

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 11/12/2022

Statement Period

From 12/11/2022 To 11/12/2022

Minimum Payment Due (AED) 941.00

Minimum Payment Due Date 02/01/2023

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 132 Month(s)



ACCOUNT SUMMARY (in AED)

Previous Statement Balance	34,584.68
Payments / Credits	34,584.68
New Purchases / Cash Advance	34,333.73
Total Outstanding Balance	34,333.73
Amount Past Due (AED)	0.00
Interest	0.00
Fees / Other Charges	0.00
Total Credit Limit	379,800.00
Available Credit Limit	345,466.00
Available Cash Limit	151,920.00



TAX INVOICE FOR CREDIT CARD 5460684001172272

VAT TRN Number	100034138600003
Date	11/12/2022
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	5676
Bonus Skywards Miles	0
Skywards Miles Adjusted	0
Skywards Miles Transferred to Skywards	5675



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.

MONTHLY STATEMENT FOR YOUR CITI CREDIT CARD

Customer Name ALY ABDELHAMID MOHAMED SHEHATA	Minimum Payment Due (AED) 941.00
Card Number 5460 6840 0117 2272	Minimum Payment Due Date 02/01/2023
Statement Date 11/12/2022	Total Credit Limit (AED) 379,800.00
Statement Period	Available Credit Limit (AED) 345,466.00
From 12/11/2022 To 11/12/2022	Available Cash Limit (AED) 151,920.00

VAT TRN Number: 100034138600003

DATE CARD USED	POSTING DATE	DESCRIPTION	AMOUNT (AED)
05/12/2022	05/12/2022	DIRECT DEBIT THANK YOU AED 0.00 paid to Interest & AED 34,584.68 to the outstanding balance Card No: XXXX XXXX XXXX 2641	-34,584.68
13/11/2022	14/11/2022	LEBANESE ROASTERY(B002 ABU DHABI AE	368.50
13/11/2022	15/11/2022	ADCOOPS-MEENA CENTER ABUDHABI AE	1,042.46
14/11/2022	15/11/2022	MARKS&SPENCER-MOE-ALFU DUBAI AE	137.99
14/11/2022	15/11/2022	Miniso General Tr Dubai AE	10.50
14/11/2022	15/11/2022	MAJID AL FUTTAIM MALL DUBAI AE	20.00
14/11/2022	15/11/2022	ZARA DUBAI AE	199.00
15/11/2022	16/11/2022	AL JALILA CHILDRENS SP DUBAI AE	545.35
15/11/2022	16/11/2022	ADNOC GHANTOOTS/S811 ABU DHABI AE	363.16
16/11/2022	17/11/2022	ADNOC YAS ISLAND2S/S68 ABU DHABI AE	240.00
16/11/2022	17/11/2022	JUMEIRA BACCALAUREATE DUBAI AE	11,000.00
16/11/2022	16/11/2022	SPINNEYS DUBAI LLC DUBAI AE	77.25
16/11/2022	17/11/2022	MEDICOM PHARMACY 2 DUBAI AE	45.00
16/11/2022	17/11/2022	DWTC ZABEEL PLAZA PARK DUBAI AE	30.00
16/11/2022	17/11/2022	SUN & SAND SPORTS-NIKE DUBAI AE	218.00
17/11/2022	18/11/2022	SUN & SAND SPORTS-NIKE DUBAI AE	5.00
17/11/2022	18/11/2022	CREPE AND GO FOOD LLC DUBAI AE	29.00
17/11/2022	18/11/2022	DWTC ZABEEL PLAZA PARK DUBAI AE	40.00
17/11/2022	18/11/2022	DUNKIN DUBAI AE	7.00
18/11/2022	19/11/2022	ADNOC KHALIFA A - S-63 ABU DHABI AE	140.22
19/11/2022	21/11/2022	MEDICINA PHARMACY Abu Dhabi AE	511.78
21/11/2022	22/11/2022	SOCKS COLLECTION CLOTH SHJ AE	15.00
21/11/2022	22/11/2022	BRANDS FOR LESS SHARJA AE	25.00
21/11/2022	22/11/2022	DAISO JAPAN VALUE STOR DUBAI AE	32.00
21/11/2022	22/11/2022	LULU HYPERMARKETLLCFC DUBAI AE	14.75
21/11/2022	22/11/2022	Atlas Scarf Fashion Dubai AE	40.00
22/11/2022	23/11/2022	SPINNEYS DUBAI LLC DUBAI AE	28.50
22/11/2022	23/11/2022	STARBUCKS DUBAI MALL 3 DUBAI AE	28.00
22/11/2022	23/11/2022	ENOC-SITE NO 1019 DUBAI AE	229.24
22/11/2022	23/11/2022	LRIL DUBAI AE	43.20
22/11/2022	23/11/2022	DUNKIN DUBAI AE	23.00
23/11/2022	24/11/2022	EMARAT 4855 AL HASSA S DUBAI AE	428.02
23/11/2022	24/11/2022	BRANDS FOR LESS DUBAI AE	17.00
23/11/2022	24/11/2022	CRAFT LAND LLC DXB AE	65.00
23/11/2022	24/11/2022	BRANDS FOR LESS DUBAI AE	27.00
24/11/2022	25/11/2022	BRANDS FOR LESS DUBAI AE	113.00
24/11/2022	25/11/2022	BRANDS FOR LESS LLC DUBAI AE	9.00
24/11/2022	25/11/2022	BRANDS FOR LESS LLC DUBAI AE	27.00
24/11/2022	25/11/2022	BRANDS FOR LESS LLC DUBAI AE	36.00
		Continue ...	

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Statement Date 11/12/2022	Total Credit Limit (AED) 379,800.00
Statement Period	Available Credit Limit (AED) 345,466.00
From 12/11/2022 To 11/12/2022	Available Cash Limit (AED) 151,920.00

VAT TRN Number: 100034138600003

DATE CARD USED	POSTING DATE	DESCRIPTION	AMOUNT (AED)
28/11/2022	29/11/2022	LRIL-CENTREPOINT DUBAI AE	5.00
28/11/2022	29/11/2022	EMARAT 6635 AL AMEEN DUBAI AE	375.00
28/11/2022	29/11/2022	BRANDS FOR LESS SHARJA AE	49.00
28/11/2022	29/11/2022	MALL MART LLC-KIOSK DUBAI AE	18.50
28/11/2022	29/11/2022	D766 H AND M ALSHAYA DXB AE	59.50
28/11/2022	29/11/2022	PARTY ZONE LLC BRANCH DUBAI AE	55.00
28/11/2022	29/11/2022	DUOZOULU ABU DHABI AE	24.90
29/11/2022	30/11/2022	STARBUCKS MERCATO CENT DUBAI AE	66.00
29/11/2022	30/11/2022	AL JALILA CHILDRENS SP DUBAI AE	2,832.42
30/11/2022	05/12/2022	EMARAT 4855 AL HASSA S DUBAI AE	237.02
30/11/2022	05/12/2022	ALFUTTAIM SONS-TOYSRUS DUBAI AE	199.00
30/11/2022	05/12/2022	SPINNEYS DUBAI LLC DUBAI AE	21.25
30/11/2022	05/12/2022	PERFETTO TRADING LLC DUBAI AE	76.00
30/11/2022	05/12/2022	TAVOLA STUDIO FOR CAKE DUBAI AE	216.90
30/11/2022	05/12/2022	SPINNEYS DUBAI LLC DUBAI AE	68.16
30/11/2022	05/12/2022	MADAREK LLC DUBAI AE	152.00
30/11/2022	05/12/2022	MONSOON KIDS DUBAI AE	56.18
30/11/2022	05/12/2022	MONSOON KIDS DUBAI AE	104.48
30/11/2022	05/12/2022	SPINNEYS DUBAI LLC DUBAI AE	26.75
03/12/2022	05/12/2022	FUNCITY OASIS LLC BR O DUBAI AE	300.00
03/12/2022	05/12/2022	D535 STARBUCKS 3C ABU DHABI AE	61.00
05/12/2022	06/12/2022	NEW YORKER DUBAI AE	74.80
05/12/2022	06/12/2022	ADNOC KHALIFA INDS662 ABU DHABI AE	347.10
05/12/2022	06/12/2022	NEW YORKER DUBAI AE	71.00
05/12/2022	06/12/2022	Tailor & Tweak Dubai AE	54.60
05/12/2022	06/12/2022	LULU HYPERMARKETLLCFC DUBAI AE	25.75
06/12/2022	07/12/2022	ABDUL KARIM STORES BR ABU DHABI AE	10.00
06/12/2022	08/12/2022	AD COOPS-MEENA CENTER ABUDHABI AE	1,446.93
08/12/2022	09/12/2022	GRANDIOSE SUPERMARKET DUBAI AE	13.45
08/12/2022	09/12/2022	JUMEIRA BACCALAUREATE DUBAI AE	11,000.00
08/12/2022	09/12/2022	ABDUL SAMAD AL QURASHI DUBAI AE	55.12
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.