

# 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 12/02/2023

## Statement Period

From 12/01/2023 To 12/02/2023

Minimum Payment Due (AED) 2,452.00

Minimum Payment Due Date 06/03/2023

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:



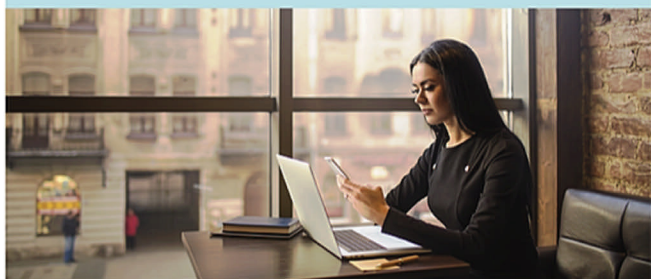
Pay directly through  
your own bank's online  
or mobile platform



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](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 157 Month(s)



## ACCOUNT SUMMARY (in AED)

Previous Statement Balance	5,607.19
Payments / Credits	5,607.19
New Purchases / Cash Advance	71,856.69
<b>Total Outstanding Balance</b>	<b>71,856.69</b>
Amount Past Due (AED)	0.00
Interest	241.51
Fees / Other Charges	578.05
Total Credit Limit	379,800.00
Available Credit Limit	307,804.00
Available Cash Limit	151,920.00



## TAX INVOICE FOR CREDIT CARD 5460684001172272

VAT TRN Number	100034138600003
Date	12/02/2023
Total Charge Amount (AED)	230.00
VAT%	5%
Total VAT Amount (AED)	11.50
Total Charge (Consideration) Amount Inclusive of VAT (AED)	241.50



## REWARDS SUMMARY

Skywards Number	EK257460125
Skywards Miles Earned	14988
Bonus Skywards Miles	0
Skywards Miles Adjusted	0
Skywards Miles Transferred to Skywards	14986



## 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

<b>Customer Name</b> ALY ABDELHAMID MOHAMED SHEHATA	<b>Minimum Payment Due (AED)</b> 2,452.00
<b>Card Number</b> 5460 6840 0117 2272	<b>Minimum Payment Due Date</b> 06/03/2023
<b>Statement Date</b> 12/02/2023	<b>Total Credit Limit (AED)</b> 379,800.00
<b>Statement Period</b>	<b>Available Credit Limit (AED)</b> 307,804.00
<b>From</b> 12/01/2023 <b>To</b> 12/02/2023	<b>Available Cash Limit (AED)</b> 151,920.00

VAT TRN Number: 100034138600003

DATE CARD USED	POSTING DATE	DESCRIPTION	AMOUNT (AED)
02/02/2023	02/02/2023	VAT @ 5% LATE CHARGE ASSESSMENT	11.50
02/02/2023	02/02/2023	LATE CHARGE ASSESSMENT	230.00
06/02/2023	06/02/2023	CITIBANK ONLINE PAYMENT	-5,607.19
		AED 0.00 paid to Interest	
		& AED 5,607.19 to the outstanding balance	
12/02/2023	12/02/2023	FINANCE CHARGES	241.51
		Card No: XXXX XXXX XXXX 6892	
01/02/2023	01/02/2023	DIRECT DEBIT INSUFFICIENT FUNDS	5,607.19
01/02/2023	01/02/2023	DIRECT DEBIT PAYMENT THANK YOU	5,607.19
		Card No: XXXX XXXX XXXX 5845	
22/01/2023	23/01/2023	SNAP ORCHID STUDIO ABU DHABI AE	42.00
27/01/2023	28/01/2023	FLYWIRE*OXFORD BROOKES Valencia GB	37,152.19
27/01/2023	28/01/2023	UNITE STUDENTS ECOMM GB	11,988.76
		POUND STERLING 2548.69	
		GBP to AED @ 4.5673 (Conversion Rate);	
		Processing Margin AED 348.05 included	
		Card No: XXXX XXXX XXXX 2641	
11/01/2023	12/01/2023	BLACK FORTUNE INV 1 DUBAI AE	79.29
12/01/2023	13/01/2023	EMARAT 4855 AL HASSA S DUBAI AE	200.05
14/01/2023	16/01/2023	STARBUCKS ABU DHABI MA DUBAI AE	52.00
15/01/2023	16/01/2023	LEBANESE ROASTERY(B002 ABU DHABI AE	100.56
15/01/2023	17/01/2023	AD COOPS-MEENA CENTER ABUDHABI AE	1,211.18
15/01/2023	16/01/2023	SUPER BRAND MOBILE PHO Abu Dhabi AE	85.00
15/01/2023	16/01/2023	ABDUL KARIM STORES BR ABU DHABI AE	145.00
16/01/2023	17/01/2023	MINUTES SERVICES WATCH DUBAI AE	54.00
17/01/2023	18/01/2023	SPINNEYS DUBAI LLC DUBAI AE	12.50
17/01/2023	18/01/2023	ADNOC-LAST EXIT 545 ABU DHABI AE	221.04
18/01/2023	18/01/2023	SPINNEYS DUBAI LLC DUBAI AE	11.00
18/01/2023	19/01/2023	MINUTES SERVICES WATCH DUBAI AE	27.00
19/01/2023	20/01/2023	D695-STARBUCKS-OUTLET3 DUBAI AE	48.00
19/01/2023	20/01/2023	ADNOC YAS ISLAND2S/S68 ABU DHABI AE	200.00
19/01/2023	20/01/2023	CALVIN KLEIN DUBAI AE	608.00
20/01/2023	21/01/2023	SALT ABU DHABI ABU DHABI AE	380.00
23/01/2023	24/01/2023	IKEA DUBAI AE	25.01
23/01/2023	24/01/2023	SOCKS COLLECTION CLOTH SHJ AE	20.00
23/01/2023	24/01/2023	DAISO JAPAN VALUE STOR DUBAI AE	7.50
24/01/2023	25/01/2023	MEDICOM PHARMACY 2 DUBAI AE	75.75
24/01/2023	25/01/2023	SPINNEYS DUBAI LLC DUBAI AE	13.50
24/01/2023	25/01/2023	ADNOC YAS ISLAND2S/S68 ABU DHABI AE	185.05
24/01/2023	25/01/2023	JUMEIRA BACCALAUREATE DUBAI AE	11,000.00
24/01/2023	25/01/2023	D263-BATH & BODY WORKS DUBAI AE	78.00
25/01/2023	26/01/2023	KRISPY KREME DUBAI MAL DUBAI AE	54.00
		Continue ...	

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<b>Customer Name</b> ALY ABDELHAMID MOHAMED SHEHATA	<b>Minimum Payment Due (AED)</b> 2,452.00
<b>Card Number</b> 5460 6840 0117 2272	<b>Minimum Payment Due Date</b> 06/03/2023
<b>Statement Date</b> 12/02/2023	<b>Total Credit Limit (AED)</b> 379,800.00
<b>Statement Period</b>	<b>Available Credit Limit (AED)</b> 307,804.00
<b>From</b> 12/01/2023 <b>To</b> 12/02/2023	<b>Available Cash Limit (AED)</b> 151,920.00

VAT TRN Number: 100034138600003

DATE CARD USED	POSTING DATE	DESCRIPTION			AMOUNT (AED)
25/01/2023	26/01/2023	ENGI SALEM TRADING LLC	DUBAI	AE	175.00
28/01/2023	30/01/2023	TOYS R US	ABUDHABI	AE	65.00
31/01/2023	01/02/2023	LANDMARK PLAZA PHARMAC	ABU DHABI	AE	121.50
03/02/2023	04/02/2023	BOUNCE SPORTS CLUB LLC	ABUDHABI	AE	5.00
03/02/2023	06/02/2023	AL AHLIA GEN. TRD.-BR5	ABU DHABI	AE	75.00
04/02/2023	06/02/2023	MAJID AL FUTTAIM	DUBAI	AE	160.00
04/02/2023	06/02/2023	ADNOC SAIH SHUAIBS-S95	ABU DHABI	AE	56.00
05/02/2023	07/02/2023	ADCOOPS-MEENA CENTER	ABUDHABI	AE	1,445.87
06/02/2023	07/02/2023	ADNOC YAS ISLAND-1 687	ABU DHABI	AE	195.07
06/02/2023	07/02/2023	SPINNEYS DUBAI LLC	DUBAI	AE	35.50
06/02/2023	07/02/2023	NATURES LIFE PHY-1013	Dubai	AE	299.00
06/02/2023	07/02/2023	MINUTES SERVICES WATCH	DUBAI	AE	48.00
06/02/2023	07/02/2023	DECATHLON DUBAI MALL	DUBAI	AE	391.00
06/02/2023	07/02/2023	GALLOP ENT GNRL TRD LL	DUBAI	AE	39.00
06/02/2023	07/02/2023	A&F AUTO REPAIR LLC	DUBAI	AE	1,950.00
07/02/2023	08/02/2023	BEIT AL KHAIR SOCIETY	DUBAI	AE	100.00
07/02/2023	08/02/2023	GULF DENTAL&ORTHODONTI	ABU DHABI	AE	1,260.00
08/02/2023	09/02/2023	LRIL	DUBAI	AE	16.15
08/02/2023	09/02/2023	PHONE BOOK	DUBAI	AE	20.00
08/02/2023	09/02/2023	ADNOC SHAHAMAS/S861	ABU DHABI	AE	225.21
09/02/2023	10/02/2023	KIABI BR OF AL FUTTAIM	DUBAI	AE	108.00
09/02/2023	10/02/2023	DHG WOMEN SECRET	DUBAI	AE	244.00
09/02/2023	10/02/2023	DHG WOMEN SECRET	DUBAI	AE	263.00
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 <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.