

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

Canada & the U.S.: Call toll-free 1-800-668-0220

www.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



0785011/10030767
06/08E



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.

TABLE OF CONTENTS

	Welcome	Page 03
	Benefits	Page 07
	Features	Page 09
	Cash Access	Page 11
	Optional Benefits	Page 13
	Payment Options	Page 15

Welcome to Citi Cards Canada.

Your new **Citi PETRO-POINTS™ MasterCard** card^ lets you save on gas and earn valuable PETRO-POINTS on virtually every purchase – 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.

Your **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 Citi 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 www.petro-points.ca.

Citi PETRO-POINTS™ MasterCard.

Save on gas and earn PETRO-POINTS on virtually every purchase, everywhere MasterCard is accepted at over 25 million locations around the world.

- Save 2¢ on every litre of fuel at Petro-Canada
- Earn 10 PETRO-POINTS for every \$1 you spend^o on the card
- Earn PETRO-POINTS everywhere Citi MasterCard is accepted

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.

Earn PETRO-POINTS quickly and easily

	PETRO-POINTS earned per year
Welcome Bonus on your first Card purchase†	2,000
Spend \$500 per month on your Card	60,000
Spend \$30 per week on fuel at Petro-Canada	15,600
Spend \$15 per week on convenience store items at Petro-Canada	7,800
Annual Total	85,400

PETRO-POINTS™ can take you further.

Redeeming your PETRO-POINTS can get you a whole slew of fantastic rewards right at your local Petro-Canada station. Plus you can also redeem for cell phones, flights or even vacation packages.

So whether you like to redeem often for small rewards - or save up your PETRO-POINTS for something big (like flights or vacation packages) - the wide selection of PETRO-POINTS rewards has got you covered. Visit www.petro-points.ca for a full list of what's waiting for you.

For full program rules, just visit www.citicards.ca, scroll down under "Credit Cards" to "Rewards Cards", select **Citi PETRO-POINTS MasterCard** and click on the "Citi Cards Benefits" link.

Petro-Canada respects your privacy. Visit www.petro-points.ca and click on "Privacy Policy" at the bottom of the page for more information.

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 to this account by calling **1-866-637-3876** - each is personalized by name and all activity is summarized on one convenient bill.

MasterCard PayPass®

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 license). 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^{®1} 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[†] 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 (10 for every dollar spent) 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. The PETRO-POINTS program is subject to change without notice, including the addition or deletion of any PETRO-POINTS partners. For current terms and conditions, visit www.petro-points.com or call 1-800-668-0220. PETRO-POINTS earned on eligible purchases made at participating Petro-Canada retailer locations are governed solely by the terms and conditions of the PETRO-POINTS Program which are found on Petro-Canada's PETRO-POINTS website at www.petro-points.com. PETRO-POINTS earned on eligible purchases of goods and/or services, including motor fuel, (net of purchase returns) made at retailer locations (excepting Petro-Canada retailer locations) with your Citi PETRO-POINTS MasterCard card that are posted to your Citi PETRO-POINTS MasterCard account are governed solely by the Citi PETRO-POINTS MasterCard Program Rules which are found in the Citi PETRO-POINTS MasterCard Owner's Manual and Operating Instructions accompanying your Citi PETRO-POINTS MasterCard card, when issued.
- ‡ Bonus points will be awarded to your new household membership upon usage.

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® 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 www.petro-points.ca and click on "Privacy Policy" at the bottom of the page for more information.

^{TM1} Trade-mark of Citigroup Inc.

TM Marque de commerce de Petro-Canada – Trademark. Utilisée sous licence, used under license.

® MasterCard and *PayPass* are registered trade-marks of MasterCard International Inc.

** Registered trade-mark of Interac Inc.

®1 Cirrus is a registered trade-mark of Cirrus System, LLC (formerly known as Cirrus System Inc.).

®2 Registered trade-mark of Citigroup Inc. Used under license. All aforementioned trade-marks 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^{®2} 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 PETRO-POINTS 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.

All marks used under license.

© 2009 Citi Cards Canada Inc.