5425500004294182

# Citibank

# Robinson Road P. O. Box 355 S(900705)

Page 1 of 8

# Statement of Account

823174 0005425500004294182

(8231746)YI YUN NAH 174C EDGEDALE PLAINS #11-181 SINGAPORE 823174

000373J/AA

YOUR BILL SUMMARY	
Statement Date	February 19, 2025
Credit Limit	\$16,000.00
Current Balance	\$648.25
Total Minimum Payment	\$50.00
Payment Due Date	March 17, 2025
	GST Pogistration No. MP85002410

GST Registration No. MR85002419

This Statement serves as a Tax Invoice if GST is charged

YOUR CITIBANK CARDS	CURRENT	AMOUNT	MINIMUM
	BALANCE	PAST DUE	PAYMENT
CITI CASH BACK MASTERCARD	648.25	0.00	50.00

REWARD PROGRAMME	TOTAL POINTS AVAILABLE
CASH BACK	12.87

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

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**

YI YUN NAH

0

Statement Date: February 19, 2025 Payment Due Date: March 17, 2025

CREDIT CARD TYPE	ACCOUNT NUMBER	CURRENT BALANCE \$	MINIMUM PAYMENT \$	PAYMENT AMOUNT \$
CITI CASH BACK MASTERCARD	5425500004294182	648.25	50.00	
TOTAL FOR THE C	ARD(S) ABOVE	648.25	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 <a href="https://www.citibank.com.sg/FAS">www.citibank.com.sg/FAS</a>
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 <a href="www.citibank.com.sg/bre">www.citibank.com.sg/bre</a>) 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.

STCSX / 000373 - 1 OF 8 / 1101983

Co Reg No: 200309485k

000

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

 PREVIOUS BALANCE
 PAYMENTS & CREDITS
 +
 PURCHASES & CHARGES
 +
 INTEREST CHARGES
 +
 FEES & CHARGES
 =
 CURRENT BALANCE

 622.95
 634.52
 658.33
 0.00
 1.49
 648.25

Retail Interest Rate: 30.90% p.a. Cash Interest Rate: 30.90% 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 CASH BACK MASTERCARD ALL TRANSACTIONS BILLED IN SINGAPORE DOLLARS	
	BALANCE PREVIOUS STATEMENT	622.95
04 FEB 04 FEB	MONEYSEND NAH YI YUN SG MONEYSEND NAH YI YUN SG	(122.95) (500.00)
	SUB-TOTAL:	0.00
CITI CASH	BACK MASTERCARD 5425 5000 0429 4182 - YI YUN NAH	
17 JAN	FAIRPRICE FINEST-WATER SINGAPORE SG XXXX-XXXX-3774	12.10
18 JAN	BROTHERBIRD BAKEHOUSE SINGAPORE SG XXXX-XXXX-3774	5.50
18 JAN	YA KUN CAFE Singapore SG XXXX-XXXX-3774	3.70
20 JAN	FAIRPRICE FINEST-WATER SINGAPORE SG XXXX-XXXX-3774	7.49

Page 3 of 8

# **Statement of Account**

XXXX-XXXX-XXXX-3774

CITI CASH	BACK MASTERCARD 5425 5000 0429 4182	Payment Due Date: March 17, 2025
DATE	DESCRIPTION	AMOUNT (SGD)
20 JAN	SKYDD PTE LTD N/A SG XXXX-XXXX-3774	10.00
21 JAN	YOGA MOVEMENT-ORCHARD SINGAPORE SG XXXX-XXXX-3774	1.00
21 JAN	2C2*SALAD STOP SINGAPORE SG	13.40
22 JAN	7-ELEVEN-FORTUNE CENTR SINGAPORE SG XXXX-XXXX-3774	3.80
22 JAN	TAOBAO.COM 125 LONDON WAGB XXXX-XXXX-3774	158.35
24 JAN	BCEXPRESSLAZADAONE SINGAPORE SG XXXX-XXXX-3774	3.00
24 JAN	CCY CONVERSION FEE SGD 158.35	1.58
25 JAN	TAOBAO.COM 125 LONDON WAGB XXXX-XXXX-3774	(2.70)
25 JAN	TAOBAO.COM 125 LONDON WAGB XXXX-XXXX-XXXX-3774	(2.70)
25 JAN	TAOBAO.COM 125 LONDON WAGB XXXX-XXXX-XXXX-3774	(0.94)
25 JAN	TAOBAO.COM 125 LONDON WAGB XXXX-XXXX-XXXX-3774	(5.23)
25 JAN	GUARDIAN HEALTH & BTY- SINGAPORE SG XXXX-XXXX-XXXX-3774	8.30
26 JAN	FAIRPRICE FINEST-MY VI SINGAPORE SG XXXX-XXXX-XXXX-3774	6.34
26 JAN	ASPEN & CO PTE LTD SINGAPORE SG XXXX-XXXX-XXXX-3774	1.75
26 JAN	WWW.JUSIGNATURES.C* OD SINGAPORE SG XXXX-XXXX-3774	12.64
26 JAN	LITTLE FARMS - MY VILL SINGAPORE SG XXXX-XXXX-3774	9.26
28 JAN	ASPEN & CO PTE LTD SINGAPORE SG XXXX-XXXX-3774	5.50
28 JAN	FRESHKITCHEN DHOBY GHA SINGAPORE 238SG XXXX-XXXX-3774	12.90
28 JAN	CCY CONVERSION FEE SGD 2.70	(0.02)
28 JAN	CCY CONVERSION FEE SGD 2.70	(0.02)
28 JAN	CCY CONVERSION FEE SGD 5.23	(0.05)
30 JAN	NTUC FP - SENGKANG GRA SINGAPORE SG XXXX-XXXX-3774	6.93
31 JAN	BUS/MRT 579971709 SINGAPORE SG XXXX-XXXX-XXXX-3774	4.04
02 FEB	KURIYA JAPANESE MARKET SINGAPORE SG	66.80

CITI CASH	BACK MASTERCARD 5425 5000 0429 4182	Payment Due Date: March 17, 2025
DATE	DESCRIPTION	AMOUNT (SGD)
02 FEB	LITTLE FARMS-MYVILLAGE SINGAPORE SG XXXX-XXXX-XXXX-3774	50.36
03 FEB	DIN TAI FUNG-WWP SINGAPORE SG XXXX-XXXX-XXXX-3774	56.23
03 FEB	APARTMENT SINGAPORE SG XXXX-XXXX-XXXX-3774	28.00
04 FEB	7-ELEVEN-BRAS BASAH SINGAPORE SG XXXX-XXXX-XXXX-3774	1.70
05 FEB	FAIRPRICE FINEST-WATER SINGAPORE SG XXXX-XXXX-XXXX-3774	4.17
06 FEB	FAIRPRICE FINEST-WATER SINGAPORE SG XXXX-XXXX-XXXX-3774	8.00
07 FEB	ONALU SG PTE LTD SINGAPORE SG XXXX-XXXX-XXXX-3774	9.45
08 FEB	LITTLE FARMS - MY VILL SINGAPORE SG XXXX-XXXX-XXXX-3774	18.46
08 FEB	IKEA SINGAPORE SG XXXX-XXXX-3774	6.00
08 FEB	FAIRPRICE FINEST-MY VI SINGAPORE SG XXXX-XXXX-XXXX-3774	4.68
08 FEB	FAIRPRICE FINEST-MY VI SINGAPORE SG XXXX-XXXX-XXXX-3774	0.05
09 FEB	FRUCE SINGAPORE SG XXXX-XXXX-XXXX-3774	2.75
09 FEB	TAKASHIMAYA (S) LTD Singapore SG XXXX-XXXX-XXXX-3774	8.00
09 FEB	TAKASHIMAYA (S) LTD Singapore SG XXXX-XXXX-XXXX-3774	5.00
10 FEB	7-ELEVEN-RENDEZVOUS HO SINGAPORE SG XXXX-XXXX-XXXX-3774	2.40
10 FEB	EPIDOR - PLAZA SING SINGAPORE SG XXXX-XXXX-XXXX-3774	1.90
10 FEB	2C2*SALAD STOP SINGAPORE SG	11.90
11 FEB	SO GOOD BAKERY-CAPITOL SINGAPORE SG XXXX-XXXX-XXXX-3774	7.20
11 FEB	SO GOOD BAKERY-CAPITOL SINGAPORE SG XXXX-XXXX-XXXX-3774	2.80
11 FEB	ISETAN (SUPERMARKET) SINGAPORE SG XXXX-XXXX-XXXX-3774	17.75
11 FEB	TAKASHIMAYA (S) LTD Singapore SG XXXX-XXXX-XXXX-3774	10.40
11 FEB	FRESHKITCHEN DHOBY GHA SINGAPORE 238SG XXXX-XXXX-XXXX-3774	13.40
12 FEB	7-ELEVEN-RENDEZVOUS HO SINGAPORE SG XXXX-XXXX-XXXX-3774	10.40 13.40 9.00

# Citibank

# **Statement of Account**

CITI CASH BA	CK MASTERCARD 5425 5000 0429 4182	Payment Due Date: March 17, 2025
DATE	DESCRIPTION	AMOUNT (SGD)
12 FEB	STARBUCKS@SMU(SMU) SINGAPORE SG XXXX-XXXX-XXXX-3774	6.75
13 FEB	TOAST BOX - NAFA SINGAPORE SG XXXX-XXXX-XXXX-3774	2.20
16 FEB	LITTLE FARMS - MY VILL SINGAPORE SG XXXX-XXXX-XXXX-3774	16.98
	SUB-TOTAL:	648.25
	GRAND TOTAL	648.25
YOUR CASH	BACK SUMMARY: (CASH BACK 1.00 = S\$1.00)	
CASH BACK carried forward		CASH BACK usted this month - CASH BACK expired this month = TOTAL AVAILABLE
11.59	1.28 0.00	0.00 0.00 12.87

<sup>\*</sup>Please note that this amount has been credited into your account and will be reflected in your next month's statement.

# **Important Announcements & Promotional News**

# Protect Yourself from Fraud & Scam

Never share your personal banking login credentials (i.e. User ID & Password) and One-Time PIN (OTP) to anyone. For information on the latest fraud trends and alerts, please visit our Citi Security Page at Citibank Singapore website or the National Crime Prevention Council of Singapore official website.

# Notification of Right of Review Clauses (Part 1)

As part of our commitment to fair dealing, we wish to notify you that the terms and conditions governing your product and/or service relationship with us contain clauses that give us the unilateral right to revise such terms and conditions. For the Notification of Right of Review Clauses, visit the Citibank Singapore website, click on Terms and Conditions at the bottom of the page, followed by General tab.

# Notification of Right of Review Clauses (Part 2)

In connection with the above, we are progressively updating our terms and conditions to clarify when notice will be given. Visit the Citibank Singapore website, click on Terms and Conditions at the bottom of the page for the current and updated terms and conditions.

# Important notice on Citi ThankYou Rewards

With effect from 1 March 2025, there will be a revision made to Citi ThankYou Points/Citi Miles conversion to GrabRewards Points. The conversion rate will be revised to 2,500 Citi ThankYou Points/1000 Citi Miles equivalent to 2,500 GrabRewards Points. Previously, it was at 2,200 Citi ThankYou Points/825 Citi Miles. Conversions of GrabRewards Points will be in blocks of 500 Citi ThankYou Points/200 Citi Miles. Find out more at the Citi ThankYou Rewards website.

Citibank Singapore Ltd Robinson Road P. O. Box 355 S(900705)

# Page 7 of 8

# 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:

- a. The prevailing retail interest rate of 27.9% per annum and cash interest rate\*\* of 27.9% per annum; or
- b. 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
- c. 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.
- 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 \$\$100 will be levied.

# Minimum Payment Amount

Current Balance	Minimum Payment
S\$0 to <s\$50< td=""><td>Current Balance</td></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) \$\$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 \$\$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:-

<ul> <li>current to 2 months</li> </ul>	S\$5.00	
<ul> <li>more than 2 months to 1 year</li> </ul>	S\$15.00	
Statement of Account:-		
<ul> <li>current to 2 months</li> </ul>	Free	
<ul> <li>more than 2 months to 1 year</li> </ul>	S\$15.00	
- more than 1 year to 5 years	S\$30.00	
- more than 5 years	S\$100.00	

# Iranch Service Fees

Service fee of \$\$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.

000

# Citibank Visa and Mastercard Information Sheet

# Transactions in Foreign Currencies and Transactions Processed Outside Singapore

## 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.
- 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.

Annual Membership Fees (inclusive of 9% GS1)				
	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		

Annual Marchandin Cook (including of 00/ CCT)