# 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.

# 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.1 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, once per calendar year.2
* 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.
* 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.
* 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.b
* 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
* 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-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>