

Statement of Account

CITI REWARDS WORLD MASTERCARD 5425 5030 0382 3100

Payment Due Date: January 29, 2026

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

542550300246693

PREVIOUS BALANCE	-	PAYMENTS & CREDITS	+	PURCHASES & ADVANCES	+	INTEREST CHARGES	+	FEES & CHARGES	=	CURRENT BALANCE
2,418.00		2,489.70		2,823.40		0.00		14.22		2,765.92

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	2,418.00
08 DEC	PAYMENT - THANK YOU SG	(2,418.00)
	SUB-TOTAL:	0.00
CITI REWARDS WORLD MASTERCARD 5425 5030 0382 3100 - DATTA ARINDOM		
02 DEC	Lazada SG SINGAPORE SG	48.18
03 DEC	AGODA.COM VINHOLIDAY INTERNET HK	1,190.67
03 DEC	NAMMA CHAIWALA Singapore SG	4.00
03 DEC	7-ELEVEN-BRAS BASAH Singapore SG	1.70
04 DEC	ATLASVENDING Singapore SG	2.50
05 DEC	AGODA.COM INTERNET HK	232.51
05 DEC	CCY CONVERSION FEE SGD 1,190.67	11.90
06 DEC	DAISO JAPAN - T1 SINGAPORE SG	38.80
06 DEC	GIANT LOYANG POINT Singapore SG	50.84
06 DEC	KOUFU PTE LTD Singapore SG	3.60
06 DEC	ORDER.PLAC* NANDOSSING SINGAPORE SG	36.80
06 DEC	WWW.TADA.G* N019AF26B0 SINGAPORE SG	10.18
06 DEC	CCY CONVERSION FEE SGD 232.51	2.32
08 DEC	HBOMax help.hbomax.com SG SG	14.48
08 DEC	ACE DYNAMIC HOLDINGS SINGAPORE SG	14.70
08 DEC	TEXAS CHICKEN CENTURY Singapore SG	15.90
09 DEC	7-ELEVEN-BRAS BASAH Singapore SG	1.70
09 DEC	MCDONALD'S (OTH) SINGAPORE SG	12.25
09 DEC	ATLASVENDING Singapore SG	2.50
10 DEC	99797465523644 Redeemed with points	(15.90)
10 DEC	99797465523629 Redeemed with points	(7.60)

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Co Reg No: 200309485K

CITI REWARDS WORLD MASTERCARD 5425 5030 0382 3100

Payment Due Date: January 29, 2026

DATE	DESCRIPTION	AMOUNT (SGD)
10 DEC	99797465523619 Redeemed with points	(12.25)
10 DEC	99797465523599 Redeemed with points	(10.40)
10 DEC	99797465523584 Redeemed with points	(22.00)
10 DEC	LONG JOHN SILVER'S @ T SINGAPORE SG	10.40
10 DEC	SANKRANTI - BIOPOLIS SINGAPORE SG	3.05
10 DEC	SUBWAY @ SMU SINGAPORE SG	7.60
10 DEC	OVERSEAS FAMILY SCHOOL SINGAPORE SG	31.00
11 DEC	7-ELEVEN-BRAS BASAH Singapore SG	1.70
11 DEC	ATLASVENDING Singapore SG	2.50
12 DEC	RYDE TECHNOLOGIES SINGAPORE SG	28.82
12 DEC	RM FOOD MANUFACTURING SINGAPORE SG	2.40
12 DEC	RM FOOD MANUFACTURING SINGAPORE SG	1.20
14 DEC	FP*FOOD PANDA SINGAPORE SG	(3.55)
14 DEC	Doctor Anywhere Operat Singapore SG	27.25
14 DEC	Doctor Anywhere Operat Singapore SG	49.76
14 DEC	SHENG SIONG SUPERMARKE SINGAPORE SG	0.65
14 DEC	FP*FOOD PANDA SINGAPORE SG	63.72
14 DEC	GIANT LOYANG POINT Singapore SG	18.09
14 DEC	KOUFU PTE LTD Singapore SG	3.60
16 DEC	Kopitiam Investment Pt SINGAPORE SG	1.89
16 DEC	Kopitiam Investment Pt SINGAPORE SG	1.89
16 DEC	Kopitiam Investment Pt SINGAPORE SG	8.91
16 DEC	Kopitiam Investment Pt SINGAPORE SG	8.01
16 DEC	7-ELEVEN-BRAS BASAH Singapore SG	1.70
16 DEC	ATLASVENDING Singapore SG	2.50
17 DEC	RYDE TECHNOLOGIES SINGAPORE SG	17.75
17 DEC	TRANSIT 30000875060499 SINGAPORE SG	50.00
17 DEC	FP*FOOD PANDA SINGAPORE SG	27.36
17 DEC	ATLASVENDING Singapore SG	2.50
18 DEC	Lazada Singapore SG	7.99
19 DEC	ORDER.PLAC* NANDOSSING SINGAPORE SG	18.50
19 DEC	Doctor Anywhere Operat Singapore SG	27.25
19 DEC	Doctor Anywhere Operat Singapore SG	64.93
20 DEC	THE COFFEE BEAN-T4TN SINGAPORE SG	8.90

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Co Reg No: 200309485K

Statement of Account

CITI REWARDS WORLD MASTERCARD 5425 5030 0382 3100				Payment Due Date: January 29, 2026
DATE	DESCRIPTION			AMOUNT (SGD)
20 DEC	VNPAY RANG	DA NANG	VN	74.30
	FOREIGN AMOUNT DONG 1,462,860.00			
20 DEC	MINMED GROUP PTE LTD	SINGAPORE	SG	410.00
20 DEC	Grab* A-8ON6PSKW33CUAV	HA NOI	VN	2.53
	FOREIGN AMOUNT DONG 49,920.00			
20 DEC	Grab* A-8ONI9NRWX33PAV	HA NOI	VN	2.84
	FOREIGN AMOUNT DONG 56,160.00			
21 DEC	Grab* A-8OQRTAGW32V8AV	HA NOI	VN	45.57
	FOREIGN AMOUNT DONG 897,208.00			
01 JAN	Klook Travel Tech Ltd	Hong Kong	HK	53.12
	FOREIGN AMOUNT DONG 1,050,000.00			
01 JAN	OP *VINWONDERS	ha Noi	VN	41.99
	FOREIGN AMOUNT DONG 830,000.00			
03 JAN	CREDIT INSURE PREMIUM			9.92
	SUB-TOTAL:			2,765.92
	GRAND TOTAL			2,765.92

YOUR CITI THANKYOU POINTS BALANCE SUMMARY: (\$S\$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
24,859		2,701		8,919		0		27,566		0		8,913

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.

Revisions to E-Payments User Protection Guidelines

With effect from 16 December 2024, the Monetary Authority of Singapore has enhanced the E-Payments User Protection Guidelines. Under the terms and conditions governing your card account(s) with us, you have agreed to observe the duties imposed on you under the E-Payments User Protection Guidelines. These terms and conditions will be updated accordingly. 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 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 www.citibank.com.sg/grabrewards

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