



Citi Simplicity+ Card

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CLARABELLE MAE DELA ROSA
#13 ROAD 4 ST.
BAGONG PAG-ASA
QUEZON CITY PH
1105

Citi Card Fees and Charges

These fees, charges and interest rates shall apply to all Citibank, N.A. – Philippine Branch issued credit cards.

Annual Membership Fees	No Annual Membership Fee		
Retail Monthly Effective Interest Rate ¹	3.50% ^{2,3}	Citi Cash Advance Monthly Effective Interest Rate ¹	3.63% inclusive of the Citi Cash Advance Service Charge ⁴
Citi Cash Advance Service Charge	P500 or 3% of Citi Cash Advance Amount, whichever is higher.		
Monthly Late Charge	Late Charges do not apply to Citi Simplicity+.		
Minimum Amount Due	Your Minimum Amount Due is: A. Your Total Amount Due if it is less than or equal to P500 ; or B. The sum of the items below or P500 , whichever is higher: 1. Any Past Due Amount; 2. Monthly Installments Due for the month; 3. Interest charge; 4. Late Charge; and 5. Total Amount Due less items 1 to 4, multiplied by the required payment percentage of 1% .		
Foreign Transaction Service Fee	All charges made in foreign currencies (whether online, overseas or local transactions) will be automatically converted to Philippine Peso on the posting dates at the prevailing exchange rate determined by Visa/Mastercard. For transactions in foreign currencies other than US Dollar, the amount will first be converted to US Dollar before being converted to its Philippine Peso equivalent. A fee of up to 3.525% will be imposed on the converted amount which represents our service fee and assessment fees charged by Visa/Mastercard.		
Cancellation Processing Fee	P300 applicable to Citi PayLite, Citi PayLite after purchase, and Citi PayLite for bank transactions. 4% of the unbilled portion of the Principal Amount, applicable to Citi FlexiBill, Citi Balance Transfer and Citi Speed Cash.		
Disbursement Fee	P250 for each approved Citi Balance Transfer transaction.		
Processing Fee	P500 for each approved Citi Speed Cash transaction. P250 for each approved Citi FlexiBill transaction.		
Initial Interest for Citi Balance Transfer, Citi FlexiBill, Citi Paylite after purchase, Citi PayLite for bank transactions and Citi Speed Cash	(Approved Principal Amount x Monthly EIR x # of days from the approval date to the statement date) / 30 days		
Citi PayAll Transaction Fee	Up to 3% of Citi PayAll's Payment Amount which will be charged in addition to the payment amount.		
Card Replacement Fee	P400 for each lost or stolen Card.		
Overlimit Fee	Overlimit Fees do not apply to Citi Simplicity+.		
Returned Check Fee	P1,500 will be charged for every check that is returned or that bounces due to insufficiency of funds, uncollected deposits, stop payment order, closed account, alteration, erasure or deficiency, or for any other reason.		
Charge Slip Retrieval Fee	P250 for each charge slip retrieved upon your request, for whatever reason. The same amount will be charged to you for each charge slip retrieved by the Bank arising from an invalid dispute.		
Attorney's Fees and Other Judicial Expenses	In case of default in payment, you will need to pay, in addition to Late and Interest charges, the cost of collection and/or attorney's fees and litigation and judicial expenses, as applicable.		

¹Interest rates are quoted based on a 30-day period. For months with more (or less) than 30 days, the applicable interest rate shall increase (or decrease) accordingly. Interest is compounded monthly. In accordance with the Philippine Accounting Standards (PAS) definition, effective interest rate (EIR) is the rate that exactly discounts estimated future cash flows through the life of the loan to the net amount of loan proceeds. (BSP Circular No. 730, s2011)

²The applicable Retail Monthly Effective Interest Rate is 3.50% based on a P20,000 availment, on the assumption that the Cardholder pays the Minimum Amount Due one (1) day after the Statement Date.

³Your actual Retail Monthly Effective Interest Rate is indicated on page 3.

⁴The applicable Monthly Effective Interest Rate for Citi Cash Advance is 3.63% based on a P20,000 availment plus P600 Citi Cash Advance Service Charge, on the assumption that the Cardholder pays the Minimum Amount Due one (1) day after the Statement Date.

The table above does not contain the complete list of Citi Card Fees and Charges. For the latest and comprehensive list, please visit www.citibank.com.ph/cardsrandf



Avoid Late Charges and save on Interest Charges. Remember to settle your bills on time to avoid Late Charges. Also, when you can, pay more than your Minimum Amount Due. If you pay only the Minimum Amount Due or any amount less than the Total Amount Due on or before your Payment Due Date, interest will be charged to your account.

Sample Interest Computation

Retail

- Principal amount – 20,000
- Interest – 3.50% based on a 30-day period.¹
- Payment amount – 1% of the outstanding principal amount plus the interest due or P500 whichever is higher.
- Payment timing – 1 day after Statement Date

Month	Purchases	Total Payment	Interest Charge	Outstanding Principal Balance	Total Amount Due
1	20,000	0	700.01	20,000.00	20,700.01
2	-	900.01	693.01	19,800.00	20,493.01
3	-	891.01	686.08	19,602.00	20,288.08
4	-	882.10	679.21	19,405.98	20,085.19
5	-	873.27	672.42	19,211.92	19,884.34
6	-	864.54	665.70	19,019.80	19,685.50

Citi Cash Advance

- Principal amount – 20,600 (inclusive of Citi Cash Advance fee)
- Interest – 3.63% based on a 30-day period.¹
- Payment amount - 1% of the outstanding principal amount plus the interest due or P500 whichever is higher.
- Payment timing – 1 day after Statement Date
- Citi Cash Advance Service Charge is P500 or 3% of the Citi Cash Advance amount, whichever is higher.

Month	Citi Cash Advance Availment	Total Payment	Interest Charge	Outstanding Principal Balance (Inclusive of Citi Cash Advance Fee)	Total Amount Due
1	20,000	0	721	20,600	21,321
2	-	927	735	20,394	21,129
3	-	939	720	20,190	20,910
4	-	922	700	19,988	20,688
5	-	899	693	19,788	20,481
6	-	890	686	19,590	20,276

¹For months with more (or less) than 30 days, the applicable interest rate shall increase (or decrease) accordingly. Interest is compounded monthly. In accordance with the Philippine Accounting Standards (PAS) definition, effective interest rate (EIR) is the rate that exactly discounts estimated future cash flows through the life of the loan to the net amount of loan proceeds. – (BSP Circular No. 730, s2011)

Regular Citi PayLife Effective Interest Rates

The Monthly Installment Due comprises the interest and principal components and is computed on a diminishing balance basis. The interest and principal components of the Monthly Installment Due vary each month and are computed as follows:

- Interest component: Prior month's outstanding principal balance x monthly Effective Interest Rate (EIR), where monthly EIR = $(1 + \text{Annual EIR})^{1/12} - 1$.
- Principal portion: Monthly Installment Due - Interest component for the month.

The interest charge on the first Monthly Installment Due is computed based on the number of days between the approval date of the Installment Transaction and Statement Date, which is the date when your statement is generated after each billing cycle. The Interest on succeeding Monthly Installments Due is computed based on a fixed 30-day period. This will result in the first Monthly Installment Due being different from subsequent ones.

Term	Converted Monthly Factor Rate ¹	Effective Interest Rate ²
3 months	1.74%	35.89%
6 months	1.54%	35.83%
9 months	1.58%	38.40%
12 months	1.50%	36.76%
18 months	1.66%	41.09%
24 months	1.69%	41.32%

¹The Converted Monthly Factor Rate is presented as a guide that can be used to derive the Monthly Installment Due (principal plus interest).

²Rates are subject to change by Citibank in line with special promotional offerings. Effective Annualized EIR is affected by the Converted Monthly Factor Rate and the term.



Citi Simplicity+ Card

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CLARABELLE MAE DELA ROSA
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QUEZON CITY PH
1105

www.citibank.com.ph
Your e-Statement is now available at Citibank Online.

Card Number : 4034-1853-0045-9436

Statement Date : 09/01/20

Payment Due Date : 09/18/20

Total Amount Due (P) : 12,847.38

Minimum Amount Due (P) : 5,601.76

Overlimit Amount (P) :

Please pay at least the Minimum Amount Due on this Card on or before the Payment Due Date to avoid late charges. In case you have an Overlimit Amount, please also settle it to continue using your Citi Card/s. See Relationship Summary below to choose which Card to pay the Overlimit Amount to.

For the latest Citi Card Agreement, please visit www.citibank.com.ph/cardstandc or call our CitiPhone at +63 2 8995 9999 to request for a copy.

YOUR STATEMENT OF ACCOUNT SUMMARY

* The Cash Advance Limit indicated on this statement is a part of your Account Credit Limit, and is a guiding amount. Please call CitiPhone or log on to Citibank Online for your current Cash Advance Limit. **Interest rates are quoted based on a 30-day period. For months with more or less than 30days, the applicable interest rate shall increase or decrease accordingly. Interest is compounded monthly.

ACCOUNT CREDIT LIMIT P 45,000.00		AVAILABLE CREDIT LIMIT P 6,182.00	CASH ADVANCE LIMIT * P 45,000.00	CASH ADVANCE MONTHLY INTEREST 3.50 %	MONTHLY INTEREST 3.50 %
PREVIOUS BALANCE P 9,909.69	(+) PURCHASES & ADVANCES P 12,853.99	(-) CREDITS P 6.30	(-) PAYMENTS P 9,910.00	(+) INTEREST CHARGE P 0.00	(=) TOTAL AMOUNT DUE P 12,847.38

YOUR TOTAL RELATIONSHIP SUMMARY

If you have more than one Citi credit card: The Relationship Balance is the sum of all billed and unbilled balances of all your Citi credit cards indicated below, which share your Relationship Limit. This balance is for reference only and is based on transactions as of this Statement Date. Please refer to the Total Amount Due indicated on your respective Statements of Account before paying.

YOUR ACCOUNTS	ACCOUNT CREDIT LIMIT (P)	ACCOUNT BALANCE (P)	RELATIONSHIP LIMIT (P)	RELATIONSHIP BALANCE (P) Total Balance + Total Unbilled Installment Principal		AVAILABLE RELATIONSHIP LIMIT (P)
				TOTAL BALANCE	TOTAL UNBILLED INSTALLMENT PRINCIPAL	
Citi Simplicity+ Card 4034-1853-0045-9436	45,000	12,847.38	45,000	12,847.38	21,979.65	6,182.47



PAYMENT INSTRUCTIONS



CLARABELLE MAE DELA ROSA

CITI SIMPLICITY+ CARD: 4034-1853-0045-9436

PAYMENT DUE DATE
09/18/20

TOTAL AMOUNT DUE (P)
12,847.38

PAST DUE AMOUNT (P)
0.00

MINIMUM AMOUNT DUE (P)
5,601.76

PLEASE ENTER AMOUNT OF PAYMENT ENCLOSED



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New CitiPhone number and hours of operation

Starting October 6, 2019, all our Metro Manila phone numbers will be updated to eight digits and will have an “8” at the start of the number. This is in compliance with the National Telecommunications Commission's (NTC) Memorandum Order 10-10-2017 on the migration of all Metro Manila numbers to 8-digit telephone numbers.

With this, the CitiPhone Metro Manila number will now be **8995 9999**. Alongside this, CitiPhone's hours of operation will be changed to 8AM to 9PM daily.

Keep your credit card account even more secure.
Set up your Citi credit card's PIN with the Citi Mobile App.

Some stores, both in the Philippines and abroad, may require you to enter a PIN when you use your credit card. This is a great way of keeping your credit card account safe. Here's how to set up your PIN on the Citi Mobile App:

- 1. Log in to the Citi Mobile App & click Settings.
- 2. Select the card you want to set up a PIN for.
- 3. Tap Cash Advance PIN & click continue. Your Cash Advance PIN and Credit Card PIN are one & the same.
- 4. Enter your Citi Mobile App log-in password, and then your Citi Mobile Token.
No Citi Mobile Token? Just select "Send OTP via SMS".
- 5. Nominate your 4-digit PIN and confirm it.

Download the Citi Mobile App now by searching "Citibank PH" on your device's app store.

Check out our Fine, Finer, and Finest dining deals!



Wherever you are, whatever you crave, Dine So Fine with your Citi credit card. Enjoy discounts of up to 50% off & choose from over 150 deals ranging from comfort food to premium dining options.

Make it habit to check citibank.com.ph/dinesofine for a complete list of deals.

SALE DATE	POST DATE	DESCRIPTION	AMOUNT
BALANCE PREVIOUS STATEMENT			₱ 9,909.69
CITI SIMPLICITY+ CARD : 4034-1853-0045-9436			
08/04/20	08/05/20	MERCURY DRUG ROMAN SUPERHBALANGA PH	723.00
08/07/20	08/10/20	NETFLIX.COM Amsterdam NL	149.00
08/09/20	08/10/20	WMART SPMKT BALANGA BATAAN PH	3,074.07
08/11/20	08/12/20	MERCURY DRUG 0237 QUEZON PH	557.00
08/14/20	08/17/20	TRUE VALUE VERTIS NOR PHILIPPINES PH	170.00
08/15/20	08/17/20	MERKADO SPMKT VERTIS NORTQUEZON CITY PH	391.55
08/15/20	08/17/20	MERKADO SPMKT VERTIS NORTQUEZON CITY PH	607.20
08/18/20	08/19/20	LANDMARK D/S-TRINOMA QUEZON CITY PH	632.00
08/22/20	08/24/20	GOOGLE *YoungJoy g.co/helppay#GB	49.00
08/22/20	08/24/20	GOOGLE *YoungJoy g.co/helppay#GB	19.00
08/22/20	08/24/20	GOOGLE *YoungJoy g.co/helppay#GB	49.00
08/22/20	08/24/20	RED RIBBON TRINOMA QUEZON CITY PH	265.00
08/24/20	08/25/20	CASH PAYMENT - THANK YOU PH	-9,910.00
08/30/20	09/01/20	THE SM STORE-NORTH EDS QUEZON CITY PH	639.60
09/01/20	09/01/20	BALANCE CONVERSION(007:024)	665.03
09/01/20	09/01/20	POWER MAC VERTIS 6M QUEZON (001:006)	1,965.00
09/01/20	09/01/20	ONLINE CALL FOR CASH(018:018)	1,361.11
09/01/20	09/01/20	ONLINE CALL FOR CASH(016:018)	734.56
09/01/20	09/01/20	SIMPLICITY+ INTEREST BACK	-6.30
09/01/20	09/01/20	ONLINE CALL FOR CASH(015:018)	802.87

SUMMARY OF YOUR INSTALLMENT TRANSACTIONS

The Principal Amount of the following transactions is deducted from your Credit Limit.

MONTHS TO PAY	UNBILLED INSTALLMENT AMOUNT (Principal + Interest)	DESCRIPTION
17	₱ 11,305.51	BALANCE CONVERSION
05	₱ 9,825.00	POWER MAC VERTIS 6M QUEZON CITY PH
02	₱ 1,469.12	ONLINE CALL FOR CASH

MONTHS TO PAY	UNBILLED INSTALLMENT AMOUNT (Principal + Interest)	DESCRIPTION
03	₱ 2,408.61	ONLINE CALL FOR CASH

The unbilled installment amount/s indicated above is the remaining unbilled principal and interest amortizations of your installment transaction/s.

If your account has an active Credit Shield enrollment, the remaining unbilled principal (excluding unbilled interest*) is subject to premium calculation *effective February 1, 2019.

*****END OF STATEMENT - PAGE 6*****

Please update your Personal Information with us

In compliance with Bangko Sentral ng Pilipinas Circular 706, as amended by Circular 950, we are requesting all Cardholders, Supplementary Cardholders (if any), and Personal Loan Accountholders to update your information with us. Please visit www.citibank.com.ph/infoupdate to accomplish the Information Update Form. Kindly email the accomplished form to infoupdate.ph@citi.com along with a copy of one (1) government-issued ID with photo and date of birth or identification number within 30 days from receipt of this notice.

If we do not hear from you, we will take it to mean that your information is updated.

Thank you.

Savings Spotlight

With Citi Simplicity+, you enjoy no annual fees, no late payment fees and no overlimit fees] Pay at least the Minimum Amount Due on or before the Payment Due Date and you also get 10% back on interest charges. The illustration below summarizes your savings from interest rebates and fees that would have been charged on other cards. Savings on annual fees are based on what you would have been charged on a credit card with an annual fee of P2,500.

Savings from Interest this statement*	Savings from Fees this statement**	Total Savings this Statement	Total Savings this Year	Total Savings since Account opening
₱6.30	₱850.00	₱856.30	₱5,060.11	₱ 11,076.42

Changing phone number or address? Need to know more about your statement? For any concerns, you may chat with us or send us a message between 9am to 8pm from Monday to Friday by logging on to www.citibank.com.ph.

Citibank, N.A. Philippine Branch is supervised by Bangko Sentral ng Pilipinas with telephone number (632) 8708-7087.