



# Earn **\$150** in cash back rewards

when you  
**spend \$500** in  
eligible purchases  
within **90 days** of  
account opening.<sup>1</sup>

WITH THE **CITIZENS CASH BACK PLUS® WORLD MASTERCARD®**

Plus, earn  
**1.8% cash back**  
on all purchases,  
anywhere you shop.<sup>1</sup>

- No rotating categories to enroll in
- 1.9% cash back on everything with a Citizens Quest® Checking account<sup>1</sup>
- No annual fee or foreign transaction fee<sup>2</sup>
- Zero Liability protection<sup>3</sup>
- Contactless – tap and go



**Speak with a  
banker today!**

<sup>1</sup>Earn your cash back reward in the amount of \$150 when you make \$500 in eligible purchases with your new Citizens Cash Back Plus<sup>®</sup> World Mastercard<sup>®</sup>, net of any returns, in the first 90 days after account opening. Certain transactions do not qualify for cash back rewards. For example, balance transfers, cash advances, account fees or charges, interest charges, life insurance charges, money orders, wire transfers, lottery tickets, gambling charges, or unauthorized charges to your account do not earn cash back rewards. To qualify, you must apply for a new Citizens Cash Back Plus<sup>®</sup> World Mastercard<sup>®</sup> account between November 12, 2024 and December 10, 2024, and have the credit card approved and opened by January 9, 2025. All purchases must be posted to your account within the promotional period. The cash back reward will post to your account once all of the terms of the offer have been met. Your cash back reward will appear on your statement as "Spend Reward". Your account must be open and in good standing at the time the cash back rewards are credited.

Cash Back Plus<sup>®</sup> Rewards Program: The Cash Back Plus<sup>®</sup> Rewards Program is governed by the terms and conditions set forth in the Reward Guide. You will receive the Reward Guide when your account is opened. The Reward Guide will explain the program, including the following: A) Earn cash back rewards on all eligible net purchases. A net purchase is the amount of a purchase less any credits, returns and adjustments. Certain transactions do not qualify for cash back rewards. For example, balance transfers, cash advances, account fees or charges, interest charges, life insurance charges, money orders, wire transfers, lottery tickets, gambling charges, or unauthorized charges to your account do not earn cash back rewards. Please refer to your Reward Guide for complete program terms and conditions. B) Cash Back Rewards will not expire as long as your credit card account is in good standing, and you make an eligible purchase once every twelve (12) months. C) Program subject to change. D) You are solely responsible for any taxes that may be owed as a result of cash back rewards earned and/or redeemed under this card. Please consult your tax advisor. E) If eligible, it may take up to 15 days to process any Reward Program upgrades. Rewards will be applied after upgrade has been processed. F) Other terms may apply and will be included in the Agreement.

<sup>2</sup>No annual fee. Late payment fees up to \$40. 0% Introductory APR on balance transfers for 12 billing cycles, thereafter an 18.74% to 28.74% variable APR based on creditworthiness. Purchase APR ranges from 18.74%-24.74%. Cash Advance APR is 29.74%. APR varies with the market based on Prime. If you are charged interest in any billing cycle, the minimum interest charge will be \$1.50. Each balance transfer check will have a fee of either \$10 or 5% of the amount of each transfer, whichever is greater. Each cash loan, ATM loan and convenience check loan will have a fee of either \$10 or up to 5% of the amount of each advance, whichever is greater. Each cash equivalent transaction will have a fee of either \$10 or 5% of the amount of each advance, whichever is greater. Please see a banker for more information on product pricing and features.

Certain conditions, restrictions and exclusions apply. Full terms and conditions will be sent with your new card.

Subject to Cardholder Agreement and Reward Guide Terms and Conditions, applicability, and merchant designation as a lawful purchase of goods or services.

<sup>3</sup>Certain restrictions apply, see [mastercard.us/zeroliability](https://www.mastercard.us/zeroliability) for further details.

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