

Claim your $350 if youâ??re getting the Citibank Cash Back+ card

Description

default watermark

Thereâ??s a new unlimited cashback card in the market, and its name is **Citibank Cash Back +.**

Launched earlier today (with what I presumed is meant to be a twist on the bankâ??s wildly popular Citi Cash Back Card), this one comes in tops among its other competitors at **1.6% cashback with no minimum spend.** There is also no maximum cap on the amount of cashback you can earn, which makes it ideal for folks with either small spending (i.e. you canâ??t hit the minimum spend for other cashback cards), or if you have a large purchase coming up (thus crossing the max limits on other cards).

See reviews here of its other competitors â?? the AMEX True Cashback and Standard Chartered Unlimited Card, both of which offer 1.5%. However, AMEX is offering an additional welcome bonus of a further 1.5% (total 3%) over your first 6 months, for a max. of $5k spent.

If youâ??re thinking of signing up for the Citi Cash Back + card, you can do so through 2 ways. Letâ??s see which sounds better:

Option 1: via Citibank Direct

If you sign up via Citibank directly, you stand to get a welcome bonus 2.9% for the first 3 months and no later than 31 May 2020.

The maximum bonus cashback amount you can earn is capped at $145.

Option 2: via SingSaver

SingSaver is currently the only financial aggregator offering the card, and they also happen to be giving the **highest welcome bonus of $350 cash** if you sign up between today to 19 February 2020. *As long as youâ??re a new-to-bank customer and youâ??ve not cancelled any Citibank card in the last 12 months.*

Youâ??ll have to forfeit the bonus 2.9% that Citibank would have otherwise given you if you went directly to them, but considering thatâ??s just worth no more than $145 and requires you to spend $5,000 before youâ??ll even get that, it is pretty obvious to me that SingSaver has the better deal right now.

TLDR: Choose between SingSaverâ??s $350 (no spend needed) or Citibankâ??s $145 (spend $5000 first).

The promotion of $350 (youâ??ll get it via PayNow) is only available for 6 days though, so go ahead and sign up before it ends!

Disclosure: This PSA post contains affiliate links. Iâ??m naturally supporting the one that gives the consumer the best deal right now, so thatâ??s why you donâ??t see any links to Citibankâ??s website directly ð???

With love,
Budget Babe

default watermark

Category

1. Savings