

STATEMENT OF ACCOUNT PLATINUM



520879 0813403696581019

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ASHOK KUMAR REDDY MOORI
879 TAMPINES AVE 8
#09-270
SINGAPORE 520879

ENJOY 10% PETROL
DISCOUNT AT ESSO FROM
NOW TILL END-SEPT 09. NOT
APPLICABLE IN CONJUNCTION
WITH VOUCHERS. T&CS
APPLY.

CITIBANK PLATINUM VISA 4265 6970 0181 3406

STATEMENT DATE	CREDIT LIMIT	CURRENT BALANCE	AMOUNT PAST DUE	MIN. PAYMENT AMOUNT	PAYMENT DUE DATE
MAY 07, 2009	13,300	8,734.25	0.00	207.00	JUN 01, 2009

Please settle this statement promptly (the minimum payment required is stated in the table above). If the Minimum Payment Amount is not received by Payment Due Date, a late charge will be levied (please see overleaf for charges). If payment of the Current Balance is not made in full, daily interest will be assessed at an interest rate as mentioned below from each transaction date on all charges in this statement and all charges posted after this statement date.

Effective Interest Rate: 24%

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DATE	DESCRIPTION	AMOUNT
TRANSACTIONS FOR CITIBANK PLATINUM VISA CARD		
ALL TRANSACTIONS BILLED IN SINGAPORE DOLLARS		
	BALANCE PREVIOUS STATEMENT	8,915.05
17 APR	TRANSFER PYMT:CITIDIRECT 09107	-300.00
	SUB-TOTAL :	8,615.05

STATEMENT OF ACCOUNT



DATE	DESCRIPTION	AMOUNT
	INTEREST CHARGES THIS STATEMENT	119.20
	GRAND - TOTAL :	8,734.25

YOUR PLATINUM REWARDS SUMMARY: (\$5.00 SPENDING = 1 PLATINUM\$)						
Platinum\$ carried forward	Add Platinum\$ earned this month	Add bonus Platinum\$ earned this month	Add Platinum\$ adjusted this month	Less Platinum\$ expired this month	Less Platinum\$ redeemed this month	Total Platinum\$ available
387	0	0	0	0	0	387

To settle your account(s), please detach along perforated line and send the payment slip below with your check in the enclosed Business Reply Envelope before the payment due date.

PAYMENT SLIP

Statement Date MAY 07, 2009
Current Balance \$8,734.25
Min. Payment Amount \$207.00
Payment Due Date JUN 01, 2009

Make check payable to your own
"Citibank Singapore Ltd Card
A/C No. _____."

Do not staple or tape your check to this
payment slip. 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.

ASHOK KUMAR REDDY MOORI

CITIBANK PLATINUM VISA
4265 6970 0181 3406

Citibank Singapore Ltd
Item Processing Unit
Robinson Road
P.O. Box 355
Singapore 900705

Please enter paid amount here

Bank

Check No.

Promotional News & Information

Prepared For	ASHOK KUMAR REDDY MOORI
Dine for Free with Citibank Gourmet Pleasures	Citibank Gourmet Pleasures guarantees you the best dining deal in town. Enjoy exclusive Dine For Free offers with your Citibank card from now till 31 May 2009. T&Cs apply.
10% petrol discount at ESSO	Enjoy 10% discount when you pay for your petrol purchase at ESSO with any Citi credit card. Not applicable in conjunction with vouchers, other promos and SMILES instant redemptions. Valid till end-Sept 09. T&Cs apply.
Refer a friend & get shopping vouchers	FREE iPod shuffle and shopping vouchers when you share the benefits of a Citibank Credit Card with your family/friends. Visit www.citibank.com.sg/mgm to refer them now. T&Cs apply.
Citi Alerts SMS	Enrol for Citi Alerts to get instant bank & card account information with a simple SMS. To enrol, SMS 'citalerts' to 7CITI (72484) or visit www.citibank.com.sg/citalerts
Start shopping at US sites with Globeshopper	Shop online for the best deals and the latest American brands now! A service exclusively for Citibank customers, you can sign up for free @ www.borderlinx.com/globeshopper
ID Protect - The first in Asia and Singapore	Subscribe to Singapore's first one-stop identity protection and resolution service today. Call 6363 6666 now to find out more, or SMS CITIPROTECT to 72484 to have an officer return your call.
Enjoy 7X Rewards at Cold Storage Tanglin	From now till 30 June 2009, enjoy 7X Rewards at Cold Storage Tanglin Specialty only with your Citi Platinum Card. 5X Rewards applicable at all other Cold Storage outlets and major supermarkets all year long. T&Cs apply
Earn Monthly Rewards with Citibank One Bill	Transform your monthly bills into monthly rewards! Take advantage of Citibank's free and automatic bill payment service which makes your life a whole lot easier and more rewarding. Visit citibank.com.sg to apply.
Change in Statement Format	Please note that your monthly credit card statement is printed on both sides of a page. Kindly refer to both sides of each page for your statement details.

STATEMENT OF ACCOUNT



MOVING? CHANGE TELEPHONE NUMBERS? SIMPLY LOG ON TO CITIBANK.COM.SG WITH YOUR 16-DIGIT CARD NUMBER AND PIN TO UPDATE YOUR PROFILE ONLINE. OR CALL OUR 24-HOUR CITIBANK PLATINUM SERVICES ON 6238-7777 FOR ENQUIRIES.

Citibank VISA and MasterCard Information Sheet

This information is intended as a quick consumer guide only. For full details, please read the respective Citibank VISA/MasterCard Cardmember's Agreement, which prevails at all times.

Credit Limit

The credit limit shown is your combined credit limit effective across all the personal and supplementary cards held by you including your personal business card if any.

Repayment Grace Period

25 days from the date of the statement of account

Cash Advance Charges

Cash Advance Fee per transaction is charged as follows:

VISA/MasterCard S\$10.00 or 5% of amount withdrawn, whichever is higher

PLUS

Interest charges will be calculated on a daily basis on the amount withdrawn from the date of the cash advance until the date payment is made in full.

Interest Charges for Card Transactions (including Cash Advance)

Minimum Charge : S\$3.00

The effective interest rate applicable on your account will be :

- (a) the prevailing product interest rate of 2% per month (24% per annum); or
- (b) a promotional interest rate of 1.5% per month (18% 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
- (c) an interest rate of 2.25% per month (27% per annum) in the event your account is twice or more past due* within the past 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 past six months.

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

If payment is not made in full by the payment due date, interest charges will be calculated on a daily basis on all transactions in both the current statement of account as well as next month's statement from the transaction date until the date full payment is received.

Note: No interest 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 of account.

Late Payment Charge

If the Minimum Payment Due is not received on or before the Payment Due Date, a Late Payment Charge comprising the following will be levied:

- (A) a fixed charge of S\$40; and
- (B) a late payment interest charge computed in a manner similar to interest charges at a rate of 0.1875%, 0.25% or 0.28125% per month** based on an effective interest rate of 18%, 24% or 27% per annum respectively, as applicable on your account. The late payment interest charge will be shown in the monthly statement of account as part of the interest charge.

** 2.25%, 3% or 3.375% per annum respectively. The late payment interest charge may be lower for balances arising from certain product promotions

Minimum Payment

1% of the current balance plus interest charges (including interest/service charges for any recurring/instalment payments) plus late payment charge or S\$50, whichever is greater, plus any overdue amounts, plus the amount in excess of the combined credit limit (if any).

Overlimit Fee

If the current balance on your account exceeds your credit limit, an overlimit fee of S\$40 shall be charged to your account.

Transactions in Foreign Currencies

Card transactions effected in currencies other than Singapore dollars will be debited to your card account after conversion into Singapore dollars at an exchange rate determined by VISA International or MasterCard International. The exchange rate applied is determined on the date of posting to the card account and may be different from the rate in effect on the date the transaction is made. The converted amount, together with an applicable administrative fee of 1.5% (or such other rate as determined by us and notified to you) levied by us plus any assessment fee(s) charged by VISA International or MasterCard International will be debited to your card account.

Annual Membership Fees (Inclusive of GST)

	Basic card	Each supplementary card
Platinum VISA/MasterCard	S\$150.00	S\$80.00
Clear Platinum VISA	S\$150.00	S\$80.00
DIVIDEND Signature VISA	S\$150.00	S\$75.00
DIVIDEND Platinum MasterCard	S\$150.00	S\$75.00
TANGS Visa Platinum	S\$150.00	S\$80.00
Gold VISA/MasterCard	S\$150.00	S\$80.00
Silver VISA/MasterCard	S\$60.00	S\$30.00
DIVIDEND MasterCard	S\$80.00	S\$40.00
Clear VISA	S\$60.00	Not applicable
TANGS VISA	S\$60.00	S\$30.00
M1 Blue VISA	S\$60.00	S\$30.00
M1 Gold VISA	S\$150.00	S\$80.00
M1 Platinum VISA	S\$150.00	S\$80.00
Cathay Pacific Gold VISA	S\$100.00	S\$70.00
Cathay Pacific Platinum VISA	S\$180.00	1st 2 cards free; subsequent card at S\$90.00 each
Paragon Platinum MasterCard	S\$180.00	S\$90.00
SMRT VISA Platinum	S\$150.00	S\$80.00

Lost/Stolen Card Liability

The cardmember will not be liable for any unauthorised card transactions, except cash advances, made after notification to the Bank of the loss/theft and if the Bank is satisfied that such loss/theft is not due to the cardmember's negligence or default and that the cardmember has acted in good faith and with all care and diligence in safeguarding the card and in promptly reporting the loss/theft to the Bank and the Police.

Card Replacement Fee

A card replacement fee of S\$10 shall be charged to your account for each replacement of your SMRT VISA Platinum.

Retrieval Fee (Inclusive of GST)

Requests for copies of sales drafts and statements are subject to the following charges:

	Charge per copy
Sales Draft:-	
- current to 2 months	S\$5.00
- more than 2 months to 1 year	S\$15.00
Statement of Account:-	
- current to 2 months	Free
- more than 2 months to 1 year	S\$15.00
- more than 1 year to 5 years	S\$30.00
- more than 5 years	S\$100.00

Service Charge for Insufficient Funds (Inclusive of GST)

Returned Check	S\$25.00
Rejected Direct Debit Authorisation	S\$25.00