

**Facts you should know about your Citibank Classic Visa® Card**

**Annual Percentage Rate**

21.75% for purchases and cash advances.  
This rate fluctuates with changing market conditions.

**Annual Fee**

Primary Cardholder \$25.  
Additional Cardholder - no charge.

**Grace Period on Purchases**

No interest charges are assessed as long as Citibank Canada receives payment in full by the payment due date on the billing statement (21 days after the last day of the billing period).

**Interest Charges**

Should you decide to pay less than the full amount owing to us, you will in effect be asking us to extend credit to you for which an interest charge will be assessed from the posting date (the date Citibank Canada posts a transaction to your account) of all previously billed purchases, service fees and other charges until all amounts outstanding are paid in full.

Interest charges on the unpaid balance of your account are calculated at the end of each day, at a daily rate corresponding to the annual percentage rate used at that time. Monthly interest charges will appear on your billing statement.

On cash advances, interest charges are assessed from the day that you take the cash advance until the day we receive payment in full.

**Sample Interest Calculation**

21.75% annually or 0.059589% daily.  
A \$1000.00 average daily balance X 0.059589% daily interest rate X 30 days = \$17.88 interest for 30 days.

**Late Payment Fees**

The fee is \$10.00 for each billing period in which your minimum payment is not received within 30 days after payment due date.

**Other Fees and Charges**

Over the Limit Fee - none.  
Dishonoured Cheque Fee - \$15.  
Cash Advance Fee - \$3 for every cash advance.

Complete details will be outlined in your Cardholder Agreement.  
Information correct as of August 20, 1990.

**Business  
Reply Mail**

No postage stamp  
necessary if mailed  
in Canada

Postage will be paid by



**Citibank Canada**  
Card Products  
P.O. Box 4087,  
Postal Stn "A"  
Toronto, Ontario  
M5W 9Z9