

MONTHLY STATEMENT FOR YOUR CITI CREDIT CARD

ALY ABDELHAMID MOHAMED SHEHATA
BIN HAFEEZ
MINA
BIN HAFEEZ FINANCE
P.O. BOX 47180
ABU DHABI

Card Number 5460 6840 0117 2272

Statement Date 11/08/2022

Statement Period

From 12/07/2022 To 11/08/2022

Minimum Payment Due (AED) 553.00

Minimum Payment Due Date 01/09/2022

The easy way to pay
for your Citi Credit
Card balance:



Pay through Citi Online
or Citi Mobile® App



Set up a direct debit
through Citi Online to debit
your account monthly



If you don't have a Citi bank account:



Pay directly through
your own bank's online
or mobile platform



Set up a direct debit
from your bank account
to your Citi Card



Pay through
a Citi ATM



For more details on payment options visit citibank.ae/howtopay

If you make no additional charges using this card and each month you pay only the minimum payment.

You will pay off the balance
shown on this statement
in about 113 Month(s)



ACCOUNT SUMMARY (in AED)

Previous Statement Balance	8,295.99
Payments / Credits	10,745.99
New Purchases / Cash Advance	22,614.73
Total Outstanding Balance	20,164.73
Amount Past Due (AED)	0.00
Interest	0.00
Fees / Other Charges	0.00
Total Credit Limit	379,800.00
Available Credit Limit	358,994.00
Available Cash Limit	151,920.00



TAX INVOICE FOR CREDIT CARD 5460684001172272

VAT TRN Number	100034138600003
Date	11/08/2022
Total Charge Amount (AED)	0.00
VAT%	5%
Total VAT Amount (AED)	0.00
Total Charge (Consideration) Amount Inclusive of VAT (AED)	0.00



REWARDS SUMMARY

Skywards Number	EK257460125
Skywards Miles Earned	3239
Bonus Skywards Miles	0
Skywards Miles Adjusted	0
Skywards Miles Transferred to Skywards	3238



NOTICE

Warning: If you only make the minimum repayment/payment each period, you will pay more in interest/profit/fees and it will take you longer to pay off your outstanding balance.

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358,994.00

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VAT TRN Number: 100034138600003

DATE CARD USED	POSTING DATE	DESCRIPTION	AMOUNT (AED)
11/07/2022	12/07/2022	AL MANARA PHARMACY ABU ABU DHABI AE	31.00
11/07/2022	12/07/2022	THE COFFEE CLUB BRANCH DUBAI AE	427.00
11/07/2022	12/07/2022	AL MANARA PHARMACY ABU ABU DHABI AE	55.00
16/07/2022	18/07/2022	NOOR MODERN LADIES-BR2 ABU DHABI AE	126.00
16/07/2022	18/07/2022	SAUDIAN KITCHEN FOR SA ABU DHABI AE	619.00
30/07/2022	01/08/2022	MAZMADO RESTAURANT LLC Abu Dhabi AE	387.45
01/08/2022	02/08/2022	ADNOC EMBASSY AREAS/78 ABU DHABI AE	27.75
01/08/2022	02/08/2022	ADNOC EMBASSY AREAS/78 ABU DHABI AE	470.48
01/08/2022	01/08/2022	DIRECT DEBIT THANK YOU	-8,295.99
		AED 11.19 paid to Interest	
		& AED 8,284.80 to the outstanding balance	
01/08/2022	02/08/2022	TAS HEEL ABU DHABI AE	1,323.00
		Card No: XXXX XXXX XXXX 2641	
07/07/2022	12/07/2022	STARBUCKS L1KI D960 3C ABU DHABI AE	14.00
07/07/2022	12/07/2022	ANNABELLE ABU DHABI AE	89.00
07/07/2022	12/07/2022	ADNOC KHALIFA A - S-63 ABU DHABI AE	267.86
07/07/2022	12/07/2022	SSMC REFUND Abu Dhabi AE	-2,450.00
07/07/2022	12/07/2022	YASCLINIC GROUP SOLE P ABU DHABI AE	40.00
07/07/2022	12/07/2022	DEBENHAMS DUBAI AE	35.00
07/07/2022	12/07/2022	SSMC Abu Dhabi AE	3,000.00
07/07/2022	12/07/2022	YASCLINIC GROUP SOLE P ABU DHABI AE	40.00
07/07/2022	12/07/2022	LRIL BABYSHOP ABUDHABI AE	177.00
07/07/2022	12/07/2022	WOMEN SECRET ABU DHABI AE	158.00
07/07/2022	12/07/2022	STARBUCKS L1KI D960 3C ABU DHABI AE	53.00
07/07/2022	12/07/2022	SSMC Abu Dhabi AE	208.00
11/07/2022	12/07/2022	XTREME ZONE DUBAI AE	74.00
12/07/2022	13/07/2022	ADNH COMPASS AL JALILA DUBAI AE	57.75
14/07/2022	15/07/2022	MARKS&SPENCER-MARINA-A ABU DHABI AE	11.00
14/07/2022	15/07/2022	VIEW EMIRATES PROJECT ABU DHABI AE	5.00
14/07/2022	15/07/2022	VIEW EMIRATES PROJECT ABU DHABI AE	114.00
14/07/2022	15/07/2022	THAMEEN INVESTMENT ONE Abu Dhabi AE	169.81
14/07/2022	15/07/2022	HOME CENTRE DUBAI AE	49.00
14/07/2022	15/07/2022	STARBUCKS D843 MARI 3C ABU DHABI AE	87.25
19/07/2022	20/07/2022	D695-STARBUCKS-OUTLET3 DUBAI AE	77.00
19/07/2022	20/07/2022	LULU RAHA PHARMACY Abu Dhabi AE	34.65
19/07/2022	20/07/2022	HUGO BOSS DUBAI AE	549.00
19/07/2022	20/07/2022	PARTY CENTRE LLC-BR DUBAI AE	444.25
20/07/2022	21/07/2022	AAMAAL GENERAL TRD LLC DUBAI AE	217.35
20/07/2022	21/07/2022	YASCLINIC GROUP SOLE P ABU DHABI AE	40.00
20/07/2022	21/07/2022	VIEW EMIRATES PROJECT DUBAI AE	114.00
20/07/2022	21/07/2022	VIEW EMIRATES PROJECT DUBAI AE	5.00
21/07/2022	22/07/2022	NAZIH TRADING COLLC Abu Dhabi AE	24.75
		Continue ...	

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DATE CARD USED	POSTING DATE	DESCRIPTION			AMOUNT (AED)
21/07/2022	22/07/2022	LULU HYPMKT BR-25	ABU DHABI	AE	2,426.70
22/07/2022	23/07/2022	YASCLINIC GROUP SOLE P	ABU DHABI	AE	80.00
25/07/2022	26/07/2022	XTREME ZONE	DUBAI	AE	32.00
25/07/2022	26/07/2022	STARBUCKS L3 D037 3C	ABU DHABI	AE	69.25
25/07/2022	26/07/2022	SPINNEYS-AL FORSAN	ABU DHABI	AE	238.50
26/07/2022	27/07/2022	ADNH COMPASS AL JALILA	DUBAI	AE	57.50
28/07/2022	29/07/2022	MINISO GENERAL TRD LLC	ABU DHABI	AE	12.60
28/07/2022	29/07/2022	MARKS&SPENCER-YAS-ALFU	ABU DHABI	AE	17.00
28/07/2022	29/07/2022	BRANDS FOR LESS	ABU DHABI	AE	98.00
28/07/2022	29/07/2022	D535 STARBUCKS 3C	ABU DHABI	AE	110.50
28/07/2022	29/07/2022	D535 STARBUCKS 3C	ABU DHABI	AE	17.75
28/07/2022	29/07/2022	MARKS&SPENCER-YAS-ALFU	ABU DHABI	AE	286.00
30/07/2022	01/08/2022	GULF DENTAL&ORTHODONTI	ABU DHABI	AE	420.00
30/07/2022	01/08/2022	ADNOC KHALIFA A - S-63	ABU DHABI	AE	338.28
30/07/2022	01/08/2022	ADCOOPS-MINA -AUH	ABU DHABI	AE	187.63
31/07/2022	01/08/2022	KAYA SKIN CLINIC	ABU DHABI	AE	330.00
01/08/2022	02/08/2022	FARAH EXP. LLC (WB)	Abu Dhabi	AE	75.00
01/08/2022	02/08/2022	Farah Exp.LLC (WB F&B)	Abu Dhabi	AE	47.00
01/08/2022	02/08/2022	Farah Exp.LLC (WB F&B)	Abu Dhabi	AE	60.00
01/08/2022	02/08/2022	D459 STARBUCKS 3C	ABU DHABI	AE	16.25
01/08/2022	02/08/2022	YASCLINIC GROUP SOLE P	ABU DHABI	AE	40.00
01/08/2022	02/08/2022	Farah Exp.LLC (WB F&B)	Abu Dhabi	AE	37.00
01/08/2022	02/08/2022	FARAH EXP. LLC (WB)	Abu Dhabi	AE	200.00
01/08/2022	02/08/2022	Farah Exp.LLC (WB F&B)	Abu Dhabi	AE	20.00
03/08/2022	04/08/2022	INTERNATIONAL HYPERMAR	ABUDHABI	AE	38.23
03/08/2022	04/08/2022	Al maqa fresh fishmong	Abu Dhabi	AE	300.00
03/08/2022	04/08/2022	LEBANESE ROASTER LLC	ABU DHABI	AE	414.29
04/08/2022	05/08/2022	ADVANCE CURE PHARMACY	Abu Dhabi	AE	2,355.50
04/08/2022	05/08/2022	TOUCH OF HEALTH	ABUDHABI	AE	1,000.00
04/08/2022	05/08/2022	STARBUCKS AL WAHDA MAL	DUBAI	AE	71.25
04/08/2022	05/08/2022	ADVANCE CURE DIAG. CTR	Abu Dhabi	AE	50.00
05/08/2022	06/08/2022	YASCLINIC GROUP SOLE P	ABU DHABI	AE	80.00
05/08/2022	06/08/2022	DAISO JAPAN VALUE STOR	DUBAI	AE	72.45
06/08/2022	08/08/2022	TILIA FLOWERS & CHOCOL	ABU DHABI	AE	64.00
07/08/2022	08/08/2022	STARBUCKS ABU DHABI MA	DUBAI	AE	102.00
07/08/2022	08/08/2022	FUNCITY OASIS LLC	DUBAI	AE	135.00
07/08/2022	08/08/2022	DAISO JAPAN VALUE STOR	DUBAI	AE	45.00
07/08/2022	08/08/2022	MUMUSO SNRL TRD LLC	ABU DHABI	AE	19.90
07/08/2022	08/08/2022	YATEEM OPTICIAN-AUH MA	Abu Dhabi	AE	2,224.00
08/08/2022	09/08/2022	YASCLINIC GROUP SOLE P	ABU DHABI	AE	40.00
10/08/2022	11/08/2022	SWISS ARABIAN PER-MARI	ABU DHABI	AE	180.00
10/08/2022	11/08/2022	SPINNEYS-AL FORSAN	ABU DHABI	AE	195.80
10/08/2022	11/08/2022	SSS COLUMBIA	ABU DHABI	AE	48.00
		Continue ...			

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10/08/2022	11/08/2022	ADNOC KHALIFA A - S-63 ABU DHABI AE	290.00
10/08/2022	11/08/2022	VIEW EMIRATES PROJECT ABU DHABI AE	50.00
Retail Interest rate @39.00% per annum			
Cash Interest rate @39.00% per annum			
Please update your current contact details by calling our 24/7 CitiPhone Banking Services at +971 4 3114000 or visit www.citibank.ae			
We have updated our Credit Card Terms & Conditions. Please click https://citi.me/entc to review the latest version.			

WHAT YOU SHOULD KNOW ABOUT YOUR STATEMENT

The information set out below is a summary of key card features and is not intended to replace any Terms and Conditions. Please examine this statement immediately and inform us of any discrepancy within 30 days of its issue date. Otherwise, it will be considered as correct.

FINANCE CHARGES/INTEREST CALCULATION

Interest free period: If you pay your outstanding balance shown on statement generation date in full by the Payment Due Date, the maximum interest free period for you is 52 days (for purchases made on the first day of a statement cycle) and the minimum period is 21 days (for purchases made on the last day of a statement cycle). There is no interest free period for Cash Advances, Loan on Card (LOC) or Easy Instalment Plan, as interest will be charged from the date of such transactions until they are paid in full.

Finance charges: If you do not pay your total outstanding balance shown on statement generation date in full on or before the Payment Due Date, interest will be charged at the applicable rate and will be shown in your next statement calculated on a daily basis, individually on each transaction from the transaction date to the next statement date, until the amount is paid in full, and shall not be pro-rated. In such instances, it would be in your interest to make payment in full as early as possible to take benefit of reduced interest charge.

Unless otherwise specified, interest applicable by way of Finance Charges is calculated on basis of 365 days year (366 days for leap year). Interest applicable to instalments booked prior to 24 May 2022 is calculated on the basis of 360 days year for the term of booked loan

MINIMUM PAYMENT DUE

You may choose to pay your Card outstanding balance in full or make partial payments. If you have an outstanding balance, each month you must pay at least the Minimum Payment Due by the Payment Due date. The Minimum Payment Due is calculated as 2.74% of Current Balance on Statement of Account, plus, if applicable (a) current billed Late Payment Fee, (b) current billed finance charges, (c) monthly amount(s) of installment loans including Easy Installment Plan(s) and Loan on Card(s), etc., (d) Over Limit amount (e) Past Due Amount, (f) taxes (g) InstaLoan processing fee or AED 100, whichever is higher with the maximum equals to Current Balance. If your Current Balance is less than AED 100, then your Minimum Payment Due will be equal to your Current Balance.

AMOUNT PAST DUE

Any unpaid amount of the Minimum Payment Due from previous month(s)

HOW TO MAKE YOUR PAYMENT

You can pay your balance by (1) Making an online transfer from your Citibank or non-Citibank Account (at a nominal which may be charged by your bank for the non-Citibank account) (b) Depositing cash or a check into a Citibank ATM (c) Setting up a Direct Debit payment from your Citibank or non-Citibank account (d) At an exchange house through the UAE Funds Transfer System (UAEFTS). Please ensure that the exchange house supports Citibank payments. For more information on how to make your payment please visit www.citibank.ae

HOW TO CONTACT US

For any enquiries or billing errors please write to us within 30 days of the statement date at uaeservice@citi.com or call our CitiPhone Banking Services on **+971 4 311 4000**.

Please ensure you have updated your latest contact details (telephone numbers/ Mobile numbers/ email address/ home address) with Citibank N.A.

HOW AND WHERE TO LOG A COMPLAINT?

If we don't manage to meet your service expectations, you can tell us about your concerns/complaints via email at: uaeservice@citi.com or through Citi Online, click 'Service Center', select 'Write to us'. Alternatively, You can also contact our 24 hour CitiPhone Banking Service on **+971 4 3114000**; You would be provided with a complaint reference number within 48 hours and we will strive to resolve it within 4 working days. A response to your complaint will be sent to your registered email address or your Citibank Online Inbox.

Do be patient in case complaint is related to partner offers, wealth management, credit bureau and technical problems, these may take longer for investigation and resolution.

All products/services are subject to General Terms and conditions which are subject to change and are available on our website at www.citibank.ae



Warning: Missing the minimum payment due in any month and/or non-adherence to the bank's Terms and Conditions may subject you to negative consequences and limit your ability to access further financing in the future, including but not limited to, late fee charges, a negative impact on your credit bureau rating, your card account going into arrears and/or collections measures which may include legal action and/or trigger all monies becoming due immediately.