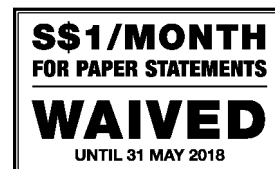


7744

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 Mar 2018	S\$23,800	S\$0.00	09 Apr 2018

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

PREVIOUS BALANCE 4,431.99

CIMB PLATINUM MASTERCARD SUPPLEMENTARY CARD 5549-3900-9021-7995

23/02 23/02 PAYMENT - THANK YOU! (AXS) (3,350.00)

Continued On Next Page

Please settle this statement promptly. If the Minimum Payment is not received by the Payment Due Date, a late payment charge of S\$100 for all CIMB Credit Cards / CashLite / Debt Consolidation Plan, except for CIMB Classic Mastercard where late payment charge is 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, CIMB World/Platinum Mastercard, CIMB CashLite and Debit Consolidation Plan 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(\$1,118.01)	S\$0.00	09 Apr 2018
CIMB TERM LOAN	8849-8899-9254-2898	S(\$183.74)	S\$0.00	09 Apr 2018

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 : _____

UPDATE OF PERSONAL PARTICULARS(For CIMB Credit Card Account only)

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.

NEW MAILING ADDRESS

Block/House Number	Unit Number	Postal Code	
_____	_____	_____	
Street Name			

Home Number	Mobile Number	NRIC/Passport Number	E-mail Address
_____	_____	_____	_____

By signing on this Update of Personal Particulars Form, I agree to abide and be bound by the terms and conditions as per the Cardmember's Agreement governing the respective services.

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:

This is the Billing Statement referred to in the Cardmember's Agreement and terms defined in the Cardmember's Agreement shall have the same meaning in this Billing Statement. Please refer to the Cardmember's Agreement for the full effect of this Billing Statement. If you have a CIMB Debt Consolidation Plan* please also refer to the Terms and Conditions Governing Debt Consolidation Facility and the Additional Terms and Conditions pertaining to it.

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.

Auto Debit- CIMB Current/Savings Account

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

Cheque Payment

- 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 business days for mailing. Alternatively, you may make payment personally at any 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).

Cash Payment

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

AXS Station

- 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 device through the AXS m-Station application. For payment made before 5 pm, your account will be credited on the next 1-2 business day(s).

Interbank GIRO

- 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.

Internet Banking From Other Banks

- Make your credit card bill payments using the internet banking facility of your other bank account(s).
- For payment made before 5 pm, your account will be credited on the next 1-2 business day(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. Kindly ensure that your payment reaches us at least 2 business days before the payment due date for processing, excluding Saturdays, Sundays and Public Holidays.

STATEMENT OF ACCOUNT

- 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.

MINIMUM PAYMENT

- 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.

INTEREST FREE PERIOD FOR RETAIL TRANSACTIONS

- 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. in which the transaction was posted). If payment of the outstanding balance is not made in full by the payment due date of any 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 S\$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 (APPLICABLE FOR CIMB VISA INFINITE/SIGNATURE AND CIMB WORLD/ PLATINUM MASTERCARD ONLY)

- 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

- 2.125% per month (effective interest rate 25.5% p.a. subject to compounding if the charges are not repaid in full) for CIMB Visa Infinite/Signature and CIMB 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 CIMB 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 CIMB Visa Infinite/Signature and CIMB World/Platinum Mastercard or 27% p.a. for CIMB 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\$100 for all CIMB Credit Cards / CIMB CashLife / Debt Consolidation Plan, except CIMB Classic Mastercard where late payment charge is 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

- S\$20 per card.

Unsuccessful Payment Service Charge

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

Monthly Statement Fee

- E-Statement: Nil
- Hardcopy Statement: S\$1 per month

Request for Retrieval of 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 2% is a service charge levied by CIMB Bank Berhad for transactions in foreign currencies. (Waived for CIMB Platinum Mastercard and CIMB Visa Signature).

- **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
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SUMMARY OF ACCOUNTS

Post Date	Transaction Date	Description of Transaction	Transaction Amount (\$)
07/03	07/03	PAYMENT - THANK YOU! (AXS)	(1,200.00)
14/03	14/03	PAYMENT - THANK YOU! (AXS)	(1,000.00)
GRAND TOTAL			(1,118.01)

Statement Date	Credit Limit	Minimum Payment	Payment Due Date
16 Mar 2018	S\$23,800	S\$0.00	09 Apr 2018

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	(180.84)
14/03	14/03	PAYMENT - THANK YOU! (AXS)	(1,000.00)
16/03	16/03	PERSONAL INSTALMENT LOAN: 10/12 -INT	42.94
16/03	16/03	PERSONAL INSTALMENT LOAN: 10/12	954.16
GRAND TOTAL			(183.74)

NEWS AND INFORMATION

IMPORTANT NOTICE TO CIMB CREDIT CARDMEMBERS

Change in Charges and Fees

With effect from 1 Feb 2018:

- Late payment fee for CIMB Credit Cards will be revised from S\$80 to S\$100. (except for CIMB Classic Mastercard where the late payment fee remains at S\$80)
- Foreign currency administrative fee will be revised from 1.4% to 2% (waived for CIMB Platinum Mastercard and CIMB Visa Signature).

Implementation of Hardcopy Statement Fee

With effect from 1 February 2018, there will be a S\$1 fee imposed for hardcopy statement monthly. E-Statement option is available at your convenience at no cost.

Rebates Exclusion for all CIMB Credit Cards

From 1 February 2018, payments done via any AXS network, utility bill payments, donations and payments to non-profit organizations (including but not limited to religious organizations) as well as government related payments (including but not limited to government purchases, court costs, fines, bail and bond payments and tax payments) classified by the Visa/Mastercard worldwide network will not be eligible for cash rebates.

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

CIMB VISA INFINITE PERSONAL CONCIERGE

With effect from 1 February 2018, the CIMB Visa Infinite Concierge number will be changed to 1800 823 2049. Please call the new Visa Infinite concierge number or download "VisaConcierge" mobile application now and register to enjoy the full suite of e-services.

For more information, please visit www.cimbbank.com.sg/vi-personal-concierge

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.
