



Credit Cards

Banking

Lending

Investing

Wee



CITI STRATA ELITESM CARD

Bonus Offer

Earn 75,000

after spending \$6,000 in the

12x 12 points per dollar spent on Hotels, Car Rentals, and Attractions booked on cititravel.com²

6x 6 points per dollar spent on Air Travel booked on cititravel.com²

6x 6 points per dollar spent at Restaurants on Citi NightsSM purchases, Friday and Saturday from 6 PM - 6 AM ET²

3x 3 points per dollar spent at Restaurants any other time²

1.5x 1.5 points per dollar spent on All Other Purchases²

Annual Fee

\$595

\$75 Authorized User Fee

Variable APR

20.49% - 28.49%

on purchases and balance transfers based on your creditworthiness

Balance transfer fee

Either \$5 or 5%

of the amount of each transfer, whichever is greater

REDEEM YOUR POINTS



Citi Travel

Use points to book flights, hotels, car rentals and attractions.



Points transfer

Points transfer to American Airlines, JetBlue, Virgin Atlantic, Cathay Pacific, Eva Air, Choice Hotels, The Leading Hotels of the World and others.



Gift cards, cash back and more

Redeem your ThankYou Points for gift cards to your favorite retailers and more at thankyou.com.



Shop with points

Use points at participating merchants like Amazon, PayPal, CVS and others.



Citigold Relationship Credit

Qualifying Citigold clients receive a \$145 Banking Relationship Annual Credit if the primary cardmember has an open and current Strata Elite Card account with an assessed Annual Membership Fee of \$595.



Citigold Private Client Relationship Credit

Qualifying Citigold Private Clients receive a \$595 first year banking relationship credit and a \$145 credit each year thereafter if the primary cardmember has an open and current Strata Elite Card account with an assessed Annual Membership Fee of \$595.



Travel and Shopping Protection

Help stay protected with travel insurances, including Trip Delay Protection, Enhanced Trip Cancellation and Trip Interruption Protection, Lost or Damaged Luggage, MasterRental Coverage (car rental insurance), and Extended Warranty and Purchase Assurance Plus.



No foreign transaction fees



Security and protection



Card management



Convenience



Lifestyle





Explore the family of Strata Cards


Discover a range of credit cards tailored to your passions and priorities. Explore our collection of Citi Strata Credit Cards.


[Learn more](#)

FREQUENTLY ASKED
QUESTIONS


What are the benefits of the Citi Strata Elite Card? 


What is the Annual Fee for the Citi Strata Elite Card? 

How does the Annual Hotel Benefit work? 

Are there foreign transaction fees for the Citi Strata Elite Card? 

How do you redeem ThankYou Points with the Citi Strata Elite Card? 

Is the Citi Strata Elite Card a Mastercard or Visa Credit Card? 

What credit score is needed to qualify for the Citi Strata Elite Card? 

CITI STRATA ELITE CARD

Earn 75,000 bonus points

after spending \$6,000 in the first 3 months

[Apply now](#)

[Important Pricing & Information +](#)

[Additional Information +](#)

Citi Strata Elite Card

Pricing Details


The variable APR for purchases, and balance transfers is 20.49% - 28.49%, based on your creditworthiness. For Citi Flex Plans subject to an APR, the variable APR is 20.49% - 28.49%, based on creditworthiness. For Citi Flex Pay Plans subject to a Plan Fee, a monthly fee of up to 1.72% will apply, based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors. The variable APR for cash advances is 29.74%. The variable penalty APR is up to 29.99% and may be applied if you make a late payment or make a payment that is returned. Minimum interest charge - \$0.50. Annual fee - \$595. Annual fee for Authorized Users - \$75. Fee for foreign purchases - None. Cash advance fee - either \$10 or 5% of the amount of each cash advance, whichever is greater. Balance transfer fee - either \$5 or 5% of the amount of each transfer, whichever is greater.


New cardmembers only. Subject to credit approval. Additional limitations, terms and conditions apply. You will be given further information when you apply.


[Important Pricing & Information +](#)


[Additional Information +](#)


FIND THE RIGHT
CARD FOR YOU


 Explore Cards


 Balance Transfer Cards (4)

 Travel Cards (8)

 Rewards Cards (12)

 No Annual Fee Cards (19)

 Cash Back Cards (3)

 Retail Cards (11)

