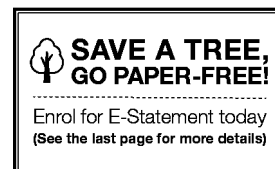


8320

MOORI ASHOK KUMAR REDDY
BLK 359 TAMPINES STREET 34
#02-433
SINGAPORE 520359

CIMB Bank Berhad (13491-P)
Credit Card Centre
50 Raffles Place #21-03
Singapore Land Tower
Singapore 048623
GST Registration No. F00005759E

Your Monthly Statement
Pg 1 of 3


SUMMARY OF ACCOUNTS

Statement Date	Credit Limit	Minimum Payment	Payment Due Date
16 Jul 2017	S\$23,800	S\$0.00	08 Aug 2017

Post Date	Transaction Date	Description of Transaction	Transaction Amount (\$)
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CIMB PLATINUM MASTERCARD 5549-3900-0150-2428 MOORI ASHOK KUMAR REDDY

PREVIOUS BALANCE (157.16)

GRAND TOTAL (157.16)

Continued On Next Page

Please settle this statement promptly. If the Minimum Payment is not received by the Payment Due Date, a late charge of S\$80 will be levied. If payment is not made in full, a finance charge of 25.5% p.a. for CIMB Visa Infinite/Signature and CIMB World/Platinum MasterCard or 27% p.a. for CIMB Classic MasterCard, will be levied on the outstanding balance and all new card transactions as of this statement date.

In addition, please note that any payment received after the statement date will only be reflected in the following month's statement.

To settle your account(s), please detach along the perforated line and send the payment slip below along with your cheque using the enclosed Business Reply Envelope (BRE) before the Payment Due Date. Please do not staple or tape your cheque to the payment slip.

Please examine this statement immediately. If no discrepancy is reported within 14 days from the date of this statement, the account will be deemed as correct. For any discrepancies, please call our 24-hour CIMB Credit Cards Customer Service Hotline at (65) 6333 6666.

Payment Slip

Product	Card Number	Current Balance	Minimum Payment Amount	Payment Due Date
CIMB PLATINUM MASTERCARD	5549-3900-0150-2428	S(\$157.16)	S\$0.00	08 Aug 2017
CIMB TERM LOAN	8849-8899-9228-1273	S(\$0.05)	S\$0.00	08 Aug 2017
CIMB TERM LOAN	8849-8899-9254-2898	S\$994.25	S\$994.25	08 Aug 2017

Make Cheque payable to : **CIMB BANK - CREDIT CARDS**

MOORI ASHOK KUMAR REDDY

CIMB BANK BERHAD
Payment Services
(Remittance)
Robinson Road
P.O. Box 0088
Singapore 900138

Please enter payment amount : _____
Bank : _____
Cheque Number : _____

Note: Please mail this together with the Payment Slip to CIMB Credit Card Centre using the Business Reply Envelope (BRE.). It will take up to 5 business days, from the receipt of your request, for your updated Bank records to take effect.

[illegible]

Note: The mobile number will be used for the purpose of sending Transaction Alert/Authentication Code via SMS

Principal Cardmember's Signature
(as per your CIMB Credit Card)
Full name as per NRIC/Passport:

PAYMENT PROCEDURE

PAYMENT PROCEDURE

Payment via CIMB Clicks Internet Banking

- Make payment via www.cimbclicks.com.sg
- For payment made before 12am, your credit card account will be credited on the following day

- Payments will be automatically deducted on the Payment Due Date from your designated CIMB Current/ Savings Account.

- Cross your cheque and make it payable to 'CIMB BANK - CREDIT CARDS'.
- Write your name, card account numbers, telephone number and indicate the payment amount for each card account on the reverse of the cheque. Please note that cheques will not be processed on a Saturday, Sunday or Public Holiday.
- Send your cheque to the address printed on your payment reply envelope together with the payment slip (do not send post-dated cheques). Please allow 3 working days for clearing. Alternatively, you may make a payment directly to CIMB Bank branch (post-dated cheques will not be accepted). In either case, payment will only be credited upon receipt of proceeds (and in the case where payment is made by way of cheque, when the cheque clears).

- Make payment at the nearest CIMB Bank branch.
- Payment will be credited at day end.

- Payments can be made via NETS or Cashcard at any AXS station islandwide. Alternatively, it can also be made at www.axs.com.sg through the AXS e-Station icon or with any Apple/Android devices through the AXS m-Station application. For payment made before 5pm, your account will be credited on the next day.

- Payment will be debited from your designated bank account 2 business days (excluding Saturday, Sunday and Public Holiday(s)) prior to the payment due date.

- You can also effect payment to your CIMB Credit Card using the internet banking facility of your other bank account(s).

*Note: Payment to a CIMB Debt Consolidation Plan account can only be made via Cheque Payment, Cash Payment, Auto Debit-CIMB Current/Savings Account or at the AXS Station

● The outstanding balance comprises the balance incurred during the present billing cycle and any outstanding balance brought forward from the previous statement. Any exception, error or disputes must be promptly notified in writing to CIMB Bank Credit Card Centre, 50 Raffles Place #21-03 Singapore Land Tower Singapore 048623, and in any case within 14 days from date of statement.

- Where the outstanding balance is S\$50 and less, the Cardmember must make full payment by the payment due date to avoid incurring Late Payment Charge. Where the outstanding balance exceeds S\$50, the Cardmember may avoid incurring Late Payment Charge by making Minimum Payment by the payment due date as follows:

Outstanding Balance	Minimum Payment
Where the outstanding balance exceeds S\$50 but is not over the credit limit	3% of the outstanding balance or S\$50 whichever is higher, plus any outstanding overdue amount from the previous statement.
Where the outstanding balance exceeds S\$50 and is over the credit limit	3% of the outstanding balance or S\$50 whichever is higher, plus the excess over the credit limit and any outstanding overdue amount from the previous statement.

- Subject to full payment of the preceding month's outstanding balances, the Interest Free Period of 23 days will apply to outstanding Retail Transaction balances. It is the period from transaction posting date to the payment due date immediately following the relevant Billing Statement (i.e. the date the transaction was posted). If payment of the outstanding balance is made in full by the payment due date on the Billing Statement, an interest or finance charge calculated at such rate per annum as we may determine on a daily basis (subject to a minimum monthly charge of \$2.50 or such other sum as may be determined by us) shall be imposed on such amounts as are due and owing. The interest or finance charge shall apply from each transaction date until the date full payment is made. No interest or finance charge will be imposed if full payment of the outstanding balance is received by the payment due date and there is no balance carried forward from the previous Billing Statement.
- For the avoidance of any doubt, there is no Interest Free Period for the Finance Charge applicable to a Cash Advance.

- Cash rebates are accorded for retail transactions posted up to the day prior to statement date. For retail transactions posted on or after statement date, the cash rebates will be reflected on the following month statement.

FEES & CHARGES

Annual Membership Fees

- Nil

Finance Charge for Retail Transaction

- 1.25% per month (effective interest rate 25.5% p.a. subject to compounding if the charges are not repaid in full) for CMB Visa Infinite/Signature and CMB World/Platinum MasterCard or 2.25% per month (effective interest rate 27% p.a. subject to compounding if the charges are not repaid in full) for CMB Classic MasterCard, on the transaction amount, chargeable on a daily basis from the date of posting until receipt of full payment (minimum charge of S\$2.50).
- If the minimum payment is not received in full by the payment due date of any Billing Statement, finance charges will be levied at the rate of 2.333% per month (effective interest rate of 28% p.a. subject to compounding) chargeable on a daily basis, on such amounts as are due and owing (subject to a minimum monthly charge of S\$2.50 or such other sum as may be determined by the Bank). The finance charges will revert back to the effective interest rate of 25.5% p.a. for CMB Visa Infinite/Signature and CMB World/Platinum or 27% p.a. for CMB Classic MasterCard when minimum payment is received in full by the payment due date. Any adjustment or reinstatement of interest rate shall take effect from the date of such Billing Statement immediately following the payment due date of a relevant Billing Statement.
- No finance charges will be levied if payment is received in full by the 'Payment Due Date', and there is no balance carried forward from the previous statement.

Cash Advance Fee

- Fee: 6% of the amount withdrawn (minimum charge of S\$15).
- Finance Charge: 2.333% per month (effective interest rate 28% p.a. subject to compounding on the amount withdrawn), chargeable on a daily basis from the date of withdrawal until receipt of full payment (minimum charge of S\$2.50).

Fee Charged for Accounts in Excess of Approved Limit

- For each occasion that the credit limit is exceeded, S\$50 or 5% of the excess amount, whichever is higher.

Late Payment Charge

- S\$80 if (i) full payment of the outstanding balance (where the outstanding balance is S\$50 and less) is not received by the payment due date; or (ii) if the Minimum Payment (where the outstanding balance exceeds S\$50) specified in the Statement is not received by the payment due date.

Replacement Card

- \$20 per card.

Unsuccessful Payment Service Charge

- S\$40 for any returned cheque and S\$10 for any rejected Interbank Giro payment.

Request for Card Statement

- S\$5 per monthly statement. For retrieval of statements that are more than 3 months old, a fee of S\$10 per copy applies.

Request for Sales Draft

- S\$5 per copy.

Transactions in Foreign Currencies and/or Overseas

- A fee of 1% is levied by MasterCard or Visa for all transactions:
 - (i) made in foreign currencies and/or
 - (ii) made in Singapore dollars but processed outside Singapore.

Administrative fee of 1.4% is a service charge levied by CIMB Bank Berhad for transactions in foreign currencies. (Waived for CIMB Platinum MasterCard and CIMB Visa Signature from 18 Jan 2016).

- **Note:** Foreign currency transactions are converted to local currency based on the rate determined by the respective card associations. The conversion rate is applied on the date of posting to the Card Account and may be different from the rate in effect on the date of transaction.

LOST/STOLEN CARD REPORTING

- Please call us at our 24-hour CIMB Credit Card Customer Service Hotline at **(65) 6333 6666** immediately if your card is lost or stolen. You must immediately report to the Bank of any lost or stolen card and/or disclosure of your PIN to any person. You shall be liable to the Bank for any transaction(s) incurred prior to the reporting of your lost or stolen card.

Your Monthly Statement
Pg 2 of 3

SUMMARY OF ACCOUNTS

Statement Date	Credit Limit	Minimum Payment	Payment Due Date
16 Jul 2017	S\$23,800	S\$0.00	08 Aug 2017

Post Date	Transaction Date	Description of Transaction	Transaction Amount (\$)
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CIMB TERM LOAN 8849-8899-9228-1273 MOORI ASHOK KUMAR REDDY

PREVIOUS BALANCE (0.05)

GRAND TOTAL (0.05)

Statement Date	Credit Limit	Minimum Payment	Payment Due Date
16 Jul 2017	S\$23,800	S\$994.25	08 Aug 2017

Post Date	Transaction Date	Description of Transaction	Transaction Amount (\$)
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CIMB TERM LOAN 8849-8899-9254-2898 MOORI ASHOK KUMAR REDDY

PREVIOUS BALANCE 997.15

04/07	03/07	PAYMENT - THANK YOU! (AXS)	(1,000.00)
16/07	16/07	PERSONAL INSTALMENT LOAN: 02/12 -INT	42.94
16/07	16/07	PERSONAL INSTALMENT LOAN: 02/12	954.16

GRAND TOTAL 994.25

NEWS AND INFORMATION

IMPORTANT NOTICE TO ALL CIMB CREDIT CARDMEMBERS

Please be informed that CIMB Bank Singapore will not facilitate credit card transactions originating from the following countries with effect from 17 April 2017:

Republic of Yemen
Syria Arab Republic
Sudan & South Sudan
North Korea
Iran
Israel

For more details, please call our 24-hour CIMB Credit Cards Customer Service Hotline at (65) 6333 6666.

24-HOUR CIMB CREDIT CARDS CUSTOMER SERVICE HOTLINE NUMBER CHANGE

With effect from 6 March 2017, the 24-hour CIMB Credit Cards Customer Service Hotline will be changed to (65) 6333 6666. All calls concerning Credit Card matters will be automatically routed to this number.

For more information, please visit www.cimbbank.com.sg

CREDIT BALANCES IN CREDIT CARD ACCOUNTS

With effect from 1 January 2017:

For any credit balance exceeding S\$50,000 maintained in the Credit Card Account, we reserve the right to refund the excess balance without your approval at our sole and absolute discretion. We will effect the refund of the aforesaid excess balance by sending a cashier's order to your last registered address with us.

For more details, please call our 24-hour CIMB Credit Cards Customer Service Hotline at (65) 6333 6666.

DOUBLE SWIPING

All retail merchants in Singapore are required by the Association of Banks in Singapore (ABS) and the Card Schemes (i.e Visa and MasterCard etc) to stop capturing card or cardholder data encoded on the magnetic stripes of your credit cards. Double Swiping refers to the capturing of payment card data encoded on the magnetic stripes of customers' payment cards at the Point-of-Sale (POS) reader / Electronic Cash Register (ECR). The data is captured when a payment card is swiped on a retail merchant's POS reader / ECR. Double Swiping captures sensitive payment card data such as the card security code (e.g. CVV, CVC, etc) and personal data, which exposes you to fraud risk. If you suspect that a Singapore-based retail merchant has done so (e.g. by swiping your card more than once), email ABS at banks@abs.org.sg or visit www.abs.org.sg for more details. If you suspect that your personal data has been collected by the retail merchant without your permission and for purpose other than payment transactions, email Personal Data Protection Commission at info@pdpc.gov.sg.

For more details, please visit <http://www.abs.org.sg/consumer-banking/consumers/double-swiping>

GREAT NEWS FOR ALL CIMB CREDIT CARDMEMBERS

Introducing E-Statement for CIMB Credit Cardmembers

From 11 April 2016, CIMB Credit Cardmembers can enrol for E-Statement via CIMB Clicks Internet Banking. Just simply logon to CIMB Clicks at www.cimbclicks.com.sg and follow the steps below.

Here's how to enrol:

Step 1: Logon to CIMB Clicks Internet Banking

Step 2: Perform a one-time linking of your CIMB Credit Card(s) via Clicks Settings>Link My CIMB Credit Card

Step 3: Now you are ready to go paper-free!

Click on E-Statements>(Credit Cards) View Statement Setting and select the option to 'Sign Up for E-Statement'

For more information, please visit www.cimbbank.com.sg or contact our 24-hour CIMB Credit Cards Customer Service Hotline at (65) 6333 6666.