



For more information,  
call 477-CITI (2484)  
24 hours a day!

# Citibank Rewards Card Pricing Information

April 2013 version



## Pricing Information Table - Citibank Rewards Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>17.00%</b>
APR for Balance Transfers	17.00%
APR for Cash Advances	17.99%
Paying interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases or Balance Transfers if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

Fees	
<b>Set-up and Maintenance Fees</b> <ul style="list-style-type: none"> <li>• Annual Fee</li> <li>• Supplementary Card Fee</li> </ul>	<b>\$50</b> <b>\$15</b> annually per card (if applicable)
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<b>None</b> Either <b>\$7.50</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.  <b>3%</b> of the amount of each purchase in foreign currency after its conversion into U.S. dollars.

**How We Will Calculate Your Balance:** We use a method called “daily balance (including new purchases).” See your card agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your card agreement.

**Daily Periodic Rates:** For Purchases and Balance Transfers, 0.0466%; for cash advances 0.0493%.