



**THE BUSINESS GOLD  
REWARDS CARD**  
AMERICAN EXPRESS OPEN

**TERMS & CONDITIONS**

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**IMPORTANT INFORMATION REGARDING RATES, FEES, AND OTHER COST INFORMATION**

|   |   |
|---|---|
| <b>Payment Information</b>  |   |
| All charges made on this charge card are due and payable when you receive your periodic statement (if you are not enrolled in the Pay Over Time feature). |   |
| <b>Fees</b>   |   |
| <b>Annual Membership Fee</b>  | \$0 for the first year, then <b>\$175</b>   |
| <b>Transaction Fees</b><br>• Foreign Transaction  | <b>None</b>   |
| <b>Penalty Fees</b><br>• Late Payment<br>• Returned Payment   | <b>\$38 or 2.99%</b> of any past due Pay in Full amount, whichever is greater.<br><b>\$38</b> |

**Information Regarding the Pay Over Time Feature.** The standard Annual Percentage Rate (APR) for Pay Over Time balances is currently 18.74% (Prime Rate +14.99%). The penalty APR for Pay Over Time balances is currently 29.74% (Prime Rate + 25.99%). The standard APR and penalty APR will vary based on the Prime Rate.

**TERMS AND CONDITIONS**

View the full [Card Member Agreement](#).

By submitting this application, you, as an individual and the Authorizing Officer of the Company, (a) are requesting us to open an Account in the name of the Company, (b) are requesting that we issue Card(s) as you direct, (c) are agreeing to be **jointly and severally** liable with the Company for all charges to the account, and (d) are REPRESENTING THAT ALL CARD(S) ISSUED ON THE ACCOUNT WILL ONLY BE USED FOR COMMERCIAL OR BUSINESS PURPOSES. Only qualified individuals 18 or over may be approved for a Card Account. This offer is available to US Residents. When you use the Account (or sign or keep the Card), you agree to the terms of the Card Member Agreement that will be provided to you for the Account. **The Card Member Agreement includes an arbitration provision, which impacts the opportunity to have claims related to the Account heard in court or resolved by a jury, and to participate in a class action or similar proceeding.** We may change the terms of, or add new terms to, the Card Member Agreement at any time, subject to applicable law. We may apply any changed or new terms to any existing and future balances on your Account, subject to applicable law.

You promise that the information you provide on this application is accurate. You authorize us to verify this information and to obtain reports from consumer reporting agencies. You authorize us and our affiliates and subsidiaries to share information we have about you at any time for marketing and administrative purposes as permitted by law. Upon request, we will tell you if we have received a consumer report and the name and address of the agency that provided it.

**Additional Cards:** You must notify Additional Card Members that we may obtain, provide, and use information about them and that their use of your Account is subject to certain provisions of the Card Member Agreement. The maximum number of Additional Cards issued on each Account is 99.

**Patriot Act Notice:** Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including your name, address, date of birth and other information that will allow us to verify your identity.

**Notice to Delaware Residents:** Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

**Notice to Oregon Residents:** Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. You may pay more than the minimum payment due, up to your entire outstanding balance, at any time.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

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POID BZIU:0001  
OFFER CODE: 2JWO-4UYMMS-2U2P-2N0

**OFFER TERMS**

**Welcome bonus offer not available to applicants who have or have had this product.**

**Earn 50,000 Membership Rewards® points after you spend \$5,000 in purchases on the Card within your first 3 months of Card Membership**

To be eligible to earn additional points, you must charge \$5,000 of qualifying purchases\* during the first 3 months of membership on an eligible Business Gold Rewards Card from American Express OPEN. Qualifying purchases can be made by the Basic Card Member and any Additional Card Members on a single Card Account. American Express reserves the right to modify or revoke offer at any time. Limit one offer per Card Account. Offer may not be combined with any other special offer. You can earn 50,000 Membership Rewards points after you spend \$5,000 or more in qualifying purchases on your Card within your first 3 months of Card Membership starting from the date your account is approved. In rare instances, your period to spend \$5,000 may be shorter than 3 months if there is a delay in receiving your Card. Also, purchases may fall outside of the 3 month period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped). The 50,000 additional points will be credited to your Membership Rewards account 6-8 weeks after you have met the purchase requirement. For questions regarding your Card account, please call the number on the back of your Card.

\*Qualifying purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, balance transfers, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Additional terms and restrictions apply.

Terms and Conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-AXP-EARN (297-3276) for more information.

Participating partners and available rewards are subject to change without notice.

The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to [www.membershiprewards.com/pointsinfo](http://www.membershiprewards.com/pointsinfo).

#### **Introductory Annual Fee**

The introductory Annual fee for the Business Gold Rewards Card will be \$0 for the first year of Card Membership. After that the annual fee will be \$175.

### **BENEFIT TERMS**

**The following benefits and services are subject to change or cancellation.**

#### **Account Manager**

Account Managers and Agents must be at least 18 years old.

#### **American Express Preferred Seating**

Eligible Cards Preferred Seating is available to American Express® Gold Card, Platinum Card®, Centurion® Card, Platinum Delta SkyMiles® Credit Card, Delta Reserve Credit Card from American Express, Platinum Delta SkyMiles® Business Credit Card, Delta Reserve for Business Credit Card from American Express, American Express® Corporate Gold Card, Corporate Platinum Card®, Corporate Centurion Card® from American Express, and the Executive Business Card, Business Gold Card, Business Platinum Card® and Business Centurion® Card from OPEN American Express®, if issued by American Express Travel Related Services Company, Inc., American Express Centurion Bank, American Express Bank, FSB and the Audience Rewards® American Express Card® issued by First Bankcard, a division of First National Bank of Omaha, pursuant to a license from American Express.

Tickets available through the American Express Preferred Seating program are available exclusively for qualifying Card Members at no additional cost. Tickets must be purchased with an eligible American Express Card. Standard service charges apply. Tickets are subject to availability and apply to select events. Availability will vary by performance based on prior sales. Not all seats are available and blackout dates apply. All sales final. No refunds. No exchanges. Offer may be changed or revoked at any time at the sole discretion of American Express. Some events may not be accessible to Card Members with disabilities.

#### **Redemption Information**

To redeem an American Express Preferred Seating offer, Domestic Card Members, please proceed to purchase your ticket through any primary ticketing channel including online, mobile, phone or at an outlet or box office authorized for the event and provide the 10-digit Customer Service phone number located on the back of your Card when prompted. International Card Members, please enter your promotional code. If you are a Domestic Card Member, for more information on Preferred Seating, please call 1-800-448-TIKS or visit [americanexpress.com/entertainment](http://americanexpress.com/entertainment). If you are an International Card Member, please call the customer service number located on the back of your Card. International inquiries will not be serviced on the U.S. 800 number listed above.

#### **American Express Presale**

During the specified sales period, tickets are available exclusively to all American Express® Card Members (including Prepaid and International Cards). Tickets must be purchased with an American Express Card (including Prepaid and International Cards). Standard service charges apply. Offer is subject to availability. Not all seats are available and blackout dates apply. All sales final. No refunds. No exchanges. Offer may be changed or revoked at any time at the sole discretion of American Express. Some events may not be accessible to Card Members with disabilities.

#### **Business Gold Rewards Card Choice/321**

With your Business Gold Rewards Card from American Express, you get at least one Membership Rewards® point for each dollar you spend on your Card for eligible purchases. For the first \$100,000 in eligible spending in each calendar year in each of the five categories specified below, you can get additional points, as follows: you can get: (1) 2 additional points (for a total of 3 points) in one category of your choice from the five categories specified below; and (2) 1 additional point (for a total of 2 points) in the remaining four categories. The five categories are: (1) airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded); (2) advertising purchased in the U.S. to promote your business online, on television, or on the radio; (3) gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations); (4) shipping services purchased in the U.S. for courier, postal, and freight; and (5) computer hardware, software, and cloud computing providers is available at: [americanexpress.com/rewards-info](http://americanexpress.com/rewards-info).) Eligible purchases in excess of \$100,000 in the applicable category in a calendar year will receive only one point for each dollar spent on eligible purchases.

You may select the category in which to receive 3X points within the first two months of becoming a Card Member. Thereafter, you can change your selection only once during the annual selection period which runs from December 1st to January 31st each year. You can only change your category once annually. You can make your category selection by either calling the number on the back of your Card or going to [open.com/businessgold](http://open.com/businessgold). If you do not make a selection during the initial enrollment period, you will receive 3X points on airfare purchased directly from airlines. If you do not change your election during the annual selection period, your category will remain the same as the previous year. Only the Basic Card Member or Authorized Account Manager with Full Access may make the selection and their selection will apply to purchases made by all Card Members on the account.

Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, balance transfers, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Additional terms and restrictions apply. Merchants are assigned codes based on what they primarily sell. A purchase will not receive additional points if the merchant's code is not eligible. Purchases made through third-parties (including resellers and online marketplaces) or through a third-party payment account will not receive additional points. A purchase may not receive additional points if the merchant submits the purchase using a mobile or wireless card reader or if you use a mobile or digital wallet.

#### **Connect to QuickBooks**

Connect to QuickBooks works with QuickBooks Online and is available for use with Business Cards from American Express OPEN. Any QuickBooks Online screen shots © Intuit Inc. All rights reserved. Intuit, the Intuit logo, QuickBooks, and the QB logo are registered trademarks of Intuit Inc.

#### **Connect to QuickBooks & ReceiptMatch Benefits**

ReceiptMatch™ and Connect to QuickBooks® are two separate business tools available with Business Cards from American Express OPEN that were created to work together. You must enroll in ReceiptMatch and in Connect to QuickBooks separately from your American Express online account. Connect to QuickBooks works with QuickBooks Online. For details and enrollment in ReceiptMatch, go to [www.open.com/receiptmatch](http://www.open.com/receiptmatch). Any QuickBooks Online screen shots © Intuit Inc. All rights reserved. Intuit, the Intuit logo, QuickBooks, and the QB logo are registered trademarks of Intuit Inc.

#### **Dispute Resolution**

Not all disputes are resolved in the Card Member's favor.

#### **Employee Card Spending Limits**

Employee Card Spending Limits may be set up online or by calling the number on the back of your Card. The Spending Limit is not a guarantee that the Employee Card Member will be able to make purchases up to that limit. There are certain purchases where the limit does not apply, such as, for example, restaurant tips and hotel stays extended beyond their original reservation period, and the overall Account capacity is taken into consideration. You agree to pay all Charges without regard to whether any Charges exceed a limit, and you agree that we are not liable to you or any other person when a limit is not applied to any Charges and/or when Charges are incurred and billed that exceed a limit. For more information on the application of the limit, please refer to the Employee Card Spending Limits Terms and Conditions at [www.americanexpress.com/spendlimits/terms](http://www.americanexpress.com/spendlimits/terms), which will also be provided when you enroll Employee Card(s) in this feature.

#### **Entertainment Access® or Membership Experiences**

Offer valid in select cities. During the specified sales period, tickets are available exclusively to all American Express® Card Members (including Prepaid and International Cards). Tickets must be purchased with an American Express Card (including Prepaid and International Cards). Standard service charges apply. Offer is subject to availability. Not all seats are available and blackout dates apply. All sales final. No refunds. No exchanges. Offer may be changed or revoked at any time at the sole

discretion of American Express. Some events may not be accessible to Card Members with disabilities.

### **Extra Membership Rewards® points at [amextravel.com](http://amextravel.com) 2x Points**

You will get 1 Membership Rewards® point for every eligible dollar you spend on your Membership Rewards program-enrolled American Express® Card. You will get 1 additional point (for a total of 2 points) for each dollar of eligible travel purchases made on [amextravel.com](http://amextravel.com). Eligible travel purchases include all travel purchases made with your Membership Rewards program-enrolled American Express® Card on [amextravel.com](http://amextravel.com), including air, prepaid hotels, The Hotel Collection prepaid bookings, vacation packages (flight + hotel packages) or cruise reservations, minus returns and other credits. Eligible travel purchases do **NOT** include car reservations, **FINE HOTELS & RESORTS bookings**, other non-prepaid hotels, ticketing service or other fees, or interest charges. Bonuses you may receive with your Card on other purchase categories or in connection with promotions or offers from American Express may not be combined with this offer. Any portion of a charge that you elect to cover through redemption of Membership Rewards points is not eligible to receive points. If you have an Amex Everyday Card product, additional points awarded under this offer will not be included in the extra points benefit. Additional points will be credited to the Membership Rewards account 10-12 weeks after final payment is made.

### **FX International Payments Terms and conditions**

FX International Payments is a service of American Express Travel Related Services Company, Inc. ("American Express"). This service is not available to consumers. To enroll in the service, your business will be required to complete an application which is subject to review and approval by American Express. For a copy of the application, including terms and conditions, call 866-329-5295.

### **Transaction Waiver- General Cards**

If an OPEN Card Member applies for the FX International Payments service and is approved by American Express, American Express will waive its transaction fee on foreign currency wire payments for 6 months, and charge a transaction fee of \$10 after the six month waiver period ends. This reduced fee may be discontinued by American Express at any time or in the event you cease to be an American Express OPEN Card Member. Wire payments in the same currency (e.g., USD to USD) are not eligible for this offer. There is no minimum number of transactions in order to qualify for this offer, but a minimum transaction size may apply, depending on the type of currency of the wire payment. In some countries, the receiving bank may assess its own transaction fees on your wire payment. American Express makes money from foreign exchange. Other fees may apply to products and services other than foreign currency wire payments. ©2016 American Express Company. All rights reserved

**Transaction Waiver- Platinum** If an OPEN Business Platinum Card Member applies for the FX International Payments service and is approved by American Express, American Express will waive its transaction fee on foreign currency wire payments. This waiver may be discontinued by American Express at any time or in the event you cease to be an American Express OPEN Business Platinum Card Member. Wire payments in the same currency (e.g., USD to USD) are not eligible for this waiver. There is no minimum number of transactions in order to qualify for this waiver, but a minimum transaction size may apply, depending on the currency of the transaction. In some countries, the receiving bank may assess its own transaction fees on your wire payment. You recognize that, even if American Express does not charge you a transaction fee on your foreign currency wire payment, American Express may earn revenue from the foreign exchange transaction. Other fees may apply to products and services other than foreign currency wire payments. ©2016 American Express Company. All rights reserved

[Click here](#) for information about addressing complaints regarding our money services business, lists of our money services business licenses and other disclosures

### **Global Assist® Hotline**

While Global Assist® Hotline coordination and assistance services are offered at no additional charge from American Express, Card Members are responsible for the costs charged by third-party service providers. For full Terms and Conditions, see [americanexpress.com/GATerms](http://americanexpress.com/GATerms).

### **Lowest Hotel Rates Guarantee**

If you book a qualifying prepaid hotel rate on [amextravel.com](http://amextravel.com) and then find the same room, in the same hotel, for the same dates, the same number of children and adults, at a lower price online, before taxes and fees, we'll refund you the difference. Your claim must be submitted prior to cancellation and/or change fees coming into effect per the hotel's policies specific to the room you booked on [amextravel.com](http://amextravel.com). As an example, if a room rate is subject to cancellation fees starting 72 hours before check-in, the claim must be submitted prior to that time. The "Lowest Rate Guaranteed" policy applies only to online rates available to the general public and excludes (1) non-refundable rates (2) rates or discounts that are not available to the general public, including, but not limited to, corporate, group, charter, meeting/convention, AAA, government/military, and senior citizen rates/discounts; or (3) hotel rooms booked through or in combination with frequent stay, loyalty, points, coupon promotions, rooms won through contests or sweepstakes or transferred, or rooms booked on opaque websites that do not allow you to see the name of the hotel until your reservation is complete, and (4) rates booked through the FINE HOTELS & RESORTS program. [Details](#)

### **Membership Rewards® Program**

Terms and Conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to [www.membershiprewards.com/pointsinfo](http://www.membershiprewards.com/pointsinfo).

### **Membership Rewards® Pay With Points**

To use Pay with Points, you must charge your eligible purchase through American Express Travel to a Membership Rewards® program-enrolled American Express® Card. Eligible purchases exclude car reservations, non-prepaid hotels, and FINE HOTELS & RESORTS bookings. Points will be debited from your Membership Rewards account, and credit for corresponding dollar amount will be issued to the American Express Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on the American Express Card account. Minimum redemption 5,000 points.

See [membershiprewards.com/terms](http://membershiprewards.com/terms) for the Membership Rewards program terms and conditions.

### **Membership Rewards® Program – Transfer Points**

Enrollment in a participating Frequent Flyer or Frequent Guest program is required. Airline tickets and guest rooms are subject to availability. For each conversion of points into the Frequent Flyer program of a U.S. airline, a fee of \$0.0006 per point, with a maximum fee of \$99, will be charged to your Card account. We charge this fee to offset the federal excise tax we must pay on such conversions. The fee may be more or less than the actual amount of the excise tax we pay on any individual conversion. We may offer you the option to redeem points to cover this fee.

### **No Foreign Transaction Fees**

American Express will not charge any foreign transaction fee on the purchases you make outside of the United States with your Card. However, there may be circumstances where ATMs or merchants charge a fee on foreign transactions.

### **No Pre-Set Spending Limit**

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us, and other factors.

### **Pay Over Time Feature**

If eligible, you may be given the option to enroll in a Pay Over Time feature that allows you to pay certain purchases over time. If you choose to enroll in this feature, you will accrue interest on eligible purchases when you choose to carry a balance.

### **Premium Roadside Assistance**

Premium Roadside Assistance provides the following services at no additional cost up to 4 times per calendar year when Card Member is present with the eligible vehicle: towing up to 10 miles, winching, jump starts, flat tire change when Card Member has a workable spare, lockout service when key is in vehicle and delivery of up to 2 gallons of fuel. Card Member will be charged for the costs of towing in excess of 10 miles and any other additional services. Coverage is available in the 50 United States, the District of Columbia, Canada, Puerto Rico and the U.S. Virgin Islands. This product does not cover some vehicles, e.g. rental vehicles, motorcycles, taxicabs, unlicensed vehicles, tractors and trucks over 10,000 lbs gross vehicle weight. Other important exclusions apply. In case of inclement weather, we may be unable to

provide you with services. Services may not be available or may be at the cost of the Card Member on roadways which restrict access to certain service providers. Lockout service may be unavailable for vehicles with transponder keys. Subject to additional important terms, conditions and exclusions. For full Terms and Conditions, call 855-431-1156 or see [americanexpress.com/RATerms](http://americanexpress.com/RATerms).

### ReceiptMatch<sup>SM</sup>

ReceiptMatch<sup>SM</sup> is only available with Business Cards from American Express OPEN. For details and enrollment, go to [www.open.com/receiptmatch](http://www.open.com/receiptmatch)

### ReceiptMatch<sup>SM</sup> Mobile App

The ReceiptMatch<sup>SM</sup> Mobile App is only available with Business Cards from American Express OPEN. The ReceiptMatch Mobile App is only available on iTunes and Google Play. Apple, the Apple logo, iPhone and Mac are trademarks of Apple, Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.

### Return Protection

Return Protection can refund you for eligible purchase(s) charged entirely on an eligible American Express<sup>®</sup> Card. Coverage is limited to 90 days from purchase, up to \$300 per item and up to a maximum of \$1,000 per Card Member account per calendar year based on the date of purchase. Shipping and handling costs for the purchase will not be refunded. Items are eligible if they are in the original purchase condition and if they cannot be returned to the merchant from which they were originally purchased. Certain purchases are not eligible for refund, e.g. motorized vehicles, perishable items, computer software, and jewelry. Other important exclusions apply. Purchases must be made in the 50 United States of America, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. Return Protection is subject to additional important terms, conditions and exclusions. For full Terms and Conditions, see [americanexpress.com/RPTerms](http://americanexpress.com/RPTerms).

### Rewards Disclosure for Employee Cards

Terms, conditions and restrictions vary by individual Card products.

### Seller of Travel

American Express Travel Related Services Company, Inc., when acting solely as a sales agent for travel suppliers, is not responsible for the actions or inactions of such suppliers. We want you to be aware that certain suppliers pay us commissions and other incentives for reaching sales targets or other goals, and may also provide incentives to our travel counselors. For more information please visit [www.americanexpress.com/travelterms](http://www.americanexpress.com/travelterms)  
California CST#1022318, Washington UBI#600-469-694, Iowa TA#669.

### Spending Capacity

Your spending limit adjusts with your use of the Card, your payment history, credit record and financial resources known to us, and other factors.

### The Hotel Collection

**The Hotel Collection:** Valid for new bookings with participating providers of at least two consecutive nights made through Platinum Travel Service, Business Platinum Travel Service, Centurion Travel Service, [amextravel.com](http://amextravel.com) or any American Express Travel location. Available only for the following U.S. American Express Card Members: Consumer and Business Gold Card Members, and Business Gold Rewards Card Members, Consumer and Business Platinum Card<sup>®</sup> Members and Consumer and Business Centurion<sup>®</sup> Members ("Eligible Card Members"). The term "Eligible Card Members" does not include Gold and Platinum Credit Card Members such as Gold Delta SkyMiles<sup>®</sup> Card Members. Payment must be made in full with an American Express Card in the Eligible Card Member's name. Eligible Card Member must travel on itinerary booked. Eligible Card Member will receive hotel credit upon checkout equal to \$1 for each eligible dollar spent, up to \$75, which amount will be credited upon check-out based on qualifying charges made by the Eligible Card Member excluding charges for taxes, gratuities, fees and cost of room. Additional exclusions based on specific hotel restrictions may also apply (including without limitation purchases within the hotel that are unaffiliated and/or owned by third parties) - see applicable hotel front desk for details. Credit cannot be carried over to another stay, is not redeemable for cash and expires at check-out. Credit is non-exchangeable and non-refundable and is applied in USD or equivalent in local currency based on exchange rate on day of arrival. May not be combined with other offers or programs unless indicated. Limit one credit per room, per stay. Room upgrade is based on availability and eligibility at check-in. Three-room limit per Eligible Card Member per stay; back-to-back stays within a 24-hour period at the same property are considered one stay. Hotel nightly rates vary by property, dates, room category and occupancy. Participating providers and benefits are subject to change. For bookings made on [amextravel.com](http://amextravel.com), eligible Card Members receive Double Points on each The Hotel Collection booking or can use Pay with Points. **Double Points:** To get 2X points on each dollar of eligible purchases, you must charge prepaid hotel through [amextravel.com](http://amextravel.com) to your eligible, Membership Rewards program-enrolled American Express Card. Any portion of a charge that you elect to cover through redemption of Membership Rewards points is not eligible to receive points. Bonus ID A2EM; Extra points will be credited to the Membership Rewards account 10-12 weeks after final booking payment is made. If you cancel a Hotel Collection booking paid for with your American Express Membership Rewards enrolled Card account, the reversal of this charge will cause a corresponding deduction of points from your program account. **Pay with Points:** To use Pay with Points, you must charge your purchase through [amextravel.com](http://amextravel.com) to a Membership Rewards<sup>®</sup> program-enrolled American Express<sup>®</sup> Card. Points will be debited from your Membership Rewards account, and credit for corresponding dollar amount will be issued to the American Express Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on the American Express Card account. Minimum redemption 5,000 points. Terms and Conditions for the Membership Rewards<sup>®</sup> program apply. Visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-AXP-EARN (297-3276) for more information. Participating partners, and available rewards are subject to change without notice. The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to [www.membershiprewards.com/pointsinfo](http://www.membershiprewards.com/pointsinfo).

### The OPEN Savings<sup>®</sup> Benefit

The OPEN Savings benefit is built into Business Cards from American Express OPEN and provides either a 5% discount or 2 additional Membership Rewards<sup>®</sup> points for each eligible dollar spent at OPEN Savings merchants. To take advantage of this benefit, payment must be made with a Business Card from American Express OPEN at the time of purchase. All Cards under a particular Business Card Account (including the Basic Card as well as any Additional or Employee Cards) are combined for the purposes of calculating OPEN Savings benefits. All OPEN Savings benefits are credited to the Basic Card Member only. Please allow up to 12 weeks for your benefit to appear on your monthly statement. If your Card Account is not eligible to receive Membership Rewards points or is not enrolled in the Membership Rewards program, you will receive the OPEN Savings benefit as a discount that will be provided as a statement credit to that Card Account. If your Card Account is enrolled in the Membership Rewards program you have the option of receiving your OPEN Savings benefit either as a discount or as additional Membership Rewards points. The relative value of the benefit options will differ depending on how you use the Membership Rewards points in your account. The redemption value of additional points that you receive under the Membership Rewards Points Benefit will be less than the dollar value of statement credits that you receive under the Discount Benefit. You can change your OPEN Savings benefit selection a maximum of once per calendar month. Changes normally take effect within 72 hours from the time you submit a change to your benefit selection. Purchases that are eligible for the OPEN Savings benefit that are returned or credited from an OPEN Savings merchant will result in a reversal of your statement credit or removal of Membership Rewards points depending on your benefit election at the time of the return or credit. The benefit may not be available at all OPEN Savings partner locations. For a full list of individual OPEN Savings merchants and benefit descriptions, please visit [opensavings.com](http://opensavings.com). The OPEN Savings benefit (including merchant participation and offers) is subject to change at any time without notice. Membership Rewards program terms and conditions apply. **OPEN Savings offers may be subject to exclusions, benefit limits and other restrictions or limitations.** For full terms and conditions including specific paragraphs on the Benefit Selection and How Returns Work, go to [opensavings.com](http://opensavings.com). Terms and Conditions for the Membership Rewards<sup>®</sup> program apply. Visit [membershiprewards.com/terms](http://membershiprewards.com/terms) for more information.

### Using Points for Charges

Using Points for Your Charges is only available to Basic Consumer and OPEN Card Members enrolled in the U.S. Membership Rewards<sup>®</sup> program. Additional Card Members, Authorized Additional Card Members, and Corporate Card Members are not eligible. Account managers and Rewards managers may be eligible to use points by calling the number on the back of your Card but are not eligible to use points online. All Linked Card Accounts must be in good standing. A minimum of 1,000 Membership Rewards points in your program Account is required and you may use Membership Rewards points only toward the entire amount of an eligible charge. American Express will present the eligible charges you can use points towards, and we may change which charges are eligible at any time without notice. American Express is under no obligation to make charges available for redemption using Membership Rewards points. For each transaction, points will be debited immediately from your Membership Rewards program Account and a credit will be issued to your Linked Card Account for the corresponding dollar amount within 48 hours. Credits

processed after the Card Account's statement closing date will appear in the following billing period. You are responsible for payment of the amount due on your Card Account by the due date even after using this feature. To learn about this feature and redeem points online, visit [membershiprewards.com/yourcharges](https://membershiprewards.com/yourcharges). (Please note that the special mobile redemption offer referenced in this email is limited to mobile redemptions and is not valid for online or other redemption channels.)

#### Year-End Summary

The Online Year-End Summary, available each January, reflects charges posted to your account from January 1st through December 31st of the prior year.

### AMEX ASSURANCE COMPANY DISCLOSURES

For important information on policy terms, go to [americanexpress.com/benefitsguide](https://americanexpress.com/benefitsguide)

#### Baggage Insurance Plan

American Express Card Baggage Insurance Plan is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0400, Policy AX0401, Policy BIP-AX0402, or Policy BIP-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000100. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. To be covered, you must pay the entire fare for travel on a Common Carrier (e.g. plane, train, ship, or bus) with your eligible Card. Entire Fare means the cost of the full fare for a Covered Trip on a Common Carrier. You can use your Basic or Additional Card Member's American Express Card, American Express Membership Rewards® Points or a combination of both for the entire fare. But if you use another form of payment or frequent flyer miles or points from another program to pay for all or part of the fare, you will not be covered. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. For checked baggage, a written report of the loss must be filed with the Common Carrier. For carry-on baggage, a written report of the loss must be filed with a local law enforcement agency if theft is suspected. For full Terms and Conditions, see [americanexpress.com/BIPterms](https://americanexpress.com/BIPterms).

#### Car Rental Loss and Damage Insurance

Car Rental Loss and Damage Insurance is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0925, Policy AX0926, Policy CRLDI-AX0927, or Policy CRLDI-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000101. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. Coverage applies for the first 30 days of a vehicle rental and when rented from a Car Rental Company. Coverage is not available for ride-sharing companies that allow individuals to rent out their personal vehicle. This policy does not cover some vehicles, e.g. full-sized sport utility vehicles, off-road vehicles, cars with an original manufacturer's suggested new retail price of USD \$50,000 or more, and exotic cars, as described in the Terms and Conditions. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. This product provides collision damage to the rented vehicle but does not cover such things as injuries to you, any passenger in your insured vehicle, injury to other persons, or damages to other vehicles or property. For full Terms and Conditions, see [americanexpress.com/CRLDIterms](https://americanexpress.com/CRLDIterms).

#### Extended Warranty

Extended Warranty is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0953, Policy AX0954, Policy EW-AX0958, or Policy EW-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000104. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau, and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policy. Extended Warranty can extend the terms of the original manufacturer's warranty on warranties of five years or less. We match the length of the original warranty if the original manufacturer's warranty is less than one year, and we provide one additional year if the original manufacturer's warranty is between one year and five years. Shipping and handling costs for the purchase will not be refunded. Certain purchases are not covered, e.g. items with physical damage, damage as a result of natural disaster, software, motorized devices and vehicles and their parts. Other important exclusions apply. You will only be covered up to the amount charged on your eligible Card; coverage is limited up to a maximum of USD \$10,000 per occurrence; not to exceed USD \$50,000 per Card Member account per calendar year. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. This product is in excess of other warranty plans that you have in place for the eligible item. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. For full Terms and Conditions, see [americanexpress.com/EWterms](https://americanexpress.com/EWterms).

#### Purchase Protection

Purchase Protection is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0951, Policy AX0952, Policy AX0956, or Policy PP-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000105. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policy. Shipping and handling costs for the purchase will not be refunded. Certain purchases are not covered, e.g. items lost by Card Member, consumable and perishable items, motorized vehicles and their parts or accessories, items stolen from a motor vehicle, and items damaged partially or entirely by natural disaster or normal wear and tear. Other important exclusions apply. You will only be reimbursed for the amount charged to your eligible Card; coverage is limited up to USD \$1,000 per occurrence; not to exceed USD \$50,000 per Card Member account per calendar year. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. For full Terms and Conditions, see [americanexpress.com/PPterms](https://americanexpress.com/PPterms).

#### Travel Accident Insurance

Travel Accident Insurance is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0948, Policy AX0949, or Policy TAI-AX0955. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under CRCB000000106. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policy. To be covered, you must pay the Entire Fare\*\* for travel on a Common Carrier (e.g. plane, train, ship, or bus) with your eligible Card. Entire Fare\*\* means the cost of the full fare for a Covered Trip on a Common Carrier. You can use your Basic or Additional Card Member's American Express Card, American Express Membership Rewards® Points or a combination of both for the entire fare. But if you use another form of payment or frequent flyer miles or points from another program to pay for all or part of the fare, you will not be covered, except for New Hampshire residents. Please read important exclusions and restrictions. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. For full Terms and Conditions, see [americanexpress.com/TAterms](https://americanexpress.com/TAterms).

\*\*Definition of entire fare differs for residents of New Hampshire. See full Terms and Conditions for details.

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