

IMPORTANT INFORMATION REGARDING RATES, FEES, AND OTHER COST INFORMATION

Interest Rates on Pay Over Time Balance	
Annual Percentage Rate (APR) for Pay Over Time Feature	16.49% (Prime +10.99%) to 24.49% (Prime + 18.99%) based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	<p>29.99% (Prime Rate + 25.99%) This APR will vary with the market based on the Prime Rate. This APR will apply to your account if:</p> <ol style="list-style-type: none"> 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 and you still do not pay it by the Closing Date of the next billing period; or 3) You make a payment that is returned. <p>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.</p>
Paying Interest	Your due date is at least 25 days after the close of each billing period. We will not charge you interest if you pay your entire balance by the due date each month.
Fees	
Annual Membership Fee	\$695
Transaction Fees	None
<ul style="list-style-type: none"> • Foreign Transaction 	
Penalty Fees	<ul style="list-style-type: none"> • \$41 or 2.99% of any past due Pay in Full amount, whichever is greater.

<ul style="list-style-type: none"> • Late Payment • Returned Payment 	<ul style="list-style-type: none"> • \$41
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How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

The variable penalty APR will not exceed 29.99%.

Variable APRs for each billing period are based on the Prime Rate published in *The Wall Street Journal* on 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 07/27/2022.

Loss of Introductory APR: if a penalty APR applies to your account for any reason we will end any introductory APRs and a penalty APR will apply to your Account.

BENEFIT TERMS

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

\$200 Airline Fee Credit

Benefit is available to Business Platinum Card® Members only. To receive statement credits of up to \$200 per calendar year toward incidental air travel fees, Card Member must select one qualifying airline at www.americanexpress.com/airlinechoice. Only the Basic Card Member or Authorized Account Manager(s) on the Card Account can select the qualifying airline. Card Members who have not chosen a qualifying airline will be able to do so at any time. Card Members who have already selected a qualifying airline will be able to change their choice one time each year in January at www.americanexpress.com/airlinechoice or by calling the number on the back of the Card. Card Members who do not change

their airline selection will remain with their current airline. The qualifying airline Business Platinum Card Members select for this \$200 benefit and the 35% Airline Bonus must be the same. Statement Credits: Incidental air travel fees must be charged to the Card Member on the eligible Card Account for the benefit to apply. Incidental air travel fees charged 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 not canceled and not past due at the time of statement credit fulfillment. If a charge for any incidental air travel fee is included in a Pay Over Time feature balance on your Card Account (for example, Sign & Travel), the statement credit associated with that charge may not be applied to that Pay Over Time feature balance. Instead, the statement credit may be applied to your Pay In Full balance. For additional information about this benefit, call the number on the back of your Card.

\$189 CLEAR Credit

You can earn up to \$189 in statement credits per calendar year when you use your Business Platinum Card to pay for your annual CLEAR membership. Enrollment in CLEAR is required. CLEAR memberships automatically renew each year unless canceled and CLEAR will charge the applicable membership fee to the Card CLEAR has on file. American Express has no control over the application and/or approval process for CLEAR, and does not have access to any information provided to CLEAR by the Card Member or by CLEAR to the Card Member. American Express has no liability regarding the CLEAR program. If a Card Member's application is not approved by CLEAR, CLEAR will refund the charges. If the statement credit benefit has been applied before CLEAR refunds the charges, that statement credit will be reversed. Purchases by both the Basic Card Member and any Additional Card Members on the Card Account are eligible for statement credits. However, the total amount of statement credits for eligible purchases will not exceed \$179 on the Card Account per calendar year. For additional information on the CLEAR program, including information regarding membership, eligibility, and for a list of participating locations, as well as the full terms and conditions of the program, please go to www.clearme.com. The CLEAR program is subject to change, and American Express has no control over those changes. Please allow up to 2-4 weeks after a qualifying CLEAR transaction is charged to your Card Account for the statement credit to be posted to the Account. American Express relies on accurate transaction data to identify eligible CLEAR purchases. If you do not see a credit for a qualifying purchase on your eligible Card after 4 weeks, please call the number on the back of your Card. Card Members remain responsible for timely

payment of all CLEAR charges. To be eligible for this benefit, your Card account must not be cancelled or past due at the time of statement credit fulfillment. If a charge for an eligible purchase is included in a Pay Over Time feature balance on your Card Account, the statement credit associated with that charge may not be applied to that Pay Over Time feature balance. Instead, the statement credit may be applied to your Pay In Full balance. For additional information, call the number on the back of your Card.

35% Airline Bonus Disclosure

To use Pay with Points, you must charge your eligible airfare purchase through American Express Travel to a Membership Rewards® program-enrolled American Express® Card. Points will be debited from your Membership Rewards account, and credit for corresponding dollar amount will be issued to the American Express Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on the American Express Card account. Points must be used at the time of booking. Pay with Points requires a minimum redemption of 5,000 points.

Business Platinum Card Members will receive 3.5 extra points for every 10 points they redeem for either a First or Business class flight on any airline, or for flights with their selected qualifying airline using Membership Rewards Pay with Points through American Express Travel (35% Airline Bonus), up to 500,000 bonus points per calendar year, per each Membership Rewards account. For First or Business class flights on a Card Member's selected qualifying airline, the Card Member will still receive only 3.5 extra points for every 10 points redeemed. Card Member must select a qualifying airline at <https://global.americanexpress.com/card-benefits/enroll/airline-bonus/business-platinum>. Only the Basic Card Member or Authorized Account Manager(s) on the Card Account can select the qualifying airline. The airline you select for the 35% Airline Bonus and the \$200 Airline Fee Credit must be the same. Card Members who have not chosen a qualifying airline will be able to do so at any time. Card Members who have already selected a qualifying airline will be able to change their choice one time each year in January at <https://global.americanexpress.com/card-benefits/enroll/airline-fee-credit/business-platinum> or by calling the number on the back of your Card. Card Members who do not change their airline selection will remain with their current airline.

If you select Spirit Airlines, Southwest Airlines, or Frontier Airlines to receive your 35% Airline Bonus you must call Business Platinum Travel Service at 1-800-553-9497. A flight booked as part of a travel package or booked with the American Express U.S. Representative Travel Network is not eligible for the 35% Airline Bonus. In addition, to be eligible to receive extra points, Card account(s) must not be cancelled or past due at the time of extra points fulfillment. If booking is canceled, the extra points will be deducted from your Membership Rewards account. Extra points will be credited to your Membership Rewards account approximately 6-10 weeks after eligible airfare purchases appear on your billing statement. See membershiprewards.com/terms for Membership Rewards program terms and conditions. This 35% Airline Bonus is the maximum Membership Rewards points you can get back for Pay with Points on flights booked through American Express Travel. Bonus ID: A6ZB.

5X Membership Rewards Points on flights and prepaid hotels booked at [AmexTravel.com](https://www.amextravel.com)

You will get one point for each dollar charged for an eligible purchase on your Business Platinum Card® from American Express. You will get 4 additional points (for a total of 5 points) for each dollar spent on eligible travel purchases. Eligible travel purchases include scheduled flights and prepaid flight+hotel packages made online at [AmexTravel.com](https://www.amextravel.com), minus returns and other credits. Additionally, eligible travel purchases include prepaid hotel purchases made with American Express Travel, over the phone with our travel consultants or made online at [AmexTravel.com](https://www.amextravel.com), minus returns and other credits. Eligible travel purchases do NOT include non-prepaid hotel bookings, scheduled flights and prepaid flight+hotel packages over the phone, vacation packages, car rentals, cruise, hotel group reservations or events, ticketing service, cancellation or other fees, interest charges, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. To be eligible for the 5x Membership Rewards® points, you must both reserve and charge the travel purchase with the same eligible Business Platinum Card®. To modify a reservation you must cancel and rebook your reservation. You can cancel and rebook your reservation on [AmexTravel.com](https://www.amextravel.com) or by calling a representative of [AmexTravel.com](https://www.amextravel.com) at 1-800-297-2977. Cancellations are subject to hotel cancellation penalty policies. If hotel reservations are made or modified directly with the hotel provider, the reservation will not be eligible for this 5X Membership Rewards® point benefit. Extra points for air, prepaid hotel, and travel packages will be credited to the Membership Rewards account 10-12 weeks after final payment is made. Bonuses you may receive with your Card on other purchase categories or in connection with promotions or offers from American Express may not be combined with this benefit. The benefits associated with the Additional Card(s) you choose may be different than the benefits associated with your basic Card. To learn about the benefits associated with Additional Card(s) you choose, please call the number on the back of your Card.

Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional points. A purchase with a merchant will not earn additional points if the merchant's code is not included in an additional points category. You may not receive additional points if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for an additional points category. For example, you may not receive additional points when: a merchant uses a third-party to sell their products or services; or a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet.

Please visit americanexpress.com/rewards-info for more information about rewards.

Account Manager

Account Managers must be at least 18 years old and have a U.S. Mailing Address and Social Security Number.

Additional Global Lounge Collection Partner Lounges

American Express offers access to additional lounges in the Global Lounge Collection where Business Platinum Card Members have unlimited complimentary access to participating locations. Card Members must present their valid Platinum Card, a government-issued I.D., and a

boarding pass showing a confirmed reservation for same-day travel on any carrier. Guest access and associated fees are subject to the terms and conditions of the participating lounge provider. Participation, locations, rates, and policies of lounges are subject to change without notice, and Card Members and their guests will not be compensated for such changes. Access is subject to space availability, including capacity restrictions and limited hours that may be placed on the participating lounge. Amenities, services, and hours may vary by participating lounge and are subject to change without notice. American Express will not be liable for any articles lost or stolen, or damages suffered by the Card Member or guests inside the participating lounge. For participating lounges with a self-service bar, the Card Member may be required to be of legal drinking age in the participating lounge jurisdiction to enter without a parent or legal guardian. All Card Members and their guests must be of legal drinking age to consume alcoholic beverages. Please drink responsibly. Each participating lounge may have their own policy allowing for children under a certain age to enter for free with the Card Member who is a parent or legal guardian. Card Member must adhere to all house rules of participating lounges. Participating lounges reserve the right to remove any person from the premises for inappropriate behavior or failure to adhere to rules, including, but not limited to, conduct that is disruptive, abusive, or violent. If American Express, in our sole discretion, determines that the Card Member or their guests have engaged in abuse, misuse, or gaming in connection with access to participating lounges in any way, or that the Card Member or their guests intend to do so, we may remove access to the Additional Lounges from the Account. American Express and the participating lounge reserve the right to revise the rules at any time without notice. For the most current list of participating lounges and access requirements, please use the Lounge Finder feature in the American Express App or visit www.americanexpress.com/findalounge.

Airspace Lounge

This benefit is available to Business Platinum Card. Additional Gold Cards and Additional Green Cards on your Business Platinum Card account are not eligible for complimentary access. Card Member must present his or her valid Card, government-issued I.D. and confirmed boarding pass for same-day travel. In some cases, Card Member must be 21 years of age to enter without a parent or guardian. The Card Member may bring up to two companions into the club as complimentary guests per visit. 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 Business App

The American Express® Business App is available with American Express Business and Corporate Cards. Functionality may differ based on Card product or program. American Express is not responsible for the completeness or accuracy of receipts displayed. Receipts will be stored until the earliest of the following: (1) seven years from the end of the calendar year that the receipt was uploaded or (2) the date that your online account is closed. American Express reserves the right to delete or purge receipts for any reason in its sole discretion, with or without notice. The

Amex® Business App is available on the App Store® and Google Play™. Apple, the Apple logo and iPhone 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.

American Express Business App and Connect to QuickBooks

The American Express® Business App and Connect to QuickBooks® are two separate business tools available with Business Cards from American Express that were created to work together. American Express is not responsible for the completeness or accuracy of receipts displayed in your QuickBooks. QuickBooks account is required. You must enroll in Connect to QuickBooks from your QuickBooks account. Connect to QuickBooks works with QuickBooks Online. For details about the Amex Business® App go to www.americanexpress.com/businessapp. 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.

American Express Experiences

Offer valid in select cities. During the specified sales period, tickets are available exclusively to all American Express® Card Members. Tickets must be purchased with an American Express Card. 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. For more information, please visit americanexpress.com/entertainment.

American Express Preferred Seating

The American Express Preferred Seating program is exclusively available to eligible* Card Members.

Enter the 10-digit Customer Service phone number on the back of your eligible Card when prompted to purchase tickets online, on a mobile device, or over the phone.

*Preferred Seating is available to our U.S. Card Members with the following cards:

Platinum Card® or Centurion® Card from American Express, Business Platinum Card®, Business Centurion® Card from American Express, Corporate Platinum Card® or Corporate Centurion® Card from American Express, Delta SkyMiles® Platinum American Express Card, Delta SkyMiles® Platinum Business American Express Card, Delta SkyMiles® Reserve American Express Card, Delta SkyMiles® Reserve Business American Express Card, American Express® Gold Card, Classic Business Gold Card, Business Gold Card, Business Gold Rewards Card, American Express® Corporate Gold Card, the Executive Business Card, Hilton Honors American Express Surpass® Card, Hilton Honors Aspire Card, Marriott Bonvoy Brilliant™ American Express Card, or the Marriott Bonvoy™ American Express Card.

Tickets are subject to the rules, terms and conditions and fees set by the official ticket seller, event promoter and/or the venue, as applicable. Offer is fulfilled by official ticket seller, subject to availability and may be changed or revoked at any time. Not all seats available and blackout dates may apply. All sales final. No refunds. No exchanges. For more information, please visit americanexpress.com/entertainment.

American Express Presale(s)

American Express® Card Members have exclusive access to tickets before the general public for the specified sales window. Simply pay with your American Express® Card. Tickets are subject to the rules, terms & conditions, and fees set by the ticket seller, promoter and/or the venue, as applicable. Offer is fulfilled by ticket seller, subject to availability and may be changed or revoked at any time. Not all seats available and blackout dates may apply. All sales final. No refunds. No exchanges. For more information, please visit americanexpress.com/entertainment.

American Express Seating

The American Express Seating program is available to all Card Members. Simply pay with your American Express® Card. Tickets are subject to the rules, terms & conditions, and fees set by the ticket seller, event promoter and/or the venue, as applicable. Offer is fulfilled by ticket seller, subject to availability and may be changed or revoked at any time. Not all seats available and blackout dates may apply. All sales final. No refunds. No exchanges. For more information, please visit americanexpress.com/entertainment.

American Express® App

iOS and Android only. See app store listings for operating system info

American Express® App

The American Express® App and app features are available only for eligible Card accounts in the United States. American Express® prepaid Cards and Cards issued by non-American Express issuers are not eligible.

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

Amex Offers

Eligible Card Members can redeem an Amex Offer by first enrolling in the offer in their online account or in the American Express® App and then using their enrolled Card to pay. Only U.S.-issued American Express Consumer and Business Cards and registered American Express Serve® and Bluebird cards may be eligible. We may consider the number of American Express Cards you have opened and closed as well as other factors in

making a decision on your eligibility to access Amex Offers. You may not be eligible to access Amex Offers if we, in our sole discretion, determine that you have previously engaged in abuse, misuse or gaming of the Amex Offers program, or any other Amex program. Available offers may vary for each eligible Card Member. Please review the terms of each offer for details on how to redeem. For full Program Terms, visit <https://www.amexoffers.com/partnerterms>

By Invitation Only®

Transportation and accommodation costs are additional unless otherwise stated. The price indicated covers event costs only. 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. For more information, please visit americanexpress.com/entertainment.

Business Platinum Adobe Benefit

Only the Basic Card Member or Authorized Account Manager(s) on a Business Platinum Card® Account can enroll the Card Account in the benefit. Eligible purchases must be charged to the enrolled Card Account for the benefit to apply. Purchases by both the enrolled Basic Card Member and Employee Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is only eligible for up to \$150 per calendar year in statement credit. Valid only on purchases of annual prepaid subscriptions for Creative Cloud All Apps or Single Apps for Teams or Acrobat Pro DC with E-Sign or advanced E-Sign for Teams. Adobe Creative Cloud InCopy App is not eligible. Annual prepaid plans automatically renew each year on your annual subscription date until cancelled. Purchases must be made directly with Adobe where Adobe is the merchant of record for the purchase. Please allow 2-4 weeks after an eligible purchase is charged to your Card Account for statement credit(s) to be posted to the Account. Please call the number on the back of the Card if statement credits have not posted after 4 weeks from the date of purchase. Note that American Express may not receive information about your eligible purchase from merchant until all items from your eligible purchase have been provided/shipped by merchant. Statement credit may be reversed if the eligible purchase is returned/cancelled. If American Express does not receive information that identifies your transaction as eligible for the benefit, you will not receive the statement credit. For example, your transaction will not be eligible if it is not made directly with the merchant. In addition, in most cases, you may not receive the statement credit if your transaction is made with an electronic wallet or through a third party or if the merchant uses a mobile or wireless card reader to process it. To be eligible for this benefit, Card Account(s) must be not canceled and not past due at the time of statement credits fulfillment. For additional information, call the number on the back of your Card.

Business Platinum Dell Technologies Benefit

Only the Basic Card Member or Authorized Account Manager(s) on a Business Platinum Card® Account can enroll the Card Account in the benefit. Eligible purchases must be charged to the enrolled Card Account for the benefit to apply. Purchases by both the enrolled Basic Card

Member and Employee Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is only eligible for up to \$200 in statement credits between January and June and up to \$200 in statement credits between July and December for a total of \$400 per calendar year in statement credits across all Cards on the enrolled Card Account. Valid only on purchases made directly with Dell Technologies or at dell.com in the US and US territories where Dell Technologies is the merchant of record for the purchase. Not valid on online purchases shipped outside of the US and purchases from unauthorized resellers or online auctioneers. Please allow 2-4 weeks after an eligible purchase is charged to your Card Account for statement credit(s) to be posted to the Account. Purchases may fall outside of the 6-month benefit period in which the purchase was made in some cases due to a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction (for example, the purchase date for online orders may be the shipping date). In this case your purchase would apply toward the statement credit available in the next 6-month benefit period. Statement credit may be reversed if the eligible purchase is returned/cancelled. If American Express does not receive information that identifies your transaction as eligible for the benefit, you will not receive the statement credit. Please call the number on the back of the Card if statement credits have not posted after 4 weeks from the date of purchase. Note that American Express may not receive information about your eligible purchase from merchant until all items from your eligible purchase have been provided/shipped by merchant. Statement credit may be reversed if the eligible purchase is returned/cancelled. If American Express does not receive information that identifies your transaction as eligible for the benefit, you will not receive the statement credit. For example, your transaction will not be eligible if it is not made directly with the merchant. In addition, in most cases, you may not receive the statement credit if your transaction is made with an electronic wallet or through a third party or if the merchant uses a mobile or wireless card reader to process it. To be eligible for this benefit, Card Account(s) must not be canceled and not past due at the time of statement credits fulfillment. For additional information, call the number on the back of your Card.

Business Platinum Indeed Benefit

Only the Basic Card Member or Authorized Account Manager(s) on a Business Platinum Card® Account can enroll the Card Account in the benefit. Eligible purchases must be charged to the enrolled Card Account for the benefit to apply. Purchases by both the enrolled Basic Card Member and Employee Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is only eligible for up to \$90 USD in statement credits per quarter for a total of \$360 USD per calendar year in statement credits across all Cards on the enrolled Card Account. Each quarterly eligibility period is defined as January to March, April to June, July to September, October to December. Valid only on purchases made directly with [Indeed.com](http://indeed.com) where Indeed is the merchant of record for the purchase. Please allow 2-4 weeks after an eligible purchase is charged to your Card Account for statement credit(s) to be posted to the Account. Please call the number on the back of the Card if statement credits have not posted after 4 weeks from the date of purchase. Statement credit may be reversed if the eligible purchase is returned/cancelled. If American Express does not receive information that identifies your transaction as eligible for the benefit, you will not receive the statement credit. For example, your transaction will not be eligible if it is not made directly with the merchant. In addition, in most cases, you may not receive the statement credit if your transaction is made with an electronic wallet or through a third party or if the merchant

uses a mobile or wireless card reader to process it. To be eligible for this benefit, Card Account(s) must be not canceled and not past due at the time of statement credits fulfillment. For additional information, call the number on the back of your Card. Any and all of merchant's online and/or mobile services and websites, and software provided by or on behalf of merchant on or in connection with such services or websites shall be governed and subject to the terms, rules, policies, guidelines, standard and requirements, including, but not limited to, the Privacy Policy and Terms of Service, that may be posted on the merchant site, available at www.Indeed.com/legal.

Car Rental Privileges: Avis, Hertz, National

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.

Car Rental Privileges: National Emerald Club

The Emerald Club and its services require a signed Master Rental Agreement on file. Emerald Aisle®, Executive Selection™, Emerald Reserve Service® and Emerald Club Counter Service™ are available at select locations only. Expedited counter service available at all other locations. National, National Car Rental, the "flag" and Emerald Club are trademarks of Vanguard Car Rental USA LLC. All other trademarks are the property of their respective owners ©2021 National Car Rental.

Cell Phone Protection

Effective April 1, 2021. Coverage is provided by New Hampshire Insurance Company, an AIG Company, at no-additional-cost to Card Membership. Coverage is subject to certain terms, conditions, and limitations, including limitations on the amount of coverage. Coverage is

excess of those amounts not covered by any other insurance or indemnity. For more information about the coverage, please see the Guide to Benefits at americanexpress.com/CPPTerms.

Concierge

American Express Concierge may perform select services at your request and on your behalf that are limited to: (i) purchasing of available event tickets, (ii) making of available dining or other reservations (which may include, for example, spa or golf), (iii) general travel-related inquiries, and (iv) shopping requests (which may include, for example, sending of flowers or gifts); in each case, as deemed reasonable by American Express. You are responsible for all purchases and associated taxes and fees (including, without limitation, shipping fees) that Concierge makes at your request and on your behalf. You acknowledge that if you make a request through Concierge: (i) American Express is placing that request on your behalf, and (ii) the goods and/or services you requested will be provided by third parties and American Express is not liable for any injury to person or property caused by such third parties or the goods and/or services requested. American Express reserves the right to note your preferences (which may include, for example, flower preferences or tee times) for servicing and marketing purposes, but is not responsible for notifying a restaurant of any food allergies or any other dietary restrictions or preferences when making dining reservations.

Connect to QuickBooks

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

Cruise Privileges Program

Cruise Privileges Program ("CPP") benefits are valid only for new CPP bookings made with participating cruise lines through American Express Travel. CPP benefits are valid only for eligible U.S. Consumer and Business Platinum and Centurion® Card Members (Delta SkyMiles® Platinum Card Members are not eligible). CPP bookings must be made using the eligible Card. CPP benefits are non-transferable. Participating cruise lines and program benefits are subject to change. The benefits of an onboard credit and amenity are valid for new CPP bookings of at least five nights and require double occupancy; the eligible Card Member must be traveling on the itinerary booked; the total cost of the CPP booking must be paid using an American Express® Card in the eligible Card Member's name. Onboard credits and amenities cannot be combined with other offers unless indicated; blackout dates, category and fare restrictions may apply. Onboard credits and amenities may not be available to residents outside of the 50 United States. Onboard credits and amenities apply per stateroom, with a three-stateroom limit per eligible Card Member, per cruise. For new CPP bookings with Celebrity Cruises, Norwegian Cruise Line, Holland America Line, Princess Cruises, and Royal Caribbean International, eligible Card Members receive an onboard credit (in USD) of: \$100 for inside and outside staterooms, \$200 for balcony, verandah, and mini-suite staterooms, and/or \$300 for suites. For new CPP bookings with Cunard, eligible Card Members receive an onboard credit (in USD) of: \$300 for all Queen Mary ocean-view staterooms category EF or higher, and/or Queen Victoria or Queen Elizabeth ocean-view staterooms

category FA or higher. For new CPP bookings with Ama Waterways, Oceania, Regent, Azamara, Seabourn, Crystal, Silversea, Uniworld, and Windstar, eligible Card Members receive an onboard credit of US\$300 for all stateroom categories. For new CPP bookings, Centurion Members receive an additional US\$200 onboard credit on Crystal Cruises, Regent Seven Seas Cruises, Seabourn, and Silversea. Onboard credits will be applied at checkout upon completion of the cruise; credit amounts in local currency may vary due to foreign exchange rates; credits are subject to cruise line terms and policies; credits cannot be used for casino charges, gratuities or other similar charges. Any unused portion of a credit is non-refundable and is not redeemable for cash. Other restrictions may apply. Onboard amenities vary by participating cruise line and are not available on Silver Explorer, Silver Galapagos and Silver Discoverer. Onboard credits and amenities are not available on Celebrity Cruises Galapagos sailings.

2X Membership Rewards® points: CPP-eligible Card Members that are Membership Rewards program-enrolled will receive one (1) extra Membership Reward® point per eligible dollar spent on new CPP bookings made with participating cruise lines through American Express Travel; separate airfare and other charges associated with such bookings are not eligible. CPP bookings must be made using the eligible Card (described above). The extra points will be credited to the Card Member's Membership Rewards account 8-12 weeks after completion of the CPP cruise. For more information visit membershprewards.com/terms.

Delta Sky Club

Effective June 1, 2022:

The Business Platinum Card Member must present their valid American Express Card, government-issued I.D., and boarding pass to the Delta Sky Club ambassador. Boarding pass must show a reservation for a same-day Delta-marketed or Delta-operated flight departing from or arriving at the airport in which the Delta Sky Club is located. Name on boarding pass must match name on the Card. Eligible Card Members on departing flights can only access the Delta Sky Club within 3 hours of their flight's scheduled departure time. During a layover between Delta-marketed or Delta-operated flights on the same ticket, you may use the Delta Sky Club in your connecting airport at any time during the layover. Delta reserves the right to limit access for non-revenue standby fliers at any Delta Sky Club. Additional Gold Cards and Additional Green Cards on Business Platinum accounts, and Additional Gold Cards on Consumer Platinum accounts, are not eligible for complimentary access through The Global Lounge Collection benefit. Access to Delta Sky Club partner lounges is not permitted. Individuals must be at least 18 years of age to access Delta Sky Club, and 21 years of age to access locations with a self-service bar, unless accompanied by a responsible, supervising adult who has access to the lounge. Card Members must adhere to all House Rules of participating clubs. Participating airport clubs and locations subject to change without notice. Additional guest access and fees subject to terms and conditions of participating airport clubs.

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

Dispute Resolution

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

Employee Card - Category Alerts

Merchants are categorized based on what they primarily sell. You will not receive an alert if an Employee makes a purchase at a merchant from an approved category, whether or not you consider that purchase to be a part of a particular category.

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.

Escape Lounges - The Centurion® Studio Partner

This benefit is available to Business Platinum Card. Additional Gold Cards and Additional Green Cards on your Business Platinum Card account are not eligible for complimentary access. Card Members receive complimentary access to any US location of the Escape Lounges. Card Member must present his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and government-issued I.D. In some cases, Card Member must be 21 years of age to enter without a parent or guardian. Card Members may bring either (i) up to two guests or (ii) immediate family members, which are spouse or domestic partner and all children under the age of 18, as complimentary guests. Delta SkyMiles® Reserve and Delta SkyMiles® Reserve Business Basic and Additional Card Members receive complimentary access to all Escape Lounge locations when flying on a same-day Delta-marketed or Delta-operated flight. The eligible flight must be booked on a U.S. issued American Express credit card and Card Members may bring up to two guests at a per-visit rate equal to the guest fee of the respective Escape Lounge location. 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 Escape Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Escape Lounge locations are subject to change.

Extra Membership Rewards® points at amextravel.com

2x Points

Membership Rewards-enrolled Card Members get at least 1 Membership Rewards® point for every eligible dollar spent on their Membership Rewards program-enrolled American Express® Card. Those same Card Members will also get at least 1 additional point for each dollar of eligible travel purchases made on amextravel.com on their Membership Rewards program-enrolled American Express Card. Corporate Card Members are not eligible for the additional point. Eligible travel purchases include all travel purchases made with your Membership Rewards program-

enrolled American Express® Card on [amextravel.com](https://www.amextravel.com), including air, prepaid hotels, prepaid car rentals, vacation packages (flight + hotel packages) or cruise reservations, minus returns and other credits. Platinum and Business Platinum Card Members are only eligible for 1 additional point on cruise reservations. Eligible travel purchases do NOT include non-prepaid car rentals, non-prepaid hotels, ticketing service or other fees, or interest charges. Bonuses you may receive with your Card on other purchase categories or in connection with promotions or offers from American Express may not be combined with this offer, such as 5X bonuses for Platinum and Business Platinum Card Members. Any portion of a charge that you elect to cover through redemption of Membership Rewards points is not eligible to receive points. If you have an Amex EveryDay Card product, additional points awarded under this offer will not be included in the extra points benefit. Additional points will be credited to the Membership Rewards account 10-12 weeks after final payment is made.

Fee Credit for Global Entry or TSA Pre✓®

The benefit is available to (i) Corporate Gold Card Members, (ii) Consumer Platinum Card® Members, Corporate Platinum Card® Members and Business Platinum Card® Members, and (iii) Centurion® Card Members. The benefit is also available to Additional Card Members on eligible Consumer and Business Platinum and Centurion Card accounts. To receive the statement credit, Additional Card Members must charge the application fee to the eligible Additional Card account. Card Members and Additional Card Members on eligible accounts will receive the statement credit for a 5-year program option, all other term options are not eligible to receive the statement credit. Card Members are eligible to receive a statement credit every 4.5 years for the application fee for TSA Pre✓® and every 4 years for Global Entry 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 credit for up to \$85 for TSA Pre✓® or \$100 credit for Global Entry (but not both programs), depending upon the program the Card Member first applies for, 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. The Department of Homeland Security may suspend acceptance of applications on any basis at its discretion. American Express will provide a statement credit for the application fee regardless of the decision made by CBP (for Global Entry) or TSA (for TSA Pre✓®) but will not provide a statement credit for subsequent application fees charged to the same eligible Card within 4 years (for Global Entry) or 4.5 years (for TSA Pre✓®), 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.cbp.gov/travel/trusted-traveler-programs/global-entry 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 up to 8 weeks after the qualifying Global Entry or TSA Pre✓® transaction is charged to the eligible Card account for the statement credit to be posted to the Card account. American Express relies on accurate transaction data to identify eligible Global Entry and TSA Pre✓® purchases. If you do not see a credit for a qualifying purchase on your eligible Card after 8 weeks, simply call the number on the back of your Card. Card Members are responsible for payment of all application charges until the statement credit posts to the Card account. To be eligible for this benefit, Card account(s) must be active through 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. You must re-apply for the Global Entry program every five years for continuous benefits.

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 TSA Pre✓® statement credit of up to \$85, a Card Member must pay for the TSA Pre✓® application fee through any Authorized Enrollment Provider with their eligible Card. Additional Cards on eligible Consumer and Business Card accounts are also eligible for the statement credit of up to \$85. 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 the duration of the plan that the Card Member selected and subject to the program's terms and conditions. Card Members will not receive a statement credit for a plan duration that is less than five years.

Fine Hotels + Resorts Program

Fine Hotels + Resorts® program benefits are available for new bookings made through American Express Travel with participating properties and are valid only for eligible U.S. Consumer, Business, and Corporate Platinum Card® Members and Centurion® Members (Delta SkyMiles® Platinum Card Members are not eligible). Bookings must be made using an eligible Card and must be paid using that Card, or another American Express® Card, in the eligible Card Member's name, and that Card Member must be traveling on the itinerary booked. The average total value of the program benefits is based on prior-year bookings for stays of two nights; the actual value varies. Noon check-in and room upgrade are subject to availability and are provided at check-in; certain room categories are not eligible for upgrade. The type of experience credit and daily breakfast (for two) varies by property; the experience credit will be applied to eligible charges up to the amount of the experience credit. Advance reservations are recommended for certain experience credits. If the cost of Wi-Fi is included in a mandatory property fee, a daily credit of that amount will be applied at check-out. Benefits are applied per room, per stay (with a three-room limit per stay); back-to-back stays within a 24-hour period at the same property are considered one stay. Benefit restrictions vary by property. Benefits cannot be redeemed for cash and are not combinable with other offers unless indicated. Benefits must be used during the stay booked. Any credits applicable are applied at check-out in USD or the local currency equivalent. Benefits, participating properties, and availability and amenities at those properties are subject to change.

FX International Payments

The FX International Payments service is a money transmission service provided by American Express Travel Related Services Company, Inc. (American Express). This service is not available to consumers. To enroll, your business must submit an application, which is subject to review and approval by American Express. American Express makes money from currency exchange. Fees apply. For a list of our money service business licenses and information about addressing complaints and other disclosures, visit americanexpress.com/us/state-licensing.html.

FXIP - Live Exchange Rates

American Express may provide indicative foreign exchange rates outside of business hours, which are 8:30 am to 4:45 pm Eastern Time, Monday to Friday, holidays excluded.

FXIP - Security

FX International Payments incorporates encryption, both for stored data (such as account information) and for payments created and transmitted in real-time. The FX International Payments platform is deployed within American Express' state of the art data center that features advanced online and offline security and monitoring against internet attacks. FX International Payments implements American Express standards relating to information integrity, transaction security and information security.

Get 1.5X Points

You get 1.5X Membership Rewards[®] points per dollar (that's an extra half point per dollar) for eligible purchases on your Card made at U.S. construction material and hardware suppliers, at U.S. electronic goods retailers and software & cloud system providers, and at U.S. shipping providers as well as on each eligible purchase of \$5,000 or more everywhere else. If you have a single eligible purchase of \$5,000 or more within a category above, you will get a total of 1.5X points per dollar. For example, for a single eligible purchase of \$10,000 in a category, you will get an extra 5,000 points. Earn 1.5X on up to \$2 million of eligible purchases per calendar year per account. These extra points are in addition to any points you already get from using the Card. For additional information please visit <https://www.americanexpress.com/us/rewards-info/business.html>.

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

Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of other cash equivalents. You will typically receive the extra Membership Rewards points eight to twelve weeks after the billing period in which you make the eligible purchase.

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.

Global Dining Access by Resy

The Global Dining Access program ("GDA") is a benefit available to eligible Card Members. "Eligible Card Members" are account holders of Platinum Card® or Centurion® Card from American Express, Business Platinum Card®, Business Centurion® Card from American Express, Corporate Platinum Card® or Corporate Centurion® Card from American Express, Delta SkyMiles® Reserve American Express Card, Delta SkyMiles® Reserve Business American Express Card, and Hilton Honors American Express Aspire Card (and any Additional Card Member(s) on their accounts). GDA may not be available for Cards issued from some countries. GDA provides eligible Card Members with (a) access to exclusive reservations, (b) Priority Notify, which allows GDA members to set notifications to be in the first group notified when tables become available before they are made available to other Resy users, and (c) access to exclusive events. GDA reservations are accessible through the Resy App and Website ("Resy Sites") and Concierge. Some features of GDA, like Priority Notify, may not be available through Concierge. To access this benefit through the Resy App, you must download the Resy App; or if you already have the Resy app, ensure the latest update is downloaded. When using the Resy Sites, create a Resy account or log into your existing Resy account and add your eligible Card to your Resy account. If you are assigned a new Card number, you must update the Card number in your Resy account. When you use GDA, a badge will be placed on your Resy profile, letting restaurants know that you are a member of the GDA program. Reservations are based on a first-come, first-served basis. In the event of a reservation cancellation, you will be subject to the restaurant's cancellation policy. Generally, same-day reservations that are not booked by GDA members are released back to restaurants at certain times of day that vary across restaurant policies. American Express and Resy make no representations or warranties regarding the availability of reservations, events, and/or experiences, which shall at all times be subject to availability and the discretion of the applicable restaurant. American Express and Resy are not responsible for informing the restaurants of any dietary restrictions or for a restaurant being able to accommodate such restrictions. There is no cost to you for booking services through GDA, although you are responsible for any purchases or fees you authorize to be charged to your Card account. GDA reservations and events are intended for personal use only and cannot be resold or used for commercial purposes. By participating in the GDA program, you are accepting these GDA terms and conditions, which are in addition to and do not replace the Resy Sites' Terms of Service. To be eligible for this benefit, your Card account must not be cancelled.

Hilton Honors Gold Status Enrollment

As a Business Platinum Card Member you are eligible to enroll in complimentary Hilton Honors Gold status. Offer available only to Business Platinum Card Members and is not transferable. Full details of Gold status can be found at hiltonhonors.com/memberbenefits and is subject to change by Hilton. Gold status benefits are subject to availability at participating hotels and resorts within the Hilton Portfolio. Once you request enrollment in the Hilton Honors program, American Express will share your enrollment information with Hilton. Hilton may use this information

in accordance with its privacy policy available at hiltonhonors.com/privacypolicy. If you already have Hilton Honors Gold status, you can maintain the benefit in the future because you do not need to meet any stay requirements. You maintain Gold status without meeting otherwise required criteria only while an eligible Card Member or until American Express notifies you that the benefit is terminated. Hilton Honors membership, earning and redemption of Points are subject to Hilton Honors Terms and Conditions. Visit hiltonhonors.com/terms for more details. ©2021 Hilton

InCircle®

To get InCircle points, you must enroll your Business Platinum Card into InCircle. Once you have enrolled into InCircle, you will receive one InCircle point for each dollar of eligible purchases charged on your enrolled Business Platinum Card at Neiman Marcus, Bergdorf Goodman, Last Call, and Horchow. 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.

You are not eligible for InCircle double or bonus-points opportunities. The amount you spend during the InCircle program year (January 1 through December 31), will determine at which InCircle Program level you will be recognized.

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.

International Airline Program

International Airline Program benefits are valid only for eligible U.S. Consumer and Business Platinum Members and Centurion® Members (Delta SkyMiles® Platinum Members are not eligible), on international tickets booked through American Express Travel for select first class, business class, and premium economy tickets with participating airlines, subject to availability. Travel must originate in and return to U.S. gateway (may exclude certain overseas territories) and select Canadian gateways. One-way travel is permitted on some airlines where routing originates in U.S. or select Canadian gateways. An eligible Card Member can book for himself/herself and up to seven passengers traveling on the same itinerary as that Card Member. Bookings must be made using an eligible Card in the Card Member's name. Discounts are applied to the base airfare. Discounts are not combinable with other offers unless indicated and may not apply to codeshare partners. Airline fare rules and restrictions apply and are subject to change at the discretion of the airline. Tickets are non-refundable unless otherwise indicated. Tickets are non-transferable; name changes are not permitted. Participating airlines and benefits are subject to change.

Lowest Hotel Rates Guarantee

Valid only for American Express Card Members. If you book a qualifying prepaid hotel rate on [amextravel.com](https://www.amextravel.com) and then find the same room, in the same hotel, for the same dates, the same number of children and adults, at a lower price online, before taxes and fees, we'll refund you the difference. Your claim must be submitted prior to your stay, before the date of check-in. The "Lowest Hotel Rates Guarantee" policy applies only to online rates available to the general public and excludes (1) rates or discounts that are not available to the general public, including, but not limited to, corporate, group, charter, meeting/convention, AAA, government/military, and senior citizen rates/discounts; or (2) hotel rooms booked through or in combination with frequent stay, loyalty, points, coupon promotions, rooms won through contests or sweepstakes or transferred, or rooms booked on opaque websites that do not allow you to see the name of the hotel until your reservation is complete; or (3) promotional packages, deals, all-inclusive packages, or bundles that may include additional amenities such as parking, meals, or entertainment, or (4) rates booked through the Fine Hotels + Resorts® and The Hotel Collection programs. [Details](#)

Lufthansa Lounge Access - Platinum

This benefit is available to Business Platinum Cards. Additional Gold Cards and Additional Green Cards on your Business Platinum Card account are not eligible for complimentary access. Platinum Card Members have complimentary access to select Lufthansa Business Lounges (regardless of ticket class) and Lufthansa Senator Lounges (when flying business class). To access the Lufthansa lounges, Platinum Card Member must present a government issued I.D., a same-day departure boarding pass showing confirmed reservation on a Lufthansa Group flight (Lufthansa, SWISS and Austrian airlines) and a valid Platinum Card. For the most current list of participating lounges and access requirements, please use the Lounge Finder feature in the American Express App or visit www.americanexpress.com/findalounge. Card Members must adhere to all rules of participating lounges. Participating lounges and locations subject to change without notice. Additional guest access and fees subject to terms and conditions of participating lounges. In some Lounges the Platinum Card Member must be at least 18 years of age to enter without a parent or guardian. Must be of legal drinking age to consume alcoholic beverages. Please drink responsibly. For the most current Lufthansa rules and guest access and pricing policy, please visit <https://www.lufthansa.com/de/en/lounges>.

Marriott Bonvoy Gold Elite Status

As a Platinum Card® Member or Business Platinum Card® Member you are eligible to enroll in complimentary Marriott Bonvoy™ Gold Elite Status. Once you request enrollment within the Marriott Bonvoy at Gold Elite level, American Express will share your enrollment information with Marriott International Inc. Marriott may use this information in accordance with its privacy statement available at marriottbonvoy.com/privacy. You will maintain Gold Elite Status without meeting otherwise required Marriott Bonvoy criteria as long as you remain an eligible American Express Card Member or until American Express notifies you that the benefit is terminated. Marriott Bonvoy member benefits are subject to change, availability and certain eligibility requirements. Reservations booked through third parties and online booking sources are not eligible. For complete Marriott Bonvoy terms visit marriottbonvoy.com/terms. Marriott Bonvoy amenities may not be combined with the Fine Hotels + Resorts program. Upgrades are based upon availability and will vary by property.

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 through American Express Travel exclude non-prepaid car rentals and non-prepaid hotels. Points will be debited from your Membership Rewards account, and credit for corresponding dollar amount will be issued to the American Express Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on the American Express Card account. Minimum redemption 5,000 points.

See membershiprewards.com/terms for the Membership Rewards program terms and conditions.

If a charge for a purchase is included in a Pay Over Time balance on your Linked Account the statement credit associated with that charge may not be applied to that Pay Over Time 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® 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 through American Express Travel exclude non-prepaid car rentals and non-prepaid hotels. Points will be debited from your Membership Rewards account, and credit for corresponding dollar amount will be issued to the American Express Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on the American Express Card account. Minimum redemption 5,000 points.

See membershiprewards.com/terms for the Membership Rewards program terms and conditions.

Membership Rewards® Program

Terms and Conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms for more information. Participating partners and available rewards are subject to change without notice.

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

Membership Rewards® Program - Transfer Points

Enrollment in a participating Frequent Flyer or Frequent Guest program is required. Airline tickets and guest rooms are subject to availability. For each conversion of points into the Frequent Flyer program of a U.S. airline, a fee of \$0.0006 per point, with a maximum fee of \$99, will be

charged to your Card account. We charge this fee to offset the federal excise tax we must pay on such conversions. The fee may be more or less than the actual amount of the excise tax we pay on any individual conversion. We may offer you the option to redeem points to cover this fee.

No Foreign Transaction Fees

American Express will not charge any foreign transaction fee on the purchases you make outside of the United States with your Card. However, there may be circumstances where ATMs or merchants charge a fee on foreign transactions.

No Preset Spending Limit

No Preset Spending Limit means your spending limit is flexible. Unlike a traditional card with a set limit, the amount you can spend adapts based on factors such as your purchase, payment, and credit history.

Pay Over Time Option

Eligible Charges: A charge made by you or any additional Card Member on your account is eligible to be paid over time if it is equal to or more than \$100 and is approved by us. Charges under \$100 will be due in full each month. The following types of charges are ineligible for the Pay Over Time option: Cash and Express Cash, American Express® Travelers Cheques and other cash equivalents, certain insurance premiums, casinos and other gambling transactions, any fees owed to American Express except foreign transaction fees, and other transactions designated by us.

Pay Over Time Settings: The Pay Over Time option on your account is initially set to On. There are two settings, On and Off. When set to On, eligible charges will be placed in your Pay Over Time balance. When set to Off, no new charges will be included in your Pay Over Time balance. You can change this setting by visiting your online account or calling the number on the back of your Card.

Interest on your Pay Over Time balance: For transactions added to your Pay Over Time balance, we will charge interest beginning on the date of each transaction. We will not charge interest on charges added to your Pay Over Time balance if you pay your account Total New Balance by the due date each month. You must pay at least the Minimum Payment Due by the Payment Due Date each month to keep your account in good standing. The Minimum Payment Due includes all Pay in Full charges, any interest accrued on your account and a portion of your Pay Over Time balance.

Pay Over Time Limit: We assign a Pay Over Time Limit to your account. Your Pay Over Time Limit is the amount you may carry as a balance. We will not place any charge into a Pay Over Time balance if it causes your Pay Over Time balance to go over your Pay Over Time Limit. Any charges that would cause the total balance to exceed your Pay Over Time Limit will be due in full. We may increase or decrease the amount of your Pay Over Time Limit and will tell you if we change that amount. Your Pay Over Limit may be different than the total amount you are allowed to

spend on your Card.

No Pre-Set Spending Limit: No Preset Spending Limit means your spending limit is flexible. Unlike a traditional Card with a set limit, the amount you can spend adjusts based on factors such as your purchase, payment, and credit history.

Platinum Destinations® Vacations

Platinum Destinations Vacations® ("PDV") benefits are valid only for new bookings made with participating suppliers through American Express Travel. Participating suppliers and PDV benefits are subject to change. Benefits cannot be combined with other offers unless indicated. Benefits are valid only for eligible U.S. Consumer and Business Platinum and Centurion® Card Members (Delta SkyMiles® Platinum Card Members are not eligible). PDV bookings must be made using the eligible Card and eligible Card Member must be traveling on the itinerary booked. PDV-eligible Card Members that are Membership Rewards program-enrolled will receive one (1) extra Membership Reward® point per eligible dollar spent on PDV bookings; separate airfare and other charges associated with PDV bookings are not eligible. Extra points will be credited to the Card Member's Membership Rewards account within 8-12 weeks after completion of the PDV travel. For more information visit membershprewards.com/terms.

Plaza Premium

This benefit is available to Business Platinum Card. Additional Gold Cards and Additional Green Cards on your Business Platinum Card account are not eligible for complimentary access. Card Members receive complimentary access to any global location of Plaza Premium Lounges. Card Member must present his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on any carrier and government-issued I.D. In some cases, Card Member must be 21 years of age to enter without a parent or guardian. Card Members may bring up to two (2) companions into Plaza Premium Lounges as complimentary guests. Must be of legal drinking age to consume alcohol. Please drink responsibly. 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 Plaza Premium Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Plaza Premium Lounge locations are subject to change.

Premium Global Assist® Hotline

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

Premium Private Jet Program with Wheels Up

Eligibility

Premium Private Jet Program (the "Program") fulfilled by Wheels Up Partners LLC ("Wheels Up") is available to holders of U.S. Consumer and Business Basic Platinum Cards and Additional Platinum Cards, and U.S. Consumer, Business, and Corporate Centurion Cards and Additional Centurion Cards only ("Card Members") with Marketplace Access, Connect Memberships, or Core Memberships when a Card Member enrolls directly with Wheels Up. Eligibility for the Program requires proof of a U.S. American Express Platinum or Centurion Card issued in the Card Member's name ("Qualifying Card").

Core and Connect Memberships: Initiation Discounts and Flight Credits; Fund Program Flight Credits

For new Wheels Up Core and Connect Memberships (each a "Membership"), applicable initiation fee discounts and initiation flight credits will be automatically applied at the time a Card Member purchases such a Membership. After renewing a Membership, if a Card Member purchases a fund program, applicable fund program flight credits will be added to their account immediately. Card Members who purchase a Membership are not required to make purchases with a Qualifying Card to receive the associated initiation discount or fund program flight credit. Initiation flight credits will be available one-time only, in the first year of Membership, and fund program flight credits will be available annually in subsequent years of Membership. Flight credits are not refundable or exchangeable for cash or statement credits. Initiation flight credits must be used within 12 months of enrollment in a Membership and will be automatically applied to the first flight purchased by a Card Member with a Membership within that time period. Applicable fund program flight credits will be automatically added to the Card Member's Wheels Up account and must be used within 12 months of the date the credit is added to the Card Member's Wheels Up account and will be automatically applied to the first flight purchased by a Card Member following the purchase of the fund program within that time period. If an eligible Card Member's Qualifying Card is cancelled after purchasing a Wheels Up Membership, the Card Member's Wheels Up Membership will not be cancelled and will continue for remainder of the Membership term. Wheels Up will allow Card Members to use any remaining, unexpired initiation flight credits or fund program flight credits for the remainder of their current Membership term.

Marketplace Access: Transaction Fee Waiver

Card Members enrolled in Marketplace Access are entitled to receive a waiver of up to two Wheels Up transaction fees per year of enrollment, depending on Qualifying Card type, and must complete the applicable transaction with a Qualifying Card in order to receive the transaction fee waiver.

Connect Memberships and Marketplace Access: Guaranteed Hourly Rates

Guaranteed hourly rate trips are available with Marketplace Access and Connect Memberships and subject to minimum booking time and flight time requirements. Guaranteed hourly rates are available only for round-trip flights entirely within the continental U.S. on select aircraft types.

Existing Wheels Up Memberships (prior to July 1, 2021)

If a Card Member with a Qualifying Card has an existing Wheels Up Membership prior to July 1, 2021, the Card Member is not eligible for any initiation-related portions of the Program (i.e., discounted initiation fees or initial flight credits) but will be eligible for other available benefits of the Program. Card Members with a Qualifying Card and Marketplace Access are eligible for initiation-related portions of the Program if they purchase a Wheels Up Membership. If the eligible Card Member would like to upgrade or downgrade their Membership level and apply the Program benefits to their new Membership level, they will be prompted to call Wheels Up customer service to do so. The amount due in Initiation Fees at the upgraded or downgraded Membership level will be subject to Wheels Up's membership agreement and terms and conditions.

General Terms

Available discounts and credits may not be combined with other offers of the same type (e.g., initiation discounts cannot be combined with other initiation discounts) and are non-transferable. All participation in the Program is subject to Wheels Up's membership agreement and other terms and conditions applicable to your use of Wheels Up services including without limitation blackout dates, minimum booking times and flight time requirements. Membership levels and benefits are subject to change.

If a Card Member changes Qualifying Card types, Wheels Up will change its fulfillment of the Program to reflect benefits available to the new Qualifying Card type within one month after the Qualifying Card change and the Card Member will remain enrolled in the Program on the new Qualifying Card.

Disclaimer

Wheels Up does not operate aircraft; U.S. FAA-licensed and DOT-registered air carriers participating in the program, including certain carriers affiliated with Wheels Up through common ownership, exercise full operational control of all flights offered by or arranged through Wheels Up. For on-demand flights and shuttle flights operated as scheduled service, Wheels Up acts solely as an agent for Wheels Up members and guests in arranging these flights on their behalf. For shuttle flights operated as Public Charter service, Wheels Up acts as principal in offering these flights subject to the DOT's Public Charter rules contained in 14 CFR Part 380. All aircraft owned or leased by Wheels Up are leased to an affiliated air carrier and are operated exclusively by that carrier.

Priority Pass Select

These Terms and Conditions govern Business Platinum Card Members' participation in and use of the Priority Pass™ Select program. Priority Pass is an independent airport lounge access program. **At any visit to a Priority Pass Select lounge that admits guests, you may bring in two guests for no charge. After two guests, you will be automatically charged the guest visit fee equal to the guest visit fee of the Priority Pass Standard program for each additional guest. Some lounges do not admit guests. By enrolling in Priority Pass Select, you agree that you will be**

responsible for any additional accompanying guest visits and that your Card will be automatically charged after you have signed for the additional guest visit and it has been reported to Priority Pass by the participating lounge. Additionally, you acknowledge and agree that American Express will verify your Card account number and provide updated Card account information to Priority Pass. Priority Pass will use this information to fulfill on the Priority Pass Select program and may use this information for marketing related to the program. Once enrolled, Business Platinum Card Members whose Card account is not cancelled 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 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. Return Protection is subject to additional important terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/RPterms

Rewards Disclosure for Employee Cards

Terms, conditions and restrictions vary by individual Card products.

Seller of Travel

American Express Travel Related Services Company, Inc. is acting solely as a sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. Certain suppliers pay us commission and other incentives for reaching sales targets or other goals and may

provide incentives to our travel consultants. For more information visit www.americanexpress.com/travelterms.

California CST#1022318; Washington UBI#600-469-694

The Centurion Lounge

U.S. Basic Platinum Card Members and Additional Platinum Card Members on the account and U.S. Basic Business Platinum Card Members and Additional Platinum Card Members on the account may bring up to two (2) guests per visit into locations of The Centurion Lounge in the U.S., at Hong Kong International Airport and at London Heathrow Airport for no per-visit guest fee ("Complimentary Guest Access") through January 31, 2023. Effective February 1, 2023, Platinum Card Members, Business Platinum Card Members and Additional Platinum Card Members on the account will be charged a \$50 fee for each guest (or \$30 for children aged 2 through 17, with proof of age). To receive Complimentary Guest Access at these locations after January 31, 2023, the total eligible purchases on the Platinum Account must equal or exceed \$75,000 between January 1, 2022 and December 31, 2022 and in each calendar year thereafter. Guest access policies may vary internationally by location and are subject to change.

Beginning February 1, 2023, eligibility for Complimentary Guest Access will be processed within a week of the Platinum Account's meeting the purchase requirement in most cases, but may take up to 12 weeks to become effective. Complimentary Guest Access status will be reflected in the Benefits tab of your online account and in the American Express App. Once effective, Complimentary Guest Access will be available for the remainder of the calendar year in which it became effective, the following calendar year, and until January 31 of the next calendar year (for example, if Complimentary Guest Access becomes effective on May 1, 2023, it will remain effective through January 31, 2025). Eligible purchases made by any Additional Card Members on the Platinum Account will contribute to the purchase requirement. Eligible purchases to meet the purchase requirement are for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or other cash equivalents. If a Basic Platinum Card Member upgrades or downgrades from a different American Express Card, eligible purchases made on that Card Account will count toward the new Platinum Account's Complimentary Guest Access purchase requirement.

Business Platinum Card Members have unlimited complimentary access to all locations of The Centurion Lounge. Gold Card and Green Card Additional Cards on your Business Platinum Card account are not eligible for complimentary access. All access to The Centurion Lounge is subject to space availability. To access The Centurion Lounge, the Card Member must present The Centurion Lounge agent with the following upon each visit: his or her valid Card, a boarding pass showing a confirmed reservation for a departing flight on the same day on any carrier and a government-issued I.D. Note that select lounges allow access to Card Members with a confirmed reservation for any same-day travel (departure or arrival). Refer to the specific location's access policy for more information. Failure to present this documentation may result in access being

denied. Card Members will not be compensated for changes in locations, rates or policies. A Card Member must be at least 18 years of age to enter without a parent or legal guardian. For locations with a self-service bar, the Card Member must be of legal drinking age in the location's jurisdiction to enter without a parent or legal guardian. Must be of legal drinking age to consume alcoholic beverages. Please drink responsibly. American Express reserves the right to remove any person from the Lounge for inappropriate behavior or failure to adhere to rules, including, but not limited to, conduct that is disruptive, abusive or violent. Soliciting other Card Members for access into our lounge is not permissible. Hours may vary by location and are subject to change. Amenities vary among The Centurion Lounge locations and are subject to change. Services and amenities in the Lounge are complimentary, however you are responsible for any purchases and/or servicing charges you authorize our Member Services Professionals to perform on your behalf. Some American Express Cards are not eligible for all services provided by Member Services Desk. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside The Centurion Lounge. If we in our sole discretion determine that you have engaged in abuse, misuse, or gaming in connection with lounge access in any way or that you intend to do so, we may remove access to The Centurion Lounge from the Account. 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 Program

The Hotel Collection benefits are available for new bookings of two consecutive nights or more made through American Express Travel with participating properties and are valid only for eligible U.S. Consumer and Business Gold Card, Platinum Card® and Centurion® Members (Delta SkyMiles® Gold and Platinum Card Members are not eligible). Bookings must be made using an eligible Card and must be paid using that Card, or another American Express® Card, in the eligible Card Member's name, and that Card Member must be traveling on the itinerary booked. Room upgrade is subject to availability and is provided at check-in; certain room categories are not eligible for upgrade. The type of experience credit varies by property; the experience credit will be applied to eligible charges up to \$100. Advance reservations are recommended for certain experience credits. Benefit restrictions vary by property. Benefits are applied per room, per stay (with a three-room limit per stay); back-to-back stays within a 24-hour period at the same property are considered one stay. Benefits cannot be redeemed for cash and are not combinable with other offers unless indicated. Benefits must be used during the stay booked. Any credits applicable are applied at check-out in USD or the local currency equivalent. Benefits, participating properties, and availability and amenities at those properties are subject to change.

Trip Cancellation and Interruption Insurance

Coverage is provided by New Hampshire Insurance Company, an AIG Company, at no-additional-cost to the Card Member. Coverage is subject to certain terms, conditions and limitations, including limitations on the amount of coverage. This benefit provides secondary coverage. For more information about the coverage, please see the Guide to Benefits at americanexpress.com/TCITerms.

Trip Delay Insurance

Coverage is provided by New Hampshire Insurance Company, an AIG Company, at no-additional-cost to the Card Member. Coverage is subject to certain terms, conditions and limitations, including limitations on the amount of coverage. This benefit provides secondary coverage. For more information about the coverage, please see the Guide to Benefits at americanexpress.com/TDTerms.

Upgrade with Points Terms and Conditions

When you use Upgrade with Points to request an airline ticket upgrade, three things will happen: (i) If the airline upgrades your ticket(s), your Card Account will be charged for the upgrade; (ii) American Express will deduct the Membership Rewards points you offered for the upgrade from your program account; and (iii) American Express will apply an accompanying credit to your Card Account for those points. If the airline upgrades your ticket(s) and the number of points available in your Membership Rewards program account is less than the number of points you originally offered, American Express will deduct only the number of points available and you will receive an accompanying credit only for that number of points. The credit to your Card Account may appear during a different billing cycle than the charge for upgrade. You are still responsible for paying the amount due on your Card statement by the due date. Any applicable taxes and fees in connection with an airline ticket upgrade will be charged to your Card Account and cannot be covered with points. The value of the points you offer is determined at the time your upgrade offer is accepted by the airline and may change after your upgrade offer has been submitted if you subsequently upgrade or downgrade your Card Account. Once accepted by the airline, your upgrade offer is nonrefundable, non-changeable, and points cannot be returned to your Membership Rewards program account.

Each airline determines whether to accept upgrade offers and which upgrade offers it will accept based on factors it determines in its discretion, including the amount of an offer. While it is possible for airlines to accept an upgrade offer at any time after offer submission, most upgrades are processed between 5 and 1 days before departure, and some are processed as close as 1 hour before departure. If your flight reservation includes tickets for more than one passenger, the tickets for all passengers on the reservation will be upgraded if your upgrade offer is accepted by the airline. If you would like to upgrade only certain passengers, you must contact the airline to split your reservation prior to requesting an upgrade.

If your Card offers additional points for flights purchased directly from an airline, you will not receive additional points for your upgrade purchase.

Participating airlines' Terms & Conditions apply. Participating airlines are subject to change at any time without notice. Participating airline products and services are subject to change. American Express reserves the right to cancel any upgrade offers or discontinue the Upgrade with Points program at any time.

If you use a Pay Over Time feature for a purchase using Upgrade with Points, the statement credit you receive may not be applied to that feature. Instead, it might be applied to your Pay in Full balance. If you think this has happened, please call us using the number on the back of your Card.

Using Points for Charges

You can use points to cover eligible charges on your Card Account only if you're the Basic Card or Basic Business Card Member. You also may be able to use points for this purpose if you're the Account Manager or Rewards Manager for a Card Account. Corporate Card Members are not eligible.

The list of eligible charges can change from time to time without notice. We do not have to make any charges eligible for you to cover with points.

Generally, an eligible charge is one that:

- Occurs in the U.S. or in a U.S. territory
- Appears in your recent activity online or in your current statement
- Has never been disputed
- Is at least \$1

You may use points only toward the entire amount of an eligible charge.

We'll deduct the points from your Rewards Account right away and we'll credit your Card Account within 48 hours.

If we process the credit after your Card Account's closing date, it will not appear until your next statement. In this case, you must still pay the amount due on your current Card statement by the due date.

Offer Terms

If a limited time offer appears, it is valid for solicited U.S. Membership Rewards® program enrollees only. Offer is not transferable and may not be combined with other offers. American Express in its sole discretion reserves the right to alter and or terminate this offer at any time. If you return to redeem points later, this offer may no longer be available. To be eligible to receive this offer, all Card accounts linked to an enrollee's Membership Rewards program account must not be canceled, past due or have a returned payment outstanding at the time of point redemption. Individual terms, conditions and restrictions apply to the respective Membership Rewards offers.

Vendor Pay

Vendor Pay by Bill.com is available on American Express Business and Corporate Cards. Card Members must sign up for Vendor Pay and enroll the Card for payments by going to www.americanexpress.com/vendorpay. Not all suppliers may accept American Express virtual payments. The Basic plan has no monthly fee for the first user and no fee for a second user for six months from when the first user signs up. After six months, the second user will have a fee of \$15 per month. The Advanced version has a monthly fee of \$59 or \$99 per user depending on select accounting systems. The monthly fees are set by Bill.com and subject to change at Bill.com's discretion. Fees are in addition to American Express Card fees. There are additional per transaction fees for check and ACH services.

Wireless Credit

Only the Basic Card Member or Authorized Account Manager(s) on a Business Platinum Card® Account can enroll the Card Account in the benefit. Eligible purchases must be charged to the enrolled Card Account for the benefit to apply. Purchases by both the enrolled Basic Card Member and Employee Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is only eligible for up to \$10 in statement credits per month. Valid only on purchases for monthly wireless telephone service charges made directly from a wireless telephone service provider in the United States and U.S. Territories. Purchases for hardware and equipment are NOT included. Any purchases from third parties, authorized retailers or resellers are excluded. Bundled services offered by Wireless companies for TV, Internet and VoIP and VoIP (Voice Over Internet Protocol) services are excluded. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Additional terms and restrictions apply. Merchants are assigned codes based on what they primarily sell. A purchase will not earn statement credits if the merchant's code is not eligible. If American Express does not receive information that identifies your transaction as eligible for the statement credit, you will not receive the statement credit. For example, your transaction will not be eligible if it is not made directly with the merchant. Purchases made through a third-party payment account or on an online marketplace (with multiple retailers) will not earn statement credit. A purchase may not earn statement credit if the merchant submits the purchase using a mobile or wireless card reader or if you use a mobile or digital wallet. Please allow 2-4 weeks after an eligible purchase is charged to your Card Account for statement credit(s) to be posted to the Account. Please call the number on the back of the Card if statement credits have not posted after 4 weeks from the date of purchase. Note that American Express may not receive information about your eligible purchase from merchant until all items from your eligible purchase have been provided/shipped by merchant. Statement credits may be reversed if the eligible purchase is returned/canceled. To be eligible for this statement credit, Card Account(s) must be not canceled and not past due at the time of statement credits fulfillment. For additional information, call the number on the back of your Card.

Year-End Summary

The Online Year–End Summary, typically available in 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

Baggage Insurance Plan is underwritten by AMEX Assurance Company. Subject to additional terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/BIPterms. If You have any questions about a specific item, please call Us at 1-800-228-6855, if international, collect at 1-303-273-6498.

Car Rental Loss and Damage Insurance

Car Rental Loss and Damage Insurance is underwritten by AMEX Assurance Company. Subject to additional terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/CRLDIterms. If You have any questions about a specific vehicle, please call Us at 1-800-338-1670, if international, collect at 1-303-273-6497.

Extended Warranty

Extended Warranty is underwritten by AMEX Assurance Company. Subject to additional terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/EWterms. If You have any questions about a specific item, please call Us at 1-800-228-6855, if international, collect at 1-303-273-6498.

Purchase Protection

Purchase Protection is underwritten by AMEX Assurance Company. Subject to additional terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/PPterms. If You have any questions about a specific item, please call Us at 1-800-228-6855, if international, collect at 1-303-273-6498.