

By submitting this application, I certify that I have read, met, and agreed to all of the terms, conditions, and disclosures as outlined below, which contain fee and other important cost information. I certify that I am an Authorizing Officer of the Company, and have provided current, complete and accurate information. I understand that additional information may be required to complete my application.

<b>Interest Rates on Pay Over Time Balance</b>	
<b>Annual Percentage Rate (APR) for Pay Over Time Feature</b>	<b>14.24%</b> (Prime Rate + 10.99%) to <b>22.24%</b> (Prime Rate + 18.99%), based on your creditworthiness as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<p><b>29.24%</b> (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"> <li>1) You make 2 or more late payments in a 12-month period;</li> <li>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</li> <li>3) You make a payment that is returned.</li> </ol> <p><b>How Long Will the Penalty APR Apply?</b> 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>
<b>Paying Interest</b>	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.
<b>Fees</b>	
<b>Annual Membership Fee</b>	<b>\$295</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Foreign Transaction</li> </ul>	<b>None</b>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> </ul>	<b>\$39</b> or <b>2.99%</b> of any past due Pay in Full amount, whichever is greater.
<ul style="list-style-type: none"> <li>• Returned Payment</li> </ul>	<b>\$39</b>

**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 10/05/2021.

**TERMS AND CONDITIONS**

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

By submitting this application, you, as an individual and the Authorizing Officer of the Company, (a) are requesting us to open an Account in the name of the Company, (b) are requesting that we issue Card(s) as you direct, (c) are agreeing to be **jointly and severally** liable with the Company for all charges to the account, and (d) are REPRESENTING THAT ALL CARD(S) ISSUED ON THE ACCOUNT WILL ONLY BE USED FOR COMMERCIAL OR BUSINESS PURPOSES. Only qualified individuals 18 or over may be approved for a Card Account. This offer is available to US Residents. When you use the Account (or sign or keep the Card), you agree to the terms of the Card Member Agreement that will be provided to you for the Account. **The Card Member Agreement includes an arbitration provision, which impacts the opportunity to have claims related to the Account heard in court or resolved by a jury, and to participate in a class action or similar proceeding.** We may change the terms of, or add new terms to, the Card Member Agreement at any time, subject to applicable law. We may apply any changed or new terms to any existing and future balances on your Account, subject to applicable law.

You promise that the information you provide on this application is accurate. You authorize us to verify this information and to obtain reports from consumer reporting agencies. You authorize us and our affiliates and subsidiaries to share information we have about you at any time for marketing and administrative purposes as permitted by law. Upon request, we will tell you if we have received a consumer report and the name and address of the agency that provided it.

**Additional Cards:** You must notify Additional Card Members that we may obtain, provide, and use information about them and that their use of your Account is subject to certain provisions of the Card Member Agreement. The maximum number of additional cards issued on each account is 99.

**Patriot Act Notice:** Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including your name, address, date of birth and other information that will allow us to verify your identity.

**New York Residents:** New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York State Department of Financial Services 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov)

**Notice to Delaware Residents:** Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

**Notice to Oregon Residents:** Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. You may pay more than the minimum payment due, up to your entire outstanding balance, at any time.

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

The American Express® Business Gold Card is issued by American Express National Bank. ©2021 American Express National Bank.

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OFFER CODE: VJRE-3DM95W-1Z44-6RE

**OFFER TERMS**

**Welcome offer not available to applicants who have or have had this Card. We may also consider the number of American Express Cards you have opened and closed as well as other factors in making a decision on your welcome offer eligibility.**

**EARN 80,000 Membership Rewards Points**

To be eligible to earn the points associated with this offer you must charge \$10,000 (the "Threshold Amount") of eligible purchases during the first 3 months of membership on an eligible Business Gold Card from American Express. Eligible purchases can be made by the Basic Card Member and any Employee Card Members on a single Card Account. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases to meet the Threshold Amount do NOT include fees or interest charges, purchases of traveler's checks, purchases or reloading of prepaid cards,

purchases of gift cards, person-to-person payments, or purchases of other cash equivalents. Limit one offer per Card Account. Offer may not be combined with any other special offer. Your Card account must not be canceled or past due at the time of fulfillment of any offers. The Membership Rewards points will be credited to your Membership Rewards account 8-12 weeks after you have met the Threshold Amount.

If we in our sole discretion determine that you have engaged in abuse, misuse, or gaming in connection with the welcome offer in any way or that you intend to do so (for example, if you applied for one or more cards to obtain a welcome offer (s) that we did not intend for you; if you cancel or downgrade your account within 12 months after acquiring it; or if you cancel or return purchases you made to meet the Threshold Amount), we may not credit Membership Rewards® points to, we may freeze Membership Rewards® points credited to, or we may take away Membership Rewards® points from your account. We may also cancel this Card account and other Card accounts you may have with us.

You can earn 80,000 Membership Rewards points after you spend \$10,000 or more on eligible purchases on your Card within your first 3 months of Card Membership starting from the date your account is approved. In rare instances, your period to spend \$10,000 may be shorter than 3 months if there is a delay in receiving your Card. Also, purchases may fall outside of the 3 month period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped). The Membership Rewards points will be credited to your Membership Rewards account 8-12 weeks after the Threshold Amount is met.

American Express reserves the right to modify or revoke offer at any time.

Terms and Conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](https://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](https://www.membershiprewards.com/pointsinfo).

## **BENEFIT TERMS**

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

### **25% 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 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 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 Frontier Airlines to receive your 25% Airline Bonus you must call American Express Travel and Lifestyle Services at 1-800-428-0253 Monday-Saturday between 9am-8pm ET.

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 canceled 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](https://www.americanexpress.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

#### **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](https://www.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. 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. For questions about additional Points on a purchase, call the number on the back of your Card. Please visit [americanexpress.com/rewards-info](https://www.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.

##### **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](https://www.americanexpress.com/businessapp). Any QuickBooks Online screen shots © Intuit Inc.

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### **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](https://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](https://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](https://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](https://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>

### **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.

### **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](http://www.americanexpress.com/spendlimits/terms), which will also be provided when you enroll Employee Card(s) in this feature.

### **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](http://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](http://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.

### **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](http://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.

### **Global Assist® Hotline**

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

### **Lowest Hotel Rates Guarantee**

Valid only for American Express Card Members. If you book a qualifying prepaid hotel rate on [amextravel.com](https://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](#)

### **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](https://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](https://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](https://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](https://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.

### **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](http://www.americanexpress.com/travelterms).

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

### **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 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](https://www.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](http://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.

#### 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](http://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](http://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](http://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](http://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](http://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.

