

CITI CUSTOM CASH CREDIT CARD TERMS AND CONDITION

CITI DISCLOSURES	
Annual Percentage Rate (APR) for Purchases	<p>0% introductory APR for 15 months from date of account opening. After that, your APR will be 18.24% to 28.24%, based on your creditworthiness.</p> <p>These APRs will vary with the market based on the Prime Rate.a</p>
APR for Balance Transfers	<p>0% introductory APR for 15 months from date of first transfer when transfers are Completed within 4 months from date of account opening. After that, your APR will be 18.24% to 28.24%, based on your creditworthiness.</p> <p>These APRs will vary with the market based on the Prime Rate.a</p>
APR for Cash Advances	<p>29.49%</p> <p>This APR will vary with the market based on the Prime Rate.b</p>
APR for Citi Flex Plan	<p>1 8.24% to 28.24%, based on your creditworthiness.</p> <p>These APRs will vary with the market based on the Prime Rate.a</p>
Penalty APR and When it Applies	<p>Up to 29.99%, based on your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.c</p> <p>This APR may be applied to your account if you:</p> <ul style="list-style-type: none"> (1) Make a late payment or (2) Make a payment that is returned. <p>How Long Will the Penalty APR Apply? If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.</p>
How to Avoid Paying Interest on Purchases	<p>Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your</p>

	entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex Loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.
Minimum Interest Charge	I If you are charged interest, the charge will be no less than 50 cents.
Plan Fee (Fixed Finance Charge)	A monthly fee of up to 1.72% of each Transaction moved to a Citi Flex Plan subject to such fee based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Annual Fee	None
Transaction Fees	
Balance Transfer	Either \$5 or 5% of the amount of each transfer, whichever is greater.
Cash Advance	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
Foreign Purchase Transaction	3% of each purchase transaction in U.S. dollars.
Penalty Fees	

Late Payment	Up to \$41
Returned Payment	Up to \$41

How We Will Calculate Your Balance: We use a method called "daily balance (including current transactions)."

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

For more information call Citibank at 1-877-625-6382 (For TTY: Use 711 or other Relay Service). New York residents may contact the New York State Department of Financial Services at (800) 342-3736 or www.dfs.ny.gov for comparative information on credit card rates, fees and grace periods.

Payment Allocation: We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest rate balance first.

Prime Rate: The variable rates shown here are accurate based on a 7.5% Prime Rate.

a We add 10.74% to 20.74% to the Prime Rate to determine the Purchase/Balance Transfer/Citi Flex Plan APR.

b We add 21.99% to the Prime Rate to determine the Cash Advances APR.

c We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable rate APRs will not exceed 29.99%.

Note: Balance Transfers and Flex Plans are made available at our discretion.

Citi Custom CashSM Card Terms & Conditions

This offer is valid for new accounts only. You must be at least 18 years of age (21 years of age in Puerto Rico). If you are married, you may apply for a separate account. The card offer referenced in this communication is only available to individuals who reside in the United States and its territories. Your eligibility for a particular product and service is subject to a final determination by Citibank. This communication is not and should not be construed as an offer to individuals outside of the United States. Citibank, N.A., Sioux Falls, SD, ("Citi," "we" or "us") is the issuer of the account. Please allow 4 weeks from the date of submission to process your Card Account application.

By submitting this application, you request that Citi establish an Citi Custom CashSM Card account (the "Card Account") to you and any authorized users you have designated. You agree that all information provided in this application must be verifiable and accurate. The Card Account is governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

Citi will only issue one Citi Custom CashSM Card account per person.

Identity Verification

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any authorized user you add to your account.

Authorization for the Social Security Administration to Disclose Your Social Security Number Verification - You authorize the Social Security Administration (SSA) to verify and disclose to Citibank, N.A. through Experian for the purpose of this transaction whether the name, Social Security Number (SSN) and date of birth you have submitted matches information in SSA records. Your consent is for a one-time validation within the next 90 days.

ABOUT USING YOUR MOBILE PHONE TO APPLY FOR AN ACCOUNT ONLINE

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and use this information for its other everyday business purposes. For more information, see our U.S. Privacy Notice for Consumers.

Communications

You agree that we and or our service providers may contact you at any phone number provided, email address, or mailing address. This includes communications to mobile or similar device. We may contact you by live person, auto dialer, recorded or artificial voice, text, or email for servicing, marketing information, or for decision for credit card application.

Credit Reports

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, including information about your credit or deposit accounts with other financial institutions. This information may be used for such purposes as: determining whether to issue you a Card Account, administering, reviewing and renewing the Card Account, credit line increases or decreases, collection and other servicing of the Card Account, offering other products and services and for any other uses permitted by law. If you ask us, we'll tell you whether we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

Credit Information

To receive a Card Account, you must meet our applicable criteria bearing on creditworthiness and any other of our eligibility criteria, which we determine in our sole discretion.

Your credit limit will be determined based on the following:

- Your annual salary and wages
- Any other annual income
- A review of your debt, including the debt listed on your credit report

We'll inform you of your credit limit when you receive your credit card. Some limits may be as low as \$500. Please note that cash advances may be limited to a portion of your credit limit.

Card Agreement

If you are approved for a Card Account, you'll receive a Card Agreement before you can use your Card Account. The terms of the Card Agreement will take effect once you use your Card Account. Even if you do not use your Card Account, the Card Agreement will take effect if you do not cancel your Card Account within 30 days after we send you the Card Agreement. We have the right to make changes to the terms of your Card Account (including rates and fees) in accordance with the Card Agreement.

Special Notices

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Wisconsin Residents: No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

Important Information About Adding An Authorized User

Before adding an authorized user to your Card Account you should know:

- You're responsible for all charges made or allowed to the Card Account by the authorized user.
- Authorized users have access to your Card Account information.
- Before adding an authorized user, you must let him/her know that we may report 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.

Balance Transfer Information

How to Make Balance Transfers

1. After receiving your card, you can call the customer service number on the back of your card (For TTY: Use 711 or other Relay Service) to transfer balances. Balance transfers are made available at our discretion.
2. If we give you the option to transfer a balance with your application, it will take at least 14 days after your Card Account is opened to process any balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card (For TTY: Use 711 or other Relay Service).
3. The total amount of your balance transfer plus balance transfer fees must be less than your available credit limit or any other limit we communicate. Be sure you don't transfer any disputed purchase or other charge amount because you may lose your dispute rights. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <https://www.citi.com/affiliatesproducts> for a list of Citi products and affiliates.
4. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we'll pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees we approve.

Things You Should Know About Your Balance Transfer Offer:

If you transfer a balance with this offer, interest will be charged on purchases made with your Card Account unless your purchases have a 0% APR or you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period. If your New Balance includes a Citi Flex Plan, interest will be charged on purchases unless you pay the Adjusted New Balance shown on your statement, plus any Citi Flex Plan Payment Amount, by the due date each month or those purchases have a 0% APR.

Additional Information

Any benefit, reward, service, or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.

Citi® ThankYou® Rewards

Summary of the Citi Custom CashSM Card Terms and Conditions

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

- 5 ThankYou Points for each \$1 you spend in your highest spend category each billing cycle up to the first \$500 spent in that category. After the first \$500 spent in that category during the billing cycle, you will earn 1 ThankYou Point for each additional \$1 you spend. (See below for more information on the highest spend category.)
- 1 ThankYou Point for each \$1 you spend on purchases (excluding purchases made in your highest spend category as described above and transactions that do not qualify as purchases that earn Points as described below).

Highest Spend Category

Each billing cycle we will determine your highest spend for purchases posted to your account in the following categories: Restaurants, Gas Stations, Grocery Stores, Select Travel, Select Transit, Select Streaming Services, Drugstores, Home Improvement Stores, Fitness Clubs and

Live Entertainment. Each purchase on your Card Account is assigned to a category based on the merchant category code as described below. We will calculate your total amount spent in each category, less any returns posted during the billing cycle, even if the original purchase date for the return was in an earlier billing cycle. We will use this information to determine your highest spend category. Citibank shall have the sole right to determine the highest spend category each billing cycle and 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. Excludes bike/scooter rentals, auto clubs and insurance companies.

Select Streaming Services

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

The above names are trademarks or registered trademarks of their respective owners. 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 drug store and pharmacy merchant category code.

Home Improvement Stores

Includes purchases at home supply warehouse stores, lumber and building materials stores, paint and wallpaper stores, hardware stores, nurseries – lawn and garden supply stores and

paints, varnishes and supplies stores. Excludes florists and florists' supply stores; nursery stock; wholesale construction stores; and glass stores.

Fitness Clubs

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

Live Entertainment

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

Merchant Classification for Rewards Categories

Merchants are assigned a merchant category code ("MCC"), which is determined in accordance with Visa/Mastercard/American Express procedures based on the kinds of products and services the merchants primarily sell. We don't control the assignment of these codes and are not responsible for the codes used by merchants. When you use your card to make a purchase, we'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 as recognized by Citi, but if the code assigned to the merchant wasn't grouped into that category, your purchase amount will not be included in the spend for that billing cycle. For example, your purchase amount would not be included in the restaurant category for purchases at a restaurant located within a retailer if the restaurant is assigned a "retailer" code instead of a "restaurant" code. Please also note – purchases made through mobile/wireless technology may not be included in the anticipated category depending on how the technology is set up to process the purchase. We reserve the exclusive right to determine in which category purchases are placed.

Only Purchases Earn Points

You'll earn Points for purchases using your Card Account, minus returns and refunds. Balance transfers, cash advances, checks that access your Card Account, items returned for credit, unauthorized charges, interest and account fees, travelers checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets, gaming chips (and similar betting transactions) do not earn ThankYou Points.

Open and Current Card Account

You may earn Points as long as your Card Account is open and current. If your Card Account is closed, you will not be able to earn Points, and you will lose any accumulated Points that have not been transferred to your ThankYou Account.

When You Will Receive Points

Points earned through a purchase with your Card Account will appear in your ThankYou Account at the end of the billing cycle in which you made the purchase. This means that Points earned on purchases made near the end of a billing cycle may take up to one additional billing cycle to appear in your ThankYou Account. (Bonus Points may take one to two additional billing cycles to post to your ThankYou Account).

Please see the Citi ThankYou Rewards Terms and Conditions for the Citi Custom CashSM Card at thankyou.com/ccterms, or Call us at 1-800-THANKYOU (1-800-842-6596) (For TTY: Use 711 or other Relay Service) to request a complete copy of the Terms and Conditions. The Terms and Conditions include redemption information on the Citi ThankYou Rewards Program.

Fraud, Misuse, Abuse, or Suspicious Activity

If we see evidence of fraud, misuse, abuse, or suspicious activity, as determined by us in our sole discretion, we reserve the right to take action against you. This may include, without limitation and without prior notice, any or all of the following:

- Taking away your accrued Points
- Stopping you from earning Points
- Suspending or closing your Citi Account or ThankYou Account
- Taking legal action to recover Rewards redeemed because of such activity and to recover our monetary losses, including litigation costs and damages

Some examples of fraud, misuse, abuse and suspicious activity include:

- Buying or selling Points
- Repeatedly opening Card Accounts or Citibank Checking Accounts for the primary purpose of acquiring Points
- Using your Card Accounts or Citibank Checking Account 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

Additional Information - Citi Custom CashSM Card

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.

Bonus Offer: Earn \$200 cash back after you spend \$1,500 on purchases in the first 6 months of account opening. This offer will be fulfilled as ThankYou® Points, which can be redeemed for \$200 cash back. Balance transfers, cash advances, checks that access your Card Account, items returned for credit, unauthorized charges, interest and account fees, travelers checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets, gaming chips (and similar betting transactions) are not purchases. 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. Offer available to new Citi Custom CashSM cardmembers approved through this offer. Citi will only issue one Citi Custom CashSM Card account per person. You will qualify for the bonus offer only if you have not received a bonus offer for opening a new Citi Custom CashSM Card in the past 48 months.

Citi® ThankYou® Rewards

Summary of the Citi Custom CashSM Card Terms and Conditions

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- 1 ThankYou Point for each \$1 you spend on purchases (excluding purchases made in your highest spend category as described above and transactions that do not qualify as purchases that earn Points as described below).

Citi will only issue one Citi Custom Cash Card account per person.

HIGHEST SPEND CATEGORY

Each billing cycle we will determine your highest spend for purchases posted to your account in the following categories: Restaurants, Gas Stations, Grocery Stores, Select Travel, Select Transit, Select Streaming Services, Drugstores, Home Improvement Stores, Fitness Clubs and Live Entertainment. Each purchase on your Card Account is assigned to a category based on the merchant category code as described below. We will calculate your total amount spent in each category, less any returns posted during the billing cycle, even if the original purchase date for the return was in an earlier billing cycle. We will use this information to determine your highest spend category. Citibank shall have the sole right to determine the highest spend category each billing cycle and 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. Excludes bike/scooter rentals, auto clubs and insurance companies

SELECT STREAMING SERVICES

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

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DRUGSTORES

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

HOME IMPROVEMENT STORES

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

FITNESS CLUBS

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

LIVE ENTERTAINMENT

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

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ONLY PURCHASES EARN POINTS

You'll earn Points for purchases using your Card Account, minus returns and refunds. Balance transfers, cash advances, checks that access your Card Account, items returned for credit, unauthorized charges, interest and account fees, travelers checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets, gaming chips (and similar betting transactions) do not earn ThankYou Points.

OPEN AND CURRENT CARD ACCOUNT.

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WHEN YOU WILL RECEIVE POINTS

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For more information, please see the Citi ThankYou Rewards Terms and Conditions for the Citi Custom Cash Card at thankyou.com/terms

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