

PAYTM FIRST CARD

Statement for Paytm First Card Number *****7864

Statement Period: 14 December 2020 to 12 January 2021

At a glance	Account Summary	Key Information
<p>Statement Date: 12/01/21</p> <p>Total Amount Due: Rs.-510.00</p> <p>Minimum Amount Due: Rs.0.00</p> <p>Due Date: NO PYMT REQD</p> <p>Credit Limit: Rs.60000.00</p> <p>Available Credit Limit: Rs.60000.00</p> <p>Available Cash Limit Rs.6000.00</p>	<p>Previous balance: Rs.-10.00</p> <p>Current Purchases & Other Charges: Rs.0.00</p> <p>Current Cash Advance: Rs.0.00</p> <p>Last Payments Received: Rs.500.00</p> <p>Cash Earned: 0</p>	<p>Customer Name AKASH GORE</p> <p>Latest Offers Exciting offers on leading brands across categories with the Paytm First Card. To find out the latest offers, click here</p> <p>Paytm Movies Get 2 movie tickets for the price of 1 on Paytm App and Website.View Details</p> <p>Important communication If you had availed the RBI-allowed moratorium by deferring some payments till 31-Aug, kindly check your email, SMS, Citi Mobile App & Citibank Online for important information regarding additional dues payable to maintain your credit records.</p>

Did you know that this statement also contains details on Cashback earned on your card?

Your Paytm First Card is issued by Citibank N.A. Please log on to Citibank Online(www.citibank.co.in) to access all your details, transact and pay your credit card bill.
You can also convert your big transactions into small manageable EMIs! Click on the highlighted transaction, login to Citibank Online and convert! T&C apply. Please disable popup blockers to allow pop-ups from Citibank India.

Detailed Statement

Date	Reference no	Transaction Details	Amount (in Rs)
18/12	00740000031	Retention Cashback Credited	500.00CR



Invoice Number - 2101120130002128

HSN - 997113 - Credit-granting services including stand -by commitment, guarantees & securities

LOS State - 33-TamilNadu

POS State - 27-Maharashtra

Hassle-free cashback - Get extra cash for your card usage

Your Cashback Summary

Opening Balance	Cash Earned	Cash Redeemed	Closing Balance
0	0	0	0

*Any cashback redemption for this month will reflect in next month's card statement. This will not change your minimum amount due for this statement.

Other offers on your Paytm First Card:



Dining offers



Pay at ease



Latest Offers

Save up to 20% across participating restaurants with your Paytm First Card.

Convert your transactions into easy EMIs.

Exciting offers on leading brands across categories with the Paytm First Card. To find out the latest offers, [click here](#)

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Important Information

- ◆ The Paytm First Card is issued by Citibank India.
- ◆ 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 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
- ◆ Please [click here](#) to read the Most Important Terms and Conditions.
- ◆ Please note that if you have opted for monthly Suraksha/Credit Shield Plus/Personal Accident Plus insurance plans, the billing will be as per the terms and conditions of the insurance policy up to age 65 for credit shield component, provided card is in good standing. Premium is subject to GST, as applicable. For detailed benefits of the coverage you may contact Citiphone. If the policy is not suiting your current requirements, you may also place a cancellation request through CitiPhone.

MAKE SAFETY YOUR PRIORITY.



#BeSafeWithCiti

During times of crisis, we also observed that there are heightened fraudulent activities trying to manipulate customers. So, it's all the more important to be vigilant against such malpractices.

Some of the current fraud trends are:

IMPERSONATION

A fraudulent practice of getting your confidential information by claiming to be from a reputed institution

SIM SWAP

Stealing your identity documents to arrange for a duplicate SIM and then carrying out fraud transactions without your knowledge

DEVICE TAKE-OVER

Taking unauthorised access of your mobile device to carry out fraudulent transactions using remote access apps

FAKE HELPLINE NUMBERS

Circulating fake customer service numbers on the internet and misguiding callers into revealing personal information

HOW TO PROTECT YOURSELF FROM SUCH FRAUDS?



Do not share

Be aware of fraudulent calls which ask you to download third party or remote access apps or change mobile settings.



Safety indicators

Look for secure session indicators like https:// and padlock icon on websites that require personal information.



Stay updated

Use updated anti-virus and firewall software.



Do not respond

Do not act on any unsolicited SMS or calls from a representative of tech company / bank without verifying.



Visit official websites

Always take helpline numbers from registered website of service providers only. And keep your contact details updated with your bank.

[Click here](#) to know more

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