

Citi ThankYou® Rewards
Terms and Conditions for
Citi Custom Cash® Card
Accounts

thankyou
from citi®

Guide to Citi ThankYou® Rewards Terms and Conditions for Citi Custom Cash® Card Accounts

Last Updated: May 2025

This Guide gives You a brief overview of each section of the Citi ThankYou Rewards Terms and Conditions for Citi Custom Cash Card Accounts, which we refer to as this “**Agreement**.” This Guide isn’t intended to be a complete summary of the Agreement’s contents, and we encourage You to read the entire Agreement before participating in the Program.

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Citi ThankYou® Rewards Terms and Conditions for Citi Custom Cash® Card Accounts

1

Information About this Agreement and Definitions

This section tells You what this Agreement governs and how it's structured. This section also defines certain terms used throughout this Agreement.

This Agreement. This Agreement is between You and Citibank. You accept the terms of this Agreement when You earn or redeem Points by continued use of your Card Account. This Agreement replaces any previous versions of terms and conditions governing ThankYou® Points associated with your Card Account and the Program. From time to time, we may give You additional terms and conditions associated with the Program. They'll be considered part of this Agreement. If You have a Citi Account other than your Card Account, please see the ThankYou Rewards Program terms and conditions that were provided to You in connection with that other Citi Account.

In the blue boxes throughout this Agreement are helpful tips and additional information about the ThankYou® Program.

- ***Definitions.*** The following terms, when used in this Agreement, have the meanings below:
 - **Agreement** - Refers to the entire Citi ThankYou Rewards terms and conditions.
 - **Card Account** - A Citi Custom Cash credit card account issued in the United States by Citibank.
 - **Citi Accounts** - An account associated with a Citibank product or service, such as a Card Account or a Citibank checking account, that participates in the Program.
 - **Citibank, we, us and our** - Citibank, N.A.
 - **Member(s)** - A participant in the Program.
 - **Participating Partner** - Businesses with whom Citibank, or a third party on behalf of Citibank, partners with respect to the Program, including retailers and merchants that participate in the Program.
 - **Point(s)** - Loyalty Points provided through the Program.
 - **Program** - The Citi ThankYou Rewards loyalty program.

- **Reward(s)** - Items, services, credits, cash and cash equivalents or other offerings for which Points can be redeemed through the Program.
- **Shop with Points** - ThankYou® Members with an eligible Citi credit card can use ThankYou Points at Participating Partners.
- **ThankYou Account** - A Program account set up for a Member to keep track of Point activity, including information about when and how the Member receives and redeems Points, and through which a Member may redeem Points.
- **You and your** - You, as a Member.

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Your ThankYou® Account(s)

This section tells You how You may get a ThankYou Account and provides information about managing your account(s).

Setting up a ThankYou Account

- We'll set up a ThankYou Account for your Card Account. If You earn Points with a certain Card Account, Points will be credited to the ThankYou Account that corresponds with that Card Account.

Combining Your ThankYou Accounts. If You have multiple ThankYou Accounts, You can combine them into one ThankYou Account at **thankyou.com** or by calling the ThankYou® Service Center at 1-800-THANKYOU (1-800-842-6596) (TTY: We accept 711 or other Relay Service). If You combine ThankYou Accounts, the ThankYou® Rewards Program terms and conditions will apply to the entire combined account.

You can check your Points balance in the "My Point Summary" section of "My Account" at **thankyou.com** or by calling the ThankYou Service Center at 1-800-THANKYOU (1-800-842-6596) (TTY: We accept 711 or other Relay Service). If You think you've received Points in error or haven't received Points that you've earned, call the ThankYou Service Center.

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Acquiring Points

This section tells You general rules about how to get Points and describes how Points are earned.

Here's How You Can Acquire Points

- ***Use of Your Card Account.*** You can earn Points by using your Card Account as described below.
- ***Promotional Offers.*** You may be provided with promotional offers that let You earn Points. If we make a promotional offer, we'll let You know the specific terms and conditions that apply.
- ***Negative Point Balance.*** Subtracting Points from your ThankYou Account (for example, if You return items purchased with your Card Account) can result in a negative Point balance. If this happens, Points You earn after that will be used to bring your balance to zero.

Earning Points with Your Card Account

- ***Only Purchases Earn Points.*** You'll earn Points for purchases using your Card Account, minus returns and refunds.

The following types of transactions don't qualify as purchases that earn Points:

- Use of checks that access your Card Account
- Balance transfers
- Cash advances
- Travelers checks, foreign currency purchases, money orders, wire transfers and similar cash-like transactions
- Lottery tickets, gaming chips and similar betting transactions
- Interest and account fees
- Unauthorized charges
- Items returned for credit

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.)

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 Account to make a purchase, we're 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.

Refer to the chart below to see the number of Points you'll earn using your specific Card Account.

Citi Custom Cash® Card

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

- **5 ThankYou Points** for each \$1 You spend in your highest eligible 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 eligible spend category as described above and transactions that do not qualify as purchases that earn Points as described above).
- **4 additional ThankYou Points** for each \$1 spent on hotels, car rentals, and attractions booked with Citi Travel via **cititravel.com** or 1-833-737-1288 (TTY: We accept 711 or other Relay Service).

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 above. 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 their 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 Music, Amazon Prime Video, Apple Music, DIRECTV STREAMSM, Disney+, ESPN+, fuboTV, Max, NBA League Pass, Netflix, Pandora, Paramount+, SHOWTIME, SiriusXM, Sling TV, Spotify, STARZ, Tidal, Vudu, YouTube Red, and YouTube TV.

The above names are trademarks or registered trademarks of their respective owners and could be changed at any time. The owners of the above marks do not endorse Citibank N.A.'s services, and are not otherwise affiliated with Citibank, N.A. or any of its related entities.

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 drugstore 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 **cititravel.com** or 1-833-737-1288 (TTY: We accept 711 or other Relay Service).
- 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 bookings 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.

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Redemption and Rewards

This section tells You how and when You can redeem Points and provides information about delivery, cancellation and return of certain Rewards.

- **Who May Redeem.** Only You can redeem Points from your ThankYou Account, unless we tell You otherwise. Authorized users on your Card Account may use your Points on websites and/or mobile applications of participating Shop with Points merchants who use your Card Account number when linking to your ThankYou Account.
- **When Points May Be Redeemed.** Once Points appear in your ThankYou Account, they're available for redemption.

Find out what You currently can get with your Points by logging into your ThankYou Account at thankyou.com.

It's important to protect your online ThankYou Account username and password in the same way You protect other information associated with your Citi Account (such as your account number). Anyone who can access your online account can use your Points to redeem for Rewards and change your personal information.

Additional Information on Redeeming Points

- **Insufficient Point Balance.** If your Point balance falls below the number of Points required to redeem for a Reward after you've already ordered it (for example, because You returned a purchase), we may stop delivery of that Reward.
- **No Warranties.** Citibank, its affiliates and any merchants participating in the Program make no guarantees, warranties or representations of any kind concerning the Program.
- **No Liability for Rewards.** You release Citibank, its affiliates and any merchants participating in the Program from all liability regarding the redemption and use of Points and Rewards, including any Rewards that are lost, stolen or destroyed after they're received.

- **No Affiliation with Rewards Merchants.** Participating Rewards merchants aren't affiliated with or responsible for administration of the Program.
- **Availability of Rewards.** The availability of any Reward isn't guaranteed.
- **Delivery of Rewards.** Depending on the Reward, certain limitations and restrictions regarding delivery may apply.
- **Canceling/Returning Rewards.** Unless otherwise noted at the time of redemption, once You redeem your points for a Reward, the transaction is final.
- **Point Value May Vary.** The value of a Point may vary depending on the Reward for which it's being redeemed. We have the right to change the "Points to dollar conversion rate" for Rewards at any time.

Even though two Rewards may have the same value in dollars, they may have a different cost in Points.

Taxes

The monetary value of a Reward for which You redeem your Points may be considered taxable income from Citibank in the tax year in which You redeem the Points, in accordance with U.S. tax law. Citibank may be required to send You (and file with the IRS) a Form 1099-MISC (Miscellaneous Income) for the year in which You redeem your Points for a Reward when the value of the Reward plus other taxable Miscellaneous Income You receive from Citibank totals \$600 or more for a calendar year. We determine the monetary value of Rewards received through your Points redemptions for tax purposes. The value of Rewards received by redeeming certain Points, such as Points received through your Citibank Checking Account and related bonus promotions, is taxable income. The value of Rewards received by redeeming certain other Points, such as Points earned on purchases made with a Card Account, is not taxable income. You're responsible for any personal tax liability due to the receipt of a Reward due to your Point redemption – consult with your tax advisor.

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Certain Reward Options

This section tells You about certain Rewards available for redemption and explains some of the terms and conditions related to redeeming Points for each of those Rewards.

Reward-Specific Terms and Conditions

Special terms and conditions may apply to certain Rewards. For example, certain Rewards, such as charitable contributions, require You to redeem a minimum number of Points. Merchants may also impose terms and conditions on Rewards – e.g., limiting your use of a gift card in certain cases. Some of those terms and conditions can be found at **thankyou.com**. Sometimes, you'll be required to affirmatively accept those terms and conditions when You redeem your Points. Even if You aren't required to do so, by redeeming your Points for that Reward, You acknowledge that you've read and agreed to the applicable terms and conditions. Please carefully read all terms and conditions before redeeming Points.

Additional Rewards not listed below may be available on thankyou.com. Before You redeem Points for one of those Rewards, we'll give You any additional terms and conditions that apply.

Shop with Points

- **Shop with Points.** You can use ThankYou Points online and in-person at Shop with Points Participating Partners. You can use Shop with Points for Purchases at certain online Participating Partners and for in-person purchases at certain Participating Partners.
- **Shop with Points - Use Points for Purchases.** Citi will deduct the number of Points You redeem for your purchase from your ThankYou Account balance. A Participating Partner may restrict the use of Points for purchases of select items. Citi has the right to change Point to dollar conversion rates at any time. Purchases made with ThankYou Points may be subject to the Participating Partner's return and refund policy, which may include restocking fees. Participating Partner

information can be found in the Frequently Asked Questions on **thankyou.com**. Citi or the Participating Partner may set a fee to redeem Points or a minimum Point redemption requirement. If a redemption requirement or fee applies, it will be disclosed to You at the time of redemption. Any authorized users of your Card Account may be able to redeem Points through Shop with Points at Participating Partners.

- **Shop with Points - Use Points for Purchases at Online Participating Partners.** Participating Partner's terms and conditions apply to purchases using Points at the Participating Partner's website and links to these are available in the FAQs at **thankyou.com**. Your ThankYou Account balance may not reflect redemptions for pending purchase transactions until the purchase has shipped. You may only participate in Shop with Points at online Participating Partners if You have a Card Account that is current and in good standing. In addition, You must either be auto-enrolled or complete the self-registration process, as further explained below. When You are enrolled, Citi will provide the online Participating Partner with information about your ThankYou Account. When You Shop with Points at online Participating Partners, in addition to the foregoing, You also agree to the following terms and conditions:

• **Auto-enrollment.** You may be automatically enrolled in Shop with Points at online Participating Partners if You have previously added or add a Card Account to the online Participating Partner's account. If You are automatically enrolled, your ThankYou Account will be linked to the online Participating Partner's account using the Card Account in the online Participating Partner's account. In the event You are auto-enrolled, You will receive an email from the online Participating Partner informing You of the auto-enrollment and how to de-enroll if You do not want to participate.

• **Self-registration.** You may enroll in Shop with Points through the self-registration process at online Participating Partners. You may want to self-register if, for example, You would like to participate in Shop with Points before You are auto-enrolled or if You have de-enrolled and later decide You would like to use your Points at online Participating Partners. During the self-registration process, your ThankYou Account will be linked to your account with the online Participating Partner using the Card Account. Following self-registration, You will receive an email from the online Participating Partner confirming your registration and telling You how to de-enroll.

- **Shop with Points - Use Points for In-Person Purchases at Certain Participating Partners.** You can only use Points for in-person purchases at certain Participating Partners if You have a Card Account that is current and in good standing. When You use your Card Account, Citi will provide certain Participating Partners with information about your ThankYou Account in order to determine if your purchase is eligible for Shop with Points. If an in-person purchase is eligible for Shop with Points, You may be presented a redemption offer. You will have the option to accept or decline to use Points for in-person purchases at certain Participating Partners. If you do not want to receive a redemption offer at a certain Participating Partner, visit the Shop with Points Accounts section of **thankyou.com** or call the ThankYou Service Center at 1-800-ThankYou (1-800-842-6596) (TTY: We accept 711 or other Relay Service) to opt out.

Charitable Contributions

You can redeem Points for a check made payable to a charity listed on **thankyou.com**. Please refer to the Charitable Contributions page on **thankyou.com** for available denominations.

- **Shipping and Confirmation.** Your charitable contribution check is sent via USPS First-Class® Mail directly to the charity, and You should receive a written confirmation letter within one (1) to three (3) weeks of redemption. If You don't receive the letter within that time, please let us know.
- **Participating Charities.** Participating charities are subject to change. We may discontinue our relationship with any charity, at any time, without notice.
- **Taxes.** Consult your tax advisor to determine if your redemption of Points toward a charitable contribution is tax deductible.

Statement Credit for Card Accounts

You can redeem Points for a statement credit in any denomination, which will be applied to your Card Account. **You must still make the required minimum payment due on your Card Account.** You'll receive a confirmation letter within one (1) to three (3) weeks of redemption, and your statement credit should appear within two (2) billing cycles after You redeem your Points. **Statement credits may not be canceled.**

- **Direct Deposits.** You can redeem any number of available Points for cash that will be directly deposited to your Citi savings or checking account or a verified non-Citi savings or checking account. Verification of non-Citi savings or checking accounts requires the successful payment of the Card Account with the non-Citi savings or checking account at least two times in the previous six months in a qualifying manner determined by Citi. We may also be able to verify a non-Citi checking or savings account using external service providers. Non-Citi savings or checking account verification is subject to terms and conditions that You must accept when choosing direct deposit to a non-Citi checking or savings account.
- **Cash Rewards.** You can redeem Points for a check made payable to You. The minimum redemption amount for a check is \$5. **Checks are valid for one hundred eighty (180) days.**
 - **Shipping and Confirmation.** Your Cash Rewards confirmation letter and check are sent only to your address on record via USPS First-Class® Mail within one (1) to three (3) weeks of redemption.
 - **Cancellations.** All Cash Rewards redemptions are final. Points redeemed for Cash Rewards can't be returned unless we cancel the check and a stop payment is placed, resulting in a return order status and automatic reinstatement of your Points. Please note that a check may be canceled if, for example, there was a misspelling on the check or You never received it. You must call us if You don't receive your Cash Rewards check ten (10) days after shipment. You can find the shipping date on the order history page for your ThankYou Account at **thankyou.com**, or by calling the ThankYou Service Center at 1-800-THANKYOU (1-800-842-6596) (TTY: We accept 711 or other Relay Service).

Certain Rewards, such as a statement credit for a Card Account, will reduce the balance on your Card Account, but aren't considered a payment. You must still make the minimum payment due each month, even if the amount of the Reward is greater than the minimum payment due.

- **Combined ThankYou Account.** Certain redemption options not available to Card Account Members may be available if You have multiple ThankYou Accounts and chose to combine ThankYou Accounts.

Citi Travel provides travel-related Rewards which is powered by Rocket Travel by Agoda ("Rocket Travel Inc."), a service partner for the Program. You can redeem Points through the Citi Travel center for airfare, hotels, car rentals, attractions and other travel, if applicable. The terms and conditions included below are only some of the terms and conditions that apply to Citi Travel. You can find a complete list of travel terms and conditions on **thankyou.com**. Please review them carefully before redeeming for a Reward.

- **Contacting the Citi Travel Service Center.**

- **Online.** Travel bookings can be made through the Citi Travel site by visiting **cititravel.com**.
- **Calling the Citi Travel Service Center.** Travel bookings can also be made by calling the Citi Travel Service Center at 1-833-737-1288 (TTY: We accept 711 or other Relay Service). All travel bookings require the use of a Citi eligible credit card or Points from an eligible ThankYou Rewards account.

- **Points Redemption.** The number of Points required for Travel Rewards varies based on a combination of factors including itinerary, date and time of travel. You may redeem for Travel Rewards using a combination of Points and dollars. The total number of Points required for a Travel Reward will include payment of any taxes, fees and surcharges applicable to that Reward. Taxes, fees and surcharges on Travel Rewards may change at any time without notice.
- **Confirmation.** No Point amount, Travel Rewards availability or times of travel are confirmed until the required number of Points has been deducted, and the tickets or travel documents have been issued.

Gift Card Terms and Conditions

- **Gift cards/certificates.** Gift cards/certificates are subject to the terms and conditions set by the merchant who issues the gift card/gift certificate. Citibank is in no way affiliated with the issuers of the gift cards/certificates nor are they considered sponsors or co-sponsors of ThankYou Rewards. Any use of the merchant names and/or logos is by permission of each respective merchant and all trademarks are the property of their respective owners. Expiration policies and non-usage fees may apply; however, expiration on gift cards will occur in no less than five (5) years from the date of redemption and non-usage fees cannot begin until twelve months of non-use and the non-usage fee must remain the same from month to month through ThankYou Rewards. Gift cards/certificates may not be returned, unless damaged or defective.

- **eGift cards/certificates.** eGift cards/certificates allow You to send gift cards/certificates virtually, either by email or text message, instantly or on the date You choose. Text messaging and data rates may apply. When You redeem ThankYou Rewards for a gift card/certificate, we will send you a confirmation email including a link to send the gift card/certificate digitally. Like physical gift cards/certificates, eGift cards/certificates are subject to the additional terms and conditions set by the issuing merchant, which You can find on **thankyou.com**.
- **Delivery of physical gift cards/gift certificates.** Physical gift cards and gift certificate Rewards are delivered to P.O. boxes and shipping addresses in the United States and its 5 major U.S. Territories (American Samoa, Guam, Northern Mariana Islands, Puerto Rico and U.S. Virgin Islands) unless otherwise noted on the item detail page or at checkout. Allow one (1) to three (3) weeks for shipment. If You haven't received your gift card/gift certificate Reward within ten (10) days after the shipped date, please let us know. You must contact us within one hundred twenty (120) days of your order date if You have not received your gift card/gift certificate. You can do so either by accessing the 'Order History' section under 'My Account' at **thankyou.com**, and then clicking 'Return Order' or by calling us at 1-800-THANKYOU (1-800-842-6596) (TTY: We accept 711 or other Relay Service).
- **Delivery of eGift cards/gift certificates.** eGift cards/certificates and any other virtual Rewards are deliverable only to valid email addresses and telephone numbers. If You do not provide a valid email address or telephone number, then we will not be able to deliver the eGift card/certificate to Your intended recipient or the eGift card/certificate may be sent to an unintended recipient. Citibank will not replace or refund eGift cards/certificates sent to an unintended recipient due to an incorrect email address or telephone number.
- **Cancellation of gift cards/gift certificates.**
 - **Physical gift cards/gift certificates.** Only some orders of physical gift cards/gift certificates may be canceled. We'll let You know on the Order History page if You can cancel your order. You may return physical gift cards/gift certificates due to a defect or damaged shipment by calling the ThankYou Service Center at 1-800-THANKYOU (1-800-842-6596) (TTY: We accept 711 or other Relay Service) and following the customer service agent's instructions.
 - **eGift cards/gift certificates.** You can't cancel, return or exchange e-cards or e-certificates.

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Points Expiration

This section tells You if, when and how your Points may expire.

- **Expiration of Points Acquired Through Your Card Account.** Points You earn using your Card Account will not expire.
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Loss or Suspension of Points

This section tells You how Points you've already earned or received may be lost or suspended.

When Your Card Account is Closed or Converted

How your Citi Account was closed or converted determines how long You have to use Points associated with your Citi Account.

If You have multiple Citi Accounts associated with only one ThankYou Account at the time one of your Citi Accounts is closed or converted to a Citi credit card that does not participate in the ThankYou® Program, You will lose only the Points that You earned with the closed or converted Card Account unless prohibited by law.

- **You Close Your Citi Account or Convert Your Citi Account to an Account that Does Not Participate in the ThankYou Program.** If You voluntarily close your Citi Account enrolled in the Program, or convert your Citi Account to an account that does not participate in the Program, You must use the Points within ninety (90) days after closing or converting your account, or, if required by law, from notification of account closure or conversion, or You will lose the Points that You earned with the closed or converted Card Account.
- **We Close Your Card Account Due to Inactivity or Convert Your Card Account to a Card that Does Not Participate in the ThankYou Program.** If we close your Card Account due to inactivity, or otherwise convert your Card Account to a card that does not participate in the Program, You must use the Points within ninety (90) days

after closing or converting your account, or, if required by law, from notification of account closure or conversion, or You will lose the Points that You earned with the closed or converted Card Account.

- **We Close Your Citi Account for Any Other Reason.**

If we close your Citi Account for any reason other than inactivity, You will lose your Points immediately unless prohibited by law.

- **Limited Online Access.** When your Citi Account is closed or converted to an account that does not participate in the ThankYou Program, You will lose access to your ThankYou Account online unless You have one or more open Citi Accounts that participate in the ThankYou Program. You may redeem your Points by contacting the ThankYou Service Center at 1-800-THANKYOU (1-800-842-6596) (TTY: We accept 711 or other Relay Service).

- **Limited Rewards Options.** Some Rewards options require You to have an eligible open Citi Account. When your Citi Account is closed or converted to an account that does not participate in the ThankYou® Program, some redemption options may be limited or ineligible such as:

- Rewards that require an open Card Account that participates in the ThankYou Program

When Your ThankYou Account is Closed

Your ThankYou Account may be closed when there are no open Citi Accounts associated with your ThankYou Account, You request to close your ThankYou Account or your ThankYou Account is closed due to Fraud, Misuse, Abuse or Suspicious Activity.

- **All Your Citi Accounts Are Closed.** When your Citi Account closes, and if You have no other open Citi Accounts associated with your ThankYou Account, we will close your ThankYou Account.

- **When Your ThankYou Account Closes.** If You have Points, and your ThankYou Account is closed for any reason, You will lose them immediately unless prohibited by law.

- **We Cancel the Program.** If the Program is canceled, you'll have ninety (90) days from the Program's cancellation date, or, if required by law, from notification of Program cancellation, to redeem your Points. After ninety (90) days, you'll lose any remaining Points.

- **Temporary Point Suspension for Late Payment.** If You make a late payment on your Card Account, You may not be allowed to redeem Points until your Card Account is current, and You request that we reinstate those Points. You can make this request on

thankyou.com or by calling the ThankYou® Service Center at 1-800-THANKYOU (1-800-842-6596) (TTY: We accept 711 or other Relay Service).

- **Loss upon Death.** You will lose your Points upon your death, and your estate, successors and assigns have no property rights or other legal interests in such Points, except under this circumstance:
 - **Cash Rewards Option.** If we receive a written request within one (1) year of your death from the executor or administrator of your estate, along with evidence satisfactory to us of your death and the identity and appointment of the executor or administrator, we can allow Points remaining in your ThankYou Account to be redeemed for Cash Rewards. Contact the ThankYou Service Center at 1-800-THANKYOU (1-800-842-6596) (TTY: We accept 711 or other Relay Service) for more information.

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Changes to this Agreement or to the Program

This section tells You when and how we may change this Agreement and the Program.

- **Changes without Notice.** We may make changes to the Program and/or the terms of this Agreement at any time, and if required by law, we will provide notice. For example, we won't notify You if we change what Rewards are available or the number of Points required to redeem a Reward. If we do make any changes to this Agreement, we'll post an updated copy on **thankyou.com**.
- **Changes with Notice.** We'll give You thirty (30) days' advance written notice if we make any of the following changes:
 - A change that negatively affects the number of Points You can earn
 - A change that negatively affects when your Points expire or how/when You may lose Points
 - A change in how You can exercise your rights under this Agreement
 - If we cancel the Program

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Fraud, Misuse and Abuse; Other Important Information

This section tells You that we may take action in response to account fraud, misuse or abuse, including taking away Points and suspending or closing your account. This section also tells You more about the Program and your rights under this Agreement, including information about how we may contact You.

- ***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
- Canceling your Card Account

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 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: We accept 711 or other Relay Service) immediately if You suspect your ThankYou Account is the target of fraud or suspicious activity.

- ***No Cash Value.*** Points have no cash value.

- **No Property Rights.** You have no property rights or other legal interests in Points. By operation of law, You can't transfer Points through such events as an inheritance, bankruptcy or a divorce. Points also can't be assigned or pledged.
- **Disputes Between Member and Other Persons.** We're not responsible for disputes between joint owners of a Citibank Checking Account or a customer and a third party involving Points or any other aspect of the Program.
- **Indemnity.** You agree to indemnify us and our third-party service providers, and all of our and their respective affiliates, directors, officers, employees, agents and contractors, and hold us and them harmless from and against any loss, damage, liability, cost or expense of any kind (including attorneys' fees) arising from our or an authorized user's use of the Program, any fraud, misuse or abuse of the Program, violation of this Agreement and/or violation of any applicable law or the rights of any third party.
- **Limitation on Liability.** You release us, our third-party service providers, and our and their respective affiliates, directors, officers, employees, agents and contractors, for your participation in the Program, including in connection with earning Points, redeeming Points for Rewards and using Rewards, the expiration and forfeiture of Points and changes to or cancellation of the Program. The third-party service providers, including merchants and contractors, that participate in the Program aren't affiliated with us, and we and our affiliates, directors, officers, employees and agents aren't responsible for, and You release us from, any liability arising in connection with products and services provided by those third-party service providers, including Rewards and/or any such services provided in connection with Rewards, such as delivery or servicing.
- **Void Where Prohibited by Law.** The Program and/or any feature of the Program are void where prohibited by federal, state or local law or regulation and are subject to change as necessary to comply with law or regulation.
- **Notices and Communications.** We may send communications about the Program to You at any mailing or email address on our records or through our online services. You agree that we (and/or our service providers or anyone we authorize) may contact You at any phone number, email address or mailing address You provide or we obtain in other ways. This includes communications to

mobile, cellular/wireless or similar devices. We may contact You by live operator, auto-dialer, recorded or artificial voice, text or email. You agree to pay any charges from your plan provider for communications we send to You, as well as communications You send to us. We may use voice recognition technology to verify your identity when You call. We may capture and store your voiceprint for this purpose.

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Incorporation of Card Account Terms and Conditions

This section tells You that certain terms in your Card Account agreement also apply to this Agreement.

The Agreement governing your Card Account is incorporated into this Agreement for purposes of governing law, enforcement rights and dispute resolution, including any arbitration provision contained in it. **Read your applicable Card Account agreement for these important provisions.**

thankyou
from citi

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