

## Credit Card Fraud // GrabTaxi promo

### Description

Slept for a grand 12 hours (which I haven't done since CNY) yay!

Thank goodness my doc gave me 2 days MC cos there's really no way I could have gone to work today. Also happily ignoring all my work emails so I can focus on getting better.

Any ideas on what I can take to make my throat feel better, aside from all the medicines in my photo yesterday?

I've also been drinking ginseng luo han guo and wintermelon with honey. Lol totally mixing and matching my Western meds with Chinese ones!

### CPF Talk

Have registered for those of you who emailed me! I think you'll get the discounted ticket rate instead cos I personally registered with the organisers lol telling them must give me the discount ?

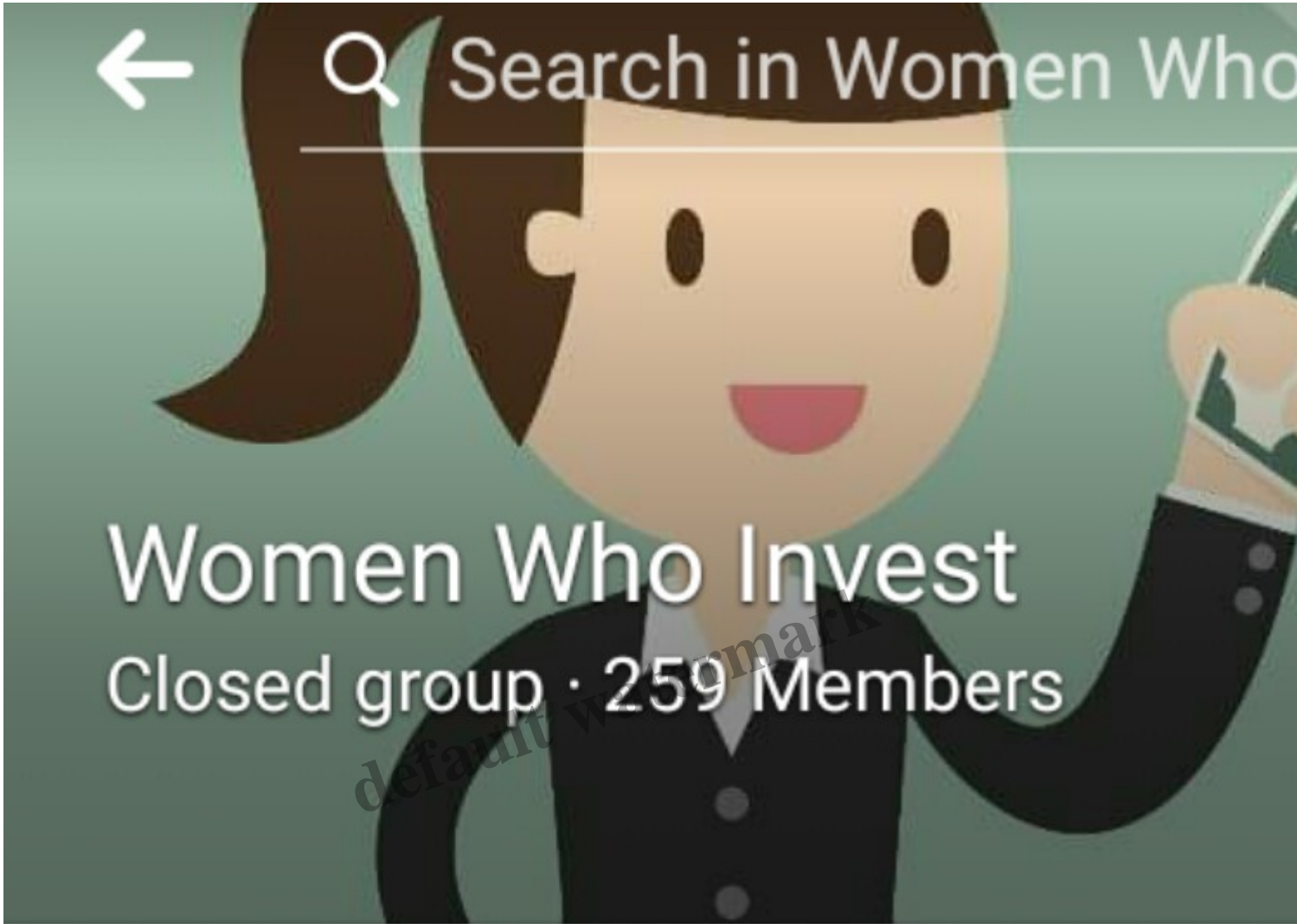
If you've nothing else on after work on 16 March, I hope you guys will be able to come for this event as well! I'm personally excited to be learning from the two other speakers too so I know what to do with my CPF at age 40 and 60 (for my parents).

Eeps the organisers just told me the last few sessions were all full-house so better sign up quick! Not sure when they'll launch this session publicly yet though.

### Facebook Group: Women Who Invest

I've also just uploaded a whole bunch of resources onto the Facebook group cos I saw from the poll that a lot of you are still beginners! For those of you who are lazy to scroll my Dayre or blog, I've consolidated all the useful links that I keep referring to when people ask me something I've already written on before. Hope that helps!

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So heartened to see so many female investors!!!! I only know...3 females who invest in my personal circle of friends sia. I hope this network becomes a great support group for all of you who are too daunted by the males in the investment world!

Also now I know why I'm so tired LOL I didn't realised I approved over 250 members! Plus I really made sure each person was genuine (no fake accounts) before adding sia.

Starhub just slashed their dividends

My headache is back (prob from too much reading) so I'm gonna go take a nap now once I'm done with analysing Starhub. For those of you who attended my third talk at NUS, you might remember me saying that I thought Starhub would probably cut their dividends soon.

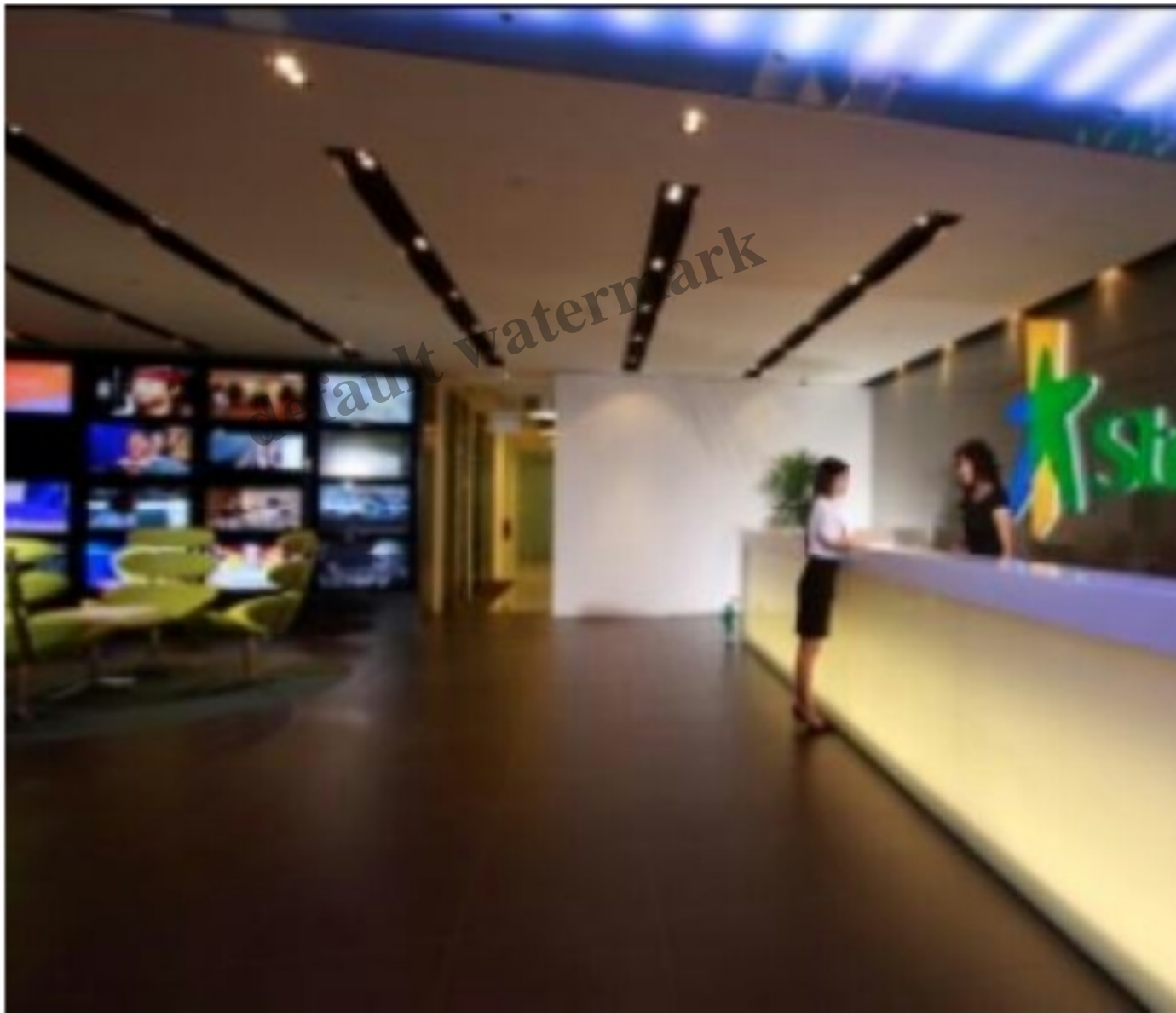
Well guess what? Starhub just announced they'll be cutting their dividends for the first time in 7 years. Couldn't say I didn't see coming – there were telltale signs like I mentioned during the talk (P&C stuff).

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# Why StarHub decided to... sbr.com.sg



# Why StarHub decided slash its dividends th

Disappointed in this SBR review which was so simplistic in its analysis that they wrote a single article with only 5 paragraphs – out of which only 1 paragraph had the answer, attributing it to USD increase. Er, where's the full story guys.

Gonna pull together my analysis + other analysts research to give the full picture in an upcoming blog post. If you're a Starhub investor, I hope you knew these already.

Great case study for those who wanna invest for dividends or passive income too, since Starhub is/was Singapore's darling stock for their high dividends previously.

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This Starbucks Siren's Tail Set comes with an envelope clutch (available in 2 colors) and a limited edition Siren's Tail Starbucks Card (with Starbucks Yours for \$25). Available while stocks last.



Just saw on Facebook that Starbucks launched these gorgeous clutch babies I WANT!!!

The Starbucks clutches are sold out?!?!?!?!?!? Unbelievable! Maybe that's a sign to be prudent and not spend it on a clutch that I do not technically need ?

GrabTaxi promo : not worth the discount

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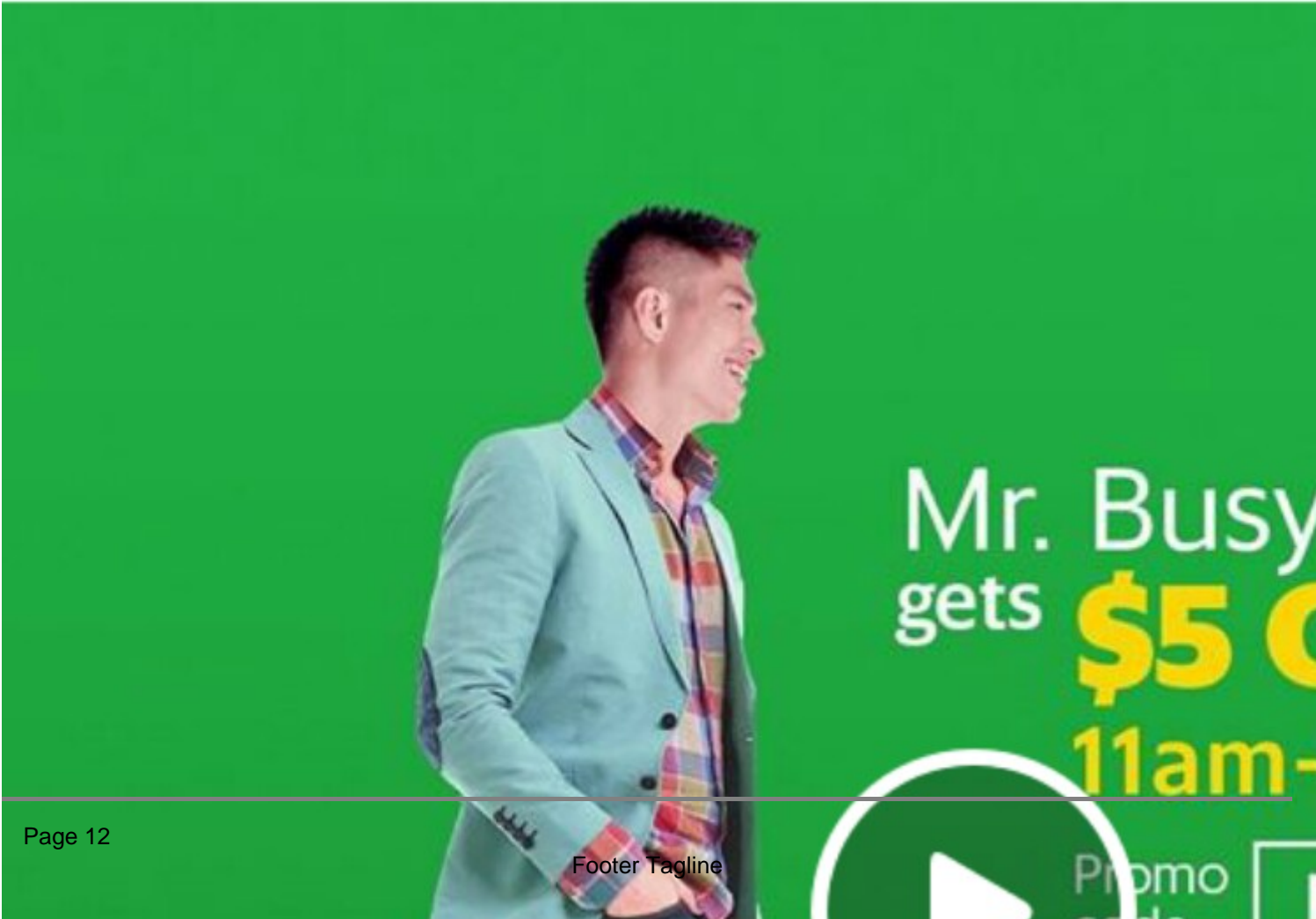
# Grab

19 Feb at 8:14pm • 

This week, ride and save all day with C

Key in promo code AM6 to get \$6 off  
and PM5 to get \$5 off from 11am-11p  
at [grb.to/gtalldayfb](http://grb.to/gtalldayfb)

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Three words : not worth it.

Especially during peak hours. I thought I'd cab to meet our photographer to choose our pre-wedding photos over dinner, but ended up paying \$11 for a ride that would have cost me just \$6.50 on GrabShare or \$9 on GrabCar.

The photos are so pretty though?!? It was a Cinderella themed styled shoot!

New blog post: credit card fraud ?

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# Budget Babe

ACHIEVE A FINANCIALLY FREE  
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SAVINGS

FROM RAGS TO RICHES

BUDGET WEDDINGS

MEDIA

Wednesday, 22 February 2017

## Are hackers outsmarting our banks in their security measures?

A year ago, news first emerged that hackers may have found a new way to outsmart our banks in their security measures, even after they introduced their 2-FA authentication process where consumers would have to key in a One-Time Password (OTP) sent to their mobile phone whenever they make an online transaction using their credit card(s).

Their method? Just hack into the victims' mobile phones where the hackers can then access both credit card details and OTPs at one go. Apps or websites where the consumers have previously keyed in their credit card information can reveal the card details, whereas the SMS would give t

My friend is being forced to pay \$2k for a fraud transaction.

Your cashless payments may not be as secure as you think they are. Even if you're a victim of fraud, the banks may still heartlessly demand you to pay for something that you didn't buy.

It is sad but it is true. How many of you have your credit card details stored on your mobile phone somewhere? Maybe it is time to rethink your methods. Anyone could become the next victim.

#dayrefinance

Is there such a thing as being allergic to mosquitoes?

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Been ravaged by mosquitoes lately! Finally killed this little bugger after 20 min so proud of myself lol. If this mosquito infestation keeps up we'll probably have to call NEA in again next week to check.

Their bite marks don't disappear like they used to anymore either. It swells until super big, emits heat and continues to stay really red for weeks. I googled it online and saw that it might be an allergic reaction to their saliva? ? but I never had such a reaction when I was young!

### **Category**

1. Credit Cards
2. Savings

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