# 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.

# 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.
* 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.2
* $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.
* 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.

# 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.

# Fees details

* Annual Fee: None
* 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-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>