# 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.
* 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 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.
* 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>