



TERMS & CONDITIONS

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

INTEREST RATES AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>15.74%</b> (Prime Rate + 11.99%), <b>17.74%</b> (Prime Rate + 13.99%) or <b>19.74%</b> (Prime Rate + 15.99%), based on your creditworthiness as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>25.74%</b> (Prime Rate+ 21.99%) This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>29.74%</b> (Prime Rate+ 25.99%) This APR will vary with the market based on the Prime Rate. This APR will apply to your account if: 1) You make 2 or more late payments in a 12-month period; 2) You do not pay the Minimum Payment due by the closing date of the billing period in which it is due; or 3) You make a payment that is returned. <b>How Long Will the Penalty APR Apply?</b> If the Penalty APR is applied, it will apply for a minimum of 12 billing periods in a row, and will continue to apply until after you have made timely payments, with no returned payments for 12 billing periods in a row.
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Fees	
<b>Annual Membership Fee</b>	<b>\$195</b>
<b>Transaction Fees</b> • Cash Advance • Foreign Transaction	Either <b>\$5</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.  <b>None</b>
<b>Penalty Fees</b> • Late Payment • Overlimit • Returned Payment	Up to <b>\$38</b> <b>None</b> <b>\$38</b>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases.)"

**Loss of Introductory APR:** We will end any Introductory APR and apply the Purchase APR if you make a late payment. Your introductory APR will also end if the Penalty APR applies to your Account.

Variable APRs for each billing period are based on the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published. If the Prime Rate increases, variable APRs will increase. In that case, you may pay more interest and have a higher Minimum Payment Due. When the Prime Rate changes, the resulting changes to variable APRs take effect as of the first day of the billing period. Variable APRs are accurate as of 12/15/2016.

**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.

**New York Residents:** New York Residents may contact the New York state Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov)

**Cash advance at ATMs:** We may issue you a Personal Identification Number (PIN) to use to obtain cash advances at participating ATMs. Or you may request a PIN for cash advances by contacting us. We will send you a letter confirming your PIN.

SkyMiles is a Registered Trademark, Marca Registrada, Marque Deposee. Delta trademarks (including Delta and Delta logo) are registered, or registrations are applied for, in countries of the world served by Delta Air Lines, Inc. © 2017. 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](http://delta.com/memberguide). Offers void where prohibited by law. Offers are subject to change without notice. Other restrictions apply.

**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 35,000 miles and 5,000 MQM's after you spend \$1,000 in the first 3 months of Card Membership**

To qualify for the 35,000 bonus miles and 5,000 Medallion® Qualification Miles you must make purchases with your Platinum Delta SkyMiles Business Credit Card that total \$1,000 or more within your first 3 months of Card Membership. Miles and MQMs will be credited to your account 6-8 weeks after you reach the spend threshold. Qualifying purchases can be made by the Basic Card Member and any Additional Card Members on a single Card account. Purchases to meet the spend requirement do NOT include fees or interest charges, balance transfers, cash advances, purchases of traveler's checks, purchases or reloading of prepaid cards, or purchases of any cash equivalents. Additional Card Members on your account are not eligible for this offer. To receive the 35,000 bonus miles and 5,000 Medallion® Qualification Miles your Card account must be active, in good standing, and not in default at the time of fulfillment. You can earn 35,000 bonus miles and 5,000 MQMs after you spend \$1,000 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 \$1,000 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). Miles and MQMs will be credited to your account 6-8 weeks after you reach the spend threshold. 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.

**Earn a \$100 Statement Credit after you make a Delta purchase in the first 3 months of Card Membership**

One statement credit for \$100 will be issued to your Card account after a Delta purchase is charged to your Platinum Delta SkyMiles® Business Credit Card within your first 3 months of Card Membership. Qualifying purchases can be made by the Basic Card Member and any Additional Card Members on a single Card account. Purchase must be made directly through Delta. A purchase may not qualify for the statement credit if it is submitted under a merchant code that has not been categorized as a Delta merchant code as of the date of the purchase(s). Credit will be issued as a Card Member statement credit approximately 8-12 weeks after your first Delta purchase. Additional Card Members on your account are not eligible for this offer. To receive the \$100 statement credit, your Card account must be active, in good standing, and not in default at the time of fulfillment. You can earn a \$100 Statement Credit after you make a Delta purchase in the first 3 months of Card Membership starting from the date your account is approved. In rare instances, your period to make a Delta purchase 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). 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.

#### **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 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.

##### **Annual Miles Boost<sup>SM</sup> for Platinum**

The close of the calendar year is December 31, without regard to the time of the year that the account is opened. This means that for the first year of Card Membership, the Card Member's Eligible Purchases bonus period may be less than twelve months. If in any calendar year Eligible Purchases on the Platinum Delta SkyMiles Business Credit Card is \$25,000 or more, the Basic Card Member will be awarded 10,000 bonus miles and 10,000 Medallion Qualification Miles ("MQMs" as defined in the Delta SkyMiles Membership Guide and Program Rules), and if in that same calendar year Eligible Purchases on the Platinum Delta SkyMiles Business Credit Card is \$50,000 or more, the Basic Card Member will be awarded an additional 10,000 bonus miles and 10,000 MQMs. Eligible Purchases means purchases for goods and services minus returns and other credits. Eligible Purchases do NOT include fees, interest charges, balance transfers, cash advances, purchases of travelers' checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Additional Card Member(s) are not eligible to receive miles through Miles Boost; however all Eligible Purchases by the Additional Card Member(s) will count towards the Basic Card Member's spend level to reach the Miles Boost threshold. Card Members may be permitted to have more than one Options, classic, Gold, or Platinum or Delta Reserve SkyMiles Business Credit Card from American Express account; however, Card Members are only eligible to receive one annual bonus for each type (i.e., Options, classic, Gold, Platinum or Reserve) of Delta SkyMiles Business Credit Card account from American Express. To receive the MQMs, your account must be active, in good standing, and not in default at the time the MQMs are posted to your account.

##### **Award Travel**

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.

##### **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 ©

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

Streamline the way you manage your Business Card expenses using ReceiptMatch and Connect to QuickBooks.

#### **Delta No Blackout Dates**

Although blackout dates have been eliminated on Delta flights, blackout dates may apply on partner flights and are defined by individual partner carriers.

#### **Delta Platinum Companion Certificate at Renewal**

Taxes/fees/restrictions: Companion Certificate is valid for one round-trip Main Cabin Companion ticket with the payment of applicable taxes and fees detailed below and the purchase of certain adult round-trip fares on published routings within the 48 contiguous United States. Residents of Hawaii, Alaska, Puerto Rico or the United States Virgin Islands (USVI) must originate from there to the 48 contiguous United States and have an address on their SkyMiles account in Hawaii, Alaska, Puerto Rico or the USVI. Each year, the Companion Certificate will be made available for redemption on delta.com in your renewal month. Applicable government imposed taxes and fees vary and depend upon the number of flight segments included in the itinerary and are no more than \$75 for roundtrip domestic flights (for itineraries with up to four flight segments). Basic Card Members (not Additional Card Members) with the Gold Delta SkyMiles Credit Card, Platinum Delta SkyMiles Credit Card, Delta Reserve Credit Card, Gold Delta SkyMiles Business Credit Card, Platinum Delta SkyMiles Business Credit Card, and Delta Reserve for Business Credit Card are eligible to receive the first checked bag fee waiver on Delta and Delta Connection carrier tickets. \$35 fee for second checked bag. These allowances are subject to size/weight limits. Contact a Delta agent or visit delta.com for details. Taxes and fees are subject to change, are the responsibility of the passenger and must be paid at the time the primary ticket is purchased and the Companion ticket is issued. All fare rules, restrictions, advance purchase requirements, and availability are per rule of primary ticket fare purchased. Seats are only available in L,U,T,X,V classes of service and may not be available on all flights or markets. Companion tickets are not transferable once issued. Companion certificate cannot be combined with another offer or discount including, but not limited to, web fares, sale fares and eCoupons. Primary ticket and Companion ticket must be purchased with your Delta SkyMiles Credit Card. Both passengers must be booked on the same flights and dates, at the same time. Travel for Companion certificate must be booked and completed by the date on the front of certificate. Validity is not based on the calendar year. Redemption is available only on delta.com. Certificate terms and conditions may vary each year of Card Membership. Additional restrictions apply. See Companion Certificate for details.

#### **Delta SkyMiles Marketplace**

SkyMiles Marketplace is for use only by SkyMiles Medallion<sup>®</sup> members or customers that have a U.S. issued Delta SkyMiles Credit Card from American Express. All redemption offers and awards are subject to change and to the terms and conditions of each individual merchant. Offers, rules and participating merchants are subject to change without notice. All SkyMiles Marketplace rules apply. To review the rules, please visit delta.com/memberguide.

#### **Dispute Resolution**

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

#### **Earn 1 Mile**

Bonus miles will be posted to your Delta SkyMiles account 8 to 12 weeks after the end of each month. To be eligible to earn bonus miles, Card Member's account must be active and not in default at time of bonus fulfillment. Fees, interest charges, balance transfers, cash advances, purchases of traveler's checks, the purchase or reloading of prepaid cards and purchases of other cash equivalents do not earn miles.

#### **Earn 2 Miles on Delta Purchases**

For each dollar charged on an eligible purchase in each billing period on your Card from American Express, you earn 1 mile. You earn 1 additional mile (for a total of 2 miles) on each dollar of eligible purchases made directly with Delta ("Delta purchases"). Delta purchases are eligible purchases where Delta is the merchant of record, such as purchases via [delta.com](http://delta.com), phone reservations, or ticket counters, such as upgrades, miles, seat selection, Delta Sky Club<sup>®</sup> membership or passes, and pre-purchased meals, and in-flight purchases of food, alcoholic beverages and audio headsets, movies, shows and video games accessed via Delta's seatback in-flight entertainment, on Delta-operated flights (eligible purchases do not include any other in-flight purchases, such as in-flight wireless internet access, shows, and movies accessed via a personal electronic device and associated services, and charitable contributions). Delta purchases include Delta Vacation<sup>®</sup> packages but not other all-inclusive packages. Delta purchases include purchases of qualifying Delta, Delta Connection<sup>®</sup> carrier and Delta Shuttle<sup>®</sup> flights taken with the purchase of a fare that is eligible for SkyMiles mileage credit. Additional miles earned for Delta flight purchases made with the Delta SkyMiles Credit Card from American Express will be based on the total ticket price, including base fare, carrier-imposed surcharges and government-imposed taxes and fees. Eligible purchases mean 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. Bonus miles will be posted to your Delta SkyMiles account 8 to 12 weeks after the end of each month. To be eligible to receive miles, your Card account must be active and not in default at the time of fulfillment. This offer is subject to change without notice.

#### **Earning Medallion Status**

Medallion Qualification Miles earned in 2017 above member's earned Medallion threshold level will be rolled over to 2018 and will count toward 2019 Medallion status qualification. In addition, all Medallion Qualification Miles earned between January 1 and December 31, 2017, will count towards 2018 Medallion status.

#### **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<sup>®</sup> or Membership Experiences**

Offer valid in select cities. During the specified sales period, tickets are available exclusively to all American Express<sup>®</sup> 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.

#### **First Bag Checked Free**

Benefit is limited to Basic Card Members (not Additional Card Members) with the Gold, Platinum or Reserve Delta SkyMiles Business Credit Cards. Reservation must include the Basic Card Member's SkyMiles number. Fee waiver also available for passengers traveling in the same reservation as the Basic Card Member. Maximum nine waivers per reservation. Waiver is only for normal bag fee, if any, for the first checked bag that is not overweight and not oversize under Delta's applicable rules as set forth in Delta's contract of carriage. Additional checked bags will be subject to the applicable baggage fees as outlined by Delta's rules and the purchased fare as set forth in Delta's contract of carriage. The first checked bag fee waiver will only be applied on flight segments which originate on a Delta or Delta Connection<sup>®</sup> carrier when you check-in with Delta for both a Delta marketed and Delta operated flight. Codeshare flights are not eligible. New Card Members and Card Members upgrading from another Delta SkyMiles Credit Card product will be eligible for the checked baggage fee waiver benefit after receiving their Card from American Express. Offer terms and conditions subject to change. Additional restrictions may apply.

#### **First Checked Bag Free - Medium Version**

Benefit is limited to Basic Card Members (not Additional Card Members) with the Gold, Platinum or Reserve Delta SkyMiles Business Credit Cards. Reservation must include the Basic Card Member's SkyMiles number. Fee waiver also available for passengers traveling in the same reservation as the Basic Card Member. Maximum nine waivers per reservation. New Card Members and Card Members upgrading from another Delta SkyMiles Credit Card product will be eligible for the checked baggage fee waiver benefit after receiving their Card from American Express. The first checked bag fee waiver will only be applied on flight segments which originate on a Delta or Delta Connection<sup>®</sup> carrier when you check-in with Delta for both a Delta marketed and Delta operated flight. Waiver is only for normal bag fee, if any, for the first checked bag that is not overweight and not over-size under Delta's applicable rules as set forth in Delta's contract of carriage. Additional terms, conditions and restrictions may apply. See [delta.com/firstbagfree](http://delta.com/firstbagfree) for details.

## 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<sup>®</sup> Hotline

While Global Assist<sup>®</sup> 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).

## In-Flight Savings

Card Members will receive a 20% savings in the form of a statement credit on eligible pre-purchased meals, and in-flight purchases of food, alcoholic beverages and audio headsets, on Delta-operated flights. Savings do not apply to any other in-flight purchases, such as in-flight wireless internet access, and associated services, and charitable contributions. To receive the savings, Card Members must use their Delta SkyMiles Credit Card from American Express to complete the in-flight purchase. Savings will appear as a statement credit 6-8 weeks after the transaction is posted to the Card Member's Card account. Offer is subject to change without notice. Additional terms, conditions, and restrictions may apply. See <http://delta.com/mycardcan> for details.

## Medallion Qualification Dollar Waiver

If the Medallion Qualification Dollars (MQDs) threshold is not met for a Qualification Year, you can still qualify for Medallion status if you have earned the required Medallion Qualification Miles (MQMs) or Medallion Qualification Segments (MQSs) and make at least \$25,000 in Eligible Purchases within that Qualification Year on your Eligible Card. A Qualification Year is from January 1 to December 31 of a given year. The close of the Qualification Year is December 31, without regard to the time of the year that the credit card account is opened. This means that for the first year of Card Membership, the Card Member's Eligible Purchase period may be less than twelve months. Eligible Purchases means purchases for goods and services minus returns and other credits. Eligible Purchases do NOT include fees, interest charges, balance transfers, cash advances, purchases of travelers' checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Eligible Purchases made by Additional Card Members on the Basic Card Member's Eligible Card will count toward the Eligible Purchase threshold. For purposes of calculating the Eligible Purchase threshold, Eligible Purchases will be combined across multiple Eligible Cards of the Basic Card Member if those Card accounts are linked to the same SkyMiles number. Eligible Cards are the following: Delta SkyMiles Options Credit Card, Delta SkyMiles Credit Card, Gold Delta SkyMiles Credit Card, Platinum Delta SkyMiles, Delta Reserve Credit Card, Delta SkyMiles Business Credit Card, Gold Delta SkyMiles Business Credit Card, Platinum Delta SkyMiles Business Credit Card, Delta Reserve for Business Credit Card from American Express. This benefit extends to Basic Card Members only (Additional Card Members are not eligible). Offer terms and conditions subject to change.

## 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.

## Pay with Miles

Program is limited to Basic (not Additional) Gold and Platinum Delta SkyMiles and Delta Reserve Credit Card Members, as well as to Gold and Platinum Delta SkyMiles Business Credit Card Members and Delta Reserve for Business Credit Card Members. New Card Members are eligible to use Pay with Miles upon receipt of their Card. Eligible only on Delta and Delta Connection<sup>®</sup> carrier-operated and ticketed flights booked at [delta.com](http://delta.com). Not available on other codeshare flights. Eligible flights for this program will be marked as Pay with Miles eligible. Miles redemptions must be in 5,000 mile increments, with a minimum of 5,000 miles for redemption, and the number of miles redeemed will be rounded up to the nearest 5,000 mile increment, as applicable. Use your Delta SkyMiles Credit Card to pay for the remaining ticket price when using Pay with Miles. Five thousand miles generally provides \$50 of value. However, you may receive less value per mile if the cost of a ticket you choose to cover entirely with miles is not a multiple of \$50. All Pay with Miles tickets will earn mileage, and will earn Medallion Qualification Dollars, for the portion of the base fare and carrier-imposed surcharges remaining that is paid in currency after miles are applied to the ticket total. Mileage redemption will be applied toward the base fare and carrier-imposed surcharges prior to being applied toward taxes and fees. In addition, all Pay with Miles tickets are eligible for Medallion Qualification Segments, and Medallion Qualification Miles. Pay with Miles tickets are not eligible for Best Fare Guarantee and may not be combined with any other forms of mileage redemption, such as Award Travel tickets and upgrades. Medallion Complimentary Upgrades on Pay with Miles tickets are subject to availability and may not be eligible on all flights. Except for tickets refunded under Delta's Risk Free Cancellation policy, miles redeemed with Pay with Miles cannot be re-deposited in the member's SkyMiles Account – even for fully refundable fares. Residual value for a changed or cancelled ticket will be issued as an e-certificate applicable to future Delta purchases. For terms, conditions, and restrictions, visit [delta.com/paywithmiles](http://delta.com/paywithmiles).

## Priority Boarding

Card Members are entitled to receive Zone 1 Priority Boarding on Delta flights. Benefit is limited to Basic Card Members (not Additional Card Members) with the Gold, Platinum or Reserve Delta SkyMiles Credit Cards. Reservation must include the Basic Card Member's SkyMiles number. Priority Boarding is also available for passengers traveling in the same reservation as the Basic Card Member. Maximum nine passengers per reservation receive the Priority Boarding. Priority Boarding will only be available on Delta and Delta Connection carrier operated flights. Delta does not offer Priority Boarding on Delta Shuttle<sup>®</sup> flights. New Card Members and Card Members upgrading from another Delta SkyMiles Credit Card product from American Express will be eligible for the Priority Boarding benefit after receiving their Card from American Express. Offer is subject to change without notice. Additional terms, conditions and restrictions may apply. See [delta.com/mycardcan](http://delta.com/mycardcan) for details.

## 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.

## Reduced Delta Sky Club Access

Delta Sky Club<sup>®</sup> Reduced Rate benefit (\$29 per person) is limited to Gold and Platinum Delta SkyMiles Business Credit Card Members and up to two guests and may be used only in conjunction with same-day ticketed air travel on any airline. Benefit permits access to one Club location and is not transferable to another Club. Payment must be made in person with a Gold or Platinum Delta SkyMiles Business Credit Card. Children under 2 years of age may accompany the Card Member for free. Card Member must be at least 21 years of age to access Clubs with a self-service bar, unless accompanied by a parent or legal guardian who is also accessing the Club using the Reduced Rate benefit or as a Club member. Please drink responsibly. Partner lounges are not included. Note that amenities may vary among airport club locations. Meeting rooms may be reserved for a fee. All Delta Sky Club rules apply. To review the rules, please visit [delta.com/skyclub](http://delta.com/skyclub). Offer and rules subject to change without notice. Additional

restrictions may apply.

#### 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](http://americanexpress.com/RPterms).

#### Rewards Disclosure for Employee Cards

Terms, conditions and restrictions vary by individual Card products.

#### Roadside Assistance Hotline

Roadside Assistance Hotline is a 24-hour dispatch hotline that can send a tow operator or locksmith to assist in an emergency situation. While Roadside Assistance Hotline is available at no additional charge, the Card Member will be charged for any services or goods provided. Tow operator or locksmith can provide the following services: towing, 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. Services are available when traveling within the 50 United States, the District of Columbia, Canada, Puerto Rico and the U.S. Virgin Islands and only when Card Member is present with the eligible vehicle. 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. We may be unable to provide you with coordination and assistance services in case of inclement weather or 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).

#### 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.

#### SkyMiles General Disclosure

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](http://delta.com/memberguide). Partner airline benefits are subject to change and subject to the terms and conditions of each partner. Partner offers are subject to the terms and conditions of each individual offer. Offers are void where prohibited by law. Offers are subject to change without notice. Other restrictions apply.

#### 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](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® program apply. Visit [membershiprewards.com/terms](http://membershiprewards.com/terms) for more information.

#### 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](http://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](http://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](http://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](http://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](http://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/TAterms](http://americanexpress.com/TAterms).

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

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