6 features to look out for:

6 项应该注意的事项：

1. The **CTS Watermark,** a security feature, can be found at random on the document.

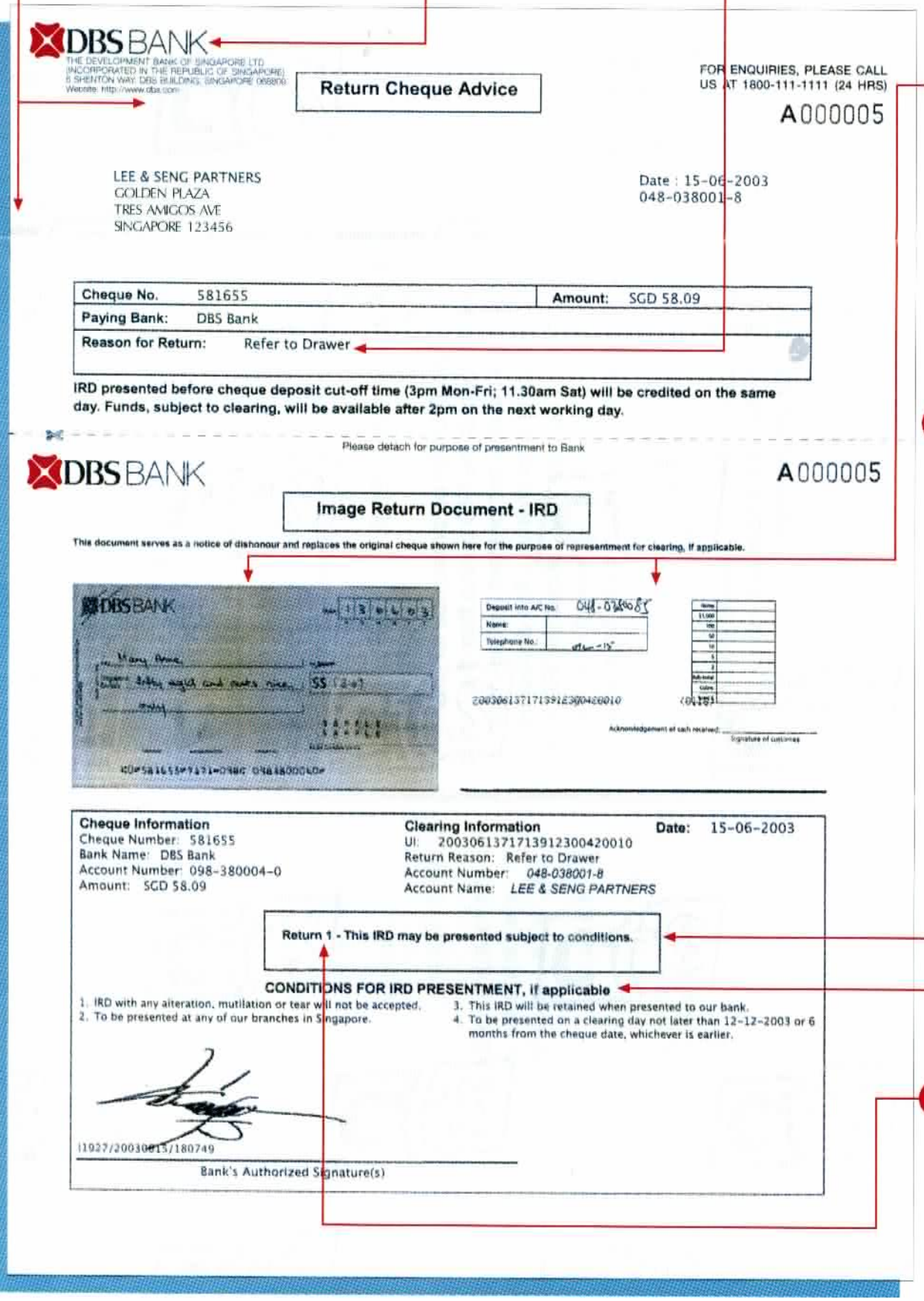
   IRD多处印有保安特征—**CTS**水印图案。

2. The **Bank** which issued the IRD.

   寄出此通知的银行。

3. The **Reason** the cheque is returned. Feature 5 will indicate whether the IRD can be presented.

   退回支票的原因。第 5 项将注明IRD是否能作承兑提示。



DBS BANK

THE DEVELOPMENT BANK OF SINGAPORE LTD
(INCORPORATED IN THE REPUBLIC OF SINGAPORE)
6 SHENTON WAY, DBS BUILDING, SINGAPORE 068809
Website: http://www.dbs.com

Return Cheque Advice

FOR ENQUIRIES, PLEASE CALL US AT 1800-111-1111 (24 HRS)

A000005

LEE & SENG PARTNERS
GOLDEN PLAZA
TRES AMIGOS AVE
SINGAPORE 123456

Date : 15-06-2003
048-038001-8

Cheque No.	581655	**Amount:**	SGD 58.09
Paying Bank:	DBS Bank		
Reason for Return:	Refer to Drawer		

IRD presented before cheque deposit cut-off time (3pm Mon-Fri; 11.30am Sat) will be credited on the same day. Funds, subject to clearing, will be available after 2pm on the next working day.

Please detach for purpose of presentment to Bank

DBS BANK

A000005

Image Return Document - IRD

This document serves as a notice of dishonour and replaces the original cheque shown here for the purpose of representment for clearing, if applicable.

Deposit into A/C No. 048-038001-8
Name:
Telephone No.:

Acknowledgement of cash received: _____
Signature of customer

Cheque Information
Cheque Number: 581655
Bank Name: DBS Bank
Account Number: 098-380004-0
Amount: SGD 58.09

Clearing Information
UI: 2003061371713912300420010
Return Reason: Refer to Drawer
Account Number: *048-038001-8*
Account Name: *LEE & SENG PARTNERS*

Date: 15-06-2003

Return 1 - This IRD may be presented subject to conditions.

CONDITIONS FOR IRD PRESENTMENT, if applicable

1. IRD with any alteration, mutilation or tear will not be accepted.
2. To be presented at any of our branches in Singapore.
3. This IRD will be retained when presented to our bank.
4. To be presented on a clearing day not later than 12-12-2003 or 6 months from the cheque date, whichever is earlier.

11927/20030613/180749

Bank's Authorized Signature(s)

4. The **Front and Back Images of the cheque** that is returned unpaid.

   退回未兑现支票的正面和背面影像。

5. **Whether or not the IRD can be presented** to the Bank for clearing, followed by the **conditions for presentment** of IRD. *If it cannot be presented, you have to ask the drawer for a new cheque.*

   IRD 是否可向银行作承兑提示，以便清算，得视 IRD 作承兑提示的条件。*若不能，您应该向开票人要求一张新支票。*

6. The **Number of times an IRD is issued** on the cheque.

   注明银行因支票无法兑现而发出**IRD**的次数。