



Citigroup Pty Limited
ABN 88 004 325 080 AFSL No. 238098
Australian Credit Licence No. 238098
citibank.com.au
1800 818 008



Kavitha Sadanandan
7 Pinewood Avenue Ave
RINGWOOD EAST VIC 3135

Your Account Number	4265 3430 1715 6429
Annual % Rate	
Retail Purchases	21.49%
Cash Advances	22.24%

SNAPSHOT	
Statement Period	08/03/22 - 07/04/22
Overdue Amount (Payable Immediately)	\$0.00
Overlimit Amount (Payable Immediately)	\$0.00
Closing Balance (less FPO balance not yet due)^^^	\$29043.71
Minimum Payment Due*	\$581.00
Minimum Payment Due Date^^	02 May 2022

Citi Rewards Card

CREDIT LIMIT

Your Credit Limit	\$30000.00
Available Credit^	\$956.00

Total Cash Limit: \$30000.00 of your Credit Limit is available for Cash Advance.

STATEMENT SUMMARY

Opening Balance	\$27018.26
Closing Balance^^^^	\$29043.71
Total FPO Balance Outstanding (not yet due)	\$0.00
Closing Balance (less FPO balance not yet due)^^^	\$29043.71

YOUR REWARDS POINTS SUMMARY

Opening Balance	156433	Points Redeemed	0
Points Earned this statement period	3283	Points Available	159764
Bonus Points Earned this statement period	48		

The warning below is an **Australian Government Requirement** and the information is provided as a **guide only**.

The below calculation is based on the standard retail purchase rate (APR) and does not take into account any promotional interest rates that apply to your credit contract.

Minimum Repayment Warning: If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about...	And you will end up paying an estimated total interest of...
Only the minimum payment	31 years and 7 months	\$48304.50 interest
\$1499.42	2 years	\$6181.12, a saving of \$42123.38

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 1800 818 008. We may be able to assist you.

Payment Slip

How to pay:

Easi-Pay - Direct Debit Auto Pay
Use Easi-Pay to automatically pay your minimum repayment on the due date from the bank account of your choice.

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

42653430171564290058100426534301715642929043719

Pay from your eligible cheque or savings account with BPAY @ BPAY®, Biller Code: 49502 Reference Number: 4265 3430 1715 6429

By Post
Send a cheque made payable to your Citibank account number, along with this payment slip to Citibank, GPO Box 5427, Sydney NSW 2001. Please don't send cash, or fold, pin or staple your cheque.

Australia Post
Present your card with your payment at any participating Australia Post retail outlet offering Bank@Post. A fee of \$2.50 will apply for these transactions.

Your Account Number
4265 3430 1715 6429

Amount Paid

*Minimum Payment Due amount excludes Overdue Amount and Overlimit Amount. Overdue Amount and Overlimit Amount are payable immediately and in addition to Minimum Payment Due amount

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Customer Service 1800 818 008
Web www.citibank.com.auAccount Name Kavitha Sadanandan
Account Number 4265343017156429Statement Begins 08 March 2022
Statement Ends 07 April 2022

Transactions

Date	Transaction Details	Reference Number	Amount
Card Number 4265 3430 1715 6429			
Mar 08	Chia Chia Docklands Docklands Au	74557022067021351720646	13.00
Mar 15	Apple.Com/Bill Sydney Au	74564452074161023996579	14.99
Mar 15	Apple.Com/Bill Sydney Au	74564452074161023996587	17.99
Mar 15	Bpay Payments	BMRB22203150020847	-541.00
Mar 16	Apple.Com/Bill Sydney Au	74564452075164024913659	8.99
Mar 17	Amzn Mktp Fr*210p42tu4 Amazon.Fr Lu Foreign Amount Euro 8.95 AUD 14.12 includes International Transaction fee AUD 0.46	74279812076100548586829	14.12
Mar 18	Woolworths/117-125 Canterblackburn Sthau	74278242077000093425151	44.20
Mar 24	Omar Coffee Bird Gardenvale Au	74249232083000133570882	11.00
Mar 24	Kerbage Group Consulta Elwood Au	74940522083806119279066	845.00
Mar 28	Bpay Payments	BMRB22203280035543	-441.00
Mar 29	Breakthrough Educati Glen Waverleyau	74940522088806938318017	1907.40
Mar 31	Amzn Mktp Fr*2997h4go4 800-854-7888 Lu	74279892090100744239664	33.58
Apr 04	Intl Transaction Fee Aud 33.58	19999999982094000038710	1.14
Apr 05	Coles 7881 Ringwood Au	74363962095000148664116	34.01
Apr 05	My Beauty Spot Ringwood Au	74557022095021719188458	99.97
Apr 05	Fruit Freaks Eastlan Ringwood Au	74564452095154088550204	13.05
Apr 05	Poultry Creations Ringwood Au	74564452095154091990165	4.45

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Important Information

Citi provides credit by paying Diners Club for the amount of each transaction listed in the Linked Diners Club Card statement on its transaction date and charging that amount to this account. The Linked Diners Club Card statement sets out the particulars of each of those Diners Club Card transactions, and they form part of this statement of account. For the total amount of Linked Diners Club Card transactions for the statement period that Citi has provided credit for (after deducting any refunds or reversals), please refer to the front page of this statement.

^ 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 7 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 post. Your payment by post must be accompanied by the payment slip.

^^^ The amount you need to pay in full by the payment due date to retain the benefit of an interest free period you may have, or to recommence an interest free period on any retail purchases. This balance includes all credits and debits during the statement period, including any FPO monthly instalments.

^^^^The total amount outstanding on your account at the end of the statement period. This includes any FPO balance not yet due for payment.

Please check entries on your statement. Any possible error or unauthorized transaction should be promptly reported to Citibank. For more details, please refer to your Terms and Conditions. For any enquiries regarding your account, including transaction disputes and lost or stolen, contact Customer Service on 1800 782 948. Please note that telephone calls with us may be recorded for training and verification purpose.

Citigroup Pty Ltd ABN 88 004 325 080 AFSL/Australian credit licence 238098 ("Citibank") is the credit provider and issuer of the Credit Cards.

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

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Drawer	Bank	Branch	Amount
			\$
			\$
TOTAL			\$

Please make all cheques payable to your Citibank account number.

If paying by post, send your cheque to Citibank, GPO Box 5427, Sydney NSW 2001.

Please do not send notes or coins.

Customer Service 1800 818 008
Web www.citibank.com.au

Account Name	Kavitha Sadanandan	Statement Begins	08 March 2022
Account Number	4265343017156429	Statement Ends	07 April 2022

Transactions (Continued)

Date	Transaction Details	Reference Number	Amount
Apr 05	Dekagram Pty Ltd Ringwood Au	74564452095154162230053	4.50
Apr 05	Miniso Eastlands Pty Ringwood Au	74564452095154191140109	25.49
Apr 05	Miniso Eastlands Pty Ringwood Au	74564452095154191140117	3.00
Apr 05	Cotton On Body 3444 Ringwood Au	74564452095154323990025	172.48
Apr 05	Sushi Hub Eastland Ringwood Au	74564722095324614447441	6.70
Apr 05	Toyworld Eastland Ringwood Au	74564722095324902136193	29.98
Apr 05	The Chopping Block Ringwood Au	74557022096021719723261	6.07
Apr 05	Apple Online Au Sydney Au	74564452096127009080690	29.00
Apr 05	Pline Ph Ringwood Ringwood Au	74564722096323013611200	48.84
Apr 05	Pline Ph Ringwood Ringwood Au	74564722096323013611218	4.19
Apr 05	Bpay Payments	BMRB22204050017353	-541.00
Apr 06	Laurent Bakery Doncaster Au	74557022096031712145107	24.60
Apr 07	Interest Charged -Retail	19999999982097000025790	130.71

Promotional Interest Rate Summary

	Expiry Date	Opening Balance	Closing Balance	Interest Rate
Balance Transfer	07/11/22	\$20400.00	\$20400.00	0.00%

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.

