

Citi® ThankYou® Rewards

Summary of the Citi ThankYou® Preferred Card Terms and Conditions

With the Citi ThankYou Preferred Card, you can earn ThankYou® Points for purchases made on your card. Until August 22, 2020, unless you are participating in a limited-time offer, you will earn the following:

- **2X at restaurants and on entertainment.** You will earn 2 ThankYou Points for each \$1 you spend on purchases at restaurants (including cafes, bars, lounges, and fast food restaurants) and on select entertainment, including live entertainment, live theatrical productions, concerts, live sporting events, movie theaters, amusement parks (including zoos, aquariums, circuses, and carnivals), tourist attractions (including museums and art galleries), record stores, video rental stores, and on-demand internet streaming media.

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, online delivery services, satellite and cable service providers, 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, video game arcades, stores that primarily sell video games/accessories and stores that sell musical instruments and bookstores.

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

Starting August 23, 2020, unless you are participating in a limited-time offer, you will earn the following in place of the above:

- **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 Music	FuboTV	SiriusXM
Amazon Prime Video	HBO NOW	Sling TV
Apple Music	MLB.TV	Spoitfy
AT&T TV Now	NBA League Pass	Starz
CBS All Access	Netflix	Vudu
Disney+	Pandora	YouTube Premium
ESPN+	Showtime	YouTube TV

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

- **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 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.

- **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.

Only Purchases Earn Points. Balance transfers, cash advances, checks that access your card account, items returned for credit, unauthorized charges, interest and account fees, travelers checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets, gaming chips (and similar betting transactions) do not earn ThankYou Points.

Merchant Classification. Merchants are assigned a merchant category code ("MCC"), which is determined in accordance with Visa/Mastercard/American Express procedures based on the kinds of products and services the merchants primarily sell. We don't control the assignment of these codes and are not responsible for the codes used by merchants. When you use your card to make a purchase, we're provided an MCC for that purchase. We group similar merchant codes into categories for purposes of 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, 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. [Please see our Earning Points FAQs at thankyou.com/help for more information.]

You may earn ThankYou Points as long as your card account is open and current. If your Card Account is closed, you will not be able to earn and redeem ThankYou Points and you will lose any accumulated ThankYou Points that have not been transferred to your ThankYou Member Account (we will set up a ThankYou Member Account for you).

ThankYou Rewards may be terminated with 30 days prior written notice. If ThankYou Rewards is terminated, you will have 90 days from ThankYou Rewards termination date to redeem all your accumulated ThankYou Points. The ThankYou Rewards program may be changed at any time. Rewards offered by ThankYou Rewards and the ThankYou Point levels required for specific rewards are subject to change without notice.

ThankYou Points earned from purchases post to your Card Account at the close of each billing cycle, and at that time we will transfer the ThankYou Points you earned to your ThankYou Member Account. (Bonus ThankYou Points may take one to two additional billing cycles to post to your Card Account). ThankYou Points are not eligible for redemption until they are transferred to your ThankYou Member Account.

Please see the Citi ThankYou Rewards Terms and Conditions at thankyou.com/terms, or call us at 1-800-THANKYOU (1- 800-842-6596) for a copy of complete information, including redemption information, on the Citi ThankYou Rewards Program.

Shop with Points at Amazon.com

Amazon, Amazon.com, the Amazon.com logo, and the smile logo are trademarks of Amazon.com Inc., or its affiliates. Amazon is not a sponsor of this promotion. Shop with Points at Amazon.com. Link your ThankYou Rewards and Amazon.com accounts to use ThankYou Points at Amazon.com. Terms and conditions apply. See thankyou.com/terms and Amazon.com/Citi for more information.

Points Sharing

Taxable Points and Points made unavailable for redemption due to signs of fraud, abuse or suspicious activity in your ThankYou Member Account or due to your failure to make the required minimum payment due on your participating Citi credit card account by the payment due date are not eligible for sharing. Taxable Points are Points obtained through activity unrelated to purchases made with your Citibank Debit Mastercard or with your Citi credit card, as well as Points received for a Citibank checking relationship and bonus Points that may be awarded for opening new Citi Accounts or for signing up for new Citi Account services. Some restrictions apply. Visit thankyou.com/terms for details.

Points Transfer

In order to transfer your ThankYou® Points to TrueBlue® points using the Point Transfer feature on thankyou.com, you must have a valid TrueBlue Membership Account, and the first and last names on your ThankYou Account and TrueBlue Membership Account must match. Following a transfer of ThankYou Points, the resulting reward currency will be subject to the terms and conditions of TrueBlue. Timing of posting may take as long as 14 days to process. A submitted request to transfer Points may not be canceled and the Points in a submitted request may not be returned to your ThankYou Account. ThankYou Rewards is not responsible for, or affiliated with, the Travel Loyalty Program. Citi makes no representation regarding travel services provided by any of the Travel Loyalty Programs. For full Terms and Conditions, please visit www.thankyou.com/transfer.

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 ThankYou Points
- Stopping you from earning ThankYou Points
- Suspending or closing your Card 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:

- Using your Card Account in an abusive manner for the primary purpose of acquiring ThankYou Points
- Using your Card Account other than primarily for personal, consumer or household purposes
- Repeatedly opening Card Accounts or Citibank Checking Accounts for the primary purpose of acquiring ThankYou Points

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