

## SHELL PLATINUM SELECT MasterCard® DISCLOSURES

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>23.99%</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>27.99%</b> This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$2.00.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b> • Cash Advance • Foreign Purchase Transaction	Either <b>\$5</b> or <b>5%</b> of the amount of each cash advance, whichever is greater. <b>3%</b> of each purchase transaction in US dollars.
<b>Penalty Fees</b> • Late Payment • Returned Payment	Up to <b>\$38</b> . Up to <b>\$38</b> .

**How We Will Calculate Your Balance:** We use a method called “daily balance.”

For more information call Citibank, N.A. at 1-866-743-5562. New York residents may contact the New York State Department of Financial Services by telephone, 1-800-342-3736, or visit its website, [www.dfs.ny.gov](http://www.dfs.ny.gov), for free information on comparative credit card rates, fees and grace periods.

## TERMS AND CONDITIONS OF OFFER

- This offer is only valid for new accounts. You must be at least 18 years of age. If you are married, you may apply for a separate account. Citibank, N.A. (“we” or “us”) is the issuer of your Shell Platinum Select MasterCard account. Citibank, N.A. is located in Sioux Falls, SD.
- Federal law requires us to obtain, verify and record information that identifies each person who opens an account, in order to help the government fight the funding of terrorism and money laundering activities. To process the application, we must have your name, home address, date of birth and other identifying information, and we may ask for identifying documents from you as well.
- Please allow four weeks from date of submission to process a completed application.
- We may gather information about you, including from your employer, your bank, credit bureaus, and others, to verify your identity and determine your eligibility for credit, renewal of credit, and future extensions of credit. If you ask us, we will tell you whether or not we requested a credit bureau report, and the names and addresses of any credit bureaus that provided us with such reports.
- To receive a Shell Platinum Select MasterCard, you must meet our applicable criteria bearing on creditworthiness. Your credit limit will be determined by the income you provided and a review of your debt, including the debt listed on your credit report. You will be informed of the amount of your credit limit when you receive your card. Some credit limits may be as low as \$750. Please note that cash advances may be limited to a portion of your credit limit.
- You authorize us to share with Shell and its affiliates experiential and transactional information regarding your activity with us.
- **Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.
- **Notice to Wisconsin Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

### Shell Platinum Select MasterCard Rewards Program Information

You may earn statement credits on Shell fuel purchases based upon the total qualifying purchases you make each billing cycle with your Shell Platinum Select MasterCard. Qualifying purchases are purchases you make with your Shell Platinum Select MasterCard for personal, family or household purposes.

If you make qualifying purchases totaling \$500 or more in a single billing cycle, you will receive a cents per gallon statement credit on the first 100 gallons of Shell fuel you purchase with your Shell Platinum Select MasterCard in the next billing cycle. The amount of your credit is based upon the total amount of qualifying purchases as shown below:

Total Qualifying Purchases In Billing Cycle	Per Gallon Credit Next Billing Cycle
\$500 - \$999.99	10¢
\$1,000 - \$2,499.99	15¢
More than \$2,499.99	20¢

You must make at least \$500 in qualifying purchases in a billing cycle to be eligible for a credit in the next billing cycle. The total amount of your qualifying purchases in a billing cycle will be determined after deducting the amount of any credits posted to your account in the billing cycle.

Only Shell gasoline and diesel fuel purchases made at Shell branded locations in the United States are considered Shell fuel purchases and are eligible for a credit. Purchases of aviation fuels are not eligible for a credit. Credits will not carry-over into subsequent billing cycles. Credits will be automatically posted to your monthly billing statement as a single statement credit. You will not be eligible to earn or receive credits if your account is closed (whether closed by you or us) or if you default under the terms of your card agreement.

When you become a cardmember, you will receive the full Shell Platinum Select MasterCard Rewards Program Terms and Conditions, which we may change at any time with 30 days prior written notice.

**SHELLCOB0315**