



CITIBANK N.A., Acropolis, New Door No.148(Old No.68), Dr. Radhakrishnan Salai, Mylapore, Chennai-600 004. Tamil Nadu GSTIN - 33AAACC0462F2ZA

INDIANOIL CITIBANK TITANIUM CREDIT CARD

Statement for IndianOil Citibank Card Number *********6909

Statement Period: 22 June 2020 to 20 July 2020



At a glance

Statement Date:

20/07/20

Total Amount Due:

Rs.71860.03

Minimum Amount Due:

Rs.27811.60

Due Date:

12/08/20

Credit Limit:

Rs.150000.00

Available Credit Limit:

Rs.-4676.00

Available Cash Limit

Rs.0.00

Account Summary

Previous balance:

Rs.37823.64

Current Purchases & Other Charges:

Rs.72912.17

Current Cash Advance:

Rs.0.00

Last Payments Received:

Rs.38875.78

Turbo Points Earned:

392

Update Contact Details

Customer Name SURULI MAHENDRAN

To update your contact details, login to www.citibank.com/india with your Internet Password (IPIN) and click on the links under "Manage your account".

To self-select IPIN (Internet Password) instantly Click here

Pay Online:

- Citibank Online - E-Pay/NEFT

Important communication

The moratorium offer on card dues and EMI(s), is now extended till 31 Aug 2020, for eligible customers. No late fees, return charges or delinquency reporting on enrollment. Interest will continue to accrue. FAQs at

https://citi.asia/MoratoriumFAQ Stay safe!

Did you know that this statement also contains details on

Your Turbo Points

Convert your big shopping transactions into small, manageable EMIs! Click on the highlighted transaction, login to Citibank Online and convert into an EMI now! T&C apply.

Note: Please disable popup blocker to allow pop-ups from Citibank India

Detailed Statement

Date	Reference no	Transaction Details		Amount (in Rs)
06/07	14184188011	PTM*PAYTMNOIL	DAIN	3264.00CR
06/07	94152188011	PTM*PAYTM	NOIDA	5100.00CR





Date	Reference no	Transaction Details	Amount (in Rs)
20/06	25711051323	SREE BALAJI DEPARTMENT THIRUVAL	1950.00
20/06	25711130424	SREE BALAJI DEPARTMENT THIRUVAL	115.00
25/06	25803210329	SREE BALAJI DEPARTMENT THIRUVAL	1900.00
25/06	25803232075	SREE BALAJI DEPARTMENT THIRUVAL	1978.00
25/06	40575925002	PTM*PAYTM NOIDA	2040.00
26/06	25821817658	SREE BALAJI DEPARTMENT THIRUVAL	310.00
27/06	25857281369	WELCARE HOSPITALS CHENNAI	340.00
27/06	40610260585	PTM*PAYTM NOIDA	3264.00
29/06	40648689704	SS HYDERABAD BIRYANI CHENNAI	260.00
29/06	40648804113	APOLLO HOSPITALS CHENNAI	151.96
29/06	40651180336	ARUMBAKKAM NSK NAGAR CHENNAI	434.50
29/06	40652300529	APOLLO HOSPITALS CHENNAI	425.00
29/06	40653676125	SS HYDERABAD BIRYANI CHENNAI	390.00
29/06	40655580481	PTM*PAYTM NOIDA	3060.00
29/06	40657160258	RAJAN DENTAL CHENNAI	950.00
30/06	40668883624	SS HYDERABAD BIRYANI CHENNAI	1690.00
30/06	40669972913	GVN AGENICES CHENNAI	1010.00
01/07	00010021463	FUEL SURCHARGE WAIVER - REF#97291	11.78CR
05/07	04267782235	PayZapp Wallet- PayZap Bangalor	10000.00
06/07	04269585031	PayZapp Wallet- PayZap Bangalor	10000.00
06/07	04269591633	PayZapp Wallet- PayZap Bangalor	10000.00
06/07	14184188001	DAIL-AN-EMI TRANSACTION FEE CHG	200.00
06/07	94152188001	DAIL-AN-EMI TRANSACTION FEE CHG	200.00





Date	Reference no	Transaction Details	Amount (in Rs)
06/07	9981092308	PAYMENT RECD, THANK YOU	30000.00CR
20/07	14184202002	PTM*PAYTMNOIDAIN INITIAL INT	33.00
20/07	14927202003	MIOT HOSPITALS LIMITEDC - 001/006	3392.00
20/07	19502202003	BALANCE CONVERSION - 003/006	3686.00
20/07	21820202003	SREE BALAJI DEPARTMENT - 002/006	918.00
20/07	44671202003	MIOT HOSPITALS 2 - 001/006	2174.00
20/07	49234202003	PayZapp Wallet- PayZap - 002/006	3571.00
20/07	60303202003	PayZapp Wallet- PayZap - 002/006	893.00
20/07	64615202003	PAYTM RECHARGE XX9 - 002/006	893.00
20/07	74362202003	PayZapp Wallet- PayZap - 002/006	
20/07	94152202002	PTM*PAYTM INITIAL INT	
20/07	98464202003	PayZapp Wallet- PayZap - 002/006	
20/07	9981016881	PAYMENT RECD, THANK YOU	
20/07		INTERESTCHARGE@3.50%(42.0%ANNUAL)	
20/07		IGST @ 18%	810.37
		Invoice Number - 2007200150056228	
		HSN - 997113 - Credit-granting services including stand -by commitment, guarantees & securities	
		LOS State - 33-TamilNadu	
		POS State - 29-Karnataka	

Active Loan details :

Loan Ref.No. Ending	Loan Type	Loan Amount (Rs.)	Int. Rate % (p.a*)	EMI (Rs.)	Unbilled Principal Amount(Rs.)	Remaining / Total Tenure (Months)
064615	PAYTM RECHARGE XX96XX	5000.00	24.00	893.00	3398.89	4/6
194152	PTM*PAYTM N	5100.00	24.00	910.00	5100.00	6/6
314184	PTM*PAYTMNOIDAIN	3264.00	24.00	583.00	3264.00	6/6
360303	PayZapp Wallet- PayZap B	5000.00	24.00	893.00	3398.89	4/6





Loan Ref.No. Ending	Loan Type	Loan Amount (Rs.)	Int. Rate % (p.a*)	EMI (Rs.)	Unbilled Principal Amount(Rs.)	Remaining / Total Tenure (Months)
398464	PayZapp Wallet- PayZap B	10000.00	24.00	1785.00	6797.77	4/6
714927	MIOT HOSPITALS LIMITEDCHEN	19000.00	24.00	3392.00	15988.01	5/6
721820	SREE BALAJI DEPARTMENT T	5142.00	24.00	918.00	3495.42	4/6
744671	MIOT HOSPITALS 2 C	12175.00	24.00	2174.00	10244.95	5/6
749234	PayZapp Wallet- PayZap B	20000.00	24.00	3571.00	13595.55	4/6
774362	PayZapp Wallet- PayZap B	10000.00	24.00	1785.00	6797.77	4/6
919502	BALANCE CONVERSION	21000.00	18.00	3686.00	10734.45	3/6

^{*} Interest rate per annum on monthly reducing balance

Summary of Active Loan(s):

Total number of active loans : 11
Total original loan amount : Rs. 115681.00
Total unbilled principal amount : Rs. 82815.70
Total Equated Monthly Installments (EMI) : Rs. 20590.00

Redeem your Turbo Points - Get Rewarded for your Card usage!

Your Reward Points Summary

Points earned so far	Points earned this month	Points redeemed this month	Points available for redemption*		
1315	392	0	1707		
The minimum number of Turbo Points that are needed for redemption is 250					

The minimum number of Turbo Points that are needed for redemption is 250.

To know how to redeem your Turbo points, please visit the links mentioned below and refer to the REWARDS tab.

Click here for IndianOil Citibank Platinum card holders

Click here for IndianOil Citibank Titanium card holders

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Other offers on your Card:







Food & Beverages

Shop Online

Others

Save up to 15%* on dining across participating restaurants with Citi cards. Know more.

Choose to pay in easy EMIs at leading online retailers such as flipkart.com, homeshop18.com and ebay.in

Pay your Citibank Credit Card bill online from other bank accounts* at no extra charges, with the Epay service. Visit www.citibank.com/india

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Important Information

- The "Available Credit Limit" shown in this statement takes into account charges incurred but not due. Please ensure that at least the "Minimum Amount Due" reaches us by the "Due Date".
- If the minimum amount due or part amount less than the total amount due is paid, interest charges are applicable (including fresh purchases, if any) on an average daily reducing balance method.
- For charges related to your Credit Card, please click here
- Under an initiative of the Government of India and the Reserve Bank of India (RBI), to improve functionality and stability of the Indian financial system, all banks and financial institutions are required to share customer data with Credit Information Companies (CICs). CICs are repository of information shared by banks, NBFC etc. and they collect, maintain and provide credit information on all borrowers to financial institutions. To know more about CICs, please click here.
- To know the Voluntary Codes as prescribed by the "The Banking Codes and Standards Board of India (BCSBI)" in any Indian language of your choice, please click here
- ♦ As you may be aware that trading in foreign exchange (including through electronic/internet trading portals) is prohibited under the Foreign Exchange Management Act (FEMA), 1999. Further, the Reserve Bank of India (RBI) has clarified many a time that remittance in any form towards overseas foreign exchange trading (including through electronic/internet trading portals or by use of credit/debit cards) is not permitted. RBI has cautioned the public not to remit or deposit money or utilize credit/debit cards for such unauthorised transactions. The advice has become necessary in the wake of many unauthorized transactions being conducted by residents that have been reported to RBI. Accordingly, please take note of the prohibitions on using your credit/debit card for such unauthorized transactions in contravention to the FEMA & regulations thereunder and that violation(s), if any, would attract penalties or as RBI or the Enforcement Directorate may initiate against such residents.
- In case of non-payment, our Customer Assistance Specialists, engaged through our authorized agencies may contact you. To view the complete list of our authorised agencies, please Click here
- ♦ Please note that as per extant RBI regulation, debit from NRO A/c towards settlement of International charges on International Credit Cards is now subject to below restrictions on repatriation of NRO A/c balances:

 A Non-Resident Indian (NRI) or a Person of Indian Origin (PIO) may remit an amount up to USD one million, per financial year, out of the balances held in his Non- Resident (Ordinary) Rupee (NRO) account, for all bona fide purposes, subject to payment of applicable taxes in India, if any. Further, any repatriation from NRO A/c is subject to payment of applicable taxes in India.
- We want you to bank safe at all times. You may contact us toll free at 1800 267 2425 or +91 22 4955 2425 (local dialing) and log a complaint with us or block your card immediately, in case you experience any of the following situations.
 - . You have lost your Citibank Bank Debit / Credit Card.
 - . Your Citibank Bank ATM / Debit Card is stuck in the card slot of an ATM.
 - . You received an alert for a transaction you did not make.
 - . You used an ATM to withdraw cash and the money is not dispensed
- Please click here to read the Most Important Terms and Conditions.
- Please note that if you have opted for monthly Suraksha/Credit Shield Plus/Personal Accident Plus insurance plans, the billing will be as per the terms and conditions of the insurance policy up to age 65 for credit shield component, provided card is in good standing. Premium is subject to GST, as applicable. For detailed benefits of the coverage you may contact Citiphone. If the policy is not suiting your current requirements, you may also place a cancellation request through CitiPhone.

MAKE SAFETY YOUR PRIORITY.



#BeSafeWithCiti

During times of crisis, we also observed that there are heightened fraudulent activities trying to manipulate customers. So, it's all the more important to be vigilant against such malpractices.

Some of the current fraud trends are: -

IMPERSONATION -

A fraudulent practice of getting your confidential information by claiming to be from a reputed institution

DEVICE TAKE-OVER

Taking unauthorised access of your mobile device to carry out fraudulent transactions using remote access apps

- SIM SWAP -

Stealing your identity documents to arrange for a duplicate SIM and then carrying out fraud transactions without your knowledge

FAKE HELPLINE NUMBERS

Circulating fake customer service numbers on the internetand misguiding callers into revealing personal information

HOW TO PROTECT YOURSELF FROM SUCH FRAUDS?



Do not share

Be aware of fraudulent calls which ask you to download third party or remote access apps



Safety indicators

Look for secure session indicators like http://and padlock@on website that require personal information



Stay updated

Use updated anti-virus and firewall software, or change mobile settings.



Do not respond

Do not act on any unsolicited SMS or calls from a representative of tech company/bank without verifying.



Visit official websites

Always take helpline numbers from registered website of service providers only. And keep your contact details updated with your bank.



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