

# 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 11/10/2022

## Statement Period

From 12/09/2022 To 11/10/2022

Minimum Payment Due (AED) 1,596.00

Minimum Payment Due Date 01/11/2022

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](http://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 150 Month(s)



## ACCOUNT SUMMARY (in AED)

Previous Statement Balance	72,459.83
Payments / Credits	72,459.83
New Purchases / Cash Advance	58,233.80
<b>Total Outstanding Balance</b>	<b>58,233.80</b>
Amount Past Due (AED)	0.00
Interest	0.00
Fees / Other Charges	978.95
Total Credit Limit	379,800.00
Available Credit Limit	321,366.00
Available Cash Limit	151,920.00



## TAX INVOICE FOR CREDIT CARD 5460684001172272

VAT TRN Number	100034138600003
Date	11/10/2022
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	12959
Bonus Skywards Miles	0
Skywards Miles Adjusted	0
Skywards Miles Transferred to Skywards	12958



## 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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<b>Customer Name</b> ALY ABDELHAMID MOHAMED SHEHATA	<b>Minimum Payment Due (AED)</b> 1,596.00
<b>Card Number</b> 5460 6840 0117 2272	<b>Minimum Payment Due Date</b> 01/11/2022
<b>Statement Date</b> 11/10/2022	<b>Total Credit Limit (AED)</b> 379,800.00
<b>Statement Period</b>	<b>Available Credit Limit (AED)</b> 321,366.00
<b>From</b> 12/09/2022 <b>To</b> 11/10/2022	<b>Available Cash Limit (AED)</b> 151,920.00

VAT TRN Number: 100034138600003

DATE CARD USED	POSTING DATE	DESCRIPTION	AMOUNT (AED)
20/09/2022	21/09/2022	AL MAQTAA HEALTHCARE Abu Dhabi AE	40.00
03/10/2022	03/10/2022	DIRECT DEBIT THANK YOU AED 0.00 paid to Interest & AED 72,459.83 to the outstanding balance Card No: XXXX XXXX XXXX 5845	-72,459.83
18/09/2022	19/09/2022	OXFORD BROOKES UNI 01865 483088 GB POUND STERLING 150 GBP to AED @ 4.2247 (Conversion Rate); Processing Margin AED 18.94 included	652.64
18/09/2022	19/09/2022	OXFORD BROOKES UNI 01865 483088 GB POUND STERLING 7600 GBP to AED @ 4.2247 (Conversion Rate); Processing Margin AED 960.01 included Card No: XXXX XXXX XXXX 2641	33,067.47
11/09/2022	12/09/2022	WAITROSE SUN AND SKY ABU DHABI AE	248.00
11/09/2022	12/09/2022	MAGRUDY S ABUDHABI AE	384.00
12/09/2022	13/09/2022	MUMUSO GENERAL TRD DUBAI AE	74.40
12/09/2022	13/09/2022	LRIL-CENTREPOINT DUBAI AE	195.50
12/09/2022	13/09/2022	STARBUCKS D565 DFC 3C DUBAI AE	64.75
12/09/2022	13/09/2022	IKEA-DFC-ALFUTTAIM DUBAI AE	46.00
12/09/2022	13/09/2022	NEW YORKER DUBAI AE	31.45
12/09/2022	13/09/2022	KIABI BR OF AL FUTTAIM DUBAI AE	35.00
12/09/2022	13/09/2022	M N O S A CAFE DUBAI AE	42.00
13/09/2022	14/09/2022	SPINNEYS DUBAI LLC DUBAI AE	18.50
13/09/2022	14/09/2022	MAGRUDY ENTERPRISES LL DUBAI AE	38.00
13/09/2022	14/09/2022	JUMEIRA BACCALAUREATE DUBAI AE	11,000.00
13/09/2022	14/09/2022	EMARAT 6635 AL AMEEN DUBAI AE	201.99
13/09/2022	13/09/2022	AL JALILA CHILDRENS SP DUBAI AE	2,832.42
13/09/2022	14/09/2022	SPINNEYS DUBAI LLC DUBAI AE	32.65
13/09/2022	14/09/2022	Tailor & Tweak Dubai AE	33.60
13/09/2022	14/09/2022	VIRGIN DUBAI AE	329.00
14/09/2022	15/09/2022	Health Premium Home He Abu Dhabi AE	60.00
14/09/2022	15/09/2022	I STYLE COMPUTERS LLC DUBAI AE	105.00
14/09/2022	15/09/2022	SPINNEYS DUBAI LLC DUBAI AE	281.80
14/09/2022	15/09/2022	KENAN INTERNATIONAL DUBAI AE	52.50
14/09/2022	14/09/2022	SPINNEYS DUBAI LLC DUBAI AE	11.00
14/09/2022	15/09/2022	AL HOMAIZI FOOD MER657 DUBAI AE	81.06
15/09/2022	16/09/2022	PAUL DUBAI AE	108.00
15/09/2022	16/09/2022	ADNOC GHANTOOTS/S811 ABU DHABI AE	257.00
15/09/2022	16/09/2022	PULL AND BEAR DUBAI AE	358.00
15/09/2022	16/09/2022	CRAVIA INC LLC BRANCH DUBAI AE	67.00
15/09/2022	16/09/2022	Miniso Gen Trdg Dubai AE	26.45
		Continue ...	

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<b>Card Number</b> 5460 6840 0117 2272	<b>Minimum Payment Due Date</b> 01/11/2022
<b>Statement Date</b> 11/10/2022	<b>Total Credit Limit (AED)</b> 379,800.00
<b>Statement Period</b>	<b>Available Credit Limit (AED)</b> 321,366.00
<b>From</b> 12/09/2022 <b>To</b> 11/10/2022	<b>Available Cash Limit (AED)</b> 151,920.00

VAT TRN Number: 100034138600003

DATE CARD USED	POSTING DATE	DESCRIPTION	AMOUNT (AED)
16/09/2022	19/09/2022	ADCOOPS-MEENA CENTER ABUDHABI AE	589.05
19/09/2022	20/09/2022	LULU HYPERMARKETLLCFC DUBAI AE	23.35
19/09/2022	20/09/2022	DAISO JAPAN VALUE STOR DUBAI AE	15.00
19/09/2022	20/09/2022	DAISO JAPAN VALUE STOR DUBAI AE	22.50
19/09/2022	20/09/2022	SPINNEYS DUBAI LLC DUBAI AE	64.00
19/09/2022	20/09/2022	NATIONAL TRADERS LLC Dubai AE	192.00
19/09/2022	20/09/2022	EMARAT 6635 AL AMEEN DUBAI AE	208.00
20/09/2022	21/09/2022	SPINNEYS DUBAI LLC DUBAI AE	13.40
20/09/2022	21/09/2022	SPINNEYS DUBAI LLC DUBAI AE	23.40
21/09/2022	22/09/2022	Health Premium Home He Abu Dhabi AE	120.00
22/09/2022	23/09/2022	MARKS&SPENCER-YAS-ALFU ABU DHABI AE	357.00
22/09/2022	23/09/2022	DUBAI HOLDING GROUP LL DUBAI AE	478.00
22/09/2022	23/09/2022	HOME CENTRE GULF LLC DUBAI AE	301.50
22/09/2022	23/09/2022	VOX CINEMAS YAS MALL ABU DHABI AE	51.00
22/09/2022	23/09/2022	VOX YAS DUBAI AE	108.00
22/09/2022	23/09/2022	BRANDS FOR LESS ABU DHABI AE	99.00
22/09/2022	23/09/2022	BRANDS FOR LESS ABU DHABI AE	25.00
22/09/2022	23/09/2022	LA BRIOCHE ABU DHABI AE	127.00
22/09/2022	23/09/2022	AL ROMAIZAN BR44 ABU DHABI AE	100.00
25/09/2022	26/09/2022	Health Premium Home He Abu Dhabi AE	120.00
25/09/2022	26/09/2022	GREEN TOWN FLOWERS ABU DHABI AE	10.00
26/09/2022	27/09/2022	STARBUCKS MERCATO CENT DUBAI AE	27.00
26/09/2022	27/09/2022	BATEEL CAFE Dubai AE	95.00
26/09/2022	27/09/2022	ADNOC YAS ISLAND-1 687 ABU DHABI AE	241.00
26/09/2022	27/09/2022	SPINNEYS DUBAI LLC DUBAI AE	46.34
26/09/2022	27/09/2022	IVY TRADING LLC-MERCAT DUBAI AE	100.00
27/09/2022	28/09/2022	ADNOC AL JARFS/S666 ABU DHABI AE	221.03
27/09/2022	28/09/2022	SPINNEYS DUBAI LLC DUBAI AE	15.00
27/09/2022	28/09/2022	SPINNEYS DUBAI LLC DUBAI AE	44.50
29/09/2022	30/09/2022	VIEW EMIRATES PROJECT DUBAI AE	50.00
29/09/2022	30/09/2022	WAITROSE YAS MALL ABUDHABI AE	45.00
29/09/2022	30/09/2022	NAHDI PHARMACY LLC Abu Dhabi AE	19.95
29/09/2022	30/09/2022	DAISO JAPAN VALUE STOR DUBAI AE	9.95
29/09/2022	30/09/2022	DAISO JAPAN VALUE STOR DUBAI AE	45.00
29/09/2022	30/09/2022	D459 STARBUCKS 3C ABU DHABI AE	13.00
01/10/2022	03/10/2022	LRIL BABYSHOP ABUDHABI AE	210.80
01/10/2022	03/10/2022	GULF DENTAL&ORTHODONTI ABU DHABI AE	420.00
02/10/2022	03/10/2022	AL MANARA PHAR-VILLAGE SHARJAH AE	199.80
02/10/2022	04/10/2022	AD COOPS-MEENA CENTER ABUDHABI AE	1,260.12
03/10/2022	04/10/2022	STARBUCKS DUBAI MALL 3 DUBAI AE	54.00
03/10/2022	04/10/2022	STARBUCKS DUBAI MALL 3 DUBAI AE	30.00
03/10/2022	04/10/2022	AL RASASI TRADING CO L DUBAI AE	526.92
03/10/2022	04/10/2022	AL RASASI TRADING CO L DUBAI AE	75.00
		Continue ...	

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DATE CARD USED	POSTING DATE	DESCRIPTION	AMOUNT (AED)
03/10/2022	04/10/2022	ADNOC AL JARFS/S666 ABU DHABI AE	200.00
04/10/2022	05/10/2022	SPINNEYS DUBAI LLC DUBAI AE	6.50
05/10/2022	06/10/2022	MADO Dubai AE	125.00
05/10/2022	06/10/2022	D247 STARBUCKS-3C DUBAI AE	109.00
05/10/2022	06/10/2022	ADNOC YAS ISLAND2S/S68 ABU DHABI AE	216.01
10/10/2022	11/10/2022	SPINNEYS DUBAI LLC DUBAI AE	5.50
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 <a href="http://www.citibank.ae">www.citibank.ae</a>			
We have updated our Credit Card Terms & Conditions. Please click <a href="https://citi.me/entc">https://citi.me/entc</a> 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](http://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](mailto: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](mailto: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](http://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.