

## Citi Double Cash Credit Card

### Key rewards (or offers, benefits)

- 2% Cash Back Unlimited: 1% cash back when you buy, plus an additional 1% as you pay, on every purchase. No category restrictions or enrolment needed. No limit on the amount of cash back you can earn.
- Low Intro APR on balance transfers for 18 months: 0% Intro APR for 18 months on balance transfers; after that, the variable APR will be 19.24% - 29.24%, based on your creditworthiness.
- No annual fee
- \$0 liability on unauthorized charges
- Mastercard® ID Theft Protection™ available for no additional charge

### Additional rewards (or offers, benefits)

- 24/7 Customer Service: Our customer service representatives are available to assist you 24 hours a day, 7 days a week.
- Tap Your Card with Contactless Pay: Shop safely with a contactless-chip enabled card. Just tap your card on the payment reader and go in seconds.
- Digital Wallets: Digital Wallets let you shop with confidence in millions of places online, within apps and in stores. With digital wallets you can speed through checkout and continue to enjoy all the great benefits that come with your card. Learn how to get started and how digital wallets can help protect your card information at [citi.com/digitalservices](https://citi.com/digitalservices).
- 24 Hour Fraud Protection: Citi will alert you if we see unusual activity on your account.
- Help Keep Your Identity Safe: The ID Theft Protection program offered by Mastercard helps eliminate the worry of identity theft by monitoring the information you choose to protect and alerting you if suspicious activity is found. It takes just a few minutes to enroll for free, and as soon as you do, your monitoring begins. Visit [mastercardidps.idprotectiononline.com](https://mastercardidps.idprotectiononline.com) to learn more
- \$0 Liability on Unauthorized Charges: You're completely protected against unauthorized charges on your account. At Citi, you will not be responsible for a charge that you did not authorize, online or otherwise. For additional information on this, please visit [cardbenefits.citi.com](https://cardbenefits.citi.com) for details.
- Citi Entertainment: Citi Entertainment takes the once out of once in a lifetime. Get special access to purchase tickets to thousands of events,

including presale tickets and exclusive experiences for the year's most anticipated concerts, sporting events, dining experiences and more.

#### Redemption Options

- Redeem your points for cash back as a statement credit, direct deposit or check. Or explore other ways to redeem points including for gift cards, travel and Shop with Points at Amazon.com

#### APR & Fees details

- Introductory rate of 0% for 18 months from date of first transfer for balance transfers completed within 4 months of account opening. After the introductory period ends, a variable APR of 19.24% - 29.24%, based on your creditworthiness, applies to unpaid promotional balances and new balance transfers. The variable APR for purchases is 19.24% - 29.24%, based on your creditworthiness. For Citi Flex Plans subject to an APR, the variable APR is 19.24% - 29.24%, based on creditworthiness. For Citi Flex Pay Plans subject to a Plan Fee, a monthly fee of up to 1.72% will apply, based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors. Variable cash advance APR - 29.99%. Variable Penalty APR up to 29.99% and applies if you pay late or your payment is returned.
- Minimum interest charge – \$0.50.
- Annual Fee – None.
- Fee for foreign purchases – 3% of the U.S. dollar amount of each purchase.
- Cash advance fee – either \$10 or 5% of the amount of each cash advance, whichever is greater.
- Balance transfer fee – intro fee of 3% of each transfer (\$5 minimum) completed within the first 4 months of account opening. After that, 5% of each transfer (\$5 minimum). New cardmembers only. Subject to credit approval. Additional limitations, terms and conditions apply. You will be given further information when you apply.

#### Sources

- <https://www.citi.com/credit-cards/citi-double-cash-credit-card?category=view-all-credit-cards&intc=megamenu~findicons~vac&afc=1C2>

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## Citi Premier Credit Card

### Welcome offer

- 60,000 Bonus Points: Earn 60,000 bonus points after spending \$4,000 in the first 3 months of account opening, redeemable for \$600 in gift cards or travel rewards at [thankyou.com](https://thankyou.com).

### Key rewards (or offers, benefits)

- Earn 3X points on restaurants, supermarkets, gas stations, air travel, and hotels.
- Earn 1X points on all other purchases.
- 10X points on Hotel and Car Rental Bookings on the Citi Travel portal through 6/30/2024
- 3X points on Air Travel and Other Hotels
- 3X points on supermarket spend
- Annual Hotel Savings Benefit
- 3X points for Restaurants spend
- 3X points for Gas Station spend
- 1X points on All Other Purchases
- No foreign transaction fees
- \$0 liability on unauthorized charges
- No limit on the points you can earn and points don't expire
- Transfer ThankYou Points to participating airline loyalty programs
- Annual fee: \$951 Purchase Rate: 21.24%- 29.24% Variable APR.<sup>1</sup> Bonus ThankYou® Points are not available if you have received a new account bonus for a Citi Premier account in the past 48 months

### Additional rewards (or offers, benefits)

- \$100 Annual Hotel Savings Benefit: Enjoy \$100 off a single hotel stay of \$500 or more, excluding taxes and fees, through [thankyou.com](https://thankyou.com), once per calendar year.<sup>2</sup>
- No Foreign Transaction Fees: When you're ready to travel, enjoy your trip to the fullest with no foreign transaction fees
- Points Transfer: Transfer ThankYou® Points to participating airline loyalty programs including TrueBlue®, Virgin Atlantic Flying Club and Singapore

Airlines KrisFlyer, to get flights faster. There is no fee, and the minimum transfer is only 1,000 points.

- Tap Your Card with Contactless Pay: Shop safely with a contactless-chip enabled card. Just tap your card on the payment reader and go in seconds.
- Additional Cards: Add an authorized user to your account at no additional cost and earn points faster. After all, the benefits of this card are so amazing they're worth sharing.
- Digital Wallets: Digital Wallets let you shop with confidence in millions of places online, within apps and in stores. With digital wallets you can speed through checkout and continue to enjoy all the great benefits that come with your card. Learn how to get started and how digital wallets can help protect your card information at [citi.com/digitalservices](https://citi.com/digitalservices).
- Citi Entertainment: Citi Entertainment® takes the once out of once in a lifetime. Get special access to purchase tickets to thousands of events, including presale tickets and exclusive experiences for the year's most anticipated concerts, sporting events, dining experiences and more.

#### Redemption Options

- Shop with Points: Earn ThankYou® Points with your Citi Premier® Card and use them online at Amazon.com or BestBuy.com
- Gift Cards: When you redeem ThankYou® Points with your Citi Premier® Card, you can treat yourself to just about anything. Choose from a large selection of gift cards including department and home stores as well as restaurants. 60,000 ThankYou® Points are redeemable for \$600 in gift cards or travel rewards at [thankyou.com](https://thankyou.com).
- Travel Rewards: Redeem your Citi Premier® Card's ThankYou® Points for flights, hotels, cruises and more.
- No Expiration and No Limit on Earning Points: ThankYou® Points don't expire and there's no limit on the number of points you can earn with this card.

#### APR details

- Annual Percentage Rate (APR) for Purchases: 21.24% to 29.24%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.
- APR for Balance Transfers: 21.24% to 29.24%, based on your creditworthiness, for transfers completed within 2 months from date of

account opening. These APRs 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.<sup>b</sup>
- APR for Citi Flex Plan: 21.24% to 29.24%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.

#### Fees details

- Annual Fee: \$95
- Transaction Fees
  - Balance Transfer: Either \$5 or 5% of the amount of each transfer, whichever is greater.
  - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
  - Foreign Purchase Transaction: None
- Penalty Fees
  - Late Payment: Up to \$41
  - Returned Payment: Up to \$41

#### Sources

- <https://www.citi.com/credit-cards/citi-premier-credit-card?category=view-all-credit-cards&intc=megamenu~findicons~vac&afc=1C2>
- <https://online.citi.com/US/ag/cards/displayterms?app=UNSOL&HKOP=c43217c4c5a3428703b4a7320e22c917ce1dd53aa57545b4ec8f8642521f5134>

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#### Citi Custom Cash Credit Card

##### Welcome offer

- \$200 CashBack: Earn \$200 cash back after you spend \$1,500 on purchases in the first 6 months of account opening.

##### Key rewards (or offers, benefits)

- Earn 5% cash back on your top eligible spend category each billing cycle up to \$500 spent. 5% eligible categories: Restaurants, gas stations, grocery stores,

select travel, select transit, select streaming services, drugstores, home improvement stores, fitness clubs, live entertainment.

- Earn 1% cash back thereafter on all other purchases.
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#### Additional rewards (or offers, benefits)

- Automatic Account Alerts: Alerts keep you informed and stress-free. Once you've set up alerts, we'll remind you about your balance levels, payments due, or when you go over your credit limit, by email or directly on your mobile phone.
- Tap Your Card with Contactless Pay: Shop safely with a contactless-chip enabled card. Just tap your card on the payment reader and go in seconds.
- Digital Wallets: Digital Wallets let you shop with confidence in millions of places online, within apps and in stores. With digital wallets you can speed through checkout and continue to enjoy all the great benefits that come with your card. Learn how to get started and how digital wallets can help protect your card information at [citi.com/digitalservices](https://citi.com/digitalservices).
- Bank anywhere with the Citi Mobile® App: The Citi Mobile® App gives you access to your account virtually anywhere, anytime. View your current balance, available credit, your spend summary, easily make payments and so much more.
- Choose Your Payment Due Date: Choose to pay your bill on any available due date in the beginning, middle or end of the month. Enjoy the flexibility of paying your full balance or just the minimum payment due each month.
- Mastercard ID Theft Protection
- Offered by Mastercard, this program helps eliminate the worry of identity theft by monitoring and alerting cardholders if suspicious activity is found. It takes just a few minutes to enroll for free, and as soon as you do, your monitoring begins.<sup>2</sup>
- \$0 Liability on Unauthorized Charges: You're completely protected against unauthorized charges on your account. At Citi, you will not be responsible for a charge that you did not authorize, online or otherwise. For additional information on this, please visit [cardbenefits.citi.com](https://cardbenefits.citi.com) for details.
- Free Access to your FICO® Score: View your FICO® Score anytime, with no impact to your score. It's updated monthly and easy to find on the Citi Mobile® App and Citi® Online. See the key factors affecting your score and more.

- Fraud Early Warning: Fraud Early Warning monitors your account for suspicious activity. If we detect a potentially fraudulent transaction, we'll contact you to validate it and take the appropriate action to protect your account.
- Citi® Quick Lock: Misplaced your card? Use Citi® Quick Lock to instantly block new charges, while allowing recurring charges to continue without disruption. It buys you peace of mind and time to find your card.
- 24/7 Customer Service: Our customer service representatives are available to assist you 24 hours a day, 7 days a week.
- Citi Entertainment: Let Citi Entertainment bring the fun to you. Through the Citi Entertainment program you can enjoy access to music, sports, culinary experiences and more — from virtually anywhere.
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#### Redemption Options

- Redeem your points for cash back as a statement credit, direct deposit or check. Or explore other ways to redeem points including for gift cards, travel and Shop with Points at Amazon.com

#### APR details

- Annual Percentage Rate (APR) for Purchases: 0% introductory APR for 15 months from date of account opening. After that, your APR will be 19.24% to 29.24%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.
- APR for Balance Transfers: 0% introductory APR for 15 months from date of first transfer when transfers are completed within 4 months from date of account opening. After that, your APR will be 19.24% to 29.24%, based on your creditworthiness. These APRs 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.
- APR for Citi Flex Plan: 19.24% to 29.24%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.
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#### Fees details

- Annual Fee: None
- Transaction Fees
  - Balance Transfer: Either \$5 or 5% of the amount of each transfer, whichever is greater.
  - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
  - Foreign Purchase Transaction: None
- Penalty Fees
  - Late Payment: Up to \$41
  - Returned Payment: Up to \$41

#### Sources

- <https://www.citi.com/credit-cards/citi-custom-cash-credit-card?category=view-all-credit-cards&intc=megamenu~findicons~vac&afc=1C2>
- <https://online.citi.com/US/ag/cards/displayterms?app=UNSOL&HKOP=c43217c4c5a3428703b4a7320e22c917ce1dd53aa57545b4ec8f8642521f5134>

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### CITI / AADVANTAGE PLATINUM SELECT WORLD ELITE MASTERCARD

#### Welcome offer

- Earn 50,000 American Airlines AAdvantage® bonus miles after making \$2,500 in purchases within the first 3 months of account opening.

#### Key rewards (or offers, benefits)

- No annual fee for the first year, \$99 after that
- Earn 2 AAdvantage miles for every \$1 spent at restaurants, gas stations, and eligible American Airlines purchases.
- Earn 1 AAdvantage mile for every \$1 spent on all other purchases.
- Earn 1 Loyalty Point for every 1 eligible mile earned from purchases.
- First checked bag free on American Airlines domestic itineraries
- No foreign transaction fees
- No limit on the miles you can earn
- Preferred boarding on American Airlines flights
- 25% savings on American Airlines inflight food and beverage purchases



#### Additional rewards (or offers, benefits)

- \$125 American Airlines Flight Discount: Earn a \$125 American Airlines Flight Discount after you spend \$20,000 or more in purchases during your cardmembership year and renew your card.
- First Checked Bag Free: First checked bag free on domestic American Airlines itineraries for you and up to 4 companions traveling with you on the same reservation.
- Preferred Boarding: Enjoy preferred boarding on American Airlines flights so you can save time and be more productive.
- 25% Savings on Inflight Food and Beverage: Receive 25% savings on food and beverage purchases when you use your card on American Airlines flights.
- Digital Wallets: Digital Wallets let you shop with confidence in millions of places online, within apps and in stores. With digital wallets you can speed through checkout and continue to enjoy all the great benefits that come with your card. Learn how to get started and how digital wallets can help protect your card information at [citi.com/digitalservices](https://citi.com/digitalservices).
- Tap Your Card With Contactless Pay: Shop safely with a contactless-chip enabled card. Just tap your card on the payment reader and go in seconds.
- Citi Entertainment: Citi Entertainment takes the once out of once in a lifetime. Get special access to purchase tickets to thousands of events, including presale tickets and exclusive experiences for the year's most anticipated concerts, sporting events, dining experiences and more.

#### Redemption Options

- Redeeming AAdvantage® Miles: Use your AAdvantage® miles to travel to over 1,000 destinations worldwide, with flexible redemption options for one-way or round trip awards on American Airlines. Your AAdvantage® miles can also be redeemed for Business and First Class upgrades, car rentals, hotel stays or vacation packages. The choice is yours.
- No Mileage Cap: There's no limit to the number of AAdvantage® miles you can earn.

#### APR details

- Annual Percentage Rate (APR) for Purchases: 21.24% to 29.99%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.

- APR for Balance Transfers: 21.24% to 29.99%, based on your creditworthiness, for transfers completed within 2 months from date of account opening. These APRs 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.
- APR for Citi Flex Plan: 21.24% to 29.99%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.

#### Fees details

- Annual Fee: \$99. However, the annual fee is waived for the first 12 months.
- Transaction Fees
  - Balance Transfer: Either \$5 or 5% of the amount of each transfer, whichever is greater.
  - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
  - Foreign Purchase Transaction: None
- Penalty Fees
  - Late Payment: Up to \$41
  - Returned Payment: Up to \$41

#### Sources

- <https://www.citi.com/credit-cards/citi-aadvantage-platinum-elite-credit-card?category=view-all-credit-cards&intc=megamenu~findicons~vac&afc=1C2>
- <https://www.citicards.com/cards/credit/displayterms/flow.action?app=UNSOL&HKOP=5c41b088bfed5780b87569fe3e4283c177298f716aaf560bc26957c9c96490a3>

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#### COSTCO ANYWHERE VISA CARD BY CITI

##### Key rewards (or offers, benefits)

- 4% on eligible gas and EV charging for the first \$7,000 per year and then 1% thereafter.
- Unlimited 3% on restaurants and eligible travel, including Costco travel.
- Unlimited 2% on all other purchases from Costco and Costco.com.

- Unlimited 1% on all other purchases.

#### Additional rewards (or offers, benefits)

- Damage & theft purchase protection
- No foreign transaction fees
- Travel and emergency assistance
- Worldwide car rental insurance
- Travel accident insurance
- Roadside assistance dispatch service
- Damage & Theft Purchase Protection: Shop with more confidence — Damage & Theft Purchase Protection may cover you for repairs or a refund if purchases made with your Citi card are damaged or stolen within 120 days of purchase (90 days for New York residents).
- Digital Wallets: Digital Wallets let you shop with confidence in millions of places online, within apps and in stores. With digital wallets you can speed through checkout and continue to enjoy all the great benefits that come with your card. Learn how to get started and how digital wallets can help protect your card information at [citi.com/digitalservices](https://citi.com/digitalservices).
- Tap Your Card With Contactless Pay: Shop safely with a contactless-chip enabled card. Just tap your card on the payment reader and go in seconds.
- Citi Entertainment: Citi Entertainment takes the once out of once in a lifetime. Get special access to purchase tickets to thousands of events, including presale tickets and exclusive experiences for the year's most anticipated concerts, sporting events, dining experiences and more.

#### Redemption Options

- Redeeming Costco Cash Rewards: Cash back will be provided as an annual credit card reward certificate once your February billing statement closes, and is redeemable for cash or merchandise at U.S. Costco Warehouses, including Puerto Rico.
- Use the Costco Anywhere Visa card as your Costco membership ID

#### APR details

- Annual Percentage Rate (APR) for Purchases: 20.49%. This APR will vary with the market based on the Prime Rate.

- APR for Balance Transfers: 20.49%. Balance transfers must be completed within 2 months from the date of account opening. 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.
- APR for Citi Flex Plan: 20.49%. This APR will vary with the market based on the Prime Rate.

#### Fees details

- Annual Fee: No annual fee for this credit card with your paid Costco Membership.
- Transaction Fees
  - Balance Transfer: Either \$5 or 5% of the amount of each transfer, whichever is greater.
  - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
  - Foreign Purchase Transaction: None
- Penalty Fees
  - Late Payment: Up to \$41
  - Returned Payment: Up to \$41

#### Sources

- <https://www.citi.com/credit-cards/citi-costco-anywhere-visa-credit-card?category=view-all-credit-cards&intc=megamenu~findicons~vac&afc=1C2>
- <https://www.citicards.com/cards/credit/displayterms/flow.action?app=UNSOL&HKOP=5c41b088bfed5780b87569fe3e4283c177298f716aaf560bc26957c9c96490a3>

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#### CITI SIMPLICITY CARD

##### Key rewards (or offers, benefits)

- No annual fee
- No late fees
- No penalty rate
- \$0 liability on unauthorized charges

- Low intro APR on purchases for 12 months: 0% Intro APR for 12 months on purchases from date of account opening; after that, the variable APR will be 19.24% - 29.99%, based on your creditworthiness.
- Low intro APR on balance transfers for 21 months: 0% Intro APR for 21 months on balance transfers from date of first transfer; after that, the variable APR will be 19.24% - 29.99%, based on your creditworthiness.

Additional rewards (or offers, benefits)

- Automatic Account Alerts: Alerts keep you informed and stress-free. Once you've set up alerts, we'll remind you about your balance levels, payments due, or when you go over your credit limit, by email or directly on your mobile phone.
- Tap Your Card with Contactless Pay: Shop safely with a contactless-chip enabled card. Just tap your card on the payment reader and go in seconds.
- Choose your Payment Due Date: Choose to pay your bill on any available due date in the beginning, middle or end of the month. Enjoy the flexibility of paying your full balance or just the minimum payment due each month.
- Digital Wallets: Digital Wallets let you shop with confidence in millions of places online, within apps and in stores. With digital wallets you can speed through checkout and continue to enjoy all the great benefits that come with your card. Learn how to get started and how digital wallets can help protect your card information at [citi.com/digitalservices](https://citi.com/digitalservices).
- Help Keep Your Identity Safe: The ID Theft Protection program offered by Mastercard® helps eliminate the worry of identity theft by monitoring the information you choose to protect and alerting you if suspicious activity is found. It takes just a few minutes to enroll for free, and as soon as you do, your monitoring begins. Visit [mastercardidps.idprotectiononline.com](https://mastercardidps.idprotectiononline.com) to learn more.
- \$0 Liability on Unauthorized Charges: You're completely protected against unauthorized charges on your account. At Citi, you will not be responsible for a charge that you did not authorize, online or otherwise. For additional information on this, please visit [cardbenefits.citi.com](https://cardbenefits.citi.com) for details.
- 24/7 Customer Service: Questions about your Citi® card account? Just call the number on the back of your credit card. Just say 'representative' to access fast, live help from a friendly Customer Service representative ready to help with virtually every aspect of your cardmembership (including technical assistance) —24 hours a day, 365 days a year.

#### APR details

- Annual Percentage Rate (APR) for Purchases: 0% introductory APR for 12 months from date of account opening. After that, your APR will be 19.24% to 29.99%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.
- APR for Balance Transfers: 0% introductory APR for 21 months from date of first transfer when transfers are completed within 4 months from date of account opening. After that, your APR will be 19.24% to 29.99%, based on your creditworthiness. These APRs 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.
- APR for Citi Flex Plan: 19.24% to 29.99%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.

#### Fees details

- Annual Fee: None
- Transaction Fees
  - Balance Transfer: Either \$5 or 3% of the amount of each transfer, whichever is greater, introductory fee for transfers made within 4 months of account opening. After that, your fee will be either \$5 or 5% of the amount of each transfer, whichever is greater.
  - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
  - Foreign Purchase Transaction: 3% of each purchase transaction in U.S. dollars.
- Penalty Fees
  - Returned Payment: Up to \$41

#### Sources

- <https://www.citi.com/credit-cards/citi-simplicity-credit-card?category=view-all-credit-cards&intc=megamenu~findicons~vac&afc=1C2>
- <https://online.citi.com/US/ag/cards/displayterms?app=UNSOL&HKOP=beda3aceee45054377566f8d72719e8c6c1723f7e545b2535c090fb45eb9b19e>

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## CITI DIAMOND PREFERRED CARD

### Key rewards (or offers, benefits)

- Take a break from paying interest with our low intro APR on purchases and balance transfers
- Low Intro APR On Purchases For 12 Months: 0% Intro APR for 12 months on purchases from date of account opening; after that, the variable APR will be 18.24% - 28.99%, based on your creditworthiness.
- Low Intro APR On Balance Transfers For 21 Months: 0% Intro APR for 21 months on balance transfers from date of first transfer; after that, the variable APR will be 18.24% - 28.99%, based on your creditworthiness.
- No annual fee
- \$0 liability on unauthorized charges
- Free Access to Your Fico Score
- Mastercard ID Theft Protection available for no additional charge

### Additional rewards (or offers, benefits)

- Automatic Account Alerts: Alerts keep you informed and stress-free. Once you've set up alerts, we'll remind you about your balance levels, payments due, or when you go over your credit limit, by email or directly on your mobile phone.
- Tap Your Card with Contactless Pay: Shop safely with a contactless-chip enabled card. Just tap your card on the payment reader and go in seconds.
- Choose your Payment Due Date: Choose to pay your bill on any available due date in the beginning, middle or end of the month. Enjoy the flexibility of paying your full balance or just the minimum payment due each month.
- Digital Wallets: Digital Wallets let you shop with confidence in millions of places online, within apps and in stores. With digital wallets you can speed through checkout and continue to enjoy all the great benefits that come with your card. Learn how to get started and how digital wallets can help protect your card information at [citi.com/digitalservices](https://citi.com/digitalservices).
- Help Keep Your Identity Safe: The ID Theft Protection program offered by Mastercard® helps eliminate the worry of identity theft by monitoring the information you choose to protect and alerting you if suspicious activity is found. It takes just a few minutes to enroll for free, and as soon as you do, your monitoring begins. Visit [mastercardidps.idprotectiononline.com](https://mastercardidps.idprotectiononline.com) to learn more.

- **\$0 Liability on Unauthorized Charges:** You're completely protected against unauthorized charges on your account. At Citi, you will not be responsible for a charge that you did not authorize, online or otherwise. For additional information on this, please visit [cardbenefits.citi.com](http://cardbenefits.citi.com) for details.
- **24/7 Customer Service:** Questions about your Citi® card account? Just call the number on the back of your credit card. Just say 'representative' to access fast, live help from a friendly Customer Service representative ready to help with virtually every aspect of your cardmembership (including technical assistance) —24 hours a day, 365 days a year.
- **Citi Entertainment:** Citi Entertainment takes the once out of once in a lifetime. Get special access to purchase tickets to thousands of events, including presale tickets and exclusive experiences for the year's most anticipated concerts, sporting events, dining experiences and more.

#### APR details

- **Annual Percentage Rate (APR) for Purchases:** 0% introductory APR for 12 months from date of account opening. After that, your APR will be 18.24% to 28.99%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.
- **APR for Balance Transfers:** 0% introductory APR for 21 months from date of first transfer when transfers are completed within 4 months from date of account opening. After that, your APR will be 18.24% to 28.99%, based on your creditworthiness. These APRs 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.
- **APR for Citi Flex Plan:** 18.24% to 28.99%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.

#### Fees details

- **Annual Fee:** None
- **Transaction Fees**
  - **Balance Transfer:** Either \$5 or 5% of the amount of each transfer, whichever is greater.
  - **Cash Advance:** Either \$10 or 5% of the amount of each cash advance, whichever is greater.



- Foreign Purchase Transaction: 3% of each purchase transaction in U.S. dollars.
- Penalty Fees
  - Late Payment: Up to \$41
  - Returned Payment: Up to \$41

#### Sources

- <https://www.citi.com/credit-cards/citi-diamond-preferred-credit-card?category=view-all-credit-cards&intc=megamenu~findicons~vac&afc=1C2>
- <https://online.citi.com/US/ag/cards/displayterms?app=UNSOL&HKOP=106e304992e6445ef2c552ed4c7f88e051d7d6b118ab93618f258791e251a5f9>