

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 12/06/2022

Statement Period

From 12/05/2022 To 12/06/2022

Minimum Payment Due (AED) 932.00

Minimum Payment Due Date 04/07/2022

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:



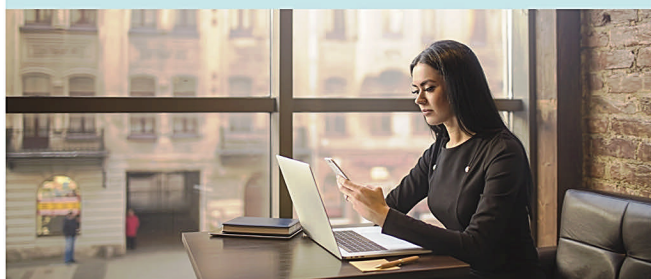
Pay directly through
your own bank's online
or mobile platform



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 131 Month(s)



ACCOUNT SUMMARY (in AED)

Previous Statement Balance	33,917.20
Payments / Credits	33,917.20
New Purchases / Cash Advance	33,456.43
Total Outstanding Balance	33,456.43
Amount Past Due (AED)	0.00
Interest	9.49
Fees / Other Charges	103.56
Total Credit Limit	379,800.00
Available Credit Limit	346,150.00
Available Cash Limit	151,406.39



TAX INVOICE FOR CREDIT CARD NUMBER 4001172272

VAT TRN Number	
Date	12/06/2022
Total Charge Amount (AED)	99.00
VAT%	5%
Total VAT Amount (AED)	4.95
Total Charge (Consideration) Amount Inclusive of VAT (AED)	103.95



REWARDS SUMMARY

Skywards Number	EK257460125
Skywards Miles Earned	6388
Bonus Skywards Miles	0
Skywards Miles Adjusted	0
Skywards Miles Transferred to Skywards	6387



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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Customer Name ALY ABDELHAMID MOHAMED SHEHATA	Minimum Payment Due (AED) 932.00
Card Number 5460 6840 0117 2272	Minimum Payment Due Date 04/07/2022
Statement Date 12/06/2022	Total Credit Limit (AED) 379,800.00
Statement Period	Available Credit Limit (AED) 346,150.00
From 12/05/2022 To 12/06/2022	Available Cash Limit (AED) 151,406.39

VAT TRN Number: 100034138600003

DATE CARD USED	POSTING DATE	DESCRIPTION	AMOUNT (AED)
18/05/2022	20/05/2022	JUMEIRA BACCALAUREATE DUBAI AE	19,937.50
18/05/2022	19/05/2022	ADNOC KHALIFA A - S-63 ABU DHABI AE	424.94
26/05/2022	27/05/2022	VAT @ 5% CASH ADVANCE FEE	4.95
26/05/2022	27/05/2022	CASH ADVANCE FEE	99.00
01/06/2022	01/06/2022	DIRECT DEBIT THANK YOU	-33,917.20
		AED 0.00 paid to Interest	
		& AED 33,917.20 to the outstanding balance	
12/06/2022	12/06/2022	FINANCE CHARGES	9.49
		Card No: XXXX XXXX XXXX 5845	
25/05/2022	26/05/2022	EL MASRIA MARKETS CAIRO N. -07AEG	26.61
		EGYPTIAN POUND 129.5	
		EGP to AED @ 0.1995 (Conversion Rate);	
		Processing Margin AED 0.77 included	
26/05/2022	27/05/2022	NBE ATM405 CAIRO EG	400.17
		EGYPTIAN POUND 2000	
		EGP to AED @ 0.0000 (Conversion Rate);	
		Processing Margin AED 0.00 included	
27/05/2022	31/05/2022	COTONIL CAIRO N. -07AEG	42.93
		EGYPTIAN POUND 210	
		EGP to AED @ 0.1985 (Conversion Rate);	
		Processing Margin AED 1.24 included	
02/06/2022	06/06/2022	SULTAN GARDENS HOTEL TOR -28DEG	1,254.29
03/06/2022	06/06/2022	MCDONALDSSHARM 2 TOR -28DEG	4.58
		EGYPTIAN POUND 22.5	
		EGP to AED @ 0.1978 (Conversion Rate);	
		Processing Margin AED 0.13 included	
03/06/2022	06/06/2022	MCDONALDSSHARM 2 TOR -28DEG	83.37
		EGYPTIAN POUND 409	
		EGP to AED @ 0.1979 (Conversion Rate);	
		Processing Margin AED 2.42 included	
		Card No: XXXX XXXX XXXX 2641	
11/05/2022	12/05/2022	MINUTES SERVICES WATCH DUBAI AE	30.00
11/05/2022	12/05/2022	SPINNEYS DUBAI LLC DUBAI AE	36.50
12/05/2022	13/05/2022	MEDICOM PHARMACY 4 DUBAI AE	84.50
12/05/2022	13/05/2022	PRIME GOURMET DUBAI AE	21.80
12/05/2022	13/05/2022	DAMAS JEWELLERY LLC ABU DHABI AE	60.00
12/05/2022	13/05/2022	ADNOC SAMHA RESTS/S887 ABU DHABI AE	239.01
13/05/2022	14/05/2022	AL JAZIRAH MUBADALA ABU DHABI AE	500.00
17/05/2022	18/05/2022	CLAIRES - 4015 DUBAI AE	60.00
17/05/2022	18/05/2022	BIOLINK GENERAL TRADIN DUBAI AE	25.00
17/05/2022	18/05/2022	SPINNEYS DUBAI LLC DUBAI AE	34.55
17/05/2022	18/05/2022	ADNOC GHANTOOTS/S811 ABU DHABI AE	271.75
		Continue ...	

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Minimum Payment Due (AED)

932.00

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Minimum Payment Due Date

04/07/2022

Statement Date 12/06/2022

Total Credit Limit (AED)

379,800.00

Statement Period

Available Credit Limit (AED)

346,150.00

From 12/05/2022

To 12/06/2022

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151,406.39

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18/05/2022	19/05/2022	Miniso Gen Trdg	Dubai	AE	25.20
19/05/2022	20/05/2022	WILLIAMS SONOMA DXB MA	DUBAI	AE	45.00
19/05/2022	20/05/2022	EMARAT 4855 AL HASSA S	DUBAI	AE	9.75
19/05/2022	20/05/2022	EMARAT 4855 AL HASSA S	DUBAI	AE	315.00
19/05/2022	20/05/2022	Miniso Gen Trdg	Dubai	AE	30.45
26/05/2022	27/05/2022	YASCLINIC GROUP SOLE P	ABU DHABI	AE	40.00
26/05/2022	27/05/2022	ADVANCE CURE PHARMACY	Abu Dhabi	AE	2,204.57
26/05/2022	27/05/2022	ADVANCE CURE DIAG. CTR	Abu Dhabi	AE	300.00
26/05/2022	27/05/2022	ADVANCE CURE DIAG. CTR	Abu Dhabi	AE	50.00
26/05/2022	27/05/2022	SPINNEYS-AL FORSAN	ABU DHABI	AE	191.66
26/05/2022	28/05/2022	TASHA RESTAURANT	Abu Dhabi	AE	415.00
29/05/2022	30/05/2022	GULF DENTAL&ORTHODONTI	ABU DHABI	AE	1,100.00
30/05/2022	31/05/2022	ARABIAN TEA HOUSE REST	DXB	AE	67.00
30/05/2022	31/05/2022	MEDICOM PHARMACY 2	DUBAI	AE	194.00
30/05/2022	31/05/2022	EMARAT 6635 AL AMEEN	DUBAI	AE	204.16
31/05/2022	01/06/2022	NEW YORKER	DUBAI	AE	94.00
31/05/2022	01/06/2022	LULU HYPERMARKETLLCFC	DUBAI	AE	16.20
31/05/2022	01/06/2022	LRIL-CENTREPOINT	DUBAI	AE	74.00
01/06/2022	02/06/2022	STARBUCKS-ADNOC-D798	ABU DHABI	AE	102.25
01/06/2022	02/06/2022	SPINNEYS-AL FORSAN	ABU DHABI	AE	123.22
02/06/2022	03/06/2022	KENAN INTERNATIONAL	DUBAI	AE	73.50
02/06/2022	03/06/2022	MARKS AND SPENCER DFC	DUBAI	AE	39.52
02/06/2022	03/06/2022	CREPE AND GO FOOD LLC	DUBAI	AE	27.00
02/06/2022	03/06/2022	CLAIRES - 4015	DUBAI	AE	45.00
02/06/2022	03/06/2022	HAAGEN DAZS	DUBAI	AE	16.00
02/06/2022	03/06/2022	BRANDS FOR LESS	SHARJA	AE	147.00
02/06/2022	03/06/2022	ADNOC SAMHA RESTS/S887	ABU DHABI	AE	263.98
02/06/2022	03/06/2022	YASCLINIC GROUP SOLE P	ABU DHABI	AE	40.00
02/06/2022	03/06/2022	FUN CITY OASIS - BR	DUBAI	AE	8.00
02/06/2022	03/06/2022	MCDONALDS-MERCATO DXB	DUBAI	AE	14.25
03/06/2022	04/06/2022	STARBUCKS D843 MARI 3C	ABU DHABI	AE	28.00
03/06/2022	04/06/2022	STARBUCKS D843 MARI 3C	ABU DHABI	AE	46.00
03/06/2022	04/06/2022	VIEW EMIRATES PROJECT	ABU DHABI	AE	114.00
03/06/2022	04/06/2022	VIEW EMIRATES PROJECT	ABU DHABI	AE	10.00
05/06/2022	06/06/2022	FAMOUS CASTLE STUDIO	ABU DHABI	AE	63.00
06/06/2022	07/06/2022	SPRUCE SUNGLASSES TRAD	DUBAI	AE	659.00
06/06/2022	07/06/2022	ADNOC GHANTOOTS/S811	ABU DHABI	AE	285.03
06/06/2022	07/06/2022	MUMUSO GENERAL TRD	DUBAI	AE	54.90
06/06/2022	07/06/2022	IKEA-DFC-ALFUTTAIM	DUBAI	AE	20.00
06/06/2022	07/06/2022	IKEA-DFC-ALFUTTAIM	DUBAI	AE	23.00
06/06/2022	07/06/2022	ALANDALUS STUDIO	DUBAI	AE	50.00
06/06/2022	07/06/2022	STARBUCKS D565 DFC 3C	DUBAI	AE	21.00
06/06/2022	07/06/2022	IKEA	DUBAI	AE	29.00
		Continue ...			

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From 12/05/2022 **To** 12/06/2022

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07/06/2022	08/06/2022	STARBUCKS MERCATO CENT	DUBAI	AE	52.25
07/06/2022	08/06/2022	ORGANIC FOODS & CAFE	Dubai	AE	102.25
07/06/2022	08/06/2022	SKY SCRAPERS GENERAL T	DUBAI	AE	55.65
08/06/2022	09/06/2022	ADNOC AL JARFS/S666	ABU DHABI	AE	268.10
09/06/2022	10/06/2022	BLACK FORTUNE INV 1	DUBAI	AE	27.50
09/06/2022	10/06/2022	CRAVIA INC LLC BRANCH	DUBAI	AE	14.00
09/06/2022	10/06/2022	SPINNEYS DUBAI LLC	DUBAI	AE	4.50
10/06/2022	11/06/2022	YASCLINIC GROUP SOLE P	ABU DHABI	AE	80.00
10/06/2022	11/06/2022	FABYLAND	ABUDHABI	AE	20.00
10/06/2022	11/06/2022	HAAGEN DAZS	DUBAI	AE	59.00
10/06/2022	11/06/2022	LULU HYPMKT BR-25	ABU DHABI	AE	1,443.60
Retail Interest rate @39.00% per annum					
Cash Interest rate @39.00% per annum from 27/05/2022 to 12/06/2022					
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.