

Information about your Citi™ MasterCard®¹ Account

General: 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.

Lost or Stolen Card: You must tell us *immediately* if your Card is lost or stolen or if you suspect it is lost or stolen. You may do this by calling Citi MasterCard Customer Care (toll-free) at 1-800-387-1616 (24 hours a day; 7 days a week).

Account Payments: You may pay the Total New Balance shown on the Account Statement in full or in part at any time, but in any event, you must pay the Minimum Payment Due shown on the Account Statement by the Payment Due Date. Payments are applied in the manner set out in your Citibank MasterCard Cardmember Agreement.

Sufficient time is required for payments to reach the Citi MasterCard Payment Centre by the Payment Due Date shown on the Account Statement. Payments made through the mail or by another payment method (e.g. telephone banking, Internet banking, pre-authorized payment or debit plan) will be credited to the Account on the date of their receipt by the Citi MasterCard Payment Centre.

You have the following convenient ways to make a payment on your Citi MasterCard Account:

- (a) Electronically: By CitiPay™ Direct Debit Service.
- (b) Mail: Send your payment to P.O. Box 4397, Postal Station A, Toronto, Ontario M5W 3T4.
- (c) In Person: With your Account Statement, you may make a payment on your Account at most Canadian financial institutions
- (d) Account Online: To register, please visit www.citicards.ca
- (e) Telephone or Internet Banking: Through your bank.

When making payments by mail (*cheque or money order only; no foreign currency*) please:

- indicate the payment amount on the return portion of the Account Statement,
- include the return portion of the Account Statement with your payment (do not staple or tape your cheque or money order to the return portion of the Account Statement),
- make your cheque or money order payable to Citibank Canada,
- write your Account number on the front of your cheque or money order, and
- ensure that the Citi MasterCard address appears in the window of the payment envelope.

Payments and other credits to the Account do not affect the amount of available credit you have under the Total Credit Limit until we update your Account. This update normally takes effect on the business day following the day we receive those payments and other credits.

Account Transactions: You are responsible for all transactions posted to your Account. If you notice an error or omission on your Account Statement or if you need more information about a transaction on your Account, please contact us immediately at the Customer Care toll-free telephone number indicated above. If you do not tell us about an Account error or omission within 30 days of the Statement Date, this Account Statement and our records will be considered accurate. For complete information about your rights and obligations regarding any Account billing error or omission, please refer to your Citibank MasterCard Cardmember Agreement.

Estimate of Time to Repay: In calculating the number of years and months required to repay the Total New Balance shown on this Account Statement if you pay only the Minimum Payment Due each month on the Payment Due Date, we have assumed that the current annual interest rate for Purchases will apply throughout this period. We also use such other assumptions as are required or permitted by applicable law.

Grace Period: The Payment Due Date shown on the Account Statement is between 21 and 29 days after the last day of the Billing Period shown there. This 21 - 29 day period is sometimes referred to as an "interest-free" grace period. You will not pay interest on the amount of any purchase, service fee or other charge appearing on an Account Statement (other than cash advances, balance transfers and their associated fee) for the first time if the Total New Balance shown on the Account Statement is paid in full by the Payment Due Date. There is no interest-free grace period for cash advances (which includes cheques, certain bill payments and cash like-transactions) or balance transfers.

Interest Charges: Interest charges are calculated in the manner set out in your Citibank MasterCard Cardmember Agreement.

For More Information: Please visit us on the web at www.citicards.ca

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