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CITI SIMPLICITY® CARD

No Annual Fee ¹



4.6 7464 Reviews

Enjoy a low Intro APR credit card with no late fees - ever ¹

sectID=PNWQLbFRFkZUtSaDqlwZKORMB3zOBgSH&intc=citicard_vac_202405_ABCMSDefaultOffer&pid=202

Get a response in under a minute

¹ Important Pricing & Information + (<https://online.citi.com/US/ag/cards/displayterms?app=UNSOL&HKOP=17c773d13ca07fd204b48ec097>)

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 **18.74% - 29.49%**, based on your creditworthiness. ¹
(<https://online.citi.com/US/ag/cards/displayterms?app=UNSOL&HKOP=17c773d13ca07fd204b48ec097>)

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 **18.74% - 29.49%**, based on your creditworthiness. ¹
(<https://online.citi.com/US/ag/cards/displayterms?app=UNSOL&HKOP=17c773d13ca07fd204b48ec097>)

And more...

No annual fee ¹
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No penalty rate ¹
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\$0 liability on unauthorized charges

If you transfer a balance with this offer, interest will be charged on new purchases and unpaid introductory balances after your 0% ¹ introductory APR on purchases has expired, unless you pay the entire balance (including any transferred balance) in full each month by the due date.

Balance Transfer Fee: Intro balance transfer fee of \$5 or 3% of the amount of the transfer, whichever is greater for transfers completed within 4 months of account opening. After that, 5% of each transfer (minimum \$5). ¹
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This offer is available if you apply through the method(s) provided in this ad today. Offers may vary and this offer may not be available in other places where the card is offered.

Convenience



Protection



Support

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](https://www.cardbenefits.citi.com/Products/Contactless-Card) (<https://www.cardbenefits.citi.com/Products/Contactless-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.

CITI SIMPLICITY® CARD FAQs

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Does the Citi Simplicity® Card offer any rewards?

How do I apply for a Citi Simplicity® Card?

How long does the Citi Simplicity® Card have a low intro APR for?

Is the Citi Simplicity® Card a Visa or Mastercard®?

[Read more Citi Simplicity® Card FAQs](#)

CITI SIMPLICITY® CARD RATINGS AND REVIEWS:

Please note that the terms and benefits of this product may change over time.

Most Recent

5

Balance Transfers!

Submitted 13 days ago
By Nonni

Since interest rates are now falling I think credit card interest rates should fall too.

2

30% interest rate is bad bad bad :(

Submitted 13 days ago
By Norm

I hear that in October the asp may com down if I request it, I sure hope so. The FED lowered theirs

4

Review

Submitted 14 days ago
By Nena

Great card easy to use no hassle

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TTY: Use 711 or other Relay Service

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*CITI SIMPLICITY® CARD PRICING DETAILS

Introductory rate of 0% for 12 months from date of account opening on purchases and for 21 months from date of first transfer for balance transfers completed within 4 months of account opening. After each promotional period ends, a variable APR of 18.74% - 29.49%, based on your creditworthiness, applies to unpaid promotional balances, new purchases and new balance transfers. For Citi Flex Plans subject to an APR, the variable APR is 18.74% - 29.49%, 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. The variable APR for cash advances is 29.99%. 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.

¹Important Pricing & Information + (<https://online.citi.com/US/ag/cards/displayterms?app=UNSOL&HKOP=17c773d13ca07fd204b48ec097d>)

²Additional Information

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