

Statement of Account

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

002838J/AA
RC-002838/1

YOUR BILL SUMMARY

Statement Date	May 15, 2014
Credit Limit	\$15,700.00
Total Outstanding Balance	\$5,684.69
Total Minimum Payment	\$728.17
Payment Due Date	June 09, 2014

CITIBANK READY CREDIT 1-903665-021

IMPORTANT NEWS AND INFORMATION

CITIBANK READY CREDIT, THE FASTEST AND MOST FLEXIBLE CREDIT LINE IN TOWN. GET CASH ACCESS IN MULTIPLE WAYS - AT OVER 1.4 MILLION ATMS WORLDWIDE, A FREE CHEQUEBOOK, ONLINE FUND TRANSFERS OR BILL PAYMENT, PAYMENT FOR YOUR RETAIL PURCHASES WITH THE CITIBANK READY CREDIT CARD, AS WELL AS THE FLEXIBILITY TO CONVERT YOUR CREDIT LINE TO A MONTHLY INSTALMENT LOAN.

Detailed transactions can be found on the following pages.

Please settle this payment promptly (the minimum payment required is stated in the bill summary above). If the Minimum Payment Amount is not received by the Payment Due Date, a late charge will be levied. (Please see last page of this statement for charges)

PAYMENT SLIP

MOORI ASHOK KUMAR REDDY

Statement Date: May 15, 2014
Payment Due Date: June 09, 2014

ACCOUNT TYPE	ACCOUNT NUMBER	TOTAL OUTSTANDING BALANCE	MINIMUM PAYMENT	PAYMENT AMOUNT
CITIBANK READY CREDIT	1-903665-021	\$5,684.69	\$728.17	

Please make cheque payable to "Citibank Singapore Ltd". Please write your Account No. on the back of your cheque. Detach and send this payment slip with your cheque in the enclosed Business Reply Envelope before the payment due date. Do not staple or tape your cheque to this payment slip. If you have another Citibank Account and wish to make payments to your Citibank Ready Credit account from it, simply call our 24-Hour CitiPhone Banking at 6225-5225 and authorize us to transfer funds with your CIN+T-PIN.

Bank: _____

Cheque No. _____

Mail to:
Citibank Singapore Ltd
Item Processing Unit
Robinson Road
P.O. Box 1272
Singapore 902522

Please examine this statement immediately. If no discrepancy is reported within 10 days from the date of this statement, the account will be considered as correct.

CITIBANK READY CREDIT 1-903665-021

Previous Balance	-	Payment & Credits	+	New Debits	+	Interest Charges	+	Fees & Charges	=	Total Outstanding Balance
5,494.99		1,076.51		1,258.58		7.63		0.00		5,684.69

Effective Interest Rate : 17.95 %

DATE	DESCRIPTION	AMOUNT(SGD)
	BALANCE FROM: PREVIOUS STATEMENT	5,494.99
05 MAY	PAYMENT - ATM/INTERNET	(1,076.51)
	SUB TOTAL	4,418.48
	<u>CITIBANK READY CREDIT 1-903665-021 MOORI ASHOK KUMAR REDDY</u>	
14 MAY	CHECK CLEARED 097534	683.70
15 MAY	PAYLITE(010:024)	472.76
15 MAY	PAYLITE(003:012)	102.12
15 MAY	INTEREST	7.63
	SUB TOTAL	1,266.21
	GRAND TOTAL	5,684.69

CITIBANK BALANCE TRANSFER SUMMARY

OUTSTANDING BALANCE	PROMOTIONAL INTEREST RATE (P.A.)	INTEREST BILLED	EXPIRY DATE
\$4,425.44	1.88%	\$6.96	June 23, 2014

PAYLITE SUMMARY

OUTSTANDING INSTALMENT(S)	OUTSTANDING INSTALMENT AMOUNT	NAME OF ESTABLISHMENT
14	\$6,618.64	PAYLITE
09	\$919.08	PAYLITE

Statement of Account

YOUR READY CREDIT CASH REBATE SUMMARY (\$\$1 of Cash Rebate = \$\$1.00)						
Cash Rebate Carried forward	+	Cash Rebate earned this month	+	Bonus Cash Rebate earned this month	+	Cash Rebate adjusted this month
0.00		0.00		0.00		0.00
					-	Cash Rebate redeemed this month
						0.00
						Cash Rebate expired this month
						0.00
					=	Total Cash Rebate Available
						0.00

*Please note that Cash Rebate(\$) redeemed will be reflected as a direct credit in your next month's statement.

**FOR CHANGE OF ADDRESS OR TELEPHONE NUMBERS, PLEASE
CALL OUR 24-HOUR CITIPHONE BANKING AT 6225-5225.**

IMPORTANT INFORMATION ON YOUR CITIBANK READY CREDIT ACCOUNT

1. MONTHLY PAYMENT

For cheque payments, please make cheque payable to 'Citibank Singapore Ltd' and write your account no. on the back of your cheque. Please enclose the PAYMENT SLIP and mail to Citibank using the enclosed envelope. Please do not send cash through the post.

If you have another Citibank account and wish to make payments to your Citibank Ready Credit account from it, simply call our CitiPhone Banking and authorize us to transfer funds with your CIN + T-PIN (Customer Identification Number and Telephone PIN).

All payments must be made in Singapore dollars. Please note that Citibank Ready Credit cheques cannot be used to make monthly payments to the same account.

2. MONTHLY MINIMUM PAYMENT

You are required to pay the monthly minimum payment amount due before the specified due date. The minimum payment amount comprises all Citibank Ready Credit used in excess of the credit limit, all overdue payments and all other fees, charges and monies payable in relation to Citibank Ready Credit in accordance with the table as set out below. In addition, if you have applied for Citibank Ready Credit PayLite ("RCPL"), the minimum payment amount due shall include all RCPL monthly instalments applicable for any particular month, any overdue payments under RCPL and all other fees, charges and monies payable in relation to RCPL.

Citibank Ready Credit Minimum Payment Amount*

Month-End Outstanding Debit Balance	Minimum Payment Amount
\$0 to \$45	Exact amount outstanding
> \$45 to \$1,500	\$45
> \$1,500	3% of amount outstanding

* Please note that the table above is not applicable to any minimum payment amount due in respect of RCPL.

3. CHARGES

- If the Minimum Payment Due is not received on or before the Payment Due Date, a Late Payment Charge of S\$80 will be levied.
- Overlimit Fee**
If the current balance on your account exceeds your credit limit, an overlimit fee of \$40 shall be charged to your account.
- A handling fee of \$30 will be charged if any Citibank Ready Credit cheque issued by you is returned.
- A handling fee of \$30 is charged on every instruction for which you require payment to be stopped on any Citibank Ready Credit cheque.

4. INTEREST CHARGES

Daily interest is calculated by multiplying the effective interest rate per annum by daily outstanding debit balance over 365 days in a year. There is a minimum interest charge of \$5 if you have any outstanding debit balance.

Unless otherwise reflected in your statement or communicated by Citibank to you, the effective interest rate applicable on your account will be:

- the prevailing product interest rate of 1.496% per month (17.95% per annum); or
- a promotional interest rate of 1.246% per month (14.95% per annum) which may be extended based on the good conduct of your account. Notwithstanding the above, Citibank reserves the right to cancel/vary this promotional rate at any time (including if your account becomes delinquent); or
- an interest rate of 1.746% per month (20.95% per annum) in the event your account is past due* in the current month but not twice or more past due* within the last six months. Citibank reserves the right to apply this interest rate. Your interest rate will revert to the prevailing product interest rate, as soon as your account is no longer past due; or
- an interest rate of 1.996% per month (23.95% per annum) in the event your account is twice or more past due* within the last six months. Citibank reserves the right to apply this interest rate. Your interest rate will revert to the prevailing product interest rate, as soon as your account is no longer twice or more past due within the last six months.

*An account is considered past due if the full payment for the minimum payment amount is not received before the payment due date.

5. ANNUAL MEMBERSHIP FEE

The non-refundable annual membership fee of \$80 will be billed to your account annually in advance.

6. CHANGE OF ADDRESS

All change of address must be reported immediately. Please call our CitiPhone banking to inform us of any changes.

7. 24-HOUR CITIPHONE BANKING

For the convenience of round-the-clock banking, please call our 24-Hour CitiPhone Banking to apply for a CIN + T-PIN. For Singaporeans, your CIN is your NRIC number.

With your CIN + T-PIN, you can transfer funds between accounts, request for statement of account and/or for chequebooks, enquire on account balance and cheque remittance.

8. LIABILITY FOR UNAUTHORIZED TRANSACTIONS

Please keep your Citibank ATM/Debit Card in a safe and secure place and do not disclose your PIN/CIN to any third party. If your card is lost, stolen or used by any third party or your PIN/CIN is disclosed to any third party, you should immediately notify Citibank.

With effect from 1 November 2009, your liability for unauthorised transactions effected using the card, PIN or CIN 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.

Refer to www.citibank.com.sg for the revised terms and conditions.

9. FOREIGN CURRENCY CASH WITHDRAWALS

- If any Cash Withdrawal, Citibank Debit Card Transaction or Cash Advance is denominated in US dollars, it will be converted into Singapore dollars. If any Cash Withdrawal, Citibank Debit Card Transaction or Cash Advance is denominated in foreign currencies other than US dollars, it will be converted into US dollars before being converted into Singapore dollars. The currency conversion will take place on the date on which the transaction is received and recorded by us ("posting date") and will be based on our prevailing exchange rate or an exchange rate determined by Visa, depending on whether the conversion is performed by us or Visa.

Cash Withdrawals and Cash Advances from non-Citibank branded ATMs and Citibank Debit Card Transactions denominated in foreign currencies will be subject to an administrative fee of up to 2.5% on the converted Singapore dollar amount, or such other rate as determined by us and notified to you.

- Notwithstanding paragraph 9(a), if you have chosen to convert your Cash Withdrawal or Cash Advance from a non-Citibank branded ATM or Citibank Debit Card Transaction denominated in foreign currencies into Singapore dollars via dynamic currency conversion (a service offered at certain overseas ATMs and merchants), 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. Such Cash Withdrawals, Citibank Debit Card Transactions and Cash Advances will be subject to an administrative fee of up to 2.5% on the converted Singapore dollar amount.

24-HOUR CITIPHONE BANKING 6225-5225

For immediate assistance concerning your account, please call the above number at any time. Or you may write to:

**Citibank Singapore Ltd
Robinson Road P.O. Box 330
Singapore 900630**

PROMOTIONAL NEWS & INFORMATION

Global access to cash	Use your Citibank Ready Credit Card/ATM Card to access cash at over 1.4 million ATMs worldwide. Furthermore, unlike with credit cards, you do not need to pay any cash advance fees for ATM cash withdrawal
PayLite Instalment loan	Draw a loan out of your credit line, and repay in fixed monthly instalments over tenures of your choice 12, 24, 36, 48 or 60 months. Visit www.citibank.com.sg/clickforcash for more details
Online Fund Transfers	Transferring funds from your Citibank Ready Credit account to any other bank account is now just a few clicks away. You can pay anyone, locally or overseas, anytime, anywhere. Visit www.citibank.com.sg .
Citibank Ready Credit Card	Start using your Citibank Ready Credit Card to pay for your purchases and get 1% cash rebate. If you do not have a Citibank Ready Credit Card, call our 24-hour CitiPhone Banking at 6225 5225.
Get \$200 cash rebate when you transact online	From now till 30 June, get \$200 cash rebate when you perform at least 2 online transactions of minimum \$2,000 on your Citibank Ready Credit account. SMS RCONLINE to 72484 to enroll. T&Cs apply
FAST fund transfer	Use FAST to transfer funds to & from your Citibank Checking & Savings a/c online instantly in Singapore. FAST transfers are currently not available on Citibank Ready Credit a/c. Refer www.citibank.com.sg/FAST

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Your Citibank Relationship/Change of Account Terms and Conditions

A Citibank relationship is a unique and rewarding experience. You have the assurance that financial products and services availed by Citibank, its affiliates and strategic partners are designed to help you address and achieve your financial needs and goals.

To help you maximize the value proposition of being a Citibank Ready Credit customer, you can expect us to provide you with information about privileges, discounts, events, promotions, features and services you are entitled to, for example:

- Discounts and promotions with travel, dining, retail and lifestyle merchants
- Account usage and preferential interest rate promotions on your Ready Credit Account (e.g. cash rebate programs, balance transfers, installment loans)
- Promotions brought to you in collaboration with key insurance companies to deliver preferential plans for insurance (e.g. personal accident and health, repayment of account balances)
- About your Ready Credit account product and service proposition
- Consolidation of bill payment needs
- Invitations to events

In addition, as a Citibank customer, you have access* to a suite of financial products and services, such as:

- Checking Accounts and Savings Accounts
- Time Deposits
- Credit Card Facilities
- Investment Products and Financing Solutions
- Mortgage and Auto Loans
- Access to a Personal Banker/Relationship Manager supported by a team of product specialists

*Subject to applicable Terms and Conditions

To address evolving needs, new products and services will be introduced from time to time. For most updated information on the financial products and services offered, please visit www.citibank.com.sg. Aside from communicating to customers via the website, we use other communication modes to deliver such information including direct mail, e-mail, text messages and telephone call. We respect your preferences, should you prefer not to receive such information, please login to Citibank Online to update your preferences in "My Profile".

We would like to inform you that the Personal Data Protection Act 2012 ("PDPA") will be effective in Singapore on 2 July 2014. The PDPA establishes a data protection regime that governs the collection, use, disclosure and care of personal data. Citibank has prepared a Privacy Circular which explains what personal data we collect and the purposes for which we may use or disclose such data. The Privacy Circular may be found on our website at <http://www.citibank.com.sg/privacy>.

Additionally, please be informed that with effect from 30 June 2014, the Terms and Conditions applicable to your Citibank products and services will be revised to amongst other things, effect changes required to comply with the PDPA. The updated Terms and Conditions may be found on our website from 15 May 2014 at <http://www.citibank.com.sg/tncs>.

We would also like to invite you to update us with your latest income documents so as to maximise the benefits of your Citibank Ready Credit. For details, simply visit www.citibank.com.sg

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