Credit Card Agreement

Effective May 10, 2010

Citi never sleeps

citibank

Card Agreement

This Card Agreement, which includes your card carrier, is your contract with us and governs the use of your card and account. The card carrier contains important account information, including your annual percentage rates and the amount of membership fee. Please read and keep these documents for your records.

FACTS ABOUT RATES AND FEES

For complete information about these facts, please see the related sections in this Card Agreement.

RATE – FINANCE CHARGES

Purchase and Cash Advance APRs:

	Platinum Rewards Card	Gold and Silver Premium Rewards Card	Silver Classic Card
Purchase APR	16.99%	17.00%	17.99%
Other APR	Cash Advance APR: 17.99%	Cash Advance APR: 17.99%	Cash Advance APR: 17.99%

	Clear Card	Cash Secured Card
Purchase APR	14.99%	17.99%
Other APR	Cash Advance APR: 17.99%	Cash Advance APR: 17.99%

Card Activation

Upon the issuance of a new or replacement Citibank Credit Card (Primary and Supplementary), you must activate your Card within six (6) months from the issuance date by calling 24-hour CitiPhone at (671)477-2484 or 1-866-688-2484 (if dialing from Mainland US). If the Credit Card is not activated within six (6) months, the Card will be automatically closed at the discretion of Citibank. Reinstatement of a closed Credit Card will be subject to the requirements and discretion of Citibank, N.A., Guam Branch.

TRANSACTION FEES

Purchases Made in a Foreign Currency Fee: 3% of each purchase after its conversion into U.S. dollars.

Cash Advance Fee: 3% of each cash advance, $7.50 minimum.

MEMBERSHIP AND OTHER FEES

	Platinum Rewards Card	Gold and Silver Premium Rewards Card	Silver Classic Card
Annual Fee	$200	$50	$50
Supplementary Card Fee	$75	$15	$15
Over Credit Limit Fee	None	None	None
Returned Check Payment Fee	$35	$35	$35
Card Replacement Fee	None	$15	$15

	Clear Card	Cash Secured Card
Annual Fee	$0	$50
Supplementary Card Fee	$0	$15
Over Credit Limit Fee	None	None
Returned Check Payment Fee	$35	$35
Card Replacement Fee	$15	$15

Definitions

APR: annual percentage rate.

Authorized User: any person you allow to use your account.

Card: one or more cards or other account access devices, including account numbers, that we issue to you to obtain credit under this Card Agreement.

Card Agreement (or Agreement): this document and the card carrier.

Citibank Rewards: the Rewards program offered by Citibank as described in these Terms and Conditions

Reward(s): the goods and services available for redemption on exchange of Rewards Points.

We, Us, and Our: Citibank, N.A., Guam Branch, the issuer of your account.

You, Your, and Yours: the person who applied to open the account and any person responsible for complying with this Agreement, including the person to whom we address billing statements.

Your Account

You agree to use your account in accordance with this Agreement. This Agreement is binding on you unless you cancel your account within 30 days after receiving the card and you have not used or authorized use of your card. You must pay us for all amounts due on your account as specified in this Agreement. Card(s) must only be used for lawful transactions.

Authorized Users: You may allow an authorized user to have access to the card or account number. You may request Supplementary Cards for authorized users. However, if you do, you must pay us for all charges made by those persons, including charges for which you may not have intended to be responsible. You must notify us to revoke an authorized user's permission to use your account or the Supplementary Card.

Revolving Credit Line: Your initial revolving credit line appears on the card carrier. The full amount of your revolving credit line is available to buy or lease goods or services where the card is honored. Part of your revolving credit line, called the cash advance limit, is available for cash advances. We may change your revolving credit line or cash advance limit at any time for any reason. We will notify you of any change, but the change may take effect before you receive the notice. We may decline transactions that will cause your account balance to exceed your credit line. However, there may be exceptions that will cause your account to go over limit, and in these cases, you are responsible to repay any over limit amount.

Billing Statement: Your billing statement shows the new balance, interest charges, fees, minimum payment due, and payment due date. It also shows your current revolving credit

line and cash advance limit; an itemized list of current charges, payments and credits, a rate summary; and other important information. We deliver a statement to only one address. You must notify Customer Service of a change in address. If we deem your account uncollectible or institute collection proceedings by sending it to an outside agency or attorney for collections, we may stop sending you statements. Interest charges and fees continue to accrue even if we stop sending statements.

The total amount you owe us appears as the New Balance on the billing statement. To determine the New Balance we begin with the total balance at the start of the billing period. We add any purchases or cash advances and subtract any credits or payments credited as of that billing period. We then add any interest charges or fees and make other adjustments.

Annual Percentage Rates (APRs)

Introductory and Promotional Rate Offers: At our discretion, we may offer you an introductory Annual Percentage Rate (APR) for all or part of the purchase and/or cash advance balances. The period of time for which the introductory rate applies may be limited. Any introductory rate, the corresponding periodic rates, and the period of time during which it is in effect will appear on separate correspondence. We may also offer you a promotional Annual Percentage Rate to encourage specific transactions, such as transferring balances from accounts you have with other credit card issuers. Any introductory or promotional rate will be subject to the terms of the offer and this Agreement.

Interest Charges Based On APR

Interest Charges: Interest charges are added to your account when we apply the applicable APR to the balances on your account. We calculate interest charges separately for each balance subject to different terms, for example, standard purchases, standard cash advances, and each promotional offer. The total interest charge for the billing period equals the daily interest charges for each balance for each day in the billing period. This method of calculating interest charges results in monthly compounding of interest charges.

When Interest Charges Begin to Accrue: Interest charges begin to accrue on a charge from the date it is added to the daily balance and continues to accrue until payment in full is credited to your account. (Charges include purchases, balance transfers, cash advances, transaction fees, and any other fees.) Interest charges assessed in the last statement will be added to the Beginning Balance of the current statement, which

results in monthly compounding of interest charges. You can avoid interest charges on purchases and balance transfers that appear on your current billing statement if you pay the New Balance on the last statement by the payment due date on that statement and you pay your New Balance by the payment due date on your current statement.

Calculation of Interest Charges:

- For each balance, we multiply the daily balance by the applicable daily periodic rate. We do this for each day in the billing period. A daily periodic rate is the applicable APR divided by 365. A billing period begins on the day after the Statement/Closing Date of the previous billing period and includes the Statement/Closing Date of the current billing period.
- To get the daily balance, we take the beginning balance for each balance each day (including unpaid interest charges from previous billing periods), add any new charges, subtract any credits or payments credited as of that day, and make other adjustments. A credit balance is treated as a balance of zero.
- We add a charge to the daily balance as follows: We add a purchase, balance transfer or cash advance to the appropriate balance as of the Transaction Date on the billing statement. We add any transaction fee for purchases, balance transfers, or cash advances to the same balance on the same Transaction Date.
- To get the total interest charge, we add up all of the daily interest charges for each balance for each day in the billing period. For each balance, the Balance Subject to Interest Charge on the statement is the average of the daily balances during the billing period. If you multiply this figure for each balance by the number of days in the billing period and by the applicable daily periodic rate, the result is the interest charges assessed for that balance, except for minor variations caused by rounding.

Grace Period for Repayment of Balances for Purchases: You have no less than 21 days to repay balances for purchases without incurring interest charges if you pay your New Balance in full each statement cycle by the Payment Due Date.

Further, if during the previous statement cycle, you paid the New Balance in full by the Payment Due Date, then in the current statement cycle you will have a Grace Period on the amount of the Purchase balance remaining from the previous billing cycle that is paid by the Payment Due Date, based on our payment allocation method.

Transaction Fee for Purchases Made in a Foreign Currency: For each purchase made in a foreign currency we add an additional fee of 3% of the purchase amount after its conversion into US dollars.

Transaction Fee for Cash Advances: You obtain a cash advance if you obtain funds through an automated teller machine (ATM) or financial institution; make a wire transfer; obtain a money order, traveler's check, lottery ticket, casino chip, or similar item; or engage in a similar transaction. For each cash advance we add an additional fee of 3% of the amount of the cash advance, but not less than $7.50.

Other Fees

Annual Membership Fee: We add any applicable annual membership fees to the standard purchase balance. This fee is non-refundable unless you notify us to cancel your account within 30 days of the mailing or delivery date of the billing statement on which the fee is billed.

Returned Payment Fee: We add a USD $35 fee to standard purchase balance if a payment check or similar instrument is not honored or is returned because it cannot be processed, or if an automatic debit is returned unpaid. We assess this fee the first time your check or payment is not honored, even if it is honored upon resubmission.

Returned Citibank Check Fee: We will add a USD $35 fee to the cash advance balance if we decline to honor a Citibank check. Among the reasons for our decline are that the check would cause the balance to exceed your cash advance limit or credit limit, that you are in default, that you did not comply with our instructions regarding the check, that your account has been closed or that the Card has expired.

Card Replacement Fee: A fee of USD $15 will be charged for every Card replacement request. Platinum Cardholders will not be assessed a replacement card fee.

Duplicate Statements: You will receive a statement every month. Should you require a duplicate statement, please call CitiPhone. A USD $5 fee applies for each statement requested.

Security Interest Information for Cash Secured Credit Cards

If your account is a cash secured account, you have pledged a security interest that is 125% of your chosen credit limit in a Citibank Savings Account, and this security interest must be held with Citibank for the full duration during which the Card is open. If you withdraw your security deposit while the card is open, your Cash Secured Rewards Card will be closed automatically. If you wish to increase the credit limit of your Card, you must pledge an incremental security interest so that the total security interest deposited with Citibank is 125% of your new credit limit. If you wish to close your Cash Secured Rewards Card, you may be able to withdraw your security interest after thirty (30) days of closing your card account.

We reserve our Security Interest over the pledge deposit to offset the amount owed to the card account. In the event where your Card account becomes 35 days past due, Citibank reserves the right to debit your pledged deposit for the total amount owed to the Card and close your Credit Card Account, after which you will be refunded the remaining balance on your Savings Account plus interest earned.

Information on Foreign Currency Conversion Procedures

If you make a transaction in a foreign currency, other than a cash advance made at a branch or ATM of Visa, we or Visa International will convert the amount into US dollars. Visa will comply with their operating regulations or foreign currency conversion procedures then in effect. Visa currently uses a conversion rate in effect on its applicable central processing date. Such rate is either a rate it selects from the range of rates available in wholesale currency markets, which may vary from the rate it receives, or the government-mandated rate.

If a cash advance is made in a foreign currency at a branch or ATM of Visa, the amount is converted into US dollars by our affiliate in accordance with its foreign currency conversion procedures then in effect. Our affiliate currently uses a conversion rate in effect on its applicable processing rate in effect on its applicable processing date. Such rate is either a mid-point market rate or the government-mandated rate.

The foreign currency conversion fee in effect on the applicable processing date for a transaction may differ from the fee in effect on the Transaction Date on your billing statement for that transaction. The current foreign currency conversion fee

is 3% of each purchase after its conversion into US dollars.

Payments

Minimum Payment Due: Each month you must pay at least the Minimum Amount Due by the payment due date. The sooner you pay the New Balance, the less you will pay in periodic finance charges.

To calculate the Minimum Payment Due, we begin with any past due amount, and add any amount in excess of your revolving credit line plus any other monthly loan deferment amounts. We then add the largest of the following:

- The New Balance on the billing statement if it is less than USD $30,
- USD $30 if the New Balance is at least USD $30;
- 3% of New Balance (net of monthly installment payment(s), plus monthly installment payment(s), any amounts exceeding your credit limit and any applicable late fee; or
- 3% of the New Balance (which calculation is rounded down to the nearest dollar).

However, the Minimum Payment Due never exceeds the New Balance. In calculating the Minimum Payment Due, we may subtract from the New Balance certain fees added to your account during the billing period.

Application of Payments: Where there are balances with different APRs in your account, we apply payments and credits to balances with higher APRs before balances with lower APRs.

Payment Receipt Cut-Off Time

- **Citibank Branch.** Payments made by person (excluding drop-boxes such as Deposit/Payment Express Machines) must be received by us by Citibank Branch Closing Hours to be credited on the same day: 4:00PM Monday – Thursday and 6:00PM Friday, with the exception of public holidays.
- **Mail.** Payments by mail must be received by 5:00PM Monday – Friday to be credited on the same day, with the exception of public holidays
- **QuickPay.** Payments made at Citibank QuickPay locations must be done by 5:00PM Monday – Friday to be credited on the same day, with the exception of public holidays
- **Deposit / Payment Express Machines.** Payments made through Deposit/Payment Express Machines located in Citibank branch must be dropped off by 5:00PM Monday – Thursday and 6:00PM Friday.
- **Citibank ATMs located on Guam.** Envelope payments made

through Citibank ATMs located on Guam must be dropped off by 9:00AM Monday – Friday, except public holidays, to be credited on the same day.

- **Citibank Online.** If you are a Citibank Checking or Savings accountholder, you may also visit our website, www.citibank.com.gu, and log in to your account to transfer payment conveniently from your Citibank Checking or Savings account to your Citibank Credit Card account. All payments made via account transfers from Citibank Checking or Savings account must be completed by 5:00PM Monday – Friday to be credited on the same day, with the exception of public holidays.

If your Due Date falls on a Saturday, Sunday or a Holiday. If your due date falls on a non-business or non-working day, your payment must be received by the respective payment cut-off time of each payment channel above on the business day immediately following the respective non-working day.

Payment Instructions: Payments are credited in accordance with the payment instructions on the billing statement. In order to be credited as of a particular day, your payment must be received in the form specified, and by the hour specified, in those instructions. You must pay us in US dollars using a check, similar instrument or automatic debit that is drawn on and honored by a bank in the US. Do not send cash. We can accept late or partial payments, and payments that reflect "paid in full" or other restrictive endorsements, without losing our rights. We reserve the right to accept payments made in foreign currency and instruments drawn on funds on deposit outside the US. If we do, we select the currency conversion rate at our discretion and credit your account in US dollars after deducting any costs incurred in processing your payment, or we may bill you separately for such costs.

Credit Balance: You may not maintain a credit balance on your account. We will return to you any credit amount over USD $1 if the amount has been on your account for longer than three (3) months. You may request a refund of a credit balance at any time. We may reduce the amount of credit balance by the amount of new charges billed to your account.

Telephone Monitoring: From time to time we may monitor telephone calls regarding your account with us to assure the quality of our service.

Credit Reporting

We may report information about your account to credit reporting agencies. Late payments, missed payments, or other

defaults on your account may appear on your credit report. If you request cards on your account for others, we may report account information in the names of those other people as well. We may also obtain follow-up credit reports on you (for example, when we review your account for a revolving credit line increase). If you wish to know which agencies we contacted, write to us at the Customer Service address on the billing statement. If you think we reported erroneous information to a credit-reporting agency, write to us at the Customer Service address on the billing statement. We will promptly investigate the matter and if we agree with you, we will contact each credit-reporting agency to which we reported and request a correction. If, after our investigation, we disagree with you, we will tell you in writing or by telephone and tell you how to submit a statement to those agencies for inclusion in your credit report.

Changes to this Agreement

We may amend this Agreement by changing, adding to, deleting or otherwise modifying the terms at any time for any reason as permitted by law. When we make any changes that may affect you adversely, we will mail you a written notice in adherence to the applicable notice requirements of the federal and Guam law that are in effect at that time. A notice of change will describe any right you have to reject the particular change, if any, and will describe whether a particular change will affect your outstanding balance. We do not have to send you a notice of change if the change is deemed beneficial to you, such as lowering of rates and fees, increasing your maximum credit line, etc. Should you reject the change where you are permitted to, we may terminate your right to utilize or receive credit, and may ask you to return all credit devices as a condition of your rejection.

Default

You default under this Agreement if you fail to pay the Minimum Payment Due by its due date; pay by a check or similar instrument that is not honored or that we must return because it cannot be processed; pay by automatic debit that is returned unpaid; file for bankruptcy; or default under any other Card Agreement you have with us. If you default, we may close your account and demand immediate payment of the total balance. If you gave us a security interest in a Savings Account deposit, we may use the deposit amount to pay any amount you owe.

Collection Cost: If we refer collection of your account to a lawyer (who is not our salaried employee), to the extent permitted by law, you will have to pay our attorney's fee plus court costs or any other fees.

Refusal of the Card, Closed Accounts and Related Provisions

Refusal of Card: We do not guarantee approval of transactions and are not liable for transactions that are not approved, either by us or by a third party, even if you have sufficient credit available. We may limit the number of transactions that may be approved in one day. If we detect unusual or suspicious activity, we may suspend your credit privileges until we can verify the activity.

Preauthorized Charges: If you default, if the card is lost or stolen, or we charge your account for any reason, we may suspend automatic charges with third party vendors. If preauthorized charges are suspended, you are responsible for making direct payment for such charges until you contact the third party to reinstate the automatic charges.

Non-Contactable: If we are unable to contact you at your telephone numbers or mailing address on our record, we reserve the right to 1) suspend your account privileges until we are able to contact you, or 2) close your account and require immediate payment of the total balance.

Lost or Stolen Cards or Account Numbers: If any card or account number is lost or stolen or if you think someone used or may use them without permission, call us at the Customer Service number on the billing statement or the number obtained calling toll-free or local Directory Assistance. We may require you to provide certain information in writing to help us find out what happened and to comply with our investigation. You must identify for us the charges that were not made by you, or someone authorized by you, and from which you received no benefit.

Closing Your Account: You may close your account by notifying us in writing or by calling toll free at the customer service number shown on the billing statement or on the back of your credit card, but must still repay the total balance in accordance with this Agreement. We may close your account or suspend account privileges at any time, including but not limited to the following instances:

1) **Relocation outside of Guam or the U.S.** Should you relocate outside of Guam or the U.S., we reserve the right to close your account and require immediate payment of the total balance.
2) **Inactive.** We reserve the right to close your account for inactivity for more than one (1) year.

You must return the card or the checks to us upon request.

Merchant Promotions

As a Citibank Credit Cardholder, you are eligible for periodic Merchant Promotions. Benefits associated with this program may vary from time to time as with participating partners. For more information regarding the offers that are valid currently, please call CitiPhone at 1-671-477-CITI (2484).

In regards to the Merchant Promotions, participating partners are solely liable for the quality of merchandise or services offered and all warranties that are associated with the products, to which the participating partners shall be liable for goods and services rendered to Citibank Card Customers.

We, our subsidiaries, divisions and our related companies and their respective officers, employees, representatives, agencies and agents are not responsible for any damage, loss, injuries, cost or expense to person, including death and property due to acceptance, possession, use or misuse of an item associated with Merchant Promotion offers.

Citibank Rewards Program (for Citibank Rewards Card and Platinum Card)

Citibank Rewards, which allows Citibank Rewards and Platinum Credit Cardholders to redeem merchandise, cash, and frequent flyer miles with Rewards Points accumulated through specified use of the Card, has the following Terms and Conditions:

Eligibility: Membership of Citibank Rewards is open to the Primary Cardholder of Citibank Platinum Credit Cards and Rewards Credit Cards, (Gold and Silver) issued by Citibank, N.A., Guam Branch, who pay the relevant annual membership fee as indicated under the "MEMBERSHIP AND OTHER FEES" section. We reserve the right to change the fee(s) in future.

Accumulation of Rewards Points: During the program period for Citibank Rewards, you will be awarded 1 Citibank Rewards Point for each $1 of Purchase charged to your Citibank Platinum Card or Rewards Card. We reserve the right to change at any time and without prior notice the ratio between (a) a Citibank Rewards Point to be awarded; (b) the specified amount charged to your Card, and (c) the ratio for selected transactions. We also reserve the right for 1) not awarding Citibank Rewards Points for certain Cards or transactions, and 2) limiting Rewards Points earned per month and per year.

Charges that are eligible for Rewards Points include airline, hotel, car rental, gas station, department and other retail stores, and mail-order charges. Charges not eligible for Rewards Points include, but are not limited to cash advance, finance charges, late payment charges, interest charges, government charges, annual fee charges, traveler's check or casino chip purchases and other unauthorized charges. We may add to, or remove from, the above list of eligible charges and transactions from time to time at its discretion. Our decision as to what constitutes an eligible charge for the earning of Rewards Points shall be final and conclusive.

Rewards Points accrue in the primary Accountholder name only, but are earned through transactions made by Authorized Users as well.

Duration and Loss of Rewards Points: Citibank Rewards Points accumulated are valid for three (3) years from the date when they are credited to your account. We reserve the right to change this at anytime.
We reserve the right to suspend or exclude you from participating or continuing to participate in Citibank Rewards and/or to cancel Rewards Points accrued to your Account if:

a. In our opinion, you or an Authorized User has, in any way, breached the Terms and Conditions pertaining to Citibank Rewards.
b. In our opinion, you or an Authorized User are operating your Account outside of the Card Agreement relating to the accrual of Rewards Points. The maximum amount of Rewards Points that can be accrued during the monthly statement period cannot exceed the credit limit applicable to the Card as determined by us. Abuse relating to the accrual of points or redemption of Rewards Points may result in the forfeiture of accrued Rewards Points as well as cancellation of your Card. Further, all questions or disputes regarding eligibility of Rewards Points or redemption of Rewards Points will be resolved by us at our sole discretion.

We may at our discretion cancel all Rewards Points, which have been accrued to your Card if your right to participate in Citibank Rewards is suspended or excluded.

If your Card becomes delinquent, you may forfeit your Citibank Rewards Points.

Should you elect to close your Citibank Rewards Card, you will forfeit your current Rewards Points balance. Should you wish to redeem your points into Rewards, you can do so prior to closing

your account, but not subsequent to closure.

Should you elect to cancel your membership in the Rewards program you will forfeit your Rewards Points balance. Should you wish to redeem your Rewards Points you can do so prior to canceling your membership in the program, but not subsequent to this.

Unless we hear from you twenty (20) days upon receipt of your monthly Account Statement, the Rewards Points for your Account on the statement is considered correct.

Rewards Points Abuses: Rewards Points abusers may be defined as:

a. Any Cardholder using his or her Card for purposes other than personal use.
b. Cardholders who make any transaction where transaction amount is greater than the assigned Credit Limit.
c. Cumulative purchases and/or cumulative payment within a billing cycle exceeds credit limit as assigned by Citibank N.A.
d. Account has a credit balance in excess of USD $50 or more at any time during a billing cycle.

We reserve the right to take the following action when we deem that you have become a Rewards Points abuser:

a. Reverse all Rewards Points accumulated during the billing cycle that the abuse took place.
b. Reject authorization of any transaction (cash or purchase)
c. Cancel the Card
d. Refuse to credit any additional payments to the Card.

Rewards Redemption: We may from time to time issue Rewards communication which will set out the number of points required for you to claim a Reward for each good and/or service.

We may, by issuing a new Rewards communication or other vehicle describing alternative redemption options, at any time alter the number of Rewards Points required to claim a Reward, or conditions of obtaining it.

When you have accumulated the required number of Rewards Points, you may claim a Reward in accordance with the instruction contained in the Rewards communication.

Citibank Rewards – Miles Conversion Chart

Frequent Flyer Program	# of Miles	#Citibank Rewards Pts	Minimum Redemption	Incremental Redemption	Program Partners
Continental Airlines OnePass	1	1	500 Miles / Rewards Points	500 Miles / Rewards Points	Adria Airlines (Slovenia Region), Air Canada, Air China, Air New Zealand, ANA, Asiana Airlines, Austrian, Blue1, bmi, Brussels Airlines, Croatia Airlines, Egypt Air, LOT Polish Airlines. Lufthansa, Scandinavian Airlines, Shanghai Airlines, Singapore Airlines, South African Airways, Spanair, Swiss International Airlines, TAP Portugal, Thai Airways, Turkish Airlines, United Airlines, US Airways
Delta Air Lines SkyMiles	1	1	500 Miles / Rewards Points	500 Miles / Rewards Points	Aeroflot Russian Airlines, Aero Mexico, Air Europa, Air France, Alitalia, China Southern, Czech Airlines, KLM Royal Dutch Airlines, Kenya Airways, Korean Air, Alaska Airlines, Avianca, China Airlines, China Eastern, Hawaiian Airilnes, Jet Airways, KingFisher Airlines, Malaysia Airlines, Midwest Airlines, Singapore Airlines and V Australian
Philippine Airlines Mabuhay Miles	1	1	500 Miles / Rewards Points	500 Miles / Rewards Points	None
Singapore Airline KrisFlyer	1	1	500 Miles / Rewards Points	500 Miles / Rewards Points	Singapore Airlines, Mexicana, Silk Air, Virgin Atlantic, Delta Airlines, Lufthansa, Air New Zealand, Air Canada, ANA, Asiana Airlines, Lot Polish Airlines, South African Airways, US Airways, Egyptair, United Airlines, Scandinavian Airlines, Thai Airways, Spanair, bmi, TAP Portugal, Swiss International Airlines, Austrian, Air China, Shanghai Airlines, Turkish Airlines, Adria Airlines (Slovenia region), Croatia Airlines (Croatia region)
Asia Miles	1	1	500 Miles / Rewards Points	500 Miles / Rewards Points	Cathay Pacific, Dragon Air, Aer Lingus, Air China, Alaska Airlines, American Airlines, British Airways, China Eastern Airlines, Finnair, Gulf Air, Iberia, Japan Airlines, Jet Airways, LAN, Malev Hungarian Airlines, Qantas Airlines, Royal Brunei Airlines, Royal Jordanian Airlines, Vietnam Airlines

Frequent flyer miles, hotel privileges, travel certificates, merchandise vouchers, and gas certificates are not exchangeable, refundable or redeemable for cash or credit under any circumstances, and are subject to such terms and conditions as may be prescribed by the issuer of the same. Partnership program points will not appear separately on the monthly account billing statement, but will be included in the Rewards Points total points accumulation. Additional terms and conditions of our partner programs may apply.

Redemption Mechanism and Standard: You can redeem Rewards Points by calling 24-hour CitiPhone. Rewards Points may also be redeemed by fax or email.

At our discretion, a Rewards Redemption fee of, but not limited to, $10 may be assessed to your Card upon Redemption.

Rewards can only be redeemed in accordance with the current Rewards communication. You cannot redeem Rewards Points for products and services not specified in Citibank Rewards communication.

If you want to transfer Rewards Points to mileage points in partner airline or hotel programs, you must be enrolled in the relevant partnership program in order to convert Rewards Points to partner program benefits.

You will exercise the right of redemption for Authorized Users.

All Rewards and Rewards Certificates will be dispatched by mail or courier to the last known billing address of your Card. Please allow at least two (2) weeks for processing and delivery of Rewards and Rewards Certificates.

Conditions on Redeeming Rewards: Citibank Rewards Points are only redeemable by you if your Card is open (i.e. not closed, not cancelled or terminated either by you or us) and remains in good credit standing.

To redeem Rewards Points, you must not be in violation of either the Rewards Terms and Conditions or this Card Agreement.

Your redemption requests must be made during the specified program period.

Points requested for redemption must be valid.

Your Card must be current and valid at the time of any redemption request.

If you fail to satisfy the requirements of these Terms and Conditions, you are automatically disqualified from redemption opportunities until the conditions are satisfied should any violation occur after a redemption request. In the case of delinquency, we reserve the right to reinstate your eligibility for redemption but is under no obligation to do so.

All Rewards are subject to availability and suppliers' restrictions. We or our partners may, without notice, withdraw or substitute any Reward of comparable value and nature. If the cost of a Reward to Citibank increases, we may increase the number of points required for redemption without notice.

Once CitiPhone accepts redemption offers, they cannot be revoked or cancelled.

If, upon delivery to you, a Reward is defective or damaged, you can request for an exchange for the same Reward within forty-eight (48) hours of receipt by calling CitiPhone, but you must include original manufacturer's packaging and instructions and warranty certificates. Return request without CitiPhone authorization in advance will not be accepted. Upon confirmation of the returned item, we will credit the original Rewards Points deducted corresponding to that redemption. This credit will appear on your monthly account statement.

Disclaimers: We have taken and will take reasonable care to ensure that information we publish in relation to Citibank Rewards is accurate, but do not accept any liability relating to information provided by third parties. All descriptions of Rewards in the Rewards communications and other Rewards program offering are based on information provided by suppliers.

The rights, if any, which you may have in connection with a Reward, whether product or service, are solely the responsibility and liability of the supplier of the Reward. Neither we nor our external fulfillment agency accepts any liability whatsoever (including negligence) with respect to:

a. Reward supplied and/or installed
b. Any death or injury or consequential loss or damage arising from the supply or use of a Reward.
c. The loss, theft or destruction of a Reward or Reward Certificate.
d. Any supplier refusal to accept a Rewards Certificate.

Any travel-related Reward includes only those features described in the Rewards Communication. Any applicable airport tax and other charges are your responsibility.

Warranties: We give no warranty (whether express or implied) whatsoever with respect to Rewards. In particular, we give no warranty with respect to the quality of Rewards, ownership of intellectual industrial property rights subsiding in the products or their suitability for any purpose.

Certain Rewards are covered by a manufacturer warranty. Should a Reward require service, please direct your inquiry to the manufacturer according to its warranty information.

Taxation: The determination of tax liability for any Guam, federal, state or local taxes as may be applicable, arising out of the accrual or conversion of Rewards Points or redemption of Citibank Rewards, shall be your sole responsibility.

General: We may at any time at its discretion suspend or terminate Citibank Rewards by giving written notice to you fifteen (15) days in advance. If we terminate Citibank Rewards, we will specify the period after that termination point within which you can redeem outstanding points. At the end of that period, remaining Rewards points would be null and void. No entitlement will accrue in respect of any use of the Card made after the termination of Citibank Rewards or during any period of suspension of Citibank Rewards. Suspension or termination notification may be provided through public media vehicles and posted at all Citibank branches, and through written notification to your last known billing address.

We reserve the right to vary these terms from time to time. we agree to give prior notice of any changes, which is not to your benefit. Any notice under this Card Agreement will be deemed to have been given by us if mailed to your last known billing address or within our branches.

We reserve the right to vary or cancel any benefits or features of Citibank Rewards without notice.

We shall be entitled to have an agent or contractor carry out all or part of Citibank Rewards on its behalf. Your consent to us supplying any such agent or contractor with such information is required for them to perform their duties.

Program lidity: The valid redemption period for Rewards communication will be printed on all communication. All requests for redemptions must be received before the expiry date. The time point is defined based on and aligned with the request time as received by the CitiPhone Officer.

What To Do If There Is An Error In Your Bill.

Your Billing Rights. Keep This Notice For Future Use.
This notice contains important information about your rights and our responsibilities under Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill
If you think your billing statement is wrong, or if you need more information about a transaction on your billing statement, write to us (on a separate sheet) as soon as possible at the address provided in the Billing Rights Summary portion on the back of your statement. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- Please sign your letter

If you authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment you must tell us at least three (3) business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice.
We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe your billing statement was correct. After we receive your letter, we cannot try to collect any amount you question, or report your account as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit line. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your balance that are not in question.

If we find that we made a mistake on your billing statement, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may

have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name and address of anyone to whom we reported your account information. We must tell anyone we report you to that the matter has been settled between us when it is finally settled.

If we do not follow these rules, we cannot collect the first USD $50 of the questioned amount, even if your billing statement was correct.

Special Rule for Credit Card Purchases.
If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current address; and
- The purchase price must have been more than USD $50

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Enforcing this Agreement
We can delay in enforcing or fail to enforce any of our rights under this Agreement without losing them.

Assignment
We reserve the right to assign any or all of our rights and obligations under this Agreement to a third party.

Applicable Law
The terms and enforcement of this Agreement shall be governed by the laws of the Territory of Guam (and those laws of the United States of America to the extent applicable) whether they exist already or are enacted in the future (including, without limitation, any governmental acts, orders, decrees, and

regulations, including fiscal and exchange control regulations). We reserve the right to use the courts of any country where we can establish jurisdiction; and, without limiting the generality of any of the foregoing, you hereby irrevocably submit to the jurisdiction of any Guam territorial or Federal Court in any action or proceeding arising out of or related to your account.

For Further Information:

Call the Customer Service telephone number shown on the billing statement. You can also call our 24-Hour CitiPhone at toll free 1-866-688-2484 (if dialing from US Mainland) or (671) 477-2484 (if dialing from Guam or anywhere outside of U.S. Mainland).

Branch address:
402 East Marine Corps Drive, Hagatna, Guam 96910

Mailing address:
P.O. Box FF Hagatna, Guam 96932

Website:
www.citibank.com.gu

citibank

For more information,
Call 477-CITI (2484)
24 hours a day!

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