

Changes are coming to the Citi Prestige® Card.

To ensure you continue to enjoy a world-class cardmember experience, we're updating your Citi Prestige Card benefits. On October 19, 2014, some of your existing benefits will no longer be offered, but they'll be replaced with new benefits that uphold the standards you expect as a Citi Prestige cardmember. Please see below to learn more.

what's going away

The following benefits are available through October 18, 2014, and will be **discontinued** after that:

Flight Points will be earned on airline tickets purchased with your card through October 18, 2014. Any Flight Points earned through October 18, 2014, will remain eligible for transfer to your ThankYou® Member account once the matching ThankYou® Points are earned from purchases.

Airport Angel lounge access will be available through October 18, 2014.

Annual Companion Ticket for travel to any worldwide destination and **15% savings on airfare**. Please call 1-877-288-CITI for more information.

Changes will also impact your Relationship Bonus. Your current Relationship Bonus is effective through your next cardmember anniversary date before October 18, 2015. After that, you will no longer earn based on spend tiers. For those with a Citi® banking relationship, the bonus will be based on a fixed percentage. Cardmembers with a Citigold® relationship will earn a 15% ThankYou Points bonus based on annual spend, and those with a Citi Private Bank relationship will earn 25%.

For those without a Citi banking relationship, the Relationship Bonus will be discontinued on your next cardmember anniversary date after October 18, 2015.

what's staying

You'll continue to enjoy benefits such as no foreign transaction fees on purchases, **American Airlines Admirals® Club⁴** access, **ThankYou Points worth 60% more** and **Prestige Global Concierge⁵** with in-country experts to assist with any needs that may arise during your travels.

Visit citi.com/citiprestige for full terms and conditions.

what's coming soon

As of October 19, 2014, you'll earn ThankYou® Points per \$1 spent on purchases faster than before:

New!

- **3X points** on air and hotel
- **2X points** on entertainment

Continue to earn:

- 2X points on dining out
- 1X on other purchases

Plus, take advantage of enhanced exclusive travel benefits:

\$250 Air Travel Credit toward flight-related expenses, including airfare, baggage fees, upgrades and more.* There's no longer a transaction cap or the need to enroll.¹

Priority Pass™ Select, which offers access to a larger network of airport lounges with over 700 VIP lounges worldwide. A separate membership card will be issued to you and your authorized users by November 2014 for access to Priority Pass lounges along with the conditions of use.²

Complimentary 4th night for any hotel stay with no restrictions on the number of times you can use this benefit.³

*Pending transactions that do not post in your December billing cycle will count toward the next year's Air Travel Credit.



CITI THANKYOU® REWARDS | CITI PRESTIGE® CARD TERMS AND CONDITIONS

Citi ThankYou Rewards is offered to certain cardmembers ("you") at the sole discretion of Citibank, N.A. ("we"), the issuer of your card account ("Card Account"). ThankYou Rewards or any portion thereof may be revised or terminated with 30 days prior written notice. Any revisions may affect your ability to use the ThankYou® Points you have already accumulated. If ThankYou Rewards is terminated, you will only have 90 days from ThankYou Rewards termination date to redeem all your accumulated ThankYou Points ("ThankYou Points"). Rewards offered by ThankYou Rewards and the ThankYou Point levels required for specific rewards are subject to change without notice.

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;
- 2 ThankYou Points for every dollar you spend on purchases at restaurants and at select entertainment merchants, including sports promoters, theatrical promoters, movie theaters, amusement parks, tourist attractions, record stores and video rental stores; and
- 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.

We do not determine how merchants or establishments are classified; however, they are generally classified based upon the merchant's primary line of business. We reserve the right to determine which purchases qualify for this offer. Purchases not eligible to receive the additional ThankYou Points include, but are not limited to, purchases made at warehouse clubs, discount stores, department stores and convenience stores.

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 ThankYou Points and you will lose any accumulated ThankYou Points that have not been transferred to your ThankYou® Member Account. Balance transfers, cash advances, convenience checks, returned purchases, disputed or unauthorized purchases/fraudulent transactions, finance charges, Card Account fees, and fees for services and programs you elect to receive through us do not earn ThankYou Points unless otherwise specified.

ThankYou Point values and the rewards available for redemption are subject to change at any time. Check thankyou.com for the most up-to-date reward collection. Citi is not responsible for products or services offered by other companies.

Note: Rewards inventory availability and point levels for rewards are not guaranteed and subject to change without notice.

Relationship Bonus

If you are a Citi Prestige cardmember as of October 18, 2014, you will earn a Relationship Bonus through the end of your current account membership year. (The membership year begins the date you become a Citi Prestige cardmember.) Cardmembers who have a Citigold® Global Client, employees in a special offer or Citi Private Bank relationship earn a Relationship Bonus calculated as a percentage of purchases during that membership year. Your current Relationship Bonus will be effective through October 18, 2015. For those without a Citi banking

relationship, the Relationship Bonus will be discontinued on your next cardmember anniversary date after October 18, 2015. It may take 1-3 billing statements for the Relationship Bonus to post to your Card Account at the end of each membership year. Effective October 19, 2014, for those with a Citi banking relationship, the bonus will be based on a fixed percentage.

Citi Private Bank is a business of Citigroup Inc. ("Citigroup"), which provides its clients access to a broad array of products and services available through bank and non-bank affiliates of Citigroup. Not all products and services are provided by all affiliates or are available at all locations. All credit products are subject to credit approval.

Citigold provides clients access to enhanced levels of services and benefits from Citibank, N.A. ("Citibank") and its affiliates in the U.S. Citibank provides banking and lending services, including the Citigold Account Package. Citi Personal Wealth Management, a business of Citigroup Inc., offers investment products through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Citigroup Life Agency LLC ("CLA") offers insurance products. In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number 0G56746). Citibank, CGMI and CLA are affiliated companies under the common control of Citigroup Inc.

¹ The credit will apply toward airline purchases, including air travel. 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 air travel fee is charged to your Card Account for statement credit(s) to be posted to the account. For full terms see \$250 Air Travel Credit for Airline Fees Terms and Conditions at citi.com/citiprestige

² Certain terms, conditions and limitations apply. Please see Priority Pass in the Citi Prestige Card Terms and Conditions. For the full terms and conditions please visit citi.com/citiprestige

³ Hotel Benefit – You will enjoy a complimentary fourth night with no blackout dates, when you book four consecutive nights at any hotel booked by a personal travel advisor designated by MasterCard ("designated travel advisor"). Rate quoted must be equal or lower than best rate available at hotel's website. To receive your complimentary night you must: 1) Make a reservation for a minimum consecutive four-night stay by contacting the Citi Prestige Concierge to book directly with a designated travel advisor. 2) Fully pay for your stay with a Citi Prestige Card. Hotel-imposed fees and incidental guest charges are the cardmember's responsibility. The value of the free night will be the actual rate on that applicable fourth night of the reservation, even if it is different from the rate on other nights. You will be charged the total cost of the stay at checkout and will receive a credit to your statement for the cost of the free night within two billing periods following the month in which travel was completed. This benefit can only be used by each primary account. Please visit citi.com/citiprestige for the most current details in the terms and conditions section.

⁴ Benefit applies to Citi Prestige primary cardmembers who are 18 years of age or older and are traveling on American, American Eagle Airlines, Inc. or an American Connection carrier flight number only. The primary cardmember may bring as guest(s) either immediate family (spouse, domestic partner and/or children under 18 years of age) or up to two traveling guests. This benefit does not provide access privileges to US Airways clubs®, Arrivals Lounge or Flagship® Lounge facilities, or other airline lounges or clubs with which American Airlines may have reciprocal lounge or club access privileges, including lounges operated by oneworld Alliance. To access the Admirals Club® lounge, the primary cardmember must present (i) his or her open and valid Citi Prestige® World Elite™ MasterCard®, (ii) his or her current government-issued I.D., and (iii) any additional required documentation. Prestige cardmembers must present a stand-by ticket or boarding pass, showing an American, American Eagle Airlines, Inc. or an American Connection carrier flight number, valid for travel on such flight. To locate a current list of lounges please visit aa.com/admiralsclub. For more information, please see Admirals Club Access Privileges for Citi Prestige in the Citi Prestige Card Terms and Conditions at citi.com/citiprestige

⁵ Certain terms, conditions and limitations apply. Please see Citi Prestige Concierge service Provided by Ten Lifestyle Ltd. in the Citi Prestige Card Terms and Conditions.

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