

We're here to help.

24-Hour Citi MasterCard Customer Care

To report a lost or stolen card, 24 hours a day,
7 days a week.
Canada & the U.S.: Call toll-free 1-866-637-3876
Overseas: Call collect (416) 947-2900
www.citicards.ca

PETRO-POINTS™ Customer Service Network

Call toll-free 1-800-668-0220
PETRO-POINTS.com

Emergency Assistance Service and other insurance benefits†

Canada & the U.S.: Call toll-free 1-800-667-4273
Overseas: Call collect (416) 977-3306

CreditShield Protection

For more information or to enrol,
call toll-free 1-800-654-8573

Travel Insurance**

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

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



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The Card for where life takes you









Saving 2¢ a litre is just the beginning... look inside
for all your Citi™ PETRO-POINTS™ MasterCard® benefits





**We promise to
protect your privacy,
provide security and
help you manage your
credit wisely.**

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Welcome to Citi PETRO-POINTS™ MasterCard.

Your new **Citi PETRO-POINTS MasterCard** card^ lets you earn valuable PETRO-POINTS on virtually every purchase^{††} and save on fuel at Petro-Canada - but to use it, you first have to activate it. If you haven't already done so, please activate your card by calling the number listed on your card - it will only take a couple of minutes.

Citi PETRO-POINTS MasterCard card is accepted around the world - at over 25 million locations. But it also lets you get cash from Automated Bank Machines (ABMs) and through MasterCheques. Plus you can now take advantage of a wide range of optional travel and medical insurance for added protection when you're away from home. This Benefits Guide outlines all your options.

If you have any questions or concerns we're as close as your phone or computer and we're here to help you 24 hours a day, 7 days a week. Call **1-866-637-3876** to reach our friendly, knowledgeable and responsive Citi Customer Care team, or get answers to many questions online at **www.citicards.ca** and at **PETRO-POINTS.com**.

Earn PETRO-POINTS™ everywhere you use the card.

Earn PETRO-POINTS on virtually every purchase - everywhere MasterCard is accepted at over 25 million locations around the world and save on fuel at Petro-Canada too!

- **Save 2¢ on every litre of fuel at Petro-Canada**
- **Earn PETRO-POINTS everywhere MasterCard is accepted:**
 - Earn 10 points/dollar on every MasterCard purchase outside of Petro-Canada
 - Earn 20 points/dollar at Petro-Canada on eligible convenience store, car wash and Certigard™ repair purchases
 - Earn 10 points/litre on all SuperClean™ fuel purchases
 - Earn 7 points/litre on PlusClean™ fuel purchases
 - Earn 5 points/litre on RegularClean™ fuel and diesel purchases

For full program rules, visit **PETRO-POINTS.com**.

Earn PETRO-POINTS even faster

Get free additional cards for your friends and family and earn rewards on their purchases too - just call **1-866-637-3876**.

PETRO-POINTS™ can really add up.

Your new Citi PETRO-POINTS MasterCard card is the quickest way to earn PETRO-POINTS and start enjoying great rewards. Use it for every purchase and watch your PETRO-POINTS add up!

Earn PETRO-POINTS quickly and easily	PETRO-POINTS earned per year
Welcome Bonus on your first Card purchase [†]	2,000
Register to manage your PETRO-POINTS account online [*]	2,500
Spend \$500/month on your Card outside Petro-Canada	60,000
Buy 30 litres of RegularClean fuel per week at Petro-Canada	7,800
Spend \$10/week on convenience and car wash at Petro-Canada	10,400
Annual Total	82,700

^{*} Register at MyPetro-Canada.ca

PETRO-POINTS™ can take you further.

Redeeming your PETRO-POINTS can get you a whole slew of fantastic rewards. Redeem in-store or visit PETRO-POINTS.com to view all of the great rewards.

You can also turn your PETRO-POINTS into even more fuel savings! You can redeem 15,000 PETRO-POINTS in-store for a Fuel Savings Reward Card and save 5 cents a litre on 200 litres of fuel. Plus when you combine your Fuel Savings Reward Card with your Citi PETRO-POINTS MasterCard you can save a total of 7 cents a litre.



2¢ per litre
on every litre



5¢ per litre
on 200L of fuel

= 7¢

per litre
total savings!

Citi PETRO-POINTS™ MasterCard.
We're on your side.



Everyday Purchases

Citi Price Protection†

If within 60 days of making a purchase using your Citi PETRO-POINTS™ MasterCard card you come across the same item anywhere in Canada at a lower advertised price, Citi will credit your Citi PETRO-POINTS MasterCard account with the difference up to \$100 per item.

FREE Additional Cards

Earn PETRO-POINTS even faster with additional cards for your loved ones. You can get additional cards on this account by calling 1-866-637-3876 – each is personalized by name and all activity is summarized on one convenient bill.

MasterCard PayPass®1

Just “tap” your card on a special PayPass reader at Petro-Canada and a host of other participating retailers and you’re on your way – no signature required and your card stays safely in your hands. It’s faster and easier to use than cash.

Citi PETRO-POINTS™ MasterCard. Security. Convenience. Confidence.

Security Features

Citi Identity Theft Solutions†: helping you get your life back

As one of the fastest growing crimes in Canada, identity theft and its consequences are taken very seriously by Citi Cards Canada. Should 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. This service is FREE for all Citi PETRO-POINTS MasterCard cardmembers and applies regardless of whether the fraud occurred with this card, another credit card or any form of personal ID

(e.g., Driver's Licence). And best of all, you don't have to register your other cards to be protected – you're automatically covered.

Fraud Early Warning

If we detect unusual or suspicious activity on your account, we'll call to make sure that it is you who is using your card.

Zero Liability

Should your card fall into the wrong hands, you won't be held responsible for unauthorized purchases made in-store, over the phone or on the web. If you suspect unauthorized activity, call **1-866-637-3876** immediately.

Service Features

Billing Dispute Resolution

If you ever experience a problem over a transaction charged to your account and are unable to resolve it directly with the merchant, call Citi MasterCard Customer Care at **1-866-637-3876**. In most cases, we'll give you an immediate credit for the full amount while we work with the merchant, on your behalf, to help resolve the matter.

Electronic Statements†

Sign up to get your monthly statement electronically. Just visit **www.citicards.ca** to register.

Emergency Card Replacement†

In an emergency, we'll ensure that you have a new card, usually within 48 hours – just call **1-866-637-3876**.



3 ways to access your money.

1. Get Cash from ABMs Worldwide

Get cash[^] from any Automated Bank Machine (ABM) displaying the Interac** or Cirrus^{®2} logo. Just enter your 4-digit Personal Identification Number (PIN). It's that easy.



2. Pay with Citi MasterCheques

Citi MasterCheques* can be used anywhere you would use regular cheques as they let you access the funds from your **Citi PETRO-POINTS MasterCard** account. Use them to pay when a credit card isn't an option. For quick cash, simply write yourself a cheque and deposit it in your bank account. Get your own personalized cheques by calling us at **1-866-637-3876**.

3. Get Cash in Branch

Get a cash advance from a teller at any MasterCard-issuing financial institution around the world. Just look for the Cirrus logo and present your **Citi PETRO-POINTS MasterCard** card and two pieces of photo ID to the teller. For a nominal fee you'll get a cash advance up to your available limit. No withdrawal limits, no waiting, just cash in hand – fast.

Get even more from your card with great optional extras.

CreditShield^{®3} Protection

An unexpected layoff or long illness can hurt your ability to pay your bills. That's why optional CreditShield makes so much sense. CreditShield helps you protect your credit rating by making your minimum monthly payments on your **Citi PETRO-POINTS™ MasterCard** account for up to 24 months, to a maximum of \$10,000.

In the event of death, CreditShield will pay your **Citi PETRO-POINTS MasterCard** account balance up to \$10,000. For details and costs, please call **1-800-654-8573** or visit **www.citicards.ca**.



Travel Medical Insurance^{^^}

Provincial health insurance plans cover only a portion of costs incurred for medical care received outside Canada. Every time you travel outside of your home province or territory, you also leave your government health plan behind. Make sure you and your loved ones have adequate health coverage when travelling. Just call **1-888-592-9292** and we'll tailor the optional coverage to meet your needs.

Trip Cancellation/Interruption Insurance[†]

Taking a trip is great, but sometimes the unexpected can cut it short – or can stop it from happening at all. That's where the optional Trip Cancellation/Interruption Insurance can make all the difference. For just pennies on the dollar, your trip is covered should you cancel due to any one of a host of reasons. Just call **1-888-592-9292** for more information or to order.

5 ways to pay.

1. Register at **www.citicards.ca** and pay directly.
2. Use CitiPay™ Direct Debit for a no-charge automatic transfer from your chequing account.
3. Pay via ABM, telephone or online with most Canadian banks or trust companies.
4. Mail your cheque, payable to Citibank Canada, to the address on your statement.
5. Bring your account statement to virtually any Canadian bank, trust company or credit union. (Payments may take up to five business days to post to your account.)



- †† PETRO-POINTS™ will be awarded on all purchases made at participating stations, with the exception of tobacco, Petro-Canada gift certificates, Petro-Canada Pre-Paid Cards, taxes on non-petroleum purchases, or any other items specified as exclusions from time to time.
- For purchases made at Petro-Canada, PETRO-POINTS are earned as follows: Eligible Convenience Store Purchases, Car Wash and Certigard Services **20 points per dollar**, SuperClean or SuperClean 94 Fuel **10 points per litre**, PlusClean Fuel **7 points per litre**, RegularClean Fuel and Diesel **5 points per litre**.
- For purchases made at locations other than Petro-Canada, PETRO-POINTS are earned at a rate of 10 points per dollar.
- The PETRO-POINTS program is subject to change without notice, including the addition or deletion of any PETRO-POINTS partners.
- ‡ To receive the 2,000 bonus points, your first purchase must occur within 90 days of the day your Citi PETRO-POINTS MasterCard account was opened.

Terms and Conditions of the PETRO-POINTS Program

The following terms and conditions apply to anyone who has been issued or has received a PETRO-POINTS Card, a Citi™ PETRO-POINTS MasterCard®1 Card, or a Petro-Canada Personal Credit Card (linked to PETRO-POINTS):

The PETRO-POINTS Program was developed as a loyalty program for drivers who visited Petro-Canada's retail sites and purchased gasoline and convenience store items. The applicant must have reached the provincial driving age to apply to the Program. Where a person under the driving age wishes to enrol in the Program, a parent or guardian must complete the application and consent to the terms and conditions.

By using the PETRO-POINTS Card, a linked Petro-Canada Personal Credit Card, or a linked Citi PETRO-POINTS MasterCard Card, or a linked Sears Credit Card, you acknowledge and agree to be bound by these terms and conditions and consent to the collection and use of personal information in accordance with Petro-Canada's privacy policy and statement.

PETRO-POINTS is for personal use only. Business corporations, joint ventures, partnerships, groups, or associations may not register.

PETRO-POINTS are not transferable from one account to another and may only be used for your own purchases. However, all enrolled Members in a household will accumulate PETRO-POINTS together and will be considered as one account. Anyone holding a PETRO-POINTS membership card within a household will be able to redeem PETRO-POINTS on the account. All bonus PETRO-POINTS will be awarded to the PETRO-POINTS Member account. Bonus PETRO-POINTS will not be awarded on any re-issue of lost, stolen or damaged cards.

Petro-Canada will pay all applicable taxes on the rewards redeemed (except for taxes on flights or environmental taxes, or as otherwise advised by Petro-Canada). You may be required to pay additional fees such as, but not limited to, deposits, booking fees, fuel surcharges, excess baggage charges, auto installation fees, and other costs.

To redeem PETRO-POINTS, you must have accumulated sufficient PETRO-POINTS required for the item of your choice. When redeeming PETRO-POINTS, your PETRO-POINTS account will be reduced by the specified number of PETRO-POINTS required for the reward being redeemed. If Petro-Canada deems it is reasonable to accept a return of the item, your account will be credited with the appropriate number of PETRO-POINTS. PETRO-POINTS rewards may not be returned for cash.

Petro-Canada assumes no responsibility for any loss, damage, defect, injury, death or expense relating to any reward.

PETRO-POINTS have no cash value and cannot be exchanged for cash.

PETRO-POINTS cannot be sold or purchased and may not be exchanged, gifted, bartered, mortgaged or made subject to any security interest or charge. Notwithstanding the above, Petro-Canada may allow the exchange of PETRO-POINTS from time to time with program partners, as defined in the Rewards Guide.

The rewards have the warranty of the manufacturer.

Petro-Canada reserves the right to change or discontinue the PETRO-POINTS program at any time, without advance notice. In the event of discontinuing the PETRO-POINTS program, Petro-Canada will give 60 days notice to you, within which you may redeem any outstanding PETRO-POINTS.

PETRO-POINTS cannot be used as credit against any outstanding Petro-Canada Credit Card balance or Citi PETRO-POINTS MasterCard Card balance.

All PETRO-POINTS totals, as shown on the purchase receipt, will be deemed to be correct, unless otherwise determined by Petro-Canada. Discrepancies must be addressed with Petro-Canada within sixty (60) days of the date the discrepancy occurred.

Petro-Canada is not responsible for any errors or omissions with regard to the PETRO-POINTS program. Petro-Canada is also not responsible for any lost or unauthorized use of PETRO-POINTS or for any redemption of PETRO-POINTS in the PETRO-POINTS program.

You must notify Petro-Canada (1-800-668-0220) immediately if you have lost or had your PETRO-POINTS Card stolen. You must also notify Petro-Canada if your card is damaged. Petro-Canada is not responsible for any delays in replacing the PETRO-POINTS Card, or for delayed or lost PETRO-POINTS, while the PETRO-POINTS Card is being replaced. Please also advise Petro-Canada (1-800-668-0220) of any changes in your address or account.

Any failure to comply with any of these terms and conditions or any violation, fraud or abuse of the PETRO-POINTS program may result in forfeiture of all points and possible termination of the PETRO-POINTS Member's account without compensation as deemed appropriate and necessary by Petro-Canada.

The PETRO-POINTS program is void where prohibited by federal, provincial or local law.

No more than 20,000 PETRO-POINTS will be awarded on any single-purchase transaction at any participating Petro-Canada retail station, unless otherwise agreed by Petro-Canada.

Petro-Canada will not be liable or responsible in any manner for any tax consequences which may arise from any participation in the PETRO-POINTS program.

PETRO-POINTS earned through Petro-Canada Partners will not be reflected in Member account balance until they have been transferred from the Partner.

Petro-Canada assumes no responsibility for errors, omissions or delays in the reporting or transferring of PETRO-POINTS earned with Petro-Canada's partners in the PETRO-POINTS program.

Partners determine the conditions under which they will issue PETRO-POINTS, and those conditions may change at any time, without notice.

PETRO-POINTS will be forfeited upon the closure of a PETRO-POINTS Member account.

Petro-Canada reserves the right to close any PETRO-POINTS Member account that has been inactive for twelve (12) consecutive months, and all accumulated PETRO-POINTS will be forfeited.

Petro-Canada respects your privacy. Visit PETRO-POINTS.com and click on "Privacy Policy" at the bottom of the page for more information.

Petro-Canada is a Suncor Energy business

^{TM1} Trademark of Citigroup Inc.

TM Trademark of Suncor Energy Inc. Used under licence.

^{®1} MasterCard and *PayPass* are registered trade-marks of MasterCard International Inc.

^{**} Registered trademark of Interac Inc.

^{®2} Cirrus is a registered trade-mark of Cirrus System, LLC (formerly known as Cirrus System Inc.).

[®] Registered trademark of Citigroup Inc. Used under license.

^{®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.

All aforementioned trademarks are used under license.

[^] Citibank Canada is the issuer of the Citi PETRO-POINTS 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 PETRO-POINTS MasterCard Account, and administers the Citibank[®] MasterCard Cardmember Agreement governing your account.

^{*} Citi MasterCheques are treated as Cash Advances and posted to your account at the interest rate (cash advances) shown on your account statements.

[†] Benefits and Services are subject to change. Insurance benefits are underwritten by licensed insurance companies. Details of Citi Price Protection coverage are provided with your card. Most services are provided by independent companies who are solely liable for their programs. CreditShield is underwritten by the American Bankers Insurance Company of Florida and the American Bankers Life Assurance Company of Florida, all of North York, Ontario under policy forms W-F-R-1 (24)(6/2000) and L-U-Z (6/2000). 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.

^{▲▲} Optional Travel Accident Insurance is underwritten by Industrial-Alliance Pacific Life Insurance Company and certain Lloyd's 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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