

Citigroup Pty Limited
ABN 88 004 325 080
AFSL No. 238098

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Australia

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www.citibank.com.au

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Statement Period 30 Nov 2019 - 31 Dec 2019

**GRAHAM CHIN & MARY CHIN ATF
GRAMARK REPETITION & ENG P/L S F
69 BARRY AVE
MORTDALE NSW 2223**

For enquiries or banking needs, please call our 24-Hour
Citiphone Banking on 132484.

Your Relationship Manager is
PARK ST BRANCH
Tel No: 1800168168

SUMMARY OF YOUR BANKING RELATIONSHIP

AUD Equivalent Balance - 31 Dec	
Assets	
Cheque Account	509.87
Savings & Investments	503,502.81
TOTAL	504,012.68

Cheque Account

Product Type	Account No.	Currency	Balance
ULTIMATE BUSINESS SAVER	471679126	AUD	439.11
CITIBANK CASH INVESTMENT ACCOUNT	471908137	AUD	70.76
Cheque Account Total		AUD Equivalent	509.87

Savings & Investments

Product Type	Account No.	Currency	Balance
MONEY MARKET TERM DEPOSIT	9037062694	AUD	503,402.74
OVERNIGHT MULTI CURRENCY ACCOUNT	9037062694	AUD	100.07
Savings & Investments Total		AUD Equivalent	503,502.81

REMINDERS

Time Deposits Which Need To Be Renewed

In Dec 2019

Deposit No.	Currency	Amount	Maturing On
000015	AUD	503,402.74	03 Jan 2020

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DETAILS OF YOUR BANKING RELATIONSHIP

Your Cheque Account Details

ULTIMATE BUSINESS SAVER 242-200 471679126

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
30 Nov 2019	OPENING BALANCE			413.54
23 Dec 2019	TERM DEPOSIT EARLY BREAK 9037062694MMTD000014		1,423,632.44	1,424,045.98
24 Dec 2019	DOMESTIC TRANSFER GRAHAM CHIN AND MARY CHIN ATF MET 120076708	1,423,632.44		413.54
31 Dec 2019	INTEREST PAYMENT (DEC)		25.57	439.11
31 Dec 2019	CLOSING BALANCE			439.11
	TOTAL	1,423,632.44	1,423,658.01	

Accumulated Interest Credited to the account since 1 July this financial year: \$63.19
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$56.42
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

CITIBANK CASH INVESTMENT ACCOUNT 242-200 471908137

Transactions Done

Txn Date	Description	Withdrawals	Deposits	Balance
30 Nov 2019	OPENING BALANCE			70.76
31 Dec 2019	CLOSING BALANCE			70.76
	TOTAL	0.00	0.00	

Accumulated Interest Credited to the account since 1 July this financial year: \$0.00
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$0.11
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

Your Savings & Investments Details

OVERNIGHT MULTI CURRENCY ACCOUNT 9037062694 DBCP AUD

Date	Description	Reference	Withdrawals	Deposits	Balance
30 Nov 2019	Opening Balance				100.07
31 Dec 2019	Closing Balance				100.07
	TOTAL		0.00	0.00	

Accumulated Interest Credited to the account since 1 July this financial year: \$0.00
Tax withheld from the account since 1 July this financial year: \$0.00

Total Interest Credited to the account from 1 July to 30 June last financial year: \$0.00
Tax withheld from the account from 1 July to 30 June last financial year: \$0.00

MONEY MARKET TERM DEPOSIT 9037062694 MMTD

Currently Held

CCY	Deposit Reference		Deposit Amount	From	To	Interest Rate (% p.a.)	Interest Paid To Date	Rollover Instruction
AUD	000015	O	503,402.74	03 Oct 2019	03 Jan 2020	2.20	0.00	Principal and Interest disposal

P - Security is pledged with the bank.

Interest Payment Frequencies = M (Monthly), Q (Quarterly), D (Daily), H (Half-Yearly), Y (Yearly), O (On Maturity)

Transaction Activities

CCY	Deposit Reference	Value Date	Initial Deposit Amount	Transaction Amount	Interest Earned	Remaining Amount	Remark
AUD	000014	19 Dec 2019	1,423,414.05	1,423,414.05	0.00	1,423,414.05	Renewal
AUD	000014	19 Dec 2019	1,415,473.82	0.00	7,940.23	1,423,414.05	Rollover
AUD	000014	23 Dec 2019	1,423,414.05	1,423,632.44	218.39	0.00	Early Break
	Transfer To	0471679126 AUD	1,423,632.44				

CUSTOMER SERVICE INFORMATION

Please check all entries on your statement. Report possible errors or unauthorised transactions to Citibank by calling 13 24 84.

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.

Daily Withdrawal Limits

Debit Card Type	Daily Withdrawal Limit ¹
Citigold	A\$3,000
Citi Priority/Citibanking ²	A\$1,000

- Daily Withdrawal Limit is a combined daily limit across all accounts (including loan products) linked to your debit card and applies to all cash withdrawals and purchases through ATMs and EFTPOS.
- The limits for clients who are not eligible for Citigold or Citi Priority Relationship Status, including clients with Mortgage and/or Consumer Lending products only, are the same as the limits for Citibanking customers.

You may have a different Daily Withdrawal Limit if you request or have previously requested to change it.

Transfers and deposits

Did you know you can transfer money into your Citi account in the following ways:

- electronic transfer from another Citi account
- electronic transfer from another Australian bank or financial institution
- making a telegraphic transfer from an international bank

Note: From 14 April 2019, you can deposit up to A\$9,000 per day at Australia Post.

To find out more information about the ways you can bank with us, please visit citibank.com.au/aus/banking.

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