

## What this guide is for

This guide covers the process for repeatedly getting Citi AA cards. This includes the process, information and limits to know about signing up, and what to do once you have a stack of these cards.

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## The technique for getting multiple Citi AA cards

Citi has a restriction on most of their card applications which states that if you've opened or closed a card in that product family in the last 24 months you cannot get a bonus for a card in that family. If someone opened a card with an AA bonus in the last year, for example, they can't apply for a new one using an application that has this restriction.

Most (all?) of Citi's public applications contain this 24 month restriction, essentially limiting people to one card every 24 months. However, Citi sends out mailers for the personal and business versions of the AA Platinum card that do not have such a restriction. As such, it is possible to get these cards even if one has opened or closed one in the last 24 months. People have gotten 2, 3, even 10+ cards in a relatively short amount of time by using non-restricted-mailers over and over. This is often referred to as the "grAAvy train."

## About mailers

There are two types of mailers.

Some have a 12 digit code; these can only be used by the recipient.

Other have a 9 digit code; these mailers are addressed to certain people but can be used by someone other than the recipient. An individual mailer can be used by multiple people as long as the recipient doesn't use it. There are DPs of dozens of people using a single mailer. Once someone uses a mailer, if they use the same mailer again in the future it's possible they'll get denied if they use the same mailer again (there are mixed reports). If one has access to multiple mailers it's probably best to use a different one each time to be sure.

People get mailers by creating new AA accounts or getting mailers from someone else. They are frequently shared in the code sharing thread. Each mailer has an expiration date but they often live for 2+ months after the listed expiration date.

The 12 digit code (single use by recipient) or 9 digit code (multiple uses) is input on a specific website to access the application. The last name is also needed to open the application.

For personal cards, the application loads with the mailer recipient's name and address. That can be deleted out and the actual applicant's information put in. For business mailers the address is pre-loaded but is also replaceable.

Personal

URL: <https://www.citicards.com/cards/credit/application/flow.action?ID=Invite&app=NPS>

Business

URL: <https://www.citicards.com/cards/credit/application/flow.action?ID=BusinessInvite&app=NPS>

## **Sign-up bonus amounts**

There are a variety of offer variants for the personal and business cards with different amounts of miles and/or statement credit, and different amounts of minimum spend required. The offers change somewhat frequently so won't put them here.

The important thing to know is that cards can be matched to 75k total miles or 20k additional miles – whichever is lower – regardless of what you applied for. You don't have to meet an additional minimum spend requirement; Citi matches points and will award them on next statement.

For example, if you sign up for a 60k/3k offer for personal card, you can send a Secure Message (SM) to match for 15k, bringing you to a total of 75k miles. If you signed up with 50k offer, you could get a 20k match but not 25k match.

To ask for a match send a Secure Message (SM) with something along the lines of:

Hi, I just opened my card ending in XXXX. I see there is a 75000 point signup offer available. Can you please match my account to this offer? Thank you!

## **Application restrictions**

For personal cards, Citi limits to 1 in 8 days and 2 in 60. This is referred to as 1/8 and 2/60. People often use 65 instead of 60 to be safe, as Citi's systems sometimes miscalculate (one theory is that they count all months as 31 days).

For personal cards some people are limited to 1/60. It's possible to recon past this though it depends on the rep you get. Some people who are impacted by 1/60 on one application later find themselves no longer impacted by it. You can't do anything to control this so just hope it doesn't happen.

Business cards are limited to 1 every 90 days. This is referred to as 1/90. As with personal ones, people often add 5 days to be safe so it's also referred to as 1/95. Here

I'll present some findings from myself and others about what works and doesn't to maximize the rate of getting these cards.

- People have gotten a personal and business card before on the same day so business cards don't seem to count against 1/8.
- If you use an EIN as tax ID for business app, DPs show it dissociates 1/90 from the personal cycle completely. So the business application doesn't add to the 2/60 count, and if you already have 2 personal apps in the last 60 days you can still get the business one. Note if you use EIN for tax ID, you still put SSN on the application in the personal information section.
- If you use SSN as tax ID for business apps, DPs are mixed. Some are like the above, where biz app stays unaffected by others and doesn't impact anything. Other DPs have biz apps being impacted by or impacting personal timeline.
- If you apply too many times in 60 days for personal cards (whether being limited to 1/60, or making a mistake in timing) Citi doesn't do a pull in my experience and others'. Such an application doesn't get processed. It is inconclusive whether such applications count against you in terms of timing (ie resetting timer) or not. I have personal DPs that these no-HP-not-processed applications didn't count against me or reset my timer when I was in such a situation.

My recommendation is to get on a 1/90 cycle with biz apps with EIN and stick to it, leaving personal to be on a 2/60 cycle. And then for personal, do one every 30 days or so to stay around 2/60. I find this a little easier than doing 2 in approximately 10 days and then another set of 2 starting 50 days later. In any case, do what works for you.

## **What to do with multiple cards**

You can have all cards of one type (personal or business) in one online account. No need to create a new account for each card. One account for personal cards and one account for business cards is fine.

For business ones most people cancel shortly before applying for their new one. You can re-apply for a new one immediately. For example someone might cancel 92 days after opening a biz card and then apply for a new one the same day once cancellation is confirmed. Or you can cancel at, say, the 80 day mark and then apply once you're past 90. To cancel, send a SM on the website.

There are mixed DPs for holding multiple biz cards at once. Some people have been able to do with exactly the same biz name. Others have had a slight variation like Joe Smith and Joe A Smith for business name. There's no downside to closing the accounts

so I personally find it easier to just keep one open at a time and close/open around the 90 day mark consistently.

For personal cards you can hold as many as you want. No need to close before applying for a new one. It's typically recommended to keep for a year and then downgrade to another card or cancel. To help with auto-approval chances people also often lower the CL on personal cards to 2k.