

SHELL DRIVE FOR FIVE® CREDIT CARD DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	26.74% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	29.99% This APR will vary with the market based on the Prime Rate.*
How to Avoid Paying Interest on Purchases	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.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None
Transaction Fees • Cash Advance	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
Penalty Fees • Late Payment	Up to \$38 .

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

For more information call Citibank, N.A. at 1-800-331-3703. 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, for free information on comparative credit card rates, fees and grace periods.

*This variable APR will not exceed 29.99%.

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 Drive for Five® Card account. Citibank, N.A. is located in Sioux Falls, SD.
- To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any authorized user you add to your account.
- 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 Drive for Five Card, you must meet our credit qualification criteria. 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 limits may be as low as \$200. 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 Drive for Five® Program Information

You will receive statement credits based upon fuel purchases made with your Shell Drive for Five Card at Shell locations within the United States. You will earn a credit of five cents (\$0.05) per gallon on fuel purchases. Gallons purchased will be considered for a discount in the billing cycle they are posted to your account. Credits will be earned only on fuel purchases made for personal, family or household purposes.

When calculating the amount of the credit, we will multiply the number of gallons purchased by five cents (\$0.05) and round to the nearest cent. In the event gallon information is not available for a specific transaction, we will determine the number of gallons purchased by dividing the total purchase amount by an average price per gallon amount obtained from the U.S. Department of Energy.

Credits will be automatically posted to your monthly billing statement. Your account must remain open and current in order for you to earn credits. When you become a cardmember, you will receive the full Shell Drive for Five Program Terms and Conditions, which we may change at any time upon thirty (30) days prior written notice.

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