

# Citibank on the Top Credit Cards Offered by Citi

DUBAI, UNITED ARAB EMIRATES, December 15, 2023 /EINPresswire.com/ -- DUBAI, UAE – (ARAB NEWSWIRE) -- Individuals seeking to make the most of their daily expenses may consider Citi's range of credit cards, which offer features catering to the unique needs of individuals. With plenty of Citi [Credit Card](#) options on the market, it is imperative for individuals to compare them before coming to a decision.

## Credit Cards offered by Citi

Citi offers four main types of credit cards: Emirates Skywards Credit Cards, Lifestyle & Rewards Credit Cards, Cash Back Credit Card, and a Basic Credit Card.

### Emirates Skywards Credit Cards

Offering exceptional perks like bonus Skywards Miles, an exclusive Skywards Silver Membership, unlimited access to more than 1,100 airport lounges worldwide for the cardholder and an additional guest, and complimentary airport transfers, Emirates Credit Cards are ideal for frequent travelers who wish to elevate their travel experiences. Moreover, cardholders can earn Skywards Miles on eligible AED, non-AED spend and Emirates.com, which can, in turn, be redeemed for flight upgrades, airline tickets, travel and lifestyle benefits.

Citi's range of Emirates Credit Cards includes the following:

- Emirates-Citibank Ultima Credit Card
- Emirates-Citibank Ultimate Credit Card
- Emirates-Citibank World Credit Card

### Lifestyle & Rewards Credit Cards

Individuals who prefer flexible rewards redemption options may consider Citi's Rewards Credit Cards, which allows cardholders to earn ThankYou® Points on eligible AED and non-AED spend. The accumulated ThankYou® Points can, in turn, be transferred to 12 partner airlines including Emirates, Etihad and Turkish airlines, ThankYou point can also be redeemed flexibly for various perks, including cash rebates and e-vouchers.

Citi's range of Rewards Credit Cards includes the following:

- Citi Prestige® Credit Card
- Citi Premier Credit Card
- Citi Rewards Credit Card

## Cash Back Credit Card

Cash Back Credit Cards are ideal for individuals seeking straightforward cash rebates on their daily transactions. Offering 3% cash back on non-AED spend, 2% cash back on grocery and supermarket spend, and 1% cash back on all other spend, the Citi Cash Back® Credit Card allows cardholders to make the most of their daily expenses without having to worry about restrictions like minimum spend requirements, retail exclusions, and cash back process. Accumulated cash back is automatically credited to the cardholder's account without the need for additional redemption processes. Cardholders are also entitled to first-year annual fee waivers. From the second year onwards, the annual fee will be waived upon meeting the minimum spend requirement of AED 9,000.

## Basic Credit Cards

Individuals who prefer a credit card with no annual fee, no late fee, cash advance fee or over limit fee - Evermay consider the Citi Simplicity Credit Card. The Citi Simplicity Credit Card is suitable for individuals who wish to keep card usage straightforward without incurring additional charges. Moreover, cardholders can look forward to a 20% discount (up to AED 14) on food and grocery orders twice a month on the Talabat app by applying the promo code "MASTERCARD" at checkout.

## Conclusion

From generous cash back and rewards to exclusive travel benefits and fee waivers, Citi's range of credit cards offers unique features that cater to the specific needs of every individual. Individuals should [compare the available credit card options](#) to ensure that the selected card is aligned with their lifestyle choices and preferences.

## 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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Sabya Shivam  
iQuanti Inc  
[email us here](#)

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