

The Citi Price Rewind Program

Description of Coverage:

Citi Price Rewind is a complimentary benefit that will search retailers' sites for 30 calendar days from the date of purchase to find you a better price of at least \$25 on many items you purchase. If you purchase an item entirely with your Citi card, you can register your covered purchase at citi.com/pricerewind, and if within 30 days from the original purchase date a lower price of at least \$25 is advertised for the same item by the same manufacturer in a Printed Advertisement or on a non-auction Internet Advertisement, or a validated lower online price is provided from a price tracking entity authorized by Citi, you may be eligible to receive a refund of the price difference, up to \$250 per item (up to a maximum of \$1,000 per Eligible Person per calendar year.) The advertisement must have been published or disseminated by the merchant on or within 30 days after the original purchase date and must be for the same item by the same manufacturer for a lower price. Same item means the same model number and same model year. Items purchased with Thank You points, gift cards or store credits are not eligible for this program. This service is only available on Citi Cards and at no additional cost. Business Cards are not eligible for this program.

What is Covered:

Subject to the exclusions below, new items purchased in a retail store or on the Internet and paid for entirely with your Citi card qualifies you for the Citi Price Rewind Program.

What is not Covered:

The Citi Price Rewind Program does not apply to:

- Boats;
- Motorized vehicles (including but not limited to airplanes, automobiles and motorcycles), or their motors, equipment, and accessories (including but not limited to communication devices intended solely for use in the vehicle);
- Consumables and perishables;
- Items which the Eligible Person damages through alteration (including cutting, sawing, or shaping);
- Land, permanent structures and fixtures (including but not limited to buildings, homes, dwellings, and building and home improvements);
- Travelers' checks, tickets of any kind, negotiable instruments, bullion, stamps, rare or precious coins, cash or its equivalent, lottery tickets or tickets to events or for entertainment;
- Live plants or animals;
- Used, antique, recycled, previously owned, rebuilt, or remanufactured items, whether or not the Eligible Person knew the item was used, antique, recycled, previously owned, rebuilt, or remanufactured;
- Items for which the Printed or Internet Advertisement containing the lower price was published or disseminated by the merchant more than 30 days after the Eligible Person's purchase;
- Items purchased subject to rebate, redeemable manufacturer's coupon, or any refund of any sort, in which case the purchase price will be determined by taking into account any such rebate or refund;
- Customized/personalized, unique and one-of-a-kind items;
- Items purchased for resale, professional or commercial use;
- Services (including but not limited to the performance or rendering of labor on new parts eligible for this program or maintenance, repair or installation of products, goods or property, or professional advice of any kind);
- Jewelry (watches are not considered jewelry for this program), collectibles, art, antiques, special order, rare one-of-a-kind items;
- Stuffed or mounted animals, animal or fish trophies;
- Airline tickets or transportation tickets of any kind;
- Differences in price due to shipping, handling costs or sales tax;
- Items purchased by a non-U.S. resident;
- Items purchased and/or delivered from merchants outside of the United States;
- Merchandise offered through special offerings by Citibank, N.A.

This Coverage does not apply to items advertised in or as a result of price comparisons based on merchant fliers, price lists, price quotes or bids from merchants, advertisements of "limited quantities", "out of stock" items, "going-out-business" sales, "cash only" sales, closeouts, price reductions due to manufacturer's coupons, "free" items or where the advertised price includes "bonus" or "free" offers, special financing, installation or rebate, or one of a kind or other limited offers and prices advertised 31 days after the original purchase by the Eligible Person.

What constitutes an advertisement at a lower price:

Printed Advertisements:

A Printed Advertisement is an advertisement appearing in a newspaper, magazine, store circular, or catalog which states the authorized dealer or store name, item (including model number), and sale price. **In order to receive a refund of the price difference, the advertisement must have been published on or within 30 days after the original purchase date and must be for the same (including model number) item by the same manufacturer for a lower price of at least \$25.00.**

Internet Advertisements:

An Internet Advertisement is an advertisement appearing on the Internet on a site whose primary purpose is the sale of merchandise and which states the authorized dealer or online store name, item (including model number), and sale price. Internet Advertisements include the online versions of Printed Advertisements. **In order to receive a refund of the price difference, the advertisement must have been disseminated by the Internet merchant with a valid tax identification number on or within 30 days after the original purchase date and must be for the same (including model number) item by the same manufacturer for a lower price of at least \$25.00.**

To File a Claim:

1. If you have registered your covered purchase and a lower price is found, you will need to visit citi.com/pricerewind and follow the 4 steps to request your refund online. Please note that you will need to upload a photo copy or scanned copy of your original receipt.

OR

2. If you would like to file a claim based on an advertised lower price you found, **you can file your claim directly by contacting Citicorp Insurance Services, Inc. toll-free at 1-866-934-1140.** Claim assistance is available Monday-Friday, 8am-8pm, ET. General information is available Monday-Friday, 7am-7pm; Saturday and Sunday 9am-9pm, ET. At your request, a claim form will be sent to you for completion;

3. Claims submitted by mail must have legible copies of these two forms of proof-of-purchase with your claim form:

- Your original merchant or credit card receipt showing the item purchased.
- Copy of credit card statement showing purchase was made with Citi credit card.

4. If you are not filing a claim based on a validated lower online price from a price tracking entity authorized by Citi, you will need to include with your claim form a legible copy of the advertisement showing the lower price.

5. Mail or fax your claim form with all required documents **within 90 days** from the date of purchase to:

Citicorp Insurance Services, Inc.
P. O. Box 901024
Fort Worth, TX 76101
Call toll-free 1-866-934-1140
Fax to 1-817-820-5917

6. Once the required documentation is submitted and your claim is verified, you will receive a check for the price difference, up to a maximum of \$250. **All required claim documentation must be received by the claim administrator within 90 days of the Purchase Date.**

Claim Limitations:

Coverage is subject to a limit of \$1,000 per Eligible Person per calendar year, regardless of the number of accounts or cards held by each cardmember. Multiple purchases of the same item are limited to a \$250 maximum claim payment per sales receipt. Claim payment on any claim will not include merchant's credit, discount and/or manufacturer's rebates, and shipping and handling fees. We will only pay one claim per item per day regardless of whether the item is advertised by the same merchant for two (2) different prices on the same day. The required minimum price difference for claim consideration is \$25. For cardmembers who qualify for benefits for the same transaction under Citi Price Rewind, Internet Price Protection and Price Protection coverages, or any combination of those coverages, the Company will only pay under the coverage providing the highest benefit and no benefits will be due under the other coverages.

General Provisions of the Citi Price Rewind Program:

This Description of Coverage is an important document and is not a contract of insurance. It is simply an informative statement to each Eligible Person of the principal provisions of the insurance. Complete provisions pertaining to this program of insurance are contained in Policy Number 80609 and Endorsement Number 80889 issued and underwritten by Triton Insurance Company, with administrative offices in Texas. In the event of a conflict between a statement in this Description of Coverage and any provisions in the Policy, the Policy will govern. Citi reserves the right to alter the terms of the Citi Price Rewind Program at any time with 30 days notification. No benefits will be provided in the event of fraud.

Benefits to Cardmember:

These benefits do not apply if the cardmember's card privileges have been cancelled. However, insurance benefits will still apply for any benefit they were eligible for prior to the date that their account was suspended or cancelled, subject to the terms and conditions of coverage.

Legal Action:

No action at law or equity shall be brought to recover on the Policy prior to the expiration of sixty (60) days after written proof has been furnished in accordance with the terms of the Policy.

No Assignment of Benefits:

No person or entity other than the Citi cardmember shall have any legal or equitable right, remedy or claim under or arising out of this coverage. No rights or benefits provided to a Citi cardmember under the Citi Price Rewind Program may be assigned without the prior written consent of the Claim Administrator. Any assignment or transfer without the prior written consent of the Claim Administrator shall be null and void.

Cancellation:

Citi can cancel the Citi Price Rewind program at any time or choose not to renew the insurance coverage for all cardmembers. If Citi does cancel, you will be notified at least thirty (30) days in advance. If the insurance company terminates, cancels or chooses not to renew the coverage to Citi, you will be notified as soon as practicable. Such cancellation shall be without prejudice to any claim originating prior to the effective date of cancellation, termination or non-renewal, subject to the Description of Coverage.

Ineligibility:

Citi Price Rewind is not available in American Samoa, Micronesia, Guam, Marshall Islands, Northern Mariana Islands, Palau, Virgin Islands, Armed Forces Americas, Armed Forces Elsewhere, and Puerto Rico