

Citi Premier® Card Terms and Conditions

Summary of the Citi Premier® Card Terms and Conditions

With the Citi 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:

- 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 stations
- 3 ThankYou Points for each \$1 spent on air travel and hotels
- 1 ThankYou Point for each \$1 spent on all other purchases

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

The following definitions apply to the categories:

Restaurants: Includes purchases at cafes, bars, lounges and fast-food restaurants. Excludes purchases at bakeries, caterers, restaurants located inside another business (such as hotels, stores, stadiums, grocery stores, or warehouse clubs) and third-party dining delivery services.

Supermarkets: Excludes purchases made 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 stores, nut stores, confectionery stores, and meal kit delivery services. Purchases made at online supermarkets or with grocery delivery services also do not qualify if the merchant does not classify itself as a supermarket by using the supermarket merchant code.

Gas Stations: Excludes gas purchases at warehouse clubs, discount stores, department stores, convenience stores or other merchants that are not classified as gas stations using the gas station merchant code.

Air Travel and Hotels: Includes purchases at airlines, hotels, and travel agencies.

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

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

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

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

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

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

ThankYou Rewards may be terminated with 30 days prior written notice. If ThankYou Rewards is terminated, you will have 90 days from the 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.

\$100 Annual Hotel Savings Benefit

Once per calendar year, enjoy \$100 off a single hotel stay of \$500 or more, excluding taxes and fees, when booked through thankyou.com via the Citi TravelSM site (Citi Travel is powered by Rocket Travel Inc., part of the Booking Holdings Inc. group of companies together with Booking.com) or 1-800-THANKYOU (TTY: 711). This benefit

is subject to the additional requirements stated below. To receive the \$100 annual hotel savings, you must pre-pay for your complete stay with your Citi Premier® Card, ThankYou® Points or a combination thereof. If you choose to use the benefit, the \$100 annual hotel savings will be applied at the time of booking. If you cancel a booking for which you used the \$100 annual hotel savings, the benefit will remain available for use in the same calendar year. All reservations must be changed or canceled through Citi Travel site via thankyou.com or by calling 1-800-THANKYOU (TTY: 711).

Eligibility requirements:

- Reservations must be made by the primary cardmember. Reservations can be made in the primary cardmember's or authorized user's names
- Packaged rates such as air and hotel, or hotel and car rental do not qualify for this benefit.
- Reservations made through any party or channel other than Citi Travel site via thankyou.com or 1-800-THANKYOU (TTY: 711) are not eligible for the \$100 annual hotel savings
- The \$100 annual hotel savings benefit cannot be combined in the same transaction with the Citi Prestige® Card Complimentary 4th Night hotel benefit if you have both the Citi Premier and Citi Prestige cards. This benefit also cannot be combined with any other promotions or discounts on thankyou.com

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

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

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

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

- Buying or selling Points

- Repeatedly opening Card Accounts or Citibank® Checking Accounts for the primary purpose of acquiring Points
- Using your Card Accounts or Citibank Checking Account in an abusive manner for the primary purpose of acquiring Points
- Using your Card Account other than primarily for personal, consumer or household purposes
- Points redemptions that You didn't authorize

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

CITI ENTERTAINMENT®.

Offers are available to Citi credit card members and Citibank Debit Mastercard® customers. Some restrictions apply. See citiertainment.com for specific offer details and information. Citi is not responsible for products or services offered by other companies.

POINTS TRANSFER.

You will need an account with one of the participating loyalty programs in order to transfer points. Following a transfer of ThankYou Points the resulting reward currency will be subject to the terms and conditions of the applicable Travel Loyalty Program. Timing of posting may vary depending on the Travel Loyalty Program and 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 Programs. Citi makes no representation regarding travel services provided by any of the Travel Loyalty Programs. Additional ThankYou terms and conditions apply and are available at www.thankyou.com/tc.jspx.

Additional Points Transfer terms and conditions are available at <https://www.thankyou.com/transfer>.

AMAZON.COM.

Citi is not responsible for products or services offered by other companies. Featured items at Amazon.com are not part of the ThankYou Rewards collection and are subject to availability. See thankyou.com/terms for the terms and conditions for using Shop with Points with Citi ThankYou Rewards. Certain restrictions apply for Shop with Points at Amazon.com, see <http://www.amazon.com/citi> for more information. Amazon, the

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