

By submitting this application, I certify that I have read, met, and agreed to all of the terms, conditions, and disclosures outlined below/as stated below, which contain fee and other important information. Membership Rewards First® partners will receive certain information about you in order to provide the benefits of your Membership Rewards account.

[Print this page](#)

IMPORTANT INFORMATION REGARDING RATES, FEE, AND OTHER COST INFORMATION

Payment Information

All charges made on this charge card are due and payable when you receive your periodic statement.

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	\$450
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 . However, if your account does not have a Pay Over Time feature or balance and you do not pay for two billing periods in a row, your fee will be \$38 or 2.99% of the past due amount, whichever is greater. 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

If we identify you as currently having an American Express® Card account, you may not be eligible for this welcome bonus offer. This offer is also not available to applicants who have or have had a Platinum Card® account enrolled in the Membership Rewards® program.

40,000 Points

To be eligible to earn the 40,000 Membership Rewards points, you must be enrolled in the Membership Rewards Program at the time of purchase. 40,000 Membership Rewards points will be credited to your account after you charge a total of \$3,000 (the "Threshold Amount") or more of purchases on your Platinum Card® from American Express within the first 3 months of Platinum Card Membership starting from the date your account is approved. In rare instances, your period to spend \$3,000 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). Qualifying purchases can be made by the Basic Card Member and any Additional Card Members on a single Card account. The following charges do NOT count towards the Threshold Amount: fees or interest charges; balance transfers; cash advances; purchases of travelers checks; purchases or reloading of prepaid cards; or purchases of other cash equivalents. Points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your monthly billing statement. If you have any questions regarding this offer, please

call the number on the back of your Card.

Terms and Conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice. American Express reserves the right to modify or revoke offer at any time.

BENEFIT TERMS

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

\$200 Airline Fee Credit

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

Account Manager

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

Airport Club Access Program

The Platinum Member must present his or her valid Card, government-issued I.D., and same-day corresponding airline ticket to club agents. Code-share and affiliated lounge agreements may not apply to provide complimentary club access in all cases. Age requirements and policies for admittance to airport club lounges vary by airline and location. Card Members must adhere to all house rules of participating clubs. Participating airport clubs and locations subject to change without notice. Additional guest access and fees subject to terms and conditions of participating airport clubs. For the most current Delta Sky Club access and pricing policy, please visit Delta.com/skyclub.

Airspace Lounge

This benefit is available to Consumer and Business Platinum Card® and Centurion® Card Members ("Card Member"). Card Member must present his or her valid Card and government-issued I.D. Ticket not required for Airspace Lounges. In some cases, Card Member must be 21

years of age to enter without a parent or guardian. The Card Member's spouse and children under the age of 21 or up to two companions may enter the club as complimentary guests. Card Member must adhere to all house rules of participating lounges. Card Members and his or her guests will receive all of the complimentary benefits and amenities afforded to the Airspace Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Airspace Lounge locations are subject to change.

American Express 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.

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 enter the 10-digit Customer Service phone number located on the back of your Card when placing your order. 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.

Amex Auto Purchase Program

*Between 7/1/13 and 9/30/13, the average estimated savings off MSRP presented by TrueCar Certified Dealers to users of the American Express Auto Purchasing Program, based on users who configured virtual vehicles and subsequently purchased a new vehicle of the same make and model listed on the certificate from Certified Dealers, was \$3,146, including applicable vehicle specific manufacturer incentives. Your actual savings may vary based on multiple factors including the vehicle you select, region, dealer, and applicable vehicle specific manufacturer incentives which are subject to change. The Manufacturer's Suggested Retail Price ("MSRP") is determined by the manufacturer, and may not reflect the price at which vehicles are generally sold in the dealer's trade area as not all vehicles are sold at MSRP.

**Upfront dealer pricing information and 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 Certified Dealer. With Guaranteed Savings, the selected 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 currently available. Guaranteed Savings only applies to new, in-stock vehicles at the selected TrueCar Certified Dealers. Incentives subject to certain terms, conditions and restrictions; see your TrueCar Certified Dealer for details.

Neither TrueCar nor American Express brokers, sells or leases motor vehicles. Each Certified Dealer sets its own pricing, and your actual purchase price is negotiated between you and the

Certified Dealer. The Certified Dealer will confirm actual vehicle availability from in-stock inventory, including options and color choices.

American Express does not make any guarantees with respect to vehicle purchase. Fulfillment of this offer is the sole responsibility of the participating American Express merchant. Applicable for full car purchases, credit limitations apply

By Invitation Only®

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.

Car Rental Privileges

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

Concierge

There is typically no cost to you for most efforts Concierge consultants perform on your behalf, although you are responsible for any purchases and/or shipping charges you authorize. Fees may apply for meetings and event planning. We reserve the right to note profile and preference data for servicing purposes.

Cruise Privileges Program

Valid for new bookings of voyages of at least five nights made through American Express Travel. May not be combined with other offers unless indicated. Blackout dates, category and fare restrictions may apply. Payment must be made with an American Express Card in U.S. Platinum Card Member or Centurion® Member's name. Card Member must travel on itinerary booked. Benefits listed require double occupancy and are non-transferable. If you are a resident of Puerto Rico or U.S. Virgin Islands, Cruise Privileges Program benefits may not be available in your home market. Card Members receive \$100 USD shipboard credit for inside and outside staterooms; \$200 USD shipboard credit for balcony, verandah, and mini-suite staterooms; and \$300 USD shipboard credit for suites on Norwegian Cruise Line, Holland America Line, Princess Cruises, and Royal Caribbean Cruise Line. Card Members receive \$300 USD shipboard credit for all Queen Mary oceanview staterooms category ED or higher, and Queen Victoria/ Queen Elizabeth oceanview staterooms category FA or higher on Cunard Line. Card Members receive \$300 USD shipboard credit for all stateroom categories on Oceania, Paul Gauguin, Regent, Azamara, Seabourn, Crystal, Silversea, Uniworld, and Windstar. Centurion Members receive an additional \$200 (\$500 total) USD shipboard credit on Crystal Cruises, Regent Seven Seas Cruises, Seabourn, and Silversea. Centurion members receive up to \$500 USD shipboard credit and will be credited to the guest stateroom folio upon checkout. Credits cannot be used for casino charges and gratuities. Unused portion of credit is non-refundable and is not redeemable for cash. Other

restrictions may apply, see onboard cashier for details. Additional amenity not available on the Silversea Expedition Fleet: Silver Explorer, Silver Galapagos, and Silver Discoverer. Limit one benefit package per stateroom; three-stateroom limit per Card Member, per sailing. To obtain benefits, travel agents must visit americanexpress.com/asdonline. Participating providers and benefits subject to change.

Earn one (1) extra point on each dollar of eligible purchases with American Express Travel; separate airfare and other charges associated with booking are not eligible. Payment must be made with a Membership Rewards® program-enrolled Consumer or OPEN American Express Card in the U.S. Platinum or U.S. Centurion Card Member's name. The extra points will be credited to Card Member's Membership Rewards account 4-6 weeks after full payment. Bonus ID: 3847

Destination Family

Valid for new bookings made through American Express Travel with participating travel providers: Abercrombie & Kent, American Express Vacations, Royal Caribbean International, Regent Seven Seas Cruises, and Tauck World Discovery. Benefit varies by provider. Payment must be made with an American Express Card. May not be available to residents of Puerto Rico or U.S. Virgin Islands. 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.

Double Membership Rewards® Points

Eligible purchases are travel purchases, excluding car reservations, non-prepaid hotels, and Fine Hotels & Resorts and The Hotel Collection bookings, booked through amextravel.com on your Membership Rewards program-enrolled American Express® Card. To earn 2X points on each dollar of eligible purchases, you must charge air, prepaid hotel, vacation packages (flight + hotel packages), American Express Vacations packages or cruise reservations through amextravel.com to your eligible, Membership Rewards program-enrolled American Express Card. Any portion of a charge that you elect to pay through redemption of Membership Rewards points is not eligible to earn points. **Bonus ID A2EM (Air, Hotel, and vacation packages); Bonus ID 5432 (Cruise); Bonus ID 6955 (American Express Vacations Packages)**. Extra points will be credited to the Membership Rewards account 10-12 weeks after final payment is made. See membershiprewards.com/terms for the Membership Rewards program terms and conditions.

Entertainment Access®

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.

Fee Credit for Global Entry or TSA Pre✓™

The benefit is available to (i) Corporate Gold Card Members, (ii) Consumer Platinum Card® Members, Corporate Platinum Card® Members and Business Platinum Card® Members, and (iii) Centurion® Card Members . The benefit is also available to Additional Card Members on eligible Consumer and Business Card accounts. To receive the statement credit, Additional Card Members must charge the application fee to the eligible Additional Card account. Card Members are eligible to receive one (1) statement credit every five (5) years for the application fee for either Global Entry or TSA Pre✓™ when charged to an eligible Card. Card Members will receive a statement credit for the first program (either Global Entry or TSA Pre✓™) to which they apply and pay for with their eligible Card regardless of whether they are approved for Global Entry or TSA Pre✓™. However, Card Members can receive no more than

one \$85 credit or \$100 credit, depending on which program the Card Member first applies for, every 5 years for an application fee charged to an eligible Card. American Express has no control over the application and/or approval process for Global Entry or TSA Pre✓™, and does not have access to any information provided to the government by the Card Member or by the government to the Card Member. American Express has no liability regarding the Global Entry or TSA Pre✓™ Programs. U.S. Customs and Border Protection (CBP) (for Global Entry) and U.S. Transportation Security Administration (TSA) (for TSA Pre✓™) charge an application fee to process each respective application regardless of whether the Card Member's application is approved. American Express will provide a statement credit for the application fee regardless of the decision made by CBP (for Global Entry) or TSA (for TSA Pre✓™) but will not provide a statement credit for subsequent application fees charged to the same eligible Card within five (5) years, even if the original application is rejected.

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

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

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

Please allow 6-8 weeks after the qualifying Global Entry or TSA Pre✓™ transaction is charged to the eligible Card account for the statement credit to be posted to the Card account. Card Members are responsible for payment of all application charges until the statement credit posts to the Card account. To be eligible for this benefit, Card account(s) must be active and not in default at the time of statement credit fulfillment.

Global Entry Fee Credit Option:

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

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

TSA Pre✓™ Fee Credit Option:

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

passenger travels.

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

Fine Hotels & Resorts

Valid only for new FINE HOTELS & RESORTS bookings made through Platinum Travel Service, Business Platinum Travel Service, Centurion Travel Service, americanexpress.com/fhr, any American Express Travel offices or the Agency Services Desk. Payment must be made in full with an American Express Card in the U.S. Platinum Card Member's or U.S. Centurion® Member's name. Available for U.S. Platinum Charge Card Members and U.S. Centurion® Members only, and excludes Platinum Credit Card Members such as Platinum Delta SkyMiles® Card Members who are not also U.S. Platinum Charge Card Members. Card Member must travel on itinerary booked to be eligible for benefits described. Noon check-in and room upgrade are based on availability and are provided at check-in. Certain room categories are not eligible for room upgrade; call Platinum Travel Service or Centurion Travel Service for details. Breakfast amenity varies by property, but will be, at a minimum, a continental breakfast. Complimentary Wi-Fi is provided in room, with the exception of select properties where In-Room Wi-Fi is included as part of a mandatory daily resort fee or is not available. In these instances complimentary Wi-Fi will be provided in a common space on property. Call Platinum Travel Service for property specific details regarding Wi-Fi or view it within the individual property details on www.americanexpress.com/fhr. Benefit restrictions vary by FINE HOTELS & RESORTS property and cannot be redeemed for cash, and may not be combined with other offers unless indicated. Benefits and additional FINE HOTELS & RESORTS promotions are only applied at checkout and expire at checkout. Limit one benefit package per room, per stay. Three room limit per Card Member, per stay; back-to-back stays within a 24-hour period at the same property considered one stay. Participating FINE HOTELS & RESORTS properties and benefits are subject to change.

Gold Card Destinations

Valid for new bookings of a vacation package of at least \$3,000 made through American Express Travel. Payment must be made with an American Express Card in U.S. Gold Card Member, Platinum Card Member or Centurion member's name. May not be available to residents of Puerto Rico or U.S. Virgin Islands. 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.

InCircle®

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

To be eligible to receive Membership Rewards® points, you must be enrolled in the Membership Rewards® program at the time of purchase and you must charge your purchases to an eligible, enrolled American Express Card. Terms and Conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

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

International Airline Program

The savings applies to the base fare of the ticket for the companion only. Companion ticket

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

Limousine Program

Valid for new bookings made through American Express Platinum or Centurion Travel Service. To get two extra Membership Rewards points on each dollar you spend, you must charge your limousine to your American Express Platinum or Centurion Card enrolled in the Membership Rewards program. Card Member must travel on itinerary booked. Participating providers and benefits subject to change. May not be available to residents of the U.S. Virgin Islands. Points will be credited to Card Member's Membership Rewards account 6-8 weeks after charges appear on billing statement. See membershiprewards.com/terms for Membership Rewards First program terms and conditions. Carey Bonus ID: 7614. Empire Bonus ID: 7914.

Membership Rewards[®] Program

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

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

Membership Rewards[®] Pay With Points

To use Pay with Points, you must charge your eligible purchase through American Express Travel to a Membership Rewards[®] program-enrolled American Express[®] Card. Eligible purchases exclude car reservations, non-prepaid hotels, and Fine Hotels & Resorts and The Hotel Collection bookings. Points will be debited from your Membership Rewards account, and credit for corresponding dollar amount will be issued to the American Express Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on the American Express Card account. Minimum redemption 5,000 points. See membershiprewards.com/terms for 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 - 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 pay this fee.

No Foreign Transaction Fee

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 these 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.

Platinum Destinations® Vacations

Valid only for new bookings of qualifying vacation packages made with a participating vacation supplier through Platinum Travel Service, Centurion Travel Service, any American Express Travel office or the Agency Services Desk. May not be combined with other offers unless indicated. Payment must be made in full with a Membership Rewards® program-enrolled Consumer or OPEN American Express Card in the U.S. Platinum Card Member's or U.S. Centurion® Member's name. Available for U.S. Platinum Charge Card Members and U.S. Centurion® Members only, and excludes Platinum Credit Card Members such as Platinum Delta SkyMiles® Card Members who are not also U.S. Platinum Charge Card Members or U.S. Centurion® Members. Card Member must travel on itinerary booked to receive the extra Membership Rewards points. If booking through a travel agency, travel agent must visit americanexpress.com/asdonline to obtain extra points for the Card Member. Participating vacation suppliers and benefits subject to change. Extra points will be credited to Card Member's Membership Rewards account within 4-6 weeks after full payment by Card Member of the qualifying vacation package. Maximum 25,000 extra points awarded per qualifying vacation package booking, based on total value of vacation package booked with the participating vacation supplier: 5,000 extra points for bookings of vacation packages with total value up to \$2,000; 10,000 extra points for bookings of vacation packages with total value of \$2,001-\$5,000; 25,000 extra points for bookings of vacation packages with total value of more than \$5,000. See membershiprewards.com/terms for Membership Rewards program terms and conditions. Bonus ID: 7628.

Platinum Dining® Program

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

Platinum Villas

Valid for new bookings made through American Express Travel. Payment must be made with an American Express Card in U.S. Platinum Card Member or Centurion Member's name. Card Member must travel on itinerary booked. Limit one benefit package per reservation. May not be combined with other offers unless indicated. Participating providers and benefits subject to change. Prices shown are land-only, subject to availability, may vary by season and number of guests and views, and do not include taxes or gratuities.

Premium Access

Transportation and accommodation costs are additional unless otherwise stated. The price indicated covers event costs only. Tax and gratuity extra. All sales are final and non-refundable, and resale is prohibited. Payment must be made using an eligible American Express® Card. Details and prices are subject to change. Packages are available on a first-come, first-served basis. Availability is limited. Must be 21 years of age or older to consume alcoholic beverages. Please drink responsibly. Participating merchants and available rewards are subject to change.

without notice.

Premium Global Assist[®] Hotline

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

Premium Private Jet Program

Premium Private Jet Program: On-Demand Charters/Membership Program: Valid for new bookings made through American Express Travel. Payment must be made with an American Express Card in U.S. Platinum Card Member or Centurion Member's name. Card Member must travel on itinerary booked. May not be combined with other offers unless indicated. Benefits listed are non-transferable and are not redeemable for cash. Participating providers and benefits subject to change.

Le Bas International: Le Bas acts as broker for Card Members to obtain jet services from airlines and charter operators worldwide. Flights will be operated by a direct air carrier holding an air carrier certificate from the Federal Aviation Administration (FAA) and economic authority from the U.S. Department of Transportation (DOT), or equivalent foreign government authorities. Flights will be conducted under Part 121 or 135 of the Federal Aviation Regulations (FAR) or applicable foreign equivalents, and operational control of your flight shall be vested in the air carrier. Your flights will be arranged by private jet management companies, brokerage companies or directly by private jet operators ("Service Providers") on your behalf. As your arrangements are made on your behalf by these Service Providers, consult with them regarding your rights and obligations. The aircraft utilized for these private jet services are listed on the respective air carrier's operations specifications. Neither American Express Company nor American Express Travel Related Services Company, Inc. (collectively "Amex") are air carriers and neither possess DOT or FAA authority to engage in air transportation. Amex is not responsible for the acts or omissions of its Service Providers, and by participating you waive any implied warranties and disclaim reliance on any representations made by Amex regarding Service Provider's qualifications, certifications, or fitness to conduct flights.

XOJET: Flights will be operated by either XOJET, Inc., an FAA-certificated Part 135 air carrier, or another FAA-certificated Part 135 or Part 121 air carrier, which shall retain operational control over such flights ("Service Providers"). As your arrangements are made on your behalf by these Service Providers, consult with them regarding your rights and obligations. The aircraft utilized for these private jet services are listed on the respective air carrier's operations specifications. Neither American Express nor American Express Travel Related Services Company, Inc. (collectively "Amex") are air carriers and neither possess DOT or FAA authority to engage in air transportation. Amex is not responsible for the acts or omissions of its Service Providers, and by participating you waive any implied warranties and disclaim reliance on any representations made by Amex regarding Service Provider's qualifications, certifications, or fitness to conduct flights.

Special Premium Private Jet Program customer service assurances include the following:

1. In the event that there is a flight interruption within the reasonable control of a Service Provider and/or operator during the course of any flight that departs from the United States, including but not limited to a mechanical issue or pilot delay, Service Provider will provide the Platinum Card or Centurion Member (each, the "Card Member") a replacement aircraft within four hours of the original scheduled flight time. If a replacement aircraft is not provided within four hours, then the Card Member may choose for Service Provider to 1) put all passengers on a commercial flight and pay for the plane tickets and the transportation to the airport (in this instance, Card Member will not be charged for the original private jet flight), or 2) provide a \$400 per passenger hotel and food credit while waiting for the replacement aircraft.

2. In the event that there is a flight interruption within the reasonable control of a Service Provider and/or operator during the course of any flight that departs outside of the United States, including but not limited to a mechanical issue or pilot delay, Service Provider will provide the Card Member a replacement aircraft within six hours of the original scheduled flight time. If a replacement

aircraft is not provided within six hours, then the Card Member may choose for Service Provider to 1) put all passengers on a commercial flight and pay for the plane tickets and the transportation to the airport (in this instance, Card Member will not be charged for the original private jet flight), or 2) provide a \$400 per passenger hotel and food credit while waiting for the replacement aircraft.

Best Price Assurance: Service Providers will provide to Card Members competitive prices that are the same as or lower than prices that would be provided to any other customer under the same conditions for the same flight(s) and on the same day and timeframe. Customers who are subject to pre-existing agreements with Service Providers are excluded.

Limo Transfer Service: Card Members receive limousine services up to \$300 per flight. Limousine services for XOJET will be arranged by XOJET; limousine services for Le Bas International will be arranged by American Express Travel.

Premium Roadside Assistance

Premium Roadside Assistance provides the following services at no additional cost up to 4 times per calendar year when Card Member is present with the eligible vehicle: towing up to 10 miles, winching, jump starts, flat tire change when Card Member has a workable spare, lockout service when key is in vehicle and delivery of up to 2 gallons of fuel. Card Member will be charged for the costs of towing in excess of 10 miles and any other additional services. Coverage is available in the United States, Canada, Puerto Rico and the U.S. Virgin Islands. This product does not cover some vehicles, e.g. rental vehicles, motorcycles, taxicabs, unlicensed vehicles, tractors and trucks over 10,000 lbs gross vehicle weight. Other important exclusions apply. In case of inclement weather, we may be unable to provide you with services. Services may not be available or may be at the cost of the Card Member on roadways which restrict access to certain service providers. Lockout service may be unavailable for vehicles with transponder keys. Subject to additional important terms, conditions and exclusions. For full Terms and Conditions, call 1-800-333-AMEX or see americanexpress.com/RAterms.

Priority Pass Select

These Terms and Conditions govern Platinum Card Members' participation in and use of the Priority PassTM Select program. Priority Pass is an independent airport lounge access program. By enrolling in Priority Pass Select, you agree that **you will be responsible for all accompanying guest visits and will be automatically charged \$27 per guest to your Platinum Card[®] from American Express after you have signed for the visit and it has been reported to Priority Pass by the participating lounge.** Additionally, you acknowledge and agree that American Express will verify your Card account number and provide updated Card account information to Priority Pass from time to time. Priority Pass will use this information to fulfill on the Priority Pass Select program and may use this information for marketing related to the program. Once enrolled, Platinum Card Members in good standing may access participating Priority Pass Select lounges by presenting your Priority Pass Select card and airline boarding pass. In some lounges, Priority Pass Select member must be 21 years of age to enter without a parent or guardian. Priority Pass Select members must adhere to all house rules of participating lounges. Amenities may vary among airport lounge locations. Conference rooms, where available, may be reserved for a nominal fee. Priority Pass Select lounge partners and locations are subject to change. All Priority Pass Select members must adhere to the Priority Pass Conditions of Use, which will be sent to you with your membership package, and can be viewed at www.prioritypass.com. Upon receipt of your enrollment information, Priority Pass will send your Priority Pass Select card and membership package which you should receive within 10-14 business days. If you have not received the Priority Pass card after 14 days, please contact American Express using the number on the back of your American Express[®] Card. Please note, Additional Gold Card Members are not eligible for membership.

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. Shipping and handling costs for the purchase will not be refunded. Items are eligible if they are in "like new" 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 or the U.S. Virgin Islands. You may be required to send the purchased item to us, in which case we will reimburse you for 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.

Seller of Travel

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
California CST#1022318, Washington UBI#600-469-694, Iowa TA#002, Nevada NV#2001-0126.

Shop with Points at Amazon.com

In order to redeem Membership Rewards[®] program points for purchases made on www.Amazon.com you must complete the Shop with Points registration process and agree to the following terms and conditions. Registration is limited to American Express[®] Card accounts ("Card") enrolled in the Membership Rewards program ("Program"), that are active and in good standing. Your Membership Rewards program account("Account") will be linked to your Amazon.com account using the Card you selected. American Express Travel Related Services Company, Inc. and its affiliates("American Express") may provide Amazon Services LLC and/or its affiliates("Amazon") with information about your Account. Additional Membership Rewards program terms and conditions apply and are available at membershipewards.com/terms. American Express will debit the number of points that you elected to redeem for your purchase from your Account. Your Account points balance may not reflect redemptions for pending purchase transactions until the purchase has been shipped. Amazon.com's terms and conditions apply.

ShopRunner

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 completing the sign up for a ShopRunner membership account ("ShopRunner account").

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.shopperunner.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 in to 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 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.

Starwood Preferred Guest Gold

Enrollment in the Starwood Preferred Guest program is required. Benefits are subject to change and are based upon space availability. Program amenities may not be combined with the FINE HOTELS & RESORTS program. The complete program terms and conditions of the Starwood Preferred Guest program apply. Gold Preferred Guest status is valid as long as you are a Platinum Card Member in good standing. Upgrades are based upon availability and will vary by property. ¹Subject to availability at check-in for the length of the stay, provided the room was not booked through a pre-paid third-party channel. Preferred Rooms do not include suites. This benefit is not offered at Aloft and Element properties ² Subject to availability at resort and conference center hotels.

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 CenturionSM Lounge

The Platinum Card[®] Member must present his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and a government-issued I.D. A Card Member must be at least 18 years of age to enter without a parent or guardian. For lounges with a self-service bar, the Card Member must be 21 years of age to enter a lounge without a parent or legal guardian. Must be at least 21 years of age to consume alcoholic beverages. Please drink responsibly. Access is subject to space availability. Locations and hours are subject to change. Use of The Centurion Lounge is subject to all rules and conditions set by American Express. American Express reserves the right to revise the rules at any time without notice.

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, amexhotelcollection.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.

Ticketmaster[®] Tickets

A minimum of 2000 Membership Rewards[®] points is required to redeem at Ticketmaster.com. Point values and redemption levels vary by event and venue. Ticket limits may apply. Subject to availability.

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.

Year-End Summary

The Online Year-End Summary, available each January 1st, 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. Car Rental Loss and Damage Insurance is an excess insurance plan and will reimburse the Card Member only for losses/expenses not covered by other plans and when the Card Member uses their Card to reserve and pay for the entire vehicle rental. 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 product provides collision damage to the rented vehicle but does not cover such things as damages to other vehicles or property, or injury to other persons. This policy does not cover some vehicles, e.g. full-sized sport utility vehicles, off-road vehicles, cars with an original manufacturer's suggested new retail price of USD \$75,000 or more, and exotic cars, as described in the Terms and Conditions. Not all vehicle types or rentals are covered. Coverage not available for vehicles rented in Australia, Ireland, Israel, Italy, Jamaica and New Zealand; additional U.S. economic or trade sanction restrictions may apply. 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/CRLDItems.

Extended Warranty

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