

Making Sense of Your Finance - CDP Account Statement

CDP or the Central Depository (Pte) Ltd provides depository, clearing and book-entry settlement services for securities traded on Singapore Exchange Ltd (SGX). You will need to open a CDP account before you can trade in securities listed on SGX. CDP will send you a monthly account statement if there is any movement in your securities account or if there is any dividend paid to you for the month. Otherwise, CDP will send you a half-yearly account statement. MoneySENSE shows you what is contained in your CDP Account Statement. Upon receipt of your CDP Account Statement, read through carefully and notify CDP within 14 days if there are any discrepancies.

CDP ACCOUNT STATEMENT

This indicates you have CDP internet access to your current securities portfolio

This indicates the quantity of securities that are pending payment or other reasons and cannot be traded.

Your designated Singapore Dollars account to receive dividend and cash distribution.

The lending programme allows an investor to lend out securities from his portfolio for a period of time, to fulfill the temporary needs of other parties, in exchange for a fee. In this example, "Nil" indicates that you are not on the Lending programme.

This indicates the quantity of fully paid securities that can be traded

This is your CDP securities account number

This indicates the securities counters that you hold

This section details the transactions undertaken for the month of June. This column shows the securities settlement or transaction date

This shows the code for a particular transaction like:
INI - Initial Public Offer
PUR - Purchase
SAL - Sales
TF - Transfer From
The back page of the CDP Account Statement contains the full list of transaction code

This section lists your trading accounts with stockbroking firms which are linked to your CDP securities account. In this example, you have 3 trading accounts linked to your CDP securities account

This section shows details of payments received for the month

This lists the details for a particular payment. In this example, it is a final dividend paid on 10,000 units of your security, TTT. The dividend is credited to your account on 3 June 2005 and the net dividend is 800 Malaysian Ringgit which translates to S\$354.15

This account statement is for the month of June 2005

This reflects the security's last done price on the last trading day of the month.

This lists the security counters denominated in foreign currencies. In this example, the security FFFFFFFF is denominated in Hong Kong Dollars

This column shows details of transactions for the month. For example, on 13 Jun 05, 1,000 units of security CCCC were purchased via trading account PP/ppppppp and contract number 123456789. On 24 Jun 05, 2,000 units of security SSSSSS were transferred from securities account YY/yyyyyyy. There are no contract numbers for initial public offer (IPO) and transfers of securities across accounts

This shows the dividend / cash distribution amount paid, by cheque or direct credit into your designated Singapore Dollars bank account

ACCOUNT STATEMENT						
SECURITIES A/C NO.	INTERNET ACCESS	DCS BANK A/C	SGX LENDING PROGRAMME	DATE	PAGE	
1681-1234-5678	since Jul 25, 2003	DBS 1234567890	Nil	30/06/2005	1	
Securities Holdings as at June 30, 2005						
Security	Free (1)	Available (2)	Balance (1+2)	Last Done Price (3)	Market Value (1+2) x (3)	
BBBBB	6,000	NIL	6,000	0.230	SGD 1,380.00	
CCCC	10,000	NIL	10,000	0.640	6,400.00	
EEEEEEE	8,000	NIL	8,000	0.010	80.00	
MMMM	10,000	NIL	10,000	0.140	1,400.00	
SSSSSS	8,000	NIL	8,000	2.110	16,880.00	
			TOTAL : SGD		26,140.00	
FFFFFFF	40,000	NIL	40,000	6.350	HKD 254,000.00	
Transaction Summary for June 2005						
Security	Day	Code	Reference	Quantity	Balance	
BBBBB	22	INI	INITIAL PUBLIC ISSUE	6,000	6,000	
CCCC	13	PUR	PP/ppppppp 123456789	1,000	1,000	
	20	SAL	PP/ppppppp 987654321	1,000	NIL	
SSSSSS			BALANCE B/F		2,000	
	10	PUR	05/XXXXXXXX 012345678	4,000	6,000	
	24	TF	YY/yyyyyyy	2,000	8,000	
			- END -			
Your Securities Account is linked to the following:						
Trading Account	Stockbroking firm					
NN/nnnnnnn	NNN NNN PTE LTD					
PP/ppppppp	PPP PPP PTE LTD					
QQ/qqqqqqq	QQQ QQQ PRIVATE LIMITED					
	- END -					
Summary of Payments for June 2005						
Security	Reg'd Holdings	Gross Amount	Exchange Rate	Handling Fee	Amount Paid	
	Book Close Date	Tax Deducted	Payment Rate	GST		
	Credit Date	Net Amount				
TTT	10,000	RMB800.00	0.44269	-	SGD354.15	
Dividend	12/05/2005	RMB0.00	RMB0.08	-		
Final	03/06/2005	RMB800.00				
MMMM	10,000	SGD50.00	-	-	SGD40.00	
Dividend	17/05/2005	SGD10.00	SGD0.005	-		
First & Final	03/06/2005	SGD40.00				
					- END -	

This information is provided by the Singapore Exchange Ltd and the Monetary Authority of Singapore as part of the MoneySENSE national financial education programme