



**BUSINESS
PLATINUM CARD®**
American Express OPEN

TERMS & CONDITIONS

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IMPORTANT INFORMATION REGARDING RATES, FEES, AND OTHER COST INFORMATION

Payment Information	
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).	
Fees	
Annual Membership Fee	\$450
Transaction Fees • Foreign Transaction	None
Penalty Fees • Late Payment • Returned Payment	\$38 or 2.99% of any past due Pay in Full amount, whichever is greater. \$38

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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Offer Terms

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

Earn up to 100,000 Membership Rewards® points.

To be eligible to earn 50,000 additional points, you must charge \$5,000 of qualifying purchases*, OR to be eligible for **another** 50,000 additional points (for a total of 100,000 points), you must charge a total of \$15,000 in qualifying purchases*. Qualifying purchases can be made by the Basic Card Member and any Additional Card Members on a single Card Account. You must charge your qualifying purchases during the first 3 months of membership on an eligible Business Platinum Card® from American Express OPEN. Limit one offer per Card Account. We will credit the 50,000 **additional points** or **another 50,000 additional points (for a total of 100,000 points)** depending on whether you spent \$5,000 or more or \$15,000 or more on **qualifying** purchases during those first 3 months. Offer may not be combined with any other special offer. If your application is not received by 1/25/2017, you will not be eligible for the up to 100,000 membership rewards points even if your application is approved. *Qualifying purchases do NOT include fees or interest charges, cash advances, purchases of traveler's checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Additional terms and restrictions apply.

You can earn 50,000 additional points after you spend \$5,000 in qualifying purchases (or 100,000 additional points after \$15,000 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 (or \$15,000) 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 (or 100,000) additional points will be credited to your Membership Rewards account 6-8 weeks after you have met the eligible purchase

requirement. For questions regarding your Card account, please call the number on the back of your Card.

American Express reserves the right to modify or revoke offer at any time.

Terms and Conditions for the Membership Rewards® program apply. Visit membershipewards.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.membershipewards.com/pointsinfo.

BENEFIT TERMS

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

\$200 Airline Fee Credit - Business Platinum

Benefit is available to Consumer and Business Platinum Card® and Centurion® Members only. To receive statement credits of up to \$200 per calendar year toward incidental air travel fees, Card Member must select a qualifying airline at www.americanexpress.com/airlinechoice. Only the Basic Card Member or Authorized Account Manager(s) on the Card Account can select the qualifying airline. Card Members who have not chosen a qualifying airline will be able to do so at any time. Card Members who have already selected a qualifying airline will be able to change their choice one time each year in January at www.americanexpress.com/airlinechoice or by calling the number on the back of the Card. Card Members who do not change their airline selection will remain with their current airline. The qualifying airline Business Platinum Card Members select for this \$200 benefit and the 50% Airline Bonus must be the same. **Statement Credits:** Incidental air travel fees must be charged to the Card Member on the eligible Card Account for the benefit to apply. Purchases made by both the Basic and Additional Card Members on the eligible Card Account are eligible for statement credits. However, each Card Account is eligible for up to a total of \$200 per calendar year in statement credits across all Cards on the Account. Incidental air travel fees must be separate charges from airline ticket charges. Fees not charged by the Card Member's airline of choice (e.g. wireless internet and fees incurred with airline alliance partners) do not qualify for statement credits. Incidental air travel fees charged prior to selection of a qualifying airline are not eligible for statement credits. Airline tickets, upgrades, mileage points purchases, mileage points transfer fees, gift cards, duty free purchases, and award tickets are not deemed to be incidental fees. The airline must submit the charge under the appropriate merchant code, industry code, or required service or product identifier for the charge to be recognized as an incidental air travel fee. Please allow 2-4 weeks after the qualifying incidental air travel fee is charged to your Card Account for statement credit(s) to be posted to the Account. We rely on airlines to submit the correct information on airline transactions, so please call the number on the back of the Card if statement credits have not posted after 4 weeks from the date of purchase. Card Members remain responsible for timely payment of all charges. To be eligible for this benefit, Card Account(s) must be active and not in default at the time of statement credit fulfillment. If a charge for any incidental air travel fee is included in a Pay Over Time feature balance on your Card Account (for example, Sign & Travel), the statement credit associated with that charge may not be applied to that Pay Over Time feature balance. Instead, the statement credit may be applied to your Pay In Full balance. For additional information about this benefit, call the number on the back of your Card.

20% Discount on Delta Commercial Flights

For air transportation provided by Delta, Delta Private Jet Cardholder is entitled to a 20% discount off published fares for select fare classes in effect when booked.

Account Manager

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

Airspace Lounge

This benefit is available to Platinum Card Member must present his or her valid Card and government-issued I.D. Ticket not required for Airspace Lounges. In some cases, Card Member must be 21 years of age to enter without a parent or guardian. The Card Member's spouse and children under the age of 21 or up to two companions may enter the club as complimentary guests. Card Member must adhere to all house rules of participating lounges. Card Members and his or her guests will receive all of the complimentary benefits and amenities afforded to the Airspace Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Airspace Lounge locations are subject to change.

American Express International Lounges

The Platinum Card Members have unlimited complimentary access to American Express Lounge locations. Guest access policies vary by location and are subject to change. Fees may apply for additional guests. To access American Express Lounges, the Platinum Card Member must present the agent with the following upon each visit: his or her valid Card and upon request, same-day airline ticket on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. The Platinum Card Members will not be compensated for changes in locations, rates or policies. American Express reserves the right to remove any person from a lounge for inappropriate behaviour or failure to adhere to lounge rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability. Amenities, services and hours of operation may vary among locations and are subject to change.

In some Lounges the the Platinum Card Member must be at least 18 years of age to enter without a parent or guardian. Age restrictions for the service of alcohol also vary between Lounges. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside American Express Lounges. Use of American Express Lounges is subject to the local rules and conditions set by American Express and the Lounge operator. American Express and the Lounge operator reserve the right to revise the rules at any time without notice. For details of individual American Express lounge access requirements please visit www.americanexpress.com/findalounge.

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. 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 Platinum 50% Reload Terms and Conditions

To use Pay with Points, you must charge your eligible airfare purchase through American Express Travel to a Membership Rewards® program-enrolled American Express® 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. Points must be used at the time of booking. Pay with Points requires a minimum redemption of 5,000 points.

Business Platinum Card Members will receive 5 extra points for every 10 points they redeem for either a First or Business class flight on any airline, or for flights with their selected qualifying airline using Membership Rewards Pay with Points with American Express Travel (50% Airline Bonus). For First or Business class flights on a Card Member's selected qualifying airline, the Card Member will still receive only 5 extra points for every 10 points redeemed. Card Member must select a qualifying airline at www.americanexpress.com/airlinechoice. Only the Basic Card Member or Authorized Account Manager(s) on the Card Account can select the qualifying airline. The airline you select for the 50% Airline Bonus and the \$200 Airline Fee Credit must be the same. Card Members who have not chosen a qualifying airline will be able to do so at any time. Card Members who have already selected a qualifying airline will be able to change their choice one time each year in January at www.americanexpress.com/airlinechoice or by calling the number on the back of your Card. Card Members who do not change their airline selection will remain with their current airline.

If you select Spirit Airlines, Southwest Airlines, or AirTran Airways, to receive your 50% Airline Bonus you must call Business Platinum Travel Service at 1-800-553-9497. A flight booked as part of a travel package or booked with the American Express U.S. Representative Travel Network is not eligible for the 50% Airline Bonus. In addition, to be eligible to receive extra points, Card account(s) must not be in default at the time of extra points fulfillment. If booking is canceled, the extra points will be deducted from your Membership Rewards account. Extra points will be credited to your Membership Rewards account approximately 6-10 weeks after charges appear on your billing statement. See membershprewards.com/terms for Membership Rewards program terms and conditions. This 50% Airline Bonus is the maximum Membership Rewards points you can get back for Pay with Points on flights booked with American Express Travel. Bonus ID: A6ZB.

Car Rental Privileges

Benefits given to Platinum Card Members are subject to each car rental company's terms and conditions, including age restrictions, and require enrollment to receive benefits. Platinum Card Members must be affiliated with the Platinum Program codes. Hertz Gold Plus Rewards® is a registered trademark of Hertz System, Inc. Minimum rental age is 25 (exceptions apply). For Hertz Gold Plus Rewards, upgrades are subject to fleet availability at time of rental. Standard rental terms and conditions apply. Payment must be made using the Platinum Card from American Express. Platinum Card Members are required to enroll in Avis Preferred Club, Hertz Gold Plus Rewards and National Emerald Club Executive memberships to become a member. National collects Frequent Flyer Tax Recoupment Surcharge to cover the federal tax on the cost of the miles awarded at the time of rental. Discount applies to base rate only. Taxes (including GST), other governmentally authorized or imposed surcharges, license recoupment/air tax recovery and concession recoupment fees, airport and airport facility fees, fuel, additional driver fee, one-way rental charge, and optional items are extra. Renter must meet standard age, driver, and credit requirements. Advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply. National's Emerald Club and its services require a signed Master Rental Agreement to be on file. Please note that the Car Rental Privileges program available to Platinum Card Members is a separate program from the Premium Car Rental Protection insurance product offered by American Express Travel Related Services Company, Inc. and underwritten by AMEX Assurance Company.

Concierge

There is no cost to you for services a concierge performs on your behalf, although you are responsible for any purchases, fees and/or shipping charges you authorize to be charged to your Card account. We reserve the right to note profile and preference data for servicing and marketing purposes. We are not responsible for notifying a restaurant of any food allergies when suggesting or making reservations at restaurants.

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

ReceiptMatchSM 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. 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.

Cruise Privileges Program

Valid for new bookings of voyages of at least five nights made with a participating supplier through Platinum Travel Service, Centurion Travel Service, any American Express Travel office, eligible Travel Associate Platform agencies, or the Agency Services Desk. May not be combined with other offers unless indicated. Blackout dates, category and fare restrictions may apply. Payment must be made with an American Express Card in U.S. Platinum Card Member or U.S. Centurion® Member's name. Available for U.S. Platinum Charge Card Members and U.S. Centurion® Members only, and excludes Platinum Credit Card Members such as Platinum Delta SkyMiles® Card Members who are not also U.S. Platinum Charge Card Members or U.S. Centurion® Members. Card Member must travel on itinerary booked. Benefits listed require double occupancy and are non-transferable. Program benefits may not be available to residents outside of the contiguous United States. Card Members receive \$100 USD shipboard credit for inside and outside staterooms; \$200 USD shipboard credit for balcony, verandah, and mini-suite staterooms; and \$300 USD shipboard credit for suites on Norwegian Cruise Line, Holland America Line, Princess Cruises, and Royal Caribbean Cruise Line. Card Members receive \$300 USD shipboard credit for all Queen Mary oceanview staterooms category ED or higher, and Queen Victoria/Queen Elizabeth oceanview staterooms category FA or higher on Cunard Line. Card Members receive \$300 USD shipboard credit for all stateroom categories on Ama Waterways, Oceania, Regent, Azamara, Seabourn, Crystal, Silversea, Uniworld, and Windstar. Centurion Members receive an additional \$200 (\$500 total) USD shipboard credit on Crystal Cruises, Regent Seven Seas Cruises, Seabourn, and Silversea. All shipboard credits will be credited to the guest's stateroom folio upon checkout. Shipboard credit amounts in international jurisdictions may vary due to foreign exchange rates and timing of application. Shipboard credits are subject to cruise line policies. Credits cannot be used for casino charges and gratuities. Unused portion of credit is non-refundable and is not redeemable for cash. Other restrictions may apply, see onboard cashier for details. Additional amenity not available on the Silversea Expedition Fleet: Silver Explorer, Silver Galapagos, and Silver Discoverer. Limit one benefit package per stateroom; three-stateroom limit per Card Member, per sailing. To obtain benefits, travel agents must visit americanexpress.com/asdonline. Participating providers and benefits subject to change. Get one (1) extra point on each dollar of eligible purchases with American Express Travel and eligible Travel Associate Platform agencies; separate airfare and other charges associated with booking are not eligible. Payment must be made with a Membership Rewards® program-enrolled Consumer or OPEN American Express Card in the U.S. Platinum Card or U.S. Centurion Member's name. The extra points will be credited to Card Member's Membership Rewards account 6-8 weeks after full payment. Bonus ID: 3847

Delta Sky Club

The Business Platinum Card Member must present his or her valid American Express Card, government-issued I.D., and same-day corresponding airline ticket to club ambassador. Access to Delta Sky Club partner lounges is not permitted. Individuals must be at least 18 years of age to access Delta Sky Club, and 21 years of age to access locations with a self-service bar, unless accompanied by a responsible, supervising adult who has access to the lounge. Card Members must adhere to all House Rules of participating clubs. Participating airport clubs and locations subject to change without notice. Additional guest access and fees subject to terms and conditions of participating airport clubs.

For the most current Delta Sky Club access and pricing policy, please visit Delta.com/skyclub. All Delta Sky Club rules apply to Delta Sky Club membership and use. To review the rules, please visit Delta.com/skyclub.

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, 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

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. Eligible travel purchases include all travel purchases made with your Membership Rewards program-enrolled American Express[®] Card on 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.

Fee Credit for Global Entry or TSA Pre✓[®]

The benefit is available to (i) Corporate Gold Card Members, (ii) Consumer Platinum Card[®] Members, Corporate Platinum Card[®] Members and Business Platinum Card[®] Members, and (iii) Centurion[®] Card Members. The benefit is also available to Additional Platinum and Centurion Card Members on eligible Consumer and Business Card accounts. To receive the statement credit, Additional Platinum and Centurion Card Members must charge the application fee to the eligible Additional Card account. Card Members are eligible to receive statement credit every 4 years for the application fee for either Global Entry or TSA Pre✓[®] when charged to an eligible Card. Card Members will receive a statement credit for the first program (either Global Entry or TSA Pre✓[®]) to which they apply and pay for with their eligible Card regardless of whether they are approved for Global Entry or TSA Pre✓[®]. However, Card Members can receive no more than one \$85 credit or \$100 credit, depending on which program the Card Member first applies for, every 4 years for an application fee charged to an eligible Card. American Express has no control over the application and/or approval process for Global Entry or TSA Pre✓[®], and does not have access to any information provided to the government by the Card Member or by the government to the Card Member. American Express has no liability regarding the Global Entry or TSA Pre✓[®] Programs. U.S. Customs and Border Protection (CBP) (for Global Entry) and U.S. Transportation Security Administration (TSA) (for TSA Pre✓[®]) charge an application fee to process each respective application regardless of whether the Card Member's application is approved. American Express will provide a statement credit for the application fee regardless of the decision made by CBP (for Global Entry) or TSA (for TSA Pre✓[®]) but will not provide a statement credit for subsequent application fees charged to the same eligible Card within 4 years, even if the original application is rejected.

Membership for Global Entry or TSA Pre✓[®] is per person, and a separate application must be completed for each individual.

For additional information on the Global Entry or TSA Pre✓[®] programs, including information regarding the application and/or approval process and for a list of participating airlines and airports, as well as the full terms and conditions of the programs, please go to www.globalentry.gov for Global Entry and www.tsa.gov for TSA Pre✓[®]. The Global Entry or TSA Pre✓[®] programs are subject to change, and American Express has no control over those changes.

The statement credit benefit applies to the Global Entry or TSA Pre✓[®] programs only. Other program applications including, but not limited to, NEXUS, SENTRI, and Privium are not eligible for the statement credit benefit.

Please allow 6-8 weeks after the qualifying Global Entry or TSA Pre✓[®] transaction is charged to the eligible Card account for the statement credit to be posted to the Card account. American Express relies on accurate transaction data to identify eligible Global Entry and TSA Pre✓[®] purchases. If you do not see a credit for a qualifying purchase on your eligible Card after 6-8 weeks, simply call the number on the back of your Card. Card Members are responsible for payment of all application charges until the statement credit posts to the Card account. To be eligible for this benefit, Card account(s) must be active and not in default at the time of statement credit fulfillment.

Global Entry Fee Credit Option:

Global Entry is a CBP program that allows expedited clearance for pre-approved, low-risk international travelers upon arrival in the United States. Global Entry membership also includes access to the TSA Pre✓[®] program with no additional application or fee required. If a Card Member applies separately for TSA Pre✓[®] with the same eligible Card, the TSA Pre✓[®] application fee is not eligible for a statement credit.

To receive the \$100 Global Entry statement credit, Card Members must pay for the \$100 Global Entry application fee with an eligible Card. Additional Cards on eligible Consumer and Business accounts are also eligible for the \$100 statement credit. To receive the statement credit, the Global Entry application fee must be charged on the eligible Additional Card. **Global Entry members can opt-in to TSA Pre✓[®] by entering their Global Entry membership number (PASS ID) in the "Known Traveler Number" field each time a flight reservation is made on a participating airline. Alternatively, Card Members can add their Global Entry PASS ID to their frequent flyer profile(s) with the participating airline(s) and then ensure that their frequent flyer number is entered for each flight booking.** If approved, membership into the Global Entry program is valid for 5 years and subject to the program's terms and conditions.

TSA Pre✓[®] Fee Credit Option:

TSA Pre✓[®] is an intelligence-driven risk based program managed by TSA that allows low-risk travelers to experience faster, more efficient screening at participating U.S. airport checkpoints for domestic and international travel. The TSA Pre✓[®] application program is a DHS Trusted Traveler program. TSA began accepting TSA Pre✓[®] applications on Wednesday, Dec. 4, 2013. Enrolling in TSA Pre✓[®] does not guarantee selection for expedited screening each time a passenger travels.

To receive the \$85 TSA Pre✓[®] statement credit, Card Members must pay for the \$85 TSA Pre✓[®] application fee with an eligible Card. Additional Cards on eligible Consumer and Business Card accounts are also eligible for the \$85 statement credit. To receive the statement credit, the TSA Pre✓[®] application fee must be charged on the eligible Additional Card. If approved, Membership into the TSA Pre✓[®] program is valid for 5 years and subject to the program's terms and conditions.

FINE HOTELS & RESORTS

Valid only for new FINE HOTELS & RESORTS bookings made through Platinum Travel Service, Business Platinum Travel Service, Centurion Travel Service, americanexpress.com/thr, any American Express Travel offices or the Agency Services Desk. Payment must be made in full with an American Express Card in the Platinum Card Member's or Centurion[®] Member's name. Available for Platinum Charge Card Members and Centurion[®] Members only, and excludes Platinum Credit Card Members such as Platinum Delta SkyMiles[®] Card Members who are not also Platinum Charge Card Members. Card Member must travel on itinerary booked to be eligible for benefits described. Noon check-in and room upgrade are based on availability and are provided at check-in. Breakfast amenity varies by property, but will be, at a minimum, a continental breakfast. Complimentary In-Room Wi-Fi is provided, with the exception of explorA Patagonia where In-Room Wi-Fi is not available. In this instance, complimentary Wi-Fi will be provided in a common space on property. In the case where a Property includes cost of Wi-Fi in a mandatory resort fee, the Card Member will receive a daily credit from the Property in the standard amount that the Property charges for Wi-Fi. The credit will be issued on the Card Members final statement upon check-out. Benefit restrictions vary by FINE HOTELS & RESORTS property and cannot be redeemed for cash, and may not be combined with other offers unless indicated. Advance reservations are recommended for services such as spa, dining or golf in order to take advantage of the FINE HOTELS & RESORTS special amenity during your stay. Benefits and additional FINE HOTELS & RESORTS promotions are only applied at checkout and expire at checkout. Limit one benefit package

per room, per stay. Three room limit per Card Member, per stay; back-to-back stays within a 24-hour period at the same property considered one stay. Participating FINE HOTELS & RESORTS properties and benefits are subject to change.

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

Get 1.5X Points

You get 1.5 Membership Rewards® points per dollar (that's an extra one-half point per dollar) for each single qualifying purchase transaction of \$5,000 or more made with your Business Platinum Card. For example, for a single qualifying purchase transaction of \$5,000, you will get an extra 2,500 points. These extra points are in addition to any points you already get from using the Card. You can get a maximum of 1,000,000 extra points associated with this benefit per calendar year per account.

You will not get the extra points associated with this benefit if American Express does not receive information that identifies your transaction as qualifying for the benefit. For example, a purchase transaction of \$5,000 or more will not qualify if the merchant divides the purchase into transactions of less than \$5,000 before providing the information to American Express. Airlines, hotels, retailers, aggregators, and online marketplaces are a few examples of merchants that may divide purchases into smaller transactions. Transactions may be divided by date of availability, shipping date, ticket, or reservation, among other things.

Qualifying purchases do not include fees or interest charges, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. You will typically receive the extra Membership Rewards points six to eight weeks after the billing period in which you make the qualifying purchase.

Gogo Preferred Program

Each Basic and Additional Business Platinum Card® Member is eligible for 10 complimentary single flight segment passes for Gogo inflight internet each calendar year. A "flight segment" is defined as one takeoff and landing on the same aircraft, with the same flight number, between two cities. To activate the passes, go to gogoair.com/amex to validate eligibility and then create or log into your Gogo account. To use a pass while in flight, log into your Gogo account and select to use the American Express Internet Pass. If you are on a Gogo equipped flight segment that is eligible for a Gogo monthly or annual subscription plan or an All-Day Pass you have redeemed that is still in effect, your Gogo subscription plan or All-Day Pass will be automatically used and you will not have an opportunity to use an American Express Internet Pass. Any American Express Internet Passes remaining in your Gogo account at the end of each calendar year will be removed. To be eligible for this benefit, your Card Account must be active. Amex will revoke unused passes if your Card is canceled or if you transfer your Card Account to a new Card product. Amex will periodically provide Gogo with updated information regarding your eligibility for this benefit. Use of Gogo services is subject to Gogo's terms of use, privacy policy and other policies, available at gogoair.com. For the most up-to-date list of participating airlines, go to www.gogoair.com/amex-airlines/. Gogo and the Gogo logo are trademarks of Gogo LLC, registered in the U.S. and other countries.

Hilton HHonors Gold Status Enrollment

As a Business Platinum Card Member you are eligible to enroll in complimentary Hilton HHonors™ Gold status. Offer available only to Business Platinum Card Members and is not transferable. Full details of Gold status can be found at hhonors.com/memberbenefits and is subject to change by Hilton. Gold status benefits are subject to availability at participating hotels and resorts within the Hilton Portfolio. Once you request enrollment in the Hilton HHonors program, American Express will share your enrollment information with Hilton. Hilton may use this information in accordance with its privacy policy available at hhonors.com/privacypolicy. If you already have Hilton HHonors Gold status, you can maintain the benefit in the future because you do not need to meet any stay requirements. You maintain Gold status without meeting otherwise required criteria only while an eligible Card Member or until American Express notifies you that the benefit is terminated. Hilton HHonors™ membership, earning of Points & Miles when booking direct and redemption of Points are subject to HHonors Terms and Conditions. Visit hhonors.com/terms for more details. ©2016 Hilton Worldwide

InCircle®

To get InCircle points, you must enroll your Business Platinum Card into InCircle. Once you have enrolled into InCircle, you will receive one InCircle point for each dollar of eligible purchases charged on your enrolled Business Platinum Card at Neiman Marcus, Bergdorf Goodman, Last Call, Horchow or Cusp. For every 10,000 points you receive, you'll get a \$100 InCircle Point Card, no redeeming necessary. Points cannot be received on sales tax, shipping, alterations, gift packaging, fur services, repair and cleaning of shoes, handbags, optical, precious jewelry, monogramming, salon services, and valet parking.

To be eligible to receive Membership Rewards® points, you must be enrolled in the Membership Rewards® program at the time of purchase and you must charge your purchases to an eligible, enrolled American Express Card.

For more information or to enroll into InCircle, call the number on the back of your Business Platinum Card.

International Airline Program

The savings applies to the base fare of the ticket for the companion only. Companion ticket subject to government imposed taxes/fees and airline-imposed fuel/ security surcharges and fees of no more than \$2,500 roundtrip. Non-refundable American Express service fee of \$39 (per ticket) applies to your full-fare ticket, the companion ticket and each additional ticket purchase and itinerary change; this fee is waived for U.S. Centurion® Members. Ticket refunds require cancellation of reservation prior to scheduled departure. To receive savings on the companion ticket, the purchase of a qualifying First- or Business-Class ticket on a participating airline must be made through Platinum Travel Service, Business Platinum Travel, Centurion Travel Service or any American Express Travel office and paid in full with an American Express Card in the U.S. Platinum Card Member's or U.S. Centurion® Member's name. Available for U.S. Platinum Charge Card Members and U.S. Centurion® Members only, and excludes Platinum Credit Card Members such as Platinum Delta SkyMiles® Card Members who are not also U.S. Platinum Charge Card Members or U.S. Centurion® Members. Travel must originate in and return to U.S. gateway (may exclude certain overseas territories) or select Canadian gateways. One-way travel permitted on some airlines where routing originates in U.S or select Canadian Gateways. Inquire with American Express Travel about airlines that offer one-way travel. Available service class (First or Business) determined by airline and subject to availability. Seat availability is limited. Card Member and companion must travel on same itinerary. Limit one companion ticket per Card Member traveling. Tickets are non-transferable or endorsable. Full-fare ticket and companion ticket must both be cancelled before the Card Member is refunded. Not combinable with any other promotion and may not be available on participating airline's code-share partners, i.e., flights marketed by the ticketing airline but operated by its code-share partner. Airlines reserve right to modify fare rules/program participation prior to booking. Participating airlines and benefits are subject to change.

Lowest Hotel Rates Guarantee

If you book a qualifying prepaid hotel rate on 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. 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 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.

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 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.

Platinum Dining® Program

Reservations are based on a first come, first serve basis. In the event of a reservation cancellation, the Card Member will be subject to the restaurant's cancellation policy, which will be communicated to the Card Member by Concierge at the time of booking.

Premium Access

Transportation and accommodation costs are additional unless otherwise stated. The price indicated covers event costs only. Tax and gratuity extra. All sales are final and non-refundable, and resale is prohibited. Payment must be made using an eligible American Express® Card. Details and prices are subject to change. Packages are available on a first-come, first-served basis. Availability is limited. Must be 21 years of age or older to consume alcoholic beverages. Please drink responsibly. Participating merchants and available rewards are subject to change without notice.

Premium Global Assist® Hotline

While Premium Global Assist® Hotline coordination and assistance services are offered at no additional charge from American Express, Card Members may be responsible for the costs charged by third-party service providers. Premium Global Assist Hotline may provide emergency medical transportation assistance at no cost if approved and coordinated by Premium Global Assist Hotline. For full Terms and Conditions call 1-800-345-AMEX or see americanexpress.com/GAterms.

Premium Private Jet Program

Premium Private Jet Program: On-Demand Charters/Membership Program: Valid for new bookings made by calling American Express Travel and fulfilled by Delta Private Jets, Inc. (see "Delta Private Jets", below). Payment must be made with a U.S. American Express Card issued in the Platinum Card Member or Centurion Member's name. Card Member must travel on itinerary booked. May not be combined with other offers. Benefits listed are non-transferable and are not redeemable for cash. Participating provider and benefits subject to change. Delta Private Jets: Flights are operated by Delta Private Jets, Inc., an FAA-certificated Part 135 air carrier, or by another FAA-certificated Part 135 or Part 121 air carrier in Delta Private Jets' network of affiliated operators. All charter flights are subject to Delta Private Jets' charter terms and conditions, which must be executed at the time of booking. All Delta Private Jets Jet Card purchases are subject to the Jet Card Agreement, which must be executed at the time of funding. The 20% discount on Delta scheduled flights (applicable to published fares excluding taxes and fees) is limited to select fare classes on Delta-marketed and operated flights and requires booking through a Delta Private Jets Jet Card account representative; full terms are provided in the Jet Card Agreement. American Express Travel Related Services Company, Inc. and its parent, subsidiaries and affiliate (such entities together referred to as "Amex") do not possess DOT or FAA authority to engage in air transportation. American Express is not responsible for the acts or omissions of its service providers, and by participating you waive any implied warranties and disclaim reliance on any representations made by American Express regarding service provider's qualifications, certifications, or fitness to conduct flights.

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.

Priority Pass™ Select

These Terms and Conditions govern Business Platinum Card Members' participation in and use of the Priority Pass™ Select program. Priority Pass is an independent airport lounge access program. By enrolling in Priority Pass Select, you agree that **you will be responsible for all accompanying guest visits and will be automatically charged \$27 per guest to your Business Platinum Card® from American Express after you have signed for the visit and it has been reported to Priority Pass by the participating lounge.** Additionally, you acknowledge and agree that American Express will verify your Card account number and provide updated Card account information to Priority Pass. Priority Pass will use this information to fulfill on the Priority Pass Select program and may use this information for marketing related to the program. Once enrolled, Business Platinum Card Members in good standing may access participating Priority Pass Select lounges by presenting your

Priority Pass Select card and airline boarding pass. In some lounges, Priority Pass Select member must be 21 years of age to enter without a parent or guardian. Priority Pass Select members must adhere to all house rules of participating lounges. Amenities may vary among airport lounge locations. Conference rooms, where available, may be reserved for a nominal fee. Priority Pass Select lounge partners and locations are subject to change. All Priority Pass Select members must adhere to the Priority Pass Conditions of Use, which will be sent to you with your membership package, and can be viewed at www.prioritypass.com. Upon receipt of your enrollment information, Priority Pass will send your Priority Pass Select card and membership package which you should receive within 10-14 business days. If you have not received the Priority Pass card after 14 days, please contact American Express using the number on the back of your American Express® Card. Please note, Additional Gold Card Members are not eligible for membership.

ReceiptMatchSM

ReceiptMatchSM is only available with Business Cards from American Express OPEN. For details and enrollment, go to www.open.com/receiptmatch

ReceiptMatchSM Mobile App

The ReceiptMatchSM 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® 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.

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
California CST#1022318, Washington UBI#600-469-694, Iowa TA#669.

SkyMiles Program

All SkyMiles® program rules apply to SkyMiles program membership, miles, offers, mile accrual, mile redemption and travel benefits. To review the rules, please visit delta.com/memberguide. Taxes and fees for Award Travel are the responsibility of the passenger and must be paid at the time the ticket is booked. Award Travel seats are limited and may not be available on all flights or in all markets. Partners airline benefits subject to change and subject to the terms and conditions of each partner. All Delta Sky Club rules apply to Delta Sky Club use. To review the rules visit Delta.com/skyclub. Offer, rules and benefits subject to change.

Starwood Preferred Guest Gold

As a Platinum Card® Member or Business Platinum Card® Member you are eligible to enroll in complimentary Starwood Preferred Guest® (SPG®) Gold Preferred Guest status. Once you request enrollment within the Starwood Preferred Guest Program at Gold level, American Express will share your enrollment information with Starwood Hotels & Resorts Worldwide, Inc. ("Starwood"). Starwood may use this information in accordance with its privacy statement available at spg.com/privacy. You will maintain Gold Preferred Guest status without meeting otherwise required SPG Program criteria as long as you remain an eligible American Express Card Member or until American Express notifies you that the benefit is terminated. SPG member benefits are subject to change, availability and certain eligibility requirements. Reservations booked through third parties and online booking sources are not eligible. For complete SPG Program terms visit www.spg.com/terms. SPG program amenities may be combined with the FINE HOTELS & RESORTS program. Upgrades are based upon availability and will vary by property.

The Boingo American Express Preferred Plan

Complimentary access to Boingo Wi-Fi is being provided as a benefit to Card Members with eligible Cards. In order to access the benefit, Card Members with eligible Cards must first be authenticated and create a Boingo American Express Preferred Plan (or, the "AXP Plan") account. Internet access may be required in order to be authenticated and create an account. For questions on eligibility, call the number on the back of your Card.

If you submit your American Express Card number to Boingo to verify that your Card is eligible for this benefit, Boingo will send your Card number to American Express. Upon receipt of your Card number from Boingo, American Express will provide confirmation of your Card's eligibility for the American Express Preferred Plan to Boingo. Boingo will not store or use your Card number for any other purpose. Boingo's use of this information is subject to its privacy policy. If you have an existing paid Boingo subscription plan, your existing plan will not be automatically cancelled when you enroll in the AXP Plan. If you would like to cancel any existing paid subscription plan, call Boingo's dedicated AXP Plan line.

The AXP Plan only provides access to land-based Wi-Fi services and does not include in-flight Wi-Fi. Available hotspots in Boingo's network, including those managed and operated by Boingo and its partners ("Boingo's Network") are subject to change at any time. Visit <http://wifi.boingo.com> to locate hotspots.

Your use of Boingo's Wi-Fi services is subject to Boingo's End User License Agreement and Customer Agreement and other applicable terms and conditions, including Boingo's privacy and security policies, available at www.boingo.com. Notwithstanding anything to the contrary set forth in Boingo's terms and conditions, American Express Card Members with eligible Cards (i) will not be charged for enrollment in the AXP Plan, and (ii) will be permitted to connect no more than four devices to Boingo's Network per month. Simultaneous use of devices with a single account is limited to a hotspot.

By subscribing for this benefit, you acknowledge that American Express is not responsible for and does not guarantee the quality, security, coverage or availability of Boingo's Network or the free Wi-Fi hotspots accessed through the Wi-Finder App. You agree that use of Wi-Fi accessed through Boingo is at your own risk.

Use of the AXP Plan is limited to authorized Card Members only.

This benefit is non-transferable, it is your responsibility to ensure that no one else has access to your account details. Your account may be terminated for breach of any terms or conditions or for abuse of your AXP Plan account. From time to time, Boingo may request that you re-authenticate your Boingo American Express Preferred Plan account in order to confirm that you are still a Card Member with an eligible Card. You can receive alerts and connect seamlessly to Boingo by downloading the Wi-Finder App to your laptop, tablet and mobile devices. This benefit is subject to change or cancellation without notice.

The Centurion

Business Platinum Card Members have unlimited complimentary access to all locations of The Centurion, including The Centurion Lounge and The Centurion Studio. Gold Card and Green Card Additional Cards on your Business Platinum Card account are not eligible for access. Card Members may bring immediate family (spouse or domestic partner and their children under 18) OR up to two (2) companions into The Centurion Lounge, and immediate family OR one (1) companion into The Centurion Studio. To access The Centurion Lounge or The Centurion Studio, the Card Member must present The Centurion agent with the following upon each visit: his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. Card Members will not be compensated for changes in locations, rates or policies. A Card Member must be at least 18 years of age to enter without a parent or legal guardian. For locations with a self-service bar, the Card Member must be at least 21 years of age to enter without a parent or legal guardian. Must be at least 21 years of age to consume alcoholic beverages. Please drink responsibly. Card Members are allowed access to The Centurion Lounge or The Centurion Studio in all U.S. locations. American Express reserves the right to remove any person from the Lounge or Studio for inappropriate behavior or failure to adhere to rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability. Hours may vary by location and are subject to change. Amenities vary among The Centurion locations and are subject to change. Services and amenities in the Lounge and Studio are complimentary, however you are responsible for any purchases and/or servicing charges you authorize our Member Services Professionals to perform on your behalf. Some American Express Cards are not eligible for all services provided by Member Services Desk. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or

visitor inside The Centurion Lounge or The Centurion Studio. Use of The Centurion Lounge or The Centurion Studio is subject to all rules and conditions set by American Express. American Express reserves the right to revise the rules at any time without notice.
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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 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[®] Members and Consumer and Business Centurion[®] Members ("Eligible Card Members"). The term "Eligible Card Members" does not include Gold and Platinum Credit Card Members such as Gold Delta SkyMiles[®] 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, 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 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 to a Membership Rewards[®] program-enrolled American Express[®] 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[®] program apply. Visit 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.

The OPEN Savings[®] 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[®] 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. 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. Terms and Conditions for the Membership Rewards[®] program apply. Visit 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[®] 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. (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

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.

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 \$75,000 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 damages to other vehicles or property, or injury to other persons. For full Terms and Conditions, see americanexpress.com/CRLDItems.

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.

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. consumable and perishable items, motorized vehicles and their parts or accessories, 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 \$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. 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.

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 Policy 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/TAItems.

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

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