Select and Credit – Frequently Asked Questions

1. **What is Select and Credit?**
   Select and Credit is a feature of the Citi ThankYou® Rewards and Citi Rewards Program that helps reduce your Citi credit card balance by redeeming your ThankYou® Points / Citi Reward Points for statement credits on eligible purchase transactions.

2. **How does Select and Credit work?**
   Once signed on to Citibank Online, click on the Select and Credit option under your credit card. All eligible purchase transactions will display and you can select the transactions that you would like to cover with a statement credit by redeeming your ThankYou® Points / Citi Reward Points.

3. **What transactions are eligible for Select and Credit?**
   Select and credit request can be made for transaction amounts of AED 100 and above, within 60 days of the related transaction date.

   The following transaction types are excluded: (i) annual fee payment(s) related to the Cardmember's Citibank VISA or Mastercard Credit Cards (ii) cash advances; (iii) Finance Charges; (iv) late payment charges; (v) traveler's cheques, balance transfer, repayment of bank loans/fees/charges and/or other unauthorized charges; (vi) purchase of foreign currency; (vii) contributions, premiums or other payments in relation to Invest Plus , Credit Shield/Credit Shield Plus products/programs/any other insurance programs or products that Citibank may choose to offer/distribute; (ix) transactions conducted at exchange house(s) (x) purchase of savings certificates, bonds and/or other debt instruments; (xi) transactions that Citibank decides are disputed, erroneous, unauthorized, illegal and/or fraudulent; (xii) any transaction undertaken through or using the UAE Direct Debit System, payments to Citi loan accounts (mortgage, etc), purchases in excess of limits on the Account Furthermore, misuse of the Card to effect fictitious transactions through POS terminals at merchant outlets or through other means and commercial transactions conducted to operate a business shall not be eligible for Select and Credit

4. **Is there a service fee to use Select and Credit?**
   No. There is no fee to use Select and Credit as it is a part of the Citi ThankYou® Rewards and Citi Rewards Program

5. **Who is eligible to use Select and Credit?**
   The Select and Credit feature is available to Citi Credit Card customers who are enrolled in the Citi ThankYou® Rewards and Citi Rewards Program. The Credit Cards offered by Citi who can use the Select and Credit functionality are Citi Prestige, Citi Premier, Citi Rewards, Citi PremierMiles and Citi Life

6. **Can I use Select and Credit for a transaction if I don't have enough points to cover the entire transaction?**
   No. To use Select and Credit, you must have enough reward points to cover the entire transaction amount. The number of reward points required to redeem for each transaction will be displayed.

7. **What happens if I redeemed my rewards points for a statement credit using Select and Credit and then returned the purchase to the merchant?**
   Your statement credit will not be affected if you decided to return the purchase after redeeming a statement credit for the transaction. This means that you will still receive the statement credit.

8. **Where can I view my statement credit for a Select and Credit redemption?**
   A credit with your redemption information will appear on your next statement.

   This information can be found once logged in to Citibank Online, it will be recorded on your next monthly credit card statement and on the Citi ThankYou® Rewards and Citi Rewards Program website under 'My Order History'.

9. **How long will it take to receive my Select and Credit statement credit?**
   You will receive your statement credit within two business days.

10. **Is there a limit on the amount of Select and Credit statement credits I can receive?**
    Yes, there is a maximum selection of 5 transactions at any one time.

11. **Can I cancel my Select and Credit redemption?**
    No. Select and Credit redemption cannot be cancelled or reversed. Once your points are transferred, the points may not be transferred back.

12. **Do I still have to make the required minimum payment and/or overdue amount on my credit card account if I receive Select and Credit statement credits?**
    Yes, the required minimum payment and/or overdue amount reflected on your credit card statement must be paid in accordance with your credit card agreement.

13. **Do I still have to make the full payment on my credit card account if I receive Select and Credit statement credits amounting to my current month's outstanding amount payable?**
    Yes, the full payment amount reflected on your credit card statement must be paid in accordance with your credit card agreement.

14. **How will the Select and Credit statement credit appear on my credit card statement?**
    Every successful Select and Credit transaction that has been processed will appear on your next statement with the description of 'Select and Credit cashback'.

15. **If I make a purchase, how long do I have to redeem for a Select and Credit statement credit?**
    You have up to 60 days.