





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

If you have a Citi PremierPass® / Expedia® Card - Elite Level or an Expedia® Rewards Voyager Card from Citi, on October 23, 2022, your card will be converting to a Citi Premier 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 Premier 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 Premier Card offers great benefits. You can earn:

- 3 ThankYou® Points per \$1 spent on air travel and hotel purchases¹
- 3 ThankYou Points per \$1 spent on restaurant purchases²
- 3 ThankYou Points per \$1 spent on supermarket purchases³
- 3 ThankYou Points per \$1 spent on gas station purchases4
- 1 ThankYou Point per \$1 on other purchases⁵

Enjoy no foreign transaction fees on purchases

Also receive \$100 off a single hotel stay of \$500 or more (excluding taxes and fees) when booked through **thankyou.com** or 1-800-THANKYOU (For TTY: Use 711 or other Relay Service) once per calendar year.⁶

We look forward to welcoming you to your new card!

To learn more about your new Citi Premier Card, please visit the Card Benefits page.





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

A: As described in a recent letter sent to you, your Citi PremierPass / Expedia Card - Elite Level will be changing to a Citi Premier® 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 Premier 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. These benefits will begin on October 23rd even if you have not yet received and activated your new Citi Premier Card. Any outstanding balance due on your Citi PremierPass / Expedia Card - Elite Level will be transferred to your new Citi Premier account.

2 Q: What's not changing?

- **A:** Your account number and credit line
 - Your current variable APR and annual fee
 - 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 purchases at Expedia, supermarkets, drugstores, gas stations, commuter transportation or parking merchants. However, you will earn 3 ThankYou Points per \$1 spent on many of these categories, as described above.
 - 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 Premier Card. All ThankYou Points associated with your Citi PremierPass / Expedia Card - Elite Level will be transferred to your new Citi Premier account.
 - You will no longer pay a 3% foreign transaction fee on purchases when traveling abroad.
 - You will no longer receive 33% more value for ThankYou Points redeemed for flights booked through <u>thankyou.com</u> or by calling 1-800-THANKYOU (For TTY: Use 711 or other Relay Service).
 - 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 Elite Level will be transferred to your new Citi Premier® Card account.
- **9 Q:** When will I receive my new Citi Premier Card?
 - A: You should receive your new Citi Premier Card no later than November 18, 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 Elite Level until you receive your Citi Premier Card. Once received, please activate your new card and destroy the 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 Premier Card?
 - **A:** You can enjoy them both! Alternatively, once your new card arrives, you can call Citi Customer Service at 1-866-458-4271 (For TTY: Use 711 or other Relay Service) to discuss options. 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 Premier 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 Elite Level (TTY: 711).
- 9 Q: Where can I learn more about the features and benefits of the Citi Premier 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/089m**.
- 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 Premier Card or the ThankYou Program, please call 1-800-THANKYOU (For TTY: Use 711 or other Relay Service).



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

A: As described in a recent letter sent to you, your Expedia Rewards Voyager Card will be changing to a Citi Premier® 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 Premier 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 Premier Card. Any outstanding balance due on your Expedia Rewards Voyager Card will be transferred to your new Citi Premier 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?8

- **A:** You will no longer earn Expedia Rewards bonus points on purchases with your card. You will no longer receive the Annual Air Travel Fee Credit or the Anniversary bonus.
 - Expedia Gold status will no longer be automatic; however, you can maintain Gold 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 October 23, 2022, you'll begin earning ThankYou Points.

Note: while waiting for your Citi Premier 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 Premier Card.



- 5 Q: When will I receive my new Citi Premier® Card?
 - **A:** You should receive your new Citi Premier Card no later than November 18, 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 Premier Card?
 - **A:** You can enjoy them both! Alternatively, once your new card arrives, you can call Citi Customer Service at 1-866-458-4271 (For TTY: Use 711 or other Relay Service) to discuss options. 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 Premier 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 Voyager Card (TTY: 711).
- Q: Where can I learn more about the features and benefits of the Citi Premier 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/089m**.
- 11 Q: Should I direct any further questions to Citi or Expedia?
 - A: For questions related to the Expedia Rewards program, including points balance and status, please reach out to Expedia Customer Service at 1-800-397-1207. For 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). For questions about your new Citi Premier Card or the ThankYou program, please call 1-800-THANKYOU (For TTY: Use 711 or other Relay Service).

Disclosures for Citi Premier® Card



- ¹ Air Travel and Hotels: Three ThankYou Points for each \$1 spent on purchases at airlines, hotels, and travel agencies.
- ² Restaurants: Three ThankYou® Points for each \$1 spent on purchases at restaurants (including cafes, bars, lounges and fast food restaurants). **Certain Non-Qualifying Purchases:** You won't earn three points for each \$1 spent on purchases made at bakeries, caterers, and restaurants located inside other establishments (such as hotels, department stores, grocery stores, discount and convenience stores or warehouse clubs).
- ³ Supermarkets: Three ThankYou Points for each \$1 spent at supermarkets. **Certain Non-Qualifying Purchases:** You won't earn three points for each \$1 spent on 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 three points for each \$1 spent on purchases made at online supermarkets if the merchant does not classify itself as a supermarket by using the supermarket merchant code.
- ⁴ Gas Stations: Three ThankYou Points for each \$1 spent on purchases at gas stations. Certain Non-Qualifying Purchases: You won't earn three points for each \$1 spent on 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.
- ⁵ All Other Purchases: One ThankYou Point for each \$1 spent on other purchases including the nongualifying 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 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 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 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 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 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.

Disclosures for Citi Premier® Card



⁶ \$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** or 1-800-THANKYOU (For TTY: Use 711 or other Relay Service) and 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 hotel savings, the benefit will remain available for use in the same calendar year. All reservations must be changed or canceled through **thankyou.com** or by calling 1-800-THANKYOU (For TTY: Use 711 or other Relay Service).

Eligibility requirements:

- Reservations must be made by the primary cardmember. Reservations can be made in the primary cardmember's or authorized users' 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 **thankyou.com** or 1-800-THANKYOU (For TTY: Use 711 or other Relay Service) 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 Stay 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**.

Disclosures for Citi PremierPass/Expedia Card - Elite Level:

⁷ For terms and conditions related to the Citi PremierPass/Expedia Card - Elite Level, please visit: https://cardbenefits.citi.com/mysummary/186m.

Disclosures for Expedia Rewards Voyager Card from Citi:

8 For terms and conditions related to the Expedia Rewards Voyager Card from Citi, please visit: https://cardbenefits.citi.com/mysummary/183m.