# 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.
* 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 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 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
* 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.
* 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>