

Choose the Card That's Right for Your Business.

Learn about Business Cards from American Express.

Earn rewards for the way you spend on your business. Whether you are making small purchases or big ones, you can earn rewards to help your business succeed.



MAXIMIZING VALUE | The Business Gold Card

- Earn 4X Membership Rewards® points on the 2 categories where your business spent the most each billing cycle from the list below, plus earn 1X on other purchases¹:
 - Airfare purchased directly from airlines
 - U.S. purchases at gas stations
 - U.S. purchases for shipping
 - U.S. purchases at restaurants
 - U.S. purchases for advertising in selected media (online, TV, radio)
 - U.S. purchases made directly from select technology providers of computer hardware, software, and cloud solutions
- 25% Airline Bonus², up to 250,000 points per calendar year
- Pay Over Time³ option: Carry a balance on eligible purchases with interest
- Add receipts and notes to your transactions with Spend Manager^{SM4}
- Label and transfer your transaction data with Connect to QuickBooks^{®5}
- Review your annual spending with Year-End Summary⁶
- The Hotel Collection⁷
- The Travel Collection by Travel Leaders Group
- **The annual fee is \$295†**

Terms and limitations apply. 4X points applies to the first \$150,000 in combined purchases from these 2 categories each calendar year. Then earn 1 point per dollar.

†Annual Fee: The annual fee for the Business Gold Card will be \$295.
Foreign Transaction Fee: None.



PREMIUM EXPERIENCE | The Business Platinum Card®

- Earn 5X Membership Rewards® points on flights and prepaid hotels on amextravel.com⁸
- 1.5X points on large purchases of \$5,000 or more, up to 1 million points per year⁹
- 35% Airline Bonus¹⁰, up to 500,000 bonus points per year
- American Express Global Lounge Collection^{SM11}
- Concierge Service¹²
- Car Rental Privileges¹³
- Fine Hotels & Resorts^{®14}
- Select 1 qualifying airline and then receive up to \$200 per calendar year in statement credits when incidental fees are charged by the airline to your Business Platinum Card Account^{**15}
- Fee Credit for Global Entry or TSA Pre✓^{®16}
- Starwood Preferred Guest® Gold Elite Status¹⁷
- Gogo^{®18} and Boingo¹⁹ Internet
- Business Platinum Travel Service
- American Express® Preferred Seating²⁰
- **The annual fee is \$595††**

** American Express relies on accurate airline transaction data to identify incidental fee purchases. If you do not see a credit for a qualifying incidental purchase on your eligible Card after 4 weeks, simply call the number on the back of your Card. See Terms & Conditions for more details.

††Annual Fee: The annual fee for the Business Platinum Card is \$595. Foreign Transaction Fee: None



BUILT-IN FLEXIBILITY | The Plum Card®

- 1.5% discount for paying early²¹
 - Up to 60 days to pay without interest²²
 - Add up to 99 Plum Employee Cards, all with no annual fee
 - **The annual fee is \$0 for the first year, then \$250^{§23}**
- § Annual Fee: The introductory annual fee for the Plum Card will be \$0 for the first year of Card Membership. After that, the annual fee will be \$250. Foreign Transaction Fee: None.

PLUS, CARD MEMBERSHIP COMES WITH THESE GREAT BENEFITS:

- American Express Presale²⁴
- Purchase Protection²⁵
- Return Protection²⁶
- Extended Warranty²⁷
- Baggage Insurance Plan²⁸
- Car Rental Loss and Damage Insurance²⁹
- Premium Roadside Assistance³⁰
- Travel Accident Insurance³¹
- Spend Manager^{SM4}
- Dispute Resolution³²
- Account Alerts
- Account Manager³³
- Online Statements
- Mobile and Tablet Apps
- OPEN Forum[®]
- No Foreign Transaction Fees

In addition, each Card comes with the flexibility of a no pre-set spending limit.^{***}

***No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, your credit record and financial resources known to us, and other factors.



Terms & Conditions

¹ 4X Retroactive Bonus

How the 4X Points Benefit Works

With your American Express® Business Gold Card, you get at least one Membership Rewards® point for each dollar you spend on your Card for eligible purchases. You also get 3 additional points per dollar (for a total of 4 points), on the 2 categories (of 6) where you spend the most each billing cycle, up to the first \$150,000 in combined eligible purchases from these 2 categories each calendar year. Eligible purchases in excess of \$150,000 in a calendar year will receive only one point per dollar spent.

Determining Your Top 2 Categories

To calculate your top 2 categories each billing cycle, we use your posted account transactions that fall into the 6 categories below and issue additional points based on your 2 highest categories of total spend less returns and credits in that same billing cycle. You will only earn 3 additional points in 2 categories each billing cycle even if you have equal spend in more than 2 categories.

The 6 categories that qualify for additional points are: (1) airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded); (2) advertising purchased in the U.S. to promote your business online, on television, or on the radio; (3) computer hardware, software, and cloud computing purchases in the U.S. made directly from select technology providers (the current list of select technology providers is available at: americanexpress.com/rewards-info); (4) gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations); (5) restaurants located in the U.S.; and (6) shipping services purchased in the U.S. for courier, postal, and freight.

General Terms

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 receive additional points if the merchant's code is not eligible. Purchases made through third-parties (including resellers and online marketplaces) or through a third-party payment account will not receive additional points. A purchase may not receive additional points if the merchant submits the purchase using a mobile or wireless card reader or if you use a mobile or digital wallet.

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.

² 25% Airline Bonus

Pay with Points

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 Gold Card Members will receive 2.5 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 (25% Airline Bonus), up to 250,000 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 2.5 extra points for every 10 points redeemed. Card Member must select a qualifying airline at <https://global.americanexpress.com/card-benefits/detail/airline-choice/business-gold>. 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 <https://global.americanexpress.com/card-benefits/detail/airline-choice/business-gold> or by calling the number on the back of their Card. Card Members who do not change their airline selection will remain with their current airline.

If you select Spirit Airlines, Southwest Airlines, or AirTran Airways, to receive your 25% Airline Bonus you must call American Express Travel and Lifestyle Services at 1-800-428-0253. 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 25% 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 25% 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: B4JN

³ 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. 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, 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. When set to On, eligible charges will be automatically placed in your Pay Over Time balance.

You may alternate between On and Off settings. When turned Off, no new charges will be included in your Pay Over Time balance. You can change this setting by 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 the 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. 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. 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. A charge may be ineligible to be paid over time even if it would not cause your Pay Over Time balance to exceed the Pay Over Time limit.

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 Time limit is the amount you may carry as a balance. This limit may be different than the total amount you are allowed to spend on your Card.

⁴The Spend ManagerSM Mobile App

The Spend ManagerSM Mobile App is only available with American Express Business and Corporate Cards. Not all functionality is available with Corporate Cards. The Spend Manager Mobile App is only 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.

Spend ManagerSM is a feature of American Express Business and Corporate Cards. 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 year that the receipt was uploaded or (2) the date that your online account is closed. Notwithstanding the foregoing, American Express may delete or purge receipts for any reason in its sole discretion, with or without notice.

⁵Connect 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.

⁶The Online 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.

⁷The Hotel Collection

Valid for new bookings with participating providers of at least two consecutive nights made through Platinum Travel Service, Business Platinum Travel Service, Centurion Travel Service, amextravel.com or any American Express Travel location. Available only for the following U.S. American Express Card Members: Consumer and Business Gold Card Members, and Business Gold Rewards Card Members, Consumer and Business Platinum Card[®] Members and Consumer and Business Centurion[®] Members ("Eligible Card Members"). The term "Eligible Card Members" does not include Gold and Platinum Credit Card Members such as Gold Delta SkyMiles[®] Card Members. Payment must be made in full with an American Express Card in the Eligible Card Member's name. Eligible Card Member must travel on itinerary booked. Eligible Card Member will receive hotel credit upon check-out equal to \$1 for each eligible dollar spent, up to \$75, which amount will be credited upon check-out based on qualifying charges made by the Eligible Card Member excluding charges for taxes, gratuities, fees and cost of room. Additional exclusions based on specific hotel restrictions may also apply (including without limitation purchases within the hotel that are unaffiliated and/or owned by third parties) - see applicable hotel front desk for details. Credit cannot be carried over to another stay, is not redeemable for cash and expires at check-out. Credit is non-exchangeable and non-refundable and is applied in USD or equivalent in local currency based on exchange rate on day of arrival. May not be combined with other offers or programs unless indicated. Limit one credit per room, per stay. Room upgrade is based on availability and eligibility at check-in. Three-room limit per Eligible Card Member per stay; back-to-back stays within a 24-hour period at the same property are considered one stay. Hotel nightly rates vary by property, dates, room category and occupancy. Participating providers and benefits are subject to change. For bookings made on amextravel.com, eligible Card Members receive Double Points on each The Hotel Collection booking or can use Pay with Points.

⁸Extra Membership Rewards[®] points

5X Points

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 made on amextravel.com. Eligible travel purchases include the following purchases made on amextravel.com: scheduled flights and prepaid hotel purchases (including hotels and flight + hotel packages), minus returns and other credits. Eligible travel purchases do NOT include non-prepaid hotel bookings, car rentals and 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 or by calling a representative of 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. Merchants are assigned codes based on what they primarily sell. A purchase will not qualify for additional points if the merchant's code is not eligible. The benefits associated with the Additional Card(s) you choose may be different than the benefits associated with your basic Card.

See membershiprewards.com/terms for the Membership Rewards program terms and conditions or to learn the benefits associated with the Additional Card(s) you choose, please call the number on the back of your Card. American Express Travel Related Services Company, Inc., when acting solely as a sales agent for travel suppliers, is not responsible for the actions or inactions of such suppliers.

⁹Get 1.5X Points

You get 1.5 Membership Rewards[®] points per dollar (that's an extra one-half point per dollar) for each single eligible purchase transaction of \$5,000 or more made with your Business Platinum Card. For example, for a single eligible purchase transaction of \$5,000, you will get an extra 2,500 points.

These extra points are in addition to any points you already get from using the Card. You can get a maximum of 1,000,000 extra points associated with this benefit per calendar year per account.

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, purchases of travelers checks, purchases or reloading of prepaid cards, 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.

¹⁰ **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 www.americanexpress.com/airlinechoice. 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 www.americanexpress.com/airlinechoice 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 AirTran Airways, 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.**

¹¹ **American Express Global Lounge Collection**

The Centurion® Lounge

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 account are not eligible for complimentary access. Card Members may bring up to two (2) companions into The Centurion Lounge. 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 same-day travel on any carrier and a government-issued I.D. 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. Access is subject to space availability. 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. 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.

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American Express International Lounges

Business Platinum Card Members have unlimited complimentary access to American Express Lounge locations. Guest access policies vary by location and are subject to change. Fees may apply for additional guests. To access American Express Lounges, the Platinum Card Member must present the agent with the following upon each visit: his or her valid Card and upon request, same-day airline ticket on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. Business Platinum Card Members will not be compensated for changes in locations, rates or policies. American Express reserves the right to remove any person from a lounge for inappropriate behavior or failure to adhere to lounge rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability. Amenities, services and hours of operation may vary among locations and are subject to change.

In some Lounges the Business Platinum Card Member must be at least 18 years of age to enter without a parent or guardian. Age restrictions for the service of alcohol also vary between Lounges. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside American Express Lounges. Use of American Express Lounges is subject to the local rules and conditions set by American Express and the Lounge operator. American Express and the Lounge operator reserve the right to revise the rules at any time without notice. For details of individual American Express Lounge access requirements please visit www.americanexpress.com/findalounge.

Delta Sky Club®

The Business Platinum Card Member must present his or her valid American Express Card, government-issued I.D., and same-day corresponding airline ticket to club ambassador. Access to Delta SkyClub partner lounges is not permitted. Individuals must be at least 18 years of age to access Delta SkyClub, 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 SkyClub access and pricing policy, please visit Delta.com/skyclub. All Delta SkyClub rules apply to Delta SkyClub membership and use. To review the rules, please visit Delta.com/skyclub.

Airspace lounges

This benefit is available to Business Platinum Card Members. Card Member must present his or her valid Card and government-issued I.D. Ticket not required for Airspace Lounges. In some cases, Card Members must be 21 years of age to enter without a parent or guardian. The Card Member's spouse and children under the age of 21 or up to two companions may enter the club as complimentary guests. Card Member must adhere to all

house rules of participating lounges. Card Members and his or her guests will receive all of the complimentary benefits and amenities afforded to the Airspace Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Airspace Lounge locations are subject to change.

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 you 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.

Escape Lounges

This benefit is available to Business Platinum 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 up to two companions as complimentary guests. Card Member must adhere to all house rules of participating lounges. Card Members and his or her guests will receive all of the complimentary benefits and amenities afforded to the 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.

12 Concierge Service

There is no cost to you for services a concierge performs on your behalf, although you are responsible for any purchases, fees and/or shipping charges you authorize to be charged to your Card account. We reserve the right to note profile and preference data for servicing and marketing purposes. We are not responsible for notifying a restaurant of any food allergies when suggesting or making reservations at restaurants.

13 Car Rental Privileges

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

14 Fine Hotels & Resorts

Valid only for new Fine Hotels & Resorts bookings made through Platinum Travel Service, Business Platinum Travel Service, Centurion Travel Service, americanexpress.com/fhr, any American Express Travel offices or the Agency Services Desk. Payment must be made in full with an American Express Card in the Platinum Card Member's or Centurion® Member's name. Available for Platinum Charge Card Members and Centurion® Members only, and excludes Platinum Credit Card Members such as Platinum Delta SkyMiles® Card Members who are not also Platinum Charge Card Members. Card Member must travel on itinerary booked to be eligible for benefits described. Noon check-in and room upgrade are based on availability and are provided at check-in. Breakfast amenity varies by property, but will be, at a minimum, a continental breakfast. Complimentary In-Room Wi-Fi is provided, with the exception of explor Patagonia where In-Room Wi-Fi is not available. In this instance, complimentary Wi-Fi will be provided in a common space on property. In the case where a Property includes cost of Wi-Fi in a mandatory resort fee, the Card Member will receive a daily credit from the Property in the standard amount that the Property charges for Wi-Fi. The credit will be issued on the Card Member's final statement upon check-out. Benefit restrictions vary by Fine Hotels & Resorts property and cannot be redeemed for cash, and may not be combined with other offers unless indicated. Advance reservations are recommended for services such as spa, dining or golf in order to take advantage of the Fine Hotels & Resorts special amenity during your stay. Benefits are only applied at checkout and expire at checkout. Limit one benefit package per room, per stay. Three room limit per Card Member, per stay; back-to-back stays within a 24-hour period at the same property considered one stay. Participating Fine Hotels & Resorts properties and benefits are subject to change.

15 \$200 Airline Fee Credit

Benefit is available to Consumer and Business Platinum Card® and Centurion® Members only. To receive statement credits of up to \$200 per calendar year toward incidental air travel fees, Card Member must select 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.

¹⁶ 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 Platinum and Centurion Card Members on eligible Consumer and Business Card accounts. To receive the statement credit, Additional Platinum and Centurion Card Members must charge the application fee to the eligible Additional Card account. Card Members are eligible to receive statement credit every 4 years for the application fee for either Global Entry or TSA Pre[✓] when charged to an eligible Card. Card Members will receive a statement credit for the first program (either Global Entry or TSA Pre[✓]) to which they apply and pay for with their eligible Card regardless of whether they are approved for Global Entry or TSA Pre[✓]. However, Card Members can receive no more than one \$85 credit or \$100 credit, depending on which program the Card Member first applies for, every 4 years for an application fee charged to an eligible Card. American Express has no control over the application and/or approval process for Global Entry or TSA Pre[✓], and does not have access to any information provided to the government by the Card Member or by the government to the Card Member. American Express has no liability regarding the Global Entry or TSA Pre[✓] Programs. U.S. Customs and Border Protection (CBP) (for Global Entry) and U.S. Transportation Security Administration (TSA) (for TSA Pre[✓]) charge an application fee to process each respective application regardless of whether the Card Member's application is approved. American Express will provide a statement credit for the application fee regardless of the decision made by CBP (for Global Entry) or TSA (for TSA Pre[✓]) but will not provide a statement credit for subsequent application fees charged to the same eligible Card within 4 years, even if the original application is rejected.

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

For additional information on the Global Entry or TSA Pre[✓] programs, including information regarding the application and/or approval process and for a list of participating airlines and airports, as well as the full terms and conditions of the programs, please go to www.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 \$85 TSA Pre[✓] statement credit, Card Members must pay the \$85 TSA Pre[✓] application fee with an eligible Card. Additional Cards on eligible Consumer and Business Card accounts are also eligible for the \$85 statement credit. To receive the statement credit, the TSA Pre[✓] application fee must be charged on the eligible Additional Card. If approved, Membership into the TSA Pre[✓] program is valid for 5 years and subject to the program's terms and conditions.

¹⁷ Starwood Preferred Guest[®] (SPG[®]) Gold Elite Status

As a Platinum Card[®] Member or Business Platinum Card[®] Member you are eligible to enroll in complimentary Starwood Preferred Guest[®] (SPG[®]) Gold Elite Status. Once you request enrollment within the Starwood Preferred Guest[®] (SPG[®]) Gold Elite Status, American Express will share your enrollment information with Starwood Hotels & Resorts Worldwide, Inc. ("Starwood"). Starwood may use this information in accordance with its privacy statement available at spg.com/privacy. You will maintain Gold Elite Status without meeting otherwise required SPG Program criteria as long as you remain an eligible American Express Card Member or until American Express notifies you that the benefit is terminated. SPG 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 SPG Program terms visit www.spg.com/terms. SPG program amenities may be combined with the Fine Hotels & Resorts program. Upgrades are based upon availability and will vary by property.

¹⁸ Gogo Preferred Program

Each Basic and Additional Business Platinum Card® Member is eligible for 10 complimentary single flight segment passes for Gogo inflight internet each calendar year. A "flight segment" is defined as one takeoff and landing on the same aircraft, with the same flight number, between two cities. To activate the passes, go to gogoair.com/amex to validate eligibility and then create or log into your Gogo account. To use a pass while in flight, log into your Gogo account and select to use the American Express Internet Pass. If you are on a Gogo equipped flight segment that is eligible for a Gogo monthly or annual subscription plan or an All-Day Pass you have redeemed that is still in effect, your Gogo subscription plan or All-Day Pass will be automatically used and you will not have an opportunity to use an American Express Internet Pass. Any American Express Internet Passes remaining in your Gogo account at the end of each calendar year will be removed. To be eligible for this benefit, your Card Account must be issued in the United States and be active. Amex will revoke unused passes if your Card is canceled or if you transfer your Card Account to a new Card product. Amex will periodically provide Gogo with updated information regarding your eligibility for this benefit. Use of Gogo services is subject to Gogo's terms of use, privacy policy and other policies, available at gogoair.com. For the most up-to-date list of participating airlines, go to www.gogoair.com/amex-airlines/. Gogo and the Gogo logo are trademarks of Gogo LLC, registered in the U.S. and other countries.

¹⁹ The Boingo American Express Preferred Plan

Complimentary access to Boingo Wi-Fi is being provided as a benefit to Card Members with eligible Cards. In order to access the benefit, Card Members with eligible Cards must first be authenticated and create a Boingo American Express Preferred Plan (or, the "AXP Plan") account. Internet access may be required in order to be authenticated and create an account. For questions on eligibility, call the number on the back of your Card. If you submit your American Express Card number to Boingo to verify that your Card is eligible for this benefit, Boingo will send your Card number to American Express. Upon receipt of your Card number from Boingo, American Express will provide confirmation of your Card's eligibility for the American Express Preferred Plan to Boingo. Boingo will not store or use your Card number for any other purpose. Boingo's use of this information is subject to its privacy policy. If you have an existing paid Boingo subscription plan, your existing plan will not be automatically cancel when you enroll in the AXP Plan. If you would like to cancel any existing paid subscription plan, call Boingo's dedicated AXP Plan line.

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

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

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

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

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

²⁰ American Express Preferred Seating

Eligible Cards: Preferred Seating is available to U.S. Card Members with an American Express® Gold Card, Platinum Card® or Centurion® Card from American Express, Platinum Delta SkyMiles® Credit Card, Delta Reserve® Credit Card, Platinum Delta SkyMiles® Business Credit Card, Delta Reserve for Business Credit Card, Starwood Preferred Guest® Credit Card from American Express, Starwood Preferred Guest® American Express Luxury Card, Hilton Honors American Express Ascend Card, Hilton Honors Aspire Card, American Express® Corporate Gold Card, Corporate Platinum Card® or Corporate Centurion® Card from American Express, the Executive Business Card, Business Gold Card, Business Gold Rewards Card, Classic Business Gold Card, Business Platinum Card®, or Business Centurion® Card from American Express.

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

Redemption Information

To redeem an American Express Preferred Seating offer, please proceed to purchase your ticket through any primary ticketing channel including online, mobile, or phone and provide the 10-digit Customer Service phone number located on the back of your Card when prompted.

²¹ Early Pay Discount

Get a 1.5% discount on the portion of your eligible charges balance that you pay within 10 days of your statement closing date, as long as you pay at least your Minimum Payment Due by your Payment Due Date. The discount will appear as a credit on the following billing statement. Eligible charges are purchases for goods and services minus returns and other credits. Eligible charges do NOT include previously deferred amounts, past due amounts, cash advances, purchases of traveler's checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents.

²² Extra Days to Pay

If you pay at least the Minimum Payment Due (which is 10% of the balance from new activity on your current billing statement plus the entire amount of any previously deferred balance, as long as your account is current) by the Payment Due Date on your current billing statement, you can defer payment of the remainder of your New Balance until the Payment Due Date on your next billing statement without incurring interest.

²³ Plum introductory annual fee

The annual fee of \$250 for your Basic Card is waived for the first year of your Membership. The annual fee for Additional Plum Cards is \$0.

²⁴ American Express Presale

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.

25 Purchase Protection

Purchase Protection is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0951, Policy AX0951-PR, Policy AX0951-VI, or Policy PP-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000110. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policy. Shipping and handling costs for the purchase will not be refunded. Certain purchases are not covered, e.g. consumable and perishable items, motorized vehicles and their parts or accessories, or normal wear and tear. Other important exclusions apply. You will only be reimbursed for the amount charged to your eligible Card; coverage is limited per occurrence and per Card Member account per calendar year. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. For full Terms and Conditions, see americanexpress.com/PPterms.

26 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.

27 Extended Warranty

Extended Warranty is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0953, Policy AX0953-PR, Policy AX0953-VI, or Policy EW-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000109. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau, and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policy. Extended Warranty can extend the terms of the original manufacturer's warranty on warranties of five years or less. We match the length of the original warranty if the original manufacturer's warranty is less than two years, and we provide two additional years* if the original manufacturer's warranty is between two years and five years. Shipping and handling costs for the purchase will not be refunded. Certain purchases are not covered, e.g. items with physical damage, damage as a result of natural disaster, software, motorized devices and vehicles and their parts. Other important exclusions apply. You will only be covered up to the amount charged on your eligible Card; coverage is limited up to a maximum of USD \$10,000 per occurrence; not to exceed USD \$50,000 per Card Member account per calendar year. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. For full Terms and Conditions, see americanexpress.com/EWterms. *For residents of Indiana, Guam, Puerto Rico, and Northern Mariana Islands, Your coverage will match the original warranty period for warranties of less than one (1) year or provide one (1) additional year if the warranty is between one (1) and five (5) years.

28 Baggage Insurance Plan

Baggage Insurance Plan is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0400, Policy AX0400-PR, Policy AX0400-VI, or Policy BIP-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000107. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. To be covered, you must pay the entire fare for travel on a Common Carrier (e.g. plane, train, ship, or bus) with your eligible Card. Entire Fare means the full fare cost for a Covered Trip on a Common Carrier. You can use your Basic or Additional Card Member's American Express Card or in combination with American Express Membership Rewards® Points or American Express Pay with Points program for the entire fare. If you use another form of payment or frequent flyer miles or points from another program to pay for all or part of the fare, you will not be covered. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. For checked baggage, a written report of the loss must be filed with the Common Carrier. For full Terms and Conditions, see americanexpress.com/BIPterms.

29 Car Rental Loss and Damage Insurance

Car Rental Loss and Damage Insurance is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0925, Policy AX0925-PR, Policy AX0925-VI, or Policy CRLDI-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000108. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. Coverage applies for the first 30 days of a vehicle rental and when rented from a Rental Company. Coverage is not available for ride-sharing companies that allow individuals to rent out their personal vehicle. This policy does not cover some vehicles, e.g. off-road vehicles, limousines and antique cars, as described in the Terms and Conditions. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. This product provides collision damage to the rented vehicle but does not cover such things as damages to other vehicles or property. For full Terms and Conditions, see americanexpress.com/CRLDIterms.

30 Premium Roadside Assistance

Premium Roadside Assistance provides the following services at no additional cost up to 4 times per calendar year when Card Member is present with the eligible vehicle: towing up to 10 miles, winching, jump starts, flat tire change when Card Member has a workable spare, lockout service when key is in vehicle and delivery of up to 2 gallons of fuel. Card Member will be charged for the costs of towing in excess of 10 miles and any other additional services. Coverage is available in the 50 United States, the District of Columbia, Canada, Puerto Rico and the U.S. Virgin Islands. This product does not cover some vehicles, e.g. rental vehicles, motorcycles, taxicabs, unlicensed vehicles, tractors and trucks over 10,000 lbs gross vehicle weight. Other important exclusions apply. In case of inclement weather, we may be unable to provide you with services. Services may not be available or may be at the cost of the Card Member on roadways which restrict access to certain service providers. Lockout service may be unavailable for vehicles with transponder keys. Subject to additional important terms, conditions and exclusions. For full Terms and Conditions, call 855-431-1156 or see americanexpress.com/RAterms.

³¹ **Travel Accident Insurance**

Travel Accident Insurance is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0948, Policy AX0948-PR, Policy AX0948-VI or Policy TAI-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under CRCB000000111. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policy. To be covered, you must pay the Entire Fare for travel on a Common Carrier (e.g. plane, train, ship, or bus) with your eligible Card. Entire Fare means the full fare cost for a Covered Trip on a Common Carrier. You can use your Basic or Additional Card Member's American Express Card or in combination with American Express Membership Rewards® Points or American Express Pay with Points program for the entire fare. If you use another form of payment or frequent flyer miles or points from another program to pay for all or part of the fare, you will not be covered. Please read important exclusions and restrictions. For residents of WA, to be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. For full Terms and Conditions, see americanexpress.com/TAIterms.

³² **Dispute Resolution**

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

³³ **Account Manager**

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

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

California CST#1022318, Washington UBI#600-469-694, Iowa TA#669.

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