

Statement Period 01 Mar 2014 - 31 Mar 2014

KHUSHHAL YADAV
FLAT 1
15A MEADS ROAD
LONDON
UNITED KINGDOM N22 6RN

SUMMARY OF YOUR CITIBANK ACCOUNT

All amounts are in Pounds Sterling as of 31 Mar 2014 unless otherwise stated.

Current Accounts			
STERLING CURRENT ACCOUNT	0084396117	GBP	Balance 3,639.22
Current Accounts Total		GBP Equivalent	3,639.22



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

UKN1ES00/P076891/S016958/R002616752

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CURRENT ACCOUNTS

STERLING 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 Citibank Rates & Charges Information at www.citibank.co.uk

Credit Interest Rates	Gross % p.a.
GBP 0 - 9,999,999,999,999.99	0.00 %

Interest can be earned on all balances.

Overdraft Interest Rates	To 31 Mar 2014 / Gross % p.a.
Any value, unarranged overdraft	26.40 %

Transactions

Date	Description	Withdrawals	Deposits	Balance
01 Mar	OPENING BALANCE			4,675.46
03 Mar	LNK CASH W/DRAWAL 532314 UA982106 02/03/2014-18:05 NOEL PARK 1 WOOD GREEN GB	20.00		4,655.46
03 Mar	PURCHASE TESCO STORES 5929 TRANS 02/03/14 GBP 1.95 **673803855360** 009	1.95		4,653.51
03 Mar	PURCHASE SAINSBURYS S/MKTS TRANS 02/03/14 GBP 2.60 **673803855360** 009	2.60		4,650.91
03 Mar	PURCHASE Cineworld WOO CP TRANS 01/03/14 GBP 3.11 **673803855360** 009	3.11		4,647.80
03 Mar	PURCHASE MCDONALDS REST TRANS 02/03/14 GBP 3.29 **673803855360** 009	3.29		4,644.51
03 Mar	PURCHASE MARKS & SPENCER TRANS 28/02/14 GBP 5.00 **673803855360** 009	5.00		4,639.51
03 Mar	PURCHASE BURGERKING TRANS 01/03/14 GBP 6.09 **673803855360** 009	6.09		4,633.42
03 Mar	PURCHASE SAINSBURY'S TRANS 02/03/14 GBP 12.80 **673803855360** 009	12.80		4,620.62
03 Mar	PURCHASE T K MAXX TRANS 02/03/14 GBP 49.99 **673803855360** 009	49.99		4,570.63
04 Mar	PURCHASE SUBWAY TRANS 03/03/14 GBP 3.20 **673803855360** 009	3.20		4,567.43

CURRENT ACCOUNTS

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

Transactions

Date	Description	Withdrawals	Deposits	Balance
04 Mar	PURCHASE PRET A MANGER TRANS 03/03/14 GBP 4.25 **673803855360** 009	4.25		4,563.18
04 Mar	PURCHASE SACAT MARKS & SPENCER TRANS 03/03/14 GBP 11.00 **673803855360** 009	11.00		4,552.18
05 Mar	PURCHASE SAINSBURYS S/MKTS TRANS 04/03/14 GBP 2.60 **673803855360** 009	2.60		4,549.58
05 Mar	PURCHASE SUBWAY TRANS 04/03/14 GBP 3.20 **673803855360** 009	3.20		4,546.38
05 Mar	PURCHASE SACAT MARKS & SPENCER TRANS 04/03/14 GBP 4.00 **673803855360** 009	4.00		4,542.38
05 Mar	PURCHASE PRET A MANGER TRANS 04/03/14 GBP 4.25 **673803855360** 009	4.25		4,538.13
06 Mar	INCOMING FASTER PAYMENT TRAN FROM FC PEOPLE LT 636258925181503001 FC PEOPLE FEB 14 6362589251815030014020140306826400516		2,755.82	7,293.95
06 Mar	DIRECT DEBIT TO EE & T-MOBILE Q16216914440385637	16.00		7,277.95
06 Mar	PURCHASE SUBWAY TRANS 05/03/14 GBP 3.20 **673803855360** 009	3.20		7,274.75
06 Mar	PURCHASE BOOTS 1613 TRANS 05/03/14 GBP 3.79 **673803855360** 009	3.79		7,270.96
06 Mar	PURCHASE SAINSBURY'S TRANS 05/03/14 GBP 6.00 **673803855360** 009	6.00		7,264.96
06 Mar	PURCHASE SACAT MARKS & SPENCER TRANS 05/03/14 GBP 11.00 **673803855360** 009	11.00		7,253.96
07 Mar	PURCHASE SUBWAY TRANS 06/03/14 GBP 3.20 **673803855360** 009	3.20		7,250.76
07 Mar	PURCHASE BOOTS 1613 TRANS 06/03/14 GBP 3.79 **673803855360** 009	3.79		7,246.97
10 Mar	PURCHASE SAINSBURYS S/MKTS TRANS 08/03/14 GBP 3.00 **673803855360** 009	3.00		7,243.97



CURRENT ACCOUNTS

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

Transactions

Date	Description	Withdrawals	Deposits	Balance
10 Mar	PURCHASE SAINSBURYS S/MKTS TRANS 07/03/14 GBP 3.10 **673803855360** 009	3.10		7,240.87
10 Mar	PURCHASE SUBWAY TRANS 07/03/14 GBP 3.20 **673803855360** 009	3.20		7,237.67
10 Mar	PURCHASE BOOTS,0785 TRANS 08/03/14 GBP 3.29 **673803855360** 009	3.29		7,234.38
10 Mar	PURCHASE BOOTS 1521 TRANS 07/03/14 GBP 3.79 **673803855360** 009	3.79		7,230.59
10 Mar	PURCHASE PRET A MANAGER TRANS 08/03/14 GBP 4.25 **673803855360** 009	4.25		7,226.34
10 Mar	PURCHASE PRET A MANGER TRANS 09/03/14 GBP 4.25 **673803855360** 009	4.25		7,222.09
10 Mar	PURCHASE SAINSBURYS SUPERMA TRANS 08/03/14 GBP 6.10 **673803855360** 009	6.10		7,215.99
10 Mar	PURCHASE SACAT MARKS & SPENCER TRANS 07/03/14 GBP 11.00 **673803855360** 009	11.00		7,204.99
11 Mar	PURCHASE SAINSBURYS S/MKTS TRANS 10/03/14 GBP 1.60 **673803855360** 009	1.60		7,203.39
11 Mar	PURCHASE SAINSBURYS SUPERMA TRANS 10/03/14 GBP 3.00 **673803855360** 009	3.00		7,200.39
11 Mar	PURCHASE SUBWAY TRANS 10/03/14 GBP 3.20 **673803855360** 009	3.20		7,197.19
11 Mar	PURCHASE BOOTS,0839 TRANS 09/03/14 GBP 3.29 **673803855360** 009	3.29		7,193.90
11 Mar	PURCHASE BOOTS 1613 TRANS 10/03/14 GBP 3.79 **673803855360** 009	3.79		7,190.11
11 Mar	PURCHASE SACAT MARKS & SPENCER TRANS 10/03/14 GBP 11.00 **673803855360** 009	11.00		7,179.11
12 Mar	OUTGOING INTERCITI TRSF TO UNITED KINGDOM 84601306 12/03/2014-13:35	2,000.00		5,179.11

CURRENT ACCOUNTS

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

Transactions

Date	Description	Withdrawals	Deposits	Balance
12 Mar	PURCHASE SUBWAY TRANS 11/03/14 GBP 3.20 **673803855360** 009	3.20		5,175.91
12 Mar	PURCHASE BOOTS 1613 TRANS 11/03/14 GBP 3.79 **673803855360** 009	3.79		5,172.12
13 Mar	LNK CASH W/DRAWAL 521642 UA982106 13/03/2014-19:52 NOEL PARK 1 WOOD GREEN GB	150.00		5,022.12
13 Mar	PURCHASE TESCO STORES 5929 TRANS 12/03/14 GBP 2.63 **673803855360** 009	2.63		5,019.49
13 Mar	PURCHASE SUBWAY TRANS 12/03/14 GBP 3.20 **673803855360** 009	3.20		5,016.29
13 Mar	PURCHASE BOOTS 1613 TRANS 12/03/14 GBP 3.79 **673803855360** 009	3.79		5,012.50
13 Mar	PURCHASE SACAT MARKS & SPENCER TRANS 12/03/14 GBP 5.00 **673803855360** 009	5.00		5,007.50
14 Mar	PURCHASE SAINSBURYS S/MKTS TRANS 13/03/14 GBP 2.00 **673803855360** 009	2.00		5,005.50
14 Mar	PURCHASE SUBWAY TRANS 13/03/14 GBP 3.20 **673803855360** 009	3.20		5,002.30
14 Mar	PURCHASE BOOTS 1613 TRANS 13/03/14 GBP 3.79 **673803855360** 009	3.79		4,998.51
17 Mar	LNK CASH W/DRAWAL 023056 SB84HC11 15/03/2014-13:06 WOOD GREEN LONDON GB	500.00		4,498.51
17 Mar	PURCHASE SAINSBURYS S/MKTS TRANS 15/03/14 GBP 2.40 **673803855360** 009	2.40		4,496.11
17 Mar	PURCHASE SAINSBURYS S/MKTS TRANS 15/03/14 GBP 3.00 **673803855360** 009	3.00		4,493.11
17 Mar	PURCHASE SAINSBURY'S TRANS 14/03/14 GBP 3.10 **673803855360** 009	3.10		4,490.01
17 Mar	PURCHASE SUBWAY TRANS 14/03/14 GBP 3.20 **673803855360** 009	3.20		4,486.81



CURRENT ACCOUNTS

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

Transactions

Date	Description	Withdrawals	Deposits	Balance
17 Mar	PURCHASE BOOTS 1613 TRANS 14/03/14 GBP 3.79 **673803855360** 009	3.79		4,483.02
17 Mar	PURCHASE Cineworld WOO CP TRANS 15/03/14 GBP 3.90 **673803855360** 009	3.90		4,479.12
17 Mar	PURCHASE MARKS & SPENCER TRANS 14/03/14 GBP 5.00 **673803855360** 009	5.00		4,474.12
17 Mar	PURCHASE BURGER KING TRANS 15/03/14 GBP 5.69 **673803855360** 009	5.69		4,468.43
17 Mar	PURCHASE SACAT MARKS & SPENCER TRANS 14/03/14 GBP 11.00 **673803855360** 009	11.00		4,457.43
18 Mar	DIRECT DEBIT TO CINEWORLD CINEMAS 0002447966 2447966	15.90		4,441.53
18 Mar	PURCHASE BOOTS,0785 TRANS 16/03/14 GBP 3.29 **673803855360** 009	3.29		4,438.24
18 Mar	PURCHASE BOOTS 1521 TRANS 17/03/14 GBP 3.79 **673803855360** 009	3.79		4,434.45
18 Mar	PURCHASE PRET A MANGER TRANS 17/03/14 GBP 4.25 **673803855360** 009	4.25		4,430.20
18 Mar	PURCHASE WWW.NETFLIX.COM TRANS 17/03/14 GBP 5.99 **673803855360** 009	5.99		4,424.21
18 Mar	PURCHASE OYSTER RENEW WEB TRANS 17/03/14 GBP 141.40 **673803855360** 009	141.40		4,282.81
19 Mar	DIRECT DEBIT TO THE GYM LTD 7533981A-THE-GYM	20.99		4,261.82
19 Mar	PURCHASE POUNDLAND LTD 1178 TRANS 18/03/14 GBP 1.00 **673803855360** 009	1.00		4,260.82
19 Mar	PURCHASE SUBWAY TRANS 18/03/14 GBP 3.20 **673803855360** 009	3.20		4,257.62
19 Mar	PURCHASE BOOTS 1613 TRANS 18/03/14 GBP 3.79 **673803855360** 009	3.79		4,253.83

CURRENT ACCOUNTS

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

Transactions

Date	Description	Withdrawals	Deposits	Balance
19 Mar	PURCHASE SACAT MARKS & SPENCER TRANS 18/03/14 GBP 5.00 **673803855360** 009	5.00		4,248.83
19 Mar	PURCHASE SACAT MARKS & SPENCER TRANS 18/03/14 GBP 11.69 **673803855360** 009	11.69		4,237.14
20 Mar	PURCHASE SUBWAY TRANS 19/03/14 GBP 3.20 **673803855360** 009	3.20		4,233.94
20 Mar	PURCHASE BOOTS 1613 TRANS 19/03/14 GBP 3.79 **673803855360** 009	3.79		4,230.15
21 Mar	DIRECT DEBIT TO VIRGIN MOBILE DD13482235	25.10		4,205.05
21 Mar	PURCHASE SAINSBURYS SUPERMA TRANS 20/03/14 GBP 3.00 **673803855360** 009	3.00		4,202.05
21 Mar	PURCHASE SUBWAY TRANS 20/03/14 GBP 3.20 **673803855360** 009	3.20		4,198.85
21 Mar	PURCHASE BOOTS 1613 TRANS 20/03/14 GBP 3.79 **673803855360** 009	3.79		4,195.06
21 Mar	PURCHASE MARKS & SPENCER TRANS 20/03/14 GBP 5.00 **673803855360** 009	5.00		4,190.06
21 Mar	PURCHASE MARKS & SPENCER TRANS 20/03/14 GBP 6.00 **673803855360** 009	6.00		4,184.06
21 Mar	PURCHASE SAINSBURYS S/MKTS TRANS 20/03/14 GBP 9.10 **673803855360** 009	9.10		4,174.96
24 Mar	PURCHASE SUBWAY TRANS 21/03/14 GBP 3.20 **673803855360** 009	3.20		4,171.76
24 Mar	PURCHASE BOOTS,0785 TRANS 22/03/14 GBP 3.29 **673803855360** 009	3.29		4,168.47
24 Mar	PURCHASE BOOTS 1613 TRANS 21/03/14 GBP 3.79 **673803855360** 009	3.79		4,164.68
24 Mar	PURCHASE SAINSBURYS S/MKTS TRANS 23/03/14 GBP 4.35 **673803855360** 009	4.35		4,160.33



CURRENT ACCOUNTS

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

Transactions

Date	Description	Withdrawals	Deposits	Balance
24 Mar	PURCHASE SUBWAY TRANS 22/03/14 GBP 5.20 **673803855360** 009	5.20		4,155.13
24 Mar	PURCHASE SUBWAY TRANS 23/03/14 GBP 5.20 **673803855360** 009	5.20		4,149.93
24 Mar	PURCHASE SAVERS TRANS 23/03/14 GBP 6.98 **673803855360** 009	6.98		4,142.95
24 Mar	PURCHASE MARKS & SPENCER TRANS 22/03/14 GBP 25.00 **673803855360** 009	25.00		4,117.95
25 Mar	PURCHASE SACAT MARKS & SPENCER TRANS 24/03/14 GBP 3.00 **673803855360** 009	3.00		4,114.95
25 Mar	PURCHASE BOOTS 1613 TRANS 24/03/14 GBP 3.79 **673803855360** 009	3.79		4,111.16
25 Mar	PURCHASE PRET A MANGER TRANS 24/03/14 GBP 4.25 **673803855360** 009	4.25		4,106.91
25 Mar	PURCHASE SACAT MARKS & SPENCER TRANS 24/03/14 GBP 5.00 **673803855360** 009	5.00		4,101.91
26 Mar	LNK CASH W/DRAWAL 502682 UA982106 26/03/2014-19:48 NOEL PARK 1 WOOD GREEN GB	300.00		3,801.91
26 Mar	PURCHASE SUBWAY TRANS 25/03/14 GBP 3.20 **673803855360** 009	3.20		3,798.71
26 Mar	PURCHASE BOOTS 1613 TRANS 25/03/14 GBP 3.79 **673803855360** 009	3.79		3,794.92
26 Mar	PURCHASE DROPBOX TRANS 25/03/14 USD 9.99 EXCH RATE = 0.62462 **673803855360** 009	6.24		3,788.68
27 Mar	PURCHASE SAINSBURYS S/MKTS TRANS 26/03/14 GBP 3.10 **673803855360** 009	3.10		3,785.58
27 Mar	PURCHASE BOOTS 1613 TRANS 26/03/14 GBP 3.79 **673803855360** 009	3.79		3,781.79

CURRENT ACCOUNTS

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

Transactions

Date	Description	Withdrawals	Deposits	Balance
27 Mar	PURCHASE PRET A MANGER TRANS 26/03/14 GBP 4.25 **673803855360** 009	4.25		3,777.54
27 Mar	PURCHASE MARKS & SPENCER TRANS 26/03/14 GBP 5.00 **673803855360** 009	5.00		3,772.54
27 Mar	PURCHASE SACAT MARKS & SPENCER TRANS 26/03/14 GBP 6.00 **673803855360** 009	6.00		3,766.54
28 Mar	PURCHASE SAINSBURYS S/MKTS TRANS 27/03/14 GBP 2.60 **673803855360** 009	2.60		3,763.94
28 Mar	PURCHASE BOOTS 1613 TRANS 27/03/14 GBP 3.79 **673803855360** 009	3.79		3,760.15
28 Mar	PURCHASE PRET A MANGER TRANS 27/03/14 GBP 4.25 **673803855360** 009	4.25		3,755.90
31 Mar	PURCHASE VIRGIN MOBILE TRANS 28/03/14 GBP 1.20 **673803855360** 009	1.20		3,754.70
31 Mar	PURCHASE SAINSBURY'S TRANS 29/03/14 GBP 1.60 **673803855360** 009	1.60		3,753.10
31 Mar	PURCHASE SAINSBURYS S/MKTS TRANS 29/03/14 GBP 3.00 **673803855360** 009	3.00		3,750.10
31 Mar	PURCHASE BOOTS,0785 TRANS 29/03/14 GBP 3.29 **673803855360** 009	3.29		3,746.81
31 Mar	PURCHASE BOOTS 1613 TRANS 28/03/14 GBP 3.79 **673803855360** 009	3.79		3,743.02
31 Mar	PURCHASE SACAT MARKS & SPENCER TRANS 28/03/14 GBP 5.00 **673803855360** 009	5.00		3,738.02
31 Mar	PURCHASE SUBWAY TRANS 29/03/14 GBP 5.20 **673803855360** 009	5.20		3,732.82
31 Mar	PURCHASE SACAT MARKS & SPENCER TRANS 28/03/14 GBP 6.00 **673803855360** 009	6.00		3,726.82



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CURRENT ACCOUNTS

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

Transactions

Date	Description	Withdrawals	Deposits	Balance
31 Mar	PURCHASE SACAT MARKS & SPENCER TRANS 30/03/14 GBP 11.60 **673803855360** 009	11.60		3,715.22
31 Mar	PURCHASE NEXT RETAIL LTD TRANS 29/03/14 GBP 26.00 **673803855360** 009	26.00		3,689.22
31 Mar	PURCHASE BURTON RETAIL TRANS 29/03/14 GBP 50.00 **673803855360** 009	50.00		3,639.22
31 Mar	CLOSING BALANCE			3,639.22
	TOTAL	3,792.06	2,755.82	

CUSTOMER SERVICE INFORMATION

The transaction date shown on the left hand column is the date the transaction was applied to your account, and 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 Citibank account please call CitiPhone and quote the six digit reference number shown on the statement.

FEEDBACK FROM YOU

Please contact us should any of your contact details change - address or telephone numbers. Simply call CitiPhone Banking on 0800 00 55 00. Thank you.

All the information below is relevant to Citibank Sterling current accounts. If you have another type of account, such as savings, some of the services referred to below may not be available to you. If you need to check, please refer to your Account Specific Terms and Conditions, your welcome brochure or call the number on the front of this statement. For our latest rates and charges information please visit us at www.citibank.co.uk

Managing your account with Citibank 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 Citibank accounts	Make payments to non Citibank accounts within the UK	Make payments to Citibank accounts worldwide	Managing your PINs
Citibank Online internet banking www.citibank.co.uk	Yes	Yes	Yes	Yes	Yes	Yes – change your ePIN
CitiPhone touchtone automated telephone banking Call 0800 00 55 00 or +44 2075 00 55 00	Yes	Yes	Yes	Yes*	No	Yes – change your tPIN
Any UK Citibank ATM	Yes	Yes	Yes	No	Yes	Yes – change your ATM PIN
Any UK LINK ATM	Yes	Yes	No	No	No	Yes – change your ATM PIN

*The payee must have been set up via Citibank 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, ePIN for registering for Citibank Online, tPIN for CitiPhone), please visit your local branch or call CitiPhone to speak to an adviser. Please see the table above to find out where you can change your existing PINs.

Make Citibank your everyday account – switching is easy

Transferring your Direct Debits, standing orders, salary, pension, and other funds over to your Citibank current account is simple as we take care of the whole process for you. For more information, please visit us at www.citibank.co.uk

Payment information and payment clearance timescales

Citibank has teamed up with Lloyds TSB so you can deposit Sterling cash or cheques at all Lloyds TSB branches free of charge. Individual branches may impose a limit on cash deposits. Please do not pay in foreign currency cash or cheques to Lloyds TSB branches. When making cheque or cash deposits please ensure that you use a Bank Giro Credit slip which can be found in the back of your cheque book, or within your payment book. A banking day means days on which Citibank is open for all types of business. This is normally Monday – Friday excluding statutory and other public holidays.

Payments made into your bank account in the same currency as the account usually will be cleared as follows:

Cash payments	UK Citibank branch	UK Citibank Card Banking Centre (Citibank ATM)	Any UK Lloyds TSB branch
When will the cash show as available in the account	Immediately if deposited during a banking day.	If deposited before 3.30pm during a banking day, the deposit will show on your account the same banking day. Otherwise, on the next banking day.	Sterling cash deposits are available and start to earn interest 2 banking days after deposit. Deposits will show on your account after 2 banking days.
Cheque payments	If deposited at UK Citibank branch or Citibank Card Banking Centre (Citibank ATM)	Any UK Lloyds TSB branch	By post to Citibank1
When will the cheque show as available in the account	If cheque is in Sterling, drawn on a UK clearing bank or UK Citibank branch and deposited before 3.30pm, you should receive interest on the money the same banking day ² , you can withdraw the money after 4 banking days, and the money will safely clear on the 7th banking day.	If cheque is in Sterling, drawn on a Sterling UK account and deposited before 3.30pm, you should receive interest on the money after 2 banking days ² , you can withdraw the money after 4 banking days, and the money will safely clear on the 7th banking day.	*** PLEASE DO NOT SEND CASH DEPOSITS IN THE POST *** Upon receipt of the cheque by Citibank, if the cheque is in Sterling, drawn on a UK clearing bank or UK Citibank branch and processed before 3.30pm, you should receive interest on the money the same banking day ² , you can withdraw the money after 4 banking days, and the money will safely clear on the 7th banking day.

¹ Send your cheque(s) with a completed Bank Giro Credit slip to FREEPOST RLST-ZRCJ-BJLA, Citibank International plc, PO Box 49930, London SE5 7XT.

² If the account is interest bearing.

Please note: For foreign currency cheques or cheques drawn on non-UK banks that are deposited at a UK Citibank branch, clearance times will be longer.

Using your Citibank Card overseas

If you use a Citibank Card to make payments or ATM withdrawals (other than through a Citibank operated ATM) 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 Citibank 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 Citibank Card (other than through a Citibank 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 Citibank operated ATM in a currency other than the currency of your account, the amount of the transaction will be converted into Sterling using the Citishare reference exchange rate on the date we process the transaction. 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 Citibank UK exchange rate applicable at the time.

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

Interest rates and charges information

For our latest interest rates and charges, please visit us at citibank.co.uk

Make managing your money even easier

- Check your balance regularly so you are aware of how much money is in your account
 - Adjust your Direct Debit or standing order payment dates to ensure you have sufficient funds in your account
 - Ask for an overdraft facility to ensure money is available when you need a little extra
 - Setup Citibank Alerts on your account to keep you informed via email or text message of payments in, payments out, and regular balance updates
- † For details of charges that may apply to these services, please see Rates and Charges Information booklet.

Changed your details recently?

It is vitally important that we have up to date information about you. If you have recently moved address or changed your contact details please inform us so we can keep you updated about important account related information.

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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