

**Please read these Terms and Conditions.**

By submitting this Application, you request on behalf of yourself and the Business that Citibank, N.A. (Citibank) establish a CitiBusiness® / AAdvantage® Platinum Select® World MasterCard® account ("Account") and issue a CitiBusiness® / AAdvantage® Platinum Select® World MasterCard® ("Card") accessing such Account, to you and any additional Cardholders you have designated. You understand that all information provided in this Application must be verifiable and accurate. Both you and the Business shall be liable individually and jointly for all charges and balances on the Account. The Account established and Cards issued hereunder shall be used for business purposes and shall be governed by the cardmember agreement ("Card Agreement") provided when the Card is issued, and as it may be amended from time to time.

Federal law requires Citibank to obtain, verify and record information that identifies each person and Business who opens an account, in order to help the government fight the funding of terrorism and money laundering activities. To process the Application, Citibank must have your name, street address, date of birth and other identifying information such as your Social Security Number. Also, Citibank must obtain the Business' legal name, its street address, and its Taxpayer Identification Number. You understand that Citibank may ask for additional identifying documents from you and the Business as well.

Citibank is authorized to investigate, obtain, and exchange credit reports about you and the Business from time to time. Information gathered about you or the Business may be used to verify your identity and the identity of the Business and to determine eligibility for the Account and any renewal or extension of credit. If asked, Citibank will indicate whether a consumer credit report has been obtained and the name and address of the agency that supplied the report.

By completing this application, you authorize Citibank to report to American Airlines, AAdvantage® miles earned with Citibank. You also authorize Citibank to share with American Airlines experiential and transactional information regarding your activity with Citibank.

If this Application for an Account is approved, a specific revolving credit line will be assigned based upon your credit report and/or the credit report of the Business. Once you receive the Card, you must contact Citibank if a higher revolving credit line is desired. You understand that Citibank may require that you submit additional documentation, such as the Business's financial statements, in order to process your request for a credit line increase. The Authorized Officer must be 18 years of age or older. This offer is available only if the Business does not already have a CitiBusiness® / AAdvantage® Platinum Select® World MasterCard® and, within the previous 90 days, has not applied for or received a CitiBusiness® / AAdvantage® Platinum Select® World MasterCard®.

<b>CREDIT CARD DISCLOSURES</b>	
<b>Annual Percentage Rate (APR) for purchases</b>	15.24% variable .
<b>Other APRs</b>	Cash advance APR: 21.99% variable. Default APR: 29.99% variable. See explanation below.*
<b>Variable rate information</b>	Your APRs may vary each billing period. The rate for purchases equals the U.S. Prime Rate** plus 11.99%. The cash advance APR equals the U.S. Prime Rate plus 16.99%, with a minimum APR of 21.99%. The default APR equals the greater of (1) the Prime Rate plus up to 23.99% or (2) up to 29.99%.***
<b>Grace period for repayment of the balance for purchases</b>	Not less than 20 days if you pay your total new balance in full each billing period by the due date.
<b>Method of computing the balance for purchases</b>	Average daily balance (including new purchases).
<b>Minimum finance charge</b>	50 cents.
<b>Fee for additional cards</b>	None.
<b>Annual fees</b>	Annual Membership Fee: \$0.00 for 12 months, \$95.00 thereafter.
<b>Fee for foreign purchases</b>	3% of the U.S. dollar amount of each purchase made outside the U.S., whether made in U.S. dollars or in a foreign currency.
<b>Transaction fee for cash advances:</b>	3% of each cash advance; \$5 minimum.
<b>Transaction fee for</b>	3% of the amount of each balance transfer, \$5 minimum.

**balance transfers:**

**Late fee:** \$15 on balances up to \$100; \$29 on balances of \$100 up to \$250; and \$39 on balances of \$250 and over.

\* All your APRs may automatically increase up to the Default APR if you default under any cardmember agreement that you have with us because you fail to make a payment to us when due, or you make a payment to us that is not honored.

\*\* For each billing period we use the U.S. Prime Rate published in *The Wall Street Journal* two business days prior to the Statement/Closing Date for that billing period.

\*\*\* Factors considered in determining your Default APR may include how long your account has been open, the timing or seriousness of a default, or other indications of account performance.

We apply your payments to low APR balances before higher APR balances. That means your savings will be reduced if you make transactions that are subject to higher APRs.

**Rates, fees, and terms may change:** We have the right to change the rates, fees, and terms at any time, for any reason in accordance with the cardmember agreement and applicable law. These reasons may be based on information in the business' or your credit report, such as failure to make payments to another creditor when due, amounts owed to other creditors, the number of credit accounts outstanding, or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive advance notice and a right to opt out in accordance with applicable law.

### Award Program Information

American Airlines reserves the right to change AAdvantage® program rules, regulations, travel awards and special offers at any time without notice and to end the AAdvantage® program with six months notice. Any such changes may affect your ability to use the mileage awards or credits that you have accumulated. Members may not be able to obtain all offered awards at all times or use awards for all destinations or on all flights. AAdvantage® travel awards, mileage accrual and special offers are subject to government regulations. Unless specified, AAdvantage® miles earned through this promotion/offer do not count toward elite status qualification or AAdvantage Million Miler<sup>SM</sup> status. American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvantage® program, visit [www.aa.com/aadvantage.com](http://www.aa.com/aadvantage.com).

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