

# Citi ThankYou<sup>®</sup> Rewards Terms and Conditions

thankyou  
from citi<sup>®</sup>

# GUIDE TO CITI THANKYOU® REWARDS TERMS AND CONDITIONS

Last Updated: September 2026  
This Guide gives You a brief overview of each section of the Citi ThankYou Rewards Terms and Conditions, 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.

## In the Agreement:

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# CITI THANKYOU REWARDS TERMS AND CONDITIONS

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## 1

### INFORMATION ABOUT THIS AGREEMENT AND DEFINITIONS

***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 or Citibank Checking Account associated with your ThankYou Account, or when You successfully enrolled in the Program. This Agreement replaces any previous versions of terms and conditions governing the Program applicable to your Citi Account. From time to time, we may give You additional terms and conditions associated with the Program. They'll be considered part of this Agreement.

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

- ***Application of This Agreement to Certain Other Rewards Cards.***

- **Cards Issued from Outside the United States.**

- This Agreement doesn't apply to any rewards program offered in connection with a credit card account issued from outside the United States by us or our affiliates, even if that rewards program offers rewards currency called "ThankYou® Points."

- **Citibank Corporate Travel & Entertainment Cards.**

- If You have a Citibank Corporate Travel & Entertainment Card, the Citi Corporate Card Rewards Program Terms and Conditions govern your participation in the Program.

- **Citi ThankYou® Cards.** If You have a Citi ThankYou Card Account that participates in the Program, the Citi ThankYou Rewards Terms and Conditions for Citi ThankYou Card Accounts govern your participation in the Program.

- **Custom Cash® Cards.** If You have a Citi Custom Cash® Card Account that participates in the Program, the Citi ThankYou Rewards Terms and Conditions for the Citi Custom Cash® Card Accounts govern your participation in the Program.

- **Double Cash® Cards.** If You have a Citi Double Cash® Card Account that participates in the Program, the Citi ThankYou Rewards Terms and Conditions for the Citi Double Cash® Card Accounts govern your participation in the Program.

- ***Terms Vary by Citi Account.*** Some terms in this Agreement only apply to certain types of Citi Accounts. For example, the way You earn Points with a Card Account is different than the way You earn Points with a Citibank

Checking Account. In addition, customers cannot enroll a Citibank Checking Account in ThankYou Rewards after July 18, 2022. If You have not enrolled a Citibank Checking Account in ThankYou Rewards before July 18, 2022, You will not be able to earn ThankYou Rewards from a Citibank Checking Account. We'll let You know if a specific term of this Agreement only applies to a certain type of Citi Account.

• **Definitions.** The following terms, when used in this Agreement, have the meanings below:

- **Agreement** - Refers to the entire Citi ThankYou Rewards terms and conditions.
- **Bill Payment** - A bill payment from your Citibank Checking Account using Citibank Online, Citi Mobile® or CitiPhone Banking®. A bill that is paid by making a transfer between linked accounts and/or transfer payments to accounts within Citibank or to accounts with Citibank affiliates does not qualify as a Bill Payment.
- **Card Account** - A credit card account issued in the United States by Citibank that participates in the Program, except the Citibank Corporate Travel & Entertainment Card, Citi Custom Cash® Card, Citi Double Cash® Card, and Citi ThankYou Card Account.
- **Citi Accounts** - Card Accounts and Citibank Checking Accounts. Note: Customers cannot enroll a Citibank Checking Account in ThankYou Rewards after July 18, 2022.
- **Citibank, we, us and our** - Citibank, N.A.
- **Citibank Checking Account** - A Citibank consumer checking account maintained in a United States branch of Citibank in an eligible account package enrolled in the Program.
- **Direct Deposit** - An Automated Clearing House (ACH) credit to your Citibank Checking Account such as payroll, pension or government payments.
- **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. There are two types of Shop with Points redemption options: Use Points for Purchases and Use Points for Statement Credits.

◦ **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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## 2

### YOUR THANKYOU® ACCOUNT(S)

#### ***Setting Up a ThankYou Account***

- ***For a Card Account.*** We'll set up a ThankYou Account for each of your Card Accounts. If You earn Points with a certain Card Account, Points will be credited to the ThankYou Account that corresponds with that Card Account.
- ***Customers with Citibank Checking Accounts and No Card Accounts Are Ineligible to Apply to Open a New ThankYou Account as of July 18, 2022.***  
Customers cannot enroll a Citibank Checking Account in ThankYou Rewards after July 18, 2022.

***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).

You can check your Points balance in the "My Points 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

### *Here's How You Can Acquire Points*

- **Use of Your Citi Account.** You can earn Points by using your Citi 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.)

***Additional Points for Certain Categories of Purchases.***

Depending on the type of Card Account You have, You may be able to earn more than one (1) Point for each \$1 You spend on certain categories of purchases, such as “entertainment” and “dining out.”

***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 making Rewards offers. Sometimes You may expect a purchase to fit within a Rewards category, but if the code assigned to the merchant wasn’t grouped into that category, as determined by Citi, your purchase will not qualify for additional Points. For example, You won’t earn additional Points 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 earn additional Points depending on how the technology is set up to process the purchase. We reserve the exclusive right to determine which purchases qualify for additional Points.

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

**Citi ThankYou® Preferred Card**

With the Citi ThankYou Preferred Card, You can earn ThankYou Points for purchases made on your card. Unless You are participating in a limited-time offer, You will earn the following:

- **2X at Restaurants.** You will earn 2 ThankYou Points for each \$1 You spend at restaurants, including cafes, bars, lounges, and fast food restaurants;
  - **Certain Non-Qualifying Purchases.** You will not earn 2X Points for purchases made at bakeries, caterers, restaurants located inside other establishments (such as hotels, department, grocery, discount and convenience stores or warehouse clubs) or online dining delivery services.
- **2X on Live Entertainment.** You will earn 2 ThankYou Points for each \$1 You spend on live entertainment, including concerts, live sporting events, live theatrical productions, and orchestras;
  - **Certain Non-Qualifying Purchases.** You will not earn 2X Points for purchases made at charitable organizations that provide live entertainment, sporting camps, sports complexes where You participate in the sport, public and private golf courses, country clubs (including membership fees), bowling alleys, movie theaters, museums or art galleries.
- **2X on Cable and Popular Streaming.** You will earn 2 ThankYou Points for each \$1 You spend on cable and popular streaming services, which includes cable and satellite providers as well as the select streaming providers listed below:

|                    |                 |
|--------------------|-----------------|
| Amazon Prime Video | Netflix         |
| Apple Music        | Pandora         |
| DirecTV Stream     | Paramount+      |
| Disney+            | SiriusXM        |
| ESPN+              | Sling TV        |
| Fandango at Home   | Spotify         |
| fuboTV             | STARZ           |
| HBO Max            | Tidal           |
| Hulu               | YouTube Premium |
| MLB.TV             | YouTube TV      |
| NBA League Pass    |                 |

\* A streaming service purchase will not qualify if the charge is bundled with another product, membership, or service; or if it is billed by a third party such as a digital platform or as a purchase inside another streaming service. The above names are trademarks or registered trademarks of their respective owners. Participating streaming services may change at any time. The owners of the above trademarks do not endorse Citibank N.A.'s services, and are not otherwise affiliated with Citibank, N.A. or any of its related entities.

- **1X on All Other Purchases.** You will earn 1 ThankYou Point for each \$1 spent on all other purchases including the non-qualifying purchases listed above.

### **Citi Strata® Card**

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

- **5 ThankYou Points** for each \$1 spent on hotels, car rentals, and attractions booked through Citi Travel® via **cititravel.com** or 1-833-737-1288 (TTY: We accept 711 or other Relay Service)
- **3 ThankYou Points** for each \$1 spent at Supermarkets
- **3 ThankYou Points** for each \$1 spent at Gas & EV Charging Stations and on Select Transit purchases
- **3 ThankYou Points** for each \$1 spent in an eligible Self-Select Category of your choice (Fitness Clubs, Select Streaming Services, Live Entertainment, Cosmetic Stores/ Barber Shops/Hair Salons, or Pet Supply Stores)
- **2 ThankYou Points** for each \$1 spent at Restaurants
- **1 ThankYou Point** for each \$1 spent on All Other Purchases

The following definitions and non-qualifying purchases apply to the categories listed above:

**Citi Travel:** You will earn 5 ThankYou Points for each \$1 spent on hotels, car rentals, and attractions when You use your Citi Strata Card to book through Citi Travel via **cititravel.com** or 1-833-737-1288 (TTY: We accept 711 or other Relay Service). For bookings made with a combination of Points and your Citi Strata Card, only the portion paid with your card will earn Points. Points are not earned on cancelled bookings. If your account is closed for any reason, including if You convert to another card product, You will no longer be eligible for this offer. Citi Travel is powered by Rocket Travel by Agoda.

**Supermarkets:** Excludes purchases at general merchandise/ discount superstores, freezer/meat locker provisioners, dairy product stores, miscellaneous food/convenience stores, markets, drugstores, warehouse clubs, wholesale clubs, specialty vendors, bakeries; candy, nut and confectionery stores, and meal kit delivery services. You also won't earn 3X

Points for purchases made at online supermarkets if the merchant does not classify itself as a supermarket by using the supermarket merchant category code.

**Gas & EV Charging Stations and Select Transit:** 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. Gas stations exclude gas purchases at warehouse clubs, wholesale stores, superstores, discount stores, department stores, convenience stores or other merchants that do not use the gas station merchant category codes.

**Restaurants:** Includes purchases at cafes, bars, lounges, fast-food restaurants, restaurant delivery services, and take out restaurants. Excludes purchases at bakeries, caterers, and restaurants located inside another business (such as hotels, stores, stadiums, grocery stores, or warehouse clubs). You will earn 2 ThankYou Points per \$1 spent on restaurant gift card purchases if the merchant uses the restaurant merchant category code for those transactions.

**Select Streaming Services:** Includes the following streaming providers: Amazon Prime Video, Apple Music, Disney+, DirecTV Stream, ESPN+, Fandango at Home, fuboTV, HBO Max, Hulu, MLB.TV, NBA League Pass, Netflix, Pandora, Paramount+, Sling TV, Spotify, Starz, SiriusXM, YouTube Premium and YouTube TV. A streaming service purchase will not qualify if the charge is bundled with another product, membership, or service; or if it is billed by a third party such as a digital platform or as a purchase inside another streaming service. The above names are trademarks or registered trademarks of their respective owners. Participating streaming services may change at any time. The owners of the above trademarks do not endorse Citibank N.A.'s services, and are not otherwise affiliated with Citibank, N.A. or any of its related entities.

**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.

**Cosmetic Stores/Barber Shops/Hair Salons:** Cosmetic stores include retailers that sell every day and theatrical cosmetics. You will not earn 3X Points for cosmetic purchases made in businesses such as department stores, drug stores, and supermarkets unless they use the Cosmetic Stores merchant category code. Barber Shops and Hair Salons include merchants that provide personal hair care services such as hair cutting, styling, coloring, and extensions. Barber Shops and Hair Salons may also perform manicures and pedicures and sell a limited selection of hair care products. You will not earn 3X Points for purchases made at barber shops and hair salons located in other businesses such as spas or hotels unless they use the Barber Shops and or Hair Salons merchant category code.

**Pet Supply Stores:** Retailers that sell pet food and pet supplies. You will not earn 3X Points for pet supply purchases made at drug stores, markets, wholesale clubs, discount superstores, and supermarkets. You will not earn 3X Points for veterinary services unless they use the Pet Supply Stores merchant category code.

**Self-Select Category:** You will earn 3 ThankYou Points for each \$1 spent on purchases made in an eligible Self-Select Category of your choice. Self-Select Categories include: Fitness Clubs, Select Streaming Services, Live Entertainment, Cosmetic Stores/Barber Shops/Hair Salons or Pet Supply Stores.

When your account is opened, the default Self-Select Category is Select Streaming Services. To change your Self-Select Category the primary card member must register for an online account and sign-in at **[citi.com/selfselect](https://citi.com/selfselect)** or call 1-800-842-6596 (TTY: We accept 711 or other Relay Service) and choose which Self-Select Category to activate. You may change your Self-Select Category once each calendar quarter (January-March, April-June, July-September, October-December). The change will go into effect the following day at 12:00 AM Central Time. To qualify for 3X ThankYou Points, eligible purchases must be made on the day after a Self-Select Category is chosen to be eligible for the newly selected category. For example, if You changed your category to Fitness Clubs on Monday, You would begin to earn 3 ThankYou Points per \$1 spent on Fitness Club purchases made on Tuesday (Central Time). Citi will use the purchase date listed on your statement to determine when the purchase was made. Some merchants will not process a purchase transaction until the merchandise is shipped; this may delay the purchase date on your account. Citi is not responsible for when a merchant processes a transaction.

## **Citi Strata Premier® Card**

With the Citi Strata Premier Card, You can earn ThankYou Points for purchases made on your card.

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

- **10 total ThankYou Points** for each \$1 spent on hotel, car rental and attraction bookings with Citi Travel via **cititravel.com** or 1-833-737-1288 (TTY: We accept 711 or other Relay Service)
- **3 ThankYou Points** for each \$1 spent on air travel and other hotel purchases
- **3 ThankYou Points** for each \$1 spent at restaurants
- **3 ThankYou Points** for each \$1 spent at supermarkets
- **3 ThankYou Points** for each \$1 spent at gas and EV charging stations
- **1 ThankYou Point** for each \$1 spent on all other purchases

Cardmembers will also be eligible to receive the \$100 Annual Hotel Benefit.

The following definitions apply to the categories:

**Citi Travel:** You will earn 10 ThankYou Points for each \$1 spent on hotels, car rentals, and attractions when You use your Citi Strata Premier Card to book with Citi Travel via **cititravel.com** or 1-833-737-1288 (TTY: We accept 711 or other Relay Service). For bookings made with a combination of Points and your Citi Strata Premier Card, only the portion paid with your card will earn Points. Points are not earned on cancelled bookings. If your account is closed for any reason, including if You convert to another card product, You will no longer be eligible for this offer. Citi Travel is powered by Rocket Travel by Agoda.

**Air Travel and Other Hotel Purchases:** Includes purchases at airlines, hotels (not booked with Citi Travel via **cititravel.com**), and travel agencies.

**Restaurants:** Includes purchases at cafes, bars, lounges, fast-food restaurants, restaurant delivery services, and take-out restaurants. Excludes purchases at bakeries, caterers, and restaurants located inside another business (such as hotels, stores, stadiums, grocery stores, or warehouse clubs). You will not earn 3 ThankYou Points on restaurant gift card purchases if the merchant does not use the restaurant merchant category code.

**Supermarkets:** Excludes purchases made at general merchandise/discount superstores; freezer/meat locker provisioners; dairy product stores; miscellaneous food/convenience stores; drugstores; warehouse/wholesale clubs; specialty food markets; bakeries; candy, nut, and confectionery stores; and meal kit delivery services. Purchases made at online supermarkets or with grocery delivery services do not qualify if the merchant does not classify itself as a supermarket by using the supermarket merchant code.

**Gas Stations and Electric Vehicle (EV) Charging:** Excludes gas and EV charging purchases at warehouse clubs, discount stores, department stores, convenience stores or other merchants that are not classified as gas stations or EV charging using the gas station or EV charging merchant codes.

**All Other Purchases:** Includes the non-qualifying purchases listed above.

**\$100 Annual Hotel Benefit:** Once per calendar year, enjoy \$100 off a single hotel stay of \$500 or more, excluding taxes and fees, when booked with Citi Travel via **cititravel.com** (Citi Travel is powered by Rocket Travel by Agoda) or 1-833-737-1288 (TTY: We accept 711 or other Relay Service). For purposes of this benefit, a calendar year begins January 1st at 12:00 AM Eastern Time and ends December 31st at 11:59 PM Eastern Time. For example, if you make a reservation on December 31st at 10:00 PM Pacific Time and utilized this benefit, it will count against the following year's benefit. This benefit is subject to the following eligibility requirements: To receive the \$100 Annual Hotel Benefit, You must pre-pay for your complete stay with your Citi Strata Premier Card, ThankYou Points, or a combination thereof. If You choose to use the benefit, the \$100 Annual Hotel Benefit will be applied to your reservation at the time of booking. If You cancel a booking for which You used the \$100 Annual Hotel Benefit, the benefit will be returned to your account after the cancellation is processed and will remain available for use on any remaining days in the same calendar year. For example, if in November You make a qualifying reservation for March of the next year and use your \$100 Annual Hotel Benefit, but then You cancel the reservation in January, You will forfeit that benefit for the prior calendar year. If You use your annual hotel benefit for a non-refundable hotel purchase and You cancel your hotel booking, You forfeit the annual hotel benefit that You used to make that purchase. All reservations must be changed or canceled

with Citi Travel via **cititravel.com** or 1-833-737-1288 (TTY: We accept 711 or other Relay Service). If your hotel purchase qualifies for the \$100 Annual Hotel Benefit, You won't earn Points on the portion of the purchase that is offset by the benefit.

#### **Eligibility requirements:**

- Reservations must be made by the primary cardmember. Reservations can be made in the primary cardmember's or authorized user's names.
- Package rates such as air and hotel, or hotel and car rental do not qualify for the benefit.
- Reservations made through any party or channel other than Citi Travel via **cititravel.com** or 1-833-737-1288 (TTY: We accept 711 or via other Relay Service) are not eligible for the \$100 Annual Hotel Benefit.
- The \$100 Annual Hotel Benefit cannot be combined in the same transaction with the Citi Prestige® Card 4<sup>th</sup> Night hotel benefit if You have both the Citi Strata Premier and Citi Prestige cards. This benefit also cannot be combined with any other promotions or discounts on **thankyou.com**.

#### **Citi Strata Elite® Card**

- **12 ThankYou Points** for each \$1 spent on hotels, car rentals, and attractions booked through Citi Travel via **cititravel.com** or 1-833-737-1288 (TTY: We accept 711 or other Relay Service).
- **6 ThankYou Points** for each \$1 spent on air travel booked on through Citi Travel via **cititravel.com** or 1-833-737-1288 (TTY: We accept 711 or other Relay Service).
- **6 ThankYou Points** for each \$1 spent at restaurants, including restaurant delivery services, for purchases authorized between Friday 6:00 PM through Saturday 6:00 AM ET, and Saturday 6:00 PM through Sunday 6:00 AM ET ("Citi Nights®").
- **3 ThankYou Points** for each \$1 spent at restaurants, including restaurant delivery services, for purchases authorized at any time outside of Citi Nights.
- **1.5 ThankYou Points** ThankYou Points for each \$1 spent on all other purchases, including the purchases excluded below.

**Citi Travel:** You will earn 12 ThankYou Points for each \$1 spent on hotels, car rentals, and attractions and 6 ThankYou Points for each \$1 spent on airfare booked using your Citi Strata Elite Card with Citi Travel via **cititravel.com** or 1-833-737-1288 (TTY: We accept 711 or other Relay

Service). For bookings made with a combination of Points and your Citi Strata Elite Card, only the portion paid with your card will earn Points. Points are not earned on cancelled bookings that are refundable. If your account is closed for any reason, including if You convert to another card product, You will no longer be eligible for this offer. Citi Travel is powered by Rocket Travel by Agoda.

**Restaurants:** Includes purchases at cafes, bars, lounges, fast-food restaurants, restaurant delivery services, and take out restaurants. Excludes purchases at bakeries, caterers, and restaurants located inside another business (such as hotels, stores, stadiums, grocery stores, or warehouse clubs). You will earn 1.5 ThankYou Points per \$1 spent on restaurant gift card purchases if the merchant does not use the restaurant merchant category code for that purchase.

**Citi Nights®:** You will earn 6 ThankYou Points for each \$1 spent at restaurants, including restaurant delivery services, for purchases authorized between Friday 6:00 PM through Saturday 6:00 AM ET, and Saturday 6:00 PM through Sunday 6:00 AM ET when You use your Citi Strata Elite card. Citi Nights eligibility is based on the day and time your restaurant purchase is authorized, not when the transaction is posted to your Account. For example, when paying for your dinner, the restaurant may authorize your purchase at 8:00 PM ET on a Friday night, but the transaction does not post to your Account until Monday. In this example, your purchase will qualify, because the purchase was authorized during Citi Nights. ThankYou Points will be issued to your Account once the purchase posts to your Account and is based on the amount of the final transaction, not the authorization amount. Restaurant purchases made outside of Citi Nights may post to your Account on a Friday or Saturday. However, these purchases will not qualify for Citi Nights if the authorization for the purchase occurred at a time other than between Friday 6:00 PM through Saturday 6:00 AM ET, or Saturday 6:00 PM through Sunday 6:00 AM ET. For example, a restaurant purchase You made on Thursday night that posts to your Account on Saturday night would not qualify because the authorization took place outside the Citi Nights timeframe.

**Up to \$300 Annual Hotel Benefit via Citi Travel:** Once per calendar year, enjoy up to \$300 off a hotel stay of 2 nights or more when booked with Citi Travel via **[cititravel.com](https://cititravel.com)** or 1-833-737-1288 (TTY: We accept 711 or other Relay Service). For purposes of this benefit, a calendar year begins January 1st at 12:00 AM Eastern Time and ends December 31st at 11:59 PM Eastern Time. For example, if you make a reservation on December 31st at 10:00 PM Pacific Time and utilized this benefit, it will count against the following year's benefit. This benefit is subject to the following eligibility

requirements: To receive the annual hotel benefit, You must pre-pay for your complete stay with your Citi Strata Elite Card, ThankYou® Points, or a combination thereof. If You choose to use the benefit, up to \$300 will be applied to your reservation at the time of booking. If your reservation is less than \$300, the remaining amount of the annual hotel benefit will be available for your next qualifying purchase in that same calendar year. If You cancel a booking for which You used any or all of your annual hotel benefit, the benefit will be returned to your account after the cancellation is processed and will remain available for use on any remaining days in the same calendar year. For example, if in November You make a qualifying reservation for March of the next year and use your \$300 Annual Hotel Benefit, but You cancel the reservation in January, You will forfeit that benefit for the prior calendar year. If You use your annual hotel benefit for a non-refundable hotel purchase and You cancel your hotel booking, the non-refundable charge will still be offset by the benefit. All reservations must be changed or canceled through Citi Travel via **cititravel.com** or 1-833-737-1288 (TTY: We accept 711 or other Relay Service). If your hotel purchase qualifies for the \$300 Annual Hotel Benefit, You won't earn Points on the portion of the purchase that is offset by the benefit.

#### **Eligibility requirements:**

- Reservations must be made by the primary cardmember. Reservations can be made in the primary cardmember's or Authorized User's names.
- Package rates such as air and hotel, or hotel and car rental do not qualify for the benefit.
- Reservations made through any party or channel other than Citi Travel via **cititravel.com** or 1-833-737-1288 (TTY: We accept 711 or other Relay Service) are not eligible for the \$300 Annual Hotel Benefit.
- The \$300 Annual Hotel Benefit cannot be combined in the same transaction with the Citi Prestige® Card Complimentary 4th Night hotel benefit if You have both the Citi Strata Elite and Citi Prestige cards. This benefit also cannot be combined with any other promotions or discounts on **thankyou.com**.

### **Citi Prestige® Card**

With the Citi Prestige® Card, you can earn ThankYou Points for purchases made on your card. Unless you are participating in a limited-time offer, you will earn:

- **5 ThankYou Points** for each \$1 spent on purchases at airlines and travel agencies, identified by Merchant Category Code ("MCC").
- **5 ThankYou Points** for each \$1 spent on purchases at restaurants (including purchases at cafes, bars, lounges, fast-food restaurants, restaurant delivery services, and take out restaurants), identified by MCC.
- **3 ThankYou Points** for each \$1 spent on purchases at hotels, identified by MCC.
- **3 ThankYou Points** for each \$1 spent on purchases at cruise lines, identified by MCC.
- **1 ThankYou Point** for each \$1 spent on other purchases.
  - **Certain Non-Qualifying Purchases: Restaurants –** You will not earn 5 ThankYou Points for each \$1 spent on purchases at bakeries, caterers, and restaurants located inside another business (such as hotels, stores, stadiums, grocery stores, or warehouse clubs). You will not earn 5 ThankYou Points on restaurant gift card purchases if the merchant does not use the restaurant merchant category code.

### **AT&T Access Card**

- **2 ThankYou Points** for each \$1 spent on products and services purchased directly from AT&T, including payment of monthly phone, cable or internet bills.
  - **Certain Non-Qualifying Purchases.** You won't earn 2X Points for purchases from independent wireless dealers or AT&T resellers unless You are paying for an AT&T service, such as phone, cable or internet.
- **2 ThankYou Points** for each \$1 spent on purchases made at eligible retail (including department store websites, specialty store websites, warehouse store websites and boutique websites) and travel websites (including online travel agencies, and hotel and airline websites).

- **Certain Non-Qualifying Purchases.** You won't earn 2X Points for purchases of and payments for medical services, insurance, taxes and government services, real estate, real estate rentals, purchases or reloading of prepaid or gift cards, education, charities and utilities.

- **1 ThankYou Point** for each \$1 spent on other purchases, including the non-qualifying purchases listed above.

### **AT&T Access More Card**

- **3 ThankYou Points** for each \$1 spent on products and services purchased directly from AT&T, including payment of monthly phone, cable or internet bills.

- **Certain Non-Qualifying Purchases.** You won't earn 3X Points for purchases from independent wireless dealers or AT&T resellers unless You are paying for an AT&T service, such as your phone, cable or internet.

- **3 ThankYou Points** for each \$1 spent on purchases made at eligible retail (including department store websites, specialty store websites, warehouse store websites and boutique websites) and travel websites (including online travel agencies, and hotel and airline websites).

- **Certain Non-Qualifying Purchases.** You won't earn 3X Points for purchases of and payments for medical services, insurance, taxes and government services, real estate, real estate rentals, purchases or reloading of prepaid or gift cards, education, charities and utilities.

- **1 ThankYou Point** for each \$1 spent on other purchases, including the non-qualifying purchases listed above.

- **Earn 10,000 Bonus Anniversary ThankYou Points.**

At the end of each AT&T Access More Card Account membership year (the membership year begins the date You become an AT&T Access More cardmember and resets each year on that date) You, the primary cardmember, can earn 10,000 bonus ThankYou Points after You spend \$10,000 or more in purchases on your AT&T Access More Credit Card from Citi. Offer is nontransferable. Bonus Points will post to your account 1-2 billing cycles after your account membership year ends.

### **AT&T Points Plus® Card from Citi**

- **3 ThankYou Points** for every \$1 spent at gas and electric vehicle (EV) charging stations.
  - **Certain Non-Qualifying Purchases.** Gas and EV charging station purchases at warehouse clubs, discount stores, convenience stores or other merchants that do not use the gas station or EV charging merchant category codes.
- **2 ThankYou Points** for every \$1 spent at grocery stores, including grocery delivery services, supermarkets, meat/seafood stores, dairy stores, bakeries and miscellaneous food/convenience stores.
  - **Certain Non-Qualifying Purchases.** Grocery purchases at general merchandise/discount superstores; wholesale/warehouse clubs; candy, nut and confectionery stores and other merchants that do not use grocery store merchant category codes.
- **2 ThankYou Points** for every \$1 spent on products and services purchased directly from AT&T, including payment of monthly phone or internet bills.
  - **Certain Non-Qualifying Purchases.** Products and services purchased at independent wireless dealers, non-AT&T-owned stores or AT&T resellers unless you are paying for an AT&T service at these resellers, such as phone or internet.
- **1 ThankYou Point** for every \$1 spent on other purchases, including the non-qualifying purchases listed above.

### **AT&T Universal Rewards Card**

- **5 ThankYou Points** for each \$1 spent on products and services purchased directly from AT&T, including payment of monthly phone, cable or internet bills.
  - **Certain Non-Qualifying Purchases.** You won't earn 5X Points for purchases from independent wireless dealers or AT&T resellers unless You are paying for an AT&T service, such as your phone, cable or internet.
- **1 ThankYou Point** for each \$1 spent on other purchases, including the non-qualifying purchases listed above.

### **AT&T Universal Rewards World Mastercard**

- **5 ThankYou Points** for each \$1 spent on products and services purchased directly from AT&T, including payment of monthly phone, cable or internet bills.
  - **Certain Non-Qualifying Purchases.** You won't earn 5X Points for purchases from independent wireless dealers or AT&T resellers unless You are paying for an AT&T service, such as your phone, cable or internet.
- **1 ThankYou Point** for each \$1 spent on other purchases, including the non-qualifying purchases listed above.

### **AT&T Universal Savings & Rewards**

- **1 ThankYou Point** for each \$1 spent on non-AT&T purchases.

### **Citi Professional® Card with Citi ThankYou® Rewards**

- **The Total Number of ThankYou Points That May Be Earned Is 100,000 Per Calendar Year.**
- **1 ThankYou Point** for each \$1 spent on purchases.
- Call the ThankYou Service Center at 1-800-THANKYOU (1-800-842-6596) (TTY: We accept 711 or other Relay Service) to find out if your Card Account is eligible to earn additional ThankYou Points for each \$1 You spend on certain purchases at gas stations, restaurants, on car rentals and at office supply stores.

### **CitiBusiness® ThankYou® Card**

- **The total number of ThankYou Points that may be earned is 100,000 per calendar year.**
- **3 ThankYou Points** for each \$1 spent on purchases at certain office supply stores and on certain eligible professional services for your business, such as stand-alone tax preparation, accounting, bookkeeping and legal services.
  - **Certain Non-Qualifying Purchases.** You won't earn 3X Points for purchases made at warehouse clubs, discount stores, and convenience stores, or for insurance sales and premiums, real estate and architectural services, data processing and programming services, and advertising services.
- **3 ThankYou Points** for each \$1 spent on eligible travel. This includes purchases made at airlines, hotels, cruise lines, travel agencies, and car rentals.
- **1 ThankYou Point** for each \$1 spent on other purchases, including the non-qualifying purchases listed above.

## Earning Points with Your Citibank Checking Account

### Eligibility for the Program with a Citibank Checking Account

**Customers with a Citibank Checking Account and no Card Accounts are Ineligible to Apply to Open a New ThankYou Account as of July 18, 2022.** Even if You have an open ThankYou Account associated with a Card before July 18, 2022, You will not be able to open a new ThankYou Account associated with a Citibank Checking Account or associate a new Citibank Checking Account with your existing Card Account after July 18, 2022. Without a ThankYou Account associated with a Citibank Checking Account, customers cannot earn ThankYou Points from use of their Citibank Checking Account.

Your Citibank Checking Account, which was associated with an open, eligible ThankYou Account on or before July 17, 2022, will no longer earn ThankYou Rewards based on activities associated with your checking account for one of the following reasons:

- Your Citibank Checking Account has been converted to simplified banking;
- Your Citibank Checking Account will be converted to simplified banking on or before September 1, 2024; or
- Your Citi Private Bank (CPB) Checking Account will no longer earn ThankYou Rewards effective September 1, 2024.

Your current Points are eligible for redemption until they expire. To ensure You redeem your Points before the expiration date, please visit **thankyou.com**. Card accounts associated with your Citi ThankYou Account can continue to earn and redeem Points.

To maintain enrollment and participation in the Program along with earning ThankYou Points, You must have an open, eligible Citibank Checking Account which was associated with an open, eligible ThankYou Account on or before July 17, 2022:

- Be a U.S. citizen or resident alien of the United States; and
  - Be 18 years or older; and
  - Provide or have provided certification of U.S. tax status on IRS Form W-9 with a valid Social Security or other tax identification number.
- **Eligible Accounts.** You must have a Citibank Checking Account titled in your name (either individually or jointly with one or more other natural persons) or a personal revocable living trust if You are the settlor (also referred to as grantor or trustor) and current trustee; no other types of accounts are eligible (including, but not limited to, representative, special title and other fiduciary accounts).

- **Multiple Owners.** For a Citibank Checking Account with multiple owners, the qualifying activities of all authorized signers may contribute to earning Points, but only the primary signer of the account can be a Member. The primary signer is identified by the taxpayer identification number of the primary (first) signer in Citibank's records.
- ***The Following Provisions Only Apply to Open, Eligible Citibank Checking Accounts That Were Associated with an Open, Eligible ThankYou Account on or Before July 17, 2022.***
  - **Changes to Your Citibank Checking Account.** Points earned in a statement period are calculated based on the checking package your account is in on the last business day of your statement period. For example, if your Citibank Checking Account is in the Citigold Account Package, and You choose to convert to the Citibank Account Package during a statement period, Points earned for that statement period will be based on the Citibank Account Package. If You convert from an eligible account package to an ineligible account package (e.g., Basic Banking Package) before the last business day of your statement period, You won't earn any Points for that statement period.
- ***When You Will Receive Points.*** Points earned with your Citibank Checking Account and qualifying products, services and activities will appear in your ThankYou Account after the end of the Citibank Checking Account statement period during which You meet the requirements described in this section. In certain circumstances there may be a delay before the Points appear in your ThankYou Member Account. Points are not available for redemption until they appear in your ThankYou Account.
- ***Limits on Earning Points with Your Citibank Checking Account.*** The maximum number of Points You can earn in one calendar year with your Citibank Checking Account is 75,000, including any bonus Points You receive, unless otherwise specified in the separate terms of a promotional offer. You can accumulate Points for only one (1) eligible product or service within any particular category per statement period. For example, if You have multiple personal loans, You can receive Points for only one (1) personal loan. Similarly, two (2) or more savings or money market accounts will count as a single savings account regardless of the number of accounts or account balances.

**Earning Points with a Citibank Account Package**

If You have the Citibank Account Package, You can earn 450 Points during any statement period when a qualifying Direct Deposit is credited to, and a qualifying Bill Payment is debited from, your Citibank Checking Account. If You don't have a qualifying Direct Deposit and Bill Payment in a statement period, You won't earn any Points that statement period. If You do have a qualifying Direct Deposit and Bill Payment in a statement period, You may be able to earn additional Points:

**If You have...**

**Then You can earn...**

|                                                                                                    |            |
|----------------------------------------------------------------------------------------------------|------------|
| an Auto Save transaction that posts to your Citibank Checking Account during a statement period    | 75 Points  |
| an open Citibank savings or money market account linked to your Citibank Checking Account          | 150 Points |
| a Citibank mortgage linked to your Citibank Checking Account                                       | 100 Points |
| a Citibank home equity loan or home equity line of credit linked to your Citibank Checking Account | 100 Points |
| a Citibank personal loan linked to your Citibank Checking Account                                  | 50 Points  |
| a Citibank Custom Credit Line linked to your Citibank Checking Account                             | 75 Points  |

**Earning Points with a Citibank Checking Account in the Citigold, Citi Priority or Citi Private Bank Account Package**

If You have a consumer checking account in the Citigold Account or Citi Priority Account or Citi Private Bank Account Package, You can earn 650 Points during any statement period when a qualifying Direct Deposit is credited to, and a qualifying Bill Payment is debited from, your Citibank Checking Account. If You don't have a qualifying Direct Deposit and Bill Payment in a statement period, but have at least one debit or credit transaction to or from your Citibank Checking Account during that statement period, You can earn 350 Points. If You don't have a qualifying Direct Deposit and Bill Payment, or don't have a debit or credit transaction to/from your Citibank Checking Account in a given statement period, You won't earn Points for that statement period. However, if You have a qualifying Direct Deposit, a qualifying Bill Payment and/or at least one (1) debit or credit transaction, You may be able to earn additional Points:

If You have a qualifying Direct Deposit or Bill Payment to/from your Citibank Checking Account

If You have an Auto Save transaction that posts to your Citibank Checking Account during a statement period

If You have an open Citibank savings or money market account linked to your Citibank Checking Account

If You have a Citibank mortgage linked to your Citibank Checking Account

If You have a Citibank home equity loan or home equity line of credit linked to your Citibank Checking Account

If You have a Citibank personal loan linked to your Citibank Checking Account

If You have a Citibank Custom Credit Line linked to your Citibank Checking Account

***And You have a qualifying Direct Deposit and Bill Payment, then You can earn:***

***And You don't have a qualifying Direct Deposit and Bill Payment, but have at least one (1) debit or credit transaction on your account, then You can earn:***

|            |            |
|------------|------------|
| N/A        | 100 Points |
| 125 Points | 75 Points  |
| 200 Points | 150 Points |
| 175 Points | 100 Points |
| 175 Points | 100 Points |
| 125 Points | 50 Points  |
| 150 Points | 75 Points  |

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### REDEMPTION AND REWARDS

- **Who May Redeem.** Only You can redeem Points from your ThankYou Account, unless we tell You otherwise. Authorized users whose Card Account is linked to your ThankYou Account may use your Points on websites, mobile applications, and/or at the point of sale of participating Shop with Points merchants.
- **When Points May Be Redeemed.** Once Points appear in your ThankYou Account, they're available for redemption.
- **What Can I Get with My Points.** Find out what You can currently get with your Points by logging into your ThankYou Account at [thankyou.com](https://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**

- **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.
- **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.

- **Availability of Rewards.** The availability of any Reward isn't guaranteed.
- **Point Value May Vary.** The value of a Point may vary depending on the Reward for which it's being redeemed. The value of a Point may also vary depending on whether it was earned with a Citibank Checking Account or with a particular Card Account. 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.**

### ***Receiving Your Reward***

Depending on the Reward, certain limitations and restrictions regarding delivery may apply.

- **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 Electronic Gift Cards/Gift Certificates.** E-gift cards, e-certificates and any other virtual Rewards are delivered only to valid email addresses.

You can't cancel, return or exchange these Rewards. Participating merchants may have additional terms and conditions for these virtual Rewards, which You can find on **thankyou.com**.

### **Canceling/Returning Your Reward**

Unless otherwise noted at the time of redemption, once You redeem your Points for a Reward, the transaction is final. The following exceptions apply:

- **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 a physical gift card/gift certificate 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.
- **E-Gift Card/E-Gift Certificates.** You can't cancel, return or exchange e-cards or e-certificates.

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### **CERTAIN REWARD OPTIONS**

#### **Reward-specific Terms and Conditions**

Special terms and conditions may apply to certain Rewards. For example, certain Rewards, such as Statement Credit, 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.** ThankYou Members with an eligible Citi Card Account can use ThankYou Points online and in-person at Shop with Points Participating Partners. There are two types of Shop with Points redemption options: Use Shop with Points for Purchases and Use Shop with Points for Statement Credits. 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.

• **Shop with Points – Use Points for Statement Credits.** You can redeem available Points for a statement credit to your Card Account when making purchases at Participating Partners' websites or mobile applications. In order to use Points for statement credits, You must be a Member of the Program with a ThankYou Account and Card Account in good standing. Authorized users of your Card Account may redeem Points for a statement credit when making purchases at Participating Partners' websites or mobile applications.

◦ When You choose to view your Point balance or use your Points at checkout on a website or mobile application of a Participating Partner, You agree we may share your available Point balance with the

Participating Partner. If You do not want to have access to use Points for statement credits when using your Card Account on the websites or mobile applications of all or any of the Participating Partners, please 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.

- You can use Points for statement credits when making a purchase at the Participating Partner's website or mobile application by following the partner's instructions at checkout, subject to having sufficient credit available on your Card Account for the full purchase amount.
- When You use Points for statement credits the following will occur:
  - Your Card Account will be charged for the full amount of the purchase.
  - The amount of Points You choose to use will be redeemed for a corresponding statement credit to your Card Account to cover all or part of your purchase.
  - The amount of Points You chose to redeem for a statement credit will be deducted from your ThankYou Account Point balance at the time of purchase.
- Statement credits will post to your Card Account within two to three (2-3) business days after redemption.
- The purchase(s) will be subject to interest, as are any other purchase(s) on your Card Account.
- If there are no ThankYou Points available for redemption at time of purchase, a statement credit will not be issued.
- Statement credits are applied toward your Card Account statement balance, and not toward your minimum payment due. The required minimum payment reflected on your Card Account statement must be paid pursuant to the terms of your Card Agreement.
- The purchase and corresponding statement credit may appear in different statement cycles.
- If a statement credit is not issued or is delayed, and a purchase made using Points for statement credits incurs any interest or fees, You agree that Citibank has no liability to You.

- Returns and refunds are subject to the Participating Partner's return policy, which may include restocking fees.
- If You return a purchase made using Points for statement credits, any associated statement credit will remain on your Card Account and your Points will not be returned.
- We may set minimum and/or maximum Points redemption requirements for Points for statement credits at any time.
- We have the right to change the Points to dollar conversion rate for Points for statement credits at any time.
- We may modify or terminate Points for statement credits at any time without notice.
- **Points Transfer.** You can redeem Points by transferring Points to participating travel loyalty programs. Eligibility depends on your Card Product. Learn more at [thankyou.com/transfer](https://thankyou.com/transfer).
- **Pay with Points.** You can redeem Points for a statement credit to cover all or part of recent purchases made in certain categories. Eligibility depends on your Card Product.

## Citi Travel®

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](https://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](https://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.

### **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.** A check including your charitable contribution 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 Citi 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 for Card Accounts**

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. Non-Citi savings or checking accounts are verified by using that non-Citi savings or checking account to successfully pay the Card 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) (For TTY: Use 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.**

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## POINTS EXPIRATION

- **Expiration of Points Acquired through Your Citi Account.** Points You earn using your Citi Account generally will not expire. There may be exceptions depending on the type of Citi Account You have. See the chart below for more information.

|                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>• Former PremierPass Card Accounts</li></ul>                                                                                                                  | If You earned Points through purchases with a PremierPass Card Account, and then we gave You a Citi Strata Card Account instead, Points earned through purchases with your former Card Account will expire at the natural expiration per the terms of the original Card Account. |
| <ul style="list-style-type: none"><li>• Former AT&amp;T Universal Business Rewards Card, CitiBusiness Card with ThankYou Rewards, and CitiBusiness World Card with ThankYou Rewards cards</li></ul> | If you earned Points through purchases with one of these accounts, and then we gave you a CitiBusiness ThankYou Card instead, Points earned through purchases with your former Card Account will expire at the natural expiration per the terms of the original Card Account.    |

|                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Former Citi Platinum with ThankYou Rewards Card Accounts, Citi Simplicity Rewards Card Accounts and Diamond Preferred Rewards Card Accounts</li> </ul> | <p>If You earned Points through purchases with one of these accounts, and then we gave You a Citi ThankYou Preferred Card Account or Citi Strata Premier Card Account instead, Points earned through purchases with your former Card Account will expire five (5) years from December 31 of the year You earned them. For example, Points earned on July 31, 2024, will expire December 31, 2029.</p> |
| <ul style="list-style-type: none"> <li>• Former PremierPass Card Accounts</li> </ul>                                                                                                            | <p>If You earned Points through purchases with a PremierPass Card Account, and then we gave You a Citi ThankYou Preferred Card Account or Citi Strata Premier Card Account instead, Points earned through purchases with your former Card Account will expire at the natural expiration per the terms of the original Card Account.</p>                                                               |
| <ul style="list-style-type: none"> <li>• Former Citi Forward Cards</li> </ul>                                                                                                                   | <p>Points earned through June 3, 2016 will expire in five (5) years from the end of the month in which they are earned.</p>                                                                                                                                                                                                                                                                           |
| <ul style="list-style-type: none"> <li>• AT&amp;T Universal Card</li> <li>• AT&amp;T Universal Rewards Card</li> <li>• AT&amp;T Universal Savings and Rewards Card</li> </ul>                   | <p>Your Points will expire five (5) years from December 31 of the year You earned them. For example, Points earned on July 31, 2024, will expire December 31, 2029.</p>                                                                                                                                                                                                                               |

|                                                 |                                                                                                                                                                   |
|-------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| • Citi Professional with Citi ThankYou® Rewards | Your Points will expire three (3) years from December 31 of the year You earned them. For example, Points earned on July 31, 2024, will expire December 31, 2027. |
| • Citibank Checking Accounts                    | Your Points will expire three (3) years from December 31 of the year You earned them. For example, Points earned on July 31, 2024, will expire December 31, 2027. |

• **Expiration of Points Received Through Point Sharing.**

Shared Points expire ninety (90) days after the date You or another Member shared them. For example, Points shared on January 15, 2024, will expire April 15, 2024. *Effective May 17, 2026, Point Sharing will no longer be offered as a ThankYou® Rewards redemption option.*

**If You have Points that expire, when You redeem your Points for a Reward, we'll deduct the Points with the earliest expiration date first from your ThankYou Account. Find out if any Points will expire in the next sixty (60) days by visiting [thankyou.com](https://thankyou.com) and looking under "My Points Summary" in the "My Account" section. You can also call the ThankYou Service Center at 1-800-THANKYOU (1-800-842-6596) (TTY: We accept 711 or other Relay Service).**

## LOSS OR SUSPENSION OF POINTS

### ***When Your Card Account or Citibank Checking 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 or Citibank Checking Account that does not participate in the ThankYou Program, You will lose only the Points that You earned with the closed or converted Card Account or Citibank Checking 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, after 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 participates 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, or
  - Rewards that require an open Citibank Checking 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.
- **Losing Points Due to Change in or Failure to Confirm U.S. Tax Status.** To participate in the Program through use of a Citibank Checking Account You must be, and continue to be, a U.S. person under IRS regulations (i.e., a citizen or resident alien of the United States) with a valid Social Security or tax identification number and certification of U.S. tax status. If You provide us with a Certificate of Foreign Status, we'll disenroll your Citibank Checking Account, and you'll lose the Points You earned with that account. We may also request that You confirm your status as a U.S. person or correct a missing or incomplete Social Security or tax identification number. If You don't provide us with verification of

this information in the form we request in a timely manner, we'll disenroll your Citibank Checking Account from the Program, and you'll lose the Points earned with that account.

- **Point Suspension Due to U.S. Backup Withholding**

**Tax.** If You participate in the Program through use of a Citibank Checking Account, we may suspend your ability to use Points if we believe that payments made to You using your Points are subject to U.S. backup withholding tax.

- **Temporary Point Suspension for Late Payment.**

If You make a late payment on your Card Account You may not be allowed to redeem Points You earned through that Card Account until it 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 these circumstances:

- **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. Only a lawfully designated executor or administrator may redeem Points on behalf of the deceased. 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

- **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

- ***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 personal Card Account other than primarily for personal, consumer or household purposes
- Using your business Card Account other than primarily for business or commercial 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 your 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.

- **Severability.** Unless otherwise stated, if any of the provisions of this Agreement are determined to be void or invalid, the remainder of the Agreement shall remain in full force and effect.

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## INCORPORATION OF CITI ACCOUNT TERMS AND CONDITIONS

The agreement governing your Citi 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 Citi Account agreement for these important provisions. In the case of Card Accounts, read your Card Agreement. In the case of Citibank Checking Accounts, read your Citibank Client Manual-Consumer Accounts.**

thankyou  
from citi

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