin@lonpac.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ACC INVOLVING SNF5873S & SMR3968P ON 01-12-2022 \*\*\* LKK REF: CC4/LPC22012126/pa3 - Oref: 22/22/22/VP05/026656

Dear Kenny,

We refer to the above matter.

Please advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

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

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

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**From:** Mei Kwan (LKKAuto)

**Sent:** Thursday, 15 December 2022 11:56 AM

**To:** KENNY LIM CHING GHEE <[kennylin@lonpac.com](mailto:kennylin@lonpac.com)>

**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ACC INVOLVING SNF5873S & SMR3968P ON 01-12-2022 \*\*\* LKK REF: CC4/LPC22012126/pa3 - Oref: 22/22/22/VP05/026656

Dear Kenny,

We refer to the above matter.

Please advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

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

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

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**From:** KENNY LIM CHING GHEE <[kennylim@lonpac.com](mailto:kennylim@lonpac.com)>  
**Sent:** Monday, 12 December 2022 2:54 PM  
**To:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: ACC INVOLVING SNF5873S & SMR3968P ON 01-12-2022 \*\*\* LKK REF: CC4/LPC22012126/pa3 - Oref: 22/22/22/VP05/026656

## Lonpac External - General

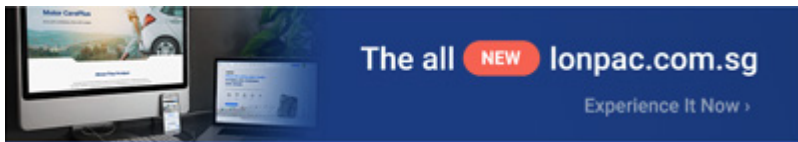
Dear Mei Kwan

Insured yet to report and we have sent a chaser today fyi.

Thank you.

Best Regards

Kenny Lim  
Asst. Claims Manager | Lonpac Insurance Bhd  
300 Beach Road, #17-04/06 The Concourse, Singapore 199555  
DID: 6279 9256 | Fax: (65) 6296 2706



We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

---

**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Saturday, 10 December 2022 10:32 pm  
**To:** KENNY LIM CHING GHEE <[kennylim@lonpac.com](mailto:kennylim@lonpac.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: ACC INVOLVING SNF5873S & SMR3968P ON 01-12-2022 \*\*\* LKK REF: CC4/LPC22012126/pa3 - Oref: 22/22/22/VP05/026656

Dear Kenny,

We refer to the above matter.

Kindly let us have a copy of insured's accident report for our necessary action.

**OI GIA - SMR 3968P; DOA : 01.12.2022.**

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Thursday, December 8, 2022 8:17 AM  
**To:** KENNY LIM CHING GHEE <[kennylim@lonpac.com](mailto:kennylim@lonpac.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: ACC INVOLVING SNF5873S & SMR3968P ON 01-12-2022 \*\*\* LKK REF: CC4/LPC22012126/pa3 - Oref: 22/22/22/VP05/026656

Dear Kenny,

Wrong OI GIA is provided.

Please resend OI GIA - SMR 3968P; DOA : 01.12.2022.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** KENNY LIM CHING GHEE <[kennylim@lonpac.com](mailto:kennylim@lonpac.com)>  
**Sent:** Wednesday, 7 December 2022 7:16 PM  
**To:** Mei Kwan (LKKAUTO) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Hsiao Tong (LKKAUTO) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** ACC INVOLVING SNF5873S & SMR3968P ON 01-12-2022 \*\*\* LKK REF: CC4/LPC22012126/pa3 - Oref: 22/22/22/VP05/026656

## Lonpac External - General

Dear Mei Kwan

Please see attachment for a copy of our Insured's GIA report for your action.

Thank you.

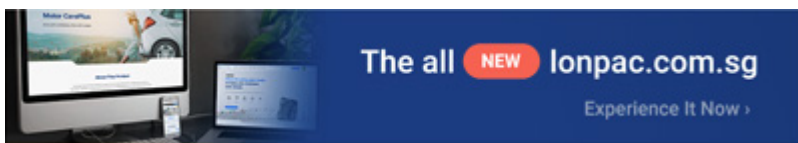
Best Regards

Kenny Lim

Asst. Claims Manager | Lonpac Insurance Bhd

300 Beach Road, #17-04/06 The Concourse, Singapore 199555

DID: 6279 9256 | Fax: (65) 6296 2706



We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

---

**From:** Mei Kwan (LKKAuto) <[Meikwan@lkkauto.com](mailto:Meikwan@lkkauto.com)>  
**Sent:** Wednesday, 7 December 2022 4:57 pm  
**To:** GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>; Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: REQUEST FOR DIRECT SETTLEMENT VEHICLE INVOLVING SNF5873S & SMR3968P ON 01-12-2022 \*\*\* LKK  
REF: CC4/LPC22012126/pa3

Dear Sir / Madam,

We refer to the above matter.

Please advise whether insured has reported. If so, kindly let us have a copy of insured's accident report for our necessary action.

Thank you.

Best Regards,

**Mei Kwan** | Admin

**LKK Auto Consultants Pte Ltd**

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

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

---

**From:** Meng Yan (LKK Auto) <[mengyan@lkkauto.com](mailto:mengyan@lkkauto.com)>  
**Sent:** Monday, 5 December 2022 2:20 PM  
**To:** GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>; assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>; Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** RE: REQUEST FOR DIRECT SETTLEMENT VEHICLE INVOLVING SNF5873S & SMR3968P ON 01-12-2022

Dear Gerald,

Thank you for the assignment.

Please be informed that vehicle not in the workshop, repairer will arrange.

Best Regards,

**Yan** | Admin

**LKK Auto Consultants Pte Ltd**

Phone: 6741-8434 | email: [assignments@lkkauto.com](mailto:assignments@lkkauto.com) | fax: 6256-4315

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

---

**From:** GERALD POH WEE BIN <[geraldpoh@lonpac.com](mailto:geraldpoh@lonpac.com)>  
**Sent:** Monday, 5 December 2022 10:57 AM  
**To:** assignments <[assignments@lkkauto.com](mailto:assignments@lkkauto.com)>  
**Cc:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>  
**Subject:** FW: REQUEST FOR DIRECT SETTLEMENT VEHICLE INVOLVING SNF5873S & SMR3968P ON 01-12-2022

## Lonpac External - General

Our Ref : TBA



Dear Meng Yan,

FYNA. Insured yet to report.

Best Regards

Gerald Poh  
Senior Claims Executive | Lonpac Insurance Bhd  
300 Beach Road, #17-04/06 The Concourse, Singapore 199555  
Tel: (65) 6250 7388 Ext.255 | Fax: (65) 6296 2706

We are committed to acting professionally, fairly and with integrity. We do not condone bribery, fraud or corrupt practices.

---

**From:** Wong Meiy (VGS - SG/Singapore) <[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)>

**Sent:** Friday, 2 December 2022 6:33 pm

**To:** MT\_Claim\_SG <[mt\\_claim@lonpac.com](mailto:mt_claim@lonpac.com)>

**Cc:** Cheong Pearlyn (VGS - SG/Singapore) <[Pearlyn.cheong@vw.com.sg](mailto:Pearlyn.cheong@vw.com.sg)>; Tang Shushi (VGS - SG/Singapore) <[shushi.tang@vw.com.sg](mailto:shushi.tang@vw.com.sg)>; Anthonidas Christopher (VGS - SG/Singapore) <[christopher.anthonidas@vw.com.sg](mailto:christopher.anthonidas@vw.com.sg)>; Oh Huiwen (VGS - SG/Singapore) <[huiwen.oh@vw.com.sg](mailto:huiwen.oh@vw.com.sg)>

**Subject:** REQUEST FOR DIRECT SETTLEMENT VEHICLE INVOLVING SNF5873S & SMR3968P ON 01-12-2022

Dear Claims,

Please revert on liability & survey arrangement for this claim, Thank you.

Thanks and Best Regards,

Meiy  
Insurance Service Advisor  
Aftersales

Volkswagen Group Singapore Pte Ltd  
247 Alexandra Road  
Singapore 159934

Direct line: +65 6305 7216  
Main Line: +65 6305 7299  
Main Fax: +65 6474 3643  
[meiy.wong@vw.com.sg](mailto:meiy.wong@vw.com.sg)  
<https://www.volkswagen.com.sg/>

# VOLKSWAGEN

GROUP SINGAPORE



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Certified Pre-Owned

Commercial  
Vehicles

An icon of  
generations.  
**And now,  
Car of the Year.**



SGCARMART  
**CAR OF  
THE YEAR**  
2021  
HOT HATCH OF THE YEAR  
VOLKSWAGEN GOLF GTI

It's not e-mail, if you print it. [Think Blue.](#)

Internal