

citibank.com.au
 1800 818 008



Nigel Leslie Knapp
 5 Vista Ct
 PIALBA QLD 4655

Your Account Number	5327 8523 1037 0589
Annual % Rate	
Retail Purchases	14.99%
Cash Advances	22.24%

SNAPSHOT	
Statement Period	17/06/24 - 14/07/24
Overdue Amount (Payable Immediately)	\$0.00
Overlimit Amount (Payable Immediately)	\$0.00
Closing Balance (less FPO balance not yet due) ^{***}	\$9440.09
Minimum Payment Due*	\$762.33
Minimum Payment Due Date ^{^^}	08 August 2024

Citi Clear Card

CREDIT LIMIT	
Your Credit Limit	\$18700.00
Available Credit [^]	\$5170.00

STATEMENT SUMMARY	
Opening Balance	\$14309.80
Closing Balance ^{^^^}	\$13530.44
Total FPO Balance Outstanding (not yet due)	\$4090.35
Closing Balance (less FPO balance not yet due) ^{^^^}	\$9440.09

The warning below is an **Australian Government Requirement** and the information is provided as a **guide only**.

The below calculation is based on the standard retail purchase rate (APR) and does not take into account any promotional interest rates that apply to your credit contract.

Minimum Repayment Warning: If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about...	And you will end up paying an estimated total interest of...
Only the minimum payment	31 years and 7 months	\$19264.26 interest
\$655.96	2 years	\$1988.75, a saving of \$17275.51

Having trouble making repayments? If you are having difficulty making credit card repayments, please contact us on 1800 818 008. We may be able to assist you.

Payment Slip

How to pay:

Easi-Pay - Direct Debit Auto Pay
 Use Easi-Pay to automatically pay your minimum repayment on the due date from the bank account of your choice.

53278523103705890076233532785231037058913530444

Pay from your eligible cheque or savings account with BPAY @ BPAY®, Biller Code: 49502 Reference Number: 5327 8523 1037 0589

By Post
 Send a cheque made payable to your Citi account number, along with this payment slip to Citi, GPO Box 5427, Sydney NSW 2001. Please don't send cash, or fold, pin or staple your cheque.

Australia Post
 Present your card with your payment at any participating Australia Post retail outlet offering Bank@Post. A fee of \$2.50 will apply for these transactions.

Your Account Number
 5327 8523 1037 0589

Amount Paid

Customer Service Centre 1800 818 008
Web www.citibank.com.au

Account Name Nigel Leslie Knapp Statement Begins 17 June 2024
Account Number 5327852310370589 Statement Ends 14 July 2024

Transactions

Date	Transaction Details	Reference Number	Amount
Card Number 5327 8523 1037 0589			
Jul 03	Bpay Payments	BMRB22407030025943	-780.00
Jul 12	Interest Charged -Retail	1999999984194000084830	0.64

Promotional Interest Rate Summary

	Expiry Date	Opening Balance	Closing Balance	Interest Rate
Balance Transfer	14/07/25	\$8951.79	\$8855.12	0.00%

An expired Balance Transfer plan will appear as Expiry Date 000000 or Expired. Any outstanding balance on such Balance Transfer plans will attract interest at the Cash Advance rate.

Fixed Payment Option Summary

Commencement Date	Instalment Plan Number	Instalment Number	Annual % Rate	Original Amount	Monthly Instalment	Principal Component	Outstanding Balance
22/01/2024	306887	5 of 12	0.00%	\$7012.00	\$584.33	\$584.33	\$4090.35
Total Fixed Payment Option Outstanding							\$4090.35

Important Information

National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of Citi branded financial and credit products. NAB has acquired the business relating to these products from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to distribute and assist to administer the products.

Our/us/we means NAB unless the context otherwise requires it.

"Citi", "Citibank", "Citigroup", the Arc design and all similar trade marks and derivations thereof are used temporarily under licence by NAB from Citigroup Inc. and related group entities.

^ The Available Credit may include uncleared funds, e.g. a deposited cheque will not be available until the cheque is cleared, which may be up to 7 business days. If you have not made the minimum monthly payments you may not be able to access the available credit.

^^ Please allow a minimum of 4 business days for your payment to be received by post. Your payment by post must be accompanied by the payment slip.

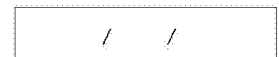
^^^ The amount you need to pay in full by the payment due date to retain the benefit of an interest free period you may have, or to recommence an interest free period on any retail purchases. This balance includes all credits and debits during the statement period, including any FPO monthly instalments.

^^^^The total amount outstanding on your account at the end of the statement period. This includes any FPO balance not yet due for payment.

Please check entries on your statement. Any possible error or unauthorized transaction should be promptly reported to Citi. For more details, please refer to your Terms and Conditions. For any enquiries regarding your account, including transaction disputes and lost or stolen, contact Customer Service on 1800 782 948. Please note that telephone calls with us may be recorded for training and verification purpose.

It is important that all the information in your customer profile remains accurate and up-to-date. If any of the information you have provided needs to be updated, please login to www.citibank.com.au and go to "My Profile > Personal Information > View/update details" to review your details and update them if needed.

Cheque Payment Details



Drawer	Bank	Branch	Amount
			\$
			\$
TOTAL			\$

Please make all cheques payable to your Citi account number.
If paying by post, send your cheque to Citi, GPO Box 5427, Sydney NSW 2001.
Please do not send notes or coins.

Customer Service Centre 1800 818 008
Web www.citibank.com.au

Account Name	Nigel Leslie Knapp	Statement Begins	17 June 2024
Account Number	5327852310370589	Statement Ends	14 July 2024

Please note: By selecting a Fixed Payment Option (FPO) you have agreed the following changes apply: If applicable, the Fixed Payment Option fee (FPO fee) will be applied to your account when your Fixed Payment Option is processed. The FPO fee will form part of the Minimum Payment Due and will be shown on your statement for the cycle in which you set up your FPO. Any instalments due this month have been included in your Minimum Payment Due. If you make a payment which exceeds the Minimum Payment Due plus any overdue amount, the excess amount will be applied to pay the balance of your account (excluding the outstanding balance of the FPO).

If the FPO is your only outstanding balance, then any additional payment will be allocated to it.

If you wish to make additional payments to your FPO, view the FAQs at: citibank.com.au/cards/fpo/FAQs



