# 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.

# Offers (aka key benefits or rewards) highlights

* 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 offer Details (aka benefits or rewards)

* $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.
* 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.

# Fee details

* Annual Fee: $99. However, the annual fee is waived for the first 12 months.
* 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
* 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>