

CITI DISCLOSURES**Interest Rates and Interest Charges**

Annual Percentage Rate (APR) for Purchases	<p>0% introductory APR for 15 months from date of account opening.</p> <p>After that, your APR will be 12.99%, 15.99%, 18.99%, 20.99%, or 22.99%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.*</p>
APR for Balance Transfers	<p>0% introductory APR for 15 months from date of first transfer when transfers are completed within 4 months from date of account opening.</p> <p>After that, your APR will be 12.99%, 15.99%, 18.99%, 20.99%, or 22.99%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.*</p>
APR for Cash Advances	<p>25.24%</p> <p>This APR will vary with the market based on the Prime Rate.*</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.*</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>
Paying Interest	<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. We will begin charging interest on cash advances and balance transfers on the transaction date.</p>
Minimum Interest Charge	<p>If you are charged interest, the charge will be no less than 50 cents.</p>
For Credit Card	<p>To learn more about factors to consider when applying for</p>

Tips from the Consumer Financial Protection Bureau

or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees	
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 \$10 or 5% of the amount of each cash advance, whichever is greater.</p> <p>3% of each purchase transaction in U.S. dollars.</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>None for the first late payment; up to \$35 after that.</p> <p>Up to \$35</p>

How We Will Calculate Your Balance: We use a method called "daily balance (including current transactions)." For further details, please see Additional Disclosures or Card Agreement that will be provided to you before you can begin using your new card.

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

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the Additional Disclosures or Card Agreement that will be provided to you before you can begin using your new card.

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

- 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® Double Cash credit card, you must meet our applicable criteria bearing on creditworthiness. Your 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 credit limit when you receive your card. Some credit limits may be as low as \$500. Please note that cash advances may be limited to a portion of your 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 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 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 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® DOUBLE CASH CARD REWARD PROGRAM INFORMATION

- Your Citi® Double Cash Card account ("Card Account") will earn cash rewards based on your eligible transactions. Such eligible transactions include purchases and payments made based on those purchases. The cash rewards will show cumulatively on your billing statement as "cash back on purchases" and "cash back on payments".
- **Cash Back on Purchases:** Unless you are participating in a limited time promotional offer, you will earn 1% cash back based upon eligible purchases appearing on your current month's billing statement. Eligible purchases you make will be accumulated in the "Purchase Tracker" shown on your billing statement. The Purchase Tracker shows the balance eligible to earn cash back on payments each billing cycle. Eligible purchases do not include balance transfers, cash advances, convenience checks, disputed or unauthorized purchases/fraudulent transactions, Card Account fees and finance charges and fees for services or programs you elect to receive through us. Limited time promotional offers do not apply to personal banking transactions you make so you will only earn 1% on these transactions.
- **Cash Back on Payments:** You will also earn 1% cash back on payments you make that appear on your current month's billing statement as long as the amount paid is at least the Minimum Payment Due that is printed on your billing statement and there is a balance in the Purchase Tracker. The balance in the Purchase Tracker is reduced by eligible payments you make. When the Purchase Tracker reaches \$0, you won't earn cash back on payments until more eligible purchases are made.
- **Redeeming Cash Rewards:** As soon as the cash rewards balance totals \$25 or more, you may visit www.citi.com or contact us at 1-855-473-4583 to redeem your cash rewards. You can choose to redeem your cash rewards as follows:
 1. request a check for at least \$25 up to the total cash rewards balance at the time you redeem;
 2. redeem for a statement credit to your Card Account for at least \$25 up to the total cash rewards balance at the time you redeem;

3. redeem for a gift card in set denominations from the available inventory.
4. redeem for a credit to your linked Citi savings or checking account or to a checking account from which you have paid a Citi Credit Card bill at least two times.

Only you may redeem cash rewards, unless you or we agree otherwise. You are responsible for any taxes that may be due on cash rewards redemptions.

- **Account Closure:** If we close your Card Account, you will no longer be able to earn or redeem your cash rewards, and you will forfeit any accumulated cash rewards. If you close or convert your Card Account, you will no longer be able to earn cash rewards and you must redeem any eligible cash rewards prior to account closure or cash rewards will be forfeited.
- **Cash Rewards Expiration:** Your cash rewards balance will expire if you have not earned any cash back from purchases or payments for 12 months.
- **Value of Cash Rewards:** Cash rewards have no cash value until such time as you may request and receive redemption (check, statement credit or gift card) for your eligible cash rewards. You may not assign, transfer, or pledge your cash rewards. You have no property rights or other legal interest in cash rewards.
- **Program Rules:** We may revise any of these terms at any time with 30 days prior written notice. In addition, we may terminate the Citi Double Cash Card Reward Program with 30 days prior written notice. If we terminate the program, you will only have 90 days to request your redemption eligible cash rewards.
- **Fraud:** If your Card Account shows any sign of fraudulent, abusive or suspicious activity, we may close or suspend your Card Account immediately without giving you prior notice. You may also forfeit your accrued cash rewards.
- When you become a cardmember, you will receive the full Citi® Double Cash Card Terms and Conditions.

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