



Kavitha Sadanandan
7 Pinewood Ave
RINGWOOD EAST VIC 3135

Citigroup Pty Limited
ABN 88 004 325 080 AFSL No. 238098
Australian Credit Licence No. 238098
Customer Service 13 24 84

BSB / Account Number

242-200 / 603111220

Statement Period

14/03/22 - 12/04/22

Available Credit *

\$7720.00

Credit Limit

\$43500.00

Overdue Amount Due Now

\$0.00

Minimum Payment Due

\$3332.46

Minimum Payment Due Date ^

09 May 2022

Ready Credit

Account Summary

| Opening Balance | Closing Balance | Minimum Payment Due | Overdue Amount Due Now | Payment Due | Overlimit Amount Due Now |
|-----------------|-----------------|---------------------|------------------------|-------------|--------------------------|
| \$39332.46 | \$35779.97 | \$3332.46 | \$0.00 | \$3332.46 | \$0.00 |
| Annual % Rate | | | | | |
| Purchases | 20.49% | Cash Advances | 20.49% | | |

Remittance Advice

PAYMENT OPTIONS



BPAY®, Biller Code: 49528

Reference Number: 603111220

Contact any participating institution to make your payment from your cheque or savings account.



Easi-Pay

Use Easi-Pay to automatically pay your minimum repayment on the due date from the bank account of your choice. Just call 13 24 84.



*821 0000000603111220

00000006031112200333246000000060311122035779972



Citibank Online Banking

Make your payment from your other Citibank deposit accounts online at www.citibank.com.au.



By mail

Mail this Remittance Advice with your cheque payment to Citibank, GPO Box 5427, Sydney NSW 2001. Make cheques payable to your Citibank Account Number. PLEASE DO NOT SEND NOTES OR COINS. DO NOT FOLD, PIN OR STAPLE.



CitiPhone Banking

Call CitiPhone Banking on 13 24 84 to make your payment from your other Citibank deposit accounts.



Australia Post

Present this Remittance Advice with your payment at any Australia Post office. Bank@Post payments will be processed immediately.

BSB / Account Number

242-200 / 603111220

Payment Due *

\$3332.46

Amount Paid

*This amount does not include any Overlimit Amount. Overdue Amount and Overlimit Amount is payable immediately

400/RPAU.B0A.OD.D220413.T095339.A754S01.OCCX4U/00742/01/000794/000000

Customer Service 13 24 84
Web www.citibank.com.au

| | | | |
|-----------------------|--------------------|-------------------------|---------------|
| Account Name | Kavitha Sadanandan | Statement Begins | 14 March 2022 |
| Account Number | 603111220 | Statement Ends | 12 April 2022 |

Transactions

| Date | Transaction Details | Reference Number | Amount |
|------------------------|----------------------------------|-------------------------|-------------------|
| Mar 15 | Bpay Payments | BMRB22203150031997 | -3260.00 |
| Mar 15 | Bpay Payments | BMRB22203150031998 | -1.00 |
| Apr 05 | Bpay Payments | BMRB22204050025987 | -3321.00 |
| Apr 12 | Interest Charged -Cash | 1999999982102000150380 | 0.06 |
| Apr 12 | Interest Charged -Promo Rate | 10000200202102000150390 | 11.89 |
| Apr 12 | Instalment Plan Interest Charged | 615526 | 17.56 |
| Closing Balance | | | \$35779.97 |

Promotional Interest Rate Summary

| | Expiry Date | Beginning Balance | Ending Balance | Interest Rate |
|------------------|-------------|-------------------|----------------|---------------|
| Balance Transfer | 12/01/25 | \$5024.65 | \$4914.76 | 2.90% |

An expired Balance Transfer plan will appear as Expiry Date 000000 or Expired. Any outstanding balance on such Balance Transfer plans will attract interest at the Cash Advance rate.

Fixed Payment Option Summary

| Commencement Date | Plan Number | Instalment Number | Annual % Rate | Original Amount | Monthly Instalment | Principal Component | Outstanding Balance |
|---|-------------|-------------------|---------------|-----------------|--------------------|---------------------|---------------------|
| 13/07/2021 | 511028 | 8 of 12 | 0.00% | \$5700.00 | \$357.01 | \$357.01 | \$1428.07 |
| 02/12/2021 | 210567 | 4 of 12 | 0.00% | \$34750.00 | \$2895.83 | \$2895.83 | \$23166.68 |
| 19/03/2022 | 615526 | 0 of 60 | 8.90% | \$3000.00 | \$0.00 | \$0.00 | \$3000.00 |
| Total Fixed Payment Option Outstanding | | | | | | | \$27594.75 |

Please note: Any instalments due this month have been included in your Minimum Payment Due. If you make a payment which exceeds the minimum payment due plus any overdue amount, the excess amount will be applied to pay the balance of your account (excluding the outstanding balance of the Fixed Payment Option (FPO)). We may (but are not obliged to) apply any further excess to pay the balance of your Fixed Payment Option.

If the Fixed Payment Option is your only outstanding balance, then any additional payment will be allocated to it.

If you wish to make additional repayments to your FPO, view the FAQs at: citibank.com.au/aus/fpo-monthly-installment.htm

Important Information

*The Available Credit may include uncleared funds, e.g. a deposited cheque will not be available until the cheque is cleared, which may be up to seven business days. If you have not made the minimum monthly payments you may not be able to access the available credit.

^Please allow a minimum of 4 business days for your payment to be received by mail. Your payment by mail must be accompanied by the remittance advice.

Please check entries on your statement. Any possible error or unauthorized transaction should be promptly reported to Citibank. For further information, please refer to your Terms and Conditions. For any enquiries regarding your account, including transaction disputes and lost or stolen cards, contact Customer Service on 13 24 84. Please note that telephone calls with us may be recorded for training and verification purposes.

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It is important that all the information in your customer profile remains accurate and up-to-date. If any of the information you have provided needs to be updated, please login to www.citibank.com.au and go to "My Profile > Personal Information > View/update details" to review your details and update them if needed.

Cheque Payment Details

| |
|-----|
| / / |
|-----|

| Drawer | Bank | Branch | Amount |
|--|------|--------|--------|
| | | | \$ |
| | | | \$ |
| PLEASE MAKE ALL CHEQUES PAYABLE TO YOUR CITIBANK ACCOUNT NUMBER. | | | |
| If paying by mail, send your cheque to Citibank, GPO Box 5427, Sydney NSW 2001. | | | |
| Please do not send notes or coins. | | | |
| TOTAL | | | \$ |