



Cash Back for the
stuff you buy anyway.
Only good can come
of this.

Citi™ Enrich™ MasterCard®¹
Owner's Manual &
Operating Instructions



Need a hand? Got a question? We're here for you.

Always at your service.

Citi Enrich MasterCard Benefits &
Service Enquiries
Visit our website at www.citicards.ca

24-Hour Citi MasterCard Customer Care

To reach Citi MasterCard Customer Care
or to report lost or stolen cards
24 hours a day, 7 days a week

In Canada and the U.S.,
call toll-free **1-800-387-1616**

Outside Canada and the U.S.,
call collect **(416) 947-2900**

Emergency Assistance Service and Insurance Benefits†

In Canada and the U.S.,
call toll-free **1-800-667-4273**

Outside Canada and the U.S.,
call collect **(416) 977-3306**

Travel Accident Insurance**

For more information or to enrol,
call **1-888-592-9292**

Citi MasterCard
P.O. Box 2050
Postal Station B
Mississauga, Ontario
L4Y 0B3

We Promise

We promise to respect
and protect your privacy
and security,
both online and off.

And to help you
manage your credit wisely.

www.citicards.ca



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**Sure, money isn't everything.
But who doesn't have a soft spot for cold, hard cash?**

Hi! Welcome, and thanks for choosing the new Citi Enrich MasterCard card[®]. You now have at your fingertips a financial tool that can help you spend wisely *and* earn Cash Back on all your purchases. Because getting something back is a big part of being responsible with your money.

It's true, money isn't everything. But when it comes to choosing a reward for your everyday spending, it's hard to argue with bucks... dough... smackers... bones... moolah... cash. Call it what you will, from now on, virtually every dollar you spend on your Citi Enrich MasterCard will earn Cash Back, up to \$250 annually!

Like life, this card is about more than just money

Like any financial tool, your new Citi Enrich MasterCard comes with responsibility. But don't worry: it's designed to help you use credit wisely, with all kinds of smart, innovative stuff built right in.

First thing to cross off your worry list? Your Citi Enrich MasterCard is welcome around the world, wherever you find the MasterCard symbol. And you have the confidence of knowing that Citi Cards Canada Inc. is part of Citigroup, one of the world's largest financial institutions.

This little guide sums up everything you need to know about your new Citi Enrich MasterCard. It'll only take a short while to read, and we promise not to put you to sleep. Really.

And, please, don't be shy. If you've got a question, call us and ask. Remember, we're here for you 24/7.

Tips+ TECHNIQUES

Set A Budget & Stick To It!

- List all sources of income, including loans, scholarships and work.
- Subtract expenses such as rent, meals and personal care. Don't forget to estimate and plan for variable expenses like long-distance calls or holiday travel.
- Set aside money each month for emergencies.
- What's left is your own personal "credit line," or the discretionary amount you can afford to spend each month on fun stuff.
- Review your budget every month and adjust it when needed.

If you gave up your morning coffee for a year, you could make an extra mortgage payment. But man, you'd be grumpy.



How the cash finds its way back to your pocket. Where it belongs.

Shopping, nothing complicated here*

Your Citi Enrich MasterCard is accepted at more than 29 million locations worldwide. Nobody's saying you have to visit them all, but we think you'll agree that's pretty generous coverage. Meaning that you can comfortably rely on using your Citi Enrich MasterCard to buy the things you'd buy anyway, and watch your Cash Back balance add up. Because almost everything you buy, every day, will earn you Cash Back, starting with dollar number one.

Which transactions count and which don't

Cash Back rebates are earned on all purchases, excluding returned goods and services. There are, however, some transactions that don't qualify. (Bear with us. We've given this a lot of thought.) Unless we tell you otherwise, Cash Back is not earned on cash advances, Citi MasterCheques, transferred balances from other accounts, credits, fees, finance charges and charges made once the maximum annual Cash Back rebate amount of \$250 has been reached.

Earn Cash Back on the very first dollar you spend

Of course. Why would it be any other way? Well, we hate to tell you, but there are other credit cards out there that offer cash rewards in tiered structures. They may say you'll earn 1% on your spending, but when you read the fine print you discover that you have to spend as much as \$4,000 before realizing your full reward. Spending below the minimum might earn you just 0.5% – or even less!

The Citi Enrich MasterCard lets you earn Cash Back on all your qualified spending, from dollar one, until you reach the maximum annual Cash Back rebate of \$250. And there you have it. A forthright, straightforward, asterisk-free description of the Cash Back Program on your new Citi Enrich MasterCard.

Tips+ TECHNIQUES

Earn Cash Back quicker with supplementary cards for friends and family!

Once a year you'll find a tidy sum in your mailbox. It's all yours

Use the Citi Enrich MasterCard for all your everyday spending, including things like phone and hydro bills, and watch the cash pile up. Once a year, we'll send you a cheque for a percentage of your total spending for the year, to a maximum of \$250. Sign it. Cash it. And don't let anyone tell you not to spend it all on toys. You can if you want to.

A few important details on "getting with the program"

To participate in the Cash Back Program, your Citi Enrich MasterCard account must be open and in good standing. "Good standing" is one of those quaint old financial terms which simply means that your account is "A-OK".

If your account is not open and in good standing at the time the Cash Back rebate is calculated (which happens in January of each year), the Cash Back rebate you earned during the previous year (otherwise known as your "Eligible Annual Period") will be forfeited. And we *know* you wouldn't want that to happen.

Corporations, partnerships and other legal entities are not eligible to participate in the Cash Back Program or receive a Citi Enrich MasterCard. (They'd probably spend their Cash Back on dull stuff like paper clips and filing cabinets anyway.)

We keep track of your Cash Back balance for you

We've made it easy for you to see your cash add up. Just take a look at the Cash Back Summary Message on your Citi Enrich MasterCard monthly billing statement, or via *Citi Cards Online* (see page 16), or through our automated telephone system at 1-800-387-1616. As long as there's activity on your account, you'll receive an account statement every month. See? Simple.

We've tried to be as comprehensive and as detailed as possible in this guide. Regardless, if you want to call, we want to help. It's what we've been trained for! But do remember, we can only hand out



information about the status of your Cash Back rebates to the Primary Cardmember or an authorized user. We don't think you'd want it any other way. The percentage of your Cash Back Rebate is indicated on your monthly account statement.

The serious stuff

You might want to wear a more sombre expression as you read the next few sections. They're very important and somewhat complex, and our lawyers frown on levity.

Governing Agreements

This Benefits Guide sets out all the Terms and Conditions of the Citi Cash Back Program. (As we promised.) Other aspects of your Cardmembership are governed by the Citibank® MasterCard Cardmember Agreement.

Program participation

Citi may disqualify any person from participation in the Cash Back Program if, in Citi's sole judgment,

that person or an authorized user has violated any of the Governing Agreements. Disqualification may terminate the ability of all such persons to participate in the Cash Back Program and may result in the loss of any accumulated Cash Back rebates.

Program modifications and termination

This Cash Back Program is offered at the sole discretion of Citi. From time to time Citi may change these Program rules, restrictions or benefits, in whole or in part, with 30 days' prior written notice to you. Citi also may terminate the Program or portions thereof at any time, with 30 days' prior written notice to you. If Citi terminates the Program, a cheque will be issued and mailed to the Primary Cardmember within 60 days of the termination date, based on the current Cash Back balance up to and including the termination date.

Citi Cards Canada – Helping you protect your identity.

Citi Cards Canada Inc., is part of Citigroup, one of the world's largest financial institutions. Citi works hard to protect your identity, fight credit card fraud and ensure your privacy.

That's why Citi Cards Canada offers you **FREE Citi Identity Theft Solutions**. If you ever become a victim of identity theft, a Citi Identity Theft Specialist will help you re-establish your identity and get your credit back in order. Even if the fraud takes place on a card from another creditor or includes a piece of your personal identification such as a driver's licence or birth certificate, we're here to help 24 hours a day, 7 days a week. You don't even have to register your other cards with Citi to be protected.



How can I avoid becoming a victim of credit fraud?

Credit card, ABM and Internet fraud can often be prevented. Most thieves use stolen credit cards within 48 hours. Call your credit card company immediately to report a lost card. Most companies have a 24-hour, toll-free number. To report a lost or stolen Citi Enrich MasterCard, call 24 hours a day, 7 days a week: 1-800-387-1616.

Tips+
TECHNIQUES

For a look at all the free security features that come with your Citi Enrich MasterCard, visit www.citicards.ca.

Look at all the other great stuff packed into your card.

24-Hour Citi MasterCard Customer Care

Our bilingual Citi MasterCard Customer Care Associates are here 24 hours a day, 7 days a week, 365 days a year, to handle your call. In case of an emergency or just an account question, call toll-free 1-800-387-1616 in Canada and the U.S. If you're overseas, it's on us. Call collect (416) 947-2900.

Our 24-hour automated customer service phone system lets you get details on your recent transactions and check your credit limit, your available credit and other important stuff – all by pressing the buttons of your touch-tone phone. Plus, you can always talk with one of our Customer Care Associates simply by pressing “0.”

Citi Price Protection†

If within 60 days of making a purchase using your Citi Enrich MasterCard, you come across the same item anywhere in Canada at a lower advertised price, Citi will credit your Citi Enrich MasterCard account with the difference, up to \$100 per item upon approval of your claim. To get information on how to make a claim, check out the Citi Enrich MasterCard Features, Card Services and Insurance Certificates enclosed with this package, or visit www.citicards.ca.

Emergency Card Replacement

If your Citi Enrich MasterCard card is ever lost or stolen, all you have to do is immediately call Citi MasterCard Customer Care at 1-800-387-1616. They'll replace one or all of your lost or stolen Citi Enrich MasterCard cards quickly – in an emergency, usually within 48 hours.

FREE Additional Cards

You can get additional cards on your Citi Enrich MasterCard account at no extra charge. Each additional card is personalized by name. Yet all of the transactions made by each Authorized User are charged to your Citi Enrich MasterCard account. So you can keep an eye on overall spending... earn rewards even faster... and have the peace of mind that your Citi Enrich MasterCard is there for the people you care about – even when you can't be.

Billing Dispute Resolution†

Mistakes happen. So if you ever experience a problem over transactions charged to your Citi Enrich MasterCard account and you're unable to resolve it directly with the merchant, call Citi MasterCard Customer Care. In most cases, we'll give you an immediate credit for the amount in question, and we'll work with you and the merchant to help resolve the matter quickly and fairly.

Fraud Early Warning†

If we detect unusual activity on your Citi Enrich MasterCard account, we may temporarily block activity on the account until we can verify that it's actually you making those purchases and authorizing charges.

Zero Liability†

Fraud happens. It's a serious risk facing consumers today. But one that shouldn't have repercussions on your good name and credit rating. Which is why, as a Citi Enrich MasterCard cardmember, you're protected with Zero Liability. Should the unthinkable happen and your card fell into the wrong hands, you won't be held responsible for unauthorized purchases made in a store, over the phone or on the Web. Of course, if you suspect any unauthorized activity on your Citi Enrich MasterCard account, be sure to stop using your card and contact us right away at 1-800-387-1616. Some limitations apply. Check your Citibank MasterCard Cardmember Agreement for complete details.

Tips+ TECHNIQUES

Create A Good Credit History

Always pay your bills on time, every time. Pay late or go over your limit, and you'll not only pay a fee, but it can appear on your credit report. Don't apply for more credit cards than you need; too much available credit can make you look like a risk to future lenders.



It's your money. So we've made it really easy for you to get at it.

Maybe it's a bill that slipped behind the couch. Or an unexpected car repair. Or that limited-edition deluxe three-disc director's cut DVD of that great action-packed flick. Whatever. When you need funds, you should be able to get them. That's why your Citi Enrich MasterCard gives you four easy options to access your money in the way that's most convenient for you.

**Money is serious business.
But nobody said life has
to follow suit.**

Get cash 24/7 from thousands of ABMs worldwide

Access cash[▲] from your Citi Enrich MasterCard account in seconds from any Automated Bank Machine (ABM) displaying the Interac^{**} logo in Canada or the Cirrus^{®2} logo around the world. Simply enter your 4-digit Personal Identification Number (PIN), and then select your credit card account and the amount of money you need. Could it be any easier? We thought not. Forgotten your PIN? Don't worry, it happens. Just call Citi MasterCard Customer Care at 1-800-387-1616 and we'll happily get you a new number – or if it's easier for you to remember, you can even choose your own.



Get a cash advance from a teller at any MasterCard issuing financial institution

Even if you've forgotten your PIN, you can still get cash easily. Just go to any MasterCard issuing financial institution such as Bank of Montreal, National Bank of Canada, Alberta Treasury Branch or a credit union and show your Citi Enrich MasterCard card and two pieces of photo ID. For a nominal fee you'll get a cash advance up to your available limit. No withdrawal restrictions, no waiting for funds to clear – just cash in hand, fast.

Citi MasterCheques^{®1}

The perfect way to take advantage of an unexpected deal when credit cards aren't accepted, or for everyday (but sudden) things like your car deciding it needs a new transmission. You can use your Citi MasterCheques^{†††} wherever personal cheques are accepted. Which allows you to easily access funds from your Citi Enrich MasterCard account.

For quick cash, simply write yourself a Citi MasterCheque and deposit it in your bank account. Or use them to move higher-rate debts (like department store cards) to your Citi Enrich MasterCard account and make one simple payment each month.

To get your free personalized Citi MasterCheques, simply call Citi MasterCard Customer Care at 1-800-387-1616.

Citi Cards Online

Whether you're stuck late at the office or waiting for dinner to cook, you can do so much with Citi Cards Online and your Citi Enrich MasterCard account:



- **View your statement online**
- **Check your recent transactions**
- **See your available credit**
- **Pay bills online and more**

Everything's up-to-date as of the previous business day. And for your protection, Citi uses advanced encryption technology to ensure that your information and your transactions remain secure and confidential.

To register, just visit www.citicards.ca and go to *Citi Cards Online* and follow the prompts to register. Read through the Terms and Conditions, complete and submit the registration form and you're good to go.

Want even more from your card?

You're earning Cash Back rebates with every purchase and looking forward to some great rewards. You've got serious protection built right into your card. But there's even more. Your Citi Enrich MasterCard offers these optional services that you can purchase for your card – so you can build the Citi Enrich MasterCard that's absolutely right for you.

CreditShield^{®3}

Sometimes bad things happen. An unexpected layoff. A long-term illness. And while bills might not seem like the most important thing during a time like that, they don't stop coming. That's why, if you are under age 65, CreditShield can help protect your Citi credit card account. CreditShield is an optional insurance product provided by Assurant Solutions that can make your minimum monthly payments if you are totally disabled or involuntarily unemployed for up to 24 months, to a maximum of \$10,000, or until you return to work, whichever comes first. In the event of your death, CreditShield can pay your insured Citi Enrich MasterCard account balance, up to \$10,000. Even past the age of 65, you can still be covered for accidental death and dismemberment. For details regarding coverages and costs, call 1-800-833-7244 or visit www.citicards.ca.



Travel Insurance^{^^}

Out-of-province/country travel medical insurance is one of the most important arrangements you can make when it comes to planning your trip. Our Per Trip Plan covers trips of one to 182 days. Or if you hit the road at least a couple of times a year, consider getting the multi-trip Annual Plan. Enrolment is easy and fast – call from anywhere in Canada, right up to your departure day, and premiums will be billed directly to your Citi Enrich MasterCard account. Ask about our Trip Cancellation/Trip Interruption plans, too. For more information or to enrol, please call 1-888-592-9292.

We give you lots of easy ways to pay, too.

Citi Cards Online

Doing it all online with Citi MasterCard is secure and incredibly easy. All you have to do to register is go to www.citicards.ca and follow the instructions.

CitiPay™ Direct Debit

Fast. Convenient. No extra charge. CitiPay automatically transfers money from your regular chequing account to your Citi Enrich MasterCard account on the due date. Choose one of three payment options: minimum payment due, total new balance or a fixed dollar amount (not less than the minimum payment). It's easy to add or change your payment details. Just fax us your request in writing to 1-888-414-5951.

Electronically

You can make your Citi Enrich MasterCard account payment at most Canadian bank or trust company ABMs, or through their telephone or online banking systems.

If you already pay bills with your bank's Internet or telephone services, all you need to do is follow their set-up procedures and add your Citi Enrich MasterCard account to the list of bills you pay. Search for either "Citibank Canada" or "Citi MasterCard" on your bank's list. If you haven't yet set up electronic payments, contact your bank and they'll set them up for you. (Allow three to five days for payments to be processed. Additional charges may apply.)

By Mail

Send your payment to the address listed on the front of your statement and make your cheque payable to Citibank Canada. Simply allow enough time for payments to reach us.

In Person

Simply bring your current complete monthly account statement or payment stub to just about any Canadian bank, trust company or credit union. (Note: payment may take up to five days to post to your account.)



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- ®³ CreditShield is a registered trademark of Citigroup Inc. Used under license.
Insurance coverage is underwritten by the American Bankers Insurance Company of Florida and the American Bankers Life Assurance Company of Florida, all of North York Ontario.
- ^ Citibank Canada is the issuer of the Citi MasterCard card in Canada. Under an arrangement between Citibank Canada and its affiliate, Citi Cards Canada Inc., Citi Cards Canada Inc. performs all account servicing and related activities on your Citi MasterCard Account and administers the Citibank® MasterCard Cardmember Agreement governing your account.
- ♦
- You will receive a Cash Back rebate cheque (less any Purchase returns) posted to your Citi Enrich MasterCard account during an Eligible Annual Period. To receive payment of a Cash Back rebate cheque for an Eligible Annual Period, you must satisfy all terms and conditions governing that payment, as set out in these Program terms and conditions. For the purposes hereof, "Eligible Annual Period" means 12 consecutive account statement billing periods for your Citi Enrich MasterCard Account, commencing with the account statement billing period for your Citi Enrich MasterCard Account statement that bears a date in January of any calendar year. However, if any modifications are made to the number of days falling within any one or more account statement billing periods during an Eligible Annual Period, Citi reserves the right to recalculate the account statement billing periods that will qualify for inclusion in that Eligible Annual Period. You are still eligible for a Cash Back rebate cheque if your account was opened after the January account statement date.
 - The maximum Cash Back rebate cheque payable for any one Eligible Annual Period is \$250.00.
 - You will earn a Cash Back rebate cheque for all Purchases (less any Purchase returns) provided your Citi Enrich MasterCard Account is in good standing when the Purchase is posted to the account. In addition, your Citi Enrich MasterCard Account must be open and in good standing at the time the Cash Back rebate cheque earned for an Eligible Annual Period is to be mailed to the primary cardmember. If your account is not open and in good standing at the time the Cash Back rebate is calculated in January, your Cash Back rebate for the preceding Eligible Annual Period will be forfeited.
 - The payment of the Cash Back rebate cheque earned for an Eligible Annual Period will only be made payable to the primary cardmember and is mailed to the address on record in the month of January falling within the next ensuing Eligible Annual Period, after your January account statement for that next ensuing Eligible Annual Period is produced.
 - The Cash Back Program is not transferable to any other MasterCard Account you maintain with Citi.
 - Payment of all Cash Back rebate cheques will be made in the account billing currency.
 - Unless otherwise stated, cash advances, balance transfers, fees, interest, payments, Citi Cash Transfers and Citi MasterCheques are not included in the calculation of any Cash Back rebate cheques.
- † Benefits and Services are subject to change. Insurance benefits are underwritten by licensed insurance companies. Details of coverage including terms, conditions, limitations and exclusions are outlined in the Citi MasterCard Insurance Certificates provided with your card. Most services are provided by independent companies who are solely liable for their programs. Optional Travel Insurance benefits are underwritten by licensed insurance companies. Details of coverage including terms, conditions, limitations and exclusions are outlined in the Insurance Certificates you receive when you enrol.
- ▲ Cash advances are subject to specific ABM Limits, cash availability, local currency restrictions and the terms of your Citibank MasterCard Cardmember Agreement, as well as a Cash Advance fee.
- †† Bank accounts must be in the same currency as the Citi MasterCard Account and opened in the name of a Cardmember on that Citi MasterCard Account.
- ††† Citi MasterCheques are treated as Cash Advances and posted to your account at the interest rate (Cash Advance) shown on your account statements.
- ▲▲ Optional Travel Accident Insurance is underwritten by Industrial-Alliance Pacific Life Insurance Company and certain Lloyds Underwriters, severally and not jointly. Administered by North American Air Travel Insurance Agents Ltd. dba Travel Underwriters, a licensed insurance broker. This insurance is subject to exclusions and limitations that are fully described in the policy, which is issued at the time of enrolment.
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