

| CITI DISCLOSURES | |
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| Interest Rates and Interest Charges | |
| Annual Percentage Rate (APR) for Purchases | <p>15.24% to 23.24%, based on your creditworthiness.</p> <p>These APRs will vary with the market based on the Prime Rate.^a</p> |
| APR for Balance Transfers | <p>15.24% to 23.24%, 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.^a</p> |
| APR for Cash Advances | <p>25.49%</p> <p>This APR will vary with the market based on the Prime Rate.^b</p> |
| Penalty APR and When it Applies | <p>Up to 29.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.^c</p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> (1) Make a late payment or (2) Make a payment that is returned. <p>How Long Will the Penalty APR Apply? If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.</p> |
| How to Avoid Paying Interest on Purchases | <p>Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.</p> |
| Minimum Interest Charge | <p>If you are charged interest, the charge will be no less than 50 cents.</p> |
| For Credit Card Tips from the Consumer | <p>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</p> |

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| Financial Protection Bureau | http://www.consumerfinance.gov/learnmore. |
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| Fees | |
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| Annual Fee | None |
| Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Purchase Transaction | <p>Either \$5 or 3% of the amount of each transfer, whichever is greater.</p> <p>Either \$5 or 3% of the amount of each cash advance, whichever is greater.</p> <p>3% of each purchase transaction in US dollars.</p> |
| Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment | <p>Up to \$35</p> <p>Up to \$35</p> |

How We Will Calculate Your Balance: We use a method called "daily balance."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

For more information call Citibank at 1-877-337-8187. New York residents may contact the New York State Department of Financial Services at (800) 342-3736 or 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 3.5% Prime Rate.

^a We add 11.74% to 19.74% to the Prime Rate to determine the Purchase/Balance Transfer APR.

^b We add 21.99% to the Prime Rate to determine the Cash Advances APR.

^c We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable rate APRs will not exceed 29.99%.

TERMS AND CONDITIONS OF OFFER

- This offer is only valid for new accounts. You must be at least 18 years of age. If you are married, you may apply for a separate account. Citibank, N.A. ("we" or "us") is the issuer of your account. Citibank, N.A. is located in Sioux Falls, SD.
- Federal law requires us to obtain, verify, and record information that identifies each person who opens an account, in order to help the government fight the funding of terrorism and money laundering activities. To process the application, we must have your name, street address, date of birth, and other identifying information, and we may ask for identifying documents from you as well.
- Please allow four weeks from date of submission to process a completed application.
- You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources. You also authorize us to use such information for other purposes, including to administer, review or renew your account, for credit line increases or decreases, for collection and other servicing of your account, for other credit-related purposes connected with your account, to offer other products and services, and for any other uses permitted by law.
- To receive a Expedia® + Card from Citi, you must meet our applicable criteria bearing on creditworthiness. Your revolving credit limit will be determined by your annual salary and wages, your other annual income and a review of your debt, including the debt listed on your credit report. You will be informed of the amount of your revolving credit limit when you receive your card. Some revolving credit limits may be as low as \$2000. Please note that cash advances may be limited to a portion of your revolving credit limit.
- If you are approved for a credit card account, you will receive a Card Agreement before you can use your account. The terms of the Card Agreement will take effect once you use the account. Even if you do not use your account, the Card Agreement will take effect if you do not cancel your account within 30 days after we send you the Card Agreement. We have the right to make changes to the terms of your account (including rates and fees) in accordance with the Card Agreement.
- You authorize us to report to Expedia, Inc., Expedia®+ bonus points earned with us. You also authorize us to share with Expedia experiential and transactional information regarding your activity with us.
- **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 BALANCE TRANSFERS

Balance Transfer Instructions:

1. After receiving your card, you may call the customer service number on the back of your card to transfer balances. However, if you are presented with the option to transfer a balance with your application, it will take at least 14 days after your account is opened to process 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.
2. You may transfer any amount, but the total amount of your balance transfers and balance transfer fees must be less than your available revolving credit limit. Be sure you do not transfer any disputed purchase or other charge amount, as 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 www.citi.com/affiliatesproducts for a list of Citi products and affiliates.
3. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we pay the amount of the balance transfer directly to that issuer. The available revolving 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 credit card 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.

- Balance transfers are made available at our discretion. All balance transfers are subject to the standard purchase APR unless an introductory or other promotional rate applies.
- If you default under your card agreement you may lose any promotional APR on the balance transfer.

Expedia®+ Card from Citi Terms and Conditions

Earn Expedia+ rewards bonus points

Unless you are participating in a promotional offer you will earn:

- 3 Expedia+ rewards bonus points for every \$1 you spend on eligible Expedia purchases, including flights, hotels, activities and vacation packages
- 1 Expedia+ rewards bonus point for every \$1 you spend on other purchases

Eligible Expedia Purchases

Expedia Purchases include: flights, Expedia® Rate Hotels (your credit card must be charged for the full payment upon reservation), Vacation Packages, and activities booked on Expedia. An "activity" is anything booked on the "Things to Do" tab on Expedia. Expedia Rate Hotels are designated as such in your hotel search. **The following do not qualify:** Expedia Rate Hotels reserved through Expedia but paid for at the time of stay, non-Expedia Rate Hotels, car reservations that are not booked as part of a vacation package (via the "Vacation Package" tab on Expedia.com), and cruise bookings. Sometimes, transactions do not come through with the information Citi needs to recognize that the transaction was an eligible Expedia purchase. Citi does not determine how transactions are classified on Expedia.com. Citi reserves the right to determine which purchases qualify for statement credit and rewards bonus points.

Rewards Bonus Points Expedia+ rewards bonus points will typically appear in your Expedia+ rewards account within 6-8 weeks after you have met the purchase requirements. Once the points are available in your Expedia+ rewards account, you may redeem for rewards including coupons at hotels. Point value and redemption options, including hotel coupon denominations, are determined by Expedia. Only one hotel coupon can be applied per booking. If the full value of the coupon is not used, the remaining balance will be lost. Visit expedia.com/rewards/terms for complete Terms and Conditions of the Expedia+ rewards program.

Additional Details

Purchases

Excludes cash advances, convenience checks, balance transfers, account fees or finance charges, disputed or unauthorized purchases/fraudulent transactions, returns or credits.

Expedia+ silver status

Cardmembers must be logged into their Expedia+ rewards account when booking to receive +silver benefits. Amenities at +VIP Access™ hotels vary from property to property and are not available at all locations.

Elite Qualifying Nights

Each billing cycle, your Expedia+ rewards account will be credited for the Elite Qualifying Hotel Nights earned during the prior billing period.

Additional Information:

Any benefit, reward, service, or feature offered in connection with your Expedia+ Card from Citi may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi is not responsible for the products and services offered by other companies.

Expedia+ rewards membership, earning of Expedia+ rewards bonus points and redemption of points are subject to Expedia+ rewards Terms and Conditions.

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