

Statement of Account

CITI REWARDS WORLD MASTERCARD 5425 5030 0382 3100

Payment Due Date: March 02, 2026

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 & ADVANCES	+	INTEREST CHARGES	+	FEES & CHARGES	=	CURRENT BALANCE
2,765.92		2,793.08		4,235.43		0.00		0.24		4,208.51

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 REWARDS WORLD MASTERCARD ALL TRANSACTIONS BILLED IN SINGAPORE DOLLARS	
	BALANCE PREVIOUS STATEMENT	2,765.92
05 JAN	PAYMENT - THANK YOU SG	(2,766.00)
	SUB-TOTAL:	(0.08)
<b>CITI REWARDS WORLD MASTERCARD 5425 5030 0382 3100 - DATTA ARINDOM</b>		
02 JAN	Lazada SG SINGAPORE SG	131.90
02 JAN	GetYourGuide Deutschla BERLIN DE	24.45
03 JAN	GOLDEN BREW NG HUE HO CHI MINH VN FOREIGN AMOUNT DONG 200,000.00	10.09
04 JAN	Klook Travel Tech Ltd Hong Kong HK FOREIGN AMOUNT DONG 39,319.00	1.98
05 JAN	CCY CONVERSION FEE SGD 24.45	0.24
06 JAN	GATHERFOOD PTE LTD SINGAPORE SG	14.00
06 JAN	MOHD MUSTAFA SAMSUDD SINGAPORE SG	86.75
07 JAN	FAIRPRICE GROUP HAWKER SINGAPORE SG	1.62
07 JAN	FAIRPRICE GROUP HAWKER SINGAPORE SG	1.87
07 JAN	FP*FOOD PANDA SINGAPORE SG	60.75
08 JAN	HBOMax help.hbomax.com SG SG	14.48
09 JAN	FAIRPRICE GROUP HAWKER SINGAPORE SG	8.10
09 JAN	SHAW THEATRES JEWEL Singapore SG	14.90
10 JAN	ANJAPPAR RESTAURANT Singapore SG	11.39
10 JAN	GIANT LOYANG POINT Singapore SG	31.40
10 JAN	KOUFU PTE LTD Singapore SG	3.60
10 JAN	RYDE TECHNOLOGIES SINGAPORE SG	12.57
10 JAN	BUS/MRT 779640276 SINGAPORE SG	2.56
11 JAN	ACE DYNAMIC HOLDINGS SINGAPORE SG	11.35
11 JAN	OVERSEAS FAMILY SCHOOL SINGAPORE SG	2,550.00

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DATE	DESCRIPTION	AMOUNT (SGD)
12 JAN	Chai Tapree The Chat TaprSG	3.48
12 JAN	Chai Tapree The Chat TaprSG	3.48
12 JAN	PIZZAHUT EPM 332 Singapore SG	10.90
13 JAN	WWW.TADA.G* N019BB4D87 SINGAPORE SG	41.31
13 JAN	SUBWAY @ SMU SINGAPORE SG	6.80
14 JAN	SANKRANTI - BIOPOLIS SINGAPORE SG	3.05
14 JAN	7-ELEVEN-BRAS BASAH Singapore SG	1.00
14 JAN	FP*FOOD PANDA SINGAPORE SG	63.46
15 JAN	99797398453548 Redeemed with points	(1.20)
15 JAN	99797398453528 Redeemed with points	(1.00)
15 JAN	99797398453513 Redeemed with points	(10.50)
15 JAN	99797398453503 Redeemed with points	(10.90)
15 JAN	99797398453483 Redeemed with points	(3.48)
15 JAN	ORDER.PLAC* TEXASCHICK SINGAPORE SG	10.50
15 JAN	Lazada SG SINGAPORE SG	96.02
16 JAN	LONG JOHN SILVER'S @ T SINGAPORE SG	9.90
16 JAN	ANTfreshvaluept*FRESHV SINGAPORE SG	10.90
18 JAN	Lazada Singapore SG	7.99
18 JAN	WWW.TADA.G* N019BD16DC SINGAPORE SG	22.44
19 JAN	Lazada SG SINGAPORE SG	42.40
19 JAN	GREAT EASTERN GENERAL SINGAPORE SG	287.77
19 JAN	BUS/MRT 785344190 SINGAPORE SG	4.14
20 JAN	TRANSIT 30000864204108 SINGAPORE SG	50.00
20 JAN	FOOD DYNASTY PTE LTD Singapore SG	9.20
20 JAN	SANKRANTI - BIOPOLIS SINGAPORE SG	3.05
20 JAN	7-ELEVEN-BRAS BASAH Singapore SG	1.70
20 JAN	ATLASVENDING Singapore SG	3.00
21 JAN	FOOD DYNASTY PTE LTD Singapore SG	8.30
21 JAN	ANTfreshvaluept*FRESHV SINGAPORE SG	2.90
21 JAN	Lazada SG SINGAPORE SG	44.71
21 JAN	ATLASVENDING Singapore SG	3.00
22 JAN	ORDER.PLAC* TEXASCHICK SINGAPORE SG	10.80
24 JAN	SHENG SIONG SUPERMARKE SINGAPORE SG	36.07
24 JAN	GIANT LOYANG POINT Singapore SG	16.36

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Co Reg No: 200309485K

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DATE	DESCRIPTION			AMOUNT (SGD)
24 JAN	KOUFU PTE LTD	Singapore	SG	3.60
25 JAN	GARDENIA FOODS S PTE L	Singapore	SG	3.10
26 JAN	J.CO Donuts TM	SINGAPORE	SG	12.80
26 JAN	INDIGOAIR	SINGAPORE	SG	224.10
27 JAN	ORDER.PLAC* TEXASCHICK	SINGAPORE	SG	9.50
27 JAN	SUBWAY @ SMU	SINGAPORE	SG	7.60
27 JAN	FP*FOOD PANDA	SINGAPORE	SG	80.51
28 JAN	RYDE TECHNOLOGIES	SINGAPORE	SG	19.81
28 JAN	FOOD DYNASTY PTE LTD	Singapore	SG	8.30
28 JAN	FP*FOOD PANDA	SINGAPORE	SG	25.89
29 JAN	Kopitiam Investment Pt	SINGAPORE	SG	14.85
29 JAN	Kopitiam Investment Pt	SINGAPORE	SG	1.89
04 FEB	CREDIT INSURE PREMIUM			15.09
SUB-TOTAL:				4,208.59
GRAND TOTAL				4,208.51

PLEASE BE ADVISED THAT WITH EFFECT FROM FEBRUARY 05, 2026, THE INTEREST RATE FOR YOUR ACCOUNT WILL REVERT TO THE PREVAILING PRODUCT INTEREST RATE. IF YOU NEED ASSISTANCE, PLEASE CONTACT CITIPHONE AT (65) 6225 5225.

YOUR CITI THANKYOU POINTS BALANCE SUMMARY: (\$\$1.00 SPENDING = 1 POINT)												
POINTS carried forward	+	POINTS earned this month	+	Bonus POINTS earned this month	+	POINTS adjusted this month	-	POINTS redeemed this month	-	POINTS expired this month	=	TOTAL AVAILABLE
8,913		1,298		6,660		0		11,915		0		4,956

## 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.

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## 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:

- The prevailing retail interest rate of 27.9% per annum and cash interest rate\*\* of 27.9% per annum; or
- 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
- 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.

\*\* 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 S\$100 will be levied.

#### Minimum Payment Amount

Current Balance	Minimum Payment
S\$0 to <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) S\$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 S\$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:-	
- current to 2 months	S\$5.00
- more than 2 months to 1 year	S\$15.00
Statement of Account:-	
- current to 2 months	Free
- more than 2 months to 1 year	S\$15.00
- more than 1 year to 5 years	S\$30.00
- more than 5 years	S\$100.00

#### Branch Service Fees

Service fee of S\$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.

### 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.
- ii. 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% GST)

	Basic card	Each supplementary card
Citi Prestige Card	\$S\$651.82	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