



Everything you love about Costco.
Everywhere you go.

Costco Anywhere Visa® Card by Citi



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Rewarding you everywhere you use your card

Your **Costco Anywhere Visa Card by Citi** earns you cash back rewards on every purchase you make, both at Costco and everywhere Visa is accepted. Whether you're filling your tank, dining out, traveling the world or shopping at your favorite stores, your **Costco Anywhere Visa Card by Citi** will be the card you reach for first for everything you need.



Get Started

Set up your card online at citi.com/CostcoSetup and start earning cash back rewards today.

>> Please see the Costco Cash Rewards Program Terms starting on page 14.

When Costco and Citi join forces, life gets a little bit easier

Simple To Use

With the **Costco Anywhere Visa Card by Citi**, earning cash back rewards is as simple as shopping. You don't have to enroll in special categories and there is no annual fee with your paid Costco membership. Just purchase the things that make your life better; it's as easy as that.



Your credit card also serves as your **Costco membership card** and includes your Costco membership number and photo. You can use your card for access to all Costco locations globally. If your card does not have a photo, please visit your local Costco membership counter to get your photo printed on your card.

Help When You Need It

Citi customer service agents dedicated to Costco cardmembers are available 24 hours a day, 7 days a week at **1-855-378-6467**.

Questions About Your Costco Membership?

Visit the Costco membership counter at any warehouse or call Costco Member Service at **1-800-774-2678**.

Earn cash back rewards

4%

CASH BACK ON ELIGIBLE
GAS WORLDWIDE,
INCLUDING GAS AT COSTCO,
for the first \$7,000 per year
and then 1% thereafter



3%

CASH BACK ON
RESTAURANT AND
ELIGIBLE TRAVEL
PURCHASES WORLDWIDE



2%

CASH BACK ON ALL
OTHER PURCHASES
FROM COSTCO AND
COSTCO.COM



1%

CASH BACK
ON ALL
OTHER
PURCHASES





How, exactly, do Costco Cash Rewards work?

When Do I Receive My Costco Cash Rewards?

Your reward is distributed annually via U.S. mail in the form of a credit card reward certificate included in your February billing statement, and is redeemable through December 31 of the year issued. You will not receive a credit card reward certificate and you will forfeit your Costco Cash Rewards if your reward is less than \$1 or your account is closed at the time it is scheduled to be sent. You must maintain your Costco membership to receive and redeem the credit card reward certificate.

How Do I Redeem My Costco Cash Rewards?

Your reward is redeemable in a single transaction at any U.S. Costco warehouse, including in Puerto Rico, for merchandise or cash back. The credit card reward certificate will contain your Costco Cash Rewards balance based on your eligible purchases in your January through December billing statements. Should you choose to redeem only a portion of the credit card reward certificate for merchandise, you will receive the remaining balance in cash at the Costco warehouse register upon checkout. Some warehouses may not permit the credit card reward certificate to be redeemed for alcohol purchases. Requests for cash may be fulfilled in the form of a check at the discretion of Costco.

Who Can Redeem My Costco Cash Rewards?

Only the primary cardmember is eligible to receive the annual credit card reward certificate; however, you or any authorized user on your account may redeem your credit card reward certificate. You may not transfer it to anyone else.

Account management made simple

Your online account makes managing your account fast and easy, as it should be. When you register your account at citi.com/CostcoSetup, you'll be able to view transactions, review your balance, pay bills and track your Costco Cash Rewards easily.

Set up alerts so you can stay on top of your account when you're on the go with reminders about your balance, payment due date and your credit limit.

Adding authorized users to your account will help you earn cash back rewards faster.¹

- **You can easily add authorized users** to your account and set spend limits on their cards by logging into citicards.com
- **All authorized users** must have a valid Costco membership.
- **Setting a spend limit means:** Spending in each billing cycle by an authorized user may not exceed their spend limit. If any payments or credits are posted to the account during the billing cycle, it will not affect the spend limit available. The spend limit will apply to each billing cycle. The spend limit is subject to the credit limit on the account.
- **No spend limit means:** The authorized user has full access to your account's credit limit. If any payments or credits are made to the account during the billing cycle that amount will be available to the authorized user to use as soon as it's applied to the account.
- **Cash Access:** If you choose to grant cash access to the authorized user the cash limit will be the lower of either the account cash limit or the card spend limit.

Pay your way

Flexible payment date. If your originally scheduled due date is inconvenient for you, Citi can change it to any available due date, whether in the beginning, middle or end of the month — giving you greater control over when you pay.

Choose your payment method. Pay your bill in whichever way is most convenient for you — by mail, phone or automatic monthly payments. You can even pay your bill online and get same-day crediting for payments received by midnight E.T.

>> Visit citicards.com to manage your account

Account protection is at the ready

Citi® Identity Theft Solutions is here to assist you should you become a victim of identity theft.

\$0 liability for unauthorized charges means you will not be liable for unauthorized charges on your account.

24-hour fraud monitoring will alert you if Citi sees unusual activity on your account.

Lost Wallet® Service² is available if your **Costco Anywhere Visa Card by Citi** is lost or stolen. Call **1-855-378-6467**, and Citi will issue you a new one.

>> Visit citi.com/Costco to learn more about coverage details.



More ways to pay

Contactless Payments



Your **Costco Anywhere Visa Card by Citi** is equipped with Visa payWave. Look for the payWave symbol at retailers nationwide to make your time at checkout faster and easier. Just wave your card in front of the reader when you are ready to make your purchase. It's as easy as that.

Embedded Chip Technology

The **Costco Anywhere Visa Card by Citi** features chip technology that provides global acceptance and added security at chip-enabled terminals so you can travel with ease.

Exceptional card benefits

Worldwide Car Rental Insurance

Be more confident at the rental car counter — you may be covered against theft or damage to a rental car when you pay for your rental with your Citi card and decline the rental company's collision loss/damage insurance.

Trip Cancellation & Interruption Protection

Travel plans can go awry for many reasons. If certain unforeseen events get in the way of your trip, you may be reimbursed for non-refundable trip expenses, like change fees, provided you paid for the trip with your Citi card.

Worldwide Travel Accident Insurance

Travel with more peace of mind when you pay for your trip with your Citi card. Worldwide Travel Accident Insurance is a type of coverage that you hope to never need, but it may offer some financial help to you or your loved ones if a tragic accident does occur.

Travel & Emergency Assistance

If you need assistance before or during a trip, services are available 24/7 for emergency travel arrangements, travel issues, medical and legal referrals and much more. You won't have to scramble to find services close to your location or worry about asking for help when you don't speak the language. Referrals or assistance is at no cost, but you will pay for the services you use.

Roadside Assistance Dispatch Service

Get help 24/7 with a single call when car problems strike. If you have car trouble while you're on the road in any of the 50 United States, District of Columbia, Puerto Rico and the US Virgin Islands you can request assistance be sent directly to your location — a service you pay for only when you use it.

>> Certain terms and conditions apply. Please refer to your Guide to Protection Benefits or visit www.citi.com/Costco to learn more about coverage details.

Citi Price Rewind

Did you get the lowest price on your Citi® card purchase? Let Citi Price Rewind search for you. Citi Price Rewind searches for a lower price at hundreds of online merchants on the registered items you pay for with your Citi card. If the same item is found at a lower price within 60 days of your initial purchase date, you may receive the difference between the price you paid and the lower price found by Citi Price Rewind up to \$500 per item and up to \$2,500 per calendar year per account.

Damage & Theft Purchase Protection

Shop with more confidence — if an item purchased with your Citi card and/or Costco credit card reward certificate is damaged or stolen within 120 days (90 days for New York residents) of purchase or delivery of the item, whichever is first, it may be repaired or you may be reimbursed up to the amount paid with your Citi card and/or Costco credit card reward certificate. You're covered for up to \$1,000 per item, up to \$50,000 per year, per Citi card account. To be eligible for coverage, you must pay for the item at least in part with your Citi card and/or Costco credit card reward certificate.

Extended Warranty

Feel more confident about your purchase. We'll add 24 months on your warranty. In the event of a covered failure the item may be repaired or replaced or you may be reimbursed up to the amount charged on your Citi card and/or Costco credit card reward certificate (excluding shipping and handling) or \$10,000, whichever is less. To be eligible for coverage, you must pay for the item at least in part with your Citi card and/or Costco credit card reward certificate.

>> Certain terms and conditions apply. Please refer to your Guide to Protection Benefits or visit www.citi.com/Costco to learn more about coverage details.



Easy access to better living

Citi® Private Pass®

With this entertainment access program, Citi customers can enjoy special access to purchase tickets to thousands of events annually. Enjoy presale tickets and VIP packages to the year's hottest concerts, sporting events, dining experiences and family entertainment, plus complimentary movie screenings and more, all at **citiprivatepass.com**.

Citi® Concierge

With Citi® Concierge, you'll have access to a staff of experts working around the clock to help you get things done and save time. It's an easy and convenient way to get help with your travel, shopping, dining, entertainment and everyday needs. Just email **concierge@yourconciergecenter.com** to get started.

Costco Cash Rewards Program Terms

Your **Costco Anywhere Visa Card by Citi** account ("Card Account") will earn Costco Cash Rewards based on your purchases that can be redeemed for merchandise or cash back at any U.S. Costco warehouse, including Puerto Rico ("Costco Cash Rewards").

Earning Costco Cash Rewards on Purchases: You'll earn Costco Cash Rewards for purchases using your Card Account, minus returns and refunds, as follows:

- 4% cash back on eligible gas worldwide, including gas at Costco, for the first \$7,000 per year in gas purchases and then 1% thereafter.
 - **Certain Non-Qualifying Purchases.** You will only earn 1% cash back, not 4%, for gas purchased at supermarkets, convenience stores and warehouse clubs other than Costco or for fuel used for non-automobile purposes.
- 3% cash back on restaurant (including cafes, bars, lounges and fast food restaurants) and eligible travel purchases worldwide, including airfare, hotels, car rentals, travel agencies, cruise lines and Costco Travel.
 - **Certain Non-Qualifying Purchases.** You will only earn 1%, not 3%, for purchases made at bakeries and certain restaurants/cafes inside department stores, grocery or warehouse clubs.
- 2% cash back on all other purchases from Costco and Costco.com.
- 1% cash back on all other purchases, including the non-qualifying purchases listed above.

Merchant Classification: Each merchant – that is a retailer, business or any other place where you can make a purchase – is assigned a code that indicates the merchant's area of business. For example, restaurants are generally assigned a specific merchant code. We don't assign or have any control over merchant codes. Codes are chosen and assigned by a third party, who may change the codes from time to time. When you make a purchase at a merchant, we're provided the code for that merchant. If the code matches a category that gives you additional Costco Cash Rewards – for example, if the merchant code tells us that you made a purchase at a restaurant – we'll give you the additional Costco Cash Rewards for that purchase. Because we don't control what code a merchant is assigned, sometimes a purchase that you think fits a certain category may not earn additional Costco Cash Rewards. For example, a restaurant located within a large retail outlet may not be assigned a "restaurant" code, but rather a "retailer" code. This means that even though you receive additional Costco Cash Rewards for purchases at "restaurants," you won't earn additional Costco Cash Rewards for purchases at that restaurant.

What doesn't qualify as a purchase?: The following types of transactions don't qualify as purchases that earn Costco Cash Rewards:

- Use of checks that access your Card Account
- Balance transfers
- Cash advances
- Travelers checks, foreign currency purchases, money orders, wire transfers and similar cash-like transactions
- Lottery tickets, gaming chips and similar betting transactions
- Interest and account fees
- Unauthorized charges
- Items returned for credit

Returns: Returned items may result in credits being applied to your Card Account which will reduce or may eliminate accumulated Costco Cash Rewards and may result in a negative cash rewards balance. If your Card Account has a negative Costco Cash Rewards balance, any newly earned Costco Cash Rewards will be used to offset such negative Costco Cash Rewards balance until such balance has been brought to zero.

Redeeming Costco Cash Rewards: Your reward is distributed annually via U.S. mail in the form of a credit card reward certificate included in your February billing statement, and is redeemable through December 31 of the year issued in a single transaction at any U.S. Costco warehouse, including in Puerto Rico, for merchandise or cash back. The credit card reward certificate will contain your Costco Cash Rewards balance based on your eligible purchases during the annual reward period. The annual reward period is based on January through December billing statements. Should you choose to redeem only a portion of the credit card reward certificate for merchandise, you will receive the remaining balance in cash at the Costco warehouse register upon checkout. Some warehouses may not permit the credit card reward certificate to be redeemed for alcohol purchases. Requests for cash may be fulfilled in the form of a check at Costco's discretion. If you are enrolled in Paperless Statements, a paper billing statement will be provided to you in February if you earned a credit card reward certificate during the previous annual reward period. Credit card reward certificate must be redeemed in person on or prior to its expiration date of December 31 in the year in which it is issued. Any Costco Cash Rewards you have earned on purchases made by authorized users on your Card Account will be added to your Costco Cash Rewards Total. Only you, the primary cardmember, are eligible to receive the annual credit card reward certificate; however, you or any authorized user on your Card Account may redeem your credit card reward certificate. You may not transfer it to anyone else. **You will not receive a credit card reward certificate if your reward is less than \$1 or your account is closed at the time it is scheduled to be sent; any Costco Cash Rewards that had been accrued at that time will be forfeited. You must maintain your Costco Membership to receive and redeem the credit card reward certificate.**

Account Closure: If we close your Card Account, you will no longer be able to earn or redeem your Costco Cash Rewards, and you will forfeit any accumulated Costco Cash Rewards. If you close or convert your Card Account prior to receiving the credit card reward certificate in your February billing statement, any earned Costco Cash Rewards will be forfeited.

Forfeiture: All Costco Cash Rewards not disbursed via an annual credit card reward certificate due to the reward amount being less than \$1, the account status (including account closure due to death), or other reason will be forfeited. Similarly, any Costco Cash Rewards not redeemed by December 31 of the year issued will also be forfeited.

Value of Costco Cash Rewards: Costco Cash Rewards have no cash value until such time as they are redeemed at a Costco warehouse.

Property Rights: You have no property rights or other legal interests in Costco Cash Rewards. Costco Cash Rewards may not be transferred to any other person including through such events as inheritance, bankruptcy or divorce. Costco Cash Rewards cannot be assigned or pledged.

Changes to Program Rules: We may make changes to the Costco Cash Rewards Program at any time without notice. We will give you 30 days' written notice if we make any of the following changes: a change that negatively affects the number of Costco Cash Rewards you can earn, a change that negatively affects how/when you may lose your Costco Cash Rewards, a change that negatively affects how you can exercise your rights with respect to Costco Cash Rewards, or if we cancel the program.

Fraud: If we see evidence of fraud, misuse, abuse, or suspicious activity, we will investigate and, if we determine that fraud, misuse or abuse has occurred, we may take actions against you. These actions may include, without limitation:

- Taking away the Costco Cash Rewards you earned because of fraud, misuse or abuse
- Preventing you from earning Costco Cash Rewards
- Suspending or closing your Costco Cash Rewards Account
- Taking legal action to recover Costco Cash Rewards redeemed because of such activity and to recover our monetary losses, including litigation costs and damages

Some examples of fraud, misuse, abuse and suspicious activity include:

- Using your Card Account in an abusive manner for the primary purpose of acquiring Costco Cash Rewards
- Using your Consumer Card Account other than primarily for personal, consumer or household purposes

We're here for you

Start earning exceptional Costco Cash Rewards everywhere. Thank you for being a **Costco Anywhere Visa Card by Citi** member. You deserve all the great benefits your card has to offer. If you have any further questions regarding your account, you can reach us anytime using the important numbers listed in this guide and below. Please keep these numbers close by:

Citi Customer Service **1-855-378-6467**

TDD Service (for speech- or hearing-impaired cardmembers) **1-866-210-0617**

Costco Member Service: **1-800-774-2678**

To activate and register your card, visit citi.com/CostcoSetup or call 1-866-475-1911

¹ You must pay us for all charges made or allowed by authorized users. Authorized users are able to get account information. Before adding him or her to your account, you must let the authorized user know that we may report account performance to the credit reporting agencies in the authorized user's name. You also need the authorized user's permission to give us any information about him/her that we request and to allow us to share information about him or her.

² Emergency card replacement outside of the continental United States may take a minimum of 48 hours. There may be a fee associated with 24-hour card replacement.

Questions or concerns?
Please call us at **1-855-378-6467.**



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