

**CITI DISCLOSURES****Interest Rates and Interest Charges**

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>15.24%.</b>  This APR will vary with the market based on the Prime Rate.*
<b>APR for Balance Transfers</b>	<b>15.24%</b> for transfers completed within 2 months from date of account opening.  This APR will vary with the market based on the Prime Rate.*
<b>APR for Cash Advances</b>	<b>25.24%</b>  This APR will vary with the market based on the Prime Rate.*
<b>Penalty APR and When it Applies</b>	Up to <b>29.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.*  This APR may be applied to your account if you: <ul style="list-style-type: none"> <li>(1) Make a late payment or</li> <li>(2) Make a payment that is returned.</li> </ul> <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.
<b>Paying Interest</b>	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. We will begin charging interest on cash advances and balance transfers on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than 50 cents.
<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>.</b>

**Fees**

<b>Annual Fee</b>	<b>\$450</b> for the primary cardmember.  <b>\$50</b> for each authorized user.
<b>Transaction Fees</b>	

<ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Purchase Transaction</li> </ul>	<p>Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater.</p> <p>Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.</p> <p><b>None.</b></p>
<p><b>Penalty Fees</b></p> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<p>Up to <b>\$35</b></p> <p>Up to <b>\$35</b></p>

**How We Will Calculate Your Balance:** We use a method called "daily balance (including current transactions)." See attached Additional Disclosures for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in the attached Additional Disclosures.

New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-877-226-5697.

**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:** Variable APRs are based on the 3.25% Prime Rate as of 10/01/2015.

#### TERMS AND CONDITIONS OF OFFER

- Bonus ThankYou® Points may be earned by Citi Prestige cardmembers approved through this offer. Balance transfers, cash advances, returned purchases, fees and finance charges do not count as purchases.
- 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.
- We may gather information about you, including from your employer, your bank, credit bureaus, and others, to verify your identity and determine your eligibility for credit, renewal of credit, and future extensions of credit. If you ask us, we will tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports.
- To receive a Citi Prestige® Card, 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 limits may be as low as \$5,000. Please note that cash advances may be limited to a portion of your revolving credit limit.
- **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 your balance transfer request, 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](http://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 entire balance (including any transferred balances) in full each month by the payment due date.
- 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.

## Citi ThankYou® Rewards

### Citi Prestige® Card Terms and Conditions

- Citi ThankYou® Rewards is offered to certain cardmembers ("you") at the sole discretion of Citibank, N.A. ("we"), the issuer of your card account ("Card Account"). ThankYou® Rewards or any portion thereof may be revised or terminated with 30 days prior written notice. Any revisions may affect your ability to use the ThankYou® Points you have already accumulated. If ThankYou Rewards is terminated, you will only have 90 days from ThankYou Rewards termination date to redeem all your accumulated ThankYou Points ("ThankYou Points"). Rewards offered by ThankYou Rewards and the ThankYou Point levels required for specific rewards are subject to change without notice.

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

- 3 ThankYou Points for every dollar you spend on purchases at airlines, hotels and travel agencies;
- 2 ThankYou Points for every dollar you spend on purchases at restaurants and at select entertainment merchants, including sports promoters, theatrical promoters, movie theaters, amusement parks, tourist attractions, record stores and video rental stores; and
- 1 ThankYou Point for every dollar you spend on all other purchases.

**Restaurants** are classified as dining establishments that primarily prepare food and drinks for immediate consumption by consumers, either on the merchant's premises or packaged for takeout, and include bars, cocktail lounges, discotheques, nightclubs, taverns and fast food restaurants. **Sports promoters** are classified as merchants that operate and promote live sporting events (professional or semi-professional), and may also include sports stadiums. **Theatrical promoters** are classified as merchants that operate live theatrical productions or concerts, and include ticketing agencies. **Movie theaters** are classified as establishments that sell tickets and refreshments for movie productions. **Amusement parks** (including zoos, circuses and aquariums) are classified as establishments that operate parks or carnivals and offer mechanical rides and games and/or live animal shows. **Tourist attractions and museums** (including art galleries) are classified as establishments that operate attractions and exhibits for tourists. **Record stores** are classified as establishments that sell CDs and related items, including online record stores. **Video rental stores** are classified as merchants that rent DVDs and/or games and related equipment for consumer use, including online video rentals. **Airlines** are classified as merchants that provide air travel. **Hotels** are classified as merchants that provide sleeping or meeting room accommodations, and may include goods and services that are on a bill for these accommodations by a hotel, motel or inn. **Travel agencies** are classified as merchants that provide travel information and booking services, and include travel aggregators and tour operators.

We do not determine how merchants or establishments are classified; however, they are generally classified based upon the merchant's primary line of business. We reserve the right to determine which purchases qualify for this offer. Purchases not eligible to receive the additional ThankYou Points include, but are not limited to, purchases made at warehouse clubs, discount stores, department stores and convenience stores.

You may earn ThankYou Points as long as your Card Account is open and current. If your Card Account is closed, you will not be able to earn ThankYou Points and you will lose any accumulated ThankYou Points that have not been transferred to your ThankYou® Member Account. Balance transfers, cash advances, convenience checks, returned purchases, disputed or unauthorized purchases/fraudulent transactions, finance charges, Card Account fees, and fees for services and programs you elect to receive through us do not earn ThankYou Points unless otherwise specified.

For those with a Citi® banking relationship, a relationship bonus will be a fixed percentage based on a percentage of purchases made on your Citi Prestige Card during that membership year (the membership year begins that date you became a Citi Prestige Cardmember.) You will earn a relationship bonus based on your Citigold, Citi Private Bank, Global Client or employee status as follows:

Citigold®	Global Client	Employees in a special offer	Citi Private Bank
15%	15%	15%	25%

If you do not already have a ThankYou Rewards Member Account ("ThankYou Member Account"), one will be set up for you. ThankYou Points earned from purchases post to your Card Account at the close of each billing cycle, and at that time we will transfer the ThankYou Points you earned to your ThankYou Member Account. ThankYou Points are not eligible for redemption until they are transferred to your ThankYou Member Account. ThankYou Points may not be redeemed and may be lost if your Card Account is not open or current.

### \$250 Air Travel Credit

Purchases made by the Primary cardmember and Authorized Users on the Card Account are eligible for this statement credit. Please allow 1-2 billing cycles after the qualifying incidental air travel fee is charged to your Card Account for statement credit(s) to be posted to the account. This statement credit is an annual benefit available for purchases appearing on your billing statements from December through the following December. Pending transactions that do not post in your December billing cycle will count towards the next year's Air Travel Credit. Airline Fees are defined as purchases made with airlines including Air fares, baggage fees, lounge access and some in-flight purchases. Please allow

1-2 billing cycles after the qualifying air travel expense is charged to your Card Account for statement credit(s) to be posted to the account.

We do not determine whether merchants appropriately identify all transactions you make on your Card Account, but we do reserve the right to determine which purchases are eligible for the statement credit. Cardmembers are responsible for payment of all charges on the Card Account regardless of eligibility for statement credit. To be eligible for this benefit, the enrolled Card Account must be open and current at the time of statement credit fulfillment.

Cardmembers can call the number on the back of their card if statement credits have not posted to their Card Account after 2 billing cycles. Cardmembers are responsible for payment of all charges on the Card Account regardless of eligibility for statement credit.

To be eligible for this benefit, the enrolled Card Account must be open and current at the time of statement credit fulfillment.

**INTERNATIONAL COMPLIMENTARY NIGHT HOTELS AND RESORTS PROGRAM TERMS AND CONDITIONS**

You will enjoy a complimentary fourth night with no black-out dates, when you book four consecutive nights at any hotel booked by a personal advisor designated by MasterCard (the "designated travel advisor" is Carlson Wagonlit Travel). Bookings made through other methods such as, travel agents, websites or directly with a hotel will not qualify. Please view the full Terms and Conditions of the program at the Citi Prestige Card Terms and Conditions.

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