

Your card



Your life









Benefits Guide
Citi™ Gold MasterCard®¹





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

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Welcome to Citi Cards Canada.

Your new **Citi Gold MasterCard** card[^] is a great card for when you want to travel and it's great for your everyday use as well – but to use it, you first have to activate it. If you haven't already done so, please take the time now to activate by calling the number listed on your card – it will only take a couple of minutes.

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 **1-800-387-1616** to reach our friendly, knowledgeable and responsive Citi Customer Care team or get answers to many questions online at **www.citicards.ca**.



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So much more than a credit card.

With your new **Citi Gold MasterCard** card you have a powerful financial tool in your hands. It's accepted everywhere MasterCard is accepted at over 25 million locations worldwide and it also lets you get cash using Automated Bank Machines (ABMs) and MasterCheques.^{®1}

And for any trip you take, protecting your family with our range of optional travel and medical insurance is just a phone call away. More information is contained in this guide, along with all the contact information you need.

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Citi Gold MasterCard. Benefits you'll use.

Everyday Purchases

Citi Price Protection[†]

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

Purchase Assurance[†]

With your new Citi Gold MasterCard card, most items[♦] purchased anywhere in the world are automatically insured against theft, loss or damage for 90 days. Now that's peace of mind.

Extended Warranty Assurance[†]

We automatically double the warranty period offered by the manufacturer for up to one additional year for items purchased on your Citi Gold MasterCard card.

Travel Services

Document Replacement[†] Service

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[†] Service

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

[♦]Some restrictions apply; please see the Citi Gold MasterCard Insurance Certificates provided with your card



We're on your side.

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 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 **1-800-387-1616** 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. 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 **1-800-387-1616**.

FREE Additional Cards

Get all the benefits of a **Citi Gold MasterCard** card for your loved ones. Just add a card to this account by calling **1-800-387-1616** – each is personalized by name and all spending is summarized on one convenient bill.

MasterCard PayPass^{®1}

Just "tap" your card on a special *PayPass* reader at 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.

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 Gold 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 **1-800-387-1616**.

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 Gold 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}

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 Gold MasterCard** account for up to 24 months, to a maximum of \$10,000.

In the event of death, CreditShield will pay your **Citi Gold 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 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.)



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- ** Registered trademark of Interac Inc.
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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.
- † 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.
- †† Citi MasterCheques are treated as Cash Advances and posted to your account at the interest rate (Cash Advance) shown on your account statements.
- ▲ 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 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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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 1-800-387-1616

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

Travel Insurance

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

Citi MasterCard

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