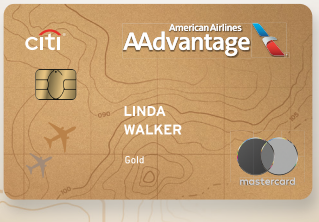
WELCOME TO

# THE CARD THAT'S MILES AHEAD




Citi® / AAdvantage® Gold World Elite Mastercard®

**DIRECTORY OF SERVICES**

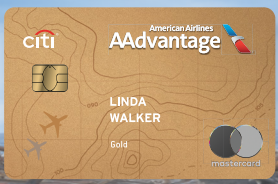
Your guide to cardmember benefits

# GO PLACES

## WITH YOUR CITI® / AADVANTAGE® GOLD CARD

Your Citi® / AAdvantage® Gold card allows you to earn more American Airlines AAdvantage® miles, which you can redeem for airfare, upgrades to the next cabin, car rentals and much more. This guide gives you an overview of the benefits and services that are now yours to enjoy.

Should you have any questions, a complete list of phone numbers can be found on page 20.



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# AMERICAN AIRLINES AADVANTAGE® MILES TAKE YOU FARTHER

**Earn American Airlines AAdvantage® miles**

As a Citi® / AAdvantage® Gold cardmember, watch how fast you can earn miles when you use your card for purchases, from flights on American Airlines to your weekly grocery bills and everything in between. For every dollar you spend on purchases with your card, you'll earn 1 AAdvantage® mile.[1]

**Earn Loyalty Points toward AAdvantage® status**

Get closer to adventure and reaching the next level with your Citi® / AAdvantage® card. Your card now earns 1 Loyalty Point toward AAdvantage® status for every eligible AAdvantage® mile you earn on purchases.[2] So the more you use your card, the closer you'll get to achieving status.

With AAdvantage® status and your card's travel benefits, you can elevate your travel experience to new heights. Status gives you exclusive benefits like premium cabin upgrades, same-day standby priority, and complimentary access to Main Cabin Extra and Preferred Seats.

**Earn more AAdvantage® miles with recurring payments**

Use your Citi® / AAdvantage® Gold card to pay your recurring bills like cable, phone and electric, and they'll be paid automatically every month. No checks. No hassles. No problems. More AAdvantage® miles.

**No mileage cap**

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

**Redeem AAdvantage® miles**

Through the AAdvantage® program, you can redeem your AAdvantage® miles for round-trip or one-way travel awards to domestic or international destinations. You can also redeem them for upgrades to the next cabin, hotel stays and car rentals. Visit **aa.com/redeem** to learn more about all the ways you can use your AAdvantage® miles.

# ENHANCE YOUR TRAVEL EXPERIENCE

**25% savings on inflight food and beverage purchases**

Save with a 25% credit back on inflight food and beverage purchases when you use your Citi® / AAdvantage® Gold card on American Airlines flights.[3]

**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, and arts and culture experiences.

To learn more, visit **citientertainment.com**.

**10% discount on qualifying American Airlines Vacations℠**

Save on hotel stays, rental cars, tours and activities when you book a vacation package using your Citi® / AAdvantage® card through **aavacations.com/citiaadvantage**.[4]

**Personal Identification Number**

To make getting a cash advance from ATMs easy, select your own 4-digit Personal Identification Number (PIN) that's easy to remember.

**Fraud Early Warning**

Our Fraud Early Warning feature monitors your account to help detect potentially fraudulent transactions. If we notice anything suspicious happening on your account, we'll contact you via text, email or phone call. Make sure we have your most up-to-date contact information at **citi.com/contactinformation** so we can reach you quickly.

**$0 Liability on Unauthorized Charges**

You're protected against unauthorized charges on your credit card account.

At Citi, you will not be responsible for unauthorized charges (charges that were not made by you or anyone allowed to use the account).

To help you reduce the risk of credit card fraud, Citi offers tools such as Citi® Online and Citi Alerts to provide you with access to your account activity quickly and regularly.

If the card has been lost or stolen, you can request a new card at the Replacement Card Page. If you prefer, you can reach Citi Customer Service at 1-888-766-2484 (TTY: We accept 711 or other Relay Service).

For additional information on this, please visit **cardbenefits.citi.com** for details.

**Billing Dispute**

If you ever have a billing problem regarding merchandise you've charged, we'll work closely with you and the merchant to help settle the dispute.

**Citi® Quick Lock**

Misplaced your card? Lock it with Citi Quick Lock. Instantly block new purchases and cash advances — while allowing recurring transactions, payments, balance transfers and credits to continue without disruption.

If you ever misplace your card, Citi Quick Lock lets you instantly protect it without having to change your account number or go through the steps of

ordering a new card. It buys you peace of mind and time to find your card. And when you find it, you can unlock it just as easily.

Find Citi® Quick Lock by launching your Citi Mobile® App or signing in to Citi® Online.

**Mastercard Identity Theft Protection™**

The ID Theft Protection program offered by Mastercard® helps eliminate the worry of identity theft by monitoring the information you choose to protect and alerting you if suspicious activity is found. It takes just a few minutes to enroll for free, and as soon as you do, your monitoring begins. Visit **mastercardidps.idprotectiononline.com** to learn more.[5]

**Extended Warranty**

Warranties run out. Get an extra 24 months added to your warranty when you purchase items at least in part with your Citi® / AAdvantage® Gold card and/or ThankYou® Points. If your eligible item breaks, we'll repair, reimburse or replace it, up to the amount charged on your Citi® / AAdvantage® Gold card and/or with ThankYou® Points or up to $10,000 per item, whichever is less.

**Damage & Theft Purchase Protection**

If an item is purchased with your Citi® / AAdvantage® Gold card and/or ThankYou Points and is damaged or stolen within 90 days of purchase or delivery of the item, whichever is first, this benefit may repair it or reimburse you up to the amount paid with your Citi® / AAdvantage® Gold card and/or ThankYou Points.[6]

**FICO® Score**

View your FICO® Score online anytime, without impacting your score — plus learn key factors affecting your score. It's updated monthly and easy to find on the Citi Mobile App and Citi Online. Checking your score is always FREE.[7]

**Contactless pay**

Shop safely with a contactless-chip-enabled card. Just tap your card on the payment reader and go in seconds.

# MANAGE YOUR ACCOUNT, YOUR WAY

**Digital access virtually anywhere, anytime**

With the Citi Mobile® App and Citi® Online, you can access your account details in real time, search and filter transactions, make payments fast with instant confirmations, and even keep track of your American Airlines AAdvantage® miles. Plus, managing your statements and legal notices in the app or online is simple when you go Paperless. To go Paperless, visit **citi.com/paperless**. Visit **citi.com/register** or download the Citi Mobile App to get started.[8]

**Flexible billing date**

If your originally scheduled payment due date is inconvenient for you, choose to pay your bill on any available due date in the beginning, middle or end of the month — giving you greater control over when you pay your bills.

**Payment options**

We offer a range of easy payment methods to give you the flexibility you need. Pay your bill by mail, over the phone or online. You can even arrange to have payments automatically deducted from your bank account each month.

**AAdvantage® Account online**

Stay plugged in by logging in to **aa.com** to track your miles and discover exclusive promotions and offers.

**Annual Account Summary**

We make it easy for you to review your annual card activity by providing you with an Annual Account Summary online. That way you can track your spending by month and category.

**Additional cards**

When you add Authorized Users, you have the opportunity to earn miles from their eligible purchases, so your miles add up even faster. There's no fee to add more users, and each one will receive an additional card personalized with their name. Plus, you can conveniently view all current activity in one statement.*

## LIMITED TIME LEGACY BENEFITS

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

**Earning AAdvantage® miles**

**2X AADVANTAGE® MILES ON ELIGIBLE AMERICAN AIRLINES PURCHASES**

Earn 2 AAdvantage® miles for every $1 spent on eligible American Airlines purchases.[9]

*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. 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.

[1]**1 Mile per $1:** American Airlines AAdvantage® miles are earned on purchases, except balance transfers, cash advances, checks that access your card account, items and services returned for credit, unauthorized purchases, 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). Miles may be earned on purchases made by primary cardmembers and Authorized Users. Miles earned will be posted to the primary credit cardmember's AAdvantage® account in 8 – 10 weeks.

[2]**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 base miles

earned on purchases, and do not include any bonus miles or accelerators. Loyalty Points may be earned on 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.

[3] **25% Savings on Eligible Inflight Purchases:** Citi® / AAdvantage® credit cardmembers will receive a 25% savings on inflight purchases of food and beverages on flights operated by American Airlines when purchased with their Citi® / AAdvantage® Gold card. Savings do not apply to any other inflight purchases, such as wireless internet access. This benefit applies to domestic flights marketed and operated by American Airlines or on domestic flights marketed by American Airlines and operated 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 account. Applicable terms and conditions are subject to change without notice.

[4] **American Airlines Vacations℠ Leisure Discount Program:** This offer provides 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 designated 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.

[5] Services are provided by Mastercard through Iris® Powered by Generali Identity and Cyber Protection ("GGA"), a third-party service provider. To activate the Mastercard ID Theft Protection benefit, you must go to GGA's site to sign up with your Citibank® Mastercard card number. Your eligibility will be verified by your card number at the time of enrollment. For more information about the Mastercard ID Theft Protection benefit, visit **https://mastercardidps.idprotectiononline.com** or call 1.866.987.1007 (TTY: We accept 711 or other Relay Service). Citi® is providing this URL as a convenience to you, is not responsible for products and services offered on this website, and makes no guarantees or warranties regarding the website content, privacy policies, or security. GGA may have a privacy policy and security practices that differ from Citi standards. We recommend that you read the terms of service, terms & conditions, and the privacy policy at **https://mastercardidps.idprotectiononline.com**. Certain terms, conditions, and exclusions apply.

[6] 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 underwritten by Virginia Surety Company, Inc. Policy provides secondary coverage only.

[7] Your FICO® Score is calculated based on data from your Equifax® credit report using the FICO® Bankcard Score 8 model and may be different from other credit scores. FICO® Scores are intended for and delivered only to the Primary cardmember and only if a FICO® Score is available. Disclosure of this score is not available for all Citi products and Citi may discontinue displaying the score at our discretion.

FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. Your FICO® Score is provided for your own non-commercial personal review, use and benefit. Citi and Fair Isaac are not credit repair organizations as defined under federal or state law, including the Credit Repair Organizations Act. Citi and Fair Isaac do not provide "credit repair" services or advice or assistance regarding "rebuilding" or "improving" your credit record, credit history or credit rating.

[8] The Citi Mobile® App is available for use with compatible mobile devices. You must have an internet-enabled smartphone or other mobile device and internet access to use the Citi Mobile App. Citibank does not charge you a fee for using the Citi Mobile App but message and data charges from your wireless carrier may apply.

[9] Eligible American Purchases are items billed by American Airlines as merchant of record and, as applicable, purchased or booked through American Airlines channels (**aa.com**, American Airlines reservations, American Airlines Vacations℠ reservations, Admirals Club®,

Google Flights, and American Airlines airport and city ticket counters). Products or services that do not qualify as American Purchases are car rentals and hotel reservations and/or purchases made through online third-party travel agencies.

You earn AAdvantage® miles for Net Purchases made by you and/or any authorized user(s) of your card account as follows:

- 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 eligible tickets, goods and services purchased directly from American Airlines ("American Purchases"). Eligible American Purchases are items billed by American Airlines as merchant of record and, as applicable, purchased or booked through American Airlines channels (aa.com, American Airlines reservations, American Airlines Vacations reservations, Admirals Club®, Google Flights and American Airlines airport and city ticket counters). Products or services that do not qualify as American Purchases are car rentals and hotel reservations, and/or purchases made through online third-party travel agencies.
- You earn 1 AAdvantage® mile (awarded as 1 base mile) for every $1 spent on all other Net Purchases – made with your card account.

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 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**.

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Cardmember program terms are subject to change.

# 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

Citibank® Online Services..... 1-800-374-9700

Citibank ATM Locator Service.....1-800-CITI-ATM

Citibanking (other banking services) .....1-800-446-5331

Visit our website at .....**citi.com/aadvantage**

Account Online ..... **citicards.com**

Citibank Online..... **citicards.com**

AAdvantage® Program..... **aa.com/aadvantage**




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