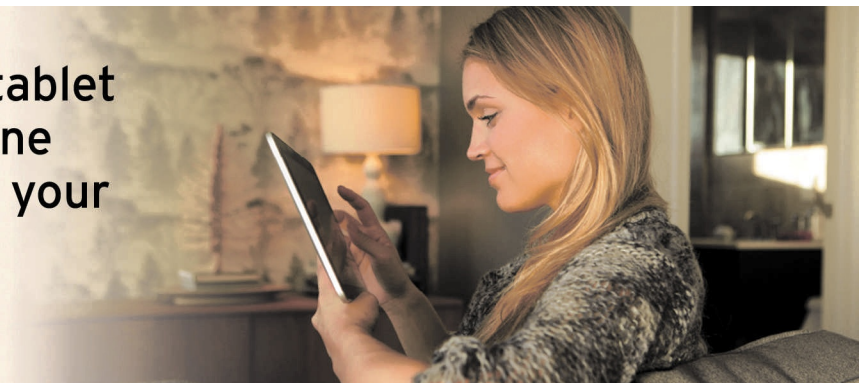


Statement Period	01/09/2014 - 30/09/2014
Statement Date	30/09/2014
Relationship Number	R002616752

KHUSHHAL YADAV
5/6
DUNDASVALE COURT GLASGOW
GLASGOW
UNITED KINGDOM G4 0XE

Relationship report for **KHUSHHAL YADAV**

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or computer, Citi Online
can help you manage your
money globally.



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Summary of your Citi Relationship

Current Accounts

ACCESS CURRENT ACCOUNT	0084396117	GBP	Balance 1,852.68
Current Accounts Total		GBP Equivalent	1,852.68

All amounts are in Pounds Sterling as of 30/09/2014 unless otherwise stated.

Note: Any GBP Equivalent shown for foreign currency accounts is for indication purposes only.

PSL - this indicates that investments are held with Pershing Securities Services as custodian.

Current Accounts

ACCESS CURRENT ACCOUNT 0084396117 GBP KHUSHHAL YADAV

IBAN for payments from abroad: GB 08 CITI 185004 84396117

The interest rate(s) applicable to this account at the date of this statement are detailed below. For more information, including whether the interest rate is fixed or variable, please refer to Citi Rates & Charges Information at www.citibank.co.uk

Credit Interest Rates	Gross % p.a.
GBP 0 - 9,999,999,999,999.99	0 %

Interest can be earned on all balances.

The gross rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.

Overdraft Interest Rates	To 30 Sep 2014 / Gross % p.a.
Any value, unarranged overdraft	26.40 %

Transactions

Date	Description	Withdrawals	Deposits	Balance
01 Sep	OPENING BALANCE			2,304.20
01 Sep	OUTGOING FASTER PAYMENT STANDING ORDER FINEHOLM LETTING SERVICES LTD THE ROYAL BANK OF SCOTLAND PLC 9592B 00636386	525.00		1,779.20
01 Sep	PURCHASE SPORTFOOD GLASGOW GB 4567380385536035 59.99 GBP 00:00 140830 74745094243060447901439 705428 5199	59.99		1,719.21
01 Sep	PURCHASE CURRYS.DIGITAL JAMAICA ST G1GB 4567380385536035 34.99 GBP 00:00 140830 74678584243060414259168 500435 5732	34.99		1,684.22
01 Sep	PURCHASE SAINSBURY'S SMKT BUCHANAN GALLGB 4567380385536035 31.80 GBP 00:00 140831 74929004244000977602862 443878 5411	31.80		1,652.42
01 Sep	LINK ATM WITHDRAWAL 4567380385536035 11011 TJ STORES GLASGOW GB AUG 31,14 162111 GBP 20.00 LSNEX1408310534486	20.00		1,632.42
01 Sep	PURCHASE TESCO STORES 6539 STRATHCLYDE GB 4567380385536035 9.00 GBP 00:00 140829 74745104242060195865271 555933 5411	9.00		1,623.42
01 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 5.60 GBP 00:00 140829 74745104242060023459099 524054 5814	5.60		1,617.82

Current Accounts

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Transactions

Date	Description	Withdrawals	Deposits	Balance
01 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 4.19 GBP 00:00 140829 74929004241004566858037 000000 5812	4.19		1,613.63
01 Sep	PURCHASE TESCO STORES 5396 GLASGOW GB 4567380385536035 3.73 GBP 00:00 140831 74678584244060835238717 829177 5411	3.73		1,609.90
01 Sep	PURCHASE TESCO STORES 6539 STRATHCLYDE GB 4567380385536035 2.00 GBP 00:00 140831 74745104244060822559402 908547 5411	2.00		1,607.90
01 Sep	PURCHASE TESCO STORES 6353 GLASGOW GB 4567380385536035 2.00 GBP 00:00 140831 74678584244060866191215 954630 5411	2.00		1,605.90
01 Sep	PURCHASE SUBWAY GLASGOW GB 4567380385536035 1.00 GBP 00:00 140830 74929004243006262408742 000000 5812	1.00		1,604.90
01 Sep	PURCHASE TESCO STORES 6391 GLASGOW GB 4567380385536035 1.00 GBP 00:00 140831 74745104244060874443455 588924 5411	1.00		1,603.90
02 Sep	INCOMING FASTER PAYMENT TRAN FROM PANDA 961899445401209001 ALL CLOSED LSNEX1409020545171 02/09/2014		400.00	2,003.90
02 Sep	PURCHASE TESCO STORES 6539 STRATHCLYDE GB 4567380385536035 16.28 GBP 00:00 140901 74745104245070165253629 738901 5411	16.28		1,987.62
02 Sep	PURCHASE NANDOS GLASGOW SAUCHIE GLASGOW GB 4567380385536035 9.75 GBP 00:00 140831 74745104245070026060445 705069 5812	9.75		1,977.87
02 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 4.19 GBP 00:00 140901 74929004244000668398036 000000 5812	4.19		1,973.68
03 Sep	INCOMING CHAPS TRANSFER CHAPS JITENDER SINGH UK GBP1499.05		1,499.05	3,472.73
03 Sep	PURCHASE BIKE RITE RUTHERGLEN GB 4567380385536035 40.00 GBP 00:00 140902 74929004245002364545877 221961 5571	40.00		3,432.73

Current Accounts

ACCESS CURRENT ACCOUNT 0084396117 GBP KHUSHHAL YADAV ... continued from previous page

Transactions

Date	Description	Withdrawals	Deposits	Balance
03 Sep	DIRECT DEBIT EE & T-MOBILE Q16216914470847885 245 941284 03038568	16.00		3,416.73
03 Sep	PURCHASE CREDITEXPRT.CO.UK GB 4567380385536035 14.99 GBP 00:00 140902 74929004246003775235339 392476 6012	14.99		3,401.74
03 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 5.30 GBP 00:00 140902 74745104246080018669359 176781 5814	5.30		3,396.44
03 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 4.19 GBP 00:00 140902 74929004245007665355348 000000 5812	4.19		3,392.25
04 Sep	PURCHASE Enterprise Rent A Car UK Enterprise ReGB 4567380385536035 65.94 GBP 00:00 140903 74929324247000940014996 080898 3405	65.94		3,326.31
04 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 5.80 GBP 00:00 140903 74745104247090016437666 100153 5814	5.80		3,320.51
04 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 4.19 GBP 00:00 140903 74929004246001965855890 000000 5812	4.19		3,316.32
05 Sep	PURCHASE TVLICENSING.CO.UK 3007906071 GB 4567380385536035 145.50 GBP 00:00 140903 74929004247007774221009 385986 7392	145.50		3,170.82
05 Sep	PURCHASE TESCO STORES 6539 STRATHCLYDE GB 4567380385536035 25.28 GBP 00:00 140904 74745104248000172726199 366457 5411	25.28		3,145.54
05 Sep	PURCHASE SCOTRAIL WEBTIS GLASGOW GB 4567380385536035 11.30 GBP 00:00 140904 74830504247160305047000 054191 4112	11.30		3,134.24
05 Sep	PURCHASE WP-SOACH ETICKET STOCKPORT GB 4567380385536035 8.60 GBP 00:00 140904 74678584248000134137950 129653 4131	8.60		3,125.64
05 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 5.40 GBP 00:00 140904 74745104248000016513324 983258 5814	5.40		3,120.24

Current Accounts

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Transactions

Date	Description	Withdrawals	Deposits	Balance
05 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 4.19 GBP 00:00 140904 74929004247007566028505 000000 5812	4.19		3,116.05
08 Sep	CBOL OUTGOING CGT KHUSHHAL EX RATE: 0.01058 INDIA - PUNE CITIBANK, N.A. 5129121701 INR 180000.00 HBKEX1409080100356 08/09/2014	1,903.57		1,212.48
08 Sep	PURCHASE LEARNDIRECT LIMITED 0800101901 GB 4567380385536035 50.00 GBP 00:00 140905 74929324249011700002756 896819 8220	50.00		1,162.48
08 Sep	PURCHASE SAINSBURY'S SMKT BUCHANAN GALLGB 4567380385536035 38.40 GBP 00:00 140907 74929004251009770113118 454426 5411	38.40		1,124.08
08 Sep	PURCHASE STARBUCKS GLASGOW GB 4567380385536035 11.53 GBP 00:00 140906 74929004250001177928363 000000 5812	11.53		1,112.55
08 Sep	PURCHASE WWW.LYCATTEL.COM 0207 5366540 GB 4567380385536035 10.00 GBP 00:00 140905 74929004249002672198191 338857 4812	10.00		1,102.55
08 Sep	PURCHASE WATERSTONES GLASGOW GB 4567380385536035 7.99 GBP 00:00 140907 74678584251010714479940 845085 5942	7.99		1,094.56
08 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 6.20 GBP 00:00 140905 74745104249010018334024 781932 5814	6.20		1,088.36
08 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 4.19 GBP 00:00 140905 74929004248009166371342 000000 5812	4.19		1,084.17
08 Sep	PURCHASE Cineworld GLA CP 0844 815 7747GB 4567380385536035 3.83 GBP 00:00 140905 74929004249004872915515 784315 7922	3.83		1,080.34
08 Sep	PURCHASE Cineworld GLA CP 0844 815 7747GB 4567380385536035 3.83 GBP 00:00 140906 74929004250009970037696 470239 7922	3.83		1,076.51

Current Accounts

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Transactions

Date	Description	Withdrawals	Deposits	Balance
08 Sep	PURCHASE POUNDLAND LTD 1377 SAUCHIEHALL SGB 4567380385536035 2.00 GBP 00:00 140907 74929004251002272018075 672079 5310	2.00		1,074.51
09 Sep	PURCHASE NANDOS GLASGOW SAUCHIE GLASGOW GB 4567380385536035 23.84 GBP 00:00 140907 74745104252020026012078 325809 5812	23.84		1,050.67
09 Sep	PURCHASE THE GYM LTD GUILDFORD GB 4567380385536035 15.99 GBP 00:00 140908 74830504251174112263588 106814 7997	15.99		1,034.68
09 Sep	PURCHASE TESCO STORES 6539 STRATHCLYDE GB 4567380385536035 13.37 GBP 00:00 140908 74745104252020175575958 569912 5411	13.37		1,021.31
09 Sep	PURCHASE SPORTSDIRECT 110 08443325110 GB 4567380385536035 9.99 GBP 00:00 140907 74929004251000674099156 417569 5941	9.99		1,011.32
09 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 5.60 GBP 00:00 140908 74745104252020017499151 829827 5814	5.60		1,005.72
09 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 4.19 GBP 00:00 140908 74929004251006365902368 000000 5812	4.19		1,001.53
10 Sep	OUTGOING FASTER PAYMENT - CBOL DEREK DEREK 2014/09/10-09:50	300.00		701.53
10 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 5.70 GBP 00:00 140909 74745104253030015354299 319971 5814	5.70		695.83
10 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 4.19 GBP 00:00 140909 74929004252008765181105 000000 5812	4.19		691.64
11 Sep	PURCHASE MAKEMYTRIP (INDIA) P LTD Gurgaon IN 4567380385536035 48.06 GBP 00:00 140910 74056634254425300491665 566206 4722	48.06		643.58
11 Sep	PURCHASE YATRA COM GURGAON IN 4567380385536035 4479.00 INR 00:00 140910 0.0105 GBP/INR 74332744254425358481470 591036 4722	47.20		596.38

Current Accounts

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Transactions

Date	Description	Withdrawals	Deposits	Balance
11 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 5.80 GBP 00:00 140910 74745104254040015870458 644344 5814	5.80		590.58
11 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 4.19 GBP 00:00 140910 74929004253002265589411 000000 5812	4.19		586.39
12 Sep	LINK ATM WITHDRAWAL 4567380385536035 11011 GLASGOW SAUCHIEHAL GLASGOW GB SEP 11,14 223247 GBP 20.00 LSNEX1409110592161	20.00		566.39
12 Sep	PURCHASE TESCO STORES 5396 GLASGOW GB 4567380385536035 2.93 GBP 00:00 140911 74678584255050250598766 080771 5411	2.93		563.46
12 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 0.99 GBP 00:00 140911 74929004254009668238792 000000 5812	0.99		562.47
15 Sep	PURCHASE W M MORRISONS FORT WILLIAM GB 4567380385536035 9.73 GBP 00:00 140913 74929004257009677774065 529920 5411	9.73		552.74
15 Sep	PURCHASE TESCO-STORES 6221 GLASGOW GB 4567380385536035 9.54 GBP 00:00 140914 74745094258060820650688 148034 5411	9.54		543.20
15 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 5.50 GBP 00:00 140912 74745104256060017872979 284059 5814	5.50		537.70
15 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 4.19 GBP 00:00 140912 74929004255007466325075 000000 5812	4.19		533.51
15 Sep	PURCHASE W M MORRISONS CAFE FORT WILLIAM GB 4567380385536035 3.00 GBP 00:00 140913 74929004257008272012913 000088 5812	3.00		530.51
16 Sep	PURCHASE ENTERPRISE 0141 8421000 GB 4567380385536035 58.58 GBP 00:00 140912 74929004259005370411417 825084 3405	58.58		471.93

Current Accounts

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Transactions

Date	Description	Withdrawals	Deposits	Balance
16 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 5.60 GBP 00:00 140915 74745104259070016912707 256873 5814	5.60		466.33
16 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 4.19 GBP 00:00 140915 74929004258005065751086 000000 5812	4.19		462.14
17 Sep	PURCHASE SAINSBURY'S SMKT BUCHANAN GALLGB 4567380385536035 28.35 GBP 00:00 140916 74929004260000371443557 513690 5411	28.35		433.79
17 Sep	DIRECT DEBIT CINEWORLD CINEMAS 0002447966 2447966 259 836504 01213582	16.40		417.39
17 Sep	PURCHASE TESCO STORES 6539 STRATHCLYDE GB 4567380385536035 11.15 GBP 00:00 140916 74745104260080224754517 435090 5411	11.15		406.24
17 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 5.60 GBP 00:00 140916 74745104260080016537468 530865 5814	5.60		400.64
18 Sep	DIRECT DEBIT PURE GYM LTD 000600081439020004 260 248342 01407692	18.99		381.65
18 Sep	PURCHASE TESCO STORES 6539 STRATHCLYDE GB 4567380385536035 8.50 GBP 00:00 140917 74745104261090241499151 052405 5411	8.50		373.15
18 Sep	PURCHASE WWW.NETFLIX.COM 14085403700 LU 4567380385536035 5.99 GBP 00:00 140917 74988214261090120935823 895143 5968	5.99		367.16
18 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 5.80 GBP 00:00 140917 74745104261090014030043 458585 5814	5.80		361.36
19 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 5.70 GBP 00:00 140918 74745104262000015673179 819662 5814	5.70		355.66
19 Sep	PURCHASE SUBWAY UNION STREET GB 4567380385536035 4.19 GBP 00:00 140918 74929004261006765914219 000000 5812	4.19		351.47

Current Accounts

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Transactions

Date	Description	Withdrawals	Deposits	Balance
19 Sep	PURCHASE TESCO STORES 6539 STRATHCLYDE GB 4567380385536035 3.50 GBP 00:00 140918 74745104262000254217118 121711 5411	3.50		347.97
22 Sep	LINK ATM WITHDRAWAL 4567380385536035 11011 TESCO GL SHL METRO GLASGOW GB SEP 21,14 143508 GBP 20.00 LSNEX1409210638551	20.00		327.97
22 Sep	PURCHASE WWW.LYCATEL.COM 0207 5366540 GB 4567380385536035 10.00 GBP 00:00 140919 74929004263003779262485 231698 4812	10.00		317.97
22 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 5.80 GBP 00:00 140919 74745104263010017981701 309900 5814	5.80		312.17
22 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 4.19 GBP 00:00 140919 74929004262005266439758 000000 5812	4.19		307.98
22 Sep	PURCHASE Cineworld GLA CP 0844 815 7747GB 4567380385536035 3.83 GBP 00:00 140919 74929004263006370007605 775388 7922	3.83		304.15
22 Sep	PURCHASE Cineworld GLA CP 0844 815 7747GB 4567380385536035 3.83 GBP 00:00 140921 74929004265004378414640 397983 7922	3.83		300.32
22 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 0.99 GBP 00:00 140920 74929004263002160648740 000000 5812	0.99		299.33
23 Sep	PURCHASE SAINSBURY'S SMKT BUCHANAN GALLGB 4567380385536035 32.89 GBP 00:00 140922 74929004266000479485447 798936 5411	32.89		266.44
23 Sep	PURCHASE NANDOS GLASGOW SAUCHIE GLASGOW GB 4567380385536035 23.05 GBP 00:00 140921 74745104266020025086341 229159 5812	23.05		243.39
23 Sep	PURCHASE TESCO STORES 6539 STRATHCLYDE GB 4567380385536035 17.47 GBP 00:00 140922 74745104266020213952403 928663 5411	17.47		225.92

Current Accounts

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Transactions

Date	Description	Withdrawals	Deposits	Balance
23 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 5.70 GBP 00:00 140922 74745104266020016740955 744659 5814	5.70		220.22
23 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 4.19 GBP 00:00 140922 74929004265006965850136 000000 5812	4.19		216.03
24 Sep	OUTGOING FASTER PAYMENT - CBOL DEBASHISH PANDA DEBASHISH 2014/09/24-09:34	100.00		116.03
24 Sep	DIRECT DEBIT ORANGE HOME FS652643601-NBNP80 266 948526 01602545	18.40		97.63
24 Sep	PURCHASE TESCO STORES 6539 STRATHCLYDE GB 4567380385536035 6.00 GBP 00:00 140923 74745104267030151111275 550977 5411	6.00		91.63
24 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 4.19 GBP 00:00 140923 74929004266005565096008 000000 5812	4.19		87.44
25 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 5.50 GBP 00:00 140924 74745104268040017142389 534951 5814	5.50		81.94
25 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 4.19 GBP 00:00 140924 74929004267002565536256 000000 5812	4.19		77.75
26 Sep	DIRECT CREDIT 671 JPMCB 0801 08021725 K MR KHUSHHAL YADAV 000 750485 03591248		3,114.05	3,191.80
26 Sep	CBOL OUTGOING CGT KHUSHHAL EX RATE: 0.01030 INDIA - PUNE CITIBANK, N.A. 5129121701 INR 198000.00 HBKEX1409260110633 26/09/2014	2,038.44		1,153.36
26 Sep	PURCHASE DROPBOX db.tt/cchelp US 4567380385536035 9.99 USD 00:00 140925 0.6306 GBP/USD 24906414268010468995414 314401 4816	6.30		1,147.06
26 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 5.80 GBP 00:00 140925 74745104269050016884054 867076 5814	5.80		1,141.26

Current Accounts

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Transactions

Date	Description	Withdrawals	Deposits	Balance
26 Sep	PURCHASE SAVERS GLASGOW GB 4567380385536035 2.89 GBP 00:00 140925 74745104269050147865055 083030 5912	2.89		1,138.37
29 Sep	REFUND WATERSTONES GLASGOW GB 4567380385536035 12.99 GBP 00:00 140928 74678584272060778260707 000000 5942		12.99	1,151.36
29 Sep	PURCHASE EMIRATES 1762184630401INTERNET GB 4567380385536035 444.08 GBP 00:00 140926 74678584270060137128308 938392 3026	444.08		707.28
29 Sep	LINK ATM WITHDRAWAL 4567380385536035 11011 GLASGOW SAUCHIEHAL GLASGOW GB SEP 27,14 203902 GBP 20.00 LSNEEX1409270672081	20.00		687.28
29 Sep	PURCHASE SUPER ASIA GLASGOW GB 4567380385536035 17.19 GBP 00:00 140927 74463654270912704370608 797733 5499	17.19		670.09
29 Sep	PURCHASE WATERSTONES GLASGOW GB 4567380385536035 12.99 GBP 00:00 140927 74678584271060468359083 481771 5942	12.99		657.10
29 Sep	PURCHASE SUPER ASIA GLASGOW GB 4567380385536035 12.51 GBP 00:00 140927 74463654270912704370558 704663 5499	12.51		644.59
29 Sep	PURCHASE TESCO STORES 6539 STRATHCLYDE GB 4567380385536035 11.50 GBP 00:00 140928 74745104272060827850785 217403 5411	11.50		633.09
29 Sep	PURCHASE MSFT *OFFICE OFFICE.COM LU 4567380385536035 5.99 GBP 00:00 140927 74302454271438328527240 359059 4816	5.99		627.10
29 Sep	PURCHASE FOOD 2 GO (GLASGOW) LT GLASGOW GB 4567380385536035 5.60 GBP 00:00 140926 74745104270060018984155 386162 5814	5.60		621.50
29 Sep	PURCHASE SUBWAY UNION STREET GB 4567380385536035 4.28 GBP 00:00 140926 74929004269003866539203 000000 5812	4.28		617.22

Current Accounts

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Transactions

Date	Description	Withdrawals	Deposits	Balance
29 Sep	PURCHASE PRET A MANGER 34 SAUCHIEHALGB 4567380385536035 4.25 GBP 00:00 140927 74929004271005172010387 807569 5812	4.25		612.97
29 Sep	PURCHASE Cineworld GLA CP 0844 815 7747GB 4567380385536035 3.83 GBP 00:00 140927 74929004271005377958570 403835 7922	3.83		609.14
29 Sep	PURCHASE SAINSBURY'S SMKT BUCHANAN GALLGB 4567380385536035 2.20 GBP 00:00 140927 74929004271002874611505 326819 5411	2.20		606.94
29 Sep	PURCHASE SAINSBURYS S/MKTS GLASGOW GB 4567380385536035 1.75 GBP 00:00 140927 74929004271008073631996 033104 5411	1.75		605.19
30 Sep	INCOMING CHAPS TRANSFER		1,119.14	1,724.33
30 Sep	CHAPS JITENDER SINGH UK GBP1119.14 INCOMING FASTER PAYMENT TRAN FROM PANDA 983861256501039001 PENDING LSNEX1409300684029 30/09/2014		200.00	1,924.33
30 Sep	DIRECT DEBIT VODAFONE LIMITED 32056766M687525 272 628328 01683043	45.90		1,878.43
30 Sep	PURCHASE SAINSBURY'S SMKT BUCHANAN GALLGB 4567380385536035 12.80 GBP 00:00 140929 74929004273000879813124 541362 5411	12.80		1,865.63
30 Sep	PURCHASE SUBWAY GLASGOW GB 4567380385536035 5.20 GBP 00:00 140929 74929004272007168373885 000000 5812	5.20		1,860.43
30 Sep	PURCHASE SUBWAY HOPE STREET GB 4567380385536035 4.19 GBP 00:00 140929 74929004272007866050371 000000 5812	4.19		1,856.24
30 Sep	PURCHASE TESCO STORES 5396 GLASGOW GB 4567380385536035 3.56 GBP 00:00 140929 74678584273070259417808 052025 5411	3.56		1,852.68
30 Sep	CLOSING BALANCE			1,852.68
	TOTAL	6,796.75	6,345.23	

Customer Service Information

The transaction date shown on the left hand column is the date the transaction was applied to your account, on which your balance is affected for interest charging purposes. The date shown beside the word 'value' is the date you carried out the transaction.

Should you require any further information relating to incoming payments from another Citi account please call Citiphone and quote the six digit reference number shown on the statement.

Please note that we have enhanced our systems and from 19 May 2014 if you make any investment transactions these will be reflected in your new combined banking and investment statement.

Where your statement covers a period starting before 19 May 2014, investment transactions executed before this date will not be reflected. Investment transactions for the period from 1 January 2014 to 30 June 2014 will be reflected in a separate statement which we will send to you after June 2014.

Feedback From You

Please contact us should any of your contact details change - address or telephone numbers. Simply call CitiPhone Banking.

Managing your account with Citi Online, CitiPhone and ATMs

Using our automated internet, telephone and ATM banking is fast and efficient making it easier to manage your day to day finances. Below is an overview of the key automated services you can access to help you manage your money on the move.

	Check your account balance	Information on your recent transactions	Move money between your Citi accounts	Make payments to non Citi accounts within the UK	Make payments to Citi accounts worldwide	Managing your PINs
Citi Online internet banking citibank.co.uk	yes	yes	yes	yes	yes	Yes - change your tPIN
CitiPhone touchtone automated telephone banking call	yes	yes	yes	yes +	no	Yes - change your tPIN
Any UK Citi ATM	yes	yes	yes	no	no	Yes - change your ATM PIN
Any UK LINK ATM	yes	yes	no	no	no	Yes - change your ATM PIN
IVR	yes	yes	yes	no	no	Yes - change your tPIN

+ The payee must have been set up via Citi Online or by speaking to a CitiPhone agent.

Having PIN problems?

If you want to re-order any of your PINs (PIN for purchases and/or cash withdrawals dependent on your card type, tPIN for CitiPhone), please visit your local branch or call CitiPhone to speak to an adviser.

Using your Citi Card overseas

If you use a Citi Card to make payments in currencies other than the currency of the Account, the amount of the transaction will be converted into Sterling using our reference exchange rate (which is Visa's exchange rate on the date it processes the transaction, plus a commission of 2.75%). This rate may not be the same as the rate that applied on the date the transaction was made, if the payment is processed by Visa after that date. If your Account is in a currency other than Sterling, the Sterling amount will then be converted by us into the currency of the Account using the "Citi UK" reference exchange rate applicable at the time.

If you use a Citi Card to make ATM withdrawals (other than through a Citi-operated ATM) in currencies other than the currency of the Account, the amount of the transaction will be converted into US Dollars using our reference exchange rate (which is Visa's exchange rate on the date it processes the transaction, plus a commission of 2.75%). This rate may not be the same as the rate that applied on the date the transaction was made, if the payment is processed by Visa after that date. If your Account is in a currency other than US Dollars, the US Dollar amount will then be converted by us into the currency of the Account using the "Citi UK" exchange rate applicable at the time.

In addition, a charge of 2% (minimum £2, maximum £5) is applied to all ATM cash withdrawals made using your Citi Card (other than through a Citi-operated ATM or LINK ATM), in a currency other than Sterling, from a Sterling Account. This charge will be applied to the Sterling amount debited from your account, after the amount of the foreign currency transaction has been converted. When making cash withdrawals through a Citi-operated ATM outside the UK in a currency other than the currency of your account, the amount of the transaction will be converted into US Dollars using the "Citishare" reference exchange rate on the date we process the transaction. If your account is in a currency other than US Dollars, the US Dollar amount will then be converted by us into the currency of the Account using the "Citi UK" exchange rate applicable at the time.

Using your Citi Card to make foreign currency withdrawals at Citi ATMs in the UK

When making cash withdrawals through a Citi-operated ATM in a currency other than the currency of your account, the amount of the transaction will be converted into Sterling on the date we process the transaction using the Reuters mid-rate applicable at that time plus 5%. If your account is in a currency other than Sterling, the Sterling amount will then be converted by us into the currency of the Account using the Reuters mid-rate applicable at the time plus 5%.

You can call us for full details of the actual rates used to convert any foreign currency payment.

Calls may be monitored or recorded for training and service quality purposes. Calls to 0800 numbers are free from a UK landline, mobile costs may vary.

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