

After we finish our investigation, one of two things will happen:

- Reasons we can share your personal information
- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
  - **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an A TM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at the address for billing inquiries and correspondence shown on the front of your statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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**PRIVACY**

| <b>FACTS</b>  | <b>WHAT DOES CITIBANK DO WITH YOUR PERSONAL INFORMATION?</b>   |  |                      |                             |
|---|--|--|----------------------|-----------------------------|
| <b>Why?</b>   | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.                       |  |                      |                             |
| <b>What?</b>  | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account balances and employment information</li> <li>• credit history and transaction history</li> </ul> |  |                      |                             |
| <b>How?</b>   | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citibank chooses to share; and whether you can limit this sharing.                                    |  |                      |                             |
| <table border="0"> <tr> <td data-bbox="99 1917 456 2021">Reasons we can share your personal information</td> <td data-bbox="456 1917 1105 2021">Does Citibank share?</td> <td data-bbox="1105 1917 1523 2021">Can you limit this sharing?</td> </tr> </table> |  | Reasons we can share your personal information | Does Citibank share? | Can you limit this sharing? |
| Reasons we can share your personal information  | Does Citibank share?   | Can you limit this sharing?                    |                      |                             |

| Reasons we can share your personal information  | Does Citibank share? | Can you limit this sharing? |
|---|----------------------|-----------------------------|
| <b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                  | No                          |
| <b>For our marketing purposes</b> – to offer our products and services to you   | Yes                  | No                          |
| <b>For joint marketing with other financial companies</b>   | Yes                  | No                          |
| <b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences   | Yes                  | No                          |
| <b>For our affiliates' everyday business purposes</b> – information about your creditworthiness   | Yes                  | Yes                         |
| <b>For our affiliates to market to you</b>  | Yes                  | Yes                         |
| <b>For our nonaffiliates to market to you</b>   | Yes                  | Yes                         |

|                             |  |
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| <b>To limit our sharing</b> | <p>Call 1-877-491-0607 – our menu will prompt you through your choice(s).</p> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us any time to limit our sharing.</p> |
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| <b>Questions?</b> | Call 1-877-491-0607 or call the Customer Service number on the back of your credit card or on your billing statement. |
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| <b>Who we are</b>                    |   |
| <b>Who is providing this notice?</b> | This notice is provided by the retail partner cards group of Citibank, N.A., the bank that issues your credit card. |

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| <b>What we do</b>   |   |
| <b>How does Citibank protect my personal information?</b> | To protect your personal information from unauthorized access and use, we use security measures to comply with federal law. These measures include computer safeguards and secured files and buildings. |
| <b>How does Citibank collect my personal information?</b> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>provide account information or give us your contact information</li> </ul>                    |

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|---|--|
|   | <ul style="list-style-type: none"> <li>• provide employment information or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>  |
| <b>Why can't I limit all sharing?</b>   | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | Your choices will apply to everyone on your account.   |

## Definitions

|                        |  |
|------------------------|--|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with a Citi name; financial companies such as Citigroup Global Markets, Inc. and Banamex USA.</i></li> </ul>       |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.</i></li> </ul> |
| <b>Joint marketing</b> | <p>A formal agreement between nonaffiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance companies and other financial companies.</i></li> </ul>                        |

## Other important information

**For Vermont Residents:** We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.

**For California Residents:** We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

We may share your personal information, as permitted by law, with the retailer whose name is on your card and with the companies related to the retailer. You cannot limit this sharing.

### Important Information about Credit Reporting

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

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