

BP-Citibank MasterCard Terms and Conditions

Terms and conditions apply (available on request). Fees and charges apply. Subject to your acceptance you will be billed an annual account fee which is currently \$79 for the Primary BP-Citibank MasterCard, and \$30 for an Additional BP-Citibank MasterCard.

Δ Terms and Conditions apply. 5% cash back rebates with BP are limited to the first \$300 you spend at participating outlets each Statement Period. Any spend over \$300 at BP each Statement Period will earn a 1% cash back rebate.

*** All other Retail Purchases and bill payments (excluding purchases at BP) made using your card will give you 1% Cash Back on the first \$60,000 spent on your account in any 12 month period from the date you are enrolled in the BP Cash Back program. All Cash Back will be automatically credited# to your account at the start of the next Statement Period. The Cash Back amount earned in your monthly statement period (eg. Nov 15 - Dec 14) will be reflected in a Cash Back summary on that month's statement (eg. December statement). This Cash Back will then be credited on the first day of the next Statement Period (eg. Dec 15).

Accumulated benefits are forfeited if the account is suspended or closed.

^Transferred balances are repaid first. At the end of the balance transfer offer period your interest rate will revert to the standard interest rate of 17.95%p.a., which is variable, subject to change and Citibank's credit criteria.

†In addition, Citibank will give you cash back with "Hero Partners" from time to time. Specific terms and conditions will be provided with Hero Partner offers. All other Retail Purchases and bill payments (excluding purchases at BP or Hero Partner outlets) made using Your Card will give you 1% Cash Back on the first \$60,000 spent on Your Account in any 12 month period from the date You are enrolled in the BP-Cash Back program. All Cash Back will be automatically credited#to Your Account at the start of the next Statement Period. The Cash Back amount earned in Your monthly statement period (e.g. Nov 15 - Dec 14) will be reflected in a Cash Back summary on that month's statement (E.g. Dec statement). This Cash Back will then be credited on the first day of the next Statement Period (E.g. Dec 15).

‡Accumulated benefits are forfeited if the account is suspended or closed.

◇Allow up to 8 weeks delivery of your pre-paid petrol card after the first use of your BP-Citibank MasterCard"

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