

Please scroll down to read important information about rates, fees and other cost information regarding this Card.

IMPORTANT INFORMATION REGARDING RATES, FEES, AND OTHER COST INFORMATION

Payment Information	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
Fees	
Annual Membership Fee	\$0 for the first year, then \$160
Transaction Fees <ul style="list-style-type: none">Foreign Transaction	None
Penalty Fees <ul style="list-style-type: none">Late PaymentReturned Payment	Up to \$38 Up to \$38

TERMS AND CONDITIONS

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

By submitting this application, you are requesting us to open an Account in your name and to issue Card(s) as you direct. Only qualified individuals 18 or over may apply for an Account. This offer is available to US Residents.

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.

When you use your Account (or sign or keep the Card), you agree to the terms of the Card Member Agreement that will be provided to you. **Your Card Member Agreement includes an arbitration provision, which restricts your 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 Card Member Agreement subject to applicable law. We may do this in response to the business, legal, or competitive environment. Changes to some terms may require 45 days advance notice, and we will tell you in the notice if you have the right to reject a change. We cannot change certain terms during the first year of your Card Membership.

Additional Cards: Additional Card Members do not have accounts with us but they can use your Account subject to the terms of the Card Member Agreement. You are

responsible for all use of your Account by Additional Card Members and anyone they allow to use your Account. You must pay for all charges they make. You authorize us to give Additional Card Members information about your Account and to discuss it with them.

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 Married Wisconsin Residents: No provision of any marital property agreement, unilateral agreement, or court decree under Wisconsin's Marital Property Act will adversely affect a creditor's interest unless, prior to the time credit is granted, the creditor is furnished a copy of that agreement or decree or is given complete information about the agreement or decree.

An Applicant, if married, may apply for a separate account.

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

Basic and Additional Cards Annual Fee

The Gold Card from American Express will have a \$0 introductory annual fee for the first year of Card Membership. After the first year, the annual fee for the Basic Card will be \$160. The annual fee for the Additional Cards will be \$0 for up to 5 Additional Cards. The annual fee for 6 or more Additional Cards is \$35 for each Card.

BENEFIT TERMS

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

2X Gold Disclosure

You will get one point for each dollar charged for an eligible purchase in each billing period on your American Express Gold Card. You will get 1 additional point (for a total of 2 points) for airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded); 1 additional point (for a total of 2 points) for each dollar charged at restaurants located in the US. To get additional points for a restaurant purchase, the purchase must be at a restaurant located in the United States. You will NOT get additional points for purchases made at a restaurant owned by a U.S. company but located outside the U.S. (e.g. Hard Rock Café in Paris). You also will NOT get additional points for purchases made at nightclubs, convenience stores, grocery stores, or supermarkets. You may not get additional points for purchases at a restaurant located within another establishment (e.g. a restaurant inside a hotel, casino, or event venue). For example, purchases made at a restaurant located within a hotel may be

recognized as a purchase at a hotel, not a restaurant.

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

Merchants are assigned codes based on what they primarily sell. A purchase will not qualify for additional points if the merchant's code is not eligible. Purchases made through a third-party payment account or on an online marketplace (with multiple retailers) will not qualify for additional points. A purchase may not qualify for additional points if the merchant submits the purchase using a mobile or wireless card reader or if you use a mobile or digital wallet.

Account Manager

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

American Express Preferred Seating

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

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

Redemption Information

To redeem an American Express Preferred Seating offer, Domestic Card Members, please proceed to purchase your ticket through any primary ticketing channel including online, mobile, phone or at an outlet or box office authorized for the event and provide the 10-digit Customer Service phone number located on the back of your Card when prompted. International Card Members, please enter your promotional code. If you are a Domestic Card Member, for more information on Preferred Seating, please call 1-800-448-TIKS or visit americanexpress.com/entertainment. 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.

Amex Mobile app

The Amex® Mobile app and app features are available only for eligible Card accounts in

the United States. American Express® prepaid Cards and Cards issued by non-American Express issuers are not eligible.

To log in, Card Members must have an American Express user ID and password or create one in the app.

Amex Mobile app

Available for iPhone® and iPad® running iOS 8.0+ and devices running Android™ 4.4+ only.

Destination Family

Valid for new bookings made through American Express Travel and eligible Travel Associate Platform agencies with participating travel providers: Abercrombie & Kent, Royal Caribbean International, Regent Seven Seas Cruises, Tauck World Discovery, and Travel Impressions. Benefit varies by provider. Payment must be made with an American Express Card. Program benefits may not be available to residents outside of the contiguous United States. Card Member must travel on itinerary booked. Limit one benefit package per booking. May not be combined with other offers unless indicated. Blackout dates apply and benefits are subject to change. Benefits listed are non-transferable, subject to availability, and cannot be redeemed for cash or credit. Available to all U.S. American Express Corporate, Consumer, OPEN and Prepaid Cards.

Dispute Resolution

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

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](https://www.amextravel.com). Eligible travel purchases include all travel purchases made with your Membership Rewards program-enrolled American Express® Card on [amextravel.com](https://www.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.

Global Assist® Hotline

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

Gold Card Destinations

Valid for new bookings of a vacation package of at least \$3,000 made through American Express Travel and eligible Travel Associate Platform agencies. Payment must be made with an American Express Card in U.S. Consumer Gold Card Member, Platinum Card Member or Centurion member's name. Program benefits may not be available to residents outside of the contiguous United States. Card Member must travel on itinerary booked. Limit one benefit package per booking. May not be combined with other offers unless indicated. Benefits listed are non-transferable, subject to availability, and cannot be redeemed for cash or credit. Benefit varies by participating provider.

Lowest Hotel Rates Guarantee

If you book a qualifying prepaid hotel rate on [amextravel.com](https://www.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](https://www.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® 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 membershprewards.com/terms for the Membership Rewards program terms and conditions.

If a charge for a purchase is included in a Pay Over Time feature balance on your Linked Account (for example, the Extended Payment Option), 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. If you believe this has occurred, please contact us by calling the number on the back of your Card.

Membership Rewards® Program

Terms and Conditions for the Membership Rewards® program apply. Visit membershprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, purchases of travelers checks, purchase or reloading of prepaid cards, or purchases of other cash equivalents. Additional terms and restrictions apply.

The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to www.membershprewards.com/pointsinfo.

Membership Rewards® Program - Transfer Points (Domestic Airlines)

Enrollment in a participating Frequent Flyer program is required. Airline tickets 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 Interest Charges

If you become eligible, you may be given the option to extend payment over time on certain charges using our Pay Over Time feature(s). If you use these features, you may accrue interest on any charges you choose to pay over time.

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.

Personalized Travel Service

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.

Personalized Travel Service is provided by third party franchisees, not directly by American Express. Fees may apply.

Personalized Travel Service

American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and 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 This service is provided by third party franchisees, not directly by American Express. Fees may apply.

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.

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.

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.

Shop Small® Map

Only qualifying American Express Card accepting small merchants will be featured on the map. Please note that business location and other information provided on the map may contain inaccuracies or errors, including as a result of information provided by third parties. The data on this map is constantly being updated, please continually check back for updates.

Shop with Membership Rewards Points

Welcome. If you use points for products through membershiprewards.com, you accept these Conditions of Use. Please read them carefully.

When using points for products through membershiprewards.com you are purchasing directly from a merchant, not from American Express. Participating merchants determine (i) product prices and availability, (ii) offers, promotions and applicable restrictions, (iii) estimated shipping and (iv) estimated tax, all of which are subject to change and are only confirmed in the order confirmation email sent by the merchant.

USE OF THIS SITE

You agree to use this site for lawful purposes only. American Express reserves the right to interrupt or restrict your access to this site, without notice to you, if we suspect fraudulent or abusive activity. American Express uses commercially reasonable efforts to maintain the security of this site; however, you acknowledge and agree that there is no guarantee of absolute security of information that is communicated over the Internet.

USE OF MEMBERSHIP REWARDS POINTS

For accounts that qualify, Membership Rewards points will be deducted for the purchase amount displayed at checkout; such amount includes estimated tax and estimated shipping/handling charges. A debit for the purchase, including actual tax and actual shipping/handling charges, will be issued by the participating merchant and a credit for the purchase amount displayed at checkout, will be issued to the Card account selected during checkout. Please note: The debit and the credit may not appear on the same statement. If a charge for a purchase is included in a Pay Over Time feature balance on your Card account (for example, the Extended Payment Option), 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. If you believe this has occurred, please contact us by calling the number on the back of your Card.

Permitted returns of merchandise may result in a credit on your Card account. You can convert this credit back into points by calling Membership Rewards.

The following Membership Rewards enrollees are not eligible to use points to purchase

products through membershipewards.com:

- Membership Rewards enrollees with any account that is not in good standing.

REJECTED ORDERS

If we are unable to place your order with the participating merchant you have selected, your order will be cancelled. If this occurs, you will receive an email notifying you of the order cancellation. If you have an active Membership Rewards program account, the points associated with the cancelled order will be returned to your program account. As a result, the Card account you selected at checkout will have both a statement credit and a reversal of that statement credit for the dollar amount associated with the points you redeemed for the cancelled order. If you have an inactive program account, the points you redeemed for the cancelled order will not be returned to your program account and you will have a statement credit for the dollar amount associated with the points you redeemed for the cancelled order on the Card account you selected at checkout.

PRODUCT DESCRIPTIONS

You acknowledge that participating merchants provide their own product descriptions. American Express does not warrant that such product descriptions of the site are accurate, complete, reliable, current, or error-free.

CONFIRMING PRICES

The price for the items in your Shopping Cart reflects the most recent price provided to American Express by the merchant. Please note that this price may differ from the price shown for the item when you first placed it in your cart. If during order placement with the merchant, an item's price is higher than the price indicated at checkout on the site we will cancel your order and notify you of such cancellation. However, if the shipping or tax charges are higher than the estimates indicated on the site, we will proceed with and place your order.

SHIPPING

Shipping fees, policies and limitations are determined by the merchant, and shipping fees are only confirmed in the order confirmation email sent by the merchant. Please note, only a selection of merchants ship to Alaska, Hawaii, Puerto Rico and the US Virgin Islands. For each [participating merchant's](#) full shipping details visit the Store Details and Policies page.

WEB SITE RULES AND REGULATIONS

All rules, regulations and disclaimers set forth in the American Express Web Site Rules and Regulations apply to your use of this site, and are incorporated by reference into these Conditions of Use. Please carefully review the Web Site Rules and Regulations.

ShopRunner

ShopRunner Benefit Terms and Conditions

Enrolling in the Benefit. To get the free ShopRunner membership benefit compliments of American Express (the "benefit"), you must go to www.shoprunner.com/americanexpress and verify your eligibility for the benefit with an eligible Card account number and then complete the sign up for a ShopRunner membership account ("ShopRunner account"). For details on how the ShopRunner membership works, please see the ShopRunner Terms and Conditions at <https://www.shoprunner.com/terms/sr/> which govern the use of your ShopRunner membership benefit. You may also be able to enroll in this benefit through access provided to ShopRunner at participating online stores or through an email provided by American Express if it has determined that you have an eligible Card. An "eligible Card" means an American Express U.S. Consumer or Small Business Credit or Charge Card that is not cancelled and that is issued to you by a U.S. banking subsidiary of American Express. Prepaid Cards and products, American Express Corporate Cards and American Express-branded Cards or account numbers issued by other financial institutions are not eligible. ShopRunner will verify with American Express the eligibility of your Credit or Charge Card account number for the benefit.

Maintaining the Benefit. To maintain this benefit on your ShopRunner account, you must maintain an eligible Card. The benefit may be cancelled on your ShopRunner

account if you do not have an eligible Card. You can maintain only one benefit per eligible Card. During your enrollment in the benefit, ShopRunner and American Express will verify your benefit eligibility.

Treatment of Existing ShopRunner Memberships. If you enroll in the benefit and sign up with an existing ShopRunner account, ShopRunner will cancel the term of your existing ShopRunner account. If you paid a fee for any unused portion of the cancelled term of membership, ShopRunner will provide you with a pro rata refund for that portion in accordance with ShopRunner's refund policy. The refund will be processed within 2-4 weeks after enrollment and will be issued to the payment method you used to pay the fee. If a portion of the cancelled term of membership was promotional or free, the free period will be cancelled by ShopRunner and forfeited by you. If you currently have a free or promotional membership on your ShopRunner account, you should consider whether to enroll in the benefit at this time.

General Terms. An eligible Card can be used to verify eligibility for only one benefit enrollment. American Express may receive and use your personal data from ShopRunner, which may include personally identifiable information and Credit Card information, to determine eligibility and further develop features and services related to the benefit. American Express may send you emails regarding your enrollment in this benefit. Any information American Express collects from you or from ShopRunner shall be governed by the American Express Online Privacy Statement (<https://www.americanexpress.com/privacy>). American Express may change, modify, cancel, revoke, or terminate this benefit at any time. You can review these Terms and Conditions at any time by visiting <https://www.shoprunner.com/terms/amex/>.

Spending Limits

When you request that we apply a limit as described below on Charges incurred by an Additional Card Member on your Account, you agree to these terms. These terms supplement, and are incorporated by reference into, the terms of your Card Member Agreement.

At your request, we may agree to apply a limit to the total dollar amount of Purchases, during each billing period, that are charged to Card numbers associated with one or more specified Additional Card Members on your Account. At your request, we may agree to apply a limit to the total dollar amount of cash access transactions at ATMs, during each billing period, that are made using Card numbers associated with one or more specified Additional Card Members on your Account. If we agree to apply a limit, it is not a guarantee that the Additional Card Member will be able to make Purchases or cash access transactions up to the applicable limit. In applying any limit we will not take into account any credits (such as for returned merchandise or for payments), even if a credit relates to a Purchase made by the Additional Card Member. Any request that we change a limit may not be effective until a subsequent billing period. Any Charges (as defined below) incurred by the Additional Card Member prior to the date during a billing period that we apply the limit will not be subject to the limit for that billing period.

Because of systems or administrative considerations, arrangements with merchants, or for other business reasons, we may, but are not required to, treat some Purchases and/or cash access transactions (collectively, Charges) as not being subject to any such limits. 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. While we typically require merchants to obtain an authorization for purchases and submit final transaction documentation for payment in a timely manner, a limit may not apply or may be exceeded when a merchant does not obtain an authorization for any reason; when a merchant obtains an authorization for a partial amount of the final charge submitted to us for payment; or when such submissions are not submitted or processed at the same time that the authorization is obtained. Examples may include, but are not limited to: Charges made outside of the U.S., in duty-free stores, or on board airplanes or cruise vessels; international airline ticket Purchases; vehicle rentals; lodging stays extended beyond original reservation period; certain mail order Purchases; Purchases billed on a recurring basis; Purchases at gas stations; telecommunications charges, including charges incurred with calling cards; taxicab charges; security deposits; late,

damage or other fees in connection with rentals; Purchases billed in installments; restaurant tips and other gratuities; and Charges that occur before the end of billing period, if the Charge is posted to your Account after the Closing Date of that billing period. Any limit will not be applied to Charges for foreign currency or for travelers cheques or gift cheques obtained other than by telephone from us.

The Spending Limit for the Additional Card Member(s) is optional. If no Spending Limit is set on the Additional Card, spending capacity on this Card will be subject to the Basic Card Member's account terms and conditions.

The American Express Auto Purchasing Program Disclosure

Guaranteed Savings not available in all states. In these states a "Target Price" is shown, which is a market-based example of what you can reasonably expect to pay for your vehicle as configured. Your configured vehicle may not be available or in-stock at the participating Certified Dealer. With Guaranteed Savings, the selected participating TrueCar Certified Dealer guarantees that you will receive at least a certain, stated minimum savings amount off the base Manufacturer's Suggested Retail Price ("MSRP"), including any vehicle-specific manufacturer incentives that may be available when you visit the participating Certified Dealer. Guaranteed Savings only applies to new, in-stock vehicles at the selected participating TrueCar Certified Dealers. Incentives subject to certain terms, conditions and restrictions; see participating TrueCar Certified Dealer for details.

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](https://www.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](https://www.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](https://www.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](https://www.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](https://www.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.

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](https://www.membershiprewards.com/yourcharges).

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, trucks, 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.

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 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/TAlterms.

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