



[JOHN SAMPLE]
 ADDRESS 1
 ADDRESS 2
 CITY, PROVINCE, POSTAL CODE]

Make the most of your summer.
 These Citi MasterCheques make it even easier.

Dear John Sample,

Citi MasterCheques give you a whole new way to access your Citi PETRO-POINTS* MasterCard® account and can help put your finances in order. Whether your needs are big or small, Citi MasterCheques** can be very handy. They can also be a great way to take a break - just when you need it.

More points equals more rewards.

You'll earn 10 PETRO-POINTS for every dollar spent*** on Citi MasterCheques. So a MasterCheque of \$1,500 = 15,000 PETRO-POINTS which can be redeemed for free gas or windshield wiper blades or a gift card. And three MasterCheques for \$1,500 each can get you one night's hotel stay. See your Rewards Guide or visit www.petropoints.com for more great rewards.

When you can't swipe your card, pull out your Citi MasterCheques.

Use your no-fee Citi MasterCheques, up to your available credit limit†, anywhere personal cheques are accepted. If you've got any questions about your Citi MasterCheques, don't hesitate to call Customer Care at 1-800-387-1616, 24 hours a day, 7 days a week.

Sincerely,

Peter Kalen
 Senior Vice President
 Citi Cards Canada

P.S. Earn PETRO-POINTS with Citi MasterCheques. Put them in your wallet right now.

For your card ending in: [XXXX]
Dive into summer!
Here's something to help.



Great Ideas:

What can you use Citi MasterCheques for?

- Home fix-ups or renovations.
- Taking care of yourself with a day at the spa or a gym membership.
- A quiet weekend getaway or spring break vacation.
- Monthly bills. For example: rent, phone, hydro or cable.
- Transfer funds from your Citi MasterCard™ account to your bank account by making a cheque payable to yourself and depositing it in your bank account††.

• _____

 Fill in your own idea.

KEEP FOR YOUR RECORDS

XXXX
 CHEQUE#

AMOUNT

DATE

MEMO

KEEP FOR YOUR RECORDS

XXXX
 CHEQUE#

AMOUNT

DATE

MEMO

KEEP FOR YOUR RECORDS

XXXX
 CHEQUE#

AMOUNT

DATE

MEMO

[JOHN SAMPLE]
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 ADDRESS 2
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DATE

D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y

 XXXX

PAY TO THE ORDER OF _____ \$ _____

citi™ CITIBANK CANADA
 1 TORONTO STREET, SUITE 1200
 TORONTO, ONTARIO M5C 2V6

MEMO _____ **MP**

Use these three cheques to access funds
 anytime you can't swipe your card.



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DATE

D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y

 XXXX

PAY TO THE ORDER OF _____ \$ _____

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 1 TORONTO STREET, SUITE 1200
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D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y

 XXXX

PAY TO THE ORDER OF _____ \$ _____

citi™ CITIBANK CANADA
 1 TORONTO STREET, SUITE 1200
 TORONTO, ONTARIO M5C 2V6

MEMO _____ **MP**

Teller Stamp Here

Endorsement Signature or Stamp

BACK/ENDOS

 Is a certification mark of the ©CPSA	WARNING: IF ALTERED, THE SECURITY FEATURES WILL APPEAR AS FOLLOWS:
MP Microprint	Tiny type in signature line appears as dotted line when photocopied.
Security Screen	"Original Document" text visible on back of cheque should not appear if photocopied.

Using your Citi MasterCheques is easy.

1. If you are transferring funds into your bank account, make the cheque out to yourself and deposit it into the bank account of choice.
2. If you are paying a bill or transferring a balance from another card, make the cheque out to the creditor you want to pay and mail it along with your bill payment stub.
3. For your convenience, your cheques are already personalized.
4. Be sure to make a note of the cheque amount for your records.
5. Each cheque will appear on your Citi MasterCard account statement as a cash advance.
6. The standard cash advance fee is waived for each cheque you use!

Teller Stamp Here

Endorsement Signature or Stamp

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Terms and Conditions

1. A Citi MasterCheque (Cheque) is treated as a Cash Advance on your Citi *MasterCard* Account (Account). The amount of a Cheque posted to your Account is subject to interest charges at the Interest Rate (Cash Advances) shown on your Account Statement. Please refer to your Citibank *MasterCard* Cardmember Agreement and Rate Schedule for complete details.
2. The standard Cash Advance Fee is waived for each Cheque posted to your Account.
3. Stop payments will not be accepted on Cheques.
4. Your Account must be open and in good standing. A Cheque must not exceed the unused portion of the Total Credit Limit for your Account. Cheques must not be used to pay this or any other Citi *MasterCard*. A Cheque may only be made payable to a creditor or an individual located in Canada. A Cheque must be drawn only in the Account billing currency. If any of these conditions is not met when a Cheque is presented for payment on the Account, the Cheque will be returned unpaid.

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 * Trade-mark of *MasterCard* International Inc. Used under license.
 ** Registered trade-mark of *MasterCard* International Inc. Used under license.
 * Marque de commerce de Petro-Canada – Trademark. Utilisée sous licence – used under license.
 †† Citi MasterCheques are treated as Cash Advances and post to your account at the interest rate (cash advances) shown on your account statements.
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