

Statement of Account

540256 0004265693004489302

(5402563) 000082J/AA
KENNETH HOWARD CHUNG
256 COMPASSVALE ROAD
#10-676
SINGAPORE 540256

YOUR BILL SUMMARY

Statement Date October 24, 2024

Credit Limit \$24,000.00

Current Balance \$1,293.18

Total Minimum Payment \$50.00

Payment Due Date November 18, 2024

GST Registration No. MR85002419

This Statement serves as a Tax Invoice if GST is charged.

YOUR CITIBANK CARDS	CURRENT BALANCE	AMOUNT PAST DUE	MINIMUM PAYMENT	REWARD PROGRAMME	TOTAL POINTS AVAILABLE
CITI PREMIERMILES WORLD MASTER	1,293.18	0.00	50.00	CITI MILES	142,346

Detailed transactions can be found on the following pages.

If you have more than one Citibank credit card and receive separate statements of account for these cards (i) you will need to aggregate the Current Balance and Total Minimum amounts in these statements to determine your Current Balance and Total Minimum Payment amounts across all your Credit Card accounts and (ii) your Overlimit Amount across all Card accounts will only be reflected in one of these statements. Accordingly, you should read these statements together.

Please settle this statement promptly (the minimum payment required is stated in the table above). If the Minimum Payment Amount is not received by Payment Due Date, a late charge (if applicable) will be levied. If the payment of the Current Balance (including any billed instalments) is not made in full by the Payment Due Date, daily interest will be assessed at an effective interest rate from each transaction date on all transactions/charges in this statement and all transactions/charges posted after this statement date. (Please refer to the back of this statement for full details)

Please examine this statement immediately. If no discrepancy is reported within 10 days from the date of this statement, the information on this statement of account will be considered as correct subject to our right to rectify as set out in the cardmember's agreement.

Note: The Current Balance indicated on the payment stub is computed on the sum of Debit Balances only. All Credit Balances are excluded from this calculation.

PAYMENT SLIP

KENNETH HOWARD CHUNG

Statement Date: October 24, 2024
Payment Due Date: November 18, 2024

CREDIT CARD TYPE	ACCOUNT NUMBER	CURRENT BALANCE \$	MINIMUM PAYMENT \$	PAYMENT AMOUNT \$
2 CITI PREMIERMILES WORLD MASTER	5425503301033832	1293.18	50.00	
TOTAL FOR THE CARD(S) ABOVE		1293.18	50.00	

Please make your payment before the payment due date.

Make payment more conveniently and almost instantly via FAST (Fast and Secure Transfer) with your other bank's account. Find out more at www.citibank.com.sg/FAST. If you are paying by check, make the check payable to "Citibank Singapore Ltd" and write all your Account Numbers on the back of the check. Do not send postdated checks. Use the Business Reply Envelope (download at www.citibank.com.sg/bre) for check payment.

Please note minimum payment amount does not include any overlimit amount. If you are over limit, please arrange to pay the overlimit amount in addition to total minimum payment amount.

Please clearly indicate your payment amount for each account above. If left unspecified, we will apply our discretion to appropriate all payments received by us in such manner and order of priority as we may deem fit.

CITI PREMIERMILES WORLD MASTER 5425 5033 0103 3832

Payment Due Date: November 18, 2024

KINDLY ENSURE THAT YOUR CONTACT DETAILS ARE ACCURATE AND UPDATED. TO CHANGE YOUR CONTACT INFORMATION, KINDLY CALL OUR EMERGENCY HOTLINE AT 6225 5225.

4147463004380610

PREVIOUS BALANCE	-	PAYMENTS & CREDITS	+	PURCHASES & ADVANCES	+	INTEREST CHARGES	+	FEES & CHARGES	=	CURRENT BALANCE
2,255.69		2,255.69		1,293.00		0.00		0.18		1,293.18

Retail Interest Rate: 27.90% p.a. Cash Interest Rate: 27.90% p.a.
(If the monthly interest charges are not repaid in full, it will be subject to compounding at the prevailing interest rate.)

DATE	DESCRIPTION	AMOUNT (SGD)
	TRANSACTIONS FOR CITI PREMIERMILES WORLD MASTER CARD ALL TRANSACTIONS BILLED IN SINGAPORE DOLLARS	
	BALANCE PREVIOUS STATEMENT	2,255.69
26 SEP	FAST INCOMING PAYMENT	(85.62)
28 SEP	FAST INCOMING PAYMENT	(2,170.07)
	SUB-TOTAL:	0.00
<u>CITI PREMIERMILES WORLD MASTER 5425 5033 0103 3832 - KENNETH HOWARD CHUNG</u>		
30 SEP	STARHUB RECUR POSTPAID SINGAPORE SG	49.39
02 OCT	DELIVEROO PLUS - SG SINGAPORE SG	12.90
20 OCT	GIGA 68255000 SG	18.33
	SUB-TOTAL:	80.62
<u>CITI PREMIERMILES WORLD MASTER 5425 5033 0113 3962 - LEOW YOKE FONG</u>		
25 SEP	SIMBATELECOM*114109395 0098899984 SG	39.00
26 SEP	SIMBATELECOM*114120823 Singapore SG	29.99

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Statement of Account

CITI PREMIERMILES WORLD MASTER 5425 5033 0103 3832				Payment Due Date: November 18, 2024
DATE	DESCRIPTION			AMOUNT (SGD)
27 SEP	SINGTEL	SINGAPORE	SG	71.21
27 SEP	SERAYA ENERGY PTE LTD	Singapore	SG	105.10
30 SEP	Prudential 74060273	SINGAPORE	SG	273.57
03 OCT	Prudential 72174159	SINGAPORE	SG	316.36
03 OCT	STEAM PURCHASE	SEATTLE	DE	18.50
07 OCT	Prudential 73523358	SINGAPORE	SG	46.67
07 OCT	Prudential 80454928	SINGAPORE	SG	101.98
08 OCT	CCY CONVERSION FEE	SGD	18.50	0.18
14 OCT	SIMBATELECOM*114481970	0081284689	SG	10.00
20 OCT	YOUTRIP	SINGAPORE	SG	200.00
SUB-TOTAL:				1,212.56
GRAND TOTAL				1,293.18

YOUR CITI MILES SUMMARY: S\$1.00 SPEND IN SGD = 1.2 CITI MILES & S\$1.00 SPEND IN FOREIGN CURRENCY = 2 CITI MILES										
CITI MILES carried forward	+	CITI MILES earned this month	+	Bonus CITI MILES earned this month	+	CITI MILES adjusted this month	-	CITI MILES redeemed this month	=	TOTAL AVAILABLE
142,050		296		0		0		0		142,346

Important Announcements & Promotional News**Closure of Citibank Jurong East Branch**

Effective 12 October 2024, the Citibank Jurong East Branch located at 21 Jurong Gateway Rd #01-02 & #02-07 CPF Jurong Building will be permanently closed. The last day of operations will be 12 October 2024, 12pm. Automated Teller Machines (ATMs), Cash Deposit Machines (CDMs) & Express Cheque Deposit services will no longer be available there. Manage your everyday banking needs seamlessly via the Citi Mobile App or Citibank Online. For selected in-person services only, you may visit our Wealth Centres. For more information, click on 'Citibank Branches, ATMs' under 'Contact Us' on our website.

Statement of Account

MOVING? CHANGING TELEPHONE NUMBERS? SIMPLY LOG ON TO CITIBANK.COM.SG TO UPDATE YOUR PROFILE ONLINE. OR CALL CITIPHONE AT +65 6225-5225 FOR ENQUIRIES.

Citibank Visa and Mastercard Information Sheet

This information is intended as a quick consumer guide only. For full details, please read the respective Citibank Visa/Mastercard Cardmember's Agreement, which prevails at all times.

Credit Limit

The credit limit shown is your combined credit limit effective across all the personal basic and supplementary cards held by you including your personal business card if any.

Repayment Grace Period

25 days from the date of the statement of account. Depending on your payment mode, processing time may take up to 3 working days or longer as determined by your payment service provider. Please allow sufficient time such that payment is received by the bank on or before the Payment Due Date.

Cash Advance Charges

Cash advance fee per transaction is charged as follows:

Visa/Mastercard S\$15.00 or 8% of amount withdrawn, whichever is higher

PLUS

Interest charges will be calculated on a daily basis on the amount withdrawn from the date of the cash advance until the date payment is made in full.

Interest Charges for Card Transactions (including Cash Advance) - except for Citi Clear Card

The effective interest rate applicable on your account will be:

- The prevailing retail interest rate of 27.9% per annum and cash interest rate** of 27.9% per annum; or
- A promotional retail interest rate of 21.9% per annum and cash interest rate** of 21.9% per annum which may be extended based on the good conduct of your account. This rate will be effective after the next Statement billing date following the payment due date. Notwithstanding the above, Citibank reserves the right to cancel/vary this promotional rate at any time (including if your account becomes delinquent); or
- A retail interest rate of 30.9% per annum and cash interest rate** of 30.9% per annum in the event your account is past due* in the current month. Citibank reserves the right to apply this interest rate. This rate will be effective after the next Statement billing date following the payment due date and your interest rate will revert to the prevailing product interest rate as soon as your account is no longer past due* in the current and last two months.

If the interest accrued on the outstanding balance is less than S\$3, a minimum of S\$3 will be charged.

* An account is considered past due if the minimum payment due is not received in full before the payment due date.

** Cash Interest Rate refers to the interest rate applied on outstanding debit balances from Cash advance, Cash advance fee, Quasi-cash transactions, outstanding Balances pursuant to the Balance Transfer Program after the expiry of the promotional Tenure, and interest charges resulting from such transactions. The retail interest rate refers to the interest rate applied on all other outstanding balances.

If the payment of the current balance (including any billed instalments) specified in your latest statement of account is not made in full by the Payment Due Date, daily interest will be assessed at an effective interest rate from each transaction date on all transactions/charges in this statement and all charges posted after this statement date until the date full payment is received.

Right of Appropriation

If you make payment to us without specifying which Citibank account(s) your payment is intended for, Citibank will at its discretion allocate such payment to any of your Citibank account(s) with outstanding balances. We shall be entitled in our reasonable discretion to apply and appropriate all payments received by us in such a manner or order of priority as we may deem fit, notwithstanding any specific appropriation of such sums by you or any person making such payment.

GIRO/Direct Debit Authorisation

Where you have given us a GIRO/Direct Debit Authorisation instruction to debit your nominated account(s) with a bank/finance company to pay the Total Minimum Payment in respect of your Citibank Credit Card account(s), the Overlimit Amount is not included in such instruction and so you should arrange to pay the Overlimit Amount which is in addition to the Total Minimum Payment.

Late Payment Charge

If the Minimum Payment Due is not received on or before the Payment Due Date, a Late Payment Charge of S\$100 will be levied.

Minimum Payment Amount

Current Balance	Minimum Payment
S\$0 to <S\$50	Current Balance
≥S\$50	The minimum payment amount is specified in your statement of account and is computed by taking greater of – (a) (i) 1% of the current balance; plus (ii) 1% of any outstanding unbilled instalment amounts; plus (iii) all interest charges (including interest charged under our instalment plans); plus (iv) all upfront service fees for our instalment plans; plus (v) late payment charges; or (b) S\$50; plus any overdue amounts.

Overlimit Amount

The overlimit amount is specified in your statement of account and refers to the balance (including any unbilled balances) in excess of your combined credit limit and must be paid immediately. The overlimit amount is in addition to the minimum payment amount.

Overlimit Fee

S\$40 will be charged on the card with highest balance on the statement billing date, if the total outstanding balance (including unbilled balance) of all credit card(s) exceeds customer's combined credit limit on any day within the statement period.

Liability for Unauthorized Transactions

You are reminded to keep your Citibank credit card in a safe and secure place and not to disclose your PIN to any third party. If your credit card is lost, stolen or used by any third party or your PIN is disclosed to any third party, you should immediately notify Citibank. Your liability for unauthorized transactions on each credit card account is capped at S\$100 provided that Citibank is satisfied that you have (i) not been negligent, (ii) not acted fraudulently and (iii) immediately notified Citibank about the loss/theft/disclosure.

Service Charge for Insufficient Funds

Returned Check	S\$25.00
Rejected Direct Debit Authorisation	S\$25.00

Retrieval Fee

Requests for copies of sales drafts and statements are subject to the following charges:

	Charge per copy
Sales Draft:-	
- current to 2 months	S\$5.00
- more than 2 months to 1 year	S\$15.00
Statement of Account:-	
- current to 2 months	Free
- more than 2 months to 1 year	S\$15.00
- more than 1 year to 5 years	S\$30.00
- more than 5 years	S\$100.00

Branch Service Fees

Service fee of S\$10.90 (inclusive of 9% GST) is charged (on a per account basis) for each payment made to Citi Credit Card account(s) over the counter at Citibank Branches.

Citibank Visa and Mastercard Information Sheet

Transactions in Foreign Currencies and Transactions Processed Outside Singapore

Annual Membership Fees (inclusive of 9% GST)

	Basic card	Each supplementary card
Citi Prestige Card	S\$545.00	Free
Citi PremierMiles Card	S\$196.20	Free
Citi Rewards Card	S\$196.20	S\$98.10
Citi Platinum Card	S\$163.50	S\$87.20
Citi Gold Card	S\$163.50	S\$87.20
Citi Silver Card	S\$65.40	S\$32.70
Citi Cash Back+ ("Plus") Card	S\$196.20	S\$98.10
Citi Cash Back Card	S\$196.20	S\$98.10
Citi Cash Back Platinum Card	S\$163.50	S\$81.75
Citi Clear Platinum Card	S\$163.50	S\$87.20
Citi Clear Classic Card	S\$65.40	Not Applicable
Citi Clear Card	S\$30.52	Not Applicable
Citi M1 Blue Card	S\$65.40	S\$32.70
Citi M1 Gold Card	S\$163.50	S\$87.20
Citi M1 Platinum Card	S\$196.20	S\$98.10
Citi SMRT Card	S\$196.20	S\$98.10

a. Foreign currency transactions

- i. Card transactions (including online and overseas transactions) effected in US dollars will be converted into Singapore dollars. Card transactions effected in foreign currencies other than US dollars will be converted to US dollars before being converted into Singapore dollars, except for Australian dollars on Visa cards which will be converted into Singapore dollars directly. The conversion will take place on the date on which the transaction is received and recorded by us ("posting date"). The currency conversion will be based on our prevailing foreign exchange rate or an exchange rate determined by Visa or Mastercard International depending on whether the conversion is done by us, Visa or Mastercard International.
- ii. In addition, the card transaction will be subject to the following administrative fees on the converted Singapore dollar amount. An administrative fee of up to 3.25% if processed by Visa or Mastercard International or such other rate(s) as determined by us and notified to you.

b. Dynamic Currency Conversion

- i. If your card transaction (including online and overseas transactions) is converted into Singapore dollars via dynamic currency conversion (a service offered at certain ATMs and merchants which allows a cardmember to convert a transaction denominated in a foreign currency to Singapore Dollars at the point of withdrawal/sale), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant or dynamic currency conversion service provider, as the case may be. You acknowledge that we do not determine whether a card transaction will be converted into Singapore dollars via dynamic currency conversion and, where your card transaction is for a retail purchase, you may have to check with the relevant merchant whether such conversion was done.
- ii. In addition, the card transaction will be subject to an administrative fee of 1% levied by Visa/Mastercard International on the converted Singapore dollar amount if it is a Visa/Mastercard International transaction;

c. Singapore Dollars transactions processed outside Singapore

If the Singapore Dollars card transaction (including online transactions) is effected:

- i. with a local merchant whose payments are processed through an overseas intermediary; or
- ii. with a merchant who is registered as an overseas merchant regardless of its actual location, such card transaction will be subject to an administrative fee of 1% on the transaction amount if the card transaction is processed by Visa/Mastercard International.

This charge will be charged on card transactions including but not limited to any Visa or Mastercard retail card transaction presented in foreign currency that you choose to pay in Singapore Dollars at point-of-sale via dynamic currency conversion or any online Visa or Mastercard retail card transaction in Singapore Dollars which was processed outside Singapore. You may have to check with the relevant merchant whether such transaction was processed outside Singapore.