



be rewarded for being you

citi custom cash® card
directory of services

your cash back, your choice

The new Citi Custom Cash® Card is designed to reward you for living your life the way you want. Every billing cycle, **you earn 5% cash back in the eligible category where you spend the most, up to \$500 spent.**

Customized to fit your life

Your Citi Custom Cash Card automatically identifies your top eligible spend category each billing cycle.



how to *get the most* out of your card

Spend



Use the Citi Custom Cash® Card for all your purchases.

Earn

Earn 5% cash back on purchases in your top eligible spend category each billing cycle, up to the first \$500 spent, 1% cash back thereafter. **Earn unlimited 1% cash back on all other purchases.**

PLUS: Earn 4% additional cash back on hotels, car rentals and attractions when booked through the Citi Travel® site.

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, up to the first \$500 spent, and 1 point per \$1 on all other purchases.

Redeem

Redeem your points for cash back as a direct deposit, statement credit or check. Or explore other ways to redeem points, including for gift cards, travel and Shop with Points at **Amazon.com**.

Learn more at **cardbenefits.citi.com**.

Summary of the Citi Custom Cash® Card Terms and Conditions

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

- 5 ThankYou® Points for each \$1 you spend in your highest spend category each billing cycle up to the first \$500 spent in that category. After the first \$500 spent in that category during the billing cycle, you will earn 1 ThankYou Point for each additional \$1 you spend. (See below for more information on the highest spend category.)
- 1 ThankYou Point for each \$1 you spend on purchases (excluding purchases made in your highest spend category as described above and transactions that do not qualify as purchases that earn Points as described below)
- 4 additional ThankYou Points for each \$1 spent on hotels, car rentals and attractions booked with the Citi Travel® site via cititravel.com or 1-833-737-1288 (TTY: We accept 711 or other Relay Services)

Highest Spend Category

Each billing cycle we will determine your highest spend for purchases posted to your account in the following categories: Restaurants, Gas Stations, Grocery Stores, Select Travel, Select Transit, Select Streaming Services, Drugstores, Home Improvement Stores, Fitness Clubs and Live Entertainment. Each purchase on your Card Account is assigned to a category based on the merchant category code as described below. We will calculate your total amount spent in each category, less any returns posted during the billing cycle, even if the original purchase date for the return was in an earlier billing cycle. We will use this information to determine your highest spend category. Citibank shall have the sole right to determine the highest spend category each billing cycle and our decision will be final. Once we identify the highest spend category for a billing cycle, it will not be changed, even if purchases from that category are returned in a later billing cycle.

The following definitions apply to the categories:

Restaurants

Includes purchases at cafes, bars, lounges and fast-food restaurants. Excludes purchases at bakeries, caterers, restaurants located inside another business (such as hotels, stores, stadiums, grocery stores or warehouse clubs) and third-party dining delivery services.

Gas Stations

Excludes gasoline purchases at warehouse clubs, discount stores, convenience stores or other merchants that do not use the gas station merchant category code.

Grocery Stores

Includes purchases at supermarkets, meat/seafood stores, dairy stores, bakeries, and miscellaneous food/convenience stores. Excludes purchases at general merchandise/discount superstores; wholesale/warehouse clubs; candy, nut and confectionery stores. Purchases made at online supermarkets or with grocery delivery services also do not qualify if the merchant does not classify itself as a supermarket by using the supermarket merchant category code.

Select Travel

Includes airline, hotel, cruise line and travel agency purchases. Excludes timeshares, boat leases and rentals, campgrounds and trailer parks, and real estate agencies.

Select Transit

Includes car rentals, ferries, commuter railways, subways, taxis/limousines/car services, passenger railways, bridge and road tolls, parking lots/garages, bus lines, and motor home and recreational vehicle rentals. Also includes merchants that sell electricity for charging an electric vehicle. Excludes bike/scooter rentals, auto clubs and insurance companies.

Select Streaming Services

Includes the following streaming providers: Amazon Prime Video, Amazon Music, Apple Music, Paramount+, Disney+, DirecTV Stream, ESPN+, fuboTV, Max, NBA League Pass, Netflix, Pandora, Showtime, Sling TV, Spotify, Starz, SiriusXM, Vudu, YouTube Red, YouTube TV, and Tidal.

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Drugstores

Includes purchases made at pharmacies in grocery stores, general merchandise/discount superstores, and wholesale/warehouse clubs if those merchants submit purchases made in their pharmacy with the drug store and pharmacy merchant category code.

Home Improvement Stores

Includes purchases at home supply warehouse stores, lumber and building materials stores, paint and wallpaper stores, hardware stores, nurseries — lawn and garden supply stores and paints, varnishes and supplies stores. Excludes florists and florists' supply stores; nursery stock; wholesale construction stores; and glass stores.

Fitness Clubs

Includes membership fee and other purchases at athletic, sports and recreation facilities requiring membership such as health, tennis, and swimming clubs. Excludes fees associated with virtual services for home exercise equipment, personal monitoring devices, or fitness streaming classes.

Live Entertainment

Includes ticket purchases for live entertainment, including: concerts, live sporting events, live theatrical productions, amusement parks, and orchestras. Excludes: charitable organizations that provide live entertainment (benefits), sporting camps, sports complexes where you participate in the sport, public and private golf courses, country clubs (including membership fees), bowling alleys, movie theaters, tourist attractions, museums and art galleries.

Citi Travel®

- You will earn 4 additional ThankYou® Points for each \$1 spent on hotels, car rentals and attractions when you use your Citi Custom Cash® Card to book them with Citi Travel via citi.travel or 1-833-737-1288 (TTY: We accept 711 or other Relay Services)
- This may overlap with other special offers in which you are currently enrolled. **You must use your Citi Custom Cash Card to make the purchase with Citi Travel.**
- For booking made with a combination of points and your Citi Custom Cash Card, only the portion paid with your card will earn points. Points are not earned on cancelled bookings. Citi Travel is powered by Rocket Travel by Agoda.

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’ve provided an MCC for that purchase. We group similar merchant codes into categories for purposes of identifying your spend category. 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 amount will not be included in the spend for that billing cycle. For example, your purchase amount would not be included in the restaurant category 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 be included in the anticipated category depending on how the technology is set up to process the purchase. We reserve the exclusive right to determine in which category purchases are placed.

Only Purchases Earn Points

You’ll earn Points for purchases using your Card Account, minus returns and refunds. Balance transfers, Citi® Flex Loans, 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. When using Citi® Flex Pay, you only earn ThankYou Points on the original purchase amount.

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 for the Citi Custom Cash® Card at thankyou.com/ccterms, 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 ThankYou Rewards termination date, or if required by law, from 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.

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 in an abusive manner for the primary purpose of acquiring Points
- Using your personal 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) (TTY: 711) immediately if you suspect your ThankYou Account is the target of fraud or suspicious activity.



Customer Service

Toll-free: 1-888-872-2214

TTY: We accept 711 or other Relay Service

ThankYou® Rewards Program

1-800-THANKYOU (1-800-842-6596)

Collect: 1-859-283-8016

TTY: We accept 711 or other Relay Service

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