

Additional Information Citi Prestige® Card

Unless you are participating in a limited-time offer, you will earn 3 ThankYou Points for every dollar you spend on purchases at airlines, hotels and travel agencies' and you will earn 2 ThankYou Points for every dollar you spend on purchases at restaurants and select entertainment merchants, including sports promoters, theatrical promoters, movie theaters, amusement parks, tourist attractions, record stores and video rental stores. You will earn 1 ThankYou Point for every dollar you spend on all other purchases. Restaurants are classified as dining establishments that primarily prepare food and drinks for immediate consumption by consumers, either on the merchant's premises or packaged for takeout, and include bars, cocktail lounges, discotheques, nightclubs, taverns and fast food restaurants. Sports promoters are classified as merchants that operate and promote live sporting events (professional or semi-professional), and may also include sports stadiums. Theatrical promoters are classified as merchants that operate live theatrical productions or concerts, and include ticketing agencies. Movie theaters are classified as establishments that sell tickets and refreshments for movie productions. Amusement parks (including zoos, circuses and aquariums) are classified as establishments that operate parks or carnivals and offer mechanical rides and games and/or live animal shows. Tourist attractions and museums (including art galleries) are classified as establishments that operate attractions and exhibits for tourists. Record stores are classified as establishments that sell CDs and related items, including online record stores. Video rental stores are classified as merchants that rent DVDs and/or games and related equipment for consumer use, including online video rentals. Airlines are classified as merchants that provide air travel. Hotels are classified as merchants that provide sleeping or meeting room accommodations, and may include goods and services that are on a bill for these accommodations by a hotel, motel or inn. Travel agencies are classified as merchants that provide travel information and booking services, and include travel aggregators and tour operators.

Limited-time promotional offers do not apply to personal banking transactions you make using your card. So you will earn only 1 point per dollar spent on these transactions. We do not determine whether merchants appropriately identify all transactions you make on your Card Account, but we do reserve the right to determine which purchases qualify for ThankYou Points. Your ThankYou Points will not expire unless we terminate ThankYou Rewards.

\$250 Air Travel Credit

Purchases made by the Primary cardmember and Authorized Users on the Card Account are eligible for this statement credit. Please allow 1-2 billing cycles after the qualifying incidental air travel fee is charged to your Card Account for statement credit(s) to be posted to the account. This statement credit is an annual benefit available for purchases appearing on your billing statements from December through the following December. Pending transactions that do not post in your December billing cycle will count towards the next year's Air Travel Credit.

- Airline Fees are defined as purchases made with airlines including Air fares, baggage fees, lounge access and some in-flight purchases. Please allow 1-2 billing cycles after the qualifying air travel expense is charged to your Card Account for statement credit(s) to be posted to the account.
- We do not determine whether merchants appropriately identify all transactions you make on your Card Account, but we do reserve the right to determine which purchases are eligible for the statement credit. Cardmembers are responsible for payment of all charges on the Card Account regardless of eligibility for statement credit. To be eligible for this benefit, the enrolled Card Account must be open and current at the time of statement credit fulfillment.
- Cardmembers can call the number on the back of their card if statement credits have not posted to their Card Account after 2 billing cycles. Cardmembers are responsible for payment of all charges on the Card Account regardless of eligibility for statement credit.
- To be eligible for this benefit, the enrolled Card Account must be open and current at the time of statement credit fulfillment.

Global Entry or TSA Preè

Citi Prestige® account cardmembers are eligible to receive one (1) statement credit per account, every five (5) years up to \$100, for either the Global Entry or the TSA Pre✓® application fee. Cardmember must charge the application fee of at least \$85 to their Citi Prestige® Card to be eligible for the statement credit. Cardmembers will receive a statement credit for the first program (either Global Entry or TSA Pre✓®) to which they apply and pay for with their eligible card, regardless of whether they are approved for Global Entry or TSA Pre✓®. The one (1) statement credit every five (5) years for the application fee charged to the Citi Prestige® credit card account is applied by Citi directly to the card account. Please allow 1-2 billing cycles after the qualifying Global Entry or TSA Pre✓® is charged to the eligible account for the statement credit to be posted to the account.

PRIORITY PASS SELECT LOUNGE ACCESS TERMS AND CONDITIONS

Primary and Authorized users are granted complimentary access to the Priority Pass lounges and allowed a maximum of up to two guests or and immediate family members (spouse, domestic partner and/or children under 18 years of age). Any additional guests will be charged a \$27 per guest, per visit charge. For the full conditions of use please visit http://www.prioritypass.com/Conditions-of-use.cfm.

International Complimentary Night Hotels and Resorts Program TERMS AND CONDITIONS

You will enjoy a complimentary fourth night with no black-out dates, when you book four consecutive nights at any hotel booked by a personal travel advisor designated by MasterCard Airport Concierge™ (the "designated travel advisor" is Carlson Wagonlit Travel). Bookings made through other methods such as travel agents, websites or directly with a hotel will not qualify. Please view the full Terms and Conditions of the program at the Citi Prestige Card Terms and Conditions.

MasterCard Airport Concierge™ Service

Available at select airports. You will receive a 15% discount on these services. Additional fees may apply after the initial booking due to changes/cancellations made within 48 hours of travel, extra services added or additional passengers added at the airport. Fees depend on the airport and can be requested at time of booking. All rates are inclusive of foreign taxes, administration costs, gratuity & tips. Certain terms, conditions and limitations apply. Please see MasterCard Airport Concierge™ in the Citi Prestige Card Terms and Conditions. Please visit mastercard.com/citiprestige for the most current details in the terms and conditions section.

Global Entry Program

Global Entry is a U.S. Government program. Citi® has no control over the application and/or approval process, and does not have access to any information provided to the government by the Citi Prestige cardmember. Citi has no liability regarding the Global Entry Program. As a benefit of the Citi Prestige Card, Citi will provide one statement credit for this \$100 application fee, once the fee is charged to the account. The \$100 application fee credit will renew once every 5 years. If you need more information regarding the application and/or approval process, as well as the full terms and conditions of this program, please go to www.GlobalEntry.gov.

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. Thank You 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 https://www.thankyou.com/tc.jspx

Hotels and Resorts Worldwide with World Elite MasterCard®

Certain terms, conditions and limitations apply. Please visit www.mastercard.com/citiprestige for additional details in the terms and conditions section. For more information please view the full Terms and Conditions of the program at the Citi Prestige Card Terms and Conditions.

The Lost Wallet® Service

Emergency card replacement outside of the continental U.S. may take a minimum of 48 hours. There may be a service fee associated with a request for 24-hour card replacement.