

Citi™ Gold MasterCard® Features, Services and Insurance Certificates

CITI PRICE PROTECTION

IMPORTANT INFORMATION

If you charge the full amount of a qualifying retail purchase to your Citi MasterCard account and you find a print advertisement for the same item (in Canada), by the same manufacturer, at a lower price within 60 days of your purchase, Citi MasterCard will credit your Citi MasterCard account with the difference, up to a \$100.00 per item (excludes certain items – see below for details). A qualifying purchase means all retail purchases made in Canada, except the following purchases: services, tickets of any kind (including airline tickets and tour packages), negotiable instruments, collectibles, art, one-of-a-kind items, antiques, plants, perishable goods, animals, computer hardware (including computers, printers and scanners) and software, and motorized vehicles and their parts.

Citi Price Protection does not permit credits for price comparisons with liquidated merchandise, grey market items, gift card or savings card incentives issued by a retailer or merchandise offered through Citi MasterCard promotions or offerings.

Citi Price Protection allows for a credit to your Citi MasterCard account up to \$100 per claimed item, and will do so for as many as three identical items per calendar year. Citi Price Protection coverage is limited to a maximum total credit of \$500 per calendar year per Citi MasterCard account. Credits are based on the price of the item before applicable taxes, manufacturer's rebate, store rebates, and shipping and installation charges. An item may only be submitted once during the 60 day period. Citi Price Protection claims must be received within 90 days of your purchase.

Citi Price Protection does not apply if the store refunds the difference between the original and lower price.

To qualify for Citi Price Protection, your Citi MasterCard account must be open and in good standing. Citi MasterCard reserves the right to alter certain aspects of the terms of the Citi Price Protection program without notice.

CLAIMS

Claims and inquiries should be addressed to:

CSI Brokers Inc.
1 Yonge Street, Suite 1801
Toronto, Ontario M5E 1W7
Tel: (416) 367-1427 9:00 am – 5:00 pm EST
Fax: (416) 369-0515

Once you have completed the Refund Form, attach your original store receipt, your original Citi MasterCard account receipt and a dated ad/flyer to prove that the price reduction took effect in Canada within 60 days of your purchase, and mail to the address indicated on the Refund Form. Return Refund Form within 30 days of receiving it. Failure to return your Refund Form within 30 days could result in the denial of your claim.

Call CSI Brokers Inc. to request your Refund Form.

Citi MasterCard, upon approval of your claim, will credit your Citi MasterCard account within 3 weeks with the difference, up to \$100.00.

The Citi Price Protection program is managed by CSI Brokers Inc.

ABOUT YOUR OTHER CITI GOLD MASTERCARD INSURANCE BENEFITS

You are eligible for the following insurance benefits when you charge the full cost of retail purchases to your Citi Gold MasterCard account.

This Certificate of Insurance is a valuable source of information. Please read through it, and be sure to put it in a safe place.

The coverage outlined in this Certificate is effective as of September 15, 2001, and is provided to all eligible Citi Gold MasterCard Cardmembers by American Bankers Insurance Company of Florida (the "Company") under group policy number CTB042001 (hereinafter referred to as the "Policy") issued by the Company to Citibank Canada (hereinafter called the "Policyholder").

The principal provisions of the Policy affecting Insured Persons are summarized in this Certificate which is incorporated into and forms part of the Policy. All benefits are subject in every respect to the Policy which alone constitutes the agreement under which benefits will be provided. The Policy is on file at the office of the Policyholder in Toronto.

Assistance, claims payment and administrative services under the Policy are arranged by the Company, and provided by World Travel Protection Canada Inc., 400 University Avenue, 15th Floor, Toronto, ON M5G 1S7.

The Company's Canadian head office is located at 5160 Yonge Street, Suite 500, North York, ON M2N 7C7.

DEFINITIONS

Account means the primary Cardmember's Citi Gold MasterCard account which is in Good Standing with the Policyholder.

Cardmember means the primary Cardmember who is resident in Canada and for whom an account has been opened and is maintained by the Policyholder, and any Authorized User on that account who is also resident in Canada and to whom the Policyholder

has issued a MasterCard card on the account in his or her name. Cardmember may also be referred to herein using "you" and "your".

Citi Gold MasterCard means a Citi Gold MasterCard card that has been issued to a Cardmember by the Policyholder.

Dollars and \$ mean Canadian dollars.

Good Standing means an account which the primary Cardmember has not advised the Policyholder to close or for which the Policyholder has not suspended or revoked credit privileges or otherwise closed the account.

Insured Person means a Cardmember.

Mysterious Disappearance means an article of personal property cannot be located, and the circumstances of its disappearance cannot be explained or do not lend themselves to reasonable inference that a theft occurred.

Original Manufacturer's Warranty means an express written warranty valid in Canada and issued by the original manufacturer of the personal property and excludes any extended warranty offered by the manufacturer or any third party.

PURCHASE ASSURANCE AND EXTENDED WARRANTY BENEFITS

Purchase Assurance and Extended Warranty coverage is available only to the benefit of the Cardmember. No other person or entity shall have any right, remedy or claim, legal or equitable to the benefits.

PURCHASE ASSURANCE

Purchase Assurance benefits are available without registration to protect most new items of personal property you purchase and charge to your account. Eligible items are protected for 90 days from the date of purchase against all risks of direct physical loss or damage anywhere in the world, to the extent that they are not otherwise protected or insured in whole or in part (see 'Other Insurance' below), and benefits are subject to the Policy Limitations & Exclusions below. If such an item is lost, or damaged, it will be repaired or replaced or you will be reimbursed the purchase price charged to your account, at the Company's discretion.

LIMITATIONS AND EXCLUSIONS

Purchase Assurance benefits are only available to the extent that the item in question is not otherwise protected or insured in whole or in part.

Purchase Assurance benefits are not available in respect of the following items:

- (i) traveller's cheques, cash (whether paper or coin), cash advances, bullion, tickets, negotiable instruments or other numismatic property;
- (ii) items purchased and/or used by or for a business or for commercial gain;
- (iii) animals, living plants, golf balls;
- (iv) mail order; internet, telephone purchases or any purchase being shipped until delivered and accepted by the Cardmember;
- (v) perishables such as food and liquor and/or goods consumed in use;
- (vi) automobiles, motorboats, airplanes, motorcycles, motorscooters, snowblowers, riding lawnmowers, golf carts, lawn tractors, or any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children) or any of their respective parts or accessories;
- (vii) jewellery stored in baggage unless such baggage is hand carried under the personal supervision of the Cardmember or the Cardmember's travelling companion previously known to the Cardmember;
- (viii) used, refurbished or previously owned items, including antiques, collectibles, and fine arts;
- (ix) losses caused by or resulting from fraud, misuse or lack of care, willful acts or omissions of an Insured Person, improper installation, hostilities of any kind, (including war, terrorism, invasion, rebellion or insurrection), confiscation by authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, Mysterious Disappearance, or inherent product defects;
- (x) services, including delivery and transportation costs of items purchased.

Bodily injury, property damage, consequential damages, punitive damages, exemplary or aggravated damages, and legal fees are not covered.

EXTENDED WARRANTY

Extended Warranty benefits provide eligible items with double the period of warranty repair services to a maximum of one (1) year; and provide the same protection afforded by the Original Manufacturer's Warranty. Benefits are available without registration to protect most items purchased new and charged to your account. Eligible items must be covered by an Original Manufacturer's Warranty of no longer than 5 years' duration and benefits are subject to the Policy Limitations and Exclusions below.

Extended Warranty benefits are limited to the lesser of the cost to repair or replace or the original purchase price of the eligible item.

LIMITATIONS AND EXCLUSIONS

The Extended Warranty benefit ends automatically upon the date when the original manufacturer ceases to carry on business for any reason whatsoever.

The Extended Warranty benefit does not cover the following items, or any of their respective parts or accessories: aircraft, automobiles, motorboats, motorcycles, motorscooters, snowblowers, snowmobiles, riding lawn mowers, golf carts, lawn tractors, or any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children), services, items purchased and/or used by or for a business or for commercial gain.

Extended Warranty applies only to any parts and/or labour costs resulting from mechanical breakdown or failure of a protected item, or any other obligations that were specifically covered under the terms of the Original Manufacturer's Warranty.

Bodily injury, property damage, consequential damages, punitive damages, exemplary damages and aggravated damages, and legal fees are not covered.

GIFTS

Eligible items that you give as gifts are covered for Purchase Assurance and Extended Warranty benefits. In the event of a claim, you, not the recipient of the gift, must make the claim for benefits.

LIMITS OF LIABILITY FOR THE PURCHASE ASSURANCE AND EXTENDED WARRANTY BENEFITS

There is a maximum lifetime liability of \$60,000 per account.

You will be entitled to receive no more than the original purchase price of the protected item as recorded on your Citi Gold MasterCard sales receipt. When the protected item is part of a pair or set, you will receive no more than the value of the particular part or parts lost or damaged regardless of any special value that the item may have as part of an aggregate purchase price of such pair or set. The Company, at its sole option, may elect to: (a) repair, rebuild or replace the item lost or damaged (whether wholly or in part); or (b) pay you cash for said item, not exceeding the lesser of the original purchase price, the replacement price or the repair cost thereof and subject to the exclusions, terms and limits of liability as stated in this Certificate.

CLAIMS PROCEDURES FOR THE PURCHASE ASSURANCE AND EXTENDED WARRANTY BENEFITS

You must keep original receipts and other documents described herein to file a valid claim. Immediately after learning of any loss or occurrence, notify the claims administrator by telephoning **416-977-3306** or **1-800-667-4273**. Prior to proceeding with repairs, you must obtain the claims administrator's approval in order to ensure the eligibility for payment of your claim.

Within 90 days from the date of damage or loss, you must complete, sign, and submit a claim form which must contain the time, place, cause and amount of loss, along with the following documents which, depending on your claim, may include:

- the "customer copy" of the Citi Gold MasterCard sales receipt,
- your copy of the account statement showing the charge,
- the vendor's sales receipt,
- a copy of the Original Manufacturer's Warranty (for Extended Warranty claims), and
- a police, fire, insurance claim or loss report and/or other report of the occurrence of the loss as the Company shall require for determination of eligibility for the benefits hereunder.

Your failure to provide proof of loss within ninety (90) days from the date of loss or damage may result in denial of the related claim.

In order to support your claim, you may be required to send, at your own expense, the damaged item to the claims administrator.

Payment made in good faith will discharge the Company to the extent of this claim.

OTHER INSURANCE

Purchase Assurance and Extended Warranty coverage is in excess of all other applicable valid insurance, indemnity, warranty or protection available to you in respect of the item(s) subject to the claim. The Company will be liable only for the amount of loss or damage over the amount covered under such other insurance, indemnity, warranty or protection and for the amount of any applicable deductible, only if all such other coverage has been exhausted, and subject to the terms, exclusions, and limits of liability set out in this Certificate. This coverage will not apply as contributing insurance, notwithstanding any provision in any other insurance, indemnity or protection policies or contracts.

GENERAL PROVISIONS AND STATUTORY CONDITIONS APPLICABLE TO ALL CITI GOLD MASTERCARD INSURANCE COVERAGES UNDERWRITTEN BY AMERICAN BANKERS

Unless otherwise expressly provided herein or in the Policy, the following general provisions apply to the benefits described in this Certificate:

Due Diligence: The Insured Person must use diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the Policy.

Notice and Proof of Claim: Immediately after learning of a loss, or an occurrence which may lead to loss under any of these insurance benefits, notify the Company by calling **1-800-667-4273** from within Canada and the U.S.A., or by calling **416-977-3306** locally, or collect from other countries. The claimant will then be sent a claim form.

Written notice of claim must be given to the Company as soon as reasonably possible after the occurrence or commencement of any loss covered by the Policy; but in all events, provided within 90 days. Written notice given by or on behalf of the claimant or the beneficiary, with information sufficient to identify the Cardmember, shall be deemed notice of claim.

The appropriate claim forms together with written proof of loss must be furnished as soon as reasonably possible, but in all events within one (1) year from the date on which the loss occurred.

Payment of Claim: Benefits payable under the Policy will be paid upon receipt of full written proof, as determined by the Company.

If any benefit of this Certificate of Insurance shall be payable to your estate or to an Insured Person or beneficiary who is a minor or otherwise not competent to give a valid release, the Company may pay such benefit, to any relative by blood or by marriage of the Insured Person or beneficiary who is deemed to be equitably entitled thereto. Any such payment made by the Company in good faith pursuant to this provision shall fully discharge the Company to the extent of such payment.

Subrogation: Following payment of an Insured Person's claim for loss or damage, the Company will be subrogated to the extent of the cost of such payment, to all of the rights and remedies of the Insured Person against any party in respect of such loss or damage, and will be entitled at its own expense to sue in the Insured Person's name. The Insured Person will give the Company all such assistance as is reasonably required to secure its rights and remedies, including the execution of all documents necessary to enable the Company to bring suit in the name of the Insured Person.

Termination of Insurance: This coverage ends on the earliest of the following:

- a) the date the account is cancelled, closed or ceases to be in Good Standing;
- b) the date the Insured Person ceases to be eligible for coverage; and
- c) the date the Policy terminates, except that the Company will remain liable for the claim if the item was purchased prior to the Policy termination date and the claim is otherwise valid.

No coverage will be provided for items purchased, after the Policy termination date.

Legal Action: No actions or proceedings may be brought against the Company after one (1) year from the date on which the loss occurred, and all actions or proceedings must be brought in the province or territory in which the Insured Person was resident at the time the loss occurred.

False Claim: If you make a claim knowing it to be false or fraudulent in any respect, you will not be entitled to the benefits of this insurance, or to the payment of any claim under the Policy.

EMERGENCY ASSISTANCE SERVICES

Emergency Assistance Services are services only, not insurance benefits. Any costs incurred for, or in connection with such services will be charged to your account (subject to credit availability). If not chargeable, payment for such costs will be arranged (where reasonably possible) through family or friends.

These services are provided on a 24 hour, 7 day a week basis. To take advantage of any of the services described below, simply call **1-800-667-4273** from within Canada and the U.S.A., or from elsewhere in the world, collect at **416-977-3306**.

Assistance services may not be available in countries of political unrest and such other countries as may from time to time be determined to be unsafe, or which may be inaccessible.

Medical Referral and Payment Assistance: In the event of a medical emergency, most travel insurance plans require that you call a toll-free number to immediately report your accident or illness. Failure to do so may limit the benefits payable. In the event that your plan does not have this requirement or if you do not have a travel insurance plan, call us to obtain a referral to the nearest appropriate facility or physician and for assistance in arranging payment (over \$500) to emergency medical or hospital service providers. Full liability for payment of these services will, however, rest with you.

Emergency Cash Transfer: In the event of theft, loss or an emergency while travelling away from home, you can call to obtain an emergency cash transfer (maximum of \$5,000 and subject to available credit).

Lost Document and Ticket Replacement: In the event of theft or loss of necessary travel documents or tickets when travelling, you can call for assistance with arrangements for their replacement.

Lost Luggage Assistance: In the event of theft or loss, you can call for assistance with arrangements for the location and redirection of luggage and personal effects.

Pre-Trip Information: You can call and obtain information regarding passport and visa regulations, and vaccination and inoculation requirements for the country you are visiting.

Legal Referrals and Payment Assistance: If, while travelling, you require legal assistance, you can call for referral to a local legal advisor and assistance with arrangements for the posting of bail and the payment of legal fees to a maximum of \$5,000 subject to approved credit.

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