

Get more from your Citibank Credit Card

Instant discounts, exciting rewards and global access.



Get rewarded with your Citibank Credit Card.

- **Citi Miles:** Earn up to 3 Citi Miles on every US\$ spent on PremierMiles credit cards. Redeem them for free flights and upgrades on 300+ airlines, free hotel stays worldwide and a host of exciting leisure and travel rewards
- **CitiDollars:** Earn up to 3 CitiDollars on every AED spent and redeem them for exciting lifestyle rewards through our online Citi Life rewards catalog
- **Skywards Miles:** Earn up to 1.5 Skywards Miles on every US\$ spent on Emirates-Citibank Credit Cards. Redeem them for flights and upgrades with Emirates and partner airlines, or alternatively for a variety of leisure and lifestyle rewards and exclusive shopping at emirateshighstreet.com

Quick and easy loans. Convenient repayments.

- **InstaLoan:** Enjoy a pre-approved credit facility above the existing spend limit on your Credit Card extended in the form of a loan
- **Loan on Phone:** Get access to a hassle-free loan. No salary transfer or income documents required
- **Easy Payment Plans:** Enjoy the flexibility to convert your purchases on Citibank Credit Card to an Easy Installment Plan of up to 48 months
- **Balance Transfer Facility:** Transfer your outstanding balance to a Citibank Credit Card at attractive interest rates

Our Co-Brand Partner



Our Miles Partners



Other Partners such as



For more details on discounts and offers, please visit www.citibank.ae

PremierMiles Credit Cards

More free flights and hotel stays with the 'Best Premium Card' in the Middle East!



PremierMiles Elite
Up to 3 Citi Miles per USD spent
Annual Membership Fee (AMF): AED 1,500
Interest rate: 2.79% p.m.

- Free flights with 300+ airlines. Cashback of up to 5% for more free flights on UAE's premium airlines with the 'Cash for Miles' program
- Transfer of Citi Miles to your favorite airline or hotel loyalty program such as Qatar Airways, Singapore Airlines, Jet Airways, Hilton, etc. at an equal or better rate (1 Citi Mile >1 partner mile/point)
- Unlimited free access to airport VIP lounges worldwide - over 600 lounges for PremierMiles Elite Basic Cardmembers and 1 guest per visit; over 50 lounges for PremierMiles Platinum Cardmembers (including Supplementary Cardmembers)
- Unlimited free access to Marhaba lounges at Dubai International Airport Terminal 1 and 3, Pearl Lounge in Kuwait, First Class Lounge at Terminal 1 and Exclusive Service Lounge at Terminal 3 in Cairo for both Basic and Supplementary Cardmembers



PremierMiles Platinum
Up to 2 Citi Miles per USD spent
Annual Membership Fee: AED 750
Interest rate: 2.89% p.m.

- Up to 17% discount on air tickets, 20% on yachts and 25% on car hire
- Complimentary eGate and International Concierge Service for PremierMiles Elite Cardmembers
- Complimentary golf once a month at premium golf courses² and airport transfers for PremierMiles Elite and Platinum Cardmembers
- Complimentary Marhaba Meet & Greet Service once a year at Dubai International Airport Terminal 1 and 3 for PremierMiles Titanium Cardmembers
- Premium hotel and car hire loyalty privileges, exclusive UAE offers, Citibank World Privileges and much more



PremierMiles Titanium
Up to 1.5 Citi Miles per USD spent
Annual Membership Fee: AED 400
Interest rate: 2.99% p.m.

Citi Life Credit Cards

Shopping discounts, exciting rewards and privileged access



Citi Life Platinum Credit Card
Up to 3 CitiDollar per AED spent
Annual Membership Fee: AED 600
Interest rate: 2.79%

- Free Priority Pass membership and two free visits to airport VIP lounges worldwide with Citi Life Platinum Credit Cards
- International concierge service with Citi Life Platinum Credit Cards
- Complimentary golf once a month at premium golf courses² in the UAE for Citi Life Platinum Cardmembers
- Unlimited movie tickets with the Citi Life Titanium Credit Card³
- A Free Weekend Getaway every week for one customer (valid only for the Citi Life Titanium Credit Card)



Citi Life Titanium Credit Card
Up to 2.5 CitiDollar per AED spent
Annual Membership Fee: AED 300
Interest rate: 2.89%



Citi Life Gold Credit Card
1.5 CitiDollar per AED spent
Annual Membership Fee: AED 300
Interest rate: 2.89%

- Unlimited free access to Marhaba lounges at Dubai International Airport Terminal 1 and 3, Pearl Lounge in Kuwait, First Class Lounge at Terminal 1 and Exclusive Service Lounge at Terminal 3 in Cairo for both Basic and Supplementary Cardmembers with Citi Life Platinum/ Titanium MasterCard
- 10% discount at Virgin Megastore, free concert tickets and exclusive shopping spree
- CitiDollars Rewards Catalogue redemption partners: Carrefour, Hyper Panda, Etisalat, Plug-ins, Zara, Aldo, Paris Gallery, N.Bar, Cinestar and various exclusive discounts
- Recognition and discounts at thousands of establishments spanning over 30 countries with Citibank World Privileges



Citi Life Silver Credit Card
1 CitiDollar per AED spent
Annual Membership Fee: AED 150
Interest rate: 2.99%

Emirates-Citibank Credit Cards

Flights and upgrades on Emirates with Skywards Miles



Emirates-Citibank Ultimate Credit Card
1.5 Skywards Miles per USD spent
Annual Membership Fee: AED 800
Interest rate: 2.99% p.m.

- Redemption of Skywards Miles for flights and upgrades with Emirates and partner airlines and a variety of leisure and lifestyle rewards as well as exclusive shopping at emirateshighstreet.com
- 0% interest on ticket purchases on www.emirates.ae
- Free Priority Pass membership for access to over 600 airport VIP lounges worldwide along with two free lounge visits per year for Emirates-Citibank Ultimate Cardmembers
- Unlimited free access to Marhaba lounges at Dubai International Airport Terminal 1 and 3, Pearl Lounge in Kuwait, First Class Lounge at Terminal 1 and Exclusive Service Lounge at Terminal 3 in Cairo for both Basic and Supplementary Cardmembers with the Emirates-Citibank Ultimate MasterCard Credit Card and Emirates-Citibank Titanium MasterCard Credit Card



Emirates-Citibank Titanium / Gold Credit Card
1.25 Skywards Miles per USD spent
Annual Membership Fee: AED 400
Interest rate: 2.99% p.m.

- Complimentary golf once a month at premium golf courses² in the UAE for Emirates-Citibank Ultimate Cardmembers
- International Concierge Service for Emirates-Citibank Ultimate Cardmembers
- Recognition and instant rewards at thousands of establishments spanning over 30 countries with Citibank World Privileges
- Travel Accident Insurance coverage upon purchase of air tickets with Emirates-Citibank Credit Cards, including compensation for inconvenience caused due to delayed/missed flights and delayed/lost luggage



Emirates-Citibank Silver Credit Card
1 Skywards Mile per USD spent
Annual Membership Fee: AED 250
Interest rate: 2.99% p.m.

Other Product Features

CONVENIENCE

- 5 Free Supplementary Cards
- Utility Bill Payment, Salik and Wasel Recharge
- UAE Exchange Payment Locations
- Citibank Alerting Services
- Email Statements

SAFETY

- Credit Shield Plus at 0.79%
- Secure Wallet
- Purchase Protection
- Zero Liability on Lost Card
- Fraud Early Warning Service

OTHER BENEFITS

- 5% discount on your ticket value with Bon Voyage Travel Services
- Free delivery of your ticket at your doorstep when you book through Bon Voyage Travel Services
- Payment in easy installments of up to 48 months including cash advances
- Balance Transfer Facility at attractive rates

EASY DOCUMENTATION

- Copy of valid passport with valid residence visa (original passport to be verified by our Sales Executive)
- Copy of ID Card
- Original salary certificate or current pay slip, if salaried
- Original personal bank statements for the last 2 months, if salaried
- Last 3 months personal bank statements or company's bank statements and valid trade license, if self-employed
- Proof of ownership of business, if self-employed

To apply, please call our Sales Executive

Name: _____ Contact Number: _____

1. Smart Card Awards Middle East 2011.

2. Fair use policy: Spend more than AED 5,000 or maintain a minimum statement balance of more than AED 5,000 either in the last month or the average of the last three months to qualify for complimentary golf.

3. Customers will get 6 free movie tickets upon credit card activation and payment of AMF by the first payment due date. Customers will also be able to purchase tickets at cinema halls in the UAE and get a rebate using the 'Movies for CitiDollars' feature.

4. Japan Airlines, Jet Airways, Kingfisher Airlines, Korean Air, South African Airways.

Citi PremierMiles Program/ Citi Life Program and Citibank Terms and Conditions apply and are subject to change without prior notice. They are available upon request and on our website www.citibank.ae. Citibank, N.A. makes no warranties and assumes no liability or responsibility with respect to the products and services provided by partners/entities. All Credit Card applications are processed and approved on a best-effort basis and at the sole discretion of Citibank, N.A. The benefits and services detailed here are subject to terms and conditions of each benefit, product and / or service. By inquiring about our services, offers or products, you will be authorizing our representatives to approach you on your contact details including your telephone/mobile number. All offers are made on a best - effort basis and at the sole discretion of Citibank,N.A.