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CITIBANK N.A., Acropolis, New Door No.148(Old No.68), Dr. Radhakrishnan Salai, Mylapore, Chennai-600 004. Tamil Nadu GSTIN - 33AAACC0462F2ZA

## FIRST CITIZEN CITIBANK CREDIT CARD

Statement for Citibank Card Number \*\*\*\*\*\*\*\*4618

Statement Period: 22 March 2019 to 21 April 2019

#### At a glance

**Statement Date:** 

21/04/19

**Total Amount Due:** 

Rs.41641.44

**Minimum Amount Due:** 

Rs.11067.79

**Due Date:** 

14/05/19

**Credit Limit:** 

Rs.87000.00

**Available Credit Limit:** 

Rs.34461.00

**Available Cash Limit** 

Rs.10000.00

#### **Account Summary**

**Previous Balance:** 

Rs.20747.81

**Current Purchases & Other Charges:** 

Rs.30362.63

**Current Cash Advance:** 

Rs.0.00

Last Payments Received:

Rs.9469.00

Points earned this month:

195

## I am a member of City

## **Update Contact Details**

Customer Name SANJAY ROY

To update your contact details, login to www.citibank.com/india with your Internet Password (IPIN) and click on the links under "Manage your account".

To self-select IPIN (Internet Password) instantly Click here

## Pay Online:

- Citibank Online - E-Pay/NEFT

**Highlights** 

Did you know that this statement also contains details on

Your Reward Points

Convert your big shopping transactions into small, manageable EMIs! Click on the highlighted transaction, login to Citibank Online and convert into an EMI now! T&C apply.

Note: Please disable popup blocker to allow pop-ups from Citibank India

## **Detailed Statement**

Date	Reference no	Transaction Details	Amount (in Rs)
21/03	80172600023	PAYTM.COM/RECHARGE	100.00
22/03	80161200529	PAYTM.COM/PAYTMWALLET	144.00
22/03	80161201733	PAYTM.COM/PAYTMWALLET	1000.00
23/03	10169402601	PAYTM.COM/PAYTMWALLET	500.00



Date	Reference no	Transaction Details	Amount (in Rs)
23/03	10195600806	PAYTM.COM/RECHARGE	209.00
23/03	10202600161	PAYTM.COM/RECHARGE	588.00
23/03	10202600823	PAYTM.COM/RECHARGE	250.00
23/03	10206600100	PAYTM.COM/ELECTRICITY-BIL	100.00
24/03	30028200435	PAYTM.COM/RECHARGE	119.00
24/03	80113407355	PAYTM.COM/PAYTMWALLET	5000.00
24/03	80113410128	PAYTM.COM/PAYTMWALLET	5000.00
24/03	80117104834	PAYTM.COM/PAYTMWALLET	365.00
26/03	80200700592	PAYTM.COM/RECHARGE	108.24
27/03	80162603296	PAYTM.COM/PAYTMWALLET	500.00
28/03	80154500202	PAYTM.COM/PAYTMWALLET	500.00
28/03	80154501804	PAYTM.COM/PAYTMWALLET	18.00
28/03	80196500194	PAYTM.COM/ELECTRICITY-BIL	200.00
30/03	00224218330	ROHIT VERMA DELHI	85.00
30/03	80150500550	PAYTM.COM/PAYTMWALLET	1000.00
30/03	80150504966	PAYTM.COM/PAYTMWALLET	1000.00
31/03	80115200163	PAYTM.COM/ELECTRICITY-BIL	200.00
01/04	10145100195	PAYTM.COM/RECHARGE	100.00
05/04	80154300652	PAYTM.COM/RECHARGE	169.00
05/04	80161900411	PAYTM.COM/RECHARGE	94.42
07/04	80103200574	PAYTM.COM/RECHARGE	169.00
08/04	00235187293	UNIQUE CHEMIST NEW DELH	1167.00
08/04	1952644770	NEFT PAYMENT	9300.00CR



Date	Reference no	Transaction Details	Amount (in Rs)
08/04	80105300018	PAYTM.COM/RECHARGE	169.00CR
08/04	80156800193	PAYTM.COM/ELECTRICITY-BIL	200.00
09/04	80147200759	PAYTM.COM/RECHARGE	399.00
13/04	10156700061	PAYTM.COM/ELECTRICITY-BIL	200.00
13/04	60020600070	PAYTM.COM/RECHARGE	119.00
20/04	04154110003	ENHANCED PAYLITE EMI - 007/048	5482.00
20/04	37264110003	PAYTM.COM/PAYTMWALLET - 002/006	893.00
20/04	53967110003	PAYTM.COM/PAYTMWALLET - 002/012	946.00
20/04	54835110003	MOBILE ZONE - 002/006	1178.00
20/04	IGST @ 18%		849.16
20/04		INTERESTCHARGE@3.40%(40.8%ANNUAL)	1410.81
		Invoice Number - 1904200150141615	
		SAC - 9971; Description - Financial and related services	
		LOS State - 33-TamilNadu	
		POS State - 07-Delhi	

## Active Loan details:

Loan Ref.No. Ending	Loan Type	Loan Amount (Rs.)	Int. Rate % (p.a*)	EMI (Rs.)	Unbilled Principal Amount(Rs.)	Remaining / Total Tenure (Months)
304154	ENHANCED PAYLITE EMI	174000.00	22.00	5482.00	157045.68	41/48
437264	PAYTM.COM/PAYTMWALLET	5000.00	24.00	893.00	3398.89	4/6
553967	PAYTM.COM/PAYTMWALLET	10000.00	24.00	946.00	8493.89	10/12
554835	MOBILE ZONE	6600.00	24.00	1178.00	4486.53	4/6

<sup>\*</sup> Interest rate per annum on monthly reducing balance

## Summary of Active Loan(s):

Total number of active loans : 4
Total original loan amount : Rs. 195600.00
Total unbilled principal amount : Rs. 173424.99
Total Equated Monthly Installments (EMI) : Rs. 8499.00

## Redeem your Reward Points - Get Rewarded for your Card usage!

## **Your Reward Points Summary**

First Citizen Citi Reward Points earned this month. These will be transferred to Shoppers Stop by 10th of next month.

Total First Citizen Citi Reward Points earned till date (inclusive of the points earned this month)\*

195 6574

\* NOTE: The total reward points tally refers to the cumulative reward points earned via spending on your credit card, and this includes the points earned this month. The points earned in a particular month will be transferred to your First Citizen Loyalty Account with Shoppers Stop by 10th of next month. These transferred points can be used for instant redemption post that. This statement does not include any redemptions that you may have done at Shoppers Stop. For the current balance of reward points, please check at the nearest Shoppers Stop store.

^TOP



^TOP

#### Other offers on your Card:





**Shop Online** 



#### Food & Beverages

Enjoy up to 15% savings across participating restaurants with your First Citizen Citi credit card. To find a Citibank partner restaurant near you, click here

Choose to pay in easy EMIs at leading online retailers such as flipkart.com,

homeshop18.com and ebay.in

Others

Earn up to 7 reward Points per Rs. 100 spent at Shoppers Stop. Redeem these points instantly against purchases made at Shoppers Stop(1 reward point= Rs 0.6 for redemption).

Click here for more details

^TOP

## **Important Information**

- The "Available Credit Limit" shown in this statement takes into account charges incurred but not due. Please ensure that at least the "Minimum Amount Due" reaches us by the "Due Date".
- If the minimum amount due or part amount less than the total amount due is paid, interest charges are applicable (including fresh purchases, if any) on an average daily reducing balance method.
- For charges related to your Credit Card, please click here
- Under an initiative of the Government of India and the Reserve Bank of India (RBI), to improve functionality and stability of the Indian financial system, all banks and financial institutions are required to share customer data with Credit Information Companies (CICs). CICs are repository of information shared by banks, NBFC etc. and they collect, maintain and provide credit information on all borrowers to financial institutions. To know more about CICs, please click here.
- To know the Voluntary Codes as prescribed by the "The Banking Codes and Standards Board of India (BCSBI)" in any Indian language of your choice, please click here
- As you may be aware that trading in foreign exchange (including through electronic/internet trading portals) is prohibited under the Foreign Exchange Management Act (FEMA), 1999. Further, the Reserve Bank of India (RBI) has clarified many a time that remittance in any form towards overseas foreign exchange trading (including through electronic/internet trading portals or by use of credit/debit cards) is not permitted. RBI has cautioned the public not to remit or deposit money or utilize credit/debit cards for such unauthorised transactions. The advice has become necessary in the wake of many unauthorized transactions being conducted by residents that have been reported to RBI. Accordingly, please take note of the prohibitions on using your credit/debit card for such unauthorized transactions in contravention to the FEMA & regulations thereunder and that violation(s), if any, would attract penalties or as RBI or the Enforcement Directorate may initiate against such residents.
- In case of non-payment, our Customer Assistance Specialists, engaged through our authorized agencies may contact you. To view the complete list of our authorised agencies, please Click here
- Please note that as per extant RBI regulation, debit from NRO A/c towards settlement of International charges on International Credit Cards is now subject to below restrictions on repatriation of NRO A/c balances:

  A Non-Resident Indian (NRI) or a Person of Indian Origin (PIO) may remit an amount up to USD one million, per financial year, out of the balances held in his Non- Resident (Ordinary) Rupee (NRO) account, for all bona fide purposes, subject to payment of applicable taxes in India, if any. Further, any repatriation from NRO A/c is subject to payment of applicable taxes in India.
- We want you to bank safe at all times. You may contact us toll free at 1800 267 2425 and log a complaint with us or block your card immediately, in case you experience any of the following situations.
  - . You have lost your Citibank Bank Debit / Credit Card.
  - . Your Citibank Bank ATM / Debit Card is stuck in the card slot of an ATM.
  - . You received an alert for a transaction you did not make.
  - . You used an ATM to withdraw cash and the money is not dispensed
- Please click here to read the Most Important Terms and Conditions.



# Keep your confidential information safe from fraudsters.

#### What fraudster wants?



By impersonating as a trustworthy entity over call (telephone/mobile/IVR), the fraudster attempts to acquire sensitive information such as :

- Banking PIN
- CVV/OTP/ATM PIN/Internet password
- > Credit card and personal financial details

## Beware when you get a call from an unknown caller saying...



- "Share bank account details so that the Income Tax Refund can be transferred to it..."
- "Card has been temporarily blocked and to avoid permanent blocking, do the following..."
- "Reward points in card are due to expire soon, share details to transfer it to your account..."
- > "Do as directed else card will be deactivated..."

#### How can you protect yourself?



- Never share confidential details like Card number/Card expiry date/CVV/OTP/Internet password/ATM PIN/Telephone PIN with anyone
- > Review your credit card and bank statements regularly
- Always visit websites by typing URL in the address bar
- > Ensure the website uses encryption technology
- Report suspected abuse of your personal information to the designated authorities

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## citi

We want you to bank safe at all times. You may contact us tollfree at 1800 267 2425 or +91 22 4955 2425 (local dialing) and log a complaint with us or block your card immediately, in case you experience any of the following situations.

\* You have lost your Citibank Bank Debit / Credit Card.

\* Your Citibank Bank ATM / Debit Card is stuck in the card slot of an ATM. \* You received an alert for a transaction you did not make. \* You used an ATM to withdraw cash and the money is not dispensed. ^TOP