



Your Expedia credit card is being converted to a Citi Rewards+ Card!

If you have a Citi PremierPass® / Expedia® Card or an Expedia® Rewards Card Card from Citi, on October 23, 2022, your card will be converting to a Citi Rewards+ Card account. Citi will no longer issue Expedia credit cards; however, we remain committed to providing you with great travel benefits and believe the Citi Rewards+ Card best meets your needs.

Points add up quickly and may be redeemed for almost anything, including travel, through the ThankYou® Rewards program. Please visit thankyou.com to learn about all the ways you can earn and redeem your points. For Terms and Conditions, visit thankyou.com/terms.

Your new Citi Rewards+ Card offers great benefits:¹

- You will earn 2 ThankYou® Points per \$1 spent at supermarkets and gas stations for the first \$6,000 per year and then 1 ThankYou Point per \$1 spent thereafter
- You will earn 1 ThankYou Point per \$1 spent on all other purchases
- Round up to the nearest 10 points on every purchase
- Get 10% points back on the first 100,000 points you redeem per year

We look forward to welcoming you to your new card!

To learn more about your new Citi Rewards+ Card, please visit the [Card Benefits page](#).



Have more questions?

Please see the following FAQs:

1 Q: What's happening to my Citi PremierPass / Expedia Card?

A: As described in a recent letter sent to you, your Citi PremierPass / Expedia Card will be changing to a Citi Rewards+® Mastercard account on October 23, 2022. Citi will no longer issue Expedia-branded credit cards; however, we remain committed to providing you with great travel benefits and believe the Citi Rewards+ Card best meets your needs. You'll continue to earn ThankYou® Points with this new card, but the spend categories will change starting October 23rd as described in the chart above. The new benefits will begin on October 23rd even if you have not yet received and activated your new Citi Rewards+ Card. Any outstanding balance due on your Citi PremierPass / Expedia Card will be transferred to your new Citi Rewards+ Card account.

2 Q: What's not changing?

A:

- Your account number and credit line
- Your current variable APR
- You will still have access to the great features and benefits that you are used to, such as \$0 Liability on Unauthorized Purchases, Citi® Quick Lock, Fraud Early Warning, and Damage and Theft Purchase Protection

3 Q: What will be changing on October 23, 2022?

A:

- You will no longer earn 2 ThankYou Points per \$1 spent on eligible Expedia purchases made with your card²
- If you currently earn Flight Points, starting October 15, 2022, you will no longer earn Flight Points; however, each Flight Point on your account will be converted automatically to a ThankYou Point 1 - 2 billing cycles after the conversion to the Citi Rewards+ Card. All ThankYou Points associated with your Citi PremierPass / Expedia Card will be transferred to your new Citi Rewards+ Card account.
- Your card's CVV number and expiration date may change. If your card's CVV number and expiration date change, you'll need to inform companies that store your card information for automatic billing to ensure that your services won't be interrupted.

4 Q: What happens to the ThankYou Points I have already earned?

A: All ThankYou Points associated with your Citi PremierPass / Expedia Card will be transferred to your new Citi Rewards+ account.

5 Q: When will I receive my new Citi Rewards+® Card?

A: You should receive your new Citi Rewards+ Card no later than November 25, 2022. Please call us at 1-866-458-4271 (For TTY: Use 711 or other Relay Service) if you don't receive it. Please continue to use your Citi PremierPass / Expedia Card until you receive your Citi Rewards+ Card. Once received, please activate your new card and destroy your Citi PremierPass / Expedia card.

6 Q: What number do I call if I have questions about the conversion?

A: If you have any questions about the conversion of your card, please call Citi Customer Service at 1-866-458-4271 (For TTY: Use 711 or other Relay Service).

7 Q: What if I already have a Citi Rewards+ Card?

A: You can enjoy them both! Alternatively, once your new card arrives, you can call the Citi Customer Service number on the back of the card to discuss options (TTY: 711). Please wait until the arrival of your new card before calling to make any changes.

8 Q: What will happen to the authorized users on my Expedia card account?

A: Your authorized users, if any, will remain on your account. You will receive replacement Citi Rewards+ Cards for existing authorized users. All cards will be mailed to the primary account holder's address that is on file with Citi. If your address has changed, please update it by going online or calling the number on the back of your Citi PremierPass / Expedia Card (TTY: 711).

9 Q: Where can I learn more about the features and benefits of the Citi Rewards+ Card?

A: Please review the Directory of Services guide that was included in the conversion letter we sent you, or visit cardbenefits.citi.com/mysummary/408m.

10 Q: Should I direct any further questions to Citi or Expedia?

A: For questions related to the conversion, please call 1-866-458-4271 (For TTY: Use 711 or other Relay Service). For questions about your new Citi Rewards+ Card or the ThankYou® Rewards Program, please call 1-800-THANKYOU (For TTY: Use 711 or other Relay Service).

1 Q: What's happening to my Expedia Rewards Card from Citi?

A: As described in a recent letter sent to you, your Expedia Rewards Card will be changing to a Citi Rewards+® Card account on October 23, 2022. Citi will no longer issue Expedia-branded credit cards; however, we remain committed to providing you with great travel benefits and believe the Citi Rewards+ Card best meets your needs. You'll continue to earn Expedia Rewards bonus points through October 22, 2022, and all the bonus points you earn will be transferred to your Expedia account. Beginning October 23, 2022, you will earn ThankYou® Points as shown in the chart above even if you have not yet received and activated your new Citi Rewards+ Card. Any outstanding balance due on your Expedia Rewards Card will be transferred to your new Citi Rewards+ account.

2 Q: What's not changing?

- A:**
- Your account number and credit line
 - Your current variable APR and annual fee
 - You will continue to pay no foreign transaction fees on purchases
 - You will still have access to the great features and benefits that you are used to, such as \$0 Liability on Unauthorized Purchases, Citi® Quick Lock, Fraud Early Warning, and Damage and Theft Purchase Protection

3 Q: What will be changing on October 23, 2022?³

- A:**
- You will no longer earn Expedia® Rewards bonus points on purchases with your card. You will no longer receive one Trip Element for every \$2,500 spent with your card.
 - Expedia Silver status will no longer be automatic; however, you can maintain Silver status by meeting the requirements of the Expedia Rewards program. Please visit expedia.com/rewards for details.
 - Your card's CVV number and expiration date may change. If your card's CVV number and expiration date change, you'll need to inform companies that store your card information for automatic billing to ensure that your services won't be interrupted.

4 Q: Will I continue to earn Expedia Rewards bonus points?

A: You will continue to earn Expedia Rewards bonus points on eligible purchases through October 22, 2022. Starting on October 23, 2022, you'll begin earning ThankYou Points. Note: while waiting for your Citi Rewards+ Card to arrive, please continue using your current Expedia card, which will begin earning ThankYou Points on purchases on October 23rd, even if you have not yet received and activated your new Citi Rewards+ Card.

5 Q: When will I receive my new Citi Rewards+® Card?

A: You should receive your new Citi Rewards+ Card no later than November 25, 2022. Please call us at 1-866-458-4271 (For TTY: Use 711 or other Relay Service) if you don't receive it. Once received, please activate your new card and destroy your Expedia card.

6 Q: What will happen to my Expedia Rewards membership account?

A: Your Expedia Rewards membership account will remain open according to Expedia's program rules. To check your points balance, sign into your account at expedia.com/rewards.

7 Q: What number do I call if I have questions about the conversion?

A: If you have any questions about the conversion of your card, please call Citi Customer Service at 1-866-458-4271 (For TTY: Use 711 or other Relay Service).

8 Q: What if I already have a Citi Rewards+ Card?

A: You can enjoy them both! Alternatively, once your new card arrives, you can call the Citi Customer Service number on the back of the card to discuss options (TTY: 711). Please wait until the arrival of your new card before calling to make any changes.

9 Q: What will happen to the authorized users on my Expedia card account?

A: Your authorized users, if any, will remain on your account. You will receive replacement Citi Rewards+ Cards for existing authorized users. All cards will be mailed to the primary account holder's address that is on file with Citi. If your address has changed, please update it by going online or calling the number on the back of your Expedia Rewards Card (TTY: 711).

10 Q: Where can I learn more about the features and benefits of the Citi Rewards+ Card?

A: Please review the Directory of Services guide that was included in the conversion letter we sent you, or visit cardbenefits.citi.com/mysummary/408m.

11 Q: Should I direct any further questions to Citi or Expedia?

A: For questions related to the Expedia Rewards program, including questions about points balance and status, please reach out to Expedia Customer Service at 1-800-397-1207. For questions related to the conversion, please call Citi Customer Service at 1-866-458-4271 (For TTY: Use 711 or other Relay Service). For questions about the Citi Rewards+ Card or the ThankYou® Rewards program, please call 1- 800-THANKYOU (For TTY: Use 711 or other Relay Service).

Disclosures for Citi Rewards+® Card



¹ With the Citi Rewards+ Card, you can earn ThankYou® Points for purchases made on your card.

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

2 ThankYou Points for each \$1 spent on purchases at supermarkets and gas stations, for the first \$6,000 per calendar year and then 1 ThankYou Point for each \$1 spent thereafter.

Certain Non-Qualifying Purchases:

Supermarkets: You won't earn 2X Points for 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. You also won't earn 2X Points for purchases made at online supermarkets if the merchant does not classify itself as a supermarket by using the supermarket merchant code.

Gas stations: Excludes gasoline purchases at warehouse clubs, discount stores, convenience stores or other merchants that do not use the gas station merchant category code.

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

Round Up

For every purchase that earns ThankYou Points, your ThankYou Points will be rounded up to the nearest 10 points so that the total ThankYou Points awarded for any purchase is in a 10-ThankYou-Point increment ("Round Up"). For example, if you purchase an item that costs \$3.48, you'll receive 10 ThankYou Points; and if you purchase an item that costs \$9.51, you'll receive 10 ThankYou Points. Points are rounded after the additional points are awarded for 2X qualifying purchases. For example, if you make a \$7 purchase that earns 2X Points, you'll receive 20 ThankYou Points.

10% Points Back from Redemptions

When you redeem your ThankYou Points, you'll receive 10% points back for the first 100,000 ThankYou Points redeemed per calendar year. This means that if you redeem 10,000 ThankYou Points, you'll receive 1,000 ThankYou Points from the 10% Points Back feature. You will not receive 10% Points Back on points you redeem on Points Sharing transactions.

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 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 gas purchases if the merchant is not assigned a gas-related 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.)

When you reach a reward or benefit cap (e.g., you spend \$6000 on purchases at supermarkets and gas stations to earn 2X Points on these purchases), and you return items (reducing your spending within that category), you will earn 1X Points for purchases even if those purchases would have otherwise qualified for 2X Points. And once you redeem 100,000 ThankYou Points annually with the 10% Points Back feature, you will not earn additional 10% Points Back ThankYou Points that year, even if subsequent returns cause a reduction in your ThankYou Points attributable to 10% Points Back.

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). You will also not earn points from Round Up or receive 10% Points Back if your account is closed.

Disclosures for Citi Rewards+® Card



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.

ThankYou Points earned from purchases and Round Up, and ThankYou Points earned from 10% Points Back, 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. (Points from Round Up and 10% Points Back are not considered Bonus ThankYou Points. 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 1-800THANKYOU (1-800-842-6596) (For TTY: Use 711 or other Relay Service) to request a complete copy of the Terms and Conditions. The Terms and Conditions include redemption information on the Citi ThankYou Rewards Program.

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

Disclosures for Citi PremierPass® / Expedia® Card:

² For terms and conditions related to the Citi PremierPass/Expedia Card, please visit: cardbenefits.citi.com/mysummary/185m.

Disclosures for Expedia® Rewards Card from Citi:

³ For terms and conditions related to the Expedia Rewards Card from Citi, please visit: cardbenefits.citi.com/mysummary/184m.