



TERMS & CONDITIONS

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IMPORTANT INFORMATION REGARDING RATES, FEES, AND OTHER COST INFORMATION

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	15.74% (Prime Rate + 11.99%), 17.74% (Prime Rate + 13.99%) or 19.74% (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.
APR for Cash Advances	25.74% (Prime Rate+ 21.99%) This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	29.74% (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. How Long Will the Penalty APR Apply? 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.
Paying Interest	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	
Annual Membership Fee	\$0 for the first year, then \$95
Transaction Fees • Cash Advance • Foreign Transaction	Either \$5 or 3% of the amount of each cash advance, whichever is greater. None
Penalty Fees • Late Payment • Overlimit • Returned Payment	Up to \$38 None \$38

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

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.

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.

The Starwood Preferred Guest® Business Credit Card is issued by American Express Bank, FSB. ©2017 American Express Bank, FSB. All rights reserved.

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OFFER TERMS

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

Earn 25,000 bonus Starpoints®

To be eligible to get 25,000 bonus Starpoints®, you must use The Starwood Preferred Guest® Business Credit Card to complete \$5,000 of eligible spending by the end of your first 3 months of Card Membership, based on the date of your Card approval. Bonus points will appear on your Starwood Preferred Guest statement 8–12 weeks after you reach the spend threshold. Eligible purchases can be made by the Basic Card Member and any Additional Card Members on a single Card account. 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 Card Members on your account are not eligible for this offer. In rare instances, your period to spend \$5,000 may be shorter than 3 months if there is a delay in receiving your Card. Also, purchases may fall outside of the 3 month period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped). 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.

Introductory Annual Fee

The introductory annual fee for The Starwood Preferred Guest® Business Credit Card will be \$0 for the first year of Card Membership. After that, the annual fee will be \$95.

BENEFIT TERMS

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

Access to Sheraton® Club Lounge

Available at select Sheraton Hotels® & Resorts for the duration of a Card Member's stay. Visit www.sheratonclubroom.com/find for a full listing of Sheraton® Club properties. This benefit is for Basic Card Members only on Starpoint Eligible Rate reservations, including reservations made with Free Night Awards or Cash & Points. Exclusions of Starpoint Eligible Rate reservations might include rooms booked through a group rate as part of an event and the SPG Member does not directly pay the SPG Participating Hotel for such room; tour operator; or online travel channel or third party channel, such as expedia.com, hotwire.com, priceline.com, orbitz.com, booking.com, Travelocity.com, ctrip.com, or elong.com. A full description of Starpoint Eligible Rates can be found at www.spg.com/terms. Sheraton Club Lounge access is limited to the eligible Card Member and a guest staying in the same room for the duration of the stay, regardless of how many rooms have been reserved.

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.

Connect to QuickBooks

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

Connect to QuickBooks & ReceiptMatch Benefits

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

Dispute Resolution

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

Earn SPG® Gold Status

If during any calendar year, Eligible Purchases on your Card account are \$30,000 or more, you (the Basic Card Member) will be enrolled for at least twelve months in the Gold Preferred level of the Starwood Preferred Guest® loyalty program (unless you are already enrolled in an equivalent or higher level). Starwood associates excluded. Please allow 12-16 weeks after your Eligible Purchases equal or exceed such amount for the applicable year for enrollment to become effective.

Eligible Purchases means 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.

Eligible Purchases

Eligible Purchases means 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. Starpoints® received from your Card will be posted to your SPG® account up to 12 weeks after the end of each month. To be eligible to receive Starpoints, Card Member's account must not be cancelled or in default at the time of bonus fulfillment.

Merchants are assigned codes based on what they primarily sell. A purchase will not earn 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 earn additional points. A purchase may not earn additional points if the merchant submits the purchase using a mobile or wireless card reader or if you use a mobile or digital wallet.

Employee Card Spending Limits

Employee Card Spending Limits may be set up online or by calling the number on the back of your Card. The Spending Limit is not a guarantee that the Employee Card Member will be able to make purchases up to that limit. There are certain purchases where the limit does not apply, such as, for example, restaurant tips and hotel stays

extended beyond their original reservation period, and the overall Account capacity is taken into consideration. You agree to pay all Charges without regard to whether any Charges exceed a limit, and you agree that we are not liable to you or any other person when a limit is not applied to any Charges and/or when Charges are incurred and billed that exceed a limit. For more information on the application of the limit, please refer to the Employee Card Spending Limits Terms and Conditions at www.americanexpress.com/spendlimits/terms, which will also be provided when you enroll Employee Card(s) in this feature.

Entertainment Access[®] or Membership Experiences

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

Free Nights

No blackout dates apply to free night awards which apply to standard rooms only, as defined by each participating property; contact the property before booking to check availability.

Free Nights

Starpoints[®] redeemed for a free night award include the cost of a standard room and applicable taxes only. Some hotels may have mandatory service and resort charges. Please contact hotel or resort for complete details. Starpoints required for a free night range from 2,000 Starpoints for a weekend night in a standard room at a Category 1 property to 35,000 Starpoints for a high season night in a standard room at a Category 7 property. Category 7 properties that are all suites, villas, or have mandatory board require higher Starpoint redemption. For complete information on reward stays, visit www.spg.com.

FX International Payments Terms and conditions

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

Transaction Waiver- General Cards

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

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

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

Global Assist[®] Hotline

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

Gold /Platinum Status Late Checkout

Subject to availability at resort and conference center hotels.

Gold /Platinum Status Points Earned

A Gold Preferred Guest or Platinum Preferred Guest will earn one bonus Starpoint[®] (in addition to the standard two base Starpoints) for Eligible Charges at SPG[®] Participating Hotels for each US dollar or the currency equivalent that is incurred and paid for by the SPG Member.

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.

Premium on-property Internet Access

For Basic Card Members only on Starpoint[®] Eligible Rate reservations at SPG[®] Participating Hotels. Exclusions of Starpoint Eligible Rate reservations might include rooms booked through a group rate as part of an event and the SPG Member does not directly pay the SPG Participating Hotel for such room; through a tour operator; or through an online travel channel or third party channel (such as expedia.com, hotwire.com, priceline.com, orbitz.com, booking.com, Travelocity.com, ctrip.com, or along.com.) A full description of Starpoint Eligible Rates and SPG Participating Hotels can be found at www.spg.com/terms. The SPG Member account number must be provided at the time of reservation and/or check-in. Premium Internet access is limited to one room per eligible Card Member per Stay regardless of how many rooms have been reserved. No incremental benefit will be provided at SPG Participating Hotels that offer complimentary in-room Internet access to all guests. SPG Participating Hotels that have mandatory resort charges that include Internet access will provide a replacement benefit, to be determined at each SPG Participating Hotel's discretion.

ReceiptMatchSM

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

ReceiptMatchSM Mobile App

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

Return Protection

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

Rewards Disclosure for Employee Cards

Terms, conditions and restrictions vary by individual Card products.

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.

Seller of Travel

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

SPG Gold Status - Upgrades

Change to an enhanced room based upon availability at time of check-in. Enhanced rooms are rooms on higher floors, corner rooms, newly renovated rooms and rooms with preferred views. Enhanced rooms do not include suites. Not offered at Aloft® and ElementSM hotels. Subject to availability for the entire length of the stay, provided the room was booked on Starpoint-eligible rate and was not booked through a prepaid, third-party channel, including priceline.com, expedia.com, booking.com, orbitz.com, and elong.com.

SPG Platinum Status - Upgrades

Subject to availability at check-in for the length of the stay, provided the room was not booked through a pre-paid third-party channel. Specialty Suites such as, but not limited to, premium view, Presidential, Honeymoon, and multiple bedroom suites are excluded. This benefit does not apply to all-suite hotels. Best rooms are identified by each property and may not include upgraded Towers level accommodations unless Towers level accommodations are booked originally. The upgrade benefit is available for one room for the personal use of the Member only, regardless of the number of additional rooms purchased by the Member. This benefit is not offered at Aloft and Element properties.

SPG® Elite Status

Upon opening your Card Account and, by February 15th of each subsequent calendar year it is open, you will receive from Starwood credit for 2 stays and 5 nights towards your Starwood Preferred Guest® Elite Status. To receive this benefit, your Card Account must be linked to an SPG Member account in your name. This benefit is limited to one annual credit per Starwood Preferred Guest® Credit Card Account ("Starwood Consumer Card Account"), and one annual credit per Starwood Preferred Guest® Business Credit Card Account ("Starwood Business Card Account"). You will not receive additional 2 stay or 5 night Elite Status credits if you have multiple Starwood Consumer Card Accounts or additional Cards, and you will not receive additional 2 stay or 5 night Elite Status credits if you have multiple Starwood Business Card Accounts or supplemental Cards. However, if you have both a Starwood Consumer Card Account and a Starwood Business Card Account, you can receive a maximum credit of 4 stays and 10 nights. Credits and status are subject to the Terms and Conditions of the SPG program.

SPG® Airline Transfer Program

Participating airlines and conversion rates are subject to change. See spg.com for full program details.

SPG® Airline Transfer Program

5,000 Starpoints® bonus is awarded only when 20,000 Starpoints are transferred as part of the same transaction. For a list of participating airlines, transfer ratios, and full program details, go to www.spg.com. Participating airlines and transfer ratios are subject to change. Check with your frequent flyer program for details on redemption of airline miles.

Starwood Brand Trademarks

Starpoints, SPG, Preferred Guest, Sheraton®, Westin®, St. Regis®, The Luxury Collection®, W®, Le Méridien®, Design Hotels™, Tribute Portfolio™, ElementSM, Aloft®, Four Points® and their respective logos are trademarks of Marriott International, Inc., or its affiliates.

The Boingo American Express Preferred Plan

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

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

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

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

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

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

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

The OPEN Savings® Benefit

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

opensavings.com. Terms and Conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms for more information.

Up to 5X Starpoints® on Eligible Purchases

Starpoints® are awarded by American Express as part of the Card's reward program and by Starwood through the Starwood Preferred Guest® Program. **Because the program terms differ**, there may be instances where you receive Starpoints under one program but not the other.

Starpoints awarded by American Express. You will receive two Starpoints® from American Express for each US dollar of eligible purchases charged on your Starwood Preferred Guest Credit Card from American Express when charged directly with participating Starwood properties, standalone Starwood retail establishments, and Starwood online stores that, in each case, are wholly owned by Starwood Hotels & Resorts Worldwide, LLC (a subsidiary of Marriott International, Inc.) and its affiliates. You will also receive two Starpoints from American Express for each US dollar of eligible purchases charged on your Starwood Preferred Guest Credit Card from American Express when charged directly with hotels participating in Marriott Rewards®, standalone Marriott branded retail establishments, and Marriott branded online stores (including online purchases of Marriott branded gift cards), that in each case, are owned by Marriott International, Inc. and its affiliates.

Starpoints awarded by Starwood. Independent of using the Card, you will receive two Starpoints (or three Starpoints if you have Starwood Preferred Guest® Elite status) from Starwood for each US dollar of eligible charges under the Starwood Preferred Guest Program for stays at participating Starwood properties, standalone Starwood retail establishments, and Starwood online stores that, in each case, are wholly owned by Starwood Hotels & Resorts Worldwide, LLC (a subsidiary of Marriott International, Inc.) and its affiliates. Starwood associates do not receive any additional Starpoints as a Starwood Preferred Guest member for hotel stays and purchases. For information about receiving Starpoints through the Starwood Preferred Guest Program, please see the SPG Terms and Conditions at spg.com/terms.

Year-End Summary

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

AMEX ASSURANCE COMPANY DISCLOSURES

For important information on policy terms, go to americanexpress.com/benefitsguide

Baggage Insurance Plan

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

Car Rental Loss and Damage Insurance

Car Rental Loss and Damage Insurance is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0925, Policy AX0926, Policy CRLDI-AX0927, or Policy CRLDI-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000101. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. Coverage applies for the first 30 days of a vehicle rental and when rented from a Car Rental Company. Coverage is not available for ride-sharing companies that allow individuals to rent out their personal vehicle. This policy does not cover some vehicles, e.g. full-sized sport utility vehicles, off-road vehicles, cars with an original manufacturer's suggested new retail price of USD \$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. 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.

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/TAIterms.

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

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