

Credit Card Disclosures Pricing Information Table

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	19.49%, 25.49% or 30.49% based on your creditworthiness. This APR will vary with the market based on the Prime Rate. ¹ See the Credit Card Disclosures for the APR applicable to your account if you are approved.
APR for Balance Transfers	19.49%, 25.49% or 30.49% based on your creditworthiness for balance transfers completed within 4 months from date of account opening. This APR will vary with the market based on the Prime Rate. ¹ See the Credit Card Disclosures for the APR applicable to your account if you are approved.
APR for Cash Advances	32.49% This APR will vary with the market based on the Prime Rate. ²
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance (minus any excluded balance, plus any separately required payment on an excluded balance) by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.
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 http://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Purchase Transaction	Either \$10 or 5% of the amount of each transfer, whichever is greater. Either \$10 or 5% of the amount of each cash advance, whichever is greater. 3% of each purchase transaction in US dollars.
Penalty Fees • Late Payment • Returned Payment	Up to \$41 Up to \$41

How We Will Calculate Your Balance: We use a method called “daily balance (including current transactions).”

For more information call Citibank, N.A. at 1-866-484-2614 (For TTY: We accept 711 or other Relay Service). New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov for free information on comparative credit card rates, fees and grace periods.

Prime Rate: The variable rates shown here are accurate based on a 6.75% Prime Rate as of 12/16/2025.

¹We add 12.74%, 18.74%, or 23.74% to the Prime Rate to determine the Purchase/Balance Transfer APR.

²We add 25.74% to the Prime Rate to determine the Cash Advance APR.

Variable APRs are calculated based on the Prime Rate plus the additional amount shown above.

Protections for Active Duty Service Members and Their Dependents: Please see the section of the Card Agreement entitled “Protections for Active Duty Service Members and Their Dependents.”

Promotions: Promotional terms may be available from time to time. See the “Promotions” section of your Card Agreement for details.

Balance Transfers: Balance transfers are made available at our discretion. To make a balance transfer call us at the number on the back of your card.

Cash Advances: Please note cash advances are available only to the extent of your cash advance limit. Your cash advance limit may be as low as \$0; it is a portion of your credit limit.

Excluded Balances: See your Card Agreement for details on excluded balances and how they affect your grace period.