

Citibank Cash Back MasterCard

MK-01-000086
5297019001101507016744720C
RACQUEL ANIEVAS
VISHAY PHILS
10 FLR PACIFIC STAR BLDG
10 FLR PACIFIC STAR BLDG
MAKATI CITY MM PH
1200

TIPS ON HOW TO USE YOUR CITIBANK CREDIT CARD WISELY:

Credit is a big responsibility. Know how to gain financial control with a few simple tips:

- ✓ **Avoid Late Fees.** Settle your bills on time. You can conveniently pay for this bill through Citibank Online or any BancNet/Megalink ATM by simply transferring funds to your Citibank Credit Card.
Note: All check payments will be posted on your account after 4-5 banking days.
- ✓ **Save on Interest Charges.** When you can, pay more than the Minimum Amount Due. If you pay only the Minimum Amount Due or any amount less than the Total Amount Due, an Interest Charge will be imposed on your account.
- ✓ **Inform us When Traveling Abroad.** Let us know when/where you'll be traveling and if you need additional credit limit to ensure convenience and uninterrupted service. Request is subject to credit verification.

TO GUIDE YOU FURTHER, PLEASE REFER TO THE TABLE OF FEES AND CHARGES BELOW:

Annual Fees	P2,800(Principal) / P1,400 (Supplementary)
Monthly Interest Rate	2.99%
Cash Advance Monthly Interest Rate	3.5%
Cash Advance Service Charge	P500 or 3% of Cash Advance Amount, whichever is higher. Additional Fee of P500 if the Cash Advance is made over-the-counter.
Availment Fee	P250 applicable for Balance Transfer and Balance Conversion, subject to credit approval.
Call for Cash Manager's Check Delivery Charge	P50 shall be charged for the delivery of the Manager's Check availed under the Call for Cash facility.
Cancellation Processing Fee	P300 applicable to PayLite Products and Retail Conversion. 4% of unbilled principal component of the Total Amount Payable applicable to Balance Transfer, Balance Conversion and Call for Cash.
Card Replacement Fee	P400 for each lost/stolen Card.
Foreign Transaction Service Fee	3.5% shall be charged on the converted amount of foreign transactions representing the Bank's service fee and any assessment fee/s charged by MasterCard.
Monthly Late Charge	P500 or 6% of Minimum Amount Due, whichever is higher.
Overlimit Fee	P500 if you exceed your credit limit by your Statement Date.
Returned Check Fee	P1,500 shall be charged for every check returned due to reasons such as insufficient funds, uncollected deposits, stop payment order or closed account.
Attorney's Fees and Liquidated Damages	In case of default in payment, the Cardholder is liable to pay, in addition to late and Interest Charges, the cost of collection and/or Attorney's fees and Litigation and Judicial expenses as applicable.

The table above does not contain the complete list of Citibank Credit Card fees and charges. For a comprehensive list, please visit www.citibank.com.ph

**IMPORTANT INFORMATION ABOUT YOUR CITIBANK CREDIT CARD:
CHANGES IN THE CITIBANK CREDIT CARD FEES AND CHARGES AND
TERMS AND CONDITIONS GOVERNING THE ISSUANCE AND USE OF
CITIBANK CREDIT CARDS**

- I. The Cardholder hereby agrees to the following terms and conditions including the updated provisions on SMS and Email Communications and the Transfer and Retrieval of Information.
As used herein, the word "Card" means all credit cards issued by Citibank, N.A. - Philippine Branch ("Bank"). The word "Cardholder" means the person at whose request one or more Cards, including Supplementary card(s), have been issued by the Bank.

1. **SMS and Email Communications** (Effective April 2012)

The Cardholder hereby agrees that the Bank may send or communicate through text messages or through the Cardholder's SMS-enabled cellular phone, or through Email for specific and timely prompts, reminders and notices from time to time concerning account information and other matters relating to the Card ("SMS" and "Email"). The Cardholder hereby acknowledges and accepts that each SMS and Email may be sent to the Cardholder without being encrypted and may include the Cardholder's name and information pertaining to the Cardholder's Card account. It is the Cardholder's responsibility to ensure the security of his cellular phone and Email account and the Cardholder hereby holds the Bank free and harmless against any and all liability, administrative, civil or criminal, including but not limited, to those relating to any secrecy laws or regulations (if any), should any SMS or Email be viewed or accessed by any persons other than the Cardholder. The Cardholder agrees that the Bank does not guarantee the timely delivery or accuracy of any SMS or Email, which are purely for convenience, information and notification (with the exception of statements, billing and collection letters that are sent via email) purposes only. The Cardholder shall be fully responsible to inform the Bank of any changes to the Cardholder's cellular phone number and Email address in a timely manner and to monitor the due performance and compliance of the Cardholder's obligations. The Cardholder renders the Bank free and harmless against any and all liability resulting from the Cardholder's failure to inform the Bank of any changes to the Cardholder's cellular phone number and Email address thus rendering the Bank unable to send SMS or Email communications to the Cardholder.

2. **Transfer and Retrieval of Information** (Effective April 2012)

The Cardholder authorizes Citibank to obtain and verify any information about him as Citibank deems fit in its absolute discretion. The Cardholder authorizes the transfer, disclosure and communication of any information relating to him (including information Citibank obtains from third parties such as any credit bureau, banking or credit industry association, credit information service providers, credit and loan providers) from Citibank to and between offices, branches, subsidiaries, affiliates, agents and representatives of Citibank, N.A. and third parties selected by any of them or Citibank (collectively referred to as the "Receiving and Disclosing Parties"), wherever situated, for use (including for use in connection with the provision of any products or services to the Cardholder, and for data processing and storage, customer satisfaction surveys, product and service offers made through mail/e-mail/fax/SMS or telephone, anti-money laundering monitoring, review and reporting, statistical and risk analysis and risk management purposes). In addition to the foregoing, Citibank or any of the Receiving and Disclosing Parties may transfer and disclose any information as may be required by any applicable law, regulation, court, regulator or legal process.

Without prejudice to the generality of the foregoing, where Citibank is a user, member of, or subscriber for the information sharing services or activities of, any credit bureau, banking or credit industry associations, credit information service provider, credit and loan providers (individually and collectively referred to as "Credit Institutions"), I/we expressly authorize:

- (a) Citibank to transfer and disclose to any such Credit Institutions; and
- (b) any such Credit Institutions to transfer and disclose to any fellow member or subscriber, any information (and updates or corrections), whether positive or negative, relating to him and/or any of his account(s) with Citibank (and for such purposes). The Cardholder acknowledges that such information shall include basic credit data under the Credit Information System Act (R.A. 9510), i.e., personal information or demographics, monthly account information and account performance data.

Where the Cardholder has existing unsecured credit facilities with Citibank, the Cardholder agrees and consents to Citibank reviewing and adjusting the credit limit of such unsecured facilities in its absolute discretion in accordance with its credit and risk management policies.

The foregoing constitutes the Cardholder's consent for any transfer and disclosure of information relating to him and/or his account(s) to, between and among Citibank, the Receiving and Disclosing Parties or Credit Institutions for any of the purposes indicated above or under applicable law, regulation, court, regulator or legal process.

The Cardholder agrees to hold Citibank free and harmless from any liability that may arise from any transfer, disclosure or storage of information relating to him and/or any of his account(s) with Citibank.

II. Please be advised that effective May 15, 2012 -

- A. **Payment Processing Fee of P40** shall no longer be charged for each Citibank Card payment made more than 4 times per month. This shall be applicable for payments made in all payment centers except Citibank Online, Citibank N.A. ATMs, Citibank N.A. Cash Payment Express Machines, Citibank Savings Inc. ATMs and CitiPhone Self Service Telephone Banking.
- B. **Returned Check Fee of P1,500** will be charged for every check returned due to reasons such as insufficient funds, uncollected deposits, stop payment order or closed account.

Should you have any questions or clarifications, please call our 24-Hour CitiPhone at 995 9999 in Metro Manila, 234 9999 in Metro Cebu or 1800 10 995 9999 toll-free from other provinces through PLDT.

Citibank Cash Back MasterCard
Statement of Account

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Table with 2 columns: Field Name, Value. Fields include Card Number (5520-9770-0116-9704), Statement Date (04/17/12), Payment Due Date (05/08/12), Total Amount Due (5,986.19), and Minimum Amount Due (2,534.03).

24-Hour CitiPhone: (632) 995-9999 CitiBank Online: www.citibank.com.ph
*The Cash Advance Limit indicated on this statement is a guiding amount. Please call 24-Hour CitiPhone or log on to Citibank Online for your current Cash Advance Limit.
**Interest rates are quoted based on a 30-day period. For months with more (or less) than 30 days, the applicable interest rate shall increase (or decrease) accordingly. Interest is compounded monthly.

Table with 7 columns: COMBINED CREDIT LIMIT, AVAILABLE CREDIT LIMIT, COMBINED CASH ADVANCE LIMIT*, CASH INTEREST RATE**, MONTHLY INTEREST RATE**, PREVIOUS BALANCE, (+) PURCHASES & ADVANCES, (-) CREDITS, (-) PAYMENTS, (+) INTEREST CHARGE, (+) LATE CHARGE, (=) TOTAL AMOUNT DUE. Includes a transaction table with columns: SALE DATE, POST DATE, DESCRIPTION, AMOUNT.

CASH BACK SUMMARY

Rebates Redeemed This Statement: P 0.00
Rebates Earned This Month: P 0.00
Rebates Accumulated*: P 96.46
Rebates Earned Since Opening Date of Your Card: P 188.46

*Call to redeem your rebates in increments of P500.

Table with 4 columns: Date, Description, Amount, Balance. Rows include BALANCE PREVIOUS STATEMENT (P 2,902.03), CITIBANK CASH BACK MASTERCARD 5520-9770-0116-9704, POWER MAC CENTER-MEGAM MEGAMALL PH (3,490.00), CASH PAYMENT - THANK YOU (-2,905.00), and LENOVO AMPI SM MEGA 12M MANDALU(001:012) (2,499.16).

SUMMARY OF YOUR INSTALLMENT TRANSACTIONS

The Principal Amount of the following transactions is deducted from your Credit Limit.

Table with 3 columns: MONTHS TO PAY, UNBILLED INSTALLMENT AMOUNT, DESCRIPTION. Row 1: 11, P 27,490.84, LENOVO AMPI SM MEGA 12M MANDALUYONG PH

***** END OF STATEMENT - PAGE 3 *****

PAYMENT INSTRUCTIONS



RACQUEL ANIEVAS CITIBANK CASH BACK MASTERCARD: 5520-9770-0116-9704

Payment details boxes: PAYMENT DUE DATE (05/08/12), TOTAL AMOUNT DUE (5,986.19), OVER DUE AMOUNT (0.00), MINIMUM AMOUNT DUE (2,534.03), and a box for PAYMENT AMOUNT ENCLOSED.

Citibank Cash Back MasterCard: 5520-9770-0116-9704

ADVISORY: THE INTEREST ON YOUR 1ST MONTHLY PAYLITE INSTALLMENT MAY BE LOWER

We wish to inform you that the first monthly installment reflected in your statement of account as well as your Total Installment Due may be lower than what is reflected on your charge slip. The interest portion of the first month installment will be pro-rated based on the number of days from the approval of your PayLite transaction to the day before your next statement date. You will be billed for the regular monthly installment on the 2nd month onwards until the end of the Term of your installment plan.

Example:
PayLite Amount: P10,000
Average Monthly Add-on Rate: 1.74%
Term: 3 Months
Effective Interest Rate: 31.06%
Approval Date: October 1, 2011
Next Statement Date: October 21, 2011

Month	Monthly PayLite Installment Due	Monthly Interest	Monthly Principal	Balance of PayLite Amount
0	-	-	-	P10,000.00
1	P3,421.10	P172.56	P3,248.54	6,751.46
2	3,507.33	174.73	3,332.61	3,418.85
3	3,507.33	88.48	3,418.85	(0.00)

Changing phone numbers or address? Need to know more about your statement? Call 24-Hour CitiPhone at 995-9999 (Metro Manila), 234-9999 (Cebu), 1-800-10-9959999 (toll-free from other provinces through PLDT) or +63 (2) 995-9999 (from abroad). You can also sign on to www.citibank.com.ph.