



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: 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.

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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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 FOREIGN AMOUNT DONG 1,462,860.00	74.30
20 DEC	MINMED GROUP PTE LTD SINGAPORE SG	410.00
20 DEC	Grab* A-8ON6PSKWX3CUAV HA NOI VN FOREIGN AMOUNT DONG 49,920.00	2.53
20 DEC	Grab* A-8ONI9NRWX33PAV HA NOI VN FOREIGN AMOUNT DONG 56,160.00	2.84
21 DEC	Grab* A-8OQRTAGW32V8AV HA NOI VN FOREIGN AMOUNT DONG 897,208.00	45.57
01 JAN	Klook Travel Tech Ltd Hong Kong HK FOREIGN AMOUNT DONG 1,050,000.00	53.12
01 JAN	OP *VINWONDERS ha Noi VN FOREIGN AMOUNT DONG 830,000.00	41.99
03 JAN	CREDIT INSURE PREMIUM	9.92
SUB-TOTAL:		2,765.92
<b>GRAND TOTAL</b>		<b>2,765.92</b>

## 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
24,859	+	2,701	+	8,919	+	0	-	27,566	-	0	=	8,913

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## 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](http://www.citibank.com.sg/grabrewards)



## 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