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CITI CUSTOM CASH® CARD

Special Travel Offer



4.5 795 Reviews

Earn where your spending is trending

[aspectID=PsI31oim2vyjpaxSccpSkgWxw4nCBlnN&intc=citicard_vac_202405_ABCMSDefaultOffer&pid=416&](#)

Get a response in under a minute

[Important Pricing & Information + https://online.citi.com/US/ag/cards/displayterms?app=UNSOL&HKOP=3fd3e1b1bad3735eb85a8315576](https://online.citi.com/US/ag/cards/displayterms?app=UNSOL&HKOP=3fd3e1b1bad3735eb85a8315576)**5% | 1% Cash Back**Earn **5% cash back on your top eligible spend category** each billing cycle up to \$500 spent.²Earn **1% cash back** thereafter on all other purchases.²**Special Travel Offer:** Earn an additional **4% cash back on hotels, car rentals, and attractions** booked on Citi TravelSM portal through 6/30/2026.²**\$200 Cash Back**Earn **\$200 cash back** after you spend \$1,500 on purchases in the first 6 months of account opening.²**Plus...****No annual fee**¹<https://online.citi.com/US/ag/cards/displayterms?app=UNSOL&HKOP=3fd3e1b1bad3735eb85a831557663b825ca777f90453dc09071ffe72cd7101bf>**\$0 liability on unauthorized charges****Low Intro APR on Purchases****& balance transfers**Get **0% Intro APR for 15 months on purchases and balance transfers**; after that, the variable APR will be **18.74% - 28.74%**, based on your creditworthiness.¹<https://online.citi.com/US/ag/cards/displayterms?app=UNSOL&HKOP=3fd3e1b1bad3735eb85a831557663b825ca777f90453dc09071ffe72cd7101bf>

Balance Transfers must be completed within 4 months of account opening.

Balance Transfer Fee: Either \$5 or 5% of the amount of each credit card balance transfer, whichever is greater.¹<https://online.citi.com/US/ag/cards/displayterms?app=UNSOL&HKOP=3fd3e1b1bad3735eb85a831557663b825ca777f90453dc09071ffe72cd7101bf> This offer will be fulfilled as 20,000 ThankYou[®] Points, which can be redeemed for \$200 cash back. **5% eligible categories:** Restaurants, gas stations, grocery stores, select travel, select transit, select streaming services, drugstores, home improvement stores, fitness clubs, live entertainment.² Citi will only issue one Citi Custom Cash[®] Card account per person. Bonus ThankYou Points are not available if you received a new account bonus for a Citi Custom Cash[®] Card in the past 48 months or if you converted another Citi credit card account on which you earned a new account bonus in the last 48 months into a Citi Custom Cash[®] Card.

CASH BACK CREDIT CARD REWARDS AND PROGRAM DETAILS

Your plans change, and with the Citi Custom Cash® Card, so does the way you earn. No rotating bonus categories to sign up for - as your spending changes each billing cycle, your earn adjusts automatically when you spend in any of the eligible categories.

5%

cash back on your top eligible spend category up to \$500 spent each billing cycle.

5% eligible categories: Restaurants, gas stations, grocery stores, select travel, select transit, select streaming services, drugstores, home improvement stores, fitness clubs, live entertainment.²

1%

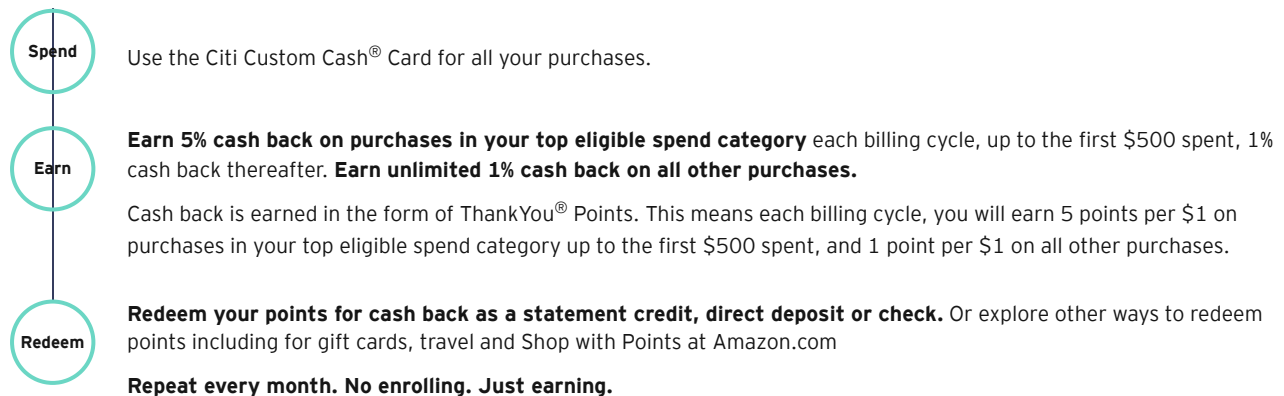
unlimited cash back on all other purchases.

4%

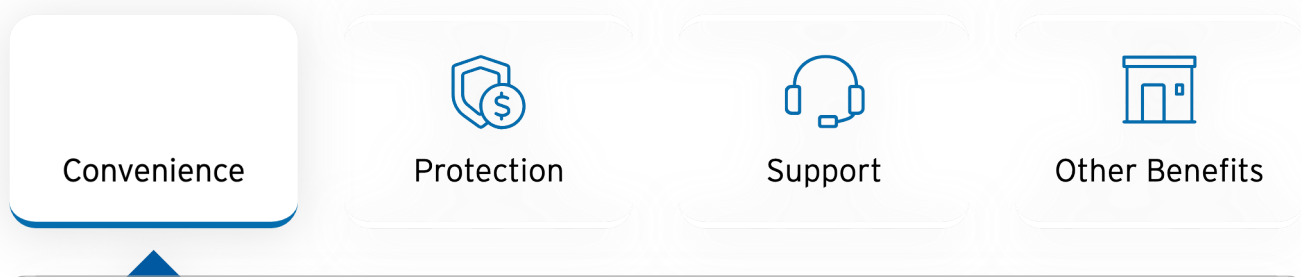
special travel offer

additional cash back on hotels and car rentals booked on Citi TravelSM portal through 6/30/2026.²

HOW CITI CUSTOM CASH® CARD WILL WORK



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

CITI CUSTOM CASH® CARD FAQs

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What kind of card is the Citi Custom Cash® Card?

The Citi Custom Cash® Card is a Mastercard credit card that provides cardmembers with opportunities to earn cash back. Cardmembers never have to sign up for rotating bonus categories. Customers will earn 5% cash back on purchases in the top eligible spend category each billing cycle, up to the first \$500 spent. After that, cardmembers will earn 1% on purchases in that category. Cardmembers will also earn unlimited 1% cash back on all other purchases. Cash back is earned in the form of ThankYou® Points. This means each billing cycle, you will earn 5 points per \$1 on purchases in your top eligible spend category each billing cycle, up to the first \$500 spent, and 1 point per \$1 on all other purchases. Points can be redeemed for cash back as a direct deposit, statement credit, check or for gift cards, travel, or Shop with Points at Amazon.com or PayPal.

What are the rewards for the Citi Custom Cash® Card?

Cash back is earned in the form of ThankYou® Points. Cardmembers earn:

- 5 points per \$1 on purchases in your top eligible spend category each billing cycle, up to \$500 spent and 1 Point per \$1 on purchases in that category thereafter.
- 1 point per \$1 spent on all other purchases.
- ThankYou® Points can be redeemed for cash back as a direct deposit, statement credit, check, or in a variety of other ways from gift cards to travel to Shop with Points at Amazon.com and PayPal. Redemption rates may vary.

What are the eligible categories that can earn 5% cash back (up to the first \$500 spent) for the Citi Custom Cash® Card?

The eligible categories are:

Restaurants, Gas Stations, Grocery Stores, Select Travel, Select Transit, Select Streaming Services, Drugstores, Home Improvement Stores, Fitness Clubs and Live Entertainment. ²

How do you redeem for rewards?

Citi Custom Cash® Card lets you redeem your points in a variety of ways:

1. ThankYou® Points can be easily redeemed for cash back such as a statement credit, direct deposit or check. For example, you can redeem 10,000 ThankYou® Points for a \$100 statement credit, a \$100 Check by Mail, or as a \$100 direct deposit to your bank account.
2. You can also redeem your points for other rewards such as gift cards, Shop with Points at Amazon, travel and more. Redemption rates may vary.
3. There are no minimums when you redeem for a statement credit or direct deposit. Visit [ThankYou.com](https://www.thankyou.com/cms/thankyou/) (<https://www.thankyou.com/cms/thankyou/>) to learn more.

Read more Citi Custom Cash® Card FAQs

What are some other benefits of the Citi Custom Cash® Card?

In addition to never having to sign up for rotating bonus categories, Citi Custom Cash® Card offers other benefits such as:

- Add Authorized Users at no cost and earn points on purchases they make.
- Enjoy your contactless-chip enabled card and make everyday purchases quickly and safely

How much cash back can I earn with the Citi Custom Cash® Card?

Citi Custom Cash® Cardmembers use their cash back credit card to earn 5% on the first \$500 spent on purchases in your highest eligible spend category each billing cycle. And use your Citi custom card for 1% cash back on all other purchases, including purchases in the highest eligible spend category above the \$500 spend, will earn an unlimited 1% cash back. There is no limit on earning cash back at 1% each month.

Is there a limit to the amount of cash back I can earn on the Citi Custom Cash® Card?

There is no limit to the amount of cash back you can earn on your Citi Custom Cash® Card. With your Citi cash back credit card, you will earn 5% cash back on up to the first \$500 of purchases in your highest eligible spend category each billing cycle. For all other purchases, including purchases in the highest eligible spend category above the \$500 spend, the card will function as an unlimited 1% cash back credit card.

Are there any limitations on the new customer Cash Back Reward Bonus offer?

Yes, Bonus ThankYou Points are not available if you received a new account bonus for a Citi Custom Cash Card in the past 48 months or if you converted another Citi credit card account on which you earned a new account bonus in the last 48 months into a Citi Custom Cash Card. Additionally, Citi will only issue one Citi Custom Cash® Card account per person.

What is the difference between the Citi Custom Cash® Card and the Citi® Double Cash Card?

Citi Custom Cash® Card	Citi Double Cash® Credit Card
<p>With your Citi Custom Cash® card you earn 5% cash back on your top eligible spend category up to \$500 spent each billing cycle and 1% thereafter PLUS an 1% unlimited cash back on all other purchases. Cash back is earned in the form of ThankYou® Points</p> <ul style="list-style-type: none"> • 5 points per \$1 on purchases in your top eligible spend category each billing cycle, up to \$500 spent and 1 Point per \$1 on purchases in that category thereafter. • 1 point per \$1 spent on all other purchases. 	<p>Citi Double Cash® Credit Card offers the simple convenience of earning 2% cash back on purchases with 1% cash back when you make a purchase and an additional 1% cash back as you pay for those purchases.</p> <p>Cash back is earned in the form of ThankYou® Points. This means each billing cycle, you will earn 1 point per \$1 when you make purchases and an additional 1 point per \$1 as you pay for those purchases.</p>

How can I apply for the Citi Custom Cash® Card?

The application process for the Citi Custom Cash® Card is easy and straightforward. [Learn more and apply online.](#)

Is there an annual fee on the Citi Custom Cash® Card?

The Citi Custom Cash® Card does not charge an annual fee.¹ (<https://online.citi.com/US/ag/cards/displayterms?app=UNSOL&HKOP=3fd3e1b1bad3735eb85a831557663b825ca777f90453dc09071ffe72cd7101bf>)

For additional pricing details on the Citi Custom Cash® Card, see [Pricing Details¹](#) ([C](#)).

What is the credit limit for the Citi Custom Cash® Card?

The credit limit for the Citi Custom Cash® Card is based on your creditworthiness and other factors.

[Learn more about the Citi Custom Cash® Credit Card.](#)

What is the APR for Citi Custom Cash®?

The standard variable APR for purchases on a Citi cash back credit card is dependent on your creditworthiness.

1. To learn more, visit [Citi.com/CustomCash](https://www.citi.com/CustomCash)
2. To check your credit score, visit one of the 3 credit bureaus; Experian (<https://www.experian.com/>), Equifax (<https://www.equifax.com/>), TransUnion (<https://www.transunion.com/>), or you can receive one free credit report per year from [AnnualCreditReport.com](https://www.AnnualCreditReport.com/) (<https://www.AnnualCreditReport.com/>).
3. Or call 1-855-473-4583 for assistance. TTY: Use 711 or Other Relay Service.

How does the Citi 5% cash back credit card work?

*CITI CUSTOM CASH® CARD PRICING DETAILS

Introductory rate of 0% for 15 months from the date of account opening on purchases and an introductory rate of 0% for 15 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 18.74% - 28.74%, 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% - 28.74%, 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%. The variable penalty APR is up to 29.99% and may be applied if you make a late payment or make a payment that is returned. Minimum interest charge – \$0.50. Annual Fee - None. Fee for foreign purchases – 3% of each purchase transaction in US dollars. Cash advance fee – either \$10 or 5% of the amount of each cash advance, whichever is greater. Balance transfer fee – either \$5 or 5% of the amount of each transfer, whichever is greater. New cardmembers only. Subject to credit approval. Additional limitations, terms and conditions apply. You will be given further information when you apply.

¹[Important Pricing & Information + \(https://online.citi.com/US/ag/cards/displayterms?app=UNSOL&HKOP=3fd3e1b1bad3735eb85a8315576](https://online.citi.com/US/ag/cards/displayterms?app=UNSOL&HKOP=3fd3e1b1bad3735eb85a8315576)
²[Additional Information](#)

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- [Do Not Sell or Share My Personal Information \(/dataprivacyhub\)](/dataprivacyhub)
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