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**yahoo/finance**

## **Citi Custom Cash Card review: Earn up to 5% cash back, plus 0% intro APR**



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The Citi Custom Cash® Card is a cash-back credit card that earns an impressive 5% back on your top eligible category for spending, but only up to \$500 each billing cycle (then 1% back). You can also take advantage of a generous 0% introductory APR offer on purchases and balance transfers for 15 months.

Check out all the details of this card before you submit an application.



[Learn more](#)

## Citi Custom Cash® Card

### Annual fee

\$0

### Welcome offer

Earn \$200 in cash back after spending \$1,500 on purchases in the first 6 months (bonus offer will be fulfilled as 20,000 ThankYou® points, which can be redeemed for \$200 cash back)

### Purchase APR

19.24% - 29.24% variable

### Introductory APR

0% intro APR on purchases and balance transfers for the first 15 months

## **Recommended credit score**

Good to Excellent

## **Rewards rate**

- 5% cash back on purchases in your top eligible spend category each billing cycle (up to the first \$500 spent, 1% cash back after that)
- 4% cash back on hotels, car rentals, and attractions booked on Citi Travel<sup>SM</sup> through 6/30/2025
- 1% unlimited cash back on all other purchases

## **Benefits**

- No annual fee
- As your spending changes, your earn adjusts automatically when you spend in any of the eligible categories each billing cycle

## **Additional benefits**

- Choose your payment due date
- Access to digital wallets and contactless pay
- Receive \$0 liability on any unauthorized charges
- Access your FICO credit score for free
- Contact 24/7 customer service
- Receive exclusive event access through Citi Entertainment

## **How to earn rewards**

You can earn up to 5% with the Citi Custom Cash Card when you make purchases in your highest-spend category. Citi will determine your highest spend category by reviewing your transaction history. However, you'll only earn the elevated rate on the first \$500 you spend in the category each billing cycle. Any purchases above that amount will only earn 1%.

Eligible categories include:

- Restaurants
- Grocery stores
- Gas stations
- Drug stores
- Select streaming services
- Live entertainment
- Some travel and transit
- Home improvement stores
- Fitness clubs

You'll earn 4% cash back on hotels, car rentals, and attractions booked on the Citi Travel<sup>SM</sup> portal (through June 30, 2026), and 1% on all other eligible purchases.

## **How to redeem rewards**

Once you receive your points for the billing cycle, they'll appear in your Citi account. You can redeem rewards for statement credits, direct deposits, checks, travel, and gift cards. You can also redeem points for shopping on Amazon or charitable contributions.

## Who is the Citi Custom Cash Card best for?

The Citi Custom Cash Card is best for those who want to maximize cash-back but aren't high spenders. With the \$500 spend limit to take advantage of the 5% cash-back category, it's great for those who want to earn rewards while staying within a budget.

This Citi card is also good for those who have fluctuating high-spending categories. If you usually cook a lot at home, you may earn the most with grocery stores. But if you take a long road trip, for instance, you might earn more cash back for gas station spending that month.

The 0% introductory APR offer is great for those planning to make a large purchase and want extra time to pay it off without added interest fees. It's also good for folks with high-interest credit card debt — opening this card and transferring your balance allows you to chip away at your debt without adding on interest every month.

You won't face any extra interest charges as long as you pay off your balance before the introductory period ends. Once the intro period expires, the standard APR will apply.



### Citi Custom Cash® Card

[Learn more](#)

## Citi Custom Cash Card pros

- **Decent cash back.** Many top cash-back cards give you 2% or 3% cash back, but this card gives you an impressive 5% cash back in your top category.
- **Useful intro APR.** The 0% introductory APR offer is good for those who want to pay down credit cards with high interest or plan to make a large purchase and carry a balance for a few months.

- **No annual fee.** You can earn cash rewards without the added cost of an annual fee.

## Citi Custom Cash Card cons

- **Spending limits on high cash back.** Earning 5% on your top spending category is capped at the first \$500 spent each month. For some folks, that could happen within a week or two of the billing cycle.
- **Low rate on other purchases.** While earning rewards on all your purchases is nice, other cards may offer higher cash back on everyday purchases. For instance, the [Citi Double Cash® Card](#) offers 2% back on general spending and doesn't charge an annual fee.
- **Some fees apply.** The Citi Custom Cash has a balance transfer fee (\$5 or 5%, whichever is greater) and a foreign transaction fee (3%).

## Where can you use the Citi Custom Cash Card?

The Citi Custom Cash Card is part of the Mastercard network, so you can use this card wherever Mastercard is accepted. Mastercard is accepted by millions of merchants all over the world, so you can use this card in most places when you travel domestically or abroad.

## How to make a Citi Custom Cash Card payment

- **Online.** Log into your account online and select “Make Payment.” You can manage your autopay settings in your account.
- **Mobile app.** Download the Citi app for iPhone or Android to make a payment or manage autopay.
- **Over the phone.** Call the number on the back of your card or 1-800-950-5114 to make a payment for your card.
- **Through the mail.** You can mail your a check or money order to Citi at:

P.O. Box 9001037

Louisville, KY 40290-1037

## **Citi Custom Cash Card customer service info**

The best way to reach Citi customer service is by calling the number on the back of your card. You can also call 1-800-950-5114 for general support 24 hours a day, 7 days a week. When you log into your account, you can access the AI-assisted chatbot with questions and concerns about your account.

You can also visit a branch near you, where hours and availability vary depending on your local branch.

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## **Alternative cards to consider**

While the Citi Custom Cash Card might be a good card for some folks, it may not be suitable for you. Consider some other cards that may be a better match.

[Learn more](#)

## Citi Double Cash® Card

### Annual fee

\$0

### Welcome offer

Earn \$200 cash back after spending \$1,500 on purchases in the first 6 months (bonus offer will be fulfilled as 20,000 ThankYou® Points, which can be redeemed for \$200 cash back)

### Purchase APR

19.24% - 29.24% variable

### Introductory APR

0% intro APR on balance transfers for the first 18 months (19.24% - 29.24% variable APR after that)

### Rewards rate

- 5% cash back on hotel, car rentals and attractions booked on the Citi Travel<sup>SM</sup> portal through 12/31/24
- 2% cash back on every purchase with unlimited 1% cash back when you buy
- Earn an additional 1% as you pay for your purchases (to earn cash back, pay at least the minimum due on time)

### Benefits

Generous intro APR on balance transfers

**Why we like it:** This card offers 2% cash back on everything — an unlimited 1% on



every purchase and another 1% when you make your payment. It also has a 0% introductory APR on balance transfers for 18 months, rather than the Custom Cash's 15 months. There's no annual fee and you can earn a similarly generous welcome offer.

[\*Read our full Citi Double Cash review\*](#)

[Learn more](#)

## **Chase Freedom Unlimited®**

### **Annual fee**

\$0

### **Welcome offer**

Earn an extra 1.5% on everything you buy (on up to \$20,000 spent in the first year) — worth up to \$300 cash back

### **Introductory Purchases APR**

0% Intro APR on Purchases for 15 months

### **Introductory Balance Transfer APR**

0% Intro APR on Balance Transfers for 15 months

### **Ongoing Purchases APR**

19.74% - 28.49% Variable

### **Ongoing Balance Transfer APR**

19.74% - 28.49% Variable

### **Rewards rate**

- Enjoy 5% cash back on travel purchased through Chase Travel<sup>SM</sup>

- 3% cash back on drugstore purchases and dining at restaurants (includes takeout and eligible delivery service)
- 1.5% on all other purchases

## Benefits

- You can choose to receive a statement credit or direct deposit into most U.S. checking and savings accounts
- Chase Credit Journey helps you monitor your credit with free access to your latest score, alerts, and more
- Generous intro APR on purchases and balance transfers

**Why we like it:** With the Freedom Unlimited, you can earn 5% cash back on travel purchases through Chase Travel<sup>SM</sup>, 3% on dining (including eligible takeout and delivery services) and drugstore purchases, and 1.5% on all other eligible purchases. There's a 0% introductory APR on purchases and balance transfers for the first 15 months (then 19.99% to 28.74% variable APR). This card has a \$0 annual fee.

[\*Read our full Chase Freedom Unlimited review\*](#)

[Learn more](#)

## Blue Cash Everyday<sup>®</sup> Card from American Express

Rates & fees, terms apply

### Annual fee

\$0

### Welcome offer

Earn a \$200 statement credit after spending \$2,000 within the first 6 months

### Introductory Purchases APR

0% on purchases for 15 months

0% on purchases for 15 months

### **Introductory Balance Transfer APR**

0% on balance transfers for 15 months

### **Ongoing Purchases APR**

18.49%-29.49% Variable

### **Ongoing Balance Transfer APR**

18.49%-29.49% Variable

### **Recommended credit score**

Excellent, Good

### **Rewards rate**

- 3% cash back at U.S. supermarkets (on up to \$6,000 per year in purchases, then 1%)
- 3% cash back on U.S. online retail purchases (on up to \$6,000 per year in purchases, then 1%)
- 3% cash back at U.S. gas stations (on up to \$6,000 per year in purchases, then 1%)
- 1% cash back on all other purchases
- Cash back is received in the form of Reward Dollars that can be redeemed as a statement credit or on Amazon.com at checkout

### **Benefits**

- Generous intro APR on purchases and balance transfers
- Get a \$7 monthly statement credit after spending \$9.99 or more on a streaming subscription to the Disney Bundle, plus earn up to \$15 in monthly statement credits after purchasing a Home Chef subscription

**Why we like it:** The Amex Blue Cash Everyday is one of our favorite cards for making common purchases because of its elevated rewards rate. It has a \$0 annual fee and

earns 3% cash back at U.S. supermarkets, on U.S. online retail purchases, and at U.S. gas stations (on up to \$6,000 per year, then 1%), plus 1% cash back on all other eligible purchases.

Note that cash back is received in the form of Reward Dollars, which can be redeemed as a statement credit or at Amazon.com checkout.

**[Read our full Amex Blue Cash Everyday Card review](#)**

*This article was edited by [Ben Walker \(CEPF, CFEI®\)](#)*

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The Citi Diamond Preferred card is an excellent choice for intro APR offers, but there may be better options for those looking to earn rewards

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**Citi Double Cash® Card review: Earn rewards for everyday purchases**

With a flat 2% cash-back rate and no annual fees, the Citi Double Cash Card could be a useful addition to your wallet.

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**Discover it Student Cash Back review: Get 5% back in popular quarterly categories**

There's no credit score required to get this valuable cash-back student card.

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## Citi Rewards+ Card review: Good for rewards newbies who don't mind a learning curve

The Citi Rewards+ Card doesn't charge annual fees and offers a generous bonus promotion for new cardmembers

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## The best balance transfer credit cards (December 2024)

We've put together a list of the top balance transfer cards that can help you pay down debt without immediately accruing more interest.

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## Should you use a credit card cash advance in an emergency?

Taking out a cash advance on your credit card typically only makes sense in an emergency when you have no other options for getting cash.



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