

Advanced Strategy: The Citi SUB Timing Window

Most welcome offer restrictions are fairly straightforward: if you've had a card or earned its bonus within a certain period, you aren't eligible again.

- CITI HAS AN INTERESTING WRINKLE ON CERTAIN CARDS:

Eligibility is tied to when you receive the welcome bonus — *not simply when you open the account.*

That distinction can create a narrow opportunity to earn multiple welcome bonuses on the same Citi product before getting locked out for another 48 months.

How the Timing Window Works

Citi's current terms for certain cards state that the welcome bonus isn't available if you've **received a new-account bonus** for that card within the past 48 months.

→ *The important word is received.*

CONSIDER THIS SEQUENCE:

1. Card #1	Apply and get approved.
2. Wait	Don't complete the minimum-spend requirement yet.
3. Card #2	Apply for the same product while Card #1's SUB is still unearned.
4. After approval	Complete the minimum-spend requirements on both cards within their respective promotional periods.
5. Result	Because you hadn't yet received Card #1's bonus when you opened Card #2, both accounts may remain eligible for their respective welcome offers.

The opportunity exists in the window between opening Card #1 and receiving its bonus.

Importantly, Citi's application-velocity rules still need to be considered.

The widely reported **8/65 rule** generally means waiting at least eight days between Citi applications and limiting yourself to two Citi applications within approximately 65 days.

Why This is an Advanced Strategy

→ The mechanics aren't especially complicated.

→ Knowing whether you should use them is.

You need enough organic spend.

Two cards mean two minimum-spending requirements running simultaneously.

Before attempting this, make sure planned spending can comfortably satisfy both.

You need to understand the 5/24 cost.

Citi doesn't have Chase's 5/24 restriction...

...but opening Citi personal cards can increase **your Chase 5/24 count**.

Opening two Citi personal cards could mean using **two 5/24 slots...**

...which could be an excellent trade, but not if you haven't thought it through.

BEFORE USING TWO SLOTS, KNOW:

- Your current 5/24 count;
- When existing accounts fall off;
- Which Chase cards you may want before then;
- Whether the Citi SUBs are worth giving up that approval capacity.

The question isn't simply whether you can earn both bonuses.
It's whether they're worth what you're giving up to earn them.



You still need to get approved twice.

SUB eligibility and card approval are two different things.

Citi will still evaluate each application based on its underwriting criteria, recent applications, existing credit exposure and other factors. A bonus-eligibility window is not a guarantee of a second approval.

The exact offer language matters.

Don't assume every Citi card — or every version of an offer — works this way.

Eligibility language varies by product and can change.

Before applying:

- Read the current terms for the exact offer
- Identify which previous bonuses are disqualifying
- Confirm the restriction is based on when the bonus was received
- Save a copy or screenshot of the offer terms for your records

This strategy illustrates an important distinction between collecting points & managing points capital.

Someone looking only at the headline sees → *Earn X points after spending \$X.*

An advanced strategist also asks:

Exactly what event makes me ineligible to earn this bonus again?

UNDERSTANDING THAT DISTINCTION CREATES OPTIONALITY.

But using it intelligently means accounting for the other capital you're deploying, too — *your organic spend, credit inquiries and, particularly, your **5/24 capacity**.*

*Your ability to open new cards is a form of capital.
Spend it intentionally.*

Before Using This Strategy

Confirm the current SUB terms for the exact Citi card.

Verify eligibility is based on receiving the prior bonus.

Know your current 5/24 count and upcoming drop-off dates.

Decide whether two personal-card slots are worth using.

Confirm you can meet both SUBs with planned organic spend.

Account for Citi's application-velocity restrictions.

Open Card #2 **before triggering Card #1's bonus**.

Track each card's minimum-spend requirement and deadline separately.

Keep copies of the offer terms that applied when you opened each account.

Issuer terms, application practices and welcome offers can change. Always verify the current offer language before applying.