

Statement Period 01 Sep 2013 - 30 Sep 2013

KHUSHHAL YADAV
FLAT 302
109 BELL STREET
GLASGOW
UNITED KINGDOM G4 0TQ

SUMMARY OF YOUR CITIBANK ACCOUNT

All amounts are in Pounds Sterling as of 30 Sep 2013 unless otherwise stated.

Current Accounts

STERLING CURRENT ACCOUNT	0084396117	GBP	Balance 1,972.52
Current Accounts Total		GBP Equivalent	1,972.52



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

UKN1ES00/P073732/S015952/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 30 Sep 2013 / Gross % p.a.
Any value, unarranged overdraft	26.40 %

Transactions

Date	Description	Withdrawals	Deposits	Balance
01 Sep	OPENING BALANCE			3,975.17
02 Sep	LNK CASH W/DRAWAL 013952 BF03HC11 01/09/2013-15:58 TJ STORES GLASGOW GB	20.00		3,955.17
02 Sep	OUTGOING FASTER PAYMENT TRSF TO ROSS N LIDDELL SFSFT1309020002705 7972 731285361500 1020130901 300045	500.00		3,455.17
02 Sep	OUTGOING INTERCITI 424742 TRSF TO Citibank NA, INDIA - P5129121701 EX RATE: 0.01003 02/09/2013-21:01 TRX ID: 000007568 INR 73,673.09	739.00		2,716.17
02 Sep	PURCHASE TESCO STORES 6353 TRANS 30/08/13 GBP 2.60 **673803855360** 009	2.60		2,713.57
02 Sep	PURCHASE TESCO STORES 5396 TRANS 31/08/13 GBP 4.40 **673803855360** 009	4.40		2,709.17
03 Sep	PURCHASE TESCO STORES 5396 TRANS 02/09/13 GBP 4.40 **673803855360** 009	4.40		2,704.77
03 Sep	PURCHASE NETFLIX.COM TRANS 02/09/13 GBP 5.99 **673803855360** 009	5.99		2,698.78
04 Sep	PURCHASE TESCO STORES 6353 TRANS 03/09/13 GBP 5.20 **673803855360** 009	5.20		2,693.58
04 Sep	PURCHASE SUBWAY TRANS 03/09/13 GBP 5.59 **673803855360** 009	5.59		2,687.99
05 Sep	PURCHASE SUBWAY TRANS 04/09/13 GBP 5.59 **673803855360** 009	5.59		2,682.40

CURRENT ACCOUNTS

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

Transactions

Date	Description	Withdrawals	Deposits	Balance
05 Sep	PURCHASE GCC COUNCIL TAX TRANS 04/09/13 GBP 143.00 **673803855360** 009	143.00		2,539.40
06 Sep	PURCHASE TESCO STORES 5396 TRANS 05/09/13 GBP 4.40 **673803855360** 009	4.40		2,535.00
06 Sep	PURCHASE SUBWAY TRANS 05/09/13 GBP 5.59 **673803855360** 009	5.59		2,529.41
06 Sep	PURCHASE WWW.SCOTTISHPOWER.CO.U TRANS 04/09/13 GBP 98.00 **673803855360** 009	98.00		2,431.41
09 Sep	LNK CASH W/DRAWAL 018179 BBE5DC11 07/09/2013-10:02 ARGYLE ST GLASGOW GB	240.00		2,191.41
09 Sep	OUTGOING INTERCITI 443453 TRSF TO Citibank NA, INDIA - P5129121701 EX RATE: 0.01010 08/09/2013-10:53 TRX ID: 000008407 INR 188,064.81	1,900.00		291.41
09 Sep	PURCHASE TESCO STORES 6353 TRANS 07/09/13 GBP 3.00 **673803855360** 009	3.00		288.41
09 Sep	PURCHASE TESCO STORES 6353 TRANS 08/09/13 GBP 3.19 **673803855360** 009	3.19		285.22
09 Sep	PURCHASE TESCO STORES 6391 TRANS 07/09/13 GBP 3.92 **673803855360** 009	3.92		281.30
09 Sep	PURCHASE SUBWAY TRANS 06/09/13 GBP 5.59 **673803855360** 009	5.59		275.71
09 Sep	PURCHASE PIVO PIVO TRANS 06/09/13 GBP 7.50 **673803855360** 009	7.50		268.21
09 Sep	PURCHASE SAINSBURYS S/MKTS TRANS 08/09/13 GBP 16.47 **673803855360** 009	16.47		251.74
10 Sep	PURCHASE SUBWAY TRANS 09/09/13 GBP 3.59 **673803855360** 009	3.59		248.15
10 Sep	PURCHASE SAINSBURY'S SMKT TRANS 09/09/13 GBP 7.18 **673803855360** 009	7.18		240.97
11 Sep	DIRECT DEBIT TO VIRGIN MEDIA PYMTS 306108405001	33.00		207.97



CURRENT ACCOUNTS

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

Transactions

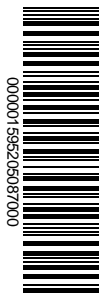
Date	Description	Withdrawals	Deposits	Balance
12 Sep	PURCHASE TESCO STORES 6353 TRANS 11/09/13 GBP 3.79 **673803855360** 009	3.79		204.18
13 Sep	DIRECT DEBIT TO SPEC SAVERS FINANCE SPECS 010230002763	18.00		186.18
13 Sep	PURCHASE SAINSBURYS S/MKTS TRANS 12/09/13 GBP 7.44 **673803855360** 009	7.44		178.74
13 Sep	PURCHASE SAINSBURYS S/MKTS TRANS 12/09/13 GBP 11.16 **673803855360** 009	11.16		167.58
16 Sep	INCOMING INTERCITI TRSF FROM UNITED KINGDOM 83655283 16/09/2013-16:03		200.00	367.58
16 Sep	DIRECT DEBIT TO THE GYM LTD 2937475A-THE-GYM	15.99		351.59
16 Sep	PURCHASE SAINSBURYS S/MKTS TRANS 15/09/13 GBP 3.00 **673803855360** 009	3.00		348.59
16 Sep	PURCHASE TESCO STORES 5668 TRANS 15/09/13 GBP 3.19 **673803855360** 009	3.19		345.40
16 Sep	PURCHASE HOLLAND & BARRETT TRANS 14/09/13 GBP 5.93 **673803855360** 009	5.93		339.47
16 Sep	PURCHASE TESCO STORES 6353 TRANS 14/09/13 GBP 7.90 **673803855360** 009	7.90		331.57
16 Sep	PURCHASE SACAT MARKS & SPENCER TRANS 14/09/13 GBP 24.00 **673803855360** 009	24.00		307.57
16 Sep	PURCHASE GNC TRANS 14/09/13 GBP 34.49 **673803855360** 009	34.49		273.08
16 Sep	PURCHASE HOLLAND & BARRETT TRANS 15/09/13 GBP 35.70 **673803855360** 009	35.70		237.38
17 Sep	DIRECT DEBIT TO CINEWORLD CINEMAS 0002447966 2447966	15.90		221.48
18 Sep	PURCHASE SAINSBURYS S/MKTS TRANS 17/09/13 GBP 4.39 **673803855360** 009	4.39		217.09

CURRENT ACCOUNTS

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

Transactions

Date	Description	Withdrawals	Deposits	Balance
19 Sep	PURCHASE TESCO STORES 6353 TRANS 18/09/13 GBP 3.85 **673803855360** 009	3.85		213.24
20 Sep	PURCHASE SAINSBURYS S/MKTS TRANS 19/09/13 GBP 4.36 **673803855360** 009	4.36		208.88
20 Sep	PURCHASE SAINSBURY'S SMKT TRANS 19/09/13 GBP 5.00 **673803855360** 009	5.00		203.88
23 Sep	INCOMING INTERCITI TRSF FROM UNITED KINGDOM 84601306 20/09/2013-22:46		100.00	303.88
23 Sep	INCOMING INTERCITI TRSF FROM UNITED KINGDOM 84601306 20/09/2013-22:47		100.00	403.88
23 Sep	PURCHASE TESCO STORES 5396 TRANS 20/09/13 GBP 3.19 **673803855360** 009	3.19		400.69
23 Sep	PURCHASE SAINSBURYS S/MKTS TRANS 21/09/13 GBP 5.00 **673803855360** 009	5.00		395.69
23 Sep	PURCHASE SAINSBURYS S/MKTS TRANS 22/09/13 GBP 5.25 **673803855360** 009	5.25		390.44
23 Sep	PURCHASE SAINSBURY'S 000000000000 TRANS 20/09/13 GBP 25.00 **673803855360** 009	25.00		365.44
23 Sep	PURCHASE HOLLAND & BARRETT TRANS 21/09/13 GBP 51.35 **673803855360** 009	51.35		314.09
23 Sep	PURCHASE NEXT GLASGOW BUCHANAN TRANS 22/09/13 GBP 52.00 **673803855360** 009	52.00		262.09
24 Sep	PURCHASE TESCO STORES 5396 TRANS 23/09/13 GBP 3.19 **673803855360** 009	3.19		258.90
25 Sep	PURCHASE SAINSBURYS S/MKTS TRANS 24/09/13 GBP 2.25 **673803855360** 009	2.25		256.65
25 Sep	PURCHASE SAINSBURYS S/MKTS TRANS 24/09/13 GBP 4.36 **673803855360** 009	4.36		252.29
26 Sep	PURCHASE TESCO STORES 6353 TRANS 25/09/13 GBP 3.95 **673803855360** 009	3.95		248.34



CURRENT ACCOUNTS

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

Transactions

Date	Description	Withdrawals	Deposits	Balance
26 Sep	PURCHASE SAINSBURY'S SMKT TRANS 25/09/13 GBP 9.25 **673803855360** 009	9.25		239.09
26 Sep	PURCHASE SAINSBURYS S/MKTS TRANS 25/09/13 GBP 9.39 **673803855360** 009	9.39		229.70
27 Sep	PURCHASE PAYPAL *WHATSAPPINC TRANS 25/09/13 GBP .69 **673803855360** 009	0.69		229.01
27 Sep	PURCHASE SAINSBURYS S/MKTS TRANS 26/09/13 GBP 3.50 **673803855360** 009	3.50		225.51
27 Sep	PURCHASE SAINSBURY'S SMKT TRANS 26/09/13 GBP 6.09 **673803855360** 009	6.09		219.42
30 Sep	DIRECT CREDIT COGNIZANT PRD 6- 152122 KHUSHHAL YADAV		2,083.31	2,302.73
30 Sep	OUTGOING INTERCITI TRSF TO UNITED KINGDOM 83655283 30/09/2013-18:45	200.00		2,102.73
30 Sep	PURCHASE TESCO STORES 6353 TRANS 28/09/13 GBP 2.20 **673803855360** 009	2.20		2,100.53
30 Sep	PURCHASE MCDONALDS REST. TRANS 27/09/13 GBP 2.59 **673803855360** 009	2.59		2,097.94
30 Sep	PURCHASE TESCO STORES 6353 TRANS 28/09/13 GBP 3.19 **673803855360** 009	3.19		2,094.75
30 Sep	PURCHASE SAINSBURY'S SMKT TRANS 27/09/13 GBP 3.50 **673803855360** 009	3.50		2,091.25
30 Sep	PURCHASE SAINSBURY'S SMKT TRANS 29/09/13 GBP 3.50 **673803855360** 009	3.50		2,087.75
30 Sep	PURCHASE NEXT GLASGOW BUCHANAN TRANS 28/09/13 GBP 10.00 **673803855360** 009	10.00		2,077.75
30 Sep	PURCHASE SAINSBURYS S/MKTS TRANS 28/09/13 GBP 13.15 **673803855360** 009	13.15		2,064.60
30 Sep	PURCHASE HOLLAND & BARRETT TRANS 29/09/13 GBP 29.48 **673803855360** 009	29.48		2,035.12

CURRENT ACCOUNTS

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

Transactions

Date	Description	Withdrawals	Deposits	Balance
30 Sep	PURCHASE NEXT 0374 GLASGOW TRANS 28/09/13 GBP 30.00 **673803855360** 009	30.00		2,005.12
30 Sep	PURCHASE HOLLAND & BARRETT TRANS 29/09/13 GBP 32.60 **673803855360** 009	32.60		1,972.52
30 Sep	CLOSING BALANCE			1,972.52
	TOTAL	4,485.96	2,483.31	

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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