

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 11/11/2022

Statement Period

From 12/10/2022 To 11/11/2022

Minimum Payment Due (AED) 948.00

Minimum Payment Due Date 05/12/2022

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:



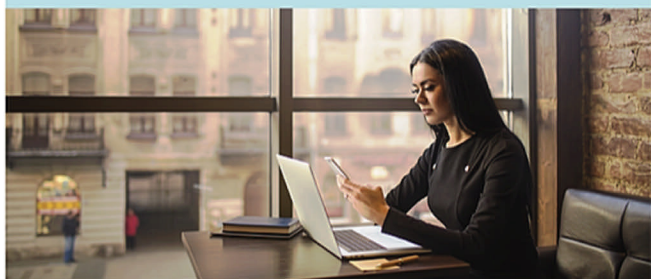
Pay directly through
your own bank's online
or mobile platform



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 132 Month(s)



ACCOUNT SUMMARY (in AED)

Previous Statement Balance	58,233.80
Payments / Credits	58,233.80
New Purchases / Cash Advance	34,584.68
Total Outstanding Balance	34,584.68
Amount Past Due (AED)	0.00
Interest	0.00
Fees / Other Charges	318.24
Total Credit Limit	379,800.00
Available Credit Limit	345,215.00
Available Cash Limit	151,920.00



TAX INVOICE FOR CREDIT CARD 5460684001172272

VAT TRN Number	100034138600003
Date	11/11/2022
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	7301
Bonus Skywards Miles	0
Skywards Miles Adjusted	0
Skywards Miles Transferred to Skywards	7299



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) 948.00
Card Number 5460 6840 0117 2272	Minimum Payment Due Date 05/12/2022
Statement Date 11/11/2022	Total Credit Limit (AED) 379,800.00
Statement Period	Available Credit Limit (AED) 345,215.00
From 12/10/2022 To 11/11/2022	Available Cash Limit (AED) 151,920.00

VAT TRN Number: 100034138600003

DATE CARD USED	POSTING DATE	DESCRIPTION	AMOUNT (AED)
01/11/2022	01/11/2022	DIRECT DEBIT THANK YOU AED 0.00 paid to Interest & AED 58,233.80 to the outstanding balance Card No: XXXX XXXX XXXX 5845	-58,233.80
17/10/2022	18/10/2022	UNITE STUDENTS ECOMM GB POUND STERLING 2548.69 GBP to AED @ 4.1762 (Conversion Rate); Processing Margin AED 318.24 included Card No: XXXX XXXX XXXX 2641	10,962.05
11/10/2022	13/10/2022	UNION COOP Dubai AE	8.65
11/10/2022	12/10/2022	ADNOC ALWASL ROAD-2 DUBAI AE	186.00
11/10/2022	12/10/2022	SPINNEYS DUBAI LLC DUBAI AE	5.31
12/10/2022	13/10/2022	IKEA-DFC-ALFUTTAIM DUBAI AE	77.00
12/10/2022	13/10/2022	IKEA DUBAI AE	24.25
12/10/2022	13/10/2022	IKEA-DFC-ALFUTTAIM DUBAI AE	64.00
13/10/2022	14/10/2022	PERFETTO TRADING LLC DUBAI AE	49.00
13/10/2022	14/10/2022	SPINNEYS DUBAI LLC DUBAI AE	24.00
13/10/2022	14/10/2022	ADNOC GHANTOOTS/S811 ABU DHABI AE	217.01
13/10/2022	14/10/2022	MEDICOM PHARMACY 2 DUBAI AE	22.00
13/10/2022	13/10/2022	SPINNEYS DUBAI LLC DUBAI AE	17.75
14/10/2022	15/10/2022	Health Premium Home He Abu Dhabi AE	60.00
16/10/2022	17/10/2022	ADVANCE CURE DIAG. CTR Abu Dhabi AE	335.00
16/10/2022	17/10/2022	HALAZONY ICE CREAM Dubai AE	15.00
16/10/2022	17/10/2022	BOUNCE SPORTS CLUB LLC ABUDHABI AE	5.00
16/10/2022	17/10/2022	BOUNCE SPORTS CLUB LLC ABUDHABI AE	5.00
18/10/2022	19/10/2022	EMAAR DUBAI AE	56.25
18/10/2022	19/10/2022	EMAAR DUBAI AE	32.00
19/10/2022	20/10/2022	TIPS & TOES BEAUTY & S ABU DHABI AE	327.75
19/10/2022	20/10/2022	PRO SPORTS INTERNATIONAL DUBAI AE	50.00
19/10/2022	20/10/2022	PRO SPORTS INTERNATIONAL DUBAI AE	275.00
19/10/2022	20/10/2022	AL MAQTAA HEALTHCARE Abu Dhabi AE	40.00
19/10/2022	20/10/2022	ABU DHABI ENTERTAINMEN ABU DHABI AE	88.00
23/10/2022	24/10/2022	MARINA PHARMACY CORNIC ABU DHABI AE	131.95
24/10/2022	25/10/2022	AL MANARA PHAR-VILLAGE SHARJAH AE	128.00
24/10/2022	26/10/2022	ADCOOPS-MEENA CENTER ABUDHABI AE	1,363.27
25/10/2022	26/10/2022	EMARAT 6635 AL AMEEN DUBAI AE	215.06
25/10/2022	26/10/2022	SPINNEYS DUBAI LLC DUBAI AE	17.75
25/10/2022	26/10/2022	MINUTES SERVICES WATCH DUBAI AE	70.00
25/10/2022	26/10/2022	SPINNEYS DUBAI LLC DUBAI AE	13.40
25/10/2022	26/10/2022	JUMEIRA BACCALAUREATE DUBAI AE	11,000.00
26/10/2022	27/10/2022	LIMITED TOO D718 DUBAI AE	40.00
26/10/2022	27/10/2022	Miniso Gen Trdg Dubai AE	61.95
		Continue ...	

MONTHLY STATEMENT FOR YOUR CITI CREDIT CARD

Customer Name ALY ABDELHAMID MOHAMED SHEHATA	Minimum Payment Due (AED) 948.00
Card Number 5460 6840 0117 2272	Minimum Payment Due Date 05/12/2022
Statement Date 11/11/2022	Total Credit Limit (AED) 379,800.00
Statement Period	Available Credit Limit (AED) 345,215.00
From 12/10/2022 To 11/11/2022	Available Cash Limit (AED) 151,920.00

VAT TRN Number: 100034138600003

DATE CARD USED	POSTING DATE	DESCRIPTION	AMOUNT (AED)
26/10/2022	27/10/2022	Petme domestic pets bo Dubai AE	52.50
26/10/2022	27/10/2022	CARREFOUR MARKET DUBAI DUBAI AE	16.20
26/10/2022	27/10/2022	MED-EL MIDDLE EAST DUBAI AE	367.40
26/10/2022	27/10/2022	ABU HAFEZ FURNITURE LL DUBAI AE	90.00
26/10/2022	27/10/2022	ADNOC YAS ISLAND2S/S68 ABU DHABI AE	382.01
26/10/2022	27/10/2022	KINOKUNIYA BOOK STORES DUBAI AE	64.00
26/10/2022	27/10/2022	LEATHERFIELD TRADING L DUBAI AE	35.00
27/10/2022	28/10/2022	MED-EL MIDDLE EAST DUBAI AE	2,798.00
27/10/2022	28/10/2022	SPINNEYS DUBAI LLC DUBAI AE	3.50
27/10/2022	28/10/2022	DUMI SPORTS FZCO DUBAI AE	100.00
31/10/2022	01/11/2022	ADNOC ALWASL ROAD-2 DUBAI AE	340.00
31/10/2022	01/11/2022	MINUTES SERVICES WATCH DUBAI AE	15.00
31/10/2022	01/11/2022	VIENNA TRADING LLC Dubai AE	210.00
31/10/2022	01/11/2022	SPINNEYS DUBAI LLC DUBAI AE	2.00
31/10/2022	02/11/2022	UNION COOP Dubai AE	193.38
01/11/2022	02/11/2022	SUPER CARE PHARMACY DUBAI AE	242.50
01/11/2022	02/11/2022	SPINNEYS DUBAI LLC DUBAI AE	8.65
01/11/2022	02/11/2022	ADNOC SAMHA RESTS/S887 ABU DHABI AE	212.02
01/11/2022	02/11/2022	DUBAI LONDON CLINIC S/ DUBAI AE	850.00
01/11/2022	02/11/2022	SPINNEYS DUBAI LLC DUBAI AE	7.65
01/11/2022	02/11/2022	MEDICOM PHARMACY 2 DUBAI AE	26.00
02/11/2022	03/11/2022	DAISO JAPAN VALUE STOR DUBAI AE	22.50
02/11/2022	03/11/2022	KIABI BR OF AL FUTTAIM DUBAI AE	109.00
02/11/2022	03/11/2022	MUMUSO GENERAL TRD. LL DUBAI AE	19.80
02/11/2022	03/11/2022	IKEA DUBAI AE	36.01
03/11/2022	04/11/2022	HARDEES-MERCATO MALL DUBAI AE	13.00
03/11/2022	04/11/2022	FUN CITY OASIS - BR DUBAI AE	5.00
03/11/2022	04/11/2022	DECATHLON DUBAI MALL DUBAI AE	85.00
03/11/2022	04/11/2022	SPINNEYS DUBAI LLC DUBAI AE	30.14
04/11/2022	05/11/2022	ADVANCE CURE PHARMACY Abu Dhabi AE	109.00
04/11/2022	05/11/2022	ADVANCE CURE DIAG. CTR Abu Dhabi AE	250.00
07/11/2022	07/11/2022	SPINNEYS DUBAI LLC DUBAI AE	18.65
07/11/2022	08/11/2022	ADNOC KHALIFA INDS662 ABU DHABI AE	213.07
07/11/2022	09/11/2022	UNION COOP Dubai AE	693.14
08/11/2022	09/11/2022	DECATHLON DUBAI MALL DUBAI AE	138.00
08/11/2022	09/11/2022	Miniso Gen Trdg Dubai AE	44.10
08/11/2022	09/11/2022	BOOTS CC 3926 DXB MALL DUBAI AE	18.50
08/11/2022	09/11/2022	ADNOC AL JARFS/S666 ABU DHABI AE	187.02
09/11/2022	10/11/2022	SPINNEYS DUBAI LLC DUBAI AE	28.84
09/11/2022	10/11/2022	SPINNEYS DUBAI LLC DUBAI AE	19.41
09/11/2022	11/11/2022	Etisalat - Dubai #2 Dubai AE	50.00
10/11/2022	11/11/2022	EMARAT 6635 AL AMEEN DUBAI AE	329.34
10/11/2022	11/11/2022	ALPHAMED DUBAI AE	69.50
		Continue ...	

MONTHLY STATEMENT FOR YOUR CITI CREDIT CARD

Customer Name ALY ABDELHAMID MOHAMED SHEHATA

Minimum Payment Due (AED) 948.00

Card Number 5460 6840 0117 2272

Minimum Payment Due Date 05/12/2022

Statement Date 11/11/2022

Total Credit Limit (AED) 379,800.00

Statement Period

Available Credit Limit (AED) 345,215.00

From 12/10/2022 **To** 11/11/2022

Available Cash Limit (AED) 151,920.00

VAT TRN Number: 100034138600003

DATE CARD USED	POSTING DATE	DESCRIPTION			AMOUNT (AED)
10/11/2022	11/11/2022	SPINNEYS DUBAI LLC	DUBAI	AE	21.70
10/11/2022	11/11/2022	THE BODY SHOP-MOE	DUBAI	AE	55.00
10/11/2022	11/11/2022	Miniso General Tr	Dubai	AE	15.75
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.