citi | American Airlines AAdvantage

WELCOME TO
PREMIUM TRAVEL BENEFITS



Citi® / AAdvantage® Globe™ Mastercard®

DIRECTORY OF SERVICES
Your guide to cardmember benefits

GET REWARDED FOR YOUR NEXT GETAWAY

WITH YOUR CITI® / AADVANTAGE® GLOBE™ MASTERCARD®

This is your guide to amplify travel as a Citi® / AAdvantage® Globe™ cardmember. Your credit card unlocks a world of benefits to make your experiences memorable.

Please take a moment to explore the many benefits of your new card. Should you have any questions, a complete list of phone numbers can be found on page 24.



TABLE OF CONTENTS

TRAVEL EXPERIENCE	4 – 5
AADVANTAGE® MILES	6
PROTECTION BENEFITS	7
ADDITIONAL BENEFITS	8 – 9
DISCLOSURES	10 – 23
CONTACT INFORMATION	24



A PREMIUM TRAVEL EXPERIENCE

EARN AN AMERICAN AIRLINES COMPANION CERTIFICATE

Earn an American Airlines Companion Certificate starting in your second cardmembership year as long as your cardmembership is renewed.

Companion certificate is good for a qualifying single round-trip main cabin domestic flight. Redeeming the certificate costs $99 for the ticketing fee, plus taxes and fees based on itinerary.[1]

FIRST CHECKED BAG FREE

Your first checked bag is free on domestic American Airlines itineraries for you and up to 8 companions traveling with you on the same reservation.[2]

PREFERRED BOARDING

Enjoy preferred boarding on American Airlines flights for you and up to 8 companions traveling with you on the same reservation. Find your seat sooner and get early access to overhead bins.[3]

FLIGHT STREAK™ BONUS

Earn a 5,000 Loyalty Point bonus after every 4 qualifying American Airlines flights (up to 15,000 additional Loyalty Points each status qualification year).[4]

GLOBAL ENTRY® OR TSA PRECHECK® APPLICATION FEE CREDIT UP TO $120 EVERY 4 YEARS

You're eligible to receive a statement credit (up to $120 every 4 years) as reimbursement for your application fee for Global Entry® or TSA PreCheck®.[5]

10% SAVINGS ON VACATION PACKAGES

Enjoy a 10% discount on non-flight components of qualifying American Airlines Vacations travel packages at **aavacations.com/citiaadvantage**.[6]

UNLOCK OVER $750 IN VALUE

ADMIRALS CLUB® GLOBE™ PASSES

Every calendar year, you will receive 4 Admirals Club® Globe™ Passes and enjoy access to nearly 50 Admirals Club® lounges (over $300 in value). Relax and unwind with complimentary drinks and snacks, stay connected with free Wi-Fi and much more.

To access the Admirals Club® lounge, present one of your digital lounge passes located in your AAdvantage® wallet. For more details and most current list of lounges, visit **aa.com/admiralsclub**.[7]

UP TO $240 BACK ON TURO

Earn up to $30 in statement credits for each eligible Turo trip completed, for a total of up to $240 in statement credits annually. To qualify, you must link your card to your Turo account on **Turo.com/Globe** and pay for the trip with your card.[8]

UP TO $100 ANNUAL SPLURGE CREDIT℠

Every calendar year, earn up to $100 in statement credits on your choice of up to 2 of the following brands: 1stDibs, eligible AAdvantage Hotels™ bookings, Future Personal Training and Live Nation® (exclusions apply).[9]

UP TO $100 BACK ON INFLIGHT PURCHASES

Every calender year, earn up to $100 in statement credits on inflight purchases when you use your card on American Airlines flights.[10]

AMERICAN AIRLINES AADVANTAGE® MILES TAKE YOU FARTHER

3X AADVANTAGE® MILES ON ELIGIBLE AMERICAN AIRLINES PURCHASES

Earn 3 AAdvantage® miles for every $1 spent on eligible American Airlines purchases.[11]

6X AADVANTAGE® MILES ON ELIGIBLE AADVANTAGE HOTELS™ BOOKINGS

Earn 6 AAdvantage® miles on eligible hotels booked through **aadvantagehotels.com.**[12]

2X AADVANTAGE® MILES AT RESTAURANTS

Earn 2 AAdvantage® miles for every $1 spent at restaurants, including takeout and delivery.[13]

2X AADVANTAGE® MILES ON ELIGIBLE RIDES AND RAILS™ PURCHASES

Earn 2 AAdvantage® miles for every $1 spent on eligible Rides and Rails™ purchases, including taxis, rideshares and public transit.[14]

1X AADVANTAGE® MILE PER $1

Earn 1 AAdvantage® mile for every $1 spent on all other purchases.[15]

EARN LOYALTY POINTS TOWARD AADVANTAGE® STATUS

Earn 1 Loyalty Point for every 1 eligible AAdvantage® mile earned from purchases.[16]

NO MILEAGE CAP

There's no limit to the number of AAdvantage® miles you can earn.

AUTHORIZED USERS

Earn more AAdvantage® miles on purchases made by Authorized User cards added to your account at no additional charge.[17]

PROTECTION BENEFITS

ENHANCED TRIP CANCELLATION AND TRIP INTERRUPTION

You may be eligible for reimbursement for travel expenses when a covered injury or sickness gets in the way of your trip.[18]

TRIP DELAY

From meals to hotel rooms, you may be covered for expenses if you incurred a travel delay of 6 hours or more.[18]

LOST OR DAMAGED LUGGAGE

You may be covered if your checked or carry-on luggage is permanently lost or damaged.[18]

MASTERRENTAL® COVERAGE

You may be covered for damages to a rental vehicle when you decline the car rental company's full collision/damage waiver.[18]

EXTENDED WARRANTY

This benefit may double the time period of your warranty up to a maximum of 24 additional months.[18]

PURCHASE ASSURANCE PLUS

You may be reimbursed for the costs to repair or replace a covered purchase if it was stolen or damaged within 120 days from the date of purchase.[18]

OTHER GREAT BENEFITS

CITI ENTERTAINMENT®

Get special access to purchase tickets to thousands of events, including presale tickets and exclusive experiences for the year's most anticipated concerts, sporting events, arts and culture experiences. To learn more, visit **citientertainment.com**.

CITI CUSTOMER SERVICE

If you have questions about your Citi® / AAdvantage® Globe™ Mastercard® and its many features, there's no reason to wait for answers — our first-rate customer service representatives are available 24 hours a day. Get updated information about your balance, settle disputes with merchants, request additional cards and products, and more, all on your schedule. Call 1-888-766-2484 (TTY: We accept 711 or other Relay Service) anytime.

AADVANTAGE® ACCOUNT ONLINE

Stay plugged in by logging into **aa.com/loyalty/login** to track your AAdvantage® miles earned and check for promotions and offers.

LIMITED TIME LEGACY BENEFITS

THE FOLLOWING TERMS ONLY APPLY TO FORMER AADVANTAGE® AVIATOR® SILVER WORLD ELITE MASTERCARD® CARDMEMBERS. YOU CAN STILL USE THESE BENEFITS FOR A LIMITED TIME UNTIL YOU RECEIVE ADVANCE NOTIFICATION FROM CITI.

ANNIVERSARY COMPANION CERTIFICATE

At your next card anniversary following your account transfer to Citi, earn a domestic economy fare American Airlines Companion Certificate redeemable for up to two companion tickets at $99 each (plus taxes and fees) after you spend $20,000 or more in purchases each cardmembership year and cardmembership is renewed.[19]

ANNIVERSARY $50 WI-FI CREDIT

You will qualify for Wi-Fi statement credits up to a maximum of $50 per Card Account each cardmembership year.[20]

INFLIGHT FOOD AND BEVERAGE CREDIT

You will qualify for a $25 daily statement credit, regardless of the number of segments flown, toward food and beverages purchases when you use your card on American Airlines flights.[21]

EARNING AADVANTAGE® MILES

Earn 2X AAdvantage® miles for every $1 spent at hotels.

Earn 2X AAdvantage® miles for every $1 spent at on car rentals.[22]

UP TO 15,000 ADDITIONAL LOYALTY POINTS

Earn up to 15,000 additional Loyalty Points after qualifying spend in the status qualification period.[23]

[1] **American Airlines Companion Certificate:** The primary credit cardmember will earn a $99 domestic economy fare American Airlines Companion Certificate after Citi® / AAdvantage® Globe™ Mastercard® credit card account renewal each year. To receive the Companion Certificate, your account must be open for one full billing cycle after your anniversary month. With the exception of special account status or circumstances (e.g. Military relief programs), the anniversary month will coincide with the month in which the annual fee is billed. Please allow at least 8 – 10 weeks for availability of the Companion Certificate in your AAdvantage® account. You must have an open AAdvantage® account for the Companion Certificate to be awarded to your account and to redeem the certificate. When used according to its terms, the primary credit cardmember will pay a $99 companion ticket fee plus any applicable government taxes and fees billed by American Airlines, depending on the itinerary for one round trip qualifying domestic economy fare ticket for a companion when an individual round trip qualifying domestic Main Cabin fare ticket is purchased and redeemed through American Airlines Meeting Services. Travel must be booked and purchased in select Main Cabin inventory. The certificate must be redeemed and all travel completed by midnight CST of the Travel Expiration Date shown on the certificate. Valid for travel on flights within the 48 contiguous United States on flights marketed and operated by American Airlines, or on flights marketed by American Airlines and operated as American Eagle® flights by Envoy Air Inc., Republic Airways Inc., SkyWest Airlines, Inc., PSA Airlines, Inc., or Piedmont Airlines, Inc. For residents of Alaska and Hawaii, the companion certificate is also valid for round-trip travel originating in either of those two states and continuing to the 48 contiguous United States. For residents of the U.S. Virgin Islands and Puerto Rico, companion certificate eligible travel is also defined as round-trip travel originating in either of those two territories and continuing to the 48 contiguous United States. The Companion Certificate is not redeemable for air travel on any **one**world® carrier or on an American Airlines codeshare flight. Applicable terms and conditions are subject to change without notice. Details, terms and conditions, certain restrictions, and restricted dates apply and will be disclosed on the certificate.

[2] **First Checked Bag Free:** For the benefit to apply, the Citi® / AAdvantage® account must be open, and the reservation must include the primary credit cardmember's American Airlines AAdvantage® number.

If you apply by phone and do not provide an email address, or apply via paper application, to access this benefit, your account must have been opened 7 days prior to air travel. For new accounts, the reservation must include the primary credit cardmember's American Airlines AAdvantage® number 7 days prior to air travel.

If your credit card account is closed for any reason, these benefits will be cancelled. Eligible Citi® / AAdvantage® primary credit cardmembers may check one bag free of charge when traveling on domestic itineraries marketed and operated by American Airlines, or on itineraries marketed by American Airlines and

operated as American Eagle® flights by Envoy Air Inc., Republic Airways Inc., SkyWest Airlines, Inc., PSA Airlines, Inc., or Piedmont Airlines, Inc. All flights on the itinerary must be domestic flights marketed by American Airlines and operated by American Airlines or American Eagle. This benefit will not be available for travel on codeshare flights booked with an American Airlines flight number but operated by another airline. For the Citi® / AAdvantage® credit card, up to eight (8) companions traveling with the eligible primary credit cardmember will also get their first checked bag free of charge if they are listed in the same reservation. Waiver does not apply to overweight or oversized bags. Golf bags are accepted as standard checked baggage. Standard checked baggage weight conditions apply and must be within weight limit of 50lbs. Oversize fees do not apply. Terms and conditions apply. This benefit cannot be combined with any existing AAdvantage® program benefits, or with First or Business class benefits, including any waiver of baggage charges. Please see aa.com/baggage for baggage weight and size restrictions. Applicable terms and conditions are subject to change without notice.

[3] **Preferred Boarding:** For the benefit to apply, the Citi® / AAdvantage® account must be open, and the reservation must include the primary credit cardmember's American Airlines AAdvantage® number. If you apply by phone and do not provide an email address, or apply via paper application, to access this benefit, your account must have been opened 7 days prior to air travel. For new accounts, the reservation must include the primary credit cardmember's American Airlines AAdvantage® number 7 days prior to air travel.

If your credit card account is closed for any reason, this benefit will be cancelled. This benefit will not be available for travel on codeshare flights booked with an American Airlines flight number but operated by another airline. Up to eight (8) companions traveling with and listed in the same reservation as the Citi® / AAdvantage® primary credit cardmember are eligible to board at the same time as the primary credit cardmember. Applicable terms and conditions are subject to change without notice. Eligible credit cardmembers will board after Priority boarding is complete, but before the rest of economy boarding. The boarding benefit will display on your American Airlines boarding pass as Group 5. This benefit applies on flights marketed and operated by American Airlines, or on flights marketed by American Airlines and operated as American Eagle® flights by Envoy Air Inc., Republic Airways Inc., SkyWest Airlines, Inc., PSA Airlines, Inc., or Piedmont Airlines, Inc.

[4] **Flight Streak™ bonus:** Citi® / AAdvantage® Globe™ Mastercard® primary credit cardmembers are eligible for the Flight Streak™ bonus: after every four (4) qualifying American Airlines flights, earn a Flight Streak™ bonus of 5,000 additional Loyalty Points. You can earn the Flight Streak™ bonus up to three (3) times (for a total of up to 15,000 additional Loyalty Points) each status qualification year, defined as the AAdvantage® Membership year from the first day of March through the last day of February. A qualifying American Airlines flight is any flight segment flown during the status qualification year, marketed or operated by

American Airlines or American Eagle flights that earn AAdvantage® miles. Flight segments flown on award tickets do not qualify. Qualifying flights flown before being a Globe™ primary credit cardmember do not qualify.

Additional Loyalty Points earned as a result of this benefit will typically be posted to the primary credit cardmember's AAdvantage® account 8 – 10 weeks after the qualifying flight segments are posted to the primary credit cardmember's AAdvantage® account. Loyalty Points only count toward status qualification for the AAdvantage® program. Loyalty Points earned through this benefit will not count toward AAdvantage® Million Miler™ status. Loyalty Points cannot be redeemed for award travel, AAdvantage® miles or any other AAdvantage® program awards. AAdvantage® program status requirements and balance are available at **aa.com/newaadvantage**.

[5] **Up to $120 Global Entry® or TSA PreCheck® Application Fee Credit:** Citi® / AAdvantage® Globe™ Mastercard® credit cardmembers are eligible to receive one statement credit of up to $120 per account every four years for either the Global Entry® or the TSA PreCheck® program application fee. Credit cardmembers must charge the application fee to their Citi® / AAdvantage® Globe™ card to qualify for the statement credit. Credit cardmembers will receive a statement credit for the first program (either Global Entry® or TSA PreCheck®) to which they apply and pay for with their eligible card, regardless of whether they are approved for Global Entry® or TSA PreCheck®. Please allow 1 – 2 billing cycles after the qualifying Global Entry® or TSA PreCheck® fee is charged to the eligible account for the statement credit to be posted to the account. Only fees associated with either the Global Entry® or the TSA PreCheck® application fee will be eligible towards the statement credit.

For information on Global Entry®, visit **globalentry.gov**. For information on TSA PreCheck®, visit **tsa.gov.** Applications are made directly with these organizations, and this information is not shared with Citi, nor does Citi have access to Global Entry® or TSA records. Citi does not share account information with Global Entry® or TSA. Decisions to approve/deny applications are made solely by these organizations, and Citi has no influence over these decisions. Citi is not notified of approvals or denials of applications. TSA PreCheck® is a registered trademark of the Department of Homeland Security.

[6] **American Airlines Vacations℠ Leisure Discount Program:** Enjoy a 10% discount on non-flight components of qualifying American Airlines Vacations travel packages. Discount will be applied to non-flight components (hotels, rental cars, theme park passes, sightseeing tours, etc.) when purchased via **aavacations.com/citiaadvantage**. The discount is applied to prices provided throughout the booking path and is reflected in the price page. A maximum of 6 passengers can be listed in a single reservation for an American Airlines Vacations booking.

This discount is only available online via the designate American Airlines Vacations discount program website accessible

through **aavacations.com/citiaadvantage**. Accessing **aavacations.com** via any other source will not provide this discount. Our professional reservations representatives are available by phone, but the discount only applies to online bookings made via the designated American Airlines Vacations discount program website. Any changes to a booking made by our reservations representatives will result in the loss of the discount. Cancellations are subject to all applicable penalties. All sales are subject to American Airlines Vacations normal cancellation and refund policies, which vary by destination. Once you have selected your destination and itinerary, you should review these policies by reading the Terms and Conditions, available on the payment page, before purchasing your travel arrangements.

[7] **Four Admirals Club® Globe™ Passes To American Airlines Admirals Club® Lounges:** Each calendar year, the Citi® / AAdvantage® Globe™ Mastercard® primary cardmember will receive four digital Admirals Club® Globe™ Passes ("Pass" or "Passes") to the Admirals Club® lounges.

The primary cardmember must redeem one Pass to enter an Admirals Club lounge and may redeem available passes for each accompanying adult 18 years of age or older. The primary cardmember may redeem all four passes in one visit to bring in a maximum of three adult guests. The primary cardmember must be present with each accompanying adult for them to enter any Admirals Club lounge location. Once redeemed, a Pass is valid for a 24-hour period and can be used in multiple locations during that time. Up to 3 children under 18 years of age who are traveling with an adult who redeemed a Pass may also enter the lounge. Any Passes not redeemed at the end of the calendar year will be forfeited. To review a current list of Admirals Club lounges, please visit **aa.com/admiralsclub**.

To access an Admirals Club® lounge, the primary cardmember must present for themselves and on behalf of accompanying adults: a Pass located in their AAdvantage® wallet (located in the American Airlines Mobile App) or their boarding pass including their AAdvantage® number. The primary cardmember and any accompanying adults must also present: (i) their current government-issued I.D.; and (ii) a boarding pass for same-day travel on an eligible flight, which includes any departing or arriving flight that is (1) marketed or operated by American Airlines, (2) marketed and operated by any **one**world® carrier, or (3) marketed and operated by Alaska Airlines; and (iii) any additional documentation required by American Airlines. All persons must be of valid drinking age, based on applicable law, to consume alcohol.

All Admirals Club® membership rules, terms and conditions apply. AMERICAN AIRLINES RESERVES THE RIGHT TO MODIFY ANY OR ALL RULES, TERMS AND CONDITIONS AT ANY TIME WITHOUT NOTICE. SUCH MODIFICATIONS SHALL BE EFFECTIVE IMMEDIATELY AND INCORPORATED INTO THIS AGREEMENT. BY ACCESSING ANY ADMIRALS CLUB® LOUNGE YOU SHALL BE DEEMED TO HAVE ACCEPTED THE ADMIRALS CLUB® TERMS

AND CONDITIONS. To review the complete Admirals Club® membership terms and conditions, visit **aa.com/admiralsclub**. Upon closure of the Citi® / AAdvantage® Globe™ card account for any reason, all Passes not redeemed are forfeited.

American Airlines reserves the right to change the AAdvantage® program and its terms and conditions at any time with or without notice, and to end the AAdvantage® program with six months' notice. Any such changes may affect your ability to use AAdvantage® Rewards and Benefits that you have already accumulated. American Airlines is not responsible for products or services offered by other participating companies. All third-party provider terms and conditions apply. For more information on AAdvantage® miles and Loyalty Points, visit **aa.com/loyaltypoints**. For complete details about the AAdvantage® program, visit **aa.com/aadvantage**. For the AAdvantage® terms and conditions, visit **aa.com/aadvantageterms**.

[8] **Up to $240 back on Turo:**
Citi® / AAdvantage® Globe™ Mastercard® cardmembers are eligible to receive up to $240 in statement credits each calendar year (up to $30 in statement credits for each Turo trip completed, for a total of up to $240 in statement credits annually). There is no minimum purchase requirement to earn the statement credit. All Turo bookings worldwide charged directly on **turo.com** and the Turo mobile application are eligible for the statement credit. Please allow 1 – 2 billing cycles after the Turo trip is completed for the statement credit to be posted to the account. A Turo trip is complete once the booked vehicle has been returned on time to the designated return location on the booking reservation. Any charges made to the cardmember after a Turo trip is completed are not deemed part of the completed Turo trip and are ineligible transactions to receive statement credit.

Duplicate, fraudulent, canceled, refunded purchases and purchases made in violation of either Turo terms of service or Citi terms of use, as determined by Turo or Citi, as applicable, are not eligible for this offer.

Benefits pursuant to this offer are limited to Citi® / AAdvantage® Globe™ card cardmembers. To qualify, the cardmember must link their Citi® / AAdvantage® Globe™ card to their Turo account on **Turo.com/Globe** (a "Linked Account"), and book their trip using their Citi® / AAdvantage® Globe™ card. Only one Turo account can be connected to each Citi® / AAdvantage® Globe™ card. Trips paid for using Virtual Account Numbers, Virtual Card Numbers, or Digital Wallets including, but not limited to, Apple Pay, Android Pay, etc., are not Eligible Trips and will not count towards receiving the statement credit. Applicable terms and conditions are subject to change without notice. To be eligible for this benefit, your Citi® / AAdvantage® Globe™ card must be open and in good standing at the time of the booking.

[9] **Up to $100 Annual Splurge Credit℠:** Each calendar year, you may receive up to $100 in statement credits toward purchases made with an activated Splurge Credit merchant. Only the primary cardmember may sign-in at **citi.com/splurgecredit** or

call 1-833-888-2168 (TTY: We accept 711 or other Relay Service) to select the Splurge Credit merchant(s) they would like to activate for their Splurge Credit. You may activate no more than two Splurge Credit merchants at any time. When you activate a Splurge Credit Merchant, we register your activation using Eastern Time. This could impact the day your new Splurge Credit Merchant is activated, or a merchant being replaced is deactivated, depending on your time zone. You may change your merchant(s) selection at any time. Once selected, a merchant is activated as of 12:00 a.m. ET on the day the merchant is selected. For example, if you select a merchant at 11:00 p.m. ET on a Wednesday, all purchases made with that merchant from 12:00 a.m. ET on Wednesday may qualify for a Splurge Credit. If more than two merchants are selected in any day, the final two selections at 11:59 p.m. ET will be activated for that day. Splurge Credit merchant options are subject to change at any time. If your activated Splurge Credit merchant is removed from the program, it is your responsibility to activate another merchant.

Once a Splurge Credit merchant is activated, credits will be issued for purchases at the activated merchant that post to the Citi® / AAdvantage® Globe™ Mastercard®, up to a total of $100 each calendar year. To receive a Splurge Credit, the Splurge Credit merchant must be activated when the purchase is authorized by the merchant. If the Splurge Credit merchant was activated when the purchase was authorized but is no longer activated when the purchase posts to the account, the purchase will still be eligible for a Splurge Credit. If the merchant does not authorize a purchase, for whatever reason, then the purchase will not be eligible for a Splurge Credit. Purchases made by either the primary cardmember or Authorized Users are eligible for Splurge Credits. However, the total amount of Splurge Credits will not exceed $100 per calendar year for the Account, regardless of who made the purchase.

Splurge Credits are applied after the purchase posts to your account. Splurge Credits are applied to the annual Splurge Credit amount for the calendar year the purchase was authorized. Eligible purchases that are authorized before December 31st, 11:59 p.m. each calendar year are eligible for statement credits within that year even if the purchase posts to your account the following year. Some merchants will not process a purchase transaction until the merchandise is shipped, this may delay when a purchase posts to your account. If a merchant authorizes a purchase repeatedly over time before posting the purchase to your account, Citi will use the last authorization date to determine eligibility. Citi is not responsible for when a merchant processes a transaction or how many times they authorize a transaction, if at all. Citi reserves the sole right to determine which year's Splurge Credit benefit an eligible purchase is applied to. A streaming service purchase may not qualify for a Splurge Credit if purchased as part of a bundle package. Citi reserves the sole right to determine which purchases qualify for a Splurge Credit. It may take up to 1 – 2 billing cycles for your Splurge Credit to appear on your statement. Splurge Credits are not applied to the Minimum Payment Due on your account.

To qualify for a Live Nation Splurge Credit(s), a purchase must be made directly on **livenation.com** or **ticketmaster.com**, and the purchase must be fulfilled by Live Nation or Ticketmaster. Purchases fulfilled by any other third-party service are not eligible to receive Splurge Credit(s). **Livenation.com** and **ticketmaster.com** purchases made for events or venues outside of the United States and U.S. Territories are not eligible to receive Splurge Credit(s). Live Nation and Ticketmaster are not sponsors of this offer and are in no way responsible for the administration of the offer, the verification of eligibility, or the fulfillment of credits. All inquiries regarding the offer should be directed to Citi at 1-833-888-2168 (TTY: We accept 711 or other Relay Service). Citi reserves the sole right to determine which purchases qualify for a Splurge Credit. It may take up to 1 — 2 billing cycles for your Splurge Credit to appear on your statement. Splurge Credits are not applied to the Minimum Payment Due on your account.

[10] **Up to $100 Back on Eligible American Airlines Inflight Purchases:**
Citi® / AAdvantage® Globe™ Mastercard® credit cardmembers are eligible to receive a statement credit of up to $100 every calendar year for the purchase of inflight food, beverage, and Wi-Fi service from American Airline's Wi-Fi merchants Gogo, Viasat, or Panasonic, and on American Airlines' Wi-Fi Subscription Plan. This benefit does not apply to any other inflight purchases. This benefit applies to domestic flights marketed and operated by American Airlines or on domestic flights marketed by American Airlines and operated as American Eagle® flights by Envoy Air Inc., Republic Airways Inc., SkyWest Airlines, Inc., PSA Airlines, Inc., or Piedmont Airlines, Inc. This benefit is not available on codeshare flights booked with an American Airlines flight number but operated by another airline. Offer is available on eligible flights as long as supplies last. Savings will appear as a statement credit 8 – 10 weeks after the transaction is posted to the credit cardmember's card account. Applicable terms and conditions are subject to change without notice.

[11] **3X AAdvantage® Miles On Eligible American Airlines Purchases:** Earn 1 AAdvantage® base mile and 2 AAdvantage® bonus miles, for a total of 3 AAdvantage® miles, for each $1 spent on eligible American Airlines purchases using your Citi® / AAdvantage® Globe™ Mastercard®. The primary credit cardmember and any Authorized Users on the credit card are eligible for this benefit.

Eligible American Airlines purchases are items billed by American Airlines as the merchant of record. AAdvantage® miles earned will be posted to the primary credit cardmember's AAdvantage® account in 8 – 10 weeks.

[12] **6X AAdvantage® Miles On Eligible Hotels Booked Through AAdvantage Hotels™ Website:**
Earn 1 AAdvantage® base mile and 5 AAdvantage® bonus miles, for a total of 6 AAdvantage® miles, for each $1 spent on hotel purchases using your Citi® / AAdvantage® Globe™ Mastercard®, when an eligible booking is made on **aadvantagehotels.com**. For bookings made with a combination of AAdvantage®

miles and your Citi® / AAdvantage® Globe™ card, only the portion paid with your card will earn AAdvantage® miles. Hotels booked through American Airlines Vacations website and hotels booked under "Reserve Now, Pay Later" payment feature are not eligible to earn AAdvantage® bonus miles. The primary credit cardmember and any Authorized Users on the credit card are eligible for this benefit.

AAdvantage® miles will apply to net purchases (purchases minus any credits or returns) only. Cash advances, balance transfers, and checks used to access your account are not considered purchases and will not earn rewards. All purchases made outside of American Airlines channels such as hotel incidentals, upgrades, or other expenses, will not qualify. Eligible purchases do not include interest charges, cancellation fees, property fees or other similar fees, or any other hotel charges. AAdvantage® miles earned will be posted to the primary credit cardmember's AAdvantage® account in 8 – 10 weeks.

[13] **2X AAdvantage® Miles at Restaurants:** Earn 1 AAdvantage® base mile and 1 AAdvantage® bonus mile, for a total of 2 AAdvantage® miles for each $1 spent on purchases at restaurants (including cafes, bars, lounges, fast food restaurants, restaurant delivery services, and takeout restaurants). Food and beverage purchases made at the American Airlines Admirals Club® will be awarded 3 AAdvantage® miles for each $1 spent as part of the 3X AAdvantage® miles on American Airlines purchases benefit.

Certain Non-Qualifying Purchases. Restaurant purchases not eligible to receive double AAdvantage® miles include, but are not limited to, supercenters, warehouse clubs, discount stores, restaurants/cafes inside department stores, bowling alleys, public and private golf courses, country clubs, convenience stores, movie theaters, caterers, and meal kit delivery services.

[14] **2X AAdvantage® Miles on Eligible Rides and Rails™ Purchases:** Earn 1 AAdvantage® base mile and 1 AAdvantage® bonus mile, for a total of 2 AAdvantage® miles for each $1 spent on eligible Rides and Rails™ purchases (including ferries, commuter railways, subways, taxis/limousines/car services, rideshare services, passenger railways, bridge and road tolls, parking lots/garages, and bus lines).

Certain Non-Qualifying Purchases. Rides and Rails™ purchases not eligible to receive double AAdvantage® miles include, but are not limited to, purchases made at charter and tour bus operators, car rental agencies and car rental services, and motor home and recreational vehicle rental agencies.

[15] **1 AAdvantage® Mile Per $1:** AAdvantage® miles are earned on purchases, except balance transfers, cash advances, checks that access your credit card account, items and services returned for credit, unauthorized charges, interest and account fees, traveler's checks, purchases of foreign currency, money orders,

wire transfers (and similar cash-like transactions), lottery tickets, and gaming chips (and similar betting transactions). AAdvantage® miles may be earned on purchases made by primary credit cardmembers and Authorized Users. AAdvantage® miles earned will be posted to the primary credit cardmember's AAdvantage® account in 8 – 10 weeks.

[16] **1 Loyalty Point per Eligible AAdvantage® Mile:** 1 Loyalty Point accrues for every eligible AAdvantage® mile earned on purchases, excluding balance transfers, cash advances, checks that access your credit card account, items and services returned for credit, unauthorized charges, interest and account fees, traveler's checks, purchases of foreign currency, money orders, wire transfers (and similar cash-like transactions), lottery tickets, and gaming chips (and similar betting transactions). Eligible AAdvantage® miles include the AAdvantage® base miles earned on purchases, and do not include any AAdvantage® bonus miles or accelerators. Loyalty Points may be earned on AAdvantage® miles on purchases made by primary credit cardmembers and Authorized Users. Loyalty Points earned will be posted to the primary credit cardmember's AAdvantage® account in 8 – 10 weeks.

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. Citi does not 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, Citi is provided an MCC for that purchase. Citi groups similar merchant codes into categories for purposes of making rewards offers. 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 will not qualify for additional AAdvantage® miles. Please also note — purchases made through mobile/wireless technology may not earn additional AAdvantage® miles depending on how the technology is set up to process the purchase.

Citi reserves the right to determine which purchases qualify for this offer. AAdvantage® miles may be earned on purchases made by primary credit cardmembers and Authorized Users. Balance transfers, cash advances, checks that access your credit card account, items and services returned for credit, unauthorized charges, interest and account fees, traveler's checks, purchases of foreign currency, money orders, wire transfers (and similar cash-like transactions), lottery tickets, and gaming chips (and similar betting transactions) are not purchases and do not earn AAdvantage® miles. AAdvantage® miles earned will be posted to the primary credit cardmember's AAdvantage® account in 8 – 10 weeks.

AAdvantage® Bonus Miles: Balance transfers, cash advances, checks that access your credit card account, items and services returned for credit, unauthorized charges, interest and account

fees, traveler's checks, purchases of foreign currency, money orders, wire transfers (and similar cash-like transactions), lottery tickets, and gaming chips (and similar betting transactions) are not purchases. American Airlines AAdvantage® bonus miles typically will appear as a bonus in your AAdvantage® account 8 – 10 weeks after you have met the purchase requirements. AAdvantage® miles may be earned on purchases made by primary credit cardmembers and Authorized Users. Purchases must post to your account during the promotional period. Many merchants will wait for a purchase to ship before they post the purchase to your account. AAdvantage® miles earned will be posted to the primary credit cardmember's AAdvantage® account.

[17] **Authorized Users:** Before adding an Authorized User to your credit card account, you should know: You're responsible for all charges made or allowed to the credit card account by the Authorized User. AAdvantage® miles earned on an Authorized User's credit card will be allocated to the AAdvantage® account of the primary credit cardholder and not the Authorized User. Authorized Users have access to your credit card account information. Before adding an Authorized User, you must let him/her know that we may report credit card account performance to the credit reporting agencies in the Authorized User's name. If we ask for information about the Authorized User, you must obtain their permission to share their information with us and for us to share it as allowed by applicable law. Authorized Users do not receive the first checked bag free, boarding, or Four Admirals Club® Passes benefits.

[18] **Travel Protection Benefits:** Benefits are subject to terms, conditions, and limitations, including limitations on the amount of coverage. Please refer to your Guide to Protection Benefits to learn more. Coverage is provided by New Hampshire Insurance Company, an AIG company. Policy provides secondary coverage only, except for MasterRental® where coverage is primary outside the Eligible Renter's country of residence.

[19] **Anniversary Companion Certificate:** At your next card anniversary following your account transfer to Citi, you will be eligible to earn 1 domestic economy fare companion certificate redeemable for 2 companion tickets at $99 (plus taxes and fees) if you spend $20,000 or more on eligible Net Purchases with your Card Account that have a transaction date within your cardmembership year (each 12-month period through and including your Card Account anniversary month) and your Card Account remains open for at least 45 days after your anniversary date. After the companion certificate is earned, please allow 8-10 weeks for it to be deposited to the primary cardmember's AAdvantage® account. When the companion certificate is used according to its terms, you will pay a $99 companion ticket fee plus government taxes and fees, the amount of which will depend on the itinerary, for a round-trip qualifying domestic economy fare ticket for a companion when an individual round-trip qualifying domestic economy fare ticket is purchased and redeemed through American Airlines Meeting Services. Companion certificate eligible travel must be booked and purchased from select economy inventory. The Companion

certificate will be valid one year from the issue date. Companion certificate eligible travel is defined as travel on flights within the 48 contiguous United States, on flights marketed and operated by American Airlines, or on flights marketed by American Airlines and operated by Envoy Air Inc., Republic Airline Inc., SkyWest Airlines, Inc., PSA Airlines, Inc., or Piedmont Airlines, Inc. This is not available for travel on codeshare flights booked with an American Airlines flight number but operated by another airline. For residents of Alaska and Hawaii, companion certificate eligible travel is defined as round-trip travel originating in either of those two states and continuing to the 48 contiguous United States. For residents of Puerto Rico only, valid for round trip travel originating in Puerto Rico and continuing to the 48 contiguous United States. For residents of the U.S. Virgin Islands only, valid for round trip travel originating in the U.S. Virgin Islands and continuing to the 48 contiguous United States. Applicable terms and conditions are subject to change without notice. Details, terms and conditions, certain restrictions, and restricted dates apply and will be disclosed on the companion certificate.

This benefit may not be achievable based on the assigned credit line and ability to maintain that credit line.

[20] **Anniversary $50 Wi-Fi Credit:** You will qualify for Wi-Fi statement credits up to a maximum of $50 per Card Account each cardmembership year (each 12-month period through and including your Card Account anniversary month) toward inflight Wi-Fi sessions purchased on your Card Account. Transaction dates for each Wi-Fi purchase will be used to determine the cardmembership year in which each Wi-Fi purchase applies. This benefit applies to cardmembers in Good Standing, and flights that are marketed and operated by American Airlines, or marketed by American Airlines and operated by Envoy Air Inc., Republic Airline Inc., SkyWest Airlines, Inc., PSA Airlines, Inc., or Piedmont Airlines, Inc. This benefit will not be available for travel on codeshare flights booked with an American Airlines flight number but operated by another airline. Wi-Fi statement credits will appear on your Card Account Billing statement 8 – 10 weeks after each eligible purchase and corresponding Wi-Fi statement credit are posted to your Card Account. If your Card Account is closed, any outstanding Wi-Fi statement credits will be forfeited. Wi-Fi usage is subject to the terms of usage and restrictions of the Wi-Fi service provider. Additional terms, conditions and restrictions may apply and are subject to change without notice. Please visit **aa.com/wifi** for additional details.

[21] **Infight Food and Beverage Credit:** Cardmembers in Good Standing will qualify for an inflight $25 daily statement credit, regardless of the number of segments flown, toward food and beverages purchases when purchased on their Card Account. Daily is defined as 12:00 a.m. through 11:59 p.m. CT and statement credits are based on the transaction date of each eligible purchase. Daily statement credits do not apply to any other inflight purchases, such as wireless internet access or inflight entertainment, and cannot be carried over to the following day if the flight continues past 11:59 p.m. CT. This offer is available on eligible flights as long as supplies last. This benefit applies to flights

marketed and operated by
American Airlines and operated by Envoy Air Inc., Republic Airline Inc., SkyWest Airlines, Inc., PSA Airlines, Inc., or Piedmont Airlines, Inc. where credit card transactions are accepted. This benefit will not be available for travel on codeshare flights booked with an American Airlines flight number but operated by another airline. The daily statement credits will appear as a statement credit on your Card Account Billing statement 8 – 10 weeks after the purchase and corresponding inflight statement credit are posted to your Card Account. Additional terms, conditions and restrictions may apply. Applicable terms and conditions are subject to change without notice. Please see **aa.com/i18n/travel-info/experience/dining/main-cabin-food.jsp** for more details.

[22] **Earning AAdvantage® Miles:** You earn 2 AAdvantage® miles (awarded as 1 base mile plus 1 bonus mile) for every $1 spent on eligible Net Purchases made with your Card Account on hotel and car rental purchases. Purchases must be submitted by merchants using the merchant category codes for purchases in the hotel and car rental categories to qualify for the additional AAdvantage® miles. Purchases made through travel agencies, Rocketmiles.com, tour operators and online third-party travel sites are not eligible.

[23] **Up To 15,000 Additional Loyalty Points:** The primary cardmember may earn additional Loyalty Points (as defined in the AAdvantage® section of **aa.com/aadvantage**) if spend thresholds detailed below are met during the status qualification period. The status qualification period will be the twelve-month period beginning on March 1, and running through the end of February of the following year. The primary cardmember may earn an additional 5,000 Loyalty Points if they spend $20,000 on Net Purchases made with the Card Account with a transaction date during the status qualification period. The primary cardmember may earn an additional 5,000 Loyalty Points during the same status qualification period if they spend $40,000 on Net Purchases with the Card Account. The primary cardmember may earn an additional 5,000 Loyalty Points during the same status qualification period if they spend $50,000 on Net Purchases with the Card Account. The Citi® / AAdvantage® Globe™ primary cardmember may earn the maximum 15,000 additional Loyalty Points once during each status qualification period, even if the primary cardmember has more than one Citi® / AAdvantage® Globe™ account and met the spend threshold on each. Net Purchases made by authorized users will count toward the primary cardmember's qualifying spend. Loyalty Points earned as a result of this benefit will be posted to the primary cardmember's AAdvantage Account within 8 – 10 weeks after meeting the spend requirement. Full details on AAdvantage® status qualification and Loyalty Points are located at **aa.com/aadvantage**. This benefit may not be achievable based on the assigned credit line and ability to maintain that credit line.

If Citi sees evidence of fraud, misuse, abuse or suspicious activity, as determined by Citi in its sole discretion, Citi reserves the right to take action against you and your credit card account. This may include, without limitation and without prior notice, declining your credit card account application, stopping you from earning American Airlines AAdvantage® miles for purchases made with your card, suspending or closing your Citi® / AAdvantage® card account and advising American Airlines of such activity. Citi may also take legal action against you to recover monetary losses, including litigation costs and damages. Examples of activities that may trigger such actions include, but are not limited to, the following: (1) application for a card account in an attempt to take advantage of a bonus offer that was not intended for you or for which you are not eligible per the terms of the offer; (2) repeated cancellation or conversion of your Citi® card accounts within one year after account opening or conversion; (3) returns of purchases you made to satisfy all or a substantial portion of the purchase requirements for a bonus offer or excessive returns of purchases for which you have earned AAdvantage® miles or (4) using your account other than for personal, family or household purposes.

The Card Account is only available if you have an open AAdvantage® program membership in your name. Citi reserves the right to cancel your Card Account if you or American Airlines terminates or deactivates your AAdvantage® program membership.

For primary AAdvantage® credit cardholders, AAdvantage® miles do not expire as long as the card account is open. For details, go to the AAdvantage® program terms and conditions at **aa.com/aadvantage**.

American Airlines reserves the right to change the AAdvantage® program and its terms and conditions at any time with or without notice, and to end the AAdvantage® program with six months' notice. Any such changes may affect your ability to use AAdvantage® Rewards and Benefits that you have already accumulated. American Airlines is not responsible for products or services offered by other participating companies. All third-party provider terms and conditions apply. For more information on AAdvantage® miles and Loyalty Points, visit **aa.com/loyaltypoints**. For complete details about the AAdvantage® program, visit **aa.com/aadvantage**. For the AAdvantage® terms and conditions, visit **aa.com/aadvantageterms**.

Travel booked on American Airlines may be American Eagle® service, operated by Envoy Air Inc., Republic Airways Inc., SkyWest Airlines, Inc., PSA Airlines, Inc., Piedmont Airlines, Inc.

American Airlines®, American Eagle®, AAdvantage®, AAdvantage Business™, AAdvantage Hotels™, AAdvantage Million Miler™, ConciergeKey®, AAdvantage Executive Platinum®, AAdvantage Platinum Pro®, AAdvantage Platinum®, AAdvantage Gold®, American Airlines Vacations™, AAdvantage Events™, AAdvantage MileUp®, Globe™, Flight Streak™, Flagship®, Admirals Club®, **AA.com**®, the Flight Symbol logo and the

Tail Design are marks of American Airlines, Inc.

oneworld® is a registered trademark of **one**world Alliance, LLC.

Citibank is not responsible for products or services offered by other companies. Cardmember program terms are subject to change.

©2026 Citibank, N.A. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Mastercard, World Elite and the circles design are registered trademarks of Mastercard International Incorporated.

The Contactless Indicator mark, consisting of four graduating arcs, is a trademark owned by and used with permission of EMVCo, LLC.

The TSA PreCheck® trademark is used with the permission of the U.S. Department of Homeland Security.

IMPORTANT PHONE NUMBERS

Please keep for future reference
TTY: We accept 711 or other Relay Service

Citi® 24-hour customer service	1-888-766-2484
Citi customer service outside the U.S. or Canada, call collect	1-605-335-2222
American Airlines AAdvantage® customer service	1-800-882-8880
American Airlines	1-800-433-7300
Admirals Club®	1-800-237-7971
Citi® Online services	1-800-374-9700
Citibank ATM locator service	1-800-CITI-ATM

Visit our website at	**citi.com/aadvantage**
Account Online	**citicards.com**
Citibank® Online	**citicards.com**
AAdvantage® Program	**aa.com/aadvantage**

