

CITI DISCLOSURES	
Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>20.74% to 28.74%</b>, based on your creditworthiness.</p> <p>These APRs will vary with the market based on the Prime Rate.<sup>a</sup></p>
<b>APR for Balance Transfers</b>	<p><b>20.74% to 28.74%</b>, based on your creditworthiness, for transfers completed within 2 months from date of account opening.</p> <p>These APRs will vary with the market based on the Prime Rate.<sup>a</sup></p>
<b>APR for Cash Advances</b>	<p><b>29.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.<sup>b</sup></p>
<b>APR for Citi Flex Plan</b>	<p><b>20.74% to 28.74%</b>, based on your creditworthiness.</p> <p>These APRs will vary with the market based on the Prime Rate.<sup>a</sup></p>
<b>Penalty APR and When it Applies</b>	<p>Up to <b>29.99%</b>, based on your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.<sup>c</sup></p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> <li>(1) Make a late payment or</li> <li>(2) Make a payment that is returned.</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex Loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.</p>

[Feedback](#)

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<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than 50 cents.
<b>Plan Fee (Fixed Finance Charge)</b>	A monthly fee of up to <b>1.72%</b> of each Transaction moved to a Citi Flex Plan subject to such fee based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>. (<a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>)</b>

Fees	
<b>Annual Fee</b>	<b>\$95</b>
<b>Transaction Fees</b>	
Balance Transfer	Either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
Foreign Purchase Transaction	<b>None</b>
<b>Penalty Fees</b>	
Late Payment	Up to <b>\$41</b>
Returned Payment	Up to <b>\$41</b>

**How We Will Calculate Your Balance:** We use a method called "daily balance (including current transactions)."

For more information call Citibank at 1-877-625-6382 (For TTY: Use 711 or other Relay Service). New York residents may contact the New York State Department of Financial Services at (800) 342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov) for comparative information on credit card rates, fees and grace periods.

**Payment Allocation:** We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest rate balance first.

**Prime Rate:** The variable rates shown here are accurate based on a 8.0% Prime Rate.

<sup>a</sup> We add 12.74% to 20.74% to the Prime Rate to determine the Purchase/Balance Transfer/Citi Flex Plan APR. Feedback

<sup>b</sup> We add 21.99% to the Prime Rate to determine the Cash Advances APR.

<sup>c</sup> We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable rate APRs will not exceed 29.99%.

**Note:** Balance Transfers and Flex Plans are made available at our discretion.

## Citi Strata Premier<sup>SM</sup> Card Terms & Conditions

This offer is valid for new accounts only. You must be at least 18 years of age (21 years of age in Puerto Rico). If you're married, you may apply for a separate account. The Card offer referenced in this communication is only available to individuals who reside in the United States and its territories. Your eligibility for a particular product and service is subject to a final determination by Citibank. This communication is not, and should not be construed as, an offer to individuals outside of the United States. Citibank, N.A., Sioux Falls, SD, ("Citi," "we" or "us") is the issuer of the account. Please allow 4 weeks from date of submission to process your Card Account application.

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By submitting this application, you request that Citi establish a Citi Strata Premier<sup>SM</sup> Card account (the "Card Account") for you and any authorized users you designate. You agree that all information provided in this application must be verifiable and accurate. The Card Account is governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

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## Identity Verification

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any Authorized User you add to your account.

### **Authorization for the Social Security Administration to Disclose Your Social Security Number**

**Verification** - You authorize the Social Security Administration (SSA) to verify and disclose to Citibank, N.A. through Experian for the purpose of this transaction whether the name, Social Security Number (SSN) and date of birth you have submitted matches information in SSA records. Your consent is for a one-time validation within the next 90 days.

### **ABOUT USING YOUR MOBILE PHONE TO APPLY FOR AN ACCOUNT ONLINE**

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

[Feedback](#)

Separately, Citibank may obtain information about your mobile phone activity from third parties and use this information for its other everyday business purposes. For more information, see our U.S. Privacy Notice for Consumers.

## Communications

You agree that we and our service providers may contact you at any phone number provided, email address, or mailing address. This includes communications to mobile or similar device. We may contact you by live person, auto dialer, recorded or artificial voice, text, or email for servicing, marketing information, or for decision for credit card application.

## Credit Reports

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, including information about your credit or deposit accounts with other financial institutions. This information may be used for such purposes as: determining whether to issue you a Card Account, administering, reviewing and renewing the Card Account, credit line increases or decreases, collection and other servicing of the Card Account, offering other products and services and for any other uses permitted by law. If you ask us, we'll tell you whether we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

## Credit Information

To receive a Card Account, you must meet our applicable criteria bearing on creditworthiness and any other of our eligibility criteria, which we determine in our sole discretion.

Your credit limit will be determined based on the following:

- Your annual salary and wages
- Any other annual income
- A review of your debt, including the debt listed on your credit report

We'll inform you of your credit limit when you receive your credit card. Some limits may be as low as \$2000. Please note that cash advances may be limited to a portion of your credit limit.

## Card Agreement

If you are approved for a Card Account, you'll receive a Card Agreement before you can use your Card Account. The terms of the Card Agreement will take effect once you use your Card Account. Even if you do not use your Card Account, the Card Agreement will take effect if you do not cancel your Card Account within 30 days after we send you the Card Agreement. We have the right to make changes to the terms of your Card Account (including rates and fees) in accordance with the Card Agreement and applicable law. <sup>Feedback</sup>

## Special Notices

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Wisconsin Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

## Important Information About Adding An Authorized User

**Before adding an Authorized User to your Card Account you should know:**

- You're responsible for all charges made or allowed to the Card Account by the Authorized User.
- Authorized Users have access to your Card Account information.
- Before adding an Authorized User, you must let him/her know that we may report Card Account performance to the credit reporting agencies in the Authorized User's name.

If we ask for information about the Authorized User, you must obtain their permission to share their information with us and for us to share it as allowed by applicable law.

## Balance Transfer Information

### How to Make Balance Transfers

1. After receiving your card, you can call the customer service number on the back of your card (For TTY: Use 711 or other Relay Service) to transfer balances. Balance transfers are made available at our discretion.
2. If we give you the option to transfer a balance with your application, it will take at least 14 days after your Card Account is opened to process any balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card (For TTY: Use 711 or other Relay Service).
3. The total amount of your balance transfer plus balance transfer fees must be less than your available credit limit or any other limit we communicate. Be sure you don't transfer any disputed purchase or other charge amount because you may lose your dispute rights. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <https://www.citi.com/affiliatesproducts> (<https://www.citi.com/affiliatesproducts>) for a list of Citi products and affiliates.
4. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we'll pay the amount of the balance transfer directly to that issuer. The

Feedback

available credit limit for your new card will be reduced by the total amount of the transfers, including fees we approve.

### Things You Should Know About Your Balance Transfer Offer:

If you transfer a balance with this offer, interest will be charged on purchases made with your Card Account unless your purchases have a 0% APR or you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period. If your New Balance includes a Citi Flex Plan, interest will be charged on purchases unless you pay the Adjusted New Balance shown on your statement, plus any Citi Flex Plan Payment Amount, by the due date each month or those purchases have a 0% APR.

## Additional Information

Any benefit, reward, service, or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.

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## Citi<sup>®</sup> ThankYou<sup>®</sup> Rewards

### Summary of the Citi Strata Premier Card Terms and Conditions

With the Citi Strata Premier Card, you can earn ThankYou Points for purchases made on your card.

Unless you are participating in a limited-time offer, you will earn:

- 10 total ThankYou Points for each \$1 spent on hotel, car rental and attraction bookings on the Citi Travel<sup>SM</sup> site via CitiTravel.com or 1-833-737-1288 (TTY:711)
- 3 ThankYou Points for each \$1 spent on air travel and other hotel purchases
- 3 ThankYou Points for each \$1 spent at restaurants
- 3 ThankYou Points for each \$1 spent at supermarkets
- 3 ThankYou Points for each \$1 spent at gas and EV charging stations
- 1 ThankYou Point for each \$1 spent on all other purchases

Cardmembers will also be eligible to receive the \$100 Annual Hotel Benefit

The following definitions apply to the categories:

**Citi Travel<sup>SM</sup> Site:** You will earn 10 ThankYou Points for each \$1 spent on hotels, car rentals, and attractions when you use your Citi Strata Premier Card to book them through the Citi Travel site via CitiTravel.com or 1-833-737-1288 (TTY:711). For bookings made with a combination of points and your Citi Strata Premier Card,

[Feedback](#)

only the portion paid with your card will earn points. Points are not earned on cancelled bookings. If your account is closed for any reason, including if you convert to another card product, you will no longer be eligible for this offer. Citi Travel is powered by Rocket Travel Inc., part of the Booking Holdings Inc. group of companies together with Booking.com.

**Air Travel and Other Hotel Purchases:** Includes purchases at airlines, hotels (not booked through the Citi Travel site via CitiTravel.com), and travel agencies.

**Restaurants:** Includes purchases at cafes, bars, lounges, fast-food restaurants, restaurant delivery services, and take out restaurants. Excludes purchases at bakeries, caterers, and restaurants located inside another business (such as hotels, stores, stadiums, grocery stores, or warehouse clubs). You will not earn 3 ThankYou Points on restaurant gift card purchases if the merchant does not use the restaurant merchant category code.

**Supermarkets:** Excludes purchases made at general merchandise/discount superstores; freezer/meat locker provisioners; dairy product stores; miscellaneous food/convenience stores; drugstores; warehouse/wholesale clubs; specialty food markets; bakeries; candy, nut, and confectionery stores; and meal kit delivery services. Purchases made at online supermarkets or with grocery delivery services do not qualify if the merchant does not classify itself as a supermarket by using the supermarket merchant code.

**Gas Stations and Electric Vehicle(EV) Charging:** Excludes gas and EV charging purchases at warehouse clubs, discount stores, department stores, convenience stores or other merchants that are not classified as gas stations or EV charging using the gas station or EV charging merchant codes.

**All Other Purchases:** Includes the non-qualifying purchases listed above.

**Merchant Classification for Rewards Categories.** Merchants are assigned a merchant category code ("MCC"), which is determined in accordance with Visa/Mastercard/American Express procedures based on the kinds of products and services the merchants primarily sell. We don't control the assignment of these codes and are not responsible for the codes used by merchants. When you use your card to make a purchase, we're provided an MCC for that purchase. We group similar merchant codes into categories for purposes of making rewards offers. Sometimes you may expect a purchase to fit within a rewards category, but if the code assigned to the merchant wasn't grouped into that category, as recognized by Citi, your purchase will not qualify for additional points. For example, you won't earn additional points for purchases at a restaurant located within a retailer if the restaurant is assigned a "retailer" code instead of a "restaurant" code. Please also note - purchases made through mobile/wireless technology may not earn additional points depending on how the technology is set up to process the purchase. We reserve the exclusive right to determine which purchases qualify for additional points.

**Only Purchases Earn Points.** You'll earn Points for purchases using your Card Account, minus returns and refunds. Balance transfers, cash advances, checks that access your card account, items returned for credit, unauthorized charges, interest and account fees, travelers checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets, gaming chips (and similar betting transactions) do not earn ThankYou Points. If your hotel purchase booked through the Citi Travel site qualifies for the \$100 Annual Hotel Benefit, you won't earn points on the portion of your purchase that is offset by the benefit.

Feedback

**Open and Current Card Account.** You may earn Points as long as your card account is open and current.

**When You Will Receive Points.** Points earned through a purchase with your Card Account will appear in your ThankYou Account at the end of the billing cycle in which you made the purchase. This means that Points earned on purchases made near the end of a billing cycle may take up to one additional billing cycle to appear in your ThankYou Account. (Bonus Points may take one to two additional billing cycles to post to your ThankYou Account).

Please see the Citi ThankYou Rewards Terms and Conditions at [thankyou.com/terms](https://thankyou.com/terms), or call us at 1-800-THANKYOU (1-800-842-6596) to request a complete copy of the Terms and Conditions. TTY: We accept 711 or other Relay Service. The Terms and Conditions include redemption information on the Citi ThankYou Rewards Program.

**Changes to the ThankYou Rewards Program.** ThankYou Rewards may be terminated with 30 days prior written notice. If ThankYou Rewards is terminated, you will have 90 days from the ThankYou Rewards termination date, or if required by law, date of notification of termination, to redeem all your accumulated ThankYou Points. The ThankYou Rewards Program may be changed at any time, and if required by law, we will provide notice. Rewards offered by ThankYou Rewards and the ThankYou Point levels required for specific rewards are subject to change without notice.

### **\$100 Annual Hotel Benefit**

Once per calendar year, enjoy \$100 off a single hotel stay of \$500 or more, excluding taxes and fees, when booked through the Citi Travel site via CitiTravel.com (Citi Travel is powered by Rocket Travel Inc., part of the Booking Holdings Inc. group of companies together with Booking.com) or 1-833-737-1288 (TTY:711). This benefit is subject to the following eligibility requirements: To receive the \$100 Annual Hotel Benefit, you must pre-pay for your complete stay with your Citi Strata Premier Card, ThankYou® Points, or a combination thereof. If you choose to use the benefit, the \$100 Annual Hotel Benefit will be applied to your reservation at the time of booking. If you cancel a booking for which you used the \$100 Annual Hotel Benefit, the benefit will be returned to your account after the cancellation is processed and will remain available for use on any remaining days in the same calendar year. For example, if in November you make a qualifying reservation for March of the next year and use your \$100 Annual Hotel Benefit, but then you cancel the reservation in January, you will forfeit that benefit for the prior calendar year. If you use your annual hotel benefit for a non-refundable hotel purchase and you cancel your hotel booking, you forfeit the annual hotel benefit that you used to make that purchase. All reservations must be changed or canceled through the Citi Travel site via CitiTravel.com or 1-833-737-1288 (TTY:711). If your hotel purchase qualifies for the \$100 Annual Hotel Benefit, you won't earn points on the portion of the purchase that is offset by the benefit.

Eligibility requirements:

- Reservations must be made by the primary cardmember. Reservations can be made in the primary cardmember's or authorized user's names
- Package rates such as air and hotel, or hotel and car rental do not qualify for the benefit.
- Reservations made through any party or channel other than the Citi Travel site via CitiTravel.com or 1-Feedback



833-737-1288 (TTY: 711) are not eligible for the \$100 Annual Hotel Benefit

- The \$100 Annual Hotel Benefit cannot be combined in the same transaction with the Citi Prestige® Card Complimentary 4th Night hotel benefit if you have both the Citi Strata Premier and Citi Prestige cards. This benefit also cannot be combined with any other promotions or discounts on [thankyou.com](https://thankyou.com)

**Additional Information.** Any benefit, reward, service, or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.

**Fraud, Misuse, Abuse, or Suspicious Activity:** If we see evidence of fraud, misuse, abuse, or suspicious activity, as determined by us in our sole discretion, we reserve the right to take action against you. This may include, without limitation and without prior notice, any or all of the following:

- Taking away your accrued Points
- Stopping you from earning Points
- Suspending or closing your Citi® Account or ThankYou® Account
- Taking legal action to recover Rewards redeemed because of such activity and to recover our monetary losses, including litigation costs and damages

**Some examples of fraud, misuse, abuse and suspicious activity include:**

- Buying or selling Points
- Repeatedly opening Card Accounts for the primary purpose of acquiring Points
- Using your Card Accounts or Citibank Checking Account in an abusive manner for the primary purpose of acquiring Points
- Using your Card Account other than primarily for personal, consumer or household purposes
- Points redemptions that you didn't authorize

Please contact the ThankYou Service Center at 1-800-THANKYOU(1-800-842-6596) immediately if you suspect your ThankYou Account is the target of fraud or suspicious activity. TTY: We accept 711 or other Relay Service.

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Close

Feedback