

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

#### CITIBANK REWARDS PLATINUM CARD

Statement for Citibank Card Number \*\*\*\*\*\*\*\*1029

Statement Period: 22 October 2018 to 21 November 2018



#### At a glance

**Statement Date:** 

21/11/18

**Total Amount Due:** 

Rs.44420.87

**Minimum Amount Due:** 

Rs.2688.44

**Due Date:** 

14/12/18

**Credit Limit:** 

Rs.99000.00

**Available Credit Limit:** 

Rs.54579.00

**Available Cash Limit** 

Rs.10000.00

#### **Account Summary**

Previous balance:

Rs.60007.15

**Current Purchases & Other Charges:** 

Rs.5963.72

**Current Cash Advance:** 

Rs.0.00

Last Payments Received:

Rs.21550.00

Points Earned:

30

#### **Update Contact Details**

Customer Name PATIL PRATIK PRAKASH

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

**Highlights** 

Did you know that this statement also contains details on

♦ Your Reward 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)
02/11	05479298915	DMART PCMC CHINCHWAD PUNE	1471.00
02/11	05479688982	DMART PCMC CHINCHWAD PUNE	2225.82
12/11	1947120271	NEFT PAYMENT	21550.00CR
21/11		INTERESTCHARGE@3.40%(40.8%ANNUAL)	1921.11
21/11		IGST @ 18%	345.79



Date	Reference no	Transaction Details	Amount (in Rs)
		Invoice Number - 1811210160019547	
SAC - 9971; Description - F		SAC - 9971; Description - Financial and related services	
		LOS State - 33-TamilNadu	
		POS State - 27-Maharashtra	

# Rewards Everywhere, Every time

# **Your Reward Points Summary**

Points earned so	o far Points earned this r	month Points redeemed	this month Points available f	or redemption
1987	30	0	2017	
Explore the world of C	^TOP			

To know how to redeem your Reward points, Click on REDEEM REWARDS tab on this page

## 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 and click on 'EPay'

^TOP

## **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 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.



# CITIBANK NEVER ASKS FOR YOUR PIN, OTP, CVV AND IPIN

Citibank, Reserve Bank of India or Income tax department would never ask you for your personal or confidential information like Card / Bank account details, ATM PIN, Internet PIN, One Time Password (OTP), Online Authorization Code (OAC) over an email, SMS, IVR or outbound telephone call.



#### Did You Know?



Phishing is the fraudulent practice of sending emails claiming to be from reputable companies (including RBI, Income tax department) in order to induce individuals to reveal personal information, such as passwords and card details, online.



Vishing is the act of using the telephone (Mobile/Landline/IVR) in an attempt to scam the user into surrendering private information that will be used for identity theft such as income tax refund, card activation or upgrade, rewards redemption etc.



Smishing is type of phishing attack where mobile phone users receive text / Multimedia (MMS) messages containing a Web site hyperlink, which if clicked would download a Trojan horse (spread viruses) to the mobile phone.

#### Let us take you through the tips to safeguard your account from such fraudulent attempts.

#### Do's

- Review your bank details periodically for any transactions that are not initiated by you.
- Look for secure session indicators like https:// and padlock on web sites that require personal information.
- Use updated anti-virus software and firewall software.
- Communicate information such as credit card numbers or account information only via a secure website or IVR.
- Ensure that your browser is up to date and security patches applied.
- If you reveal your bank account details mistakenly, report the theft of this information to the bank immediately.
- Always TYPE the bank's address (www.citibank.com/india) in your browser URL field to access and login to your account, rather than clicking through a hyper-link.

#### Don'ts

- Never click on hyperlinks within emails, instead verify the URL independently.
- Never reply to emails that seek personal information.
- Never respond to offers of money from abroad.
- Never respond to/ make remittances/ participate in schemes or offers from unknown entities.
- Do not reply to emails or SMS' claiming that the recipient has won a substantial sum of money in an online lottery or promotion.
- Avoid filling out forms in email messages that ask for personal financial information.
- Don't click or forward links in an email, instant message, or chat from unknown senders or if you suspect the authenticity of the message
- Never share confidential details like Card number, Card expiry date, CVV, OTP, Internet Password with anyone when you receive any unsolicited calls, SMS, IVR or email seeking for card activation or upgrade, income tax refund, reward point redemption. This could lead to fraud as Citibank will never ask for these details.

In case of any concern or clarification, please reach out to 24x7 CitiPhone helpline.

This product/service is offered by branches of Citibank, N.A. in India.

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