

# [Citibank] – Top 4 Reasons to Use a Citi Credit Card

DUBAI, UAE, October 16, 2023 /EINPresswire.com/ -- Citi [Credit Cards](#) have become widely used due to their plethora of benefits, features, and comprehensive rewards programs. Offering numerous perks such as cash back rewards, bonus points, and air miles, Citi Credit Cards enable cardholders to obtain benefits even from their day-to-day expenses. To cater to the diverse needs of their customers, Citi provides an extensive range of credit cards, each with its unique set of advantages. Prospective customers can choose a suitable credit card provided by Citi based on their needs and unique spending habits. From shopping enthusiasts to globe trotters, Citi Credit Cards are a go-to option for individuals who want to make the most of their daily expenses.

## Top Reasons to Use Citi Credit Card

Here are some of the reasons why one should consider Citi Credit Cards:

### 1. Features To Enhance Financial Flexibility

Citi provides various payment solutions to improve financial flexibility for eligible cardholders. These solutions include Citi PayAll, Easy Instalment Plan, and Loan on Card. With Citi PayAll, customers can earn rewards while paying for their expenses. Easy Installment Plan allows users to convert large purchases and statement balance into manageable monthly installments. Cardholders in need of emergency cash assistance can consider Citi's Loan on Card, which is an instant cash can be conveniently accessed without any additional documentation or processing fees, up to the cardholder's credit limit. These services make it easier for Citi credit cardholders to stay within budget and pay for expenses through their preferred methods, providing greater convenience and flexibility.

### 2. Get Cash back on Eligible Spendings

Citi Cash Back Credit Card provides users with a pre-specified percentage of cash back on their eligible purchases. Customers can get cash back on all eligible domestic and international spending, as well as cash back on eligible groceries and retail spending. Cash accrued is credited automatically to the cardholder's account to offset the outstanding balance.

### 3. Accumulate Skyward Miles to Avail Exciting Offers

Cardholders of Emirates Citibank Ultima, Emirates Citibank Ultimate, and Emirates Citibank World are entitled to get Skyward Miles on every eligible AED and non-AED spend. Cardholders can earn up to 2.5 Skyward Miles for every dollar spent, and accrued miles can be used to

redeem rewards like free flights and upgrades, special offers on holiday packages, local staycation bookings, and retail shopping.

#### 4. Exclusive Offers and Reward Points

Customers can get rewards points for every eligible spend with Citi Credit Cards like Citi Prestige, Citi Premier, and Citi Rewards Credit Cards. Cardholders can redeem rewards for cash rebates, E-vouchers, travel-related spending, and complimentary lifestyle benefits. Credit cardholders are also entitled to the points transfer feature, with which they can easily transfer accumulated ThankYou Points to various airline, hotel, and retail partners to obtain additional rewards.

#### Conclusion

To conclude, Citi Credit Cards offer cardholders a stack of features that serve to simplify their lives. Whether a prospective cardholder enjoys indulging in lifestyle activities or is simply looking for a basic credit card, Citi Credit Cards provide flexibility and convenience that one can count on. Moreover, Citi Credit Cards often provide promotional offers to customers based on their card type, which may add more value to their transactions. Individuals interested in unlocking these exciting benefits and leveraging such lucrative perks and offers can [apply for a Citi Credit Card online](#) by visiting the official Citi website.

#### About Citibank UAE

Citibank UAE offers consumers and institutions a range of financial products and services, including consumer and investment banking, credit cards, and personal loans. Citibank UAE aims to deliver holistic and innovative solutions to clients and meet the increasingly complex strategies of its regional client base in the Middle East in an ever-changing financial landscape.

#### Disclaimer

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