

**Business
owners get it™¹.**

**The give it
your all, pull
out all the
stops, work
late and
make this
business
really take
off card.**



easyRewards Business MasterCard

User Guide



**Contributes to your
business with practical
rewards – fast.**



**Helps with
cash flow.**



**Keeps your and your
employees' expenses
under control.**



**Protects you and your
employees with optional
health benefits.**



**Delivers worldwide
protection.**



You've given so much to your business. It's our turn.



Practical rewards your business can *really* use.

One STAPLES easyReward is equal to \$1 in free STAPLES merchandise and services. Soon you'll have collected enough to redeem for anything your business needs – from everyday supplies and printing to new office furniture and the latest in “must-have” technology or even tax-free employee incentives. The choice is yours, boss.

Visit the Citi website at www.citicards.ca for a complete description of the rewards under the STAPLES easyRewards Business Program⁶.

Once you're ready to redeem your STAPLES easyRewards (20 is the minimum in a single redemption transaction), just call Citi at 1-866-768-7993 or contact Citi online at www.citicards.ca and we'll mail you a STAPLES easyRewards Payout Card⁷. Or for even greater rewards flexibility, you can also redeem for WestJet^{TM3} travel vouchers or Sobeys or Petro-Canada Gift Cards¹.

Redeem for:



➤ Earn STAPLES easyRewards on everything your business needs – fast.

No other card lets your business accumulate rewards faster than your Citi^{TM1} STAPLES[®] easyRewards^{TM2} Business MasterCard^{®1} card[^]. It's one of the richest rewards programs¹ designed specifically for business owners – like you.

1% Earn 1% STAPLES easyRewards¹ on every purchase – worldwide.

2x Earn DOUBLE (2%) STAPLES easyRewards¹ on key business expenses like phone, utilities, Internet², as well as all Petro-CanadaTM convenience, car wash and fuel purchases.

3x Earn TRIPLE (3%) STAPLES easyRewards¹ on every purchase at STAPLES and Bureau en Gros^{TM2} stores in Canada every day and up to 10X (10%) on promotional items (as advertised).

PLUS! Get a bonus of 20 STAPLES easyRewards once you spend your first \$10,000.00 on your easyRewards Business MasterCard³ – a \$20.00 value!

➤ Get extra time to pay – automatically.

With the easyRewards Business MasterCard, you automatically get extra time to pay on individual purchase transactions of \$500.00 or more (after taxes) – no matter where you shop. Pay only the minimum monthly amount due and the balance is carried for two full statement cycles *interest-free*⁴ – that's an extra 60 days on average to pay past your usual payment due date! It's one way your easyRewards Business MasterCard can help with your cash flow – like times when you need to pay suppliers *before* being paid by your customers.

➤ Get online control over expenses.

Keep track of all levels of your business spending – and those of your employees – with FREE MasterCard Smart Data Reporting⁵. Consolidate and customize the way you track expenses, monitor employee card activity 24/7, export data automatically into your internal accounting software and so much more.

➤ Optional Health and Dental insurance⁸.

Your easyRewards Business MasterCard gives you competitive rates on Optional Health and Dental insurance. It's a great way to reduce your out-of-pocket costs for common expenses like prescription drugs, dental care, vision care, registered therapists, medical equipment and so much more. And best of all – each plan is tailored to your needs.



Get a world of benefits for your business

Accepted at over 29 million locations, you can also use your easyRewards Business MasterCard to get cash by using both automated banking machines (ABMs) and convenient Citi MasterCheques[†].

► Purchase Protection and more:

Citi Price Protection⁸

If within 60 days of making a purchase using your easyRewards Business MasterCard, you come across the same item offered anywhere in Canada at a lower advertised price, Citi will credit your account with the difference up to \$100.00 per item.

Purchase Assurance⁸

Most items⁹ purchased anywhere in the world with your easyRewards Business MasterCard are automatically insured against theft, loss or damage for 90 days.

Extended Warranty Assurance⁸

We automatically double the warranty period offered by the manufacturer for up to one additional year for most items purchased with your easyRewards Business MasterCard.

Fraud Early Warning⁸

If we detect unusual or suspicious activity on your Citi STAPLES easyRewards Business MasterCard account, we'll call to make sure that it's you who is using the account.

Billing Dispute Resolution⁸

If you ever experience a problem over a transaction charged to your Citi STAPLES easyRewards Business MasterCard account and are unable to resolve it directly with the merchant, call Citi MasterCard Customer Care at 1-866-768-7993. 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 matter¹⁰.

► Travel Protection

Car Rental Loss/Damage Waiver⁸

Your easyRewards Business MasterCard provides insurance of up to the actual cash value of the vehicle⁹ if it is damaged or stolen – simply decline the Collision/Loss Damage Waiver option offered by the rental company.

\$500,000 Travel Accident Insurance⁸

Purchase your tickets in full with your easyRewards Business MasterCard and you are automatically insured against accidental loss of life and serious injury (up to \$500,000.00)⁹ while travelling via plane, bus, boat or train.

Baggage Delay Insurance⁸

We'll reimburse you up to a maximum of \$300.00 to cover the emergency purchase of essential items should your baggage be delayed on a trip which you've paid for in full with your easyRewards Business MasterCard.

Document Replacement Service⁸

We'll help you arrange for a quick replacement of any lost documentation you need to get you back home safely.

Emergency Medical & Legal Referral Service⁸

In an emergency, we can refer you to the nearest physician or medical facility and will arrange payment with your funds if necessary. If you need legal assistance, we can help you find a legal advisor and will pay for legal fees or other legal services with your funds.

Optional Travel Medical Insurance⁸

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 insurance plan behind. Make sure you, your loved ones and all your employees have adequate health coverage when travelling. Just call 1-888-592-9292 and we'll help you tailor the optional coverage that meets your needs.

Optional Trip Cancellation / Interruption Insurance⁸

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 Travel 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.

► Credit Protection

Citi Identity Theft Solutions⁸ helping you get your good credit back

Should you ever become a victim of identity theft, a Citi Identity Theft Specialist will help you re-establish your credit and get it back in order. This service is FREE for all Citi STAPLES easyRewards Business MasterCard cardmembers and applies regardless of whether the fraud occurred with your easyRewards Business MasterCard, another credit card or any form of personal ID (e.g. your driver's licence).

Zero Liability⁸

Should your easyRewards Business MasterCard fall into the wrong hands, you won't be held responsible for unauthorized purchases and other Citi STAPLES easyRewards Business MasterCard account transactions made in person, over the phone or on the web. If you suspect unauthorized activity, call 1-866-768-7993 immediately.

Optional CreditShield^{®2} for Business⁸

An unexpected economic shift or long illness can hurt your ability to run your business and, ultimately, to pay your bills. That's why optional CreditShield insurance makes so much sense, especially for small business owners. CreditShield can help you protect your credit rating if your business fails to thrive. We'll make the minimum monthly payment on your Citi STAPLES easyRewards Business MasterCard account for up to 24 months, to a maximum of \$20,000.00. For details and costs, please call 1-800-654-8573 or visit www.citicards.ca.

PayPass^{®1}

In business, time is money. With PayPass, you can quickly pay with a simple tap of your card and earn STAPLES easyRewards on even the smallest purchase.

Look for this symbol:



Emergency Card Replacement

In an emergency, we'll ensure that you have a new easyRewards Business MasterCard, usually within 48 hours – just call 1-866-768-7993.

► Three ways to access your money:

1. Get cash from ABMs worldwide

Get cash[▲] from any automated banking machine displaying the Interac[±] or Cirrus^{®3} logo. Just enter your 4-digit Personal Identification Number (PIN). It's that easy!

2. Pay with Citi MasterCheques

Citi MasterCheques are an easy way to access funds from your Citi STAPLES easyRewards Business MasterCard account and can be used anywhere you would use a regular cheque¹¹. Use them to pay when a credit card isn't an option. For quick cash, simply write yourself a Citi MasterCheque and deposit it into your bank account. Get your own set of personalized cheques by calling us at 1-866-768-7993.

3. Get Cash In-Branch

Get a cash advance from any MasterCard issuing financial institution around the world. Just look for the Cirrus logo and present your easyRewards Business MasterCard and two pieces of photo ID to the teller. You'll get a cash advance up to your available credit limit¹¹. No waiting – just fast cash in your hand. Whenever you need it.

► Five ways to pay:

1. Register at www.citicards.ca and pay directly.
2. Use CitiPay^{TM1} Direct Debit for no-charge automatic transfers from your chequing account.
3. Pay via ABM, telephone or online with most Canadian banks and trust companies.
4. Mail your cheque, payable to Citibank Canada, to the address displayed on your Citi STAPLES easyRewards Business MasterCard account statement. Please allow sufficient time for your payment to reach us by the payment due date.
5. Bring your Citi STAPLES easyRewards Business MasterCard account statement to virtually any Canadian bank, trust company or credit union and make a payment there.

(Please note that payments may take up to five business days to post to your account.)

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 or for additional cards, emergency card replacement and billing dispute resolution – Canada & the U.S.: call toll-free **1-866-768-7993**
Overseas: call collect (416) 947-2900

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 for Business

For more information, call toll-free **1-866-668-5953**

Travel Insurance

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

Citi MasterCard

P.O. Box 2050

Station B

Mississauga, ON

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Terms and conditions

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^{TM2} easyRewards is a trademark of Staples Canada Inc.

^{TM3} Trademark of WestJet Airlines Ltd.

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[^] Citibank Canada is the issuer of the Citi STAPLES easyRewards Business MasterCard card in Canada. Under an arrangement between Citibank Canada and its affiliate, Citi Cards Canada Inc. ("Citi"), Citi performs all account servicing and related activities on your Citi STAPLES easyRewards Business MasterCard account and administers the Citibank^{®2} Business MasterCard Cardmember Agreement governing your account.

¹ Citi administers the STAPLES easyRewards Business Program under which the Primary Cardmember may earn and redeem STAPLES easyRewards for available redemption awards. Visit the STAPLES website at www.staples.ca for more information about the STAPLES easyRewards Business Program.

The earning and redemption of STAPLES easyRewards for available redemption awards under the STAPLES easyRewards Business Program is governed by the terms and conditions of the Citi STAPLES easyRewards Business MasterCard Program Rules which are found on the Citi website at citicards.ca.

The use of a redemption award is governed by the terms and conditions that apply to the redemption award and are disclosed by the provider of that redemption award to the Primary Cardmember at the time the redemption award is selected by the Primary Cardmember as a redemption award under the Citi STAPLES easyRewards Business MasterCard Program Rules. Visit the Citi website at www.citicards.ca for more information about available redemption awards under the STAPLES easyRewards Business Program.

² STAPLES easyRewards at the rate of 2% are earned on eligible account transactions made with your easyRewards Business MasterCard at MasterCard merchants who are classified in the MasterCard International Network with one or more merchant category codes that qualifies those merchants as a 'preferred category merchant' under the STAPLES easyRewards Business Program. See the Citi STAPLES easyRewards Business MasterCard Program Rules for details and visit the Citi website at www.citicards.ca for more information.

³ For simplicity, the "Citi STAPLES easyRewards Business MasterCard card" is sometimes referred to as the "easyRewards Business MasterCard" in this Benefit Guide.

⁴ For complete details about our Special Financing Plan with a 'no interest with payments' feature, please refer to the Citibank^{®2} Business MasterCard Cardmember Agreement governing your Citi STAPLES easyRewards Business MasterCard account.

⁵ MasterCard International Incorporated is the provider of the Smart Data Reporting service and is solely responsible to you for the provision of this service.

⁶ Redemption awards (other than STAPLES easyRewards Payout Cards* and, for qualifying Primary Cardmembers, Citi STAPLES easyRewards Business MasterCard account credits*) for which the Primary Cardmember may redeem a specified number of STAPLES easyRewards in a redemption transaction as a redemption award under the STAPLES easyRewards Business Program are offered by third party providers. Each such available redemption award, including its description, the number of STAPLES easyRewards required to be redeemed by the Primary Cardmember for that available redemption award and the terms and conditions of the third party provider governing the availability and use of that available redemption award are set out and more fully described in the summary of that available redemption award under the STAPLES easyRewards Business Program that is found on the Citi website at www.citicards.ca. See the Citi STAPLES easyRewards Business MasterCard Program Rules for more information.

(*See footnote 7 below, regarding the terms and conditions governing the use of STAPLES easyRewards Payout Cards at STAPLES and Bureau en Gros stores in Canada. See the Citi STAPLES easyRewards Business MasterCard Program Rules for terms and conditions governing the selection and application of a Citi STAPLES easyRewards Business MasterCard account credit as an available redemption award.)

⁷ The use of STAPLES easyRewards Payout Cards at STAPLES or Bureau en Gros stores in Canada is governed by the terms and conditions that The Business Depot Ltd. has established for such use and as are in effect from time to time. For complete details about the use of STAPLES easyRewards Payout Cards at STAPLES and Bureau en Gros stores in Canada, please visit the STAPLES website at www.staples.ca or call STAPLES toll-free at 1-877-360-8500.

⁸ Benefits and Services are subject to change. Insurance benefits are underwritten by licensed insurance companies. Citi STAPLES easyRewards Business MasterCard Health & Dental Insurance is underwritten by Manufacturer's Life Insurance Company (Manulife Financial). Details of coverage, including terms, conditions, limitations and exclusions are outlined in the Citi STAPLES easyRewards Business MasterCard Features, Card Services and Insurance Certificates provided with your easyRewards Business MasterCard. Most non-insurance benefits and services are provided by independent companies who are solely responsible to you for the provision of those benefits and services.

⁹ Some restrictions apply. See the Insurance Certificates provided with your easyRewards Business MasterCard for details and claims instructions.

¹⁰ See Section 19. of your Citibank Business MasterCard Cardmember Agreement for complete details.

¹¹ See your Citibank Business MasterCard Cardmember Agreement for complete details about the use of Citi MasterCheques and obtaining cash advances on your Citi STAPLES easyRewards Business MasterCard account.

[†] Citi MasterCheques^{®2} are treated as cash advances and post to your Citi STAPLES easyRewards Business MasterCard account at the Interest Rate (Cash Advance) shown on your Citi STAPLES easyRewards Business MasterCard account statements.

▲ Cash advances are subject to specific ABM limits, cash availability, local currency restrictions and the terms of your Citibank Business MasterCard Cardmember Agreement, as well as a cash advance fee and interest charges.

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that was easy.*



rien de plus simple.™