

PHILLIPS 66®-CONOCO®-76® COMMERCIAL CREDIT CARD DISCLOSURES

Annual Percentage Rate (APR) for Purchases	23.00% variable.
Other APRs	Default APR: 29.99% variable. See explanation below.*
Variable Rate Information	Your APRs may vary each billing period.** The purchase APR equals the Prime Rate plus 14.99% (with a minimum of 23.00%). The default APR equals the greater of (1) the Prime Rate plus up to 23.99% or (2) up to 29.99%.
Method of Computing the Balance for Purchases	Average daily balance. This includes new purchases.
Minimum Finance Charge	\$2.99.
Late Fee	The greater of \$20.00 or 2.50% of the account balance as of the payment due date.

***How can your actions trigger the default APR?** If you default under any card agreement you have with us because you

- do not make the minimum payment when due,
- go over the credit line, or
- make a payment to us that is not honored,

all your APRs may automatically increase to the default APR. We set your default APR by reviewing

(1) the seriousness of your default with us and (2) your credit history.

****How do we calculate variable rates?** For each billing period we calculate the Prime Rate two business days before the Closing Date. At that time, we select the highest Prime Rate published in *The Wall Street Journal* within the last ninety days.

TERMS AND CONDITIONS OF OFFER

- This account is only for business or commercial purchases. It is not for personal, family or household purposes. Citibank, N.A. ("we" or "us") is the issuer of the 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 the Business' legal name, its street address, and its taxpayer identification number. Also, if applicable, we must have the Responsible Individual's name, street address, date of birth and other identifying information. We may ask for additional identifying documents from you as well.
- We may gather information about you, including from your employer, your bank, credit bureaus, and others, to verify your identity and to 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.
- You authorize us to share with the retailer for whom this card is issued and its affiliates experiential and transactional information regarding you and your account.
- To receive a Phillips 66[®]-Conoco[®]-76[®] Commercial Credit Card, you must meet our credit qualification criteria. Your credit limit will be determined by a review of your credit report, and in some instances, a review of such other financial information as we may ask you to provide. You will be informed of the amount of your credit line when your account is opened.
- If approved for credit, you will receive a card agreement with your card(s).

Rewards Program Information

You will receive statement credits based upon fuel purchases made with your Phillips 66-Conoco-76 Commercial Card at Phillips 66[®], Conoco[®] or 76[®] locations within the United States. Each billing cycle, you will earn a credit of five cents (\$.05) per gallon on each gallon of Phillips 66[®], Conoco[®] or 76[®] fuel purchased in excess of one hundred (100) gallons and up to eight hundred (800) gallons. Gallons purchased will be considered for a credit in the billing cycle they are posted to your account. The maximum amount of credits you may earn in any billing cycle is thirty-five dollars (\$35).

When calculating the amount of credit, we will multiply the number of gallons by five cents (\$.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 credited 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 Rewards Program Terms and Conditions, which we may change at any time with thirty (30) days prior written notice.

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