

207/82

No. 42 of 1980

IN THE JUDICIAL COMMITTEE OF THE PRIVY COUNCIL

O N A P P E A L
FROM THE FEDERAL COURT OF MALAYSIA

B E T W E E N :

KONG MING BANK BERHAD

Appellant

- and -

SIM SIOK ENG

Respondent

RECORD OF PROCEEDINGS

STEPHENSON HARWOOD,
Saddlers' Hall,
Gutter Lane,
London, EC2V 6BS

Solicitors for the
Appellant

LINKLATERS & PAINES,
Barrington House,
56-67 Gresham Street,
London, EC2V 7JA

Solicitors for the
Respondent

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IN THE JUDICIAL COMMITTEE OF THE PRIVY COUNCIL

O N A P P E A L
FROM THE FEDERAL COURT OF MALAYSIA

B E T W E E N :

KONG MING BANK BERHAD Appellant

- and -

SIM SIOK ENG Respondent

RECORD OF PROCEEDINGS

10

No. 1

WRIT OF SUMMONS

SPECIALLY INDORSED
WRIT OF SUMMONS

SPECIALLY INDORSED WRIT OF SUMMONS

(Order 2, Rule 3)

M A L A Y S I A

IN THE HIGH COURT IN BORNEO

(KUCHING REGISTRY)

CIVIL SUIT NO.K.131 OF 1978

In the High
Court in
Borneo

No.1
Writ of
Summons

7th April
1978

20

BETWEEN

KONG MING BANK BERHAD,
23, Jalan Tun Haji Openg,
Kuching.

Plaintiff

AND

SIM SIOK ENG,
30-N, Tabuan Road,
Kuching.

Defendant

30

The Honourable Tan Sri Datuk Lee Hun Hoe,
P.M.N., S.P.D.K., P.G.D.K., P.N.B.S., A.D.K.,
Chief Justice of the High Court in Borneo in
the name and on behalf of His Majesty the Yang

In the High Court in Borneo

No.1 Writ of Summons

7th April 1978

(continued)

di-Pertuan Agong.

To: SIM SIOK ENG, 30-N, Tabuan Road, Kuching.

WE COMMAND you, that within 10 days after the service of this Writ on you, inclusive of the day of such service, you do cause an appearance to be entered for you in an action at the suit of KONG MING BANK BERHAD, 23, Jalan Tun Haji Openg, Kuching.

10

AND TAKE NOTICE that in default of your so doing the Plaintiff may proceed therein and judgment may be given in your absence.

WITNESS STEVE SHUM LIP KIONG, ESQ., the Acting Registrar of the High Court in Borneo at Kuching this 7th day of April, 1978.

(Sgd) Chan, Jugah, Wan Ullok & Co.

(Sgd) Tay Cho Joy

..... CHAN, JUGAH, WAN ULLOK & CO.

..... AG. Senior Assistant Registrar,

Advocates for Plaintiff

High Court, Kuching. 20

N.B. This writ is to be served within twelve months from the date thereof, or, if renewed, within six months from the date of last renewal, including the day of such date, and not afterwards.

The defendant (or defendants) may appear hereto by entering an appearance (or appearances) either personally or by Advocate at the Registry of the High Court in Borneo at Kuching.

A defendant appearing personally may, if he desires, enter his appearance by post, and the appropriate forms may be obtained by sending a Postal Order of \$3.00 with an addressed envelope to the Registrar of the High Court in Borneo at Kuching. 30

If the defendant enters an appearance he must also deliver a defence within fourteen days from the last day of the time limited for appearance, unless such time is extended by the Court or a Judge, otherwise judgment may be entered against him without notice, unless he has in the meantime been served with a summons for judgment. 40

STATEMENT OF CLAIM

In the High
Court in
Borneo

No.1
Writ of
Summons

7th April
1978

(continued)

10 The Plaintiff's claim is for the sum of M\$380,172.17 (Malaysian Ringgit Three Hundred and eighty thousand one hundred and seventy-two and sen Seventeen Only), being the balance of money payable by the Defendant to the Plaintiff for money lent by the Plaintiff to the Defendant and for money paid by the Plaintiff to the Defendant as bankers for the Defendant at his request, and for interest agreed to be paid upon money due from the Defendant to the Plaintiff.

P A R T I C U L A R S

	(1) Principal sum	M\$194,957.12
	(2) Interest at the rate of 12% per annum on:	
	(i) M\$259,957.12 from the 26th day of June, 1971. to the 4th day of November, 1974	M\$105,282.63
20	(ii) M\$194,957.12 from the 5th day of November, 1974, to the 31st day of March, 1978	M\$ 79,932.42
	TOTAL	M\$380,172.17

30 AND the Plaintiff claims the said sum of M\$380,172.17 (Malaysian Ringgit Three hundred and eighty thousand one hundred and seventy-two and Sen Seventeen Only), and interest thereon at the rate of 12% per annum agreed to be paid by the Defendant from the 1st day of April, 1978, until payment or judgment.

Dated this 6th day of April, 1978.

(Sgd) Chan, Jugah, Wan Ullok & Co.
.....
CHAN, JUGAH, WAN ULLOK & CO.
Advocates for the Plaintiff

40 And the sum of \$60.00 (or such sum as may be allowed on taxation) for costs, and also, in case the Plaintiff obtains an order for substituted service, the further sum of \$300.00 (or such sum as may be allowed on taxation). If the amount claimed be paid to the Plaintiff or his advocate and solicitor or agent within four days from the service hereof, further proceedings will be stayed.

In the High Court in Borneo

No.1 Writ of Summons

7th April 1978

(continued)

Provided that if it appears from the indorsement of the writ that the Plaintiff is resident outside the scheduled territories as defined in the Exchange Control legislation in force in the State in which the Writ of Summons is issued, or is acting by order or on behalf of a person so resident, or if the defendant is acting by order or on behalf of a person so resident, proceedings will only be stayed if the amount claimed is paid into Court within the said time and notice of such payment in is given to the Plaintiff, his Advocate and solicitor or agent.

10

This Writ was issued by Messrs.CHAN, JUGAH, WAN ULLOK & CO., whose address for service is at O.C.B.C. Building, Khoo Hun Yeang Street, Kuching, Sarawak, Advocates for the said Plaintiff who carries on business at 23, Jalan Tun Haji Openg, Kuching.

This Writ was served by me, Ditta anak Saba at..... on..... the defendant on Thursday the 19th day of October, 1978 at 2.40 o'clock p.m.

20

INDORSED this 19th day of October, 1978.

(SIGNED).....

(ADDRESS) High Court, Kuching.

No.2 Defence 7th November 1978

No. 2

DEFENCE

M A L A Y S I A

30

IN THE HIGH COURT IN BORNEO

(KUCHING REGISTRY)

CIVIL SUIT NO.K.131 OF 1978

BETWEEN

KONG MING BANK BERHAD,
23, Jalan Tun Haji Openg,
Kuching.

Plaintiff

AND

SIM SIOK ENG,
30-N, Tabuan Road,
Kuching.

Defendant

D E F E N C E

In the High
Court in
Borneo

No.2
Defence

7th November
1978

(continued)

1. The Defendant disputes the Plaintiff's claim contained in the Statement of Claim and will put the Plaintiff to strict proof thereof.
2. The Defendant will further contend that the claim of the Plaintiff is statute-barred under the provisions of the Limitation Ordinance.
- 10 3. The Defendant will say in addition that interests on the overdraft has been wrongfully and without the agreement of the Defendant compounded by the Plaintiff thereby giving a false balance of the debt allegedly owing by the Defendant, which the Defendant has already contended as being statute-barred.
- 20 4. By reason of the above therefore the Defendant is not bound to pay to the Plaintiff any sum of money and the Defendant prays that the action be dismissed with costs.
5. Save as hereinbefore expressly admitted, the Defendant denies each and every allegation contained in the Statement of Claim as if the same had been set out herein and traversed seriatim.

Dated this 7th day of November, 1978

30

(Sgd) Ee & Lim

.....

EE & LIM

Advocates for the Defendant

In the High
Court in
Borneo

No.3
Summons for
Judgment
30th November
1978

No. 3
SUMMONS FOR JUDGMENT

SUMMONS IN CHAMBERS

M A L A Y S I A
IN THE HIGH COURT IN BORNEO
(KUCHING REGISTRY)
CIVIL SUIT NO.K.131 OF 1978

BETWEEN

KONG MING BANK BERHAD
23, Jalan Tun Haji Openg,
Kuching. Plaintiff 10

AND

SIM SIOK ENG,
30-N Tabuan Road.
Kuching. Defendant

SUMMONS IN CHAMBERS

(0.21 r.1; 0.19 r.19 & 27; 0.25. r.4;
Inherent Jurisdiction)

LET ALL PARTIES CONCERNED appear before
the Honourable Judge in Chambers in the
High Court in Borneo at Kuching on Monday 20
the 11th day of December, 1978 at 9.00 o'clock
in the forenoon on the hearing of an applica-
tion on the part of the Plaintiff for an
Order that the Defence of the Defendant
herein dated the 7th day of November, 1978
be struck out :-

- (a) Under Order 21 rule 1 of the Rules
of the High Court in Borneo, 1963,
as being a mere denial;
- (b) Under Order 19 rules 19 and 17 of 30
the said Rules on the ground that
Defence is evasive and did not
answer the point of substance and/or
tends to prejudice, embarrass or
delay the fair trial of this action;
and
- (c) Under Order 25 rule 4 of the said
Rules and the Inherent Jurisdiction
of this Honourable Court on the 40
ground that the Defence discloses no
reasonable answer to the Plaintiff's

claim or is otherwise frivolous or vexatious or an abuse of the process of Court.

In the High Court in Borneo

No.3
Summons for Judgment

30th November 1978

(continued)

10

AND that the Plaintiff be at liberty to enter Judgment against the Defendant in the sum of M\$380,172.17 (Malaysian Ringgit Three hundred and eighty thousand one hundred and seventy-two and sen seventeen only) and interest thereon at the rate of 12% per annum from the 1st day of April, 1978 until payment and costs, including costs of this application to be taxed.

Dated this 30th day of November, 1978.

(Sgd)

.....
Assistant Registrar,
High Court, Kuching.

20

To: Sim Siok Eng,
the abovenamed Defendant
through his Advocates,
Messrs. Ee & Lim,
Kuching.

This Summons is taken out on behalf of the Plaintiff by Messrs. Chan, Jugah, Wan Ullok & Company, whose address for service is 2nd Floor, O.C.B.C. Building, Khoo Hun Yeang Street, Kuching and is supported by the Affidavit of Mr. Goh Lee Miang affirmed at Kuching on the 17th day of November, 1978.

In the High
Court in
Borneo

No.4
Affidavit in
Support of
Summons for
Judgment and
Exhibits
thereto

17th November
1978

No. 4

AFFIDAVIT IN SUPPORT OF
SUMMONS FOR JUDGMENT
AND EXHIBITS THERETO

M A L A Y S I A

IN THE HIGH COURT IN BORNEO

(KUCHING REGISTRY)

CIVIL SUIT NO.K.131 OF 1978

BETWEEN

KONG MING BANK BERHAD, 10
23, Jalan Tun Haji Openg,
Kuching. Plaintiff

AND

SIM SIOK ENG,
30-N, Tabuan Road,
Kuching. Defendant

A F F I D A V I T

I, GOH LEE MIANG, Credit Manager of
Kong Ming Bank Berhad, of No.23, Jalan Tun
Haji Openg, Kuching, Sarawak, do hereby 20
solemnly and sincerely affirm and say as
follows :-

1. That I have the knowledge and authority
to depose to the matters herein.
2. That the abovenamed Defendant has a
current Account No. 20-218-260 with the
Kong Ming Bank Berhad, Kuching, the
Plaintiff herein. On the application
of the abovenamed Defendant, an
overdraft facility of M\$90,000.00 was 30
granted by the abovenamed Plaintiff to
the abovenamed Defendant.
3. That the terms and conditions upon which
the overdraft facility of M\$90,000.00
was granted to the Defendant is contained
in a Memorandum of Charge duly executed
by the Defendant on the 20th day of
August, 1970 and registered at the
Kuching Land Registry Office as
Instrument No.L.4346/1970 on the 9th day 40
of September, 1970. A photocopy of the
said Memorandum of Charge is hereby
produced, shown to me and exhibited

herewith by marking "GLM 1".

In the High
Court in
Borneo

4. That the Defendant drew upon the overdraft facility granted by the Plaintiff and by the 31st day of December, 1970, the Defendant's Current Account No.20-218-260 was overdrawn by M\$165,242.48.
5. That photocopies of the ledger cards kept by the Plaintiff showing the details of the Defendant's active operation of his Current Account No. 20-218-260 covering the period from August, 1970 to the 4th day of November, 1974 are hereby produced, shown to me and exhibited herewith by marking from "GLM 2" to "GLM 35" respectively.
6. That the total amount to the debit of the Defendant as on the 28th day of June, 1971, was M\$259,957.12 inclusive of interest. Thereafter, the said Current Account No.20-218-260 remained dormant until the 4th day of November, 1974 when the Defendant paid in a sum of M\$65,000.00 in consideration of which a partial discharge of the said Memorandum of Charge ("GLM 1") was granted by the Plaintiff. A photocopy of the Memorandum of Partial Discharge of Charge No.L.7837/1974 registered at the Kuching Land Registry Office on the 30th day of October, 1974 is hereby produced, shown to me and exhibited herewith by marking "GLM 36".
7. That thereafter the said Current Account No.20-218-260 has remained dormant to the date of institution of this action.
8. That the said Memorandum of Charge ("GLM 1") "inter alia" provides that interest at the rate of 12% per annum was to be "calculated on daily balances with monthly rest" on the overdraft facility granted to the Defendant.
9. That the amount of interest at the rate of 12% per annum on the sum of M\$259,957.12 "calculated on daily balances with monthly rest" from the 26th day of June, 1971 to the 4th day of November, 1974, is M\$105,282.63.
10. That the amount of interest at the rate of

No.4
Affidavit in
Support of
Summons for
Judgment and
Exhibits
thereto

17th November
1978

(continued)

In the High Court in Borneo

No.4 Affidavit in Support of Summons for Judgment and Exhibits thereto

17th November 1978

(continued)

12% per annum on the sum of M\$194,957.12 "calculated on daily balances with monthly rest" from the 5th day of November, 1974 to the 31st day of March, 1978, is M\$79,932.42.

- 11. That on the instructions of the Plaintiff, Messrs. Chan, Jugah, Wan Ullock & Company, Advocates, Kuching, wrote a registered letter dated the 4th day of April, 1978 to the Defendant to demand payment of the debit balance outstanding from the Defendant to the Plaintiff together with interest thereon. A photocopy of the said letter is hereby produced, shown to me and exhibited herewith by marking "GLM 37". 10
- 12. That no response to the said letter of demand ("GLM 37") was given by the Defendant and the outstanding debit balance in the Defendant's said Current Account No. 20-218-260 together with interest thereon remains unpaid to date. 20
- 13. That I am advised and do verily believe that there is no merits in the Defence of limitation put up by the Defendant and the same is a sham and an abuse of the process of Court.
- 14. That in the premises, I humbly pray for an order in terms of this application. 30

AFFIRMED by the said
 GOH LEE MIANG at
 Kuching, this 17th day
 of November, 1978, at
 2.40 p.m. } (Sgd) Goh Lee Miang

Before me,

(Sgd) Chew Kui Sang

CHEW KUI SANG, A.B.S., P.P.B.
 COMMISSIONER FOR OATHS,
 SARAWAK, KUCHING.

40

This Affidavit is filed on behalf of the Plaintiff by Messrs. Chan, Jugah, Wan Ullok & Co., Advocates, whose address for service is 2nd Floor, O.C.B.C. Building, Khoo Hun Yeang Street, Kuching.

EXHIBIT "GLM 1"

In the High
Court in
Borneo

Instrument No.L 4346
1970

No.4

Stamp Fee: \$357.00 Paid vide R/7086)
Registration: \$7.00) Paid vide R/7085) 9.9.70
Caveat: \$7.00)
Total: \$371.00

Affidavit in
Support of
Summons for
Judgment and
Exhibits
thereto

17th November
1978

MEMORANDUM OF CHARGE

(continued)

10 I SIM SIOK ENG (SIC.565602 replaced by
B.I.C: No.K.489974) of No. 30-N, Tabuan
Road, Kuching, Sarawak, (hereinafter called
"the Chargor being the registered proprietor
of the land and buildings hereinafter
described in consideration of KONG MING BANK
BERHAD (hereinafter called "the Chargee")
a Company incorporated in Sarawak, Malaysia,
and registered under the Companies Ordinance
in Sarawak and having its registered office
at 21, Wong Nai Siong Road, Sibn, Sarawak,
20 and a Branch Office at No.23, Jalan Tun Haji
Openg, Kuching, Sarawak, granting or
continuing to grant accommodation to me by
way of fluctuating overdraft or otherwise up
to a maximum extent of \$90,000/- (Dollars
Ninety thousand only) do hereby promise to
re-pay the same on demand or to repay the
balance which at the date of such demand
shall then be owing to the Chargee by Me
whether in respect of cheques bills or notes
30 drawn accepted or endorsed by Me and
discounted paid or held by Chargee or for
advances made to Me or for My use at My
request or for liabilities incurred to the
Chargee by Me including interest at the rate
and in the manner hereinafter mentioned
calculated on daily balances with monthly rest
together with the costs of the preparation
execution stamping and registration of this
Charge and of the premia of fire insurance
40 in respect of the said land and buildings and
also to pay interest at the rate and in the
manner hereinafter mentioned on such balance
from the date of such demand until payment.

AND the Chargor hereby covenants with
the Chargee that the rate of interest payable
on all moneys hereby secured and all sums
which shall from time to time become payable
hereunder shall be determined as follows :-

(I) Until the service of such a notice as is

In the High Court in Borneo

No.4 Affidavit in Support of Summons for Judgment and Exhibits thereto

17th November 1978

(continued)

hereinafter referred to interest shall be at the rate of 12% (Twelve per centum) per annum

- (II) The Chargee may from time to time serve on the Chargor not less than one month's written notice requiring payment of interest at such increased or reduced rate as shall in the absolute discretion of the Chargee be considered necessary
- (III) All the covenants agreements conditions and provisions contained herein relating to the payment of interest shall be construed and have effects as referring to interest as fixed or altered by the provisions of this clause provided always that in the event of any increase or reduction in the rate of interest hereinbefore specified the Chargor or the Chargee (as the case may be) shall execute a Memorandum in the appropriate form in accordance with section 146 of the Land Code. 10 20

This Charge & Caveat L.4346/70 is partially discharged in so far as it affects Lot 67 Section 44 ILT LD. vide L.7837

30.10.74 e 10.16 a.m.

(Sgd) Illegible

Assistant Registrar

AND as security for the above sum and interest or for all or any monies that may become payable hereunder I hereby charge to the Chargee all my undivided right title charge and interest in all that parcel of land, namely :- 30

- (1) All that parcel of land together with the building thereon and appurtenances thereof situate at Tabuan Road, Kuching, Sarawak, containing an area of 0.317 acre, more or less, and described as Lot 65 Section 44 Kuching Town Land District; and 40
- (2) All that parcel of land together with the buildings thereon and appurtenances thereof situate at Tabuan Road, Kuching, Sarawak, containing an area of 0.234 acre, more or less, and described as Lot 67 Section 44 Kuching Town Land District.

AND I the Chargor and the Chargee hereby agree that during the period of this Charge no dealing shall be registered against the said land unless the Chargee has given its consent in writing to such registration.

In the High Court in Borneo

No.4
Affidavit in Support of Summons for Judgment and Exhibits thereto

10

AND I hereby declare and acknowledge that the security created by this Charge is intended to be and shall be a continuing security for all sums of money heretofore and hereafter to be advanced to me or at my request

17th November 1978

(continued)

AND I hereby undertake to insure and keep the above land and buildings insured against fire with such insurance company/ companies as the Chargee may require

Dated this 20th day of August, 1970

20

Signed by the said SIM SIOK)
ENG (Chargor) in the presence of :-)

Name of witness: (Sgd) Chan Theng Kiang
Address: CHAN THENG KIANG
Occupation: ADVOCATE

30

The Common Seal of the above)
named KONG MING BANK BERHAD)
(Chargee) was hereunto)
affixed by authority of a)
resolution of the Board of)
Directors in the presence)
of :-)

(Sgd) Illegible
CHAIRMAN

(Sgd) Illegible
SECRETARY

Registered at the Kuching Land Registry Office
this 9th day of September 1970 at 10.16 o'clock a.m.

(Sgd) Illegible
Asst. Registrar

40

(Instrument prepared by M/s. CHAN & CO.,
Advocates, Kuching)

ACCOUNT No.	REGUL. ISSUED	STOPPED C. COUES
TO	INTL	No.
DATE		
3.20-20.70		
Payee		AMOUNT
Bank of China Eng.		\$
Building		\$
		\$
		\$
		\$
		\$

LIMIT: 190,000 = (S) 2/2/70
 EXPIRY: 26/7/70
 RATE:
 INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS		
								PRODUCT	PICK-UP	TO-DATE
	BALANCE BROUGHT FORWARD	3,706.44		3,706.4400	3,966.4400		30	111,180	S	111,180
31 AUG 70	INT	45.59		3,752.1300	4,012.1300		28	105,056	S	105,056
28 AUG 70	INT	43.17		3,795.3000	4,055.3000		23	87,285	S	87,285
23 AUG 70	CSH		300.00	3,495.3000	3,755.3000		5	17,475	S	17,475
23 AUG 70	INT	43.05		3,538.3500	3,798.3500		28	99,064	S	99,064
21 AUG 70	INT	40.71		3,579.0600	3,839.0600		35	125,265	S	125,265
17 AUG 70	INT	51.48		3,630.5400	3,890.5400		28	101,668	S	101,668
17 AUG 70	INT	41.78		3,672.3200	3,932.3200		4	14,688	S	14,688
15 AUG 70	CHQ		300.00	3,372.3200	3,632.3200		24	88,712	S	88,712
25 JUL 70	INT	39.29		3,411.6100	3,671.6100		26	13,412	S	13,412
20 AUG 70	C SH	111,405 A	10,000.00	13,411.6100	13,671.6100		20	74,234	S	74,234
21 AUG 70		111,404 A	60,822.59	74,234.2000	74,494.2000		2	26,824	S	26,824
22 AUG 70	CR		60,822.59	13,411.6100	13,671.6100		2	14,662	S	14,662
24 AUG 70	CSH	111,406 A	1,250.00	14,661.6100	14,921.6100		1	26,662	S	26,662
24 AUG 70	T/T	111,407 A	12,000.00	26,661.6100	26,921.6100		1	26,662	S	26,662
24 AUG 70	C SH	111,408 A	1,800.00	28,461.6100	28,721.6100		1			
24 AUG 70	MS		2.00	28,463.6100	28,723.6100		1			
24 AUG 70	CO		17.00	28,480.6100	28,740.6100		1			
26 AUG 70	C SH	111,409 A	500.00	28,980.6100	29,240.6100		1			
26 AUG 70		111,404 A	60,822.59	89,803.2000	90,063.2000		1	89,803	S	89,803
27 AUG 70	T/T	111,411 A	3,500.00	93,303.2000	93,563.2000		1	93,310	S	93,310
27 AUG 70	CO		6.40	93,309.6000	93,569.6000		1			
28 AUG 70	CHQ			89,509.6000	89,769.6000		1			
28 AUG 70	CB	111,412 A	300.00	89,809.6000	90,069.6000		1			
28 AUG 70		111,414 A	3,950.00	93,759.6000	94,019.6000		1	93,760	S	93,760
29 AUG 70	CHQ			89,759.6000	90,019.6000		1			
29 AUG 70	ODOR		300.00							
29 AUG 70		111,415 A	3,500.00							
29 AUG 70		111,418 A	2,600.00							
29 AUG 70		111,416 A	4,500.00							
29 AUG 70		111,417 A	2,000.00	102,659.6000	102,919.6000					
29 AUG 70	BIT		178.71	102,838.3100	103,098.3100		3	30,851	S	30,851
29 AUG 70	CSH			102,838.3100	102,919.6000		1	101,838	S	101,838
29 AUG 70	BALANCE CARRIED FORWARD		1,000.00	101,838.3100	102,098.3100		1	30,851	S	30,851
					90,138.3100		1	101,838	S	101,838

KONG MING BANK BERHAD
KUCHING

NCR Paper 1026 17-9-69

CARD CONTROL

ACCOUNT No. A/C No. 20-218-250 Mr. Sid Slok Eng. 30N. Teochew Association Building. Tabuan Road. Kuching.	CHEQUE ISSUED		STOPPED CHEQUES			REMARKS:	
	TO	INTL	INTL	No.	PAYEE	AMOUNT	OVERDRAFTS: 490,000.- (S) 2/10/70
						\$	LIMIT: 3,000/2 26/1/67
						\$	EXPIRY:
						\$	RATE:
					\$	INSTRUCTIONS:	

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS		
								PRODUCT	PICK-UP	TO-DATE
2 SEP 70	BRING FORWARD			89,878.31	90,138.31				\$410.352	410.352
2 SEP 70	111,420	4,105.70								
2 SEP 70	111,421	4,000.00		97,984.01	98,244.01			97,984	\$410.352	508.336
3 SEP 70	111,410	76.00								
3 SEP 70	111,424	3,266.50								
3 SEP 70	111,423	3,765.00		105,091.51	105,351.51			105,092	\$508.336	613.428
4 SEP 70	111,426	4,800.00								
4 SEP 70	111,425	5,800.00		115,691.51	115,951.51			115,692	\$613.428	729.120
5 SEP 70	CHQ		8,500.00	107,191.51	107,451.51					
5 SEP 70	CHQ		3,500.00	103,691.51	103,951.51					
5 SEP 70	I/I		5,000.00	98,691.51	98,951.51					
5 SEP 70	111,428	2,500.00								
5 SEP 70	111,429	3,300.00								
5 SEP 70	111,430	2,000.00								
5 SEP 70	111,427	3,750.00		110,241.51	110,501.51		2	220,484	\$729.120	949.604
7 SEP 70	CHQ		2,100.00	108,141.51	108,401.51					
7 SEP 70	CHQ		2,000.00	106,141.51	106,401.51					
7 SEP 70	CSH		200.00	105,941.51	106,201.51		1	105,942	\$949.604	1,055.546
8 SEP 70	CHQ		9,550.00	96,391.51	96,651.51					
8 SEP 70	111,436	4,213.63								
8 SEP 70	111,433	3,507.00								
8 SEP 70	111,435	3,602.73								
8 SEP 70	111,434	2,912.00		110,626.87	110,886.87		1	110,627	\$1,055.546	1,166.173
9 SEP 70	CHQ		14,300.00	96,326.87	96,586.87		1	96,327	\$1,166.173	1,262.500
10 SEP 70	111,443	1,092.50								
10 SEP 70	111,437	745.00								
10 SEP 70	111,438	400.00								
10 SEP 70	111,439	970.00								
10 SEP 70	111,441	3,240.00								
10 SEP 70	111,444	360.00								
10 SEP 70	111,442	2,700.00		105,534.37	106,094.37					

KONG MING BANK BERHAD
KUCHING

NCR Paper 1626 17-9-69

CARD CONTROL

FOLIO No. <i>3</i>	ACCOUNT No. <i>20-113-260</i>	CHEQUE ISSUED		STOPPED CHEQUES			REMARKS: OVERDRAFTS:
		TO	INTL	No.	PAYEE	AMOUNT	LIMIT: <i>770,000/2 (S) 20/8/70</i>
						\$	EXPIRY:
						\$	RATE:
						\$	INSTRUCTIONS:
						\$	
						\$	
						\$	
						\$	

Mr. Sim Siok Eng,
30N, Teochew Association Building,
Paduan Road,
Kuching.

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST	PRODUCTS	TO-DATE
	OPENING BALANCE BROUGHT FORWARD			105,834.3700	106,094.3700					1,262,500
0 SEP 70	CSH		1,000.00	104,834.3700	105,094.3700					1,048,934
1 SEP 70	CHQ		9,000.00	95,834.3700	96,094.3700					
1 SEP 70		175.652								
1 SEP 70			175.652							
1 SEP 70		175.652								
1 SEP 70		111.447								
1 SEP 70		111.448								
1 SEP 70		111.449								
1 SEP 70		111.445								
1 SEP 70		175.651								
1 SEP 70		111.446								
1 SEP 70		111.450		108,865.3400	109,125.3400					
2 SEP 70		111.413		109,915.3400	110,175.3400		1	108,865	1,262,500	1,371,365
2 SEP 70		111.432								
2 SEP 70		175.653								
2 SEP 70		175.655								
2 SEP 70	CSH		300.00	114,541.3400	114,801.3400		2	229,082	1,571,365	1,600,447
4 SEP 70	CHQ		13,700.00	100,841.3400	101,101.3400					
4 SEP 70		175.657								
4 SEP 70		175.656								
4 SEP 70		175.654								
4 SEP 70	CHQ		3,800.00	107,167.0900	107,427.0900					
4 SEP 70		175.658		110,767.0900	111,027.0900		1	110,767	1,500,447	1,711,214
5 SEP 70		111.431		110,874.0900	111,134.0900					
5 SEP 70	CHQ		3,000.00							
5 SEP 70	CSH		400.00	107,474.0900	107,734.0900					
5 SEP 70	CHQ		3,000.00	110,474.0900	110,734.0900		1	110,474	1,571,214	1,821,688
16 SEP 70	CHQ		3,664.25	96,509.8400	96,769.8400					
16 SEP 70		175.664								
16 SEP 70		175.662								
16 SEP 70		175.665								
16 SEP 70		175.660		109,561.3400	109,821.3400					
	CLOSING BALANCE BROUGHT FORWARD									

Mr. Sim Siok Eng, Kuching.	ACCOUNT No.	29-218-260		CHEQUE ISSUED		STOPPED CHEQUES		REMARKS: OVERDRAFTS:
		TO	INTL	INTL	No.	PAYEE	AMOUNT	LIMIT: <i>1790,000/2 (S) 20/8/70</i>
							\$	EXPIRY:
							\$	RATE:
							\$	INSTRUCTIONS:
							\$	

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS			
								PRODUCT	PICK-UP	TO-DATE	
BALANCE BROUGHT FORWARD				109,561.84	109,821.84				1,821,688	1,821,688	
5 SEP 70	175,659	2,800.00		116,111.84	116,371.84						
6 SEP 70	175,661	3,750.00		119,111.84	119,371.84						
6 SEP 70	CR	3,000.00		116,111.84	116,371.84						
7 SEP 70	CHQ		3,000.00	119,111.84	119,371.84						
7 SEP 70	175,670	1,650.00									
7 SEP 70	175,671	2,476.00									
7 SEP 70	175,669	819.00									
7 SEP 70	175,668	3,242.37									
7 SEP 70	175,667	1,817.50									
7 SEP 70		175,666.00	2,755.00								
7 SEP 70	CF	175,666.00									
7 SEP 70	CF		2,755.00								
7 SEP 70	175,666	2,755.00		129,871.71	130,131.71						
7 SEP 70	175,672	1,000.00		111,871.71	112,131.71						
8 SEP 70	CHQ		18,000.00	106,871.71	107,131.71						
8 SEP 70	CSH		5,000.00	98,071.71	98,331.71						
9 SEP 70	CHQ		8,800.00								
9 SEP 70	175,677	1,769.00									
9 SEP 70	175,678	1,290.00									
9 SEP 70	175,679	2,806.34									
9 SEP 70	175,681	1,100.00									
9 SEP 70	175,674	3,000.00									
9 SEP 70	175,675	3,000.00									
9 SEP 70	175,630	2,500.00									
9 SEP 70	CSH	175,682	300.00	113,837.05	114,097.05						
21 SEP 70	CSH	175,683	56.00	113,893.05	114,153.05						
21 SEP 70	175,687	1,325.00									
21 SEP 70	175,685	2,200.00									
21 SEP 70	175,684	4,322.78									
21 SEP 70	175,686	3,250.00									
21 SEP 70	175,689	2,600.00									
21 SEP 70	175,688	3,550.00		131,740.83	132,000.83						
22 SEP 70	CHQ		14,500.00	117,240.83	117,500.83						
22 SEP 70	175,695	2,722.00		119,522.83	119,782.83						
BALANCE CARRIED FORWARD											

KOH SING BANK BERHAD
KUCHING

100/100 1676 17-7-69

CARD CONTROL

5 ACCOUNT NO. 20-21A-160 Mr. Sim Sion Seng, 5th, Teachers Association Building, Labuan Road, Kuching.	CHEQUE ISSUED		STOPPED CHEQUES			REMARKS OVERDRAFTS: LIMIT: \$90,000 (S) 20/8/70 EXPIRY: RATE: INSTRUCTIONS:
	TO	L	INTL	No.	PAYEE	AMOUNT
						\$
						\$
						\$
						\$
						\$

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS			
								PRODUCT	PICK-UP	TO-DATE	
	BALANCE BROUGHT FORWARD			119,522.8300	119,782.8300				253,695.9	253,695.9	
22 SEP 70	175.694	3,420.00									
22 SEP 70	175.692	2,543.36									
22 SEP 70	175.691	2,498.50									
22 SEP 70	175.698	986.20		128,970.8900	129,230.8900						
22 SEP 70	CSH		2,400.00	126,570.8900	126,830.8900						
23 SEP 70	CHQ		15,600.00	110,970.8900	111,230.8900						
23 SEP 70	CSH	175.676	2,000.00	112,970.8900	113,230.8900						
23 SEP 70		175.696	1,600.00								
23 SEP 70		175.690	500.00	115,070.8900	115,330.8900						
23 SEP 70		178.551	2,207.50								
23 SEP 70		175.693	2,000.00								
23 SEP 70		175.700	4,500.00								
23 SEP 70		178.552	400.00								
23 SEP 70		175.699	3,865.90								
23 SEP 70		178.554	3,000.00								
23 SEP 70		178.555	3,050.00	134,094.2900	134,354.2900		1	134,094	266,353.0	279,762.4	
24 SEP 70	CHQ		3,500.00								
24 SEP 70	CHQ		13,764.00	116,830.2900	117,090.2900						
24 SEP 70	CSH	178.553	2,000.00	118,830.2900	119,090.2900						
24 SEP 70	MS		17.00	118,847.2900	119,107.2900						
24 SEP 70		178.560	1,000.00								
24 SEP 70	CR		3,500.00	123,347.2900	123,607.2900						
24 SEP 70	CSH		3,500.00	119,847.2900	120,107.2900						
24 SEP 70	CSH		500.00	119,347.2900	119,607.2900						
24 SEP 70		178.562	1,100.40								
24 SEP 70		178.564	2,910.00								
24 SEP 70		178.561	1,000.00								
24 SEP 70		178.559	3,800.00								
24 SEP 70		178.556	2,203.75	130,361.4400	130,621.4400		1	130,361	279,762.4	292,798.5	
25 SEP 70	CHQ		3,000.00								
25 SEP 70	CHQ		16,000.00	111,361.4400	111,621.4400						
25 SEP 70		178.567	2,003.00								
25 SEP 70		178.563	3,000.00	116,361.4400	116,624.4400						
	BALANCE CARRIED FORWARD										

KONG MING BANK BERHAD
KUCHING

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CARD
CONTROL

Dr. Sick Eng,
 Teochow Association Building
 Tabuan Road,
 Kuching.

PAYEE	COUNT	UNIT	EXPIRY	RATE	INSTRUCTIONS

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST	PRODUCTS	TO-DATE	
BALANCE BROUGHT FORWARD				116364.4400	116624.4400					2927.985	2927.985
25 SEP 70	178.562	1,997.50								3155.924	
25 SEP 70	178.565	1,984.00								2046.256	
25 SEP 70	178.566	2,759.00		123365.2400	123365.2400					3857.090	
26 SEP 70	CHQ		11,000.00	112205.2400	112365.2400		1	123105	2927.985	2151.090	
26 SEP 70	178.575	2,500.00									
26 SEP 70	178.572	3,276.00									
26 SEP 70	178.573	600.00									
26 SEP 70	178.570	2,400.00									
26 SEP 70	178.571	420.00									
26 SEP 70	178.569	4,200.00									
26 SEP 70	178.558	1,300.00		125801.2400	126061.2400						
26 SEP 70	INT	1,089.83		126891.0700	127151.0700		2	253782		253782	
28 SEP 70	CHQ		11,800.00	115091.0700	115351.0700						
28 SEP 70	178.583	3,143.70									
28 SEP 70	178.581	2,157.00									
28 SEP 70	178.574	2,300.00									
28 SEP 70	178.584	403.50									
28 SEP 70	178.577	2,905.00									
28 SEP 70	178.579	987.00									
28 SEP 70	178.582	760.95									
28 SEP 70	178.580	500.00									
28 SEP 70	178.578	1,350.00									
28 SEP 70	178.576	2,809.00		132407.2200	132667.2200						
29 SEP 70	CHQ		14,000.00	118407.2200	118667.2200			132407	253782	386189	
29 SEP 70	CHQ		3,500.00								
29 SEP 70	CSH		1,000.00	113907.2200	114167.2200						
29 SEP 70	178.585	6,000.00		119907.2200	120167.2200						
29 SEP 70	178.595	1,065.30									
29 SEP 70	178.593	2,440.00									
29 SEP 70	178.597	865.00									
29 SEP 70	178.596	907.85									
29 SEP 70	178.598	714.00									
29 SEP 70	178.594	3,015.00									
29 SEP 70	178.599	1,374.50		131711.9700	131974.9700						

CASH ON HAND
 BANK OF CHINA

NCR 1026 17-5-69

CASH
 CONTROL

50-210-200
 Sim Sook Eng.
 6, Central Garden,
 Central Road,
 P.O. Box 1195,
 Kuching

TO	INTL	No.	PAYEE	AMOUNT
				\$
				\$
				\$
				\$
				\$
				\$

LIMIT: *79000/2.1* 20/10
 EXPIRY:
 RATE: *12%*
 INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL.	DAYS	INTEREST PRODUCTS		
								PRODUCT	PICK-UP	TO-DATE
29 SEP 70	BRIDGE BROUGHT FORWARD			131,714.87	131,974.87		3		\$386,189	386,189
29 SEP 70	178,591	2514.00								
29 SEP 70	178,588	920.00								
29 SEP 70	178,589	1,050.00								
29 SEP 70	178,592	2,000.00								
29 SEP 70	178,586	1,076.00		139,274.87	139,534.87		1	139,275	\$386,189	525,464
30 SEP 70	CHQ		1,300.00	126,274.87	126,534.87					
30 SEP 70	CSH		1,000.00	125,274.87	125,534.87					
30 SEP 70	179,707	4,550.00								
30 SEP 70	179,704	2,750.00								
30 SEP 70	179,701	2,945.00								
30 SEP 70	178,587	2,400.00								
30 SEP 70	178,590	1,559.00								
30 SEP 70	179,703	3,000.00								
30 SEP 70	179,705	4,900.00		147,378.87	147,638.87		1	147,379	\$525,464	672,843
-1 OCT 70	CHQ		25,500.00	121,878.87	122,138.87					
-1 OCT 70	179,702	106.04		121,984.91	122,244.91					
-1 OCT 70	179,721	250.00								
-1 OCT 70	179,708	187.00								
-1 OCT 70	179,712	450.00								
-1 OCT 70	179,713	354.00								
-1 OCT 70	179,710	509.00								
-1 OCT 70	179,709	1,867.00								
-1 OCT 70	179,706	3,800.00								
-1 OCT 70	179,718	3,500.00								
-1 OCT 70	179,723	440.00								
-1 OCT 70	179,716	2,005.75								
-1 OCT 70	179,715	4,765.00								
-1 OCT 70	179,719	1,963.00		142,075.66	142,335.66		1	142,076	\$672,843	814,919
-2 OCT 70	CHQ		22,200.00	119,275.66	119,535.66					
-2 OCT 70	179,725	3,600.00								
-2 OCT 70	179,720	3,350.00								
-2 OCT 70	179,714	3,938.00								
-2 OCT 70	179,722	3,500.00								
-2 OCT 70	179,711	5,700.49		139,364.15	139,624.15		1	139,364	\$814,919	954,283
-3 OCT 70	BRIDGE BROUGHT FORWARD		20,200.00	119,164.15	119,424.15					

KONG MING BANK BERHAD
 KUCHING

NCR 1026 17.9.69

CARD CONTROL

Sim Siok Eng

6U

TO	NET	INTL	No.	PAYEE	AMOUNT
					\$
					\$
					\$
					\$
					\$
					\$

OVERDRAFTS:
 LIMIT: \$7,000 (S) 20/8/70
 EXPIRY:
 RATE: 12%
 INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS		
								PRODUCT	PICK-UP	TO-DATE
3 OCT 70	BALANCE BROUGHT FORWARD			119,164.1500	119,424.1500		7		\$954,283	954,283
3 OCT 70	179,717/	1,168.00								
3 OCT 70	179,727/	3,110.00								
3 OCT 70	179,724/	3,022.00		126,454.1500	126,724.1500					
4 OCT 70	CHQ		20,200.00	106,254.1500	106,524.1500		2	252928	\$954,283	1,207,211
5 OCT 70	179,738/	3,900.00								
5 OCT 70	179,729/	187.40								
5 OCT 70	179,735/	5,198.60								
5 OCT 70	179,736/	2,315.00								
5 OCT 70	179,733/	2,860.00								
5 OCT 70	179,732/	687.40								
5 OCT 70	179,731/	1,250.00								
5 OCT 70	179,726/	4,202.60		126,765.1500	127,025.1500		1	126,765	\$207,211	1,333,976
5 OCT 70	CHQ		7,300.00	118,965.1500	119,225.1500					
5 OCT 70	179,745/	3,700.00		122,665.1500	122,925.1500					
5 OCT 70	CSH	2,000.00		124,665.1500	124,925.1500					
5 OCT 70	179,743/	2,025.00								
5 OCT 70	179,742/	3,900.00								
5 OCT 70	179,744/	3,210.00								
5 OCT 70	179,730/	4,690.00								
5 OCT 70	179,737/	3,450.00								
5 OCT 70	179,740/	1,959.10								
5 OCT 70	179,746/	2,960.00								
5 OCT 70	179,747/	420.00		147,279.2500	147,539.2500		1	147,279	\$333,976	1,481,255
5 OCT 70	CHQ		17,700.00	129,979.2500	129,839.2500					
5 OCT 70	179,734/	1,400.00		130,979.2500	131,239.2500					
5 OCT 70	179,748/	5,000.00								
5 OCT 70	179,749/	1,600.00								
5 OCT 70	179,750/	6,500.00								
5 OCT 70	179,751/	3,600.00		147,679.2500	147,939.2500		1	147,679	\$481,255	1,628,334
5 OCT 70	CHQ		20,000.00	118,379.2500	119,139.2500					
5 OCT 70	179,752/	5,174.00								
5 OCT 70	179,753/	2,000.00								
5 OCT 70	179,754/	2,500.00								
5 OCT 70	179,755/	2,100.00		134,159.2500	134,419.2500					

NCP

*Sick 2ng.
Kuching.*

						\$
						\$
						\$
						\$
						\$
						\$
						\$

EXPIRY
RATE: 12%
INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL.	DAYS	INTEREST PRODUCTS	
								PRODUCT	PICK-UP
BROUGHT FORWARD				134,155.2500	134,415.2500				
-8 OCT 70	181,360	2,857.70							1,628.034
-8 OCT 70	181,359	2,604.00							
-8 OCT 70	181,364	1,870.00							
-8 OCT 70	181,363	2,504.75							
-8 OCT 70	181,362	1,192.00		145,183.7000	145,443.7000				
-9 OCT 70	CHQ		1,830.00	126,853.7000	127,143.7000			145,184	1,774.118
-9 OCT 70	181,354	73.50		126,957.2000	127,217.2000				
-9 OCT 70	181,368	524.00							
-9 OCT 70	181,366	4,600.00							
-9 OCT 70	181,365	1,430.00							
-9 OCT 70	181,370	4,845.00		138,356.2000	138,616.2000				
-9 OCT 70	181,369	1,200.00							
-9 OCT 70	181,356	4,745.00							
-9 OCT 70	181,367	5,047.00							
-9 OCT 70	181,361	3,700.00		153,048.2000	153,308.2000				
10 OCT 70	CHQ		2,640.00	126,648.2000	126,908.2000			153,048	1,927.166
10 OCT 70	181,352	150.00		126,798.2000	127,058.2000				
10 OCT 70	CSH	1,000.00							
10 OCT 70	CSH	2,600.00		130,398.2000	130,658.2000				
10 OCT 70	181,383	2,140.00							
10 OCT 70	181,384	4,964.00							
10 OCT 70	181,381	6,272.40							
10 OCT 70	181,390	2,429.00							
10 OCT 70	181,378	2,580.00							
10 OCT 70	181,373	1,286.56							
10 OCT 70	181,375	4,286.00							
10 OCT 70	181,377	3,138.00		157,494.1600	157,754.1600			314,988	2,242.154
12 OCT 70	CHQ		2,640.00	130,094.1600	130,354.1600				
12 OCT 70	CHQ		1,000.00						
12 OCT 70	181,351	240.00							
12 OCT 70	181,376	4,000.00							
12 OCT 70	181,385	2,800.00							
12 OCT 70	181,382	4,513.00							
12 OCT 70	181,387	2,700.00							
12 OCT 70	181,390	200.00							
12 OCT 70	181,379	1,500.00							
12 OCT 70	181,388	3,600.00							

KUCHING BANK BERHAD 181,388 3,600.00 NCF 150,142.1600 150,402.1600 150,142.1600 2,302.254 CONTROL

	\$
	\$
	\$
	\$
	\$
	\$

EXPIRY: 1/1
 RATE: 12%
 INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS		
								PRODUCT	PICK-UP	TO-DATE
12 OCT 70	BROUGHT FORWARD			150,142.1600	150,402.1600				2392296	2392296
13 OCT 70	CH9		30,300.00	119,842.1600	120,102.1600					
13 OCT 70	181,386	3,000.00								
13 OCT 70	181,399	6,200.00								
13 OCT 70	181,398	4,968.00								
13 OCT 70	181,396	1,700.00								
13 OCT 70	181,391	1,800.00								
13 OCT 70	181,389	3,435.00								
13 OCT 70	181,397	3,315.00		144,260.1600	144,520.1600					
13 OCT 70	182,301	3,497.00								
13 OCT 70	182,304	5,100.00		152,857.1600	153,117.1600					
13 OCT 70	182,303	2,540.00		155,397.1600	155,657.1600					
14 OCT 70	CH9		20,000.00	135,397.1600	135,657.1600		1	155,397	2392296	2547693
14 OCT 70	CH9		6,657.70	128,739.4600	128,999.4600					
14 OCT 70	181,392	4,600.00								
14 OCT 70	181,394	4,000.00								
14 OCT 70	182,305	2,760.00								
14 OCT 70	182,307	3,240.00								
14 OCT 70	181,400	5,680.00								
14 OCT 70	181,393	4,109.00								
14 OCT 70	181,395	3,469.00								
14 OCT 70	182,306	6,000.00		162,597.4600	162,857.4600		1	162,597	2547693	2710290
15 OCT 70	CH9		27,000.00	135,597.4600	135,857.4600					
15 OCT 70	CH9		5,860.00	129,737.4600	129,997.4600					
15 OCT 70	CH9		3,200.00	126,537.4600	126,797.4600					
15 OCT 70	182,302	256.00		126,793.4600	127,053.4600					
15 OCT 70	CR	3,200.00								
15 OCT 70	182,317	4,810.00								
15 OCT 70	182,315	3,000.00								
15 OCT 70	182,314	2,726.00								
15 OCT 70	182,312	5,774.00								
15 OCT 70	182,310	3,700.00								
15 OCT 70	182,308	1,510.00		151,513.4600	151,773.4600					
15 OCT 70	182,309	5,220.00		156,733.4600	156,993.4600					
15 OCT 70	BALANCE CARRIED FORWARD		27,000.00							
				27,100.00	27,360.00					

AT THE BANK OF AMERICA
 KUCER

NCR Paper 1626 17-9-69

CARD CONTROL

STOK ENG.
6, Central Garden,
Central Road,
P.O. Box 495,
Kuching.

					\$
					\$
					\$
					\$
					\$
					\$

EXF.RY
DATE: 10/20/71
INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTE.	DAYS	INTEREST PRODUCTS		
								PRODUCT	PICK-UP	TO-DATE
16 OCT 70	BROUGHT FORWARD			156633.4600	156893.4600		20		2866923	2866923
16 OCT 70	CH9		28000.00	131833.4600	132093.4600					
16 OCT 70	CR	3200.00								
16 OCT 70	182321	743.40								
16 OCT 70	182324	1518.25								
16 OCT 70	182323	2000.00								
16 OCT 70	182319	1900.00								
16 OCT 70	182320	5320.00								
16 OCT 70	182322	4007.00		147322.1100	147582.1100					
16 OCT 70	182318	4860.00								
16 OCT 70	182316	3145.00								
16 OCT 70	182311	5864.70								
16 OCT 70	182325	1500.00		162691.8100	162951.8100					
17 OCT 70	CH9		27000.00	135691.8100	135951.8100					
17 OCT 70	182326	4578.00								
17 OCT 70	182328	5100.00								
17 OCT 70	182330	2622.00								
17 OCT 70	182336	3500.00								
17 OCT 70	182331	2800.00								
17 OCT 70	182327	3398.65								
17 OCT 70	182334	4000.00								
17 OCT 70	182332	5280.00		166970.4600	167230.4600		2	333940	3029615	3363555
19 OCT 70	CH9		34000.00							
19 OCT 70	CH9		4000.00	128970.4600	129230.4600					
19 OCT 70	182335	4500.30								
19 OCT 70	182333	5536.00								
19 OCT 70	182329	6500.00								
19 OCT 70	182342	3520.00								
19 OCT 70	182340	7104.00								
19 OCT 70	182337	3600.00								
19 OCT 70	182338	5398.00		165129.2600	165389.2600		1	165129	3363555	3528684
19 OCT 70	CH9		31600.00	133529.2600	133789.2600					
19 OCT 70	182350	2000.00								
19 OCT 70	182346	7064.00								
19 OCT 70	182348	6945.00								
19 OCT 70	182341	7800.00								
19 OCT 70	182339	6280.00								
19 OCT 70	182339	6000.00		175548.2600	175808.2600					
								175548	528684	3704232

NCR 1026 12-9-69
175548.2600

CONTROL

Mr. Sim Sook Eng,
6, Central Garden,
Central Road,
P.O. Box 495,
Kuching.

A/C No. 20-218-269

TO		INTL	INTL	No.	PAYEE	AMOUNT
						\$
						\$
						\$
						\$
						\$
						\$
						\$

REMARKS:
OVER-DRAFTS
LIMIT: \$70,000/- p (a) n/s/f.
EXPIRY:
RATE: 12%
INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS			
								PRODUCT	PICK-UP	TO-DATE	
21 OCT 70	BROUGHT FORWARD			175,548.2600	175,808.2600					3704232	3704232
21 OCT 70	CHQ		3770.00								
21 OCT 70	CHQ		6000.00	131,848.2600	132,108.2600						
21 OCT 70	184,403/	2,000.00									
21 OCT 70	184,404/	3,500.00									
21 OCT 70	182,349/	3,400.00		140,748.2600	141,008.2600						
21 OCT 70	182,347/	7,630.00									
21 OCT 70	184,402/	6,920.00									
21 OCT 70	182,343/	7,245.00		162,543.2600	162,803.2600						
21 OCT 70	182,345/	5,955.00		168,498.2600	168,758.2600						
22 OCT 70	CHQ		36,100.00	132,398.2600	132,658.2600					168,498	3704232 3872730
22 OCT 70	184,415/	6,200.00									
22 OCT 70	184,416/	5,920.00									
22 OCT 70	184,418/	4,180.00									
22 OCT 70	184,410/	5,361.00									
22 OCT 70	184,411/	6,960.00									
22 OCT 70	184,413/	6,704.00									
22 OCT 70	184,417/	2,495.00		170,218.2600	170,478.2600						
22 OCT 70	184,406/	1,796.00		172,014.2600	172,274.2600						
23 OCT 70	CHQ		36,700.00	135,314.2600	135,574.2600					172,014	3872730 4,044,744
23 OCT 70	184,422/	400.00		135,714.2600	135,974.2600						
23 OCT 70	184,414/	4,600.00									
23 OCT 70	184,421/	5,420.00									
23 OCT 70	184,419/	6,880.00									
23 OCT 70	184,412/	7,735.00									
23 OCT 70	184,408/	4,765.00									
23 OCT 70	184,425/	2,496.65									
23 OCT 70	184,407/	7,200.00		174,810.9100	175,070.9100						
24 OCT 70	CHQ		39,700.00	135,110.9100	135,370.9100					174,811	4,044,744 4,219,555
24 OCT 70	184,434/	500.00									
24 OCT 70	184,432/	5,610.00									
24 OCT 70	184,427/	4,705.00									
24 OCT 70	184,426/	3,570.00									
24 OCT 70	184,424/	6,520.30									
24 OCT 70	184,420/	5,161.00									
24 OCT 70	184,429/	6,741.00									
24 OCT 70	184,430/	4,059.00		171,000.9100	171,260.9100					343,187	4,219,555 4,562,707

MONG HING BANK BERHAD
KUCHING

NCR 171,000.9100
1026 175-49

CARD CONTROL

Mr. P. S. Loo Eng.
6, Central Garden,
Central Road,
P.O. Box 495,
Kuching.

TO	INTL	INTL	No	PAYEE	AMOUNT
8/10 No. 20-218-26					\$
					\$
					\$
					\$
					\$
					\$

LIMIT: \$70,000
EXPIRY: 12/31/70
RATE: 12%
INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS			
								PRODUCT	PICK-UP	TO-DATE	
20 OCT 70	BALANCE BROUGHT FORWARD			182,027.21	182,287.21	100				5,270.167	5,270.167
20 OCT 70	CHQ		4,630.00	142,277.21	142,537.21	100					
20 OCT 70	184,423	550.00									
20 OCT 70	185,410	6,360.00									
20 OCT 70	185,428	850.00									
20 OCT 70	185,427	4,310.00									
20 OCT 70	185,425	2,960.00									
20 OCT 70	185,424	4,098.50									
20 OCT 70	185,422	7,322.00									
20 OCT 70		7,322.00									
20 OCT 70	185,422	7,321.00									
20 OCT 70	185,420	721.00									
20 OCT 70	185,419	4,912.00									
20 OCT 70	185,417	3,396.10		177,205.81	177,465.81	100					
20 OCT 70	185,416	5,148.50									
20 OCT 70	185,412	6,952.00		189,306.31	189,566.31	100					
31 OCT 70	CHQ		4,800.00	141,306.31	141,566.31	100					
31 OCT 70	CHQ		8,800.00	132,506.31	132,766.31	100					
31 OCT 70	185,421	4,400.00									
31 OCT 70	185,429	3,958.00									
31 OCT 70	185,418	6,958.00									
31 OCT 70	185,435	5,210.00									
31 OCT 70	185,437	6,352.00									
31 OCT 70	185,423	6,832.00									
31 OCT 70	185,426	5,400.00									
31 OCT 70	185,430	5,230.00									
31 OCT 70	185,432	2,558.00		176,404.31	176,664.31	100					
31 OCT 70	INT	1,984.72		178,389.03	178,649.03	300	2	356,778	S.		356,778
20 OCT 70	CHQ		3,900.00	139,389.03	139,649.03	300					
20 OCT 70	185,406	2,750.00		142,139.03	142,399.03	300					
20 OCT 70	185,443	5,880.00									
20 OCT 70	185,442	5,970.00									
20 OCT 70	185,441	4,800.00									
20 OCT 70	185,440	4,800.00									
20 OCT 70	185,438	6,700.00									
20 OCT 70	185,436	7,591.00		177,730.03	178,000.03	300					

KONG MING BANK BERHAD
KUCHING

NOV 1970

CASH CONTROL

Mr. Tom Sidor
6, Central Garden,
Central Road,
P.O. Box 495,
Kuching.

10/2-210-260

PAYEE

AMOUNT

LIMIT

EXPIRY

RATE: 12%

INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL.	DAYS	INTEREST PRODUCTS		
								PRODUCT	PICK-UP	TO-DAY
2-21-70	BRO	185.431		177,839.03	178,099.03					
2-21-70		185.434		187,848.53	188,108.53					
3-17-70	CHQ		4,400.00	143,448.53	144,108.53		1	187,849	S356,778	544,627
3-17-70	CSH		500.00	143,348.53	143,608.53					
3-17-70		185.447	6,600.00							
3-17-70		185.449	4,500.00							
3-17-70		185.448	4,900.00							
3-17-70		185.439	4,420.00							
3-17-70		185.433	5,300.00							
3-17-70		185.446	2,500.00							
3-17-70		185.445	4,500.00							
3-17-70		185.444	7,520.00							
4-17-70	CHQ		45,500.00	183,588.53	183,848.53		1	183,589	S544,627	728,216
4-17-70		186.754	630.00	138,088.53	138,348.53					
4-17-70		186.754	630.00							
4-17-70		186.754	6,301.00							
4-17-70		186.755	5,804.00							
4-17-70		186.751	6,800.00							
4-17-70		186.759	5,716.00							
4-17-70		186.758	4,612.00							
4-17-70		186.756	7,284.00							
4-17-70		186.761	5,108.00							
4-17-70		186.752	5,815.00							
5-17-70	CHQ		46,000.00	185,528.53	185,788.53		1	185,529	S728,216	913,745
5-17-70		186.757	6,020.00	139,528.53	139,788.53					
5-17-70		186.770	5,649.00	145,548.53	145,808.53					
5-17-70		186.768	6,440.00							
5-17-70		186.762	7,850.00	157,637.53	157,897.53					
5-17-70		186.763	5,145.00							
5-17-70		186.765	5,295.00							
5-17-70		186.766	4,720.00							
5-17-70		186.769	5,921.00							
5-17-70		186.764	7,166.80	186,568.53	186,828.53		1	186,569	S913,745	1,100,314
5-17-70		186.771	7,920.00	138,768.53	139,028.53					
5-17-70		186.772	4,710.00							

NGI/Depos - 1020 11.5.85

CARD CONTROL

Mr. M. Sio Eng.
6, Central Garden,
Central Road,
P.O. Box 495,
Kuching.

No. 18 766

AMOUNT
\$
\$
\$
\$
\$
\$
\$
\$

EXPIRY
RATE: 12 1/2
INSTRUCTIONS

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS			
								PRODUCT	PICK-UP	10-DATE	
6 MAY 70	BROUGHT FORWARD			160,571.3300	160,831.3300						
6 MAY 70	186,773	5,284.00									
6 MAY 70	186,774	5,423.00									
6 MAY 70	186,777	6,527.00									
6 MAY 70	186,775	4,150.00									
5 MAY 70	186,767	4,576.75		187,212.0800	187,472.0800						
7 MAY 70	CH9		47,500.00	139,712.0800	139,972.0800		1	18,721.2	15100.314	1,287.526	
7 MAY 70	186,774	5,700.00									
7 MAY 70	186,776	5,391.00									
7 MAY 70	186,785	5,450.00									
7 MAY 70	186,782	6,978.00									
7 MAY 70	186,784	7,772.00									
7 MAY 70	186,753	2,500.00									
7 MAY 70	186,778	6,208.00									
7 MAY 70	186,780	4,843.00									
7 MAY 70	186,781	4,759.00		189,313.0800	189,573.0800		2	378.626	15287.526	1,666.152	
9 MAY 70	CH9		48,650.00	140,663.0800	140,923.0800						
9 MAY 70	186,793	4,300.00									
9 MAY 70	186,790	5,712.00									
9 MAY 70	186,788	4,729.00									
9 MAY 70	186,787	4,651.00									
9 MAY 70	186,783	7,900.00									
9 MAY 70	186,786	6,820.00									
9 MAY 70	186,792	4,930.00									
9 MAY 70	186,791	6,769.00									
9 MAY 70	186,789	7,401.00									
9 MAY 70	185,450	2,500.00		196,425.0800	196,685.0800		1	196,425	15866.152	1,862.577	
10 MAY 70	CH9		49,800.00	146,625.0800	146,885.0800						
10 MAY 70	186,796	4,476.00									
10 MAY 70	186,797	6,971.00									
10 MAY 70	186,798	5,763.00									
10 MAY 70	186,795	7,850.00									
10 MAY 70	187,551	5,799.00									
10 MAY 70	186,800	4,061.00									
10 MAY 70	186,799	5,700.00									
10 MAY 70	187,552	1,740.00									
10 MAY 70	187,553	6,500.00		195,485.0800	195,745.0800			195,485	15862.577	2,058.500	
			54,000.00	139,485.0800	139,745.0800						

KONG MING BANK BEHAG
KUCHING

NCR Paper 162 1969

CARD CONTROL

Mr. Sja Stok Eng.
6. Central Garden.
Central Road.
P.O. Box 495.
Singapore.

10-260

PAYEE () AMOUNT

LIMIT \$70,000
EXPIRY: 1/1/78
RATE: 12%
INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS			
								PRODUCT	PICK-UP	TO-DATE	
BANK BROUGHT FORWARD										2058.062	2.058.062
11/27/70	187560	6840.00		139,485.08	139,745.08						
11/27/70	187559	7,104.00									
11/27/70	186794	6,400.00									
11/27/70	187557	6,048.00									
11/27/70	187558	5,720.00									
11/27/70	187564	6,739.00									
11/27/70	187563	7,118.00									
11/27/70	187562	6,052.00									
11/27/70	187561	5,306.00		196,803.08	197,063.08						
11/27/70	187576	296.00		197,099.08	197,359.08						
12/27/70	CHK		49,000.00	148,099.08	148,359.08				197,099	2058.062	2,255.161
12/27/70	187555	175.50		148,348.08	148,608.08						
12/27/70	187556	73.50									
12/27/70	187577	106.00									
12/27/70	187571	5,020.00									
12/27/70	187580	4,504.00									
12/27/70	187573	5,100.00									
12/27/70	187574	4,771.00									
12/27/70	187572	6,215.00									
12/27/70	187567	600.00									
12/27/70	187566	7,150.00									
12/27/70	187568	6,513.00									
12/27/70	187569	6,950.00									
12/27/70	187570	2,900.00		198,177.08	198,437.08						
12/27/70	187585	4,000.00		202,184.08	202,444.08						
12/27/70	CHK		58,100.00	144,084.08	144,344.08				202,184	2,255.161	2,457.345
12/27/70	187578	300.00		144,384.08	144,644.08						
12/27/70	187598	7,940.00									
12/27/70	187599	7,855.00									
12/27/70	187600	7,760.00									
12/27/70	187581	5,138.00									
12/27/70	187554	100.00									
12/27/70	187532	8,609.94									
12/27/70	187593	8,850.00									
12/27/70	187594	8,600.00		199,753.08	199,493.08				199,233	2,457.345	2,656.578

FORWARD

NOV 1970

CARD CONTROL

6. Central Garden.
 Central Road.
 P.O. Box 495.
 Kuching.

						\$
						\$
						\$
						\$
						\$
						\$
						\$

EXPIRY: *12/12/77*
 RATE: *12%*
 INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS		
								PRODUCT	PICK-UP	TO-DATE
14/1/70	BRUGHT FORWARD			149,233.02	149,493.02	200	14		265,657.8	265,657.8
14/1/70	188833	6,588.00								
14/1/70	188834	5,100.00								
14/1/70	188835	4,012.00								
14/1/70	188877	5,700.00								
14/1/70	188882	3,939.00								
14/1/70	188891	4,700.00								
14/1/70	188878	7,900.00								
14/1/70	188879	7,751.00								
14/1/70	188880	6,910.00		202,733.02	202,993.02	200	2	405,466	265,657.8	3,062,044
15/1/70	CHQ		54,800.00	147,933.02	148,193.02	200				
16/1/70	QSH	185,415.1	320.00	148,253.02	148,513.02	200				
16/1/70	188864	100.00								
16/1/70	187595	206.05								
16/1/70	187597	79.00		148,638.07	148,898.07	700				
16/1/70	188836	6,455.00								
16/1/70	188837	6,735.00								
16/1/70	188894	5,740.00								
16/1/70	188893	7,044.00								
16/1/70	188888	7,150.00								
16/1/70	188995	5,500.00								
16/1/70	188839	6,800.00								
16/1/70	188890	7,950.00								
16/1/70	187589	250.00		202,262.07	202,522.07	700	1	202,262	3,062,044	3,264,306
17/1/70	CHQ		56,500.00	145,762.07	146,022.07	700				
17/1/70	188874	274.00		146,036.07	146,296.07	700				
17/1/70	188876	226.00								
17/1/70	188862	150.00		146,412.07	146,672.07	700				
17/1/70	188871	100.00								
17/1/70	187594	400.00								
17/1/70	188559	332.10								
17/1/70	187590	249.60								
17/1/70	187593	300.00								
17/1/70	187598	170.00								
17/1/70	187596	475.30								
17/1/70	188866	1,000.00		149,439.07	149,699.07	700				
17/1/70	189658	6,981.00								
17/1/70	189657	7,715.00		164,159.07	164,419.07	700				

MING BANK BERHAD
 KUCHING

NCR 1676.17.9.49

CARD CONTROL

Mr. Sim Siok Eng,
6, Central Garden,
Central Road,
P.O. Box 495,
Kuching.

Account No. 20-218-260

CHECKS ISSUED		STOPPED CHECKS		AMOUNT
TO	INTL	No.	PAYEE	
				\$
				\$
				\$
				\$
				\$
				\$

LIMIT: 100000 (s) 20/8/70
EXPIRY:
RATE: 12%
INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS	
								PRODUCT	PICK UP TO DATE
17 NOV 70	BROUGHT FORWARD			164,135.07	164,395.07				326,430.6
17 NOV 70	189.656	7,880.00							
17 NOV 70	189.655	6,626.00							
17 NOV 70	189.654	6,274.00							
17 NOV 70	189.653	5,900.00							
17 NOV 70	189.661	3,080.00							
17 NOV 70	189.652	7,250.00							
17 NOV 70	188.897	162.00							
17 NOV 70	189.659	8,254.00		209,561.07	209,821.07			209.561	326,430.6
18 NOV 70	CHQ		53,600.00	155,961.07	156,221.07				
18 NOV 70		188.892	150.00						
18 NOV 70		187.579	114.00	156,225.07	156,485.07				
18 NOV 70	CSH	189.690	300.00	156,525.07	156,785.07				
18 NOV 70		188.854	150.00						
18 NOV 70		187.591	384.00						
18 NOV 70		188.353	150.00						
18 NOV 70		188.261	300.00						
18 NOV 70		188.358	150.00						
18 NOV 70		188.856	220.00						
18 NOV 70		189.662	5,345.00						
18 NOV 70		189.663	4,500.00						
18 NOV 70		189.670	6,060.00						
18 NOV 70		189.669	6,497.00	180,271.07	180,531.07				
18 NOV 70		189.668	7,800.00						
18 NOV 70		189.667	7,660.00						
18 NOV 70		189.666	7,922.00						
18 NOV 70		189.665	7,300.00						
18 NOV 70		189.664	8,778.00						
18 NOV 70		188.860	445.00						
18 NOV 70		188.865	648.10	220,824.17	221,084.17				
18 NOV 70		189.651	76.00	220,900.17	221,160.17			220.900	347,386.7
18 NOV 70	CHQ		55,900.00	165,000.17	165,260.17				
19 NOV 70	EC		55,900.00						
19 NOV 70	CHQ		55,960.00	164,940.17	165,200.17				
19 NOV 70		187.586	200.00						
19 NOV 70		188.896	200.00	165,340.17	165,500.17				
19 NOV 70	BROUGHT FORWARD		22,500.00	142,840.17	143,100.17				

KONG MING BANK BERHAD
KUCHING

NGR 1025 17.9.65

CARD CONTROL

20

ACCOUNT NO.
A76 10.20-218-260

Sin Sock Eng.
Central Garden,
Central Road,
P.O. Box 495,
Kuching.

CHECKS ISSUED		STOPPED CHECKS			
TO	INTL	INTL	No.	PAYEE	AMOUNT
					\$
					\$
					\$
					\$
					\$
					\$
					\$

REMARKS:
OVERDRAFTS:
LIMIT: \$90,000/- (S) 22/8/70
EXPIRY:
RATE: 12%
INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS			
								PRODUCT	PICK-UP	TO-DATE	
19/11/70	BROUGHT FORWARD			142840.1700	143100.1700					3694.767	3694.767
19/11/70	189.674	3600.00									
19/11/70	189.678	3500.00									
19/11/70	189.673	7000.00									
19/11/70	189.660	3000.00									
19/11/70	189.677	6475.00									
19/11/70	189.675	6623.00									
19/11/70	189.676	4500.00									
19/11/70	189.677	5377.00		186915.1700	187175.1700			186915	3694.767	3881.682	
20/11/70	CHQ		39500.00	147415.1700	147675.1700						
20/11/70	188.863	265.10		147680.2700	147940.2700						
20/11/70	188.868	1200.00		148880.2700	149140.2700						
20/11/70	188.867	1500.00									
20/11/70	187.592	200.00									
20/11/70	189.671	300.00		150880.2700	151140.2700						
20/11/70	189.687	6043.00									
20/11/70	189.686	7507.00									
20/11/70	189.685	6410.00									
20/11/70	189.680	5600.00									
20/11/70	189.684	6400.00									
20/11/70	189.683	4500.00									
20/11/70	189.682	7400.00		197740.2700	195000.2700						
20/11/70	189.681	7860.00									
20/11/70	189.688	5040.00									
20/11/70	187.587	256.00		207896.2700	208156.2700			207896	3881.682	4089.578	
21/11/70	CHQ		44500.00	163396.2700	163656.2700						
21/11/70	CHQ		58000.00	105396.2700	105656.2700						
21/11/70	190.206	5900.00									
21/11/70	190.205	7958.00									
21/11/70	188.851	400.00									
21/11/70	188.852	425.45									
21/11/70	190.204	6340.00									
21/11/70	190.203	7122.00									
21/11/70	190.202	7700.00									
21/11/70	190.201	4110.00									
21/11/70	190.200	6500.00		152600.2700	152951.7200			305384	4089.578	4394.962	
21/11/70	BROUGHT FORWARD			152600.2700	152951.7200						
21/11/70			47000.00								
21/11/70					123951.7200						

PERBANK BERHAD
KUCHING

NCR Paper 1026 17-9-69

CARD CONTROL

Mr. Sln Slok Eng.
6, Central Garden,
Central Road,
P.O. Box 495,
Kuching.

No. 20-218-260

TO

STOPPED CHEQUES

INTL	No.	PAYEE	AMOUNT.
			\$
			\$
			\$
			\$
			\$
			\$
			\$

REMARKS
OVERDRAFTS:
LIMIT: *270,000/- (10), 20/2/70.*
EXPIRY:
RATE: *10%*
INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS		
								PRODUCT	PICK-UP	TO-DATE
23 NOV 70	BROUGHT FORWARD			123691.7200	123951.7200		25			
23 NOV 70	188869A	300.00		123991.7200	124251.7200					
23 NOV 70	190.215	5970.00								
23 NOV 70	190.214	5000.00								
23 NOV 70	190.212	7620.00								
23 NOV 70	190.211	6000.00								
23 NOV 70	190.209	7955.00								
23 NOV 70	190.208	8330.00								
23 NOV 70	190.207	8100.00								
23 NOV 70	190.216	4615.00								
23 NOV 70	190.213	6451.00		183992.7200	184252.7200					
24 NOV 70	CHQ		63000.00	120992.7200	121252.7200		1	183993	4394962	4578955
24 NOV 70	190.226	6077.00								
24 NOV 70	190.225	5840.00								
24 NOV 70	190.224	7443.00								
24 NOV 70	190.223	7140.00								
24 NOV 70	190.217	6750.00								
24 NOV 70	190.231	5202.00								
24 NOV 70	190.229	4955.00								
24 NOV 70	190.228	6000.00								
24 NOV 70	190.227	6343.00								
24 NOV 70	190.230	50.00		176792.7200	177052.7200					
24 NOV 70	188855	111.00		176903.7200	177163.7200					
24 NOV 70	189693	76.00								
24 NOV 70	189694	76.00								
24 NOV 70	188872	76.00								
24 NOV 70	189692	200.00		177331.7200	177591.7200					
25 NOV 70	CHQ		60000.00	117331.7200	117591.7200		1	177332	4578955	4756287
25 NOV 70	190.241	4515.00								
25 NOV 70	190.233	8200.00								
25 NOV 70	190.236	5000.00								
25 NOV 70	190.237	5975.00								
25 NOV 70	190.238	7525.00								
25 NOV 70	190.239	7300.00								
25 NOV 70	190.240	6500.00								
25 NOV 70	190.235	7915.00								
25 NOV 70	190.234	7700.00								
25 NOV 70	CARRIED FORWARD									
25 NOV 70	190.242	4500.00		184651.7200	184891.7200		1	184652	4756287	4934919

COMMERCIAL BANK BERHAD
KUCHING

CARD
ROL

Mr. Sia Siok Eng.
6, Central Garden,
Central Road,
P.O. Box 495,
Kuching.

NO. 21-218-260

NO.	PAYEE	AMOUNT
		\$
		\$
		\$
		\$
		\$
		\$
		\$

LIMIT: \$ 10,000/- 181 26/2/70

EXPIRY:

RATE: 12%

INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS			
								PRODUCT	PICK-UP	TO-DATE	
26 BY 70	BROUGHT FORWARD			184,631.72	184,891.72					4,940.919	4,940.919
26 BY 70	138.270	1,665.00		186,296.72	186,556.72						
26 BY 70	189.695	200.00									
26 BY 70	CHQ 190.250	1,640.00	69,900.00	116,596.72	116,856.72						
26 BY 70	190.249	9,360.00									
26 BY 70	190.243	6,000.00									
26 BY 70	190.244	6,100.00									
26 BY 70	190.248	7,425.00									
26 BY 70	190.247	7,955.00									
26 BY 70	190.246	8,120.00									
26 BY 70	190.245	8,500.00		182,196.72	182,456.72						
27 BY 70	CHQ		6,660.00	115,596.72	115,856.72			182,197	4,940.919	5,123.116	
27 BY 70	191.610	5,600.00									
27 BY 70	191.605	8,063.00									
27 BY 70	191.606	7,491.00									
27 BY 70	191.607	7,215.00									
27 BY 70	191.608	6,607.00									
27 BY 70	191.609	5,524.00									
27 BY 70	191.604	4,870.00									
27 BY 70	191.603	7,000.00		167,966.72	168,226.72						
27 BY 70	191.602	7,900.00									
27 BY 70	CHQ 191.601	8,230.00	73,000.00	184,096.72	184,356.72			184,097	5,123.116	5,307.213	
28 BY 70	191.614	8,030.00									
28 BY 70	191.615	7,155.00									
28 BY 70	191.613	7,900.00									
28 BY 70	191.612	7,850.00									
28 BY 70	191.611	8,520.00									
28 BY 70	191.621	6,650.00									
28 BY 70	191.620	6,000.00									
28 BY 70	191.618	5,211.00									
28 BY 70	191.617	6,500.00									
28 BY 70	191.616	8,034.00		163,546.72	163,806.72						
	INT	1,971.92		185,520.64	185,780.64						
	CHQ		73,300.00					74,208.4	\$	74,208.4	
	191.642	15,100.00		111,370.64	112,130.64						
	BROUGHT FORWARD										

PERBANK BERHAD
KUCHING

KCR, 1426 17-7-69

CARD CONTROL

Mr. Sim Sioh Eng.
6, Central Garden,
Central Road,
P.O. Box 495,
Kuching.

TO	INTL	No	PAYEE	AMOUNT
70 To 20-218-260				\$
				\$
				\$
				\$
				\$
				\$

OVERDRAFTS:
LIMIT: 290,000/- (S) 2/8/70
EXPIRY:
RATE: 12%
INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS	
								PRODUCT	PICK-UP TO DATE
	BALANCE BROUGHT FORWARD			142,456.14	142,716.14	0D	7		1,310,964
5 DEC 70	192089	8,720.00							
5 DEC 70	192090	6,950.00							
5 DEC 70	192093	9,000.00							
5 DEC 70	192092	8,000.00							
5 DEC 70	190219	225.00							
5 DEC 70	191643	240.00							
5 DEC 70	191626	200.00							
5 DEC 70	192091	9,500.00		186,201.14	186,451.14	0D	2	372,382	1,683,346
7 DEC 70	CHQ		6,990.00	116,291.14	116,551.14	0D			
7 DEC 70	191647	200.00		116,616.14	116,876.14	0D			
7 DEC 70	192098	125.00							
7 DEC 70	193459	7,480.00							
7 DEC 70	193458	8,822.00							
7 DEC 70	193457	8,622.00							
7 DEC 70	193456	7,500.00							
7 DEC 70	193453								
7 DEC 70	193452	8,100.00							
7 DEC 70	193451	8,750.00							
7 DEC 70	193454	8,220.00							
7 DEC 70	192074	3,430.00							
7 DEC 70	192074	1,600.00		186,140.14	186,400.14	0D	1	186,140	1,869,486
7 DEC 70	193455	2,000.00		114,240.14	114,500.14	0D			
8 DEC 70	CHQ		71,900.00						
8 DEC 70	191642	200.00		115,440.14	115,700.14	0D			
8 DEC 70	192099	1,000.00							
8 DEC 70	191632	200.00							
8 DEC 70	193466	7,173.00							
8 DEC 70	193467	1,300.00							
8 DEC 70	193461	8,197.00							
8 DEC 70	193460	8,990.00							
8 DEC 70	193463	5,400.00							
8 DEC 70	193464	7,003.00							
8 DEC 70	193462	7,110.00							
8 DEC 70	192074	8,772.00							
8 DEC 70	192095	8,950.00							
8 DEC 70	193465	8,100.00							
8 DEC 70	191654	200.00		187,040.14	187,300.14	0D	1	187,040	2,056,526

... BANK BERHAD

NCR Dept 1426 17-9-69

CARD CONTROL

Mr. Ng Siok Eng.
6, Central Garden,
Central Road,
P.O. Box 495,
Kuching.

218-260

						\$
						\$
						\$
						\$
						\$
						\$
						\$

EXPIRY: *12/1/71*
RATE: *12%*
INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS		
								PRODUCT	PICK-UP	TO-DATE
BROUGHT FORWARD				152658.3400	152918.3400				\$924.342	924.342
-3DEC 70	191635	2000.00								
-3DEC 70	191627	177.50								
-3DEC 70	192069	6177.00								
-3DEC 70	192068	6523.00								
-3DEC 70	192067	7090.00								
-3DEC 70	192066	7930.00								
-3DEC 70	192065	8320.00		191635.8400	191895.8400					
-4DEC 70	CHQ		13000.00	178635.8400	178895.8400		1	191636	\$924.342	1115.978
-4DEC 70	191640	150.00								
-4DEC 70	191639	163.90		178949.7400	179209.7400					
-4DEC 70	190232	1.00		179949.7400	180209.7400					
-4DEC 70	CHQ		77.00	102949.7400	103209.7400					
-4DEC 70	CR	13000.00		115949.7400	116209.7400					
-4DEC 70	192075	1600.00								
-4DEC 70	192072	350.00								
-4DEC 70	190218	76.00								
-4DEC 70	192076	200.00		118175.7400	118435.7400					
-4DEC 70	192032	6570.00								
-4DEC 70	192031	5000.00								
-4DEC 70	192079	7100.00								
-4DEC 70	192080	8450.00								
-4DEC 70	191636	1500.00								
-4DEC 70	192083	8100.00								
-4DEC 70	192084	7922.00								
-4DEC 70	192085	8440.00								
-4DEC 70	192086	6338.00								
-4DEC 70	138898	60.40								
-4DEC 70	192077	8630.00								
-4DEC 70	192078	8700.00		194986.1400	195246.1400		1	194986	\$115.978	1310.964
-5DEC 70	CHQ		77.40	117586.1400	117846.1400					
-5DEC 70	192059	8110.00								
-5DEC 70	192037	8300.00								
-5DEC 70	192082	8460.00		142456.1400	142716.1400					
BALANCE CARRIED FORWARD										

HSBC BANK BERHAD
KUCHING

NCR 1626 17.9.69

CARD CONTROL

Mr. Jim Stok Eng.
6. Central Garden,
Central Road,
P.O. Box 495,
Kuching.

24: No-20-218-260

TO	INTL	No.	PAYEE	AMOUNT
				\$
				\$
				\$
				\$
				\$
				\$

LIMIT: 290,000/- p(2) 12/9
EXPIRY:
RATE: 12%
INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL.	DAYS	INTEREST PRODUCTS		
								PRODUCT	PICK-UP	TO-DATE
-2 DEC 70	BROUGHT FORWARD			111,870.64	112,130.64		4		742,084	742,084
-2 DEC 70	CHQ		13,000.00							
-2 DEC 70	137,575/	637.00								
-2 DEC 70	191,648/	200.00		99,707.64	99,367.64					
-2 DEC 70	192,052/	6,800.00								
-2 DEC 70	192,051/	5,000.00								
-2 DEC 70	191,623/	7,015.00								
-2 DEC 70	191,624/	6,640.00								
-2 DEC 70	CR	13,000.00								
-2 DEC 70	192,055/	6,000.00								
-2 DEC 70	191,625/	6,995.00								
-2 DEC 70	192,054/	7,855.00								
-2 DEC 70	191,622/	8,200.00								
-2 DEC 70	192,053/	8,910.00								
-2 DEC 70	192,056/	5,335.00								
-2 DEC 70	CR	5,200.00	5,200.00	182,257.64	182,517.64		1	182,258	742,084	924,342
-2 DEC 70	CHQ		3,550.00	178,707.64	178,967.64					
-3 DEC 70	CHQ		70,300.00	108,407.64	108,667.64					
-3 DEC 70	191,645/	314.10								
-3 DEC 70	191,644/	300.00								
-3 DEC 70	189,700/	192.50								
-3 DEC 70	191,629/	200.00								
-3 DEC 70	191,628/	200.00								
-3 DEC 70	191,630/	166.40								
-3 DEC 70	191,646/	499.80								
-3 DEC 70	189,699/	1,065.30								
-3 DEC 70	191,631/	200.00								
-3 DEC 70	192,057/	700.00								
-3 DEC 70	191,633/	112.60		112,358.34	112,618.34					
-3 DEC 70	192,064/	2,375.00								
-3 DEC 70	192,063/	2,600.00								
-3 DEC 70	192,062/	3,115.00								
-3 DEC 70	192,070/	8,410.00		145,858.34	146,118.34					
-3 DEC 70	192,071/	6,600.00								
-3 DEC 70	191,649/	100.00								
-3 DEC 70	CARRIED FORWARD	1,638/	1,638/	152,658.34	152,918.34					

COMMERCIAL BANK BERHAD
KUCHING

NCS 1026 17.7.69

CARD CONTROL

No. 12 Blok Eng.
 6, Central Garden.
 Central Road.
 P.O. Box 495,
 Kuching.

DATE	INITIAL	NO.	PAYEE	AMOUNT
				\$
				\$
				\$
				\$
				\$
				\$

LIMIT: \$90,000/2 (5) 22/3/70
 EXPIRY:
 RATE: 12%
 INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS		
								PRODUCT	PICK-UP	TO-DATE
BALANCE BROUGHT FORWARD				187,040.14	187,300.14	0D	11		205,652.6	205,652.6
9 DEC 70	189,691/	952.00		115,592.14	115,852.14	0D				
9 DEC 70	192,058/	400.00		115,992.14	116,252.14	0D				
9 DEC 70	192,100/	118.00								
9 DEC 70	193,468/	7,610.00								
9 DEC 70	193,469/	8,550.00								
9 DEC 70	188,899/	1,000.00								
9 DEC 70	193,477/	6,955.00								
9 DEC 70	193,476/	5,910.00								
9 DEC 70	193,475/	6,335.00								
9 DEC 70	193,474/	7,700.00								
9 DEC 70	193,473/	8,000.00								
9 DEC 70	193,472/	7,245.00								
9 DEC 70	193,471/	8,100.00								
9 DEC 70	193,470/	8,605.00		192,120.14	192,380.14	0D	1	192,120	205,652.6	224,864.6
10 DEC 70	CHQ		75,700.00	116,420.14	116,680.14	0D				
0 DEC 70	193,487/	6,344.00								
0 DEC 70	193,480/	7,901.00								
0 DEC 70	193,479/	8,521.00								
0 DEC 70	193,485/	7,825.00								
0 DEC 70	193,481/	8,140.00								
0 DEC 70	193,482/	7,938.00								
0 DEC 70	193,483/	8,220.00								
0 DEC 70	193,484/	8,911.00								
0 DEC 70	193,486/	5,600.00		185,820.14	186,080.14	0D	1	185,820	224,864.6	243,446.6
1 DEC 70	CHQ		3,000.00	182,820.14	183,080.14	0D				
1 DEC 70	CHQ		70,400.00	112,420.14	112,680.14	0D				
1 DEC 70	CHQ		3,200.00	109,220.14	109,480.14	0D				
1 DEC 70	CR	3,000.00		112,220.14	112,480.14	0D				
1 DEC 70	193,488/	8,410.00								
1 DEC 70	193,494/	9,112.00								
1 DEC 70	193,493/	9,200.00								
1 DEC 70	193,495/	8,778.00								
1 DEC 70	192,061/	0,410.00								
1 DEC 70	193,492/	5,880.00								
1 DEC 70	193,490/	8,110.00		170,120.14	170,380.14	0D				
BALANCE CARRIED FORWARD				93,490	8,110.00					

HONG MING BANK BERHAD
 KUCHING

RCB Paper 1676 17-9-69

CARD CONTROL

Mr. Sim Siok Eng.
6, Central Garden,
Central Road,
P.O. Box 495,
Kuching.

TO	L	INTL	No.	PAYEE	AMOUNT
10. (-218-26)					\$
					\$
					\$
					\$
					\$
					\$

OVERDRAFTS:
LIMIT: RM 9,000/- (S) 7/1/70
EXPIRY:
RATE: 12%
INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS		
								PRODUCT	PICK-UP	TO-DATE
11 DEC 70	BALANCE BROUGHT FORWARD			170,120.14	170,380.14	0D	17		2,434,466	2,434,466
11 DEC 70	193,439	3,900.00								
11 DEC 70	193,491	5,700.00								
11 DEC 70	CR	3,200.00		187,920.14	188,180.14	0D				
12 DEC 70	190,220	198.80		188,721.34	188,378.94	0D	1	187,920	2,434,466	2,622,386
12 DEC 70	CHQ		6,200.00							
12 DEC 70	CHQ		73,000.00	108,918.94	109,178.94	0D				
12 DEC 70	194,755	3,550.00								
12 DEC 70	194,754	5,500.00								
12 DEC 70	194,753	7,748.00								
12 DEC 70	194,752	8,740.00								
12 DEC 70	194,751	8,112.00								
12 DEC 70	194,760	5,940.00								
12 DEC 70	194,759	6,200.00								
12 DEC 70	194,758	7,911.00								
12 DEC 70	194,757	8,750.00								
12 DEC 70	194,756	8,050.00								
12 DEC 70	FR	6,200.00								
12 DEC 70	190,221	200.00		185,819.94	186,079.94	0D	22	371,640	2,622,386	2,994,026
14 DEC 70	CHQ		71,100.00	114,719.94	114,979.94	0D				
14 DEC 70	194,762	8,264.00								
14 DEC 70	194,761	8,220.00								
14 DEC 70	194,764	6,000.00								
14 DEC 70	194,765	7,000.00								
14 DEC 70	194,768	8,500.00								
14 DEC 70	194,763	7,616.00								
14 DEC 70	194,769	8,727.00								
14 DEC 70	194,766	8,422.00								
14 DEC 70	194,767	7,851.00								
14 DEC 70	194,770	2,000.00		187,719.94	187,979.94	0D	1	187,720	2,994,026	3,181,746
15 DEC 70	188,873	210.00		187,929.94	188,189.94	0D				
15 DEC 70	CHQ		73,400.00	114,529.94	114,789.94	0D				
15 DEC 70	193,496	53.80		114,583.74	114,843.74	0D				
15 DEC 70	189,698	150.00								
15 DEC 70	192,097	400.00								
15 DEC 70	194,775	7,579.00								
15 DEC 70	194,774	5,900.00								
15 DEC 70	BALANCE CARRIED FORWARD			177,003.74	177,003.74	0D				

KONG MING BANK BERHAD
KUCHING

NCR Paper 1626 17-9-69

CARD
CONTROL

TO	INTL	INTL	No.	PAYEE	AMOUNT	OVERDRAFTS
Mr. Sim Siok Eng.					\$	LIMIT \$9,000.00
6, Central Garden.					\$	EXPIRY:
Central Road,					\$	RATE: 12%
P.O. Box 495,					\$	INSTRUCTIONS:
Kuching.					\$	

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS		
								PRODUCT	PICK-UP	TO-DATE
BALANCE BROUGHT FORWARD				136,833.74	137,093.74		17		3,181,746	3,181,746
15 DEC 70	194,772	8,056.00								
15 DEC 70	194,771	7,344.00								
15 DEC 70	194,780	4,930.00								
15 DEC 70	194,779	6,550.00								
15 DEC 70	194,778	7,410.00								
15 DEC 70	194,777	8,102.00								
15 DEC 70	194,776	7,005.00		186,230.74	186,490.74			186,231	3,181,746	3,367,977
16 DEC 70	CH9		71,200.00	115,030.74	115,290.74					
16 DEC 70	193,497	559.40								
16 DEC 70	193,498	79.85								
16 DEC 70	191,637	1,500.00		117,169.99	117,429.99					
16 DEC 70	195,107	7,051.00								
16 DEC 70	195,106	6,500.00								
16 DEC 70	195,105	7,224.00								
16 DEC 70	195,103	8,120.00								
16 DEC 70	195,104	8,605.00								
16 DEC 70	195,112	6,559.00								
16 DEC 70	195,111	5,000.00								
16 DEC 70	195,109	8,011.00								
16 DEC 70	195,108	7,930.00								
16 DEC 70	195,110	8,400.00		190,569.99	190,829.99			190,570	3,367,977	3,558,547
17 DEC 70	CSH	187,565	150.00	190,719.99	190,979.99					
17 DEC 70	CH9		73,600.00	116,969.99	117,229.99					
17 DEC 70	194,797	300.00								
17 DEC 70	194,795	250.00								
17 DEC 70	194,791	500.00								
17 DEC 70	194,794	400.00								
17 DEC 70	194,793	300.00								
17 DEC 70	194,791	300.00								
17 DEC 70	194,792	300.00								
17 DEC 70	194,784	600.00		119,919.99	120,179.99					
17 DEC 70	186,760	500.00								
17 DEC 70	195,129	7,028.00								
17 DEC 70	195,128	5,756.00								
17 DEC 70	195,127	1,264.00								
17 DEC 70	195,126	8,112.00		149,779.99	149,539.99					

MR. SIM SIOK ENG
KUCHING

1026 179-49

CARD CONTROL

Mr. Sim Siok Eng. 6, Central Garden, Central Road, P.O. Box 495, Kuching.	TO	INTL	No.	PAYEE	AMOUNT	LIMIT	EXPIRY	RATE	INSTRUCTIONS
	171 No. 20-218-26)				\$	17,000.00		12%	
					\$				
					\$				
					\$				

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL.	DAYS	INTEREST PRODUCTS		
								PRODUCT	PICK-UP	TO-DATE
BALANCE BROUGHT FORWARD				149,279.99	149,539.99		17		355,854.7	355,854.7
17 DEC 70	195.125 ✓	3,340.00 ✓								
17 DEC 70	195.102 ✓	5,227.00 ✓								
17 DEC 70	195.121 ✓	3,215.00 ✓								
17 DEC 70	195.122 ✓	5,063.00 ✓								
17 DEC 70	195.123 ✓	7,995.00 ✓								
17 DEC 70	195.124 ✓	4,500.00 ✓		191,619.99	191,879.99		1	191,620	355,854.7	3,750,167
18 DEC 70	194.786 ✓	300.00 ✓								
18 DEC 70	194.788 ✓	200.00 ✓		192,119.99	192,379.99					
18 DEC 70	CH3		71,700.00 ✓	120,419.99	120,679.99					
18 DEC 70	194.799 ✓	140.00 ✓								
18 DEC 70	189.607 ✓	10,122.45 ✓		130,742.44	131,002.44					
18 DEC 70	194.782 ✓	600.00 ✓								
18 DEC 70	194.789 ✓	500.00 ✓								
18 DEC 70	194.790 ✓	400.00 ✓								
18 DEC 70	194.787 ✓	500.00 ✓		132,742.44	133,002.44					
18 DEC 70	195.133 ✓	6,000.00 ✓								
18 DEC 70	195.132 ✓	7,812.00 ✓								
18 DEC 70	195.130 ✓	8,945.00 ✓								
18 DEC 70	195.134 ✓	7,183.00 ✓								
18 DEC 70	195.131 ✓	7,860.00 ✓								
18 DEC 70	195.136 ✓	7,130.00 ✓								
18 DEC 70	195.138 ✓	7,300.00 ✓								
18 DEC 70	195.139 ✓	4,779.00 ✓								
18 DEC 70	190.222 ✓	400.00 ✓								
18 DEC 70	195.137 ✓	7,821.00 ✓								
18 DEC 70	195.135 ✓	8,770.00 ✓		206,742.44	207,002.44		1	206,742	3,750,167	3,956,909
19 DEC 70	194.786 ✓	350.00 ✓								
19 DEC 70	194.785 ✓	300.00 ✓		207,392.44	207,652.44					
19 DEC 70	CH3		73,600.00 ✓	133,792.44	134,052.44					
19 DEC 70	195.704 ✓	5,500.00 ✓								
19 DEC 70	195.703 ✓	6,774.00 ✓								
19 DEC 70	195.702 ✓	7,510.00 ✓								
19 DEC 70	195.701 ✓	6,116.00 ✓								
19 DEC 70	195.145 ✓	8,300.00 ✓								
19 DEC 70	195.142 ✓	7,005.00 ✓								
19 DEC 70	195.143 ✓	5,400.00 ✓								

KONG MIN BANK BERHAD
KUCHING

NCR Paper 1626 17-9-69

CARD CONTROL

Mr. Sim Siok Eng.
6, Central Garden,
Central Road,
P.O. Box 495,
Kuching.

Acct No. 20-218-26

TO	INTL	No	PAYEE	AMOUNT
				\$
				\$
				\$
				\$
				\$
				\$

LIMIT 100,000/-
EXPIRY:
RATE: 12%
INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTIONS		
								PRODUCT	PICK-UP	TO DATE
	BALANCE BROUGHT FORWARD			188,865.44	188,865.44	00	1		369,569.09	369,569.09
19 DEC 70	195.140 ✓	8,127.00 ✓								
19 DEC 70	195.141 ✓	8,760.00 ✓		205,492.44	205,752.44	00	1			
19 DEC 70			10,182.45							
19 DEC 70		5.00 ✓		195,314.99	195,574.99	00	1	390,630	369,569.09	4,347,539
21 DEC 70	CSH 195.707 ✓	150.00 ✓		195,164.99	195,724.99	00				
21 DEC 70	195.709 ✓	150.00 ✓		195,614.99	195,874.99	00				
21 DEC 70	CHQ		72,200.00	123,414.99	123,674.99	00				
21 DEC 70	195.149 ✓	220.00 ✓		123,634.99	123,894.99	00				
21 DEC 70	195.150 ✓	171.00 ✓		123,805.99	124,065.99	00				
21 DEC 70	195.716 ✓	8,213.00 ✓								
21 DEC 70	195.717 ✓	8,522.00 ✓								
21 DEC 70	195.718 ✓	9,950.00 ✓								
21 DEC 70	195.714 ✓	6,000.00 ✓								
21 DEC 70	195.719 ✓	1,400.00 ✓								
21 DEC 70	195.713 ✓	7,520.00 ✓								
21 DEC 70	195.712 ✓	7,350.00 ✓								
21 DEC 70	195.711 ✓	8,916.00 ✓								
21 DEC 70	195.710 ✓	8,054.00 ✓								
21 DEC 70	195.715 ✓	9,015.00 ✓		198,805.99	199,065.99	00	1	198,806	4,347,539	4,546,345
22 DEC 70	CHQ		74,500.00							
22 DEC 70	194,798 ✓	260.00 ✓		124,565.99	124,825.99	00				
22 DEC 70	188,900 ✓	956.00 ✓								
22 DEC 70	194,783 ✓	500.00 ✓		126,021.99	126,281.99	00				
22 DEC 70	195,705 ✓	264.43 ✓								
22 DEC 70	195,724 ✓	6,088.00 ✓								
22 DEC 70	195,723 ✓	5,900.00 ✓								
22 DEC 70	195,722 ✓	8,342.00 ✓								
22 DEC 70	195,721 ✓	8,260.00 ✓								
22 DEC 70	195,720 ✓	9,210.00 ✓								
22 DEC 70	195,729 ✓	8,678.00 ✓								
22 DEC 70	195,727 ✓	9,402.00 ✓								
22 DEC 70	195,726 ✓	9,100.00 ✓								
22 DEC 70	195,725 ✓	7,220.00 ✓		198,486.42	198,746.42	00	1	198,486	4,546,345	4,744,831
23 DEC 70			73,200.00	125,286.42	125,546.42	00				
23 DEC 70			500.00							
23 DEC 70			956.00	125,836.42	126,096.42	00				

KONG MING BANK BERHAD
KUCHING

NCR 1015 12.9.49

CHEQUE
CONTROL

21

STOPPED CHECKS

Mr. Sim Siok Eng.
6, Central Garden,
Central Road,
P.O. Box 495,
Kuching.

TO	INTL	No.	PAYEE	AMOUNT
No. 2 -218-26.				\$
				\$
				\$
				\$
				\$
				\$

OVERDRAFT
LIMIT: \$98,000
EXPIRY:
RATE: 12%
INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS			
								PRODUCT	PICK-UP	TO-DATE	
	BALANCE BROUGHT FORWARD			123,830.4200	124,090.4200					4,744,831	4,744,831
23 DEC 70	HC	10.00		123,840.4200	124,100.4200						
23 DEC 70	195,746	150.00									
23 DEC 70	195,738	8,921.00									
23 DEC 70	195,737	9,815.00									
23 DEC 70	195,736	8,744.00									
23 DEC 70	195,735	9,020.00									
23 DEC 70	195,734	6,098.00									
23 DEC 70	195,733	6,400.00									
23 DEC 70	195,732	7,250.00									
23 DEC 70	195,731	8,530.00									
23 DEC 70	195,730	9,722.00									
23 DEC 70	195,116	300.00		198,790.4200	199,050.4200					4,744,831	4,943,621
23 DEC 70	195,115	238.70		199,029.1200	199,289.1200						
24 DEC 70	CH9		74,400.00	124,629.1200	124,889.1200						
24 DEC 70	195,120	400.00		125,029.1200	125,289.1200						
24 DEC 70	195,739	178.00									
24 DEC 70	196,652	8,211.00									
24 DEC 70	196,651	8,570.00									
24 DEC 70	196,653	9,224.00									
24 DEC 70	196,654	5,715.00									
24 DEC 70	196,655	5,730.00									
24 DEC 70	196,661	9,331.00									
24 DEC 70	196,658	9,045.00									
24 DEC 70	196,662	8,824.00									
24 DEC 70	196,659	8,500.00		198,407.1200	198,667.1200					4,943,621	5,737,249
28 DEC 70	196,656	200.00		198,607.1200	198,867.1200						
28 DEC 70	CH9		74,200.00	124,407.1200	124,667.1200						
28 DEC 70	195,197	300.00									
28 DEC 70	195,748	500.00		125,207.1200	125,467.1200						
28 DEC 70	196,665	6,000.00									
28 DEC 70	196,664	6,223.00									
28 DEC 70	196,663	8,120.00									
28 DEC 70	196,660	9,382.00									
28 DEC 70	196,657	8,075.00									
28 DEC 70	196,650	6,300.00									
28 DEC 70	196,659	7,210.00									
28 DEC 70	196,656	6,300.00		122,227.1200	122,287.1200						

KONG MING BANK BERHAD
KUCHING

NCR Paper 1026 12-9 59

CARD CONTROL

Mr. Sioh Eng. 6, Central Garden, Central Road, P.O. Box 495, Kuching.	Ac. No. 2-218-260	INTL	INTL	No.	PAYEE	AMOUNT	LIMIT: <i>RM 100,000</i>
						\$	EXPIRY:
						\$	RATE: <i>12%</i>
						\$	INSTRUCTIONS:
						\$	

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS		
								PRODUCT	PICK-UP	TO-DATE
	BALANCE BROUGHT FORWARD			182,026.12	182,286.12	20D			58737.249	5737.249
19/10/70	196657	3,340.00								
20/10/70	196666	3,741.00		199,607.12	199,867.12	20D	1	199,607	58737.249	5,936.856
21/10/70	CHQ		75,200.00	124,407.12	124,667.12	20D				
22/10/70	196671	1,300.00								
23/10/70	195146	2,000.00		127,707.12	127,967.12	20D				
24/10/70	196670	8,522.00								
25/10/70	196683	5,900.00								
26/10/70	196682	3,095.00								
27/10/70	196685	6,993.00								
28/10/70	196677	7,440.00								
29/10/70	196676	3,920.00								
30/10/70	196675	7,814.00								
31/10/70	196673	6,501.00								
01/11/70	196679	6,925.00								
02/11/70	195119	400.00								
03/11/70	195750	100.00		202,417.12	202,677.12	20D	1	202,417	58936.856	6,139.273
04/11/70	195742	100.00								
05/11/70	195741	150.00		202,667.12	202,927.12	20D				
06/11/70	CHQ		74,700.00	127,967.12	128,227.12	20D				
07/11/70	195743	200.00								
08/11/70	194740	200.00		128,367.12	128,627.12	20D				
09/11/70	196688	7,151.00								
10/11/70	196687	8,020.00								
11/11/70	196686	7,914.00								
12/11/70	196684	6,883.00								
13/11/70	196692	2,980.00								
14/11/70	196695	6,617.00								
15/11/70	196693	6,712.00								
16/11/70	196692	3,100.00								
17/11/70	196691	3,551.00								
18/11/70	196690	2,230.00								
19/11/70	196689	7,210.00		206,735.12	206,995.12	20D	1	206,735	6139.273	6,346.008
20/11/70			78,950.00	127,785.12	128,045.12	20D				
	BALANCE CARRIED FORWARD									

YONG MING BANK BERHAD
KUALA LUMPUR

NGR Paper 1121 12-9-69

CARD CONTROL

33 20-218-260
 Sim Sook Eng,
 Kuching.

TO	INTL	INTL	No	PAYEE	AMOUNT
					\$
					\$
					\$
					\$
					\$
					\$

LIMIT \$90,000/- 20/8/70
 EXPIRY.
 RATE 12%
 INSTRUCTIONS:

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL.	DAYS	PRODUCT	PICK UP	TO DATE
	BALANCE BROUGHT FORWARD			127,785.1200	128,045.1200		33		634,600.8	634,600.8
31/7/70	197.405/	3,302.00 X								
31/7/70	197.407/	3,770.00 X								
31/7/70	197.406/	3,721.00 X								
31/7/70	197.401/	3,310.00 X								
31/7/70	197.402/	3,625.00 X								
31/7/70	197.403/	3,020.00 X								
31/7/70	197.404/	3,400.00 X								
31/7/70	197.410/	3,745.00 X								
31/7/70	197.409/	3,650.00 X								
31/7/70	195.114/	300.00 X		203,634.1200	203,894.1200					
31/7/70			8,551.00							
31/7/70			8,230.00							
31/7/70			8,100.00							
31/7/70			8,020.00							
31/7/70			7,914.00	162,819.1200	163,079.1200					
31/7/70	INT.	2,423.36		165,242.4800	165,502.4800		1	162,819	634,600.8	650,827
	BALANCE CARRIED FORWARD									

KONG MING BANK BEPHAD
 KUCHING

1112 11-7-48

CARD CONTROL

Mr. Sri Stok Eng,
6, Central Garden,
Central Road,
P.O. Box 495,
Kuching.

DATE	AMOUNT	LIMIT	EXPIRY	INSTRUCTIONS
	\$			
	\$			
	\$			
	\$			
	\$			
	\$			

DATE	REFERENCE	DEBIT	CREDIT	BALANCE	CHECK TOTAL	INTL	DAYS	INTEREST PRODUCTS			
								PRODUCT	PICK-UP	TO-DATE	
19 JAN 71	BALANCE BROUGHT FORWARD			243523.4800	243783.4800					\$312115	4312115
19 JAN 71	CR		400.00								
19 JAN 71	CR		500.00								
19 JAN 71	CR	500.00									
19 JAN 71	MS	15.00		243178.4800	243398.4800	102		131380.4	\$312115	6743495	
29 JAN 71	196698 A	3000.00		246178.4800	246398.4800	1		246138.4	6743495	6989633	
30 JAN 71	CR		3000.00								
30 JAN 71	MS	5.00		243173.4800	243403.4800						
30 JAN 71	INT	2657.93		245801.4100	246061.4100	4		983204	S	983204	
2 FEB 71	195747	3260.00		249061.4100	249321.4100	1		249061	S983204	232265	
4 FEB 71	CR		3260.00	245801.4100	246061.4100						
4 FEB 71	MS	5.00		245806.4100	246066.4100	235		6535384	\$323265	6976803	
27 FEB 71	INT	2660.05		248466.4600	248726.4600	28		6957048		6957048	
7 MAR 71	TST	2651.93		251118.3900	251378.3900	174		269006	S	269006	
13 APR 71	193500	5000.00		255118.3900	255378.3900	1		256118	\$269006	4525124	
13 APR 71	CR		5000.00								
14 APR 71	MS	5.00		251123.3900	251383.3900	10		2511230.45	25124	7036354	
24 APR 71	INT	2684.53		253807.9200	254067.9200	358		883280.4	S	883280	
29 MAY 71	INT	3391.76		257199.6800	257459.6800	287		201600.4	S	7201600	
26 JUN 71	197413	2000.00		259199.6800	259459.6800	2		523904	S	523904	
26 JUN 71	INT	2752.44		261952.1200	262212.1200	338		578581	\$523904	9102485	
28 JUN 71	CR		2000.00								
28 JUN 71	MS	5.00		259957.1200	260217.1200						
28 JUN 71	197419 A	671.00		259286.1200	260217.1200						
5 NOV 71	CHQR		671.00	259957.1200	260217.1200						
14 DEC 76			194957.1200	194957.1200	195217.1200						
					260000.00						

Transferred to 290 Part due obligations account
on 14.12.76

In the High Court in Borneo

EXHIBIT "GLM 36"

Instrument No. L. 7837

No.4 Affidavit in Support of Summons for Judgment and Exhibits thereto

17th November 1978

(continued)

MEMORANDUM OF PARTIAL DISCHARGE OF CHARGE

We, KONG MING BANK BERHAD, a Company incorporated in Sarawak, Malaysia and registered under the Companies Ordinance in Sarawak and having its registered office at No.21, Wong Nai Siong Road, Sibul, Sarawak, and a branch office at No.23, Jalan Tun Haji Openg, Kuching, Sarawak, being registered as Chargee under Memorandum of Charge No.L.4346/70 registered at the Kuching Land Registry Office on the 9th day of September, 1970 in respect of all those two (2) parcels of land described in the Schedule hereto DO HEREBY DISCHARGE AND RELEASE from the said Charge and from payment of all moneys thereby secured all that parcel of land together with the building thereon and appurtenances thereof situate at Tabuan Road, Kuching, Sarawak, containing an area of 0.234 acre, more or less, and described as Lot 67, Section 44, Kuching Town Land District, BUT WITHOUT PREJUDICE to the Bank's right power and remedies under or in respect of the residue of the said Charge.

Dated this 24th day of October, 1974

THE SCHEDULE ABOVE REFERRED TO

- 1. All that parcel of land together with the building thereon and appurtenances thereof situate at Tabuan Road, Kuching, Sarawak, containing an area of 0.317 acre, more or less, and described as Lot 65 Section 44 Kuching Town Land District; and
2. All that parcel of land together with the building thereon and appurtenances thereof situate at Tabuan Road, Kuching, Sarawak, containing an area of 0.234 acre, more or less, and described as Lot 67 Section 44, Kuching Town Land District.

The Common Seal of the above-named KONG MING BANK BERHAD (Chargee) was by the authority of a resolution of the Board of Directors thereof hereunto affixed in the presence of Sgd. Illegible CHAIRMAN and Sgd. Illegible SECRETARY

REGISTERED at the Kuching Land Registry Office on this 30th day of October 1974 at 10.16 o'clock a.m.

Sgd. Illegible REGISTRAR

(Charger) SIM SIOK ENG (SIC.No.565602
(BIC.K.489974)

Principal Sum: \$90,000/-

Property affected: Lot 65, Section 44,
K.T.L.D.
Lot 67, Section 44,
K.T.L.D.

Instrument prepared by Messrs. Chan, Jugah,
Wan Ullok & Co., Advocates, Kuching

In the High
Court in
Borneo

No.4
Affidavit in
Support of
Summons for
Judgment and
Exhibits
thereto

17th November
1978

(continued)

10

EXHIBIT "GLM 37"

REGISTERED

MC/MC/K1411/78

4th April, 1978

Mr. Sim Siok Eng,
30-N, Tabuan Road,
KUCHING.

Dear Sir,

re: Overdraft Account

We act on behalf of Messrs. Kong Ming
Bank Berhad, Kuching.

20

2. We refer to Memorandum of Charge Instru-
ment No.L.4346/1970 and Memorandum of Partial
Discharge of Charge Instrument No.L.7837/1974
(hereinafter referred to as "the Memorandum
of Charge (as varied)") executed by you in
favour of our Clients. Our clients inform
us that a sum of M\$194,957.12 together with
interest at the rate of 12% per annum (1) on
the sum of M\$259,957.12 from the 26th June,
1971, to the 4th November, 1974; and (2) on
30 the sum of M\$194,957.12 from the 5th November,
1974; till the date of full settlement, is
owing under the Memorandum of Charge (as varied).

3. Pursuant to the term of the Memorandum of
Charge (as varied), we hereby, on behalf of our
clients, demand from you the said sum of
M\$194,957.12 together with interest thereon.

40

4. Please note that, unless the said sum of
M\$194,957.12 together with interest thereon is
paid to our clients within seven (7) days from
the date hereof, our instructions are to issue
a writ immediately. We trust this would not

In the High
Court in
Borneo

No.4
Affidavit in
Support of
Summons for
Judgment and
Exhibits
thereto

17th November
1978

(continued)

be necessary.

Yours faithfully,

c.c. Mr. Sim Siok Eng (By registered post)
P.O. Box 495,
Kuching.

Clients

No.5
Supplementary
Affidavit

2nd December
1978

No. 5

SUPPLEMENTARY AFFIDAVIT

M A L A Y S I A

IN THE HIGH COURT IN BORNEO

(KUCHING REGISTRY)

CIVIL SUIT NO.K.131 OF 1978

BETWEEN

KONG MING BANK BERHAD
23, Jalan Tun Haji Openg,
Kuching.

Plaintiff

AND

SIM SIOK ENG,
30-N Tabuan Road,
Kuching.

Defendant

10

20

SUPPLEMENTARY AFFIDAVIT

I, GOH LEE MIANG, Credit Manager of
Kong Ming Bank Berhad of No.23, Jalan Tun
Haji Openg, Kuching, Sarawak, do hereby
solmenly and sincerely affirm and say as
follows :-

1. That I crave leave to refer to my
Affidavit affirmed on the 17th day of
November, 1978, filed herein and to
the Statement of Claim indorsed on
the Writ of Summons issued on the 7th
day of April, 1978 herein. 30
2. That having re-checked the figures

given in the "Particulars" of the Statement of Claim I have ascertained that the figures given under items 2(i) and (ii) thereof are erroneous.

In the High Court in Borneo

No.5
Supplementary Affidavit
2nd December 1978
(continued)

3. That the amount of interest under item 2(i) should be ~~M\$128,396.61~~ and not ~~M\$105,282.63~~; the amount of interest under item 2(ii) should be ~~M\$97,819.97~~ and not ~~M\$79,932.42~~.
- 10 4. That the differences in figures arose from an honest and bona fide mistake made in the calculation of the interest due to the Plaintiff for the respective sums and periods involved.
- 20 5. That under item 2(i) of the "Particulars" of the Statement of Claim interest on the sum of ~~M\$259,957.12~~ should be calculated from the 27th day of June, 1971 (and not 26th day of June, 1971) to the 4th day of November, 1974 as interest has already been calculated up to the 26th day of June, 1971.
- 30 6. That, in the premises of the foregoing, I crave leave to refer to paragraphs 9 and 10 of my Affidavit affirmed on the 17th day of November, 1978 and filed herein in support of the Summons in Chambers herein dated the 20th day of November, 1978 (hereinafter referred to as "my said Affidavit").
7. That, accordingly, due to an honest and bona fide mistake on my part, both paragraphs 9 and 10 of my said Affidavit are erroneous.
8. That I now wish to change paragraph 9 of my said Affidavit as follows :
- 40 That the amount of interest at the rate of 12% per annum on the sum of ~~M\$259,957.12~~ "calculated on daily balances with monthly rest" from the 27th day of June, 1971 to the 4th day of November, 1974, both days inclusive is M\$128,396.61.
9. That I now wish to change paragraph 10 of my said Affidavit as follows :-
- That the amount of interest at the rate of 12% per annum on the sum of ~~M\$194,957.12~~ "calculated on daily balances with monthly rest" from the

In the High
Court in
Borneo

5th day of November, 1974 to the
31st day of March, 1978, both days
inclusive, is M\$97,819.97.

No.5
Supplementary
Affidavit
2nd December
1978
(continued)

- 10. That the total amount claimed by the Plaintiff, principal and interest inclusive, is therefore M\$421,173.70.
- 11. That I, therefore, humbly pray that such amendments may be made and orders given on the Plaintiff's application herein as may be just and expedient.

10

AFFIRMED by the said GOH }
 LEE MIANG at Kuching, } (Sgd) Goh Lee Miang
 this 2nd day of December }
 1978 at 10.30 a.m. }

Before me,

(Sgd) Chew Kui Sang
.....

CHEW KUI SANG, A.B.S., P.P.B.,
COMMISSIONER FOR OATHS,
SARAWAK, KUCHING.

This Affidavit is filed on behalf of
the Plaintiff by Messrs. Chan, Jugah, Wan
Ullok & Company, Advocates, of 2nd Floor,
O.C.B.C. Building, Khoo Hun Yeang Street,
Kuching, Sarawak.

20

No. 6
RULING OF JUDGE IN
CHAMBERS

In the High
Court in
Borneo

M A L A Y S I A
IN THE HIGH COURT IN BORNEO
(KUCHING REGISTRY)
CIVIL SUIT NO.K.131 OF 1978

No.6
Ruling of
Judge in
Chambers
15th January
1979

KONG MING BANK BHD. Plaintiff

versus

10 SIM SIOK ENG Defendant

BEFORE THE HONOURABLE MR. JUSTICE GEORGE K.S.
SEAH

IN CHAMBERS

R U L I N G

20 This is an application by the plaintiff bank for an order to strike out the defence of the defendant dated November 7, 1978 under O.21 r.1, O.19 r.19 and 27, O.25 r.4 of the High Court Rules 1963 as well as under the inherent jurisdiction of the Court.

The brief facts insofar as they appear relevant to this application are these :

- a) On January 31, 1970 the defendant had an overdrawn current account in the plaintiff bank in the sum of \$3,966.44. Up to July 25, 1970 the overdrawn sum was \$3,671.61 after the defendant had paid in 2 sums totalling \$600.00.
- 30 b) On August 20, 1970 the defendant executed a memorandum of charge in favour of the plaintiff bank to secure an advance by way of fluctuating overdraft or otherwise up to a maximum extent of \$90,000/-. As security thereof the defendant charged 2 parcels of land described as Lots 65 and 67 Section 44 Kuching Town Land District respectively.
- 40 c) Under the term of the said charge, the defendant agreed to pay interest at the rate of 12% per annum calculated on daily balances with monthly rest and also to pay interest at the agreed rate of such balance from the date of such demand

In the High Court in Borneo

No.6 Ruling of Judge in Chambers

15th January 1979

(continued)

until payment.

- d) The defendant also promised to repay the overdraft on demand or to repay the balance which at the date of such demand should be owing by the defendant to the plaintiff bank.
- e) On June 26, 1971 the current account was overdrawn up to the extent of \$259,957.12. Interest at 12% p.a. on the sum of \$259,957.12 calculated on daily balances with monthly rests from 27/6/71 to November 4, 1974 is \$128,396.61. 10
- f) On October 24, 1974 the plaintiff bank executed a memorandum of partial discharge of charge in respect of Lot 67 and on November 4, 1974 the defendant deposited into his account a sum of \$65,000/-, thereby reducing the overdrawn account to \$194,957.12. 20
- g) Interest at 12% p.a. on the sum of \$194,957.12 calculated on daily balances with monthly rests from 5/11/74 to March 31, 1978 is \$97,819.97. It follows that the total overdrawn account plus accrued interest up to March 31, 1978 is \$421,173.70 made up as follows :

Principal sum on November 4, 1974	\$194,957.12	30
Interest from 27/6/71 to 4/11/74	\$128,396.61	
Interest from 5/11/74 to 31/3/78	<u>\$ 97,819.97</u>	
	<u>\$421,173.70</u>	

- h) On April 4, 1978 advocates for the Plaintiff bank demanded payment of the overdraft account amounting to \$194,957.12 together with interest thereon from the defendant. When the defendant failed to repay, the plaintiff bank took out a specially indorsed writ against the defendant on April 7, 1978. 40
- i) On November 7, 1978 advocates for the defendant delivered a defence which may be summarised under 2 heads, viz :

(a) that the claim of the plaintiff bank is statute barred; and

(b) that the plaintiff bank was wrong to charge compound interest without the agreement of the defendant.

In the High Court in Borneo

10 Relying on item 40 of the Schedule to the Limitation Ordinance (Cap.49) counsel for the defendant has contended that the period of limitation is 3 years. For the plaintiff bank it is submitted that the limitation period is 12 years and reliance is placed on item 101 of the said Schedule.

No.6
Ruling of
Judge in
Chambers
15th January
1979

(continued)

20 In Bian Chiang Bank Bhd. vs. Kwong Hing Cheong (1978) 2 MLJ 193 the Federal Court held that where a bank granted a clean overdraft or overdraft facilities were granted without any terms and conditions, save as to the condition for repayment, to a customer who operated a current account, no demand for repayment was necessary to make the overdraft an enforceable debt and that the overdraft became due and payable at the time when each loan was made. However, where the banker permits his customer to overdraw on the terms of entering into a legal charge, which provides that the money then due or thereafter to become due is to be paid on demand, that means what it says. As between the customer and banker, who are dealing on a running account, it seems to me
30 impossible to assume that the bank was to be entitled to sue on the deed the very day after it was executed without making a demand and giving the customer a reasonable time to pay. It is indeed a nearly correlative case to that decided in Joachimson vs. Swiss Bank Corporation (1921) 3 KB 110 where the head-note is :

40 "Where money is standing to the credit of a customer on current account with a banker, in the absence of a special agreement a demand by the customer is a necessary ingredient in the cause of action against the banker for money lent."

(See Lloyds Bank Ltd. vs. Margolis & ors (1954) 1 WLR 664 at p.649).

50 In this case the memorandum of charge has provided quite clearly what is to be done before the bank can sue: they must demand the money. In short, the overdraft became an enforceable debt only after demand had been made by the plaintiff bank and time began to run from that moment. Since demand for repayment of the overdraft was made by counsel.

In the High
Court in
Borneo

No.6
Ruling of
Judge in
Chambers
15th January
1979
(continued)

for the plaintiff bank on April 4, 1978
and the writ was issued on April 7, 1978
it follows that the defence that the
action is statute barred fails.

Next, it is contended that the plaintiff
bank was wrong to charge compound interest
on the overdraft without the agreement of
the defendant.

When the defendant executed the memoran- 10
dum of charge in favour of the plaintiff
bank to secure the overdraft, it was expressly
provided that interest should be payable at
the agreed rate of 12% per annum calculated
on daily balances with monthly rests. The
effect of the practice of bankers in debiting
interest to an overdrawn current account
periodically and thereby increasing the capital
sum was considered in Yourell vs. Hibernian
Bank (1918) AC 372 in which Lord Atkinson
said at p.385: 20

"The bank, by taking the account with
these half-yearly rests, secured for
itself the benefit of compound
interest. This is usual and perfectly
legitimate mode of dealing between
banker and customer."

There is no merit in this submission
inasmuch as the defendant expressly agreed
that compound interest be charged on the 30
overdraft. Basing on O.21 r.1 of the High
Court Rules 1963 paragraph 2 of the defence
ought to be struck out. Likewise, paragraphs
3 and 4 should similarly be struck out on
the ground that they do not disclose any
reasonable answer to the plaintiff's claim
or are otherwise frivolous vexatious or an
abuse of the process of the court.

For the above reasons, it is ordered
that the plaintiff be at liberty to enter 40
judgment against the defendant in the sum of
\$421,173.70 with interest at 12% per annum
from April 1, 1978 until payment. I also
award to the plaintiff the cost of this
application which is assessed at \$81/-.

(GEORGE K.S. SEAH)
JUDGE

Date: 15th January 1979

FOR PLAINTIFF: Mr. Chew Pok Oi of Messrs.
Wan Ullok & Co., Advocates,
Kuching. 50

FOR DEFENDANT: Miss K.J.Foo of Messrs. Ee &
Lim, Advocates, Kuching.

In the High
Court in
Borneo

Hearing on 11/12/78

No.6
Ruling of
Judge in
Chambers

15th January
1979

(continued)

No. 7

JUDGMENT OF MR. JUSTICE
SEAH

No.7
Judgment of
Mr. Justice
Seah

24th February
1979

M A L A Y S I A

IN THE HIGH COURT IN BORNEO

(KUCHING REGISTRY)

10

CIVIL SUIT NO.K.131 OF 1978

KONG MING BANK BERHAD

Plaintiff

versus

SIM SIOK ENG

Defendant

BEFORE THE HONOURABLE MR. JUSTICE GEORGE
K.S. SEAH

IN OPEN COURT

J U D G M E N T

20

This matter was adjourned into court for
further argument at the request of advocate
for the defendant pursuant to 0.54 r.22A of
the High Court Rules 1963.

At the resumed hearing counsel for the
defendant referred to item 40 of the First
column of the Schedule to the Limitation
Ordinance (Cap.49) which reads :

"For money lent under an agreement that
it shall be payable on demand.....the
limitation period is 3 years when the
loan is made."

30

It was submitted that "on demand" means payable
forthwith.

In the High
Court in
Borneo

No.7

Judgment of
Mr. Justice
Seah

24th February
1979

(continued)

Now, the short answer to this submission had been succinctly dealt with by Pickford L.J. in Bradford Old Bank vs. Sutcliffe (1918) 2 K.B. 833 at p.840 where the learned Lord Justice said:

"It was argued on behalf of the defendant that the words "on demand" should be neglected because the money was due, and therefore a demand was unnecessary and added nothing to the liability. This proposition is true in the case of what has been called a direct liability--for example, for money lent. There the liability exists as soon as the loan is made and a promise to pay on demand adds nothing to it, as in the case of a promissory note for the amount payable on demand, and the words "on demand" may be neglected (see Norton vs. Ellam (1835-42) 20 AER Rep. 330). It has however, been held long ago in cases more particularly mentioned by the other members of the Court that this doctrine does not apply to what has been called a collateral promise or collateral debt, and I think a promise by a surety to pay the original debt is such a collateral promise, or creates such a collateral debt." 10

By executing a charge in favour of the plaintiff bank, the defendant had created such a collateral debt. And the terms of the charge make a demand a condition precedent to the defendant's power to pay off the amount due under the overdraft. It follows that in my opinion, there was no cause of action till after demand had been made, and the plea that the action is statute barred therefore fails. 30

I therefore reaffirm my ruling dated January 15, 1979 and will hear argument as to costs of these proceedings. 40

(Sgd) George K.S. Seah
(GEORGE K.S. SEAH)
JUDGE

Date: 24th February 1979

FOR PLAINTIFF: Mr. Chew Pok Oi of Messrs.
Chan, Jugah, Wan Ullok & Co.
Advocates, Kuching.

FOR DEFENDANT: Miss K.J.Foo of Messrs. Ee & Lim, Advocates, Kuching. 50

No. 8

NOTICE OF APPEAL

In the Federal Court of Malaysia

No.8
Notice of Appeal
5th March 1979

IN THE FEDERAL COURT OF MALAYSIA
(APPELLATE JURISDICTION)
CIVIL APPEAL NO. OF 1979

BETWEEN

SIM SIOK ENG,
30-N Tabuan Road,
Kuching. Appellant

10

AND

KONG MING BANK BERHAD,
23, Jalan Tun Haji Openg,
Kuching. Respondents

(In the matter of Civil Suit No.K.131
of 1978 in the High Court in Borneo
at Kuching

BETWEEN

20

KONG MING BANK BERHAD,
23, Jalan Tun Haji Openg,
Kuching. Plaintiffs

AND

SIM SIOK ENG,
30-N Tabuan Road,
Kuching. Defendant)

NOTICE OF APPEAL

30

TAKE NOTICE that SIM SIOK ENG, the abovenamed Appellant being dissatisfied with the decision of the Honourable Mr. Justice George K.S.Seah given in Chambers in the High Court at Kuching on the 15th day of January, 1979 and reaffirmed in Open Court on the 24th day of February, 1979, appeals to the Federal Court against the whole of the said decision.

Dated this 5th day of March, 1979

(Sgd) Ee & Lim
.....

EE & LIM
Advocates for the Appellant

40

To: The Registrar,
Federal Court,
Kuala Lumpur

In the Federal
Court of
Malaysia

No.8
Notice of
Appeal
5th March 1979
(continued)

And to : The Registrar,
High Court,
Kuching.

And to: Messrs. Cha, Jugah, Wan Ullok & Co.
Advocates,
2nd Floor,
O.C.B.C. Building,
Khoo Hun Yeang Street,
Kuching.

The address for service for the 10
abovenamed Appellant is Messrs. Ee & Lim,
Advocates, No.20, Khoo Hun Yeang Street,
Kuching.

No.9
Memorandum
of Appeal
24th April
1979

No. 9

MEMORANDUM OF APPEAL

IN THE FEDERAL COURT OF MALAYSIA

(APPELLATE JURISDICTION)

CIVIL APPEAL NO. 84 OF 1979

BETWEEN

SIM SIOK ENG, 20
30-N Tabuan Road,
Kuching. Appellant

AND

KONG MING BANK BERHAD,
23, Jalan Tun Haji Openg,
Kuching. Respondents

(In the matter of Civil Suit No.
K.131 of 1978 in the High Court in
Borneo at Kuching

BETWEEN 30

KONG MING BANK BERHAD
23, Jalan Tun Haji Openg,
Kuching Plaintiffs

AND

SIM SIOK ENG,
30-N Tabuan Road,
Kuching. Defendant)

MEMORANDUM OF APPEAL

SIM SIOK ENG, the Appellant abovenamed

appeals to the Federal Court against the whole of the decision of the Honourable Mr. Justice George K.S. Seah given in Chambers in the High Court at Kuching on the 15th day of January, 1979 and reaffirmed in Open Court on the 24th day of February, 1979, on the following grounds :-

In the Federal Court of Malaysia

No.9
Memorandum
of Appeal

24th April
1979

(continued)

10 1. That the Learned Trial Judge erred in law and in fact when he held that no cause of action accrued till after demand had been made.

2. That the Learned Trial Judge was wrong in failing to consider the distinction between a personal action for a debt under Article 40 of the Schedule to the Limitation Ordinance and an action on a Memorandum of Charge under Article 101 of the Schedule to the Limitation Ordinance.

20 3. Further or alternative grounds as may be submitted with the approval of the Honourable Court.

DATED this 24th day of April, 1979

Sgd. Ee & Lim

.....

EE & LIM

Advocates for the Appellant

30 To: The Chief Registrar,
Federal Court,
Kuala Lumpur,
Malaysia.

The Registrar,
High Court,
Kuching.

Kong Ming Bank Berhad,
through its Advocates,
Messrs. Chan, Jugah, Wan Ullok & Co.,
2nd Floor, O.C.B.C. Building,
Khoo Hun Yeang Street,
Kuching.

6. GROUNDS OF JUDGMENT OF COURT

Coram: Chang Min Tat, F.J.
Salleh Abas, F.J.
Charles Ho, J.

We allowed the appeal at the hearing and now give our reasons.

The appellant, while a customer of the respondent Bank, was given an unsecured overdraft accommodation. In the language of the banking world, it was a clean overdraft. Perhaps because of this, it was for a modest amount of \$3,000. In August, 1970, the appellant required substantially greater facilities made by creating a charge on lands belonging to him to secure the repayment on demand of "the fluctuating overdraft or otherwise up to a maximum extent of \$90,000/-," managed to obtain an increase of the limit of the overdraft to this maximum. 10 20

All would have been well and the Bank would have been able to rely on the period of twelve years which it had for the repayment of the balance standing in this overdraft account by foreclosing on the charge without being confronted with the defence of limitation if the overdraft had remained at the level of \$90,000/-, since Article 101 of the Schedule to the Limitation Ordinance (Cap.49, Sarawak) provides: 30

"101. To enforce payment of money charged upon immovable property.... the limitation period is 12 years when the money sued for becomes due."

But, for one reason or another, the principal sum due on November 4, 1974 had been allowed to mount up to \$194,959.12. It would have been considerably more, by another third, but for the repayment of a sum of \$65,000 made by the appellant on a partial discharge of the security charged to the Bank. 40

Thereafter the account lay dormant. The appellant did not make a single payment

and the only activity since was the regular debiting of the account at the end of each month with the interest that had accrued in that month. The Bank was therefore unable to rely on the provisions of section 20(1) of the Limitation Ordinance for a renewal of the period by any subsequent payment to run from the last payment.

In the Federal
Court of
Malaysia

No.10
Judgment of
Federal Court
27th December
1979

(continued)

10 Nevertheless, when it decided to
take legal action in April 1978 to recover
repayment, it sought the repayment of the
whole of the sum owing on the overdraft.
By an amendment applied for at the hearing
which the Judge allowed over the objections
of the appellant, the Bank claimed interest
accrued on the principal sum owing to
November 4, 1974 at \$128,396.61 and further
20 interest from that date to March 31, 1978
at \$97,819.97. The Bank's claim was there-
fore for \$421,173.70.

The defence was terse and raised
directly the defence that the claim on the
overdraft was statute-barred. It was the
only defence. The article relied on was
Article 40 to the Schedule to the Limitation
Ordinance. It reads :

30 "40. For money lent under an agreement
that it shall be payable on demand.....
the limitation period is 3 years when
the loan was made."

This Court has in Bian Chiang Bank
Berhad v. Kwong Hing Cheong (1) held
expressly that a payment by a debtor
revived the period of time and impliedly
that in the case of an overdraft, no demand
for payment was necessary to start time from
running. In the absence of any stipulation
for a demand for repayment on the overdraft,
40 time ran from the date of the loan or from
the date of the last payment of interest or
part payment of capital, if paid before the
expiration of the prescribed period, which
was three years: Section 20(1) of the
Limitation Ordinance. On the authority of
that case, judgment should have been given
for the appellant where similarly there was
no requirement for the overdraft to be repaid
only on demand and the claim of the Bank on
50 the overdraft dismissed, since more than 3
years had elapsed between the last payment of

(1) (1978) 2 M.L.J. 193

In the Federal
Court of
Malaysia

No.10
Judgment of
Federal Court
27th December
1979
(continued)

\$65,000 on November 1974 which was clearly
towards principal and April 1978 when
the writ was taken out.

However, the Bank brought in aid of
its contrary contention the existence of
the charge which was not relied on in the
pleadings or even referred to. It contended,
successfully before the Judge, that the
"on demand" provision of the charge made a
demand an absolute necessity for this claim 10
on the overdraft and time did not therefore
run against the Bank until a demand was
made and repayment had been refused. The
Judge then held that the demand made by the
Bank on April 4, 1978 just before taking
out the writ gave it a cause for action.

The Judge relied on the case of
Joachimson v. Swiss Bank Corporation,⁽²⁾ a
case of money owed by the Bank to the
customer. He referred to the head-note 20
which reads :

"Where money is standing to the
credit of a customer on current
account with a banker, in the absence
of a special agreement a demand by
the customer is a necessary ingredient
in the cause of action against the
banker for money lent."

and found in it the authority for distin- 30
guishing the appellant's case from Bian
Chiang Bank Berhad v. Kwong Hing Cheong,
supra.

It is to be realised however that the
Swiss Bank case was not directly under the
Statute of Limitations and turned entirely
on the question whether demand is necessary
to create a cause of action against a bank
on a current account. The Court of Appeal
held that the necessity for demand in the
case of a current account was not estab- 40
lished by authority but that it must be
implied from the relation of banker and
customer that demand is necessary. This
case is therefore to be distinguished from
a case such as this of a customer owing
money to the bank on an overdraft. It is
settled that a bank cannot recover a
dormant overdraft after the period of
limitation from the last advance had expired:
Parr's Banking Co. v. Yates ⁽³⁾ 50

(2) (1921) 3 K.B. 110 C.A.
(3) (1898) 2 Q.B. 460.

However, in the Swiss Bank case, Atkin L.J. said, generally :

In the Federal Court of Malaysia

No.10
Judgment of
Federal Court
27th December
1979

(continued)

10

"The question appears to me to be in every case, did the parties in fact intend to make the demand a term of the contract? If they did, effect will be given to that contract, whether it is a direct promise to pay or a collateral promise, though in seeking to ascertain their intention, the nature of the demand may be material."

Thus it is a question of ascertaining the intention of the parties.

For ourselves in the case of an overdraft on a current account, we agree, with respect, with what Garth C.J. said in Ram Chunder Ghosaul v. Juggutmonmohini Dabee (4) at page 294 that :

20

"Where a man promises to pay a sum of money, etc. on demand, which it is his duty to pay whether a demand be made or not, then the money becomes payable at once, and no demand is necessary before suing him for it: as for instance, in the case of money lent, and money due for goods sold or for work done."

30

The words "on demand" do not by themselves make a demand a term of the contract.

In Norton v. Ellam (5) where the question was as to when the Statute of Limitation began to run on a promissory note payable with interest on demand, Parke B. said :

40

"It is the same as the case of money lent payable upon request with interest where no demand is necessary before bringing the action. There is no obligation in law to give any notice at all It is quite clear that a promissory note payable on demand is a present debt and is payable without demand, and the statute begins to run from the date of it."

So in the case of an overdraft on a current account unless the parties stipulate clearly

{4} (1978) 4 Cal. 283
{5} 2 M. & W. 461; 150 E.R. 839

In the Federal
Court of
Malaysia

No.10
Judgment of
Federal Court
27th December
1979
(continued)

and other than by merely using the words "on demand", that the amount shall be payable on demand being made, time runs from the last advance by the bank to the customer or from the last payment of interest or capital or both by the customer. And it is to be observed that in the overdraft account in the instant case, there is no use of the words "on demand" and there is also no evidence or contention of any stipulation in the overdraft that a demand is an agreed condition before the debt becomes payable, and that this was a claim on the overdraft account. 10

The contention of the Bank in relying on the words "on demand" in the charge is that the period of twelve years in Article 101 applied to every remedy which the charge carried with it and gave twelve years for the personal remedy against the chargor or as well as against the charged property. This contention was however specifically rejected by their Lordships of the Privy Council in Ramdin v. Kalka Pershad. (6) In that action, the lender sought to enforce a mortgage and prayed that the principal and interest might be enforced against the mortgaged property and also by rendering the person of the borrower and his other property liable on the ground that the mortgagor pledged not only fixed immoveable property but also his personal bond. Their Lordships held that since ten years had elapsed, the mortgagee's remedy against the person of the mortgagor was barred but his right remained to enforce his demand against the mortgaged property. 20 30

Facts identical to those in the case under appeal existed in Barclays Bank Ltd. v. Beck & Anor. (7) The issue there was not limitation but was merger of the causes of action. There the defendants had similarly executed a charge to secure an increased overdraft, and they claimed that after they had paid off the charge, they were no longer liable for the excess of the overdraft over the agreed amount of the charge. They contended that the simple contract debt had been merged in the charge. Their contention was rejected, just as the contention in this case made as a corollary should be. Because the claim on the charge was 40 50

(6) L.R. (1884-85) 12 I.A. 12

(7) (1952) 1 All E.R. 549 C.A.

not barred, it did not mean that the claim on a simple debt made more than three years after it had become due, was similarly not barred.

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Court of
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Federal Court

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1979

(continued)

In his judgment in that case, Denning L.J. said at pp. 552-3 :

10 "When security is given for payment of amounts due or to become due on a running account, the doctrine of merger, if it applies at all, would at the most only apply to the indebtedness which existed at the date when the covenant was taken and the charge given. Future debts do not merge; they take their colour from the circumstances in which they arise. They are then either specialty debts or simply contract debts, and, as they start, so they go on..... a
20 future debt on a running account is a debt created by parol and it remains a simple contract debt even though the customer has previously given a charge to secure it.....The future debt on running account is not created under the deed. It may be that it would have been created but for the deed, but that is a different thing. It only means that the deed
30 is collateral security for its repayment... Where this collateral security was discharged and handed over, the indebtedness on simple contract remains except in so far as it had been satisfied by payment."

We would add to the last sentence, or except in so far as the defence of limitation succeeds.

40 Both Denning L.J. and Somervell L.J. relied on the Privy Council dictum in Stamps Commissioners v. Hope (8) that :

"The reported language of the Court in some places indeed seems to imply a larger and broader meaning; but, if that is to be understood as importing that a merger of a simple contract debt in a debt of a higher nature is effected by law, merely by the existence of an identical covenant and notwithstanding the plain intention

(8) (1891) A.C. 476

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Court of
Malaysia

No.10
Judgment of
Federal Court
27th December
1979
(continued)

of the parties to the contrary, that
is a proposition which their Lordships
would hesitate to assent to."

In our view therefore, there is
sufficient authority to hold that the Bank,
in its own turn, cannot claim that the
simple contract debt of an overdraft is
merged into the charge and so far as limita-
tion is concerned, covered by Article 101
and not by Article 40.

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Counsel for the respondents referred
to two more Articles in the Schedule to
the Limitation Ordinance. He did not rely
on them in the Court below. He now said
that the defence of limitation could be
defeated by the provisions of Article 94
or 97. Both provide for a period of 6 years
and if time ran from November 4, 1974, then
the Bank's action would not be statute-
barred. Article 94 refers to an action for
compensation for the breach of a contract
in writing and Article 97 to a suit for
which no period of limitation is provided
elsewhere in the Schedule. The short
answers are: the Bank's action is not for
compensation for the breach of a contract
in writing and a period of limitation is
provided in Article 40 for a claim for
money lent.

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The appeal was for these reasons
allowed with costs, both here and in the
Court below. It should be clear however
that nothing in this judgment decides that
the charge is barred by limitation.

30

CHANG MIN TAT

Kuching, (TAN SRI DATUK CHANG MIN TAT)
JUDGE

27th December, 1979 FEDERAL COURT, MALAYSIA

Date of Hearing: 5th September, 1979

Cik Foo Kim Jiong for Appellant.

Solicitors: Messrs. Ee & Lim.

Cik Chew Pok Oi for Respondents.

Solicitors: Messrs. Chan, Jugah, Wan Ullok
& Co.

Salinan yang diakui benar,

Sgd:
Setiausaha Hakim
Kuala Lumpur.

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No. 11

ORDER OF FEDERAL COURT

In the Federal
Court of
Malaysia

CORAM: CHANG MIN TAT, JUDGE, FEDERAL
COURT, MALAYSIA;
SALLEH ABAS, JUDGE, FEDERAL COURT
MALAYSIA;
CHARLES HO, JUDGE, HIGH COURT
IN BORNEO

No.11
Order of
Federal Court
5th September
1979

IN OPEN COURT

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THIS 5TH DAY OF SEPTEMBER, 1979

O R D E R

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THIS APPEAL coming on for hearing on the 5th day of September, 1979 in the presence of Miss Foo Kim Jiong of Counsel for the Appellant and Mr. Chew Pok Oi of Counsel for the Respondents AND UPON READING the Record of Appeal filed herein AND UPON HEARING Counsel as aforesaid IT IS ORDERED that this Appeal be and is hereby allowed AND IT IS FURTHER ORDERED that the Respondents do pay to the Appellant the costs of this Appeal and the Court below which costs shall be taxed by the proper officer of the Court AND IT IS LASTLY ORDERED that the sum of \$500.00 (Malaysian Ringgit Five Hundred) Only deposited into Court by the Appellant as security for costs of this Appeal be refunded to the Appellant.

30

GIVEN under my hand and the Seal of the Court this 5th day of September, 1979.

Sgd:

CHIEF REGISTRAR,
FEDERAL COURT, MALAYSIA

In the Federal
Court of
Malaysia

No.12
Order granting
conditional
leave to appeal
4th March 1980

No. 12

ORDER GRANTING
CONDITIONAL LEAVE
TO APPEAL

CORAM: RAJA AXLAN SHAH, CHIEF JUSTICE,
HIGH COURT, MALAYA;
CHANG MIN TAT, JUDGE, FEDERAL
COURT, MALAYSIA;
SYED OTHMAN, JUDGE, FEDERAL
COURT, MALAYSIA

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IN OPEN COURT

THIS 4TH DAY OF MARCH, 1980

O R D E R

UPON MOTION made unto Court this day
by Mr. Chew Pok Oi of Counsel for Kong
Ming Bank Berhad the Respondents above-
named in the presence of Mr. Lee Chuan Eng
of Counsel for Sim Siok Eng the Appellant
abovenamed AND UPON READING the Notice of
Motion dated the 5th day of February, 1980,
and the Affidavit of Mr. Goh Lee Miang
affirmed on the 15th day of October, 1979,
and filed herein AND UPON HEARING Counsel
aforesaid IT IS ORDERED that leave be and
is hereby granted to the Respondents
abovenamed to appeal to His Majesty the
Yang Di-Pertuan Agong from the judgment
of this Court given on the 5th day of
September, 1979, subject to the following
conditions :-

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- (1) that the Respondents abovenamed do
within three (3) months from the date
hereof enter into good and sufficient
security to the Chief Registrar,
Federal Court, Malaysia in the sum
of \$5,000.00 (Ringgit Five thousand
Only) for the due prosecution of
the appeal, and the payment of all
such costs as may become payable to
the Appellant abovenamed in the
event of the Respondents abovenamed
not obtaining an Order granting him
final leave to appeal or of the
appeal being dismissed for non-
prosecution or of His Majesty the
Yang Di-Pertuan Agong ordering the
Respondents abovenamed to pay the

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Appellant's costs of the appeal as the case may be; and

In the Federal Court of Malaysia

- (2) that the Respondents abovenamed do within three (3) months from the date hereof take the necessary steps for the purpose of procuring the preparation of the Record and of the despatch thereof to England.

No.12
Order granting conditional leave to appeal
4th March 1980
(continued)

10 AND IT IS ORDERED that the costs of and incidental to this application be costs in the cause.

GIVEN under my hand and the seal of the Court this 4th day of March, 1980

Sgd:

SENIOR ASSISTANT REGISTRAR
FEDERAL COURT, MALAYSIA

No. 13

ORDER GRANTING FINAL LEAVE
TO APPEAL TO H.M. THE YANG
DI-PERTUAN AGONG

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No.13
Order granting Final Leave to Appeal to H.M. The Yang Di-Pertuan Agong

IN THE FEDERAL COURT OF MALAYSIA HOLDEN
AT KUALA LUMPUR

4th August
1980

(APPELLATE JURISDICTION)

FEDERAL COURT CIVIL APPEAL NO.84 OF 1979

BETWEEN

SIM SIOK ENG,
30-N Tabuan Road,
Kuching.

Appellant

AND

30 KONG MING BANK BERHAD,
23, Jalan Tun Haji Openg,
Kuching.

Respondents

(In the matter of Civil Suit No.K.131
of 1978 in the High Court in Borneo
at Kuching

BETWEEN

KONG MING BANK BERHAD
23, Jalan Tun Haji Openg,
Kuching.

Plaintiffs

40

AND

In the Federal
Court of
Malaysia

SIM SIOK ENG,
30-N Tabuan Road,
Kuching

Defendant

No.13
Order granting
Final Leave to
Appeal to H.M.
The Yang Di-
Pertuan Agong
4th August
1980

CORAM: LEE HUN HOE, CHIEF JUSTICE, HIGH
COURT, BORNEO;
CHANG MIN TAT, JUDGE, FEDERAL
COURT, MALAYSIA;
SALLEH ABAS, JUDGE, FEDERAL
COURT, MALAYSIA.

(continued)

IN OPEN COURT

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THIS 4TH DAY OF AUGUST, 1980

O R D E R

UPON MOTION made unto Court this day
by Mr. Peter Mooney on behalf of Counsel
for the Respondents abovenamed in the
presence of Mr. Lee Chuan Eng of Counsel
for the Appellant abovenamed AND UPON
READING the Notice of Motion dated the
4th day of July, 1980 and the Affidavit
of Chew Pok Oi affirmed on the 30th
day of May, 1980 AND UPON HEARING Counsel
as aforesaid IT IS ORDERED that Final
Leave be and is hereby granted to the
abovenamed Respondents to appeal to His
Majesty the Yang di-Pertuan Agong against
the Judgment of this Honourable Court
given on the 5th day of September, 1979
AND IT IS ORDERED that the costs of and
incidental to this application be made
costs in the cause.

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GIVEN under my hand and the seal of
the Court this 4th day of August, 1980

Sd. K.S.TAN
SENIOR ASSISTANT REGISTRAR,
FEDERAL COURT, MALAYSIA
KUALA LUMPUR

No. 42 of 1980

IN THE JUDICIAL COMMITTEE OF THE PRIVY COUNCIL

O N A P P E A L
FROM THE FEDERAL COURT OF MALAYSIA

B E T W E E N :

KONG MING BANK BERHAD

Appellant

- and -

SIM SIOK ENG

Respondent

RECORD OF PROCEEDINGS

STEPHENSON HARWOOD,
Saddlers' Hall,
Gutter Lane,
London, EC2V 6BS

Solicitors for the
Appellant

LINKLATERS & PAINES,
Barrington House,
56-67 Gresham Street,
London, EC2V 7JA

Solicitors for the
Respondent