

SPECIAL OFFER FOR STUDENTS INSIDE!

Your Citibank Classic Visa Card means more than just credit:

- **Worldwide Acceptance** at over 7 million establishments around the globe.
- **CitiDollar\$**. For every \$10 you charge to your Citibank Classic Visa Card, you earn one CitiDollar to apply towards the purchase of sporting goods, electronics and other items from the CitiDollar\$ catalogue.
- **Toll Free Customer Service** available with extended hours to answer any questions about your account or any other services.
- **No Transaction Fees on purchases**. You pay only a \$25. annual membership fee.
- **Repayment Flexibility**. Pay your entire balance at once or spread payments over an extended period of time by making minimum monthly payments. (Not every card lets you choose payment plans.)
- **Travel Protection**. Get automatic travel accident insurance and hospital income benefits when your ticket is charged to your Citibank Classic Visa Account**. Get emergency card replacement if your card is lost or stolen.
- **Quick, convenient access to cash**. At over 49,000 cash machines worldwide, get instant cash against the available cash advance portion of your credit limit.

APPLY TODAY

**Travel accident insurance underwritten by Mutual of Omaha Insurance Company; Hospital Income benefits underwritten by Seaboard Life Insurance Company.

Printed on Recycled Paper

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

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.
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 out-standing 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.



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
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