

**Please read these Terms and Conditions.**

Please note that the Terms and Conditions for the Citi<sup>®</sup> Home Rebate Platinum Select<sup>®</sup> Card account will be provided to you electronically.

| <b>CITI DISCLOSURES</b>  |  |
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| <b>Annual Percentage Rate (APR) for purchases</b>  | 12.24% variable .  |
| <b>Other APRs</b>  | Balance transfer APR: As long as balance transfers are completed within 12 months from date of account opening, 0.00% for 12 months from date of first balance transfer . After that same as for purchases .<br>Cash advance APR: 23.24% variable.<br>Default APR: 32.24% variable. See explanation below.*  |
| <b>Variable rate information</b>   | Your APRs may vary each billing period.**<br>The purchase and balance transfer APR equals the Prime Rate plus 3.99%.<br>The cash advance APR equals the Prime Rate plus 14.99% (never lower than 19.99%).<br>The default APR equals the greater of (1) the Prime Rate plus up to 23.99% or (2) up to 28.99%.   |
| <b>Grace period for repayment of the balance for purchases</b>   | At least 20 days if you pay the total balance in full by the due date every billing period. If you do not, you will not get a grace period.  |
| <b>Method of computing the balance for purchases</b>   | Average daily balance. This includes new purchases.  |
| <b>Minimum finance charge</b>  | 50 cents.  |
| <b>Annual fees</b>   | None.  |
| <b>Fee for purchases made in a foreign currency</b>  | 3% of each purchase after it is converted into US dollars.   |
| <b>Other fees</b>  | Balance transfer fee: 3% of each balance transfer; \$5 minimum. There is no fee with the 0.00% APR balance transfer offer described above.<br>Cash advance fee: 3% of each cash advance; \$5 minimum.<br>Late fee: • \$15 on balances up to \$100<br>• \$29 on balances of \$100 up to \$250<br>• \$39 on balances of \$250 and over<br>Over-the-credit-line fee: \$39 |
| <p>* <b>How can your actions trigger the default APR?</b> If you default under any card agreement you have with us because you</p> <ul style="list-style-type: none"> <li>• do not make the minimum payment when due,</li> <li>• go over the credit line, or</li> <li>• make a payment to us that is not honored,</li> </ul> <p>all your APRs may automatically increase to the default APR. We set your default APR by reviewing (1) the seriousness of your default with us and (2) your credit history.</p> <p>** <b>How do we calculate variable rates?</b> For each billing period we use the Prime Rate published in <i>The Wall Street Journal</i> two business days before the Statement/Closing Date.</p> <p><b>How do we apply your payments?</b> We apply your payments to low APR balances first. You cannot pay off higher APR balances until you pay off lower APR balances. That means your savings from any promotional APR offer will be reduced if you make purchases or cash advances that have higher APRs.</p> <p><b>When can we change the rates, fees, and terms of your card agreement?</b> We will not voluntarily increase your rates and fees or change other terms of your card agreement until your card expires, typically in two years. At that time, we will review your credit history and general market conditions. If we decide to make changes after our review, you will receive advance notice and a right to opt out. If you opt out, we will close your account. You can then pay the remaining balance under the old rates, fees, and terms. Of course this paragraph does not apply to the automatic default APR and Prime Rate changes. It also does not apply to changes required by law, our regulators, or our network providers.</p> |  |

**TERMS AND CONDITIONS OF OFFER**

- This offer is only valid for new accounts. You must be at least 18 years of age. If you are married, you may apply for a separate account. Citibank (South Dakota), N.A. ("we" or "us") is the issuer of your account.
- Federal law requires us to obtain, verify, and record information that identifies each person who opens an account, in order to help the government fight the funding of terrorism and money laundering activities. To process the application, we must have your name, street address, date of birth, and other identifying information, and we may ask for identifying documents from you as well.
- Please allow four weeks from date of submission to process a completed application.
- We may gather information about you, including from your employer, your bank, credit bureaus, and others, to verify your identity and determine your eligibility for credit, renewal of credit, and future extensions of credit. If you ask us, we will tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports.
- To receive a Citi<sup>®</sup> Home Rebate Platinum Select<sup>®</sup> Card , you must meet our applicable criteria bearing on creditworthiness. Your credit limit will be determined by your yearly income and a review of your credit report. You will be informed of the amount of your credit line when you receive your card. Some credit lines may be as low as \$500. Please note that cash advances may be limited to a portion of your credit line.
- If you are approved for credit, you will receive a cardmember agreement ("Card Agreement") with your card. Read it carefully for important information regarding your account. The Card Agreement will be binding on you unless you cancel your account within 30 days after receiving your card and you have not used or authorized use of your account.
- There is a promotional period of twelve months from the date your account is opened. During the promotional period, you will earn a six percent (6%) rebate for every one dollar in new purchases made from (1) Telecom Services (2) Computer Network/Information Services (3) Cable, Satellite and other Pay TV and Radio Services and (4) Utilities and a one percent (1%) rebate for every dollar you spend on all other purchases. After the promotional period purchases of these services will earn a one percent (1%). We reserve the right to determine in our sole discretion which purchases are not eligible to receive the six percent (6 %) rebate. Detailed information concerning the promotional period can be found in the Citi Home Rebate Program Information.

**DETAILS AND INSTRUCTIONS FOR BALANCE TRANSFERS**

Just follow these simple steps to start saving money on your high-interest cards.

1. After receiving your card, you may call our customer service number to transfer your high rate balances. And, we may send you a balance transfer kit with everything you need to pay off your high rate cards.
2. You may transfer any amount as long as the total amount (including any balance transfer fee) does not exceed your available revolving credit line. Be sure you do not transfer the amount of any disputed purchase or other charge, because you may lose your dispute rights. Also, continue to make payments on your other accounts until your balance transfer is processed.
3. The available credit line for your new card will be reduced by the total amount of the transfers we approve. We may not approve future balance transfers if you default under any Card Agreement.
4. Watch for payments to show up as credits on your other credit card statements. If the credited amount brings the balance down to zero, you may then cancel those accounts.
5. Please note you cannot transfer balances from other accounts issued by Citibank (South Dakota) N.A., or its affiliates.
6. Finance charges will be assessed on balance transfers from the date the transaction is posted to your account. Payments and credits will be allocated to pay off low rate balances before higher rate balances.

**Citi<sup>®</sup> Home Rebate Program Information**

1. "You" and "Your" as used in these Terms and Conditions refer to Citibank Credit Cardmembers who accept the Citi® Home Rebate Program (the "Program"). "Citi", "We", "Us", and "Our" as used in these Terms and Conditions refer to Citibank (South Dakota), N.A. "Account" refers to your Citibank Credit Card account enrolled in the Citi® Home Rebate Program. "Mortgage Company" refers to the name of the Mortgage Company associated with your credit card account; "Mortgage Information" refers to the account identification number, payment address, and other details associated with your credit card account. "Rebate Anniversary" refers to the Month and Year in which accumulated rebates will be distributed.
2. There is a promotional period of twelve months from the date your account is opened. During the promotional period, you will earn a six percent (6%) rebate for every one dollar in new purchases made from (1) Telecom Services (2) Computer Network/Information Services (3) Cable, Satellite and other Pay TV and Radio Services and (4) Utilities and a one percent (1%) rebate for every dollar you spend on all other purchases. Telecom Services include providers of telecommunication services such as local and long-distance telephone calls, fax services and calls through use of magnetic strip-reading telephones. Included are merchants that sell prepaid phone services such as calling cards, and merchants that provide periodic billing of telephone calls. Computer Network/Information Services include providers of computer network, information services, and other online services such as electronic bulletin board, e-mail, Web site hosting services, or Internet access. Cable, Satellite and other Pay TV and Radio are defined as the connection and ongoing delivery of television and /or radio programming on a subscription or fee basis. Utilities are defined as the ongoing generation, transmission, or distribution of electric or gas power, water system supply services, or collection and disposal of refuse. After the promotional period purchases of these services will earn a one percent (1%) rebate. Purchases or spending not eligible to receive the six percent rebate include, but are not limited to, (1) Purchases made at telecom merchants that sell telecommunications equipment such as telephones, fax machines, pagers, cellular phones, and other equipment related to telecommunications, (2) Purchases made at providers of telecommunication services including local and long distance telephone calls placed via key entry using a central access number (3) Purchases made at providers of telegraph and other nonverbal message communications services such as cablegram (4) Purchases made at retailers who sell computers and other internet access devices such as Blackberries and pocket personal computers (5) All other services not defined or described in Paragraph 2. We are not responsible to determine whether merchants correctly identify and bill transactions as being made at a qualifying merchant and we are not responsible for merchant identification of purchases. We reserve the right to determine in our sole discretion which purchases are not eligible to receive the six percent (6 %) rebate.
3. You will earn a one percent (1%) rebate for every one dollar in new purchases charged to your account. There is no limit on the amount of rebates you may accumulate each year. The total rebates earned at the close of each billing cycle will be reflected on your monthly billing statement. Unless specifically stated otherwise, rebates will not accumulate on returned purchases, convenience checks, cash advances, transferred balances, finance charges, or other Account fees, credits and balances carried over from previous statements. Disputed amounts and purchases made in violation of law or the Citibank Card Agreement will not earn a rebate. Credits applied to your account, including those arising from returned or disputed purchases made prior to or after enrollment, may reduce or eliminate points accumulated in the Program, and may result in a negative balance.
4. Once a year on your behalf, Citi will forward any accumulated rebate on your account to the Mortgage Company listed in our records. You are responsible for providing Citi with notice of any change in Mortgage Company, Mortgage Information, or other information that we may request from you from time to time regarding your Mortgage account. The rebate earned will automatically be sent to your Mortgage Company within two billing cycles after the end of your Rebate Anniversary month, as listed on your monthly billing statement. In the event that we are unable to forward the rebate to your Mortgage Company, for any reason, Citi will issue a statement credit for the rebate amount on your monthly billing statement within two billing cycles. In the event that your Mortgage Company notifies Citi that the rebate will not be applied to your account, for any reason, Citi will issue a statement credit for the rebate amount on your monthly billing statement within two billing cycles after receiving notice.
5. Following the transfer of your accumulated rebate from Citi to the Mortgage Company, Citi shall not be responsible or liable in connection with the administration of this rebate, or items associated with your Mortgage, which shall be the responsibility of your Mortgage Company. Citi also waives responsibility and liability for any prepayment penalty(ies) your Mortgage Company may charge you as a result of the rebate payment.
6. If your account is closed for any reason, or if you are in default under any Card Agreement, you may be disqualified from participating in the program, and such disqualification will result in the loss of your accumulated rebate. If you convert your Citi card to a credit card that is not eligible to participate in the Program, you will lose your accumulated points and will no longer be enrolled in the Program. This Program is not available if Mortgage Company is outside of the United States.
7. You are responsible for any taxes on rebate payments.
8. If you have any inquiries concerning your Total Rebate earned, you must contact us within 60 days of the billing statement on which the item being questioned or disputed first appears.
9. You may not assign, transfer or pledge any rebates earned under this agreement.
10. This program is offered at the sole discretion of Citi. Citi may terminate the Program or any portion thereof with 90 days prior written notice to you. Our decisions regarding the Program are final.

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