



Citibank Singapore Ltd
Robinson Road P. O. Box 355 S(900705)

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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)
CITI REWARDS WORLD MASTERCARD 5425 5030 0382 3100 - DATTA ARINDOM				
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		10.09
	FOREIGN AMOUNT DONG 200,000.00			
04 JAN	Klook Travel Tech Ltd	Hong Kong	HK	1.98
	FOREIGN AMOUNT DONG 39,319.00			
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	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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Statement of Account

CITI REWARDS WORLD MASTERCARD 5425 5030 0382 3100

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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.

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)

	<u>Basic card</u>	<u>Each supplementary card</u>
Citi Prestige Card	\$651.82	Free
Citi PremierMiles Card	\$196.20	Free
Citi Rewards Card	\$196.20	\$98.10
Citi Platinum Card	\$163.50	\$87.20
Citi Gold Card	\$163.50	\$87.20
Citi Silver Card	\$65.40	\$32.70
Citi Cash Back+ ("Plus") Card	\$196.20	\$98.10
Citi Cash Back Card	\$196.20	\$98.10
Citi Cash Back Platinum Card	\$163.50	\$81.75
Citi Clear Platinum Card	\$163.50	\$87.20
Citi Clear Classic Card	\$65.40	Not Applicable
Citi Clear Card	\$30.52	Not Applicable
Citi M1 Blue Card	\$65.40	\$32.70
Citi M1 Gold Card	\$163.50	\$87.20
Citi M1 Platinum Card	\$196.20	\$98.10
Citi SMRT Card	\$196.20	\$98.10