

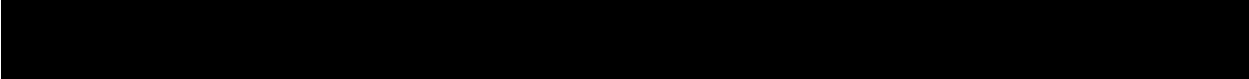
CITI® DOUBLE CASH CARD PRICING DETAILS, TERMS AND CONDITIONS

Introductory rate of 0% for 18 months from date of first transfer for balance transfers completed within 4 months of account opening. After the introductory period ends, a variable APR of 18.24% - 28.24%, based on your creditworthiness, applies to unpaid promotional balances and new balance transfers. The variable APR for purchases is 18.24% - 28.24%, based on your creditworthiness. For Citi Flex Plans subject to an APR, the variable APR is 18.24% - 28.24%, based on creditworthiness. For Citi Flex Pay Plans subject to a Plan Fee, a monthly fee of up to 1.72% will apply, based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors. Variable cash advance APR - 29.49%. Variable Penalty APR up to 29.99% and applies if you pay late or your payment is returned. Minimum interest charge – \$0.50. Annual Fee – None. Fee for foreign purchases – 3% of the U.S. dollar amount of each purchase. Cash advance fee – either \$10 or 5% of the amount of each cash advance, whichever is greater. Balance transfer fee – intro fee of 3% of each transfer (\$5 minimum) completed within the first 4 months of account opening. After that, 5% of each transfer (\$5 minimum). New cardmembers only. Subject to credit approval. Additional limitations, terms and conditions apply. You will be given further information when you apply.

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CITI DISCLOSURES	
Annual Percentage Rate (APR) for Purchases	18.24% to 28.24%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate. ^a
APR for Balance Transfers	0% introductory APR for 18 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. These APRs will vary with the market based on the Prime Rate. ^a
APR for Cash Advances	29.49% This APR will vary with the market based on the Prime Rate. ^b

<p>APR for Citi Flex Plan</p>	<p>18.24% to 28.24%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate.^a</p>
<p>Penalty APR and When it Applies</p>	<p>Up to 29.99%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.^c 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>
<p>How to Avoid Paying Interest on Purchases</p>	<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 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.</p>
<p>Minimum Interest Charge</p>	<p>If you are charged interest, the charge will be no less than 50 cents.</p>
<p>Plan Fee (Fixed Finance Charge)</p>	<p>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.</p>
<p>For Credit Card Tips from the Consumer Financial Protection Bureau</p>	<p>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.</p>



Annual Fee	None
Transaction Fees	
Balance Transfer	Either \$5 or 3% of the amount of each transfer, whichever is greater, introductory fee for transfers made within 4 months of account opening. After that, your fee will be 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® Double Cash 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® Double Cash 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.

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® Double Cash Card Reward Program 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 without notice, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies. You will earn 1 ThankYou® point per \$1 spent on purchases and an additional ThankYou® point for every \$1 paid on your purchase balance as long as there is a corresponding balance in your Purchase Tracker. Points can be redeemed for cash back as a direct deposit, statement credit, or check. For example, redeem 10,000 ThankYou Points for a \$100 direct deposit, statement credit, or check. Points can also be redeemed for a variety of other rewards, such as gift cards, travel and more — redemption values vary depending on how you choose to redeem your ThankYou Points.

Any cash rewards balance in your account will be converted to ThankYou Points. You will receive 1 point for every cent in cash rewards. For example, if you have \$10.13 in cash rewards, your rewards will be converted to 1,013 ThankYou Points — redeemable for a \$10.13 cash redemption.

For more information, please visit citi.com/citidoublecashterms

Earning Points with Your Card Account

- Purchases and Eligible Payments Earn Points. You'll earn Points for purchases using Your Card Account, minus returns and refunds and You'll earn Points for Eligible Payments as described below.

ThankYou Points on Purchases: At the end of each billing cycle, You will earn 1 ThankYou Point per \$1 on purchases made on Your Card Account reduced by the amount of any returns and refunds. The Points You earn for purchases will show on Your billing statement as "ThankYou Points on Purchases."

- The following transactions are not purchases and will not earn Points: balance transfers, cash advances, checks that access Your Card Account, items returned for credit, disputed or unauthorized purchases, fraudulent transactions, traveler's checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets and gaming chips (and similar betting transactions), loads or reloads of balances on gift cards or prepaid cards or cash equivalents, person-to-person payments, Citi® Flex Loans, the creation of Citi Flex Pays, Card Account fees and charges (such as late fees and finance charges), and fees for services or programs You elect to receive through us.
- **ThankYou Points on Eligible Payments:** At the end of each billing cycle, you will earn 1 ThankYou Point per \$1 on Eligible Payments made to Your Card Account. You will earn ThankYou Points on Your Eligible Payments up to the balance shown in Your Purchase Tracker (see "Purchase Tracker" below). The balance in Your Card Account's Purchase Tracker will be reduced by the amount of Eligible Payments You make. When the Purchase Tracker reaches \$0, You won't earn Points on Eligible Payments until more purchases are made and added to the Purchase Tracker. The Points You earn for Eligible Payments will show on Your billing statement as "ThankYou Points on Payments."

- "Eligible Payments" means payments You make on Your Card Account, that add up to at least the Minimum Payment Due (as set forth on Your billing statement). Eligible Payments do not include those detailed below in "When You will not earn Points." The redemption of Points for a statement credit is not an Eligible Payment and will not reduce the balance in Your Purchase Tracker.

Purchase Tracker: We will maintain a Purchase Tracker for Your Card Account. The Purchase Tracker will appear on Your billing statement. The Purchase Tracker shows the balance of purchases (as detailed above in "ThankYou Points on Purchases") less Eligible Payments made on Your Card Account, subject to "When You will not earn Points" as detailed below. You will only earn Points on Eligible Payments up to the balance shown on Your Card Account's Purchase Tracker.

When you will not earn Points:

- If Your Card Account is closed for any reason, You will not earn Points on purchases or Eligible Payments as of the closure date.
- Your Card Account must be current to earn Points. If You fail to make a Minimum Payment Due by the first day of Your next billing cycle, then you will not earn Points for any purchases posted to Your Card Account during the billing cycle in which You failed to pay the Minimum Payment Due unless You become current and reinstate those Points. You will also not earn Points for future purchases until You become current.
- You will not earn Points for Eligible Payments made to bring Your account current except to the extent that You have a balance in Your Card Account's Purchase Tracker at the time You make the Eligible Payment.

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. Points earned for Eligible Payments will appear in Your ThankYou Account at the end of the billing cycle in which You made Your Eligible Payment. This means that Points earned on purchases and Eligible Payments 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).

- Changes without Notice. We may make changes to the Program at any time without 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' 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
 - If we cancel the 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

Please contact the ThankYou Service Center at 1-800-THANKYOU (1-800-842-6596) (For TTY: Use 711 or other Relay Service) immediately if you suspect Your ThankYou Account is the target of fraud or suspicious activity. ©2022 Citibank, N.A.

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Additional Information - Citi® Double Cash Card

Current Citi® Double Cash Card Account Terms and Conditions

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason without notice, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies. You will earn 1 ThankYou® point per \$1 spent on purchases and an additional ThankYou® point for every \$1 paid on your purchase balance as long as there is a corresponding balance in your Purchase Tracker. Points can be redeemed for cash back as a direct deposit, statement credit, or check. For example, redeem 10,000 ThankYou Points for a \$100 direct deposit, statement credit, or check. Points can also be redeemed for a variety of other rewards, such as gift cards, travel and more — redemption values vary depending on how you choose to redeem your ThankYou Points.

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- ThankYou Points on Eligible Payments: At the end of each billing cycle, you will earn 1 ThankYou Point per \$1 on Eligible Payments made to Your Card Account. You will earn ThankYou Points on Your Eligible Payments up to the balance shown in Your Purchase Tracker (see "Purchase Tracker" below). The balance in Your Card Account's Purchase Tracker will be reduced by the amount of Eligible Payments You make. When the Purchase Tracker reaches \$0, You won't earn Points on Eligible Payments until more purchases are made and added to the Purchase Tracker. The Points You earn for Eligible Payments will show on Your billing statement as "ThankYou Points on Payments."
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 - 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
 - If we cancel the Program
- Mastercard ID Theft Protection: Services are provided for by Mastercard® through Generali Global Assistance Inc. ("GGA"), a third party service provider. To activate the ID Theft Protection benefit, offered by Mastercard, 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 ID Theft Protection benefit, click below to be directed to the ID Theft protection site or call 1.866.987.1007 (Speech/hearing impaired: 711 or other Relay Service). Citi is providing this link 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 of the linked site at <https://mastercardidps.idprotectiononline.com>. Certain terms, conditions, and exclusions apply.
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