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REF WATCH-SAMPLE-portfolio • 2026-10-25

Subject: Terms Cover — sample digest

Sample document. Real public findings; not commissioned by the subject company.

Research, not advice. Registry data: data.gov.sg (Singapore Open Data Licence).

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Request

Sample Terms Cover digest on a 3-debtor list (public companies).

Terms Cover — sample monthly digest

Subject → [WATCH] OCT 2026 — TERMS COVER: 3/3 DEBTORS CHECKED, NONE MOVED

Terms Cover on a 3-debtor sample list (public companies, illustrative list). Watching: status, officers count, address, SSIC, audit firm, filing dates — one combined exception email when any debtor moves, plus this cited digest. REF W-SAMPLE-PORT • Verdict first, every line cited

BOTTOM LINE UP FRONT

Standing below is a REAL pull from the October 2026 ACRA register snapshot (data.gov.sg, monthly). Quiet months still print every debtor's standing, so you can see the check ran on each name. The wire exists for the month one of them moves: struck-off, mass resignations, vanishing address, dark filings — the months before a customer fails owing you money.

Debtor standing (October 2026 snapshot)

Debtor	Status	Officers	Address	Source
SINGAPORE POST LIMITED (199201623M)	Live Company	67	10 EUNOS ROAD 8, S408600	ACRA snapshot, read Oct 2026
DBS BANK LTD. (196800306E)	Live Company	103	12 MARINA BOULEVARD, S018982	ACRA snapshot, read Oct 2026
ONEBERRY TECHNOLOGIES PTE. LTD. (200312911N)	Live Company	18	150 SIMS DRIVE, S387381	ACRA snapshot, read Oct 2026

When a debtor moves, the alert reads like this (ILLUSTRATIVE example)

• ONEBERRY TECHNOLOGIES PTE. LTD.: officers count 18 → 4 — possible mass resignations — freeze new terms, call the account manager before shipping SOURCE → ACRA register snapshot (data.gov.sg, monthly) · CONFIDENCE → high

One combined stream: a single exception email names the debtor and the move, with the register row attached. First poll per debtor seeds silently — no alert storm on signup. One bad UEN never kills the rest of the list.

Cadence and limits, honestly stated

Twelve monthly checks bought once, prepaid — never a subscription. A corporate-event warning, not a payment score: Oxaide holds no trade-payment data, so this wire cannot tell you a debtor WILL pay, only that its registered facts moved. Cancel anytime — unused full months refunded pro-rata. Research, not advice.