



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

INDIANOIL CITIBANK PLATINUM CREDIT CARD

Statement for IndianOil Citibank Card Number *********9778

Statement Period: 26 August 2019 to 25 September 2019



At a glance

Statement Date:

25/09/19

Total Amount Due:

Rs.64594.95

Minimum Amount Due:

Rs.3636.54

Due Date:

14/10/19

Credit Limit:

Rs.79000.00

Available Credit Limit:

Rs.14405.00

Available Cash Limit

Rs.7900.00

Account Summary

Previous balance:

Rs.7427.75

Current Purchases & Other Charges:

Rs.64600.80

Current Cash Advance:

Rs.0.00

Last Payments Received:

Rs.7433.60

Turbo Points Earned:

42

Update Contact Details

Customer Name SUDHANSHU AGGARWAL

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 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)
30/08	20842600516	SAI KRISHNA SERVICE STATI	780.00
06/09	2028297558	NEFT PAYMENT	7427.75CR





Date	Reference no	Transaction Details	Amount (in Rs)
13/09	15457256001	BALANCE CONV PRECLS INT CHG	760.00
13/09	15457256002	BALANCE CONVERSION CLOSURE CHG	1800.00
13/09	15457256003	BALANCE CONVERSION PRIN O/S	60000.00
17/09	20786901034	SAI KRISHNA SERVICE STATI	800.00
24/09	90008990368	DISCOUNT ON FUEL PURC	5.85CR
25/09		IGST @ 18%	460.80
		Invoice Number - 1909250160040162	
		SAC - 9971; Description - Financial and related services	
		LOS State - 33-TamilNadu	
		POS State - 29-Karnataka	

Closed Loan details:

Loai Ref. End	No.	Loan Amount (Rs.)	Int. Rate % (p.a*)	EMI (Rs.)	Unbilled Principal Amount(Rs.)	Remaining / Total Tenure (Months)
6154	BALANCE CONVERSION	60000.00	24.00	5674.00	0.00	0/12

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

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*		
359	42	0	401		
*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

^TOP

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.

Keep your confidential information safe from fraudsters.

What does a fraudster want?



By impersonating as a trustworthy entity over call (telephone/mobile/IVR), the fraudster attempts to acquire sensitive information such as:

- > Banking PIN
- > CVV/OTP/ATM PIN/Internet password
- > Credit card and personal financial details

Beware when you get a call from an unknown caller saying...



- "Share bank account details so that the Income Tax Refund can be transferred to it..."
- "Card has been temporarily blocked and to avoid permanent blocking, do the following..."
- "Reward points in card are due to expiry soon, share details to transfer it to your account..."
- "Do as directed else card will be deactivated..."

How can you protect yourself?



- Never share confidential details like Card number/Card expiry date/CVV/OTP/Internet password/ATM PIN/ Telephone PIN with anyone
- > Review your credit card and bank statements regularly
- > Always visit websites by typing the URL in the address bar
- Ensure the website uses encryption technology
- Report suspected abuse of your personal information to the designated authorities



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