

IMPORTANT INFORMATION REGARDING RATES, FEES, AND OTHER COST INFORMATION

INTEREST RATES AND INTEREST CHARGES	
<p>Annual Percentage Rate (APR) for Pay Over Time Feature</p>	<p>15.99% to 22.99%, based on your creditworthiness and other factors as determined at the time of account opening.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p>APR for Cash Advances</p>	<p>25.24% This APR will vary with the market based on the Prime Rate.</p>
<p>Pay Over Time:Penalty APR and When it Applies</p>	<p>29.99% This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your Account if:</p> <ul style="list-style-type: none"> 1) you make one or more late payments; or 2) your payment is returned by your bank. <p>We may also consider your creditworthiness in determining whether or not to apply the penalty APR to the Pay Over Time balance(s) on your Account.</p> <p>How Long Will the Penalty APR Apply? If it is applied, it will apply for at least 6 months. We review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until after you have made timely payments, with no returned payments during the 6 months being reviewed.</p>
<p>Paying Interest</p>	<p>Your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges automatically added to a Pay Over Time balance if each month you pay your Account Total New Balance on your billing statement (or, if you have a Plan balance, your Adjusted Balance on your billing</p>

	<p>statement) by the due date. If you have Cash Advance on your Account, we will begin charging interest on cash advances on the transaction date.</p> <p>If you are enrolled in Pay Over Time Select: we will begin charging interest on purchases added to a Pay Over Time Select balance at your request on the date that they are added to your Pay Over Time Select balance.</p>
Plan Fee (Fixed Finance Charge)	<p>For purchase amounts in a Pay Over Time balance: A monthly fee up to 1.33% of each purchase amount moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase amount, and other factors. For purchase amounts in a Pay In Full balance: A monthly fee up to 1.33% of each purchase amount moved into a plan based on the plan duration, the APR that applies to the Pay Over Time feature at the time you create the plan, and other factors.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore</p>
Fees	
Annual Membership Fee	\$695
Transaction Fees <ul style="list-style-type: none"> • Cash Advance • Foreign Transaction 	<p>Either \$10 or 5% of the amount of each cash advance, whichever is greater.</p> <p>None</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<p>Up to \$40</p> <p>Up to \$40</p>

How We Will Calculate Your Balance: We use the Average Daily Balance method (including new transactions).

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 (and corresponding DPRs) 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 01/18/22.

TERMS AND CONDITIONS

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

By submitting this application, you are requesting us to open an Account in your name and to issue Card(s) as you direct. Only qualified individuals 18 or over may apply for an Account. This offer is available to US Residents.

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

When you use your Account (or sign or keep the Card), you agree to the terms of the Card Member Agreement that will be provided to you. **Your Card Member Agreement includes an arbitration provision, which restricts your opportunity to have claims related to the account heard in court or resolved by a jury, and to participate in a class action or similar proceeding.**

We may change the Card Member Agreement subject to applicable law. We may do this in response to the business, legal, or competitive environment. Changes to some terms may require 45 days advance notice, and we will tell you in the notice if you have the right to reject a change. We cannot change certain terms during the first year of your Card Membership.

Additional Cards: Additional Card Members do not have accounts with us but they can use your Account subject to the terms of the Card Member Agreement. You are responsible for all use of your Account by Additional Card Members and anyone they allow to use your Account. You must pay for all charges they make. You authorize us to give Additional Card Members information about your Account and to discuss it with them.

Cash advance at ATMs: We may issue you a Personal Identification Number (PIN) to use to obtain cash advances at participating ATMs. Or you may request a PIN for cash advances by contacting us. We will send you a letter confirming your PIN.

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

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral agreement, or court decree under Wisconsin's Marital Property Act will adversely affect a creditor's interest unless, prior to the time credit is granted, the creditor is furnished a copy of that agreement or decree or is given complete information about the agreement or decree.

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

Notice to California Residents: An Applicant, if married, may apply for a separate account.

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

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

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

The Platinum Card[®] from American Express Exclusively for Morgan Stanley is issued by American Express National Bank. © 2022 American Express National Bank.

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OFFER TERMS

100,000 Membership Rewards Points

To be eligible to earn the 100,000 Membership Rewards points, you must be enrolled in the Membership Rewards Program at the time of the eligible purchases. 100,000 Membership Rewards points will be credited to your account after you charge a total of \$6,000 (the "Threshold Amount") or more of purchases on your Platinum Card[®] from American Express within the first 6 months of Platinum Card Membership starting from the date your account is approved. You can earn 100,000 Membership Rewards points after you spend \$6,000 on eligible purchases on your card within the first 6 months of card membership starting from the date your account is approved. In rare instances, your period to spend \$6,000 may be shorter than 6 months if there is a delay in receiving your Card. Also, purchases may fall outside of the 6 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). Eligible purchases can be made by the Basic Card Member and any Additional Card Members on a single Card account. Eligible purchases are purchases for goods and services minus returns and other credits. The following purchases do NOT count towards the Threshold Amount: fees or interest charges; purchases of travelers checks; purchases or reloading of prepaid cards; purchases of gift cards; person-to-person payments; or purchases of other cash equivalents. Points will be credited to your Membership Rewards account within 8-12 weeks after you meet 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 the Membership Rewards points to, we may freeze the Membership Rewards points credited to, or we may take away the Membership Rewards points from your account. We may also cancel this Card account and other Card accounts you may have with us.

Your Card account must not be canceled or past due at the time of fulfillment of any offers. 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 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.

10x Membership Rewards - Shop Small, Global Restaurants

Earn 10x points on eligible purchases with your new Platinum Card® from American Express Exclusively for Morgan Stanley at restaurants worldwide and when you Shop Small in the U.S., on up to \$25,000 in combined purchases, during your first 6 months of Card Membership. That's an additional 9 points on top of the 1 point you earn for these purchases as a benefit of the Card.

To earn additional points when you shop small in the U.S., you must make a purchase at a business location in the U.S. on the Shop Small Map, available at americanexpress.com/shopsmalloffer, or the Online Directory, available at americanexpress.com/shopsmallonline (also referred to as a "US Shop Small Merchant" and a "US Shop Small Business").

You may not earn additional points for purchases at a restaurant located within another establishment (e.g. a restaurant inside a hotel, casino, or event venue). For example, purchases made at a restaurant located within a hotel may be recognized as a purchase at a hotel, not a restaurant. You also will NOT earn additional points for purchases at bars, nightclubs, cafeterias, and convenience stores. Purchases at restaurants on the Shop Small Map will only earn an additional 9 points.

You can earn 10x points at restaurants worldwide and when you Shop Small in the U.S. on up to \$25,000 in combined purchases, during your first 6 months of Card Membership starting from the date your account is approved. In rare instances, your period to earn 10x points at restaurants worldwide and when you Shop Small in the U.S., on up to \$25,000 in combined purchases may be shorter than 6 months if there is a delay in receiving your Card. Also, purchases may fall outside of the 6 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).

Purchases charged by both the Basic and Additional Card Members on the eligible Card Account are eligible for the additional points. Eligible purchases are purchases for goods and services minus returns and other credits. The following do NOT count as a qualifying purchases: fees or interest charges, cash advances, purchases of traveler's checks, purchases or reloading of prepaid Cards, purchases of any cash equivalents or purchases made in foreign currencies. You may not receive additional points if we receive inaccurate information or are otherwise unable to identify your purchase as qualified for the offer. For example, you may not receive the additional points if (a) the Merchant uses a third-party to sell their products or services except that qualifying purchases made through Resy.com and the Resy mobile app will qualify for the offer; or (b) the Merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or (c) you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet. Note that we may not receive information about your qualifying purchase from Merchant until all items from your qualifying purchase have been provided/shipped by Merchant. Additional points may be reversed if qualifying purchase is returned/cancelled. If we do not receive information that identifies your transaction as qualifying for the offer, you will not receive the additional points. Please allow 8-12 weeks after the qualifying purchase is charged to your Card Account for points to be posted to the Account.

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 points to, we may freeze points credited to, or we may take away points from your account. We may also cancel this Card account and other Card accounts you may have with us.

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

Annual Fee

The annual fee for the Platinum Card® from American Express exclusively for Morgan Stanley is \$695. **Foreign Transaction Fee:** None

Additional Cards

Obtain one (1) Additional Platinum Card for no additional annual fee. You can get up to the next 3 Additional Platinum Cards for a total annual fee of \$175. Then, each Additional Platinum Card can be obtained for an annual fee of \$175. There is no annual fee for Additional Gold Cards.

BENEFIT TERMS

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

\$179 CLEAR Credit

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

\$200 Airline Fee Credit

Benefit is available to Consumer and Corporate Platinum Card Members only. To receive statement credits of up to \$200 per calendar year for incidental airline fees charged to the eligible Card, Card Member must select one qualifying airline through their American Express Online Account or the link for their Card below:

•**American Express Platinum Card®:** <https://global.americanexpress.com/card-benefits/enroll/airline-fee-credit/platinum>.

- Goldman Sachs Platinum Card**[®] <https://global.americanexpress.com/card-benefits/enroll/airline-fee-credit/goldman-platinum-card>
- Morgan Stanley Platinum Card**[®] <https://global.americanexpress.com/card-benefits/enroll/airline-fee-credit/morgan-stanley-platinum-card>
- American Express Platinum Card**[®] for Schwab: <https://global.americanexpress.com/card-benefits/enroll/airline-fee-credit/schwab-platinum-card>
- American Express Corporate Platinum Card**[®]: <https://global.americanexpress.com/card-benefits/enroll/airline-fee-credit/corporate-platinum>

Qualifying airlines include Alaska Airlines, American Airlines, Delta Airlines, Frontier Airlines, Hawaiian Airlines, JetBlue Airways, Spirit Airlines, Southwest Airlines, and United Airlines. 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 one qualifying airline will be able to do so at any time. Card Members who have already selected one qualifying airline will be able to change their choice one time each year in January through their American Express Online Account or by calling the number on the back of the Card. Card Members who do not change their airline selection will remain with their current airline. **Statement Credits:** Incidental airline fees must be charged to the Card Member on the eligible Card Account for the benefit to apply. Incidental airline 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 airline fees must be separate charges from airline ticket charges. Fees not charged by the Card Member's selected airline (e.g. wireless internet and fees incurred with airline alliance partners) do not qualify for statement credits. Incidental airline 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.

\$200 Hotel Credit

U.S. Consumer Basic and Additional Platinum Card[®] Members may receive up to a total of \$200 in statement credits each calendar year, across all Cards on the Account, when using their eligible Platinum Card on eligible, prepaid Fine Hotels + Resorts[®] and The Hotel Collection bookings made through American Express Travel (meaning through [amextravel.com](https://www.amextravel.com), the Amex[®] App, or by calling the phone number on the back of your eligible Platinum Card). Delta SkyMiles[®] Platinum Card Members are not eligible for the benefit. To receive the statement credits, an eligible Card Member must make a new booking using their eligible Platinum Card through American Express Travel on or after July 1st, 2021, that is prepaid (referred to as "Pay Now" on [amextravel.com](https://www.amextravel.com) and the Amex App), for a qualifying stay at an available, participating Fine Hotels + Resorts or The Hotel Collection property. Bookings of The Hotel Collection require a minimum stay of two consecutive nights. Eligible bookings must be made before December 31st, 11:59PM Central Time, each calendar year to be eligible for statement credits within that year. Statement credits may not be received or may be reversed if the booking is cancelled or modified. Eligible bookings do not include interest charges, cancellation fees, property fees or other similar fees, or any charges by a property to you (whether for your booking, your stay or otherwise). Please allow up to 90 days after an eligible charge is posted to your Account for the applicable statement credits to be posted to your Account. Call the number on the back of your eligible Platinum Card if statement credits have not posted by that time. If American Express does not receive information that identifies your transaction as eligible, you will not receive the statement credits. For example, your transaction will not be eligible if it is a booking: (i) made with a property not included in the Fine Hotels + Resorts or The Hotel Collection programs, (ii) not made through American Express Travel, or (iii) not made with an eligible Platinum Card. Participating properties and their availability are subject to change. If American Express, in its sole discretion, determines that you have engaged in or intend to engage in any manner of abuse, misuse, or gaming in connection with this benefit, American Express will not have an obligation to provide and may reverse any statement credits provided to you. Please refer to [AmericanExpress.com/FHR](https://www.AmericanExpress.com/FHR) and

[AmericanExpress.com/HC](https://www.americanexpress.com/HC) for more information about Fine Hotels + Resorts and The Hotel Collection, respectively.

\$240 Digital Entertainment Credit

Enrollment is required to receive the benefit. Only the Basic Card Member or Authorized Account Manager(s) on a U.S. Consumer Platinum Card Account can enroll in the benefit. Eligible purchases must be charged directly at the participating partners (see below) to a Basic or Additional Card on the enrolled Card Account for the benefit to apply. Purchases by both the Basic Card Member and Additional Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is eligible for up to \$20 in statement credits per month, for a total of \$240 per calendar year in statement credits across all Cards on the Account. Only valid for transactions completed in the U.S. and U.S. Territories. Participating partners are Peacock, Audible, SiriusXM, and The New York Times. Purchases of prepaid or gift cards from third-party retailers for use at these participating partners are not eligible for this benefit.

Peacock: Eligible purchases for Peacock include Peacock Premium and Premium Plus subscriptions, subscribed directly with Peacock online at www.peacocktv.com. Eligible purchases do not include subscriptions bundled with cable services or other bundles, promotional offers through third parties, or gift cards.

Audible: All Audible purchases made directly through www.audible.com are eligible, including Audible subscriptions (Audible Plus and Audible Premium Plus) and audiobook purchases.

SiriusXM: Eligible purchases for SiriusXM include purchases made directly with SiriusXM (US) online at www.siriusxm.com, through SiriusXM telephone sales or direct mail order purchase transactions. Eligible purchases do not include SiriusXM safety, security or telematics services (connected vehicle); SiriusXM for Business subscriptions; purchases through third parties, including SiriusXM subscriptions, radios or pre-paid cards; SiriusXM ad sales; or any transactions involving SiriusXM's Stitcher or Pandora services.

The New York Times: Eligible purchases for The New York Times include any subscriptions (including digital or print news, NYT Cooking, and New York Times Games) made directly through www.nytimes.com/subscription. Eligible purchases do not include advertising services, NYT conferences, gift cards, the TimesDigest or purchases from the NYTimes company store.

Please allow 6-8 weeks after an eligible purchase is charged to your Card Account for statement credit(s) to be posted to the Account. Please call the number on the back of the Card if statement credits have not posted after 8 weeks from the date of purchase. American Express relies on the merchant to process transactions within the same calendar month that you made the purchase in order to apply the \$20 monthly statement credit in the month that it was intended. For example, if you make an eligible purchase on the last day of the month, but the merchant doesn't process that transaction until the next day, then the statement credit would be applied in the following month. If American Express does not receive information that identifies your transaction as eligible for the benefit, you will not receive the statement credit. For example, your transaction will not be eligible if it is not made directly with the merchant. In addition, in most cases, you may not receive the statement credit if your transaction is made with an electronic wallet or through a third party (such as an app store) or if the merchant uses a mobile or wireless card reader to process it. To be eligible for this benefit, Card Account(s) must not be canceled and not past due at the time of statement credit fulfillment. If a charge for an eligible purchase is included in a Pay Over Time balance on your Card 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. For additional information, call the number on the back of your Card.

\$300 Equinox Credit

Basic Card Members and Additional Card Members on U.S. Consumer Platinum Card Accounts are eligible to receive up to a total of \$25 in statement credits each month across all Cards on the Platinum Account on membership fees for (i) eligible Equinox memberships (which include complimentary access to the Equinox+ app as part of membership) or (ii) a stand-alone membership to the Equinox+ app. In each case, membership fees must be charged directly by Equinox or Equinox+ (as applicable) to their Platinum Card, to be eligible for statement credits. To receive this

benefit, Card Members must (1) access the Equinox website through the link provided in the benefits section of their American Express online account or mobile app, or at <https://platinum.equinox.com/>, to enroll in an eligible Equinox or Equinox+ membership or validate their eligibility to apply the benefit to an existing eligible membership or (2) with respect to the Equinox membership only, enroll in an eligible Equinox membership in person at a Club. Eligible Card Members must be at least eighteen (18) years old, or must have the written consent of a parent or legal guardian if they are between the ages of sixteen (16) and eighteen (18), to enroll in an eligible membership. To be eligible for this benefit, the Platinum Card Account must not be cancelled or past due at the time of statement credit fulfillment. Please allow 2-4 weeks after an eligible purchase is charged to your Card Account for statement credit(s) to be posted to the Account.

Equinox Membership Option. Eligible Equinox membership types include All-Access, Destination Access, and E by Equinox access. All Equinox memberships include complimentary access to the Equinox+ app. Certain clubs are excluded from each membership type, and Equinox reserves the right to in the future exclude other clubs from its All-Access and Destination Access memberships. To access and use Equinox, eligible Card Members (or their parent or legal guardian, as applicable) must sign Equinox's standard membership agreement and any other waivers and provide documentation generally required as part of Equinox's joining process. Membership is subject at all times to Equinox's membership agreement and Equinox's standard rules, policies and procedures. Equinox reserves the right to terminate membership for any failure to comply with, or as otherwise permitted in, such agreement, rules, policies and procedures. Former Equinox members whose membership was terminated by Equinox for cause, or who are otherwise not allowed to access or use Equinox, are not eligible to join and participate in this benefit.

Equinox+ Membership Option. To enroll, eligible Card Members (or their parent or legal guardian, as applicable) must follow the steps described above and then purchase an Equinox+ membership at www.equinoxplus.com and agree to the Equinox+ [Terms and Conditions](#) and [Privacy Policy](#). Membership in the Equinox+ app is subject at all times to the foregoing and Equinox Media's additional standard rules, policies and procedures. Equinox Media reserves the right to terminate Equinox+ membership for any failure to comply with, or as otherwise permitted in, such terms, rules, policies and procedures. You will not receive the statement credit on your Equinox+ membership if you purchase your membership within the Equinox+ app or through a third party.

If a charge for an eligible purchase is included in a Pay Over Time balance on your Card 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.

For additional information, call the number on the back of your Card.

5X Air and Hotel

You will get 1 Membership Rewards® point for each dollar charged for eligible purchases on your Platinum Card from American Express and 4 additional points (for a total of 5 points) for each dollar charged for eligible travel purchases on that Card ("Additional Points"), minus cancellations and credits. Eligible travel purchases are limited to: (i) purchases of air tickets on scheduled flights, of up to \$500,000 in charges per calendar year, booked directly with passenger airlines or through American Express Travel (by calling 1-800-525-3355 or through AmexTravel.com); (ii) purchases of prepaid hotel reservations booked through American Express Travel; and (iii) purchases of prepaid flight+hotel packages booked through AmexTravel.com. Eligible travel purchases do not include: charter flights, private jet flights, flights that are part of tours, cruises, or travel packages (other than prepaid flight+hotel packages booked through AmexTravel.com), ticketing or similar service fees, ticket cancellation or change fees, property fees or similar fees, hotel group reservations or events, interest charges, or purchases of cash equivalents. Eligible prepaid hotel bookings or prepaid flight+hotel bookings that are modified directly with the hotel will not be eligible for Additional Points.

Bonuses you may receive with your Card on other purchase categories or in connection with promotions or offers from American Express cannot be combined with this benefit. Any portion of a charge that you elect to cover through redemption of Membership Rewards points is not eligible to receive points. 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, a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers), or you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet.

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

Account Manager

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

Adding an Additional Card Member

Additional Card Members do not have accounts with us but can use your Account subject to the terms of the Card Member Agreement. They must be at least 13 years of age and never had a defaulted account with American Express. You are responsible for the activity and use of your Account by Additional Card Members. You must pay for all charges they make.

Additional Cards

Additional Card Members must be at least 13 years of age and never have had a defaulted account with American Express.

Additional Global Lounge Collection Partner Lounges

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

Airspace Lounge

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

guests will receive all of the complimentary benefits and amenities afforded to the Airspace Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Airspace Lounge locations are subject to change.

American Express Experiences

Offer valid in select cities. During the specified sales period, tickets are available exclusively to all American Express® Card Members. Tickets must be purchased with an American Express Card. Standard service charges apply. Offer is subject to availability. Not all seats are available and blackout dates apply. All sales final. No refunds. No exchanges. Offer may be changed or revoked at any time at the sole discretion of American Express. Some events may not be accessible to Card Members with disabilities. For more information, please visit americanexpress.com/entertainment.

American Express Preferred Seating

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

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

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

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

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

American Express Presale(s)

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

American Express Seating

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

American Express® App

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.

American Express® App

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

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>

Amex Send & Split

Amex Send & Split™ ("Send & Split") is only available in the American Express® App ("Amex App") to Card Members with an eligible Card. Eligible Cards are US-issued Basic Consumer Cards that are issued by American Express National Bank and are not cancelled. Prepaid Cards, American Express Corporate Cards, American Express Small Business Cards, American Express-branded cards or account numbers issued by other financial institutions and American Express Cards issued outside of the United States are not eligible Cards. To use Send & Split, you must first have an email address on file, enroll in Send & Split in your American Express Online Account ("Online Account") and open an Amex Send™ stored balance account in the Amex App ("Send Account"). Send & Split allows you to: (i) send a person-to-person payment from your Send Account to Venmo and PayPal users ("Send") and (ii) split a Card purchase ("Split") and receive funds to your Card account as a statement credit or to your linked Venmo or PayPal account. You may use Send & Split with an Additional consumer Card that is issued in the US by American Express National Bank and is not cancelled if you also have an eligible Card in the same Online Account and that Online Account is enrolled in Send & Split. You must have or create an account with Venmo or PayPal and link your Online Account to your PayPal or Venmo account to use Send & Split. You must add money to your Send Account from your eligible Card(s) to Send to a Venmo or PayPal recipient. The money you add will be reflected in your Send Account balance. The charge on your Card for an Add Money transaction does not earn rewards and is subject to the Card's purchase APR. Once the Send from your Send Account is available in the recipient's Venmo or PayPal account, you do not have the ability to cancel the transaction. There is no fee to Send to US recipients. PayPal charges a fee to Send to non-US recipients. With Split, you can split pending or posted purchases that are made with your eligible Card in your Amex App. Once you select a purchase to Split, select the contacts you want to request to Split with. You can choose to get paid back as a statement credit to your Card account (a Split credit) or to your linked Venmo or PayPal account. Split credits to your Card account apply when we receive confirmation that the Split request was completed but may take 24-36 hours to post to your Card account. You are still responsible to pay the full purchase amount charged to your Card, regardless of whether you are paid back via Split. You earn rewards for purchases that you split in the same way that you earn rewards for other purchases. Other eligibility and restrictions apply. For complete details visit americanexpress.com/sendandsplitterms to view Terms & Conditions. Send Account issued by American Express National Bank.

By Invitation Only®

Transportation and accommodation costs are additional unless otherwise stated. The price indicated covers event costs only. All sales are final and non-refundable, and resale is prohibited. Payment must be made using an eligible Platinum Card® or Centurion® Card. Details and prices are subject to change. Packages are available on a first-come, first-served basis. Availability is limited. Must be 21 years of age or older to consume alcoholic beverages. Please drink responsibly. For more information, please visit americanexpress.com/entertainment.

Car Rental Privileges: Avis, Hertz, National

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

Car Rental Privileges: National Emerald Club

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

Card Member Performance(s)

Card Member Performances are 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. All sales final. No refunds. No exchanges. For more information, please visit americanexpress.com/entertainment.

Cell Phone Protection

Coverage is provided by New Hampshire Insurance Company, an AIG Company, at no-additional-cost to Card Membership. Coverage is subject to certain terms, conditions, and limitations, including limitations on the amount of coverage. Coverage is excess of any other applicable insurance or indemnity available to you. Coverage is limited only to those amounts not covered by any other insurance or indemnity. For more information about the coverage, please see the Guide to Benefits at americanexpress.com/CPPTerms.

Concierge

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

Cruise Privileges Program

Cruise Privileges Program ("CPP") benefits are valid only for new CPP bookings made with participating cruise lines through American Express Travel. CPP benefits are valid only for eligible U.S. Consumer and Business Platinum and Centurion® Card Members (Delta SkyMiles® Platinum Card Members are not eligible). CPP bookings must be made using the eligible Card. CPP benefits are non-transferable. Participating cruise lines and program benefits are subject to change. The benefits of an onboard credit and amenity are valid for new CPP bookings of at least five nights and require double occupancy; the eligible Card Member must be traveling on the itinerary booked; the total cost of the CPP booking must be paid using an American Express® Card in the eligible Card Member's name. Onboard credits and amenities cannot be combined with other offers unless indicated; blackout dates, category and fare restrictions may apply. Onboard credits and amenities may not be available to residents outside of the 50 United States. Onboard credits and amenities apply per stateroom, with a three-stateroom limit per eligible Card Member, per cruise. For new CPP bookings with Celebrity Cruises, Norwegian Cruise Line, Holland America Line, Princess Cruises, and Royal Caribbean International, eligible Card Members receive an onboard credit (in USD) of: \$100 for inside and outside staterooms, \$200 for balcony, verandah, and mini-suite staterooms, and/or \$300 for suites. For new CPP bookings with Cunard, eligible Card Members receive an onboard credit (in USD) of: \$300 for all Queen Mary ocean-view staterooms category EF or higher, and/or Queen Victoria or Queen Elizabeth ocean-view staterooms category FA or higher. For new CPP bookings with Ama Waterways, Oceania, Regent, Azamara, Seabourn, Crystal, Silversea, Uniworld, and Windstar, eligible Card Members receive an onboard credit of US\$300 for all stateroom categories. For new CPP bookings, Centurion Members receive an additional US\$200 onboard credit on Crystal Cruises, Regent Seven Seas Cruises, Seabourn, and Silversea. Onboard credits will be applied at checkout upon completion of the cruise; credit amounts in local currency may vary due to foreign exchange rates; credits are subject to cruise line terms and policies; credits cannot be used for casino charges, gratuities or other similar charges. Any unused portion of a credit is non-refundable and is not redeemable for cash. Other restrictions may apply. Onboard amenities vary by participating cruise line and are not available on Silver Explorer, Silver Galapagos and Silver Discoverer. Onboard credits and amenities are not available on Celebrity Cruises Galapagos sailings.

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

Delta Sky Club

The 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. Additional Gold Cards and Additional Green Cards on your Platinum Card account are not eligible for complimentary access. Access to Delta Sky Club partner lounges is not permitted. Individuals must be at least 18 years of age to access Delta Sky Club, and 21 years of age to access locations with a self-service bar, unless accompanied by a responsible, supervising adult who has access to the lounge. Card Members must adhere to all House Rules of participating clubs. Participating airport clubs and locations subject to change without notice. Additional guest access and fees subject to terms and conditions of participating airport clubs.

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

Destination Family

Benefits are valid for new bookings of eligible cruises or tour packages made through American Express Travel with participating travel providers using an eligible U.S. Consumer, Business, Corporate American Express® Card. Payment must be made with the eligible Card, and that Card Member must travel on the itinerary booked. Benefits may not be available to residents outside the 50 United States. Benefits apply per booking, not per traveler and cannot be combined with other offers unless indicated. Blackout dates may apply. Participating travel providers and benefits are

subject to change and vary by travel provider. Benefits are non-transferable, subject to availability, and cannot be redeemed for cash, cash-equivalents, or credit.

Dispute Resolution

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

Eligibility Terms

The Platinum Card® from American Express exclusively for Morgan Stanley is only available to you if you have an Eligible Morgan Stanley Smith Barney LLC brokerage Account ("Eligible Account"). An "Eligible Account" is a brokerage account (i) held in your name, (ii) held by a trust where you are both the grantor and trustee of such trust, or (iii) held as a beneficial owner of a personal holding company, a non-operating limited liability company, a non-operating limited partnership, or a similar legal entity. American Express will only issue The Platinum Card® from American Express exclusively for Morgan Stanley to (1) an eligible Morgan Stanley client who is an individual; and (2) an individual associated with a eligible Morgan Stanley client (if the eligible Morgan Stanley client itself is not an individual). Eligibility is subject to change. American Express may cancel your Card Account and participation in this program, if you do not maintain an Eligible Morgan Stanley brokerage Account.

Escape Lounges – The Centurion® Studio Partner

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

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

Fee Credit for Global Entry or TSA Pre✓®

The benefit is available to (i) Corporate Gold Card Members, (ii) Consumer Platinum Card[®] Members, Corporate Platinum Card[®] Members and Business Platinum Card[®] Members, and (iii) Centurion[®] Card Members. The benefit is also available to Additional Card Members on eligible Consumer and Business Platinum and Centurion Card accounts. To receive the statement credit, Additional Card Members must charge the application fee to the eligible Additional Card account. Card Members and Additional Card Members on eligible accounts will receive the statement credit for a 5-year program option, all other term options are not eligible to receive the statement credit. Card Members are eligible to receive a statement credit every 4.5 years for the application fee for TSA Pre[✓][®] and every 4 years for Global Entry when charged to an eligible Card. Card Members will receive a statement credit for the first program (either Global Entry or TSA Pre[✓][®]) to which they apply and pay for with their eligible Card regardless of whether they are approved for Global Entry or TSA Pre[✓][®]. However, Card Members can receive no more than one credit for up to \$85 for TSA Pre[✓][®] or \$100 credit for Global Entry (but not both programs), depending upon the program the Card Member first applies for, for an application fee charged to an eligible Card. American Express has no control over the application and/or approval process for Global Entry or TSA Pre[✓][®], and does not have access to any information provided to the government by the Card Member or by the government to the Card Member. American Express has no liability regarding the Global Entry or TSA Pre[✓][®] Programs. U.S. Customs and Border Protection (CBP) (for Global Entry) and U.S. Transportation Security Administration (TSA) (for TSA Pre[✓][®]) charge an application fee to process each respective application regardless of whether the Card Member's application is approved. The Department of Homeland Security may suspend acceptance of applications on any basis at its discretion. American Express will provide a statement credit for the application fee regardless of the decision made by CBP (for Global Entry) or TSA (for TSA Pre[✓][®]) but will not provide a statement credit for subsequent application fees charged to the same eligible Card within 4 years (for Global Entry) or 4.5 years (for TSA Pre[✓][®]), even if the original application is rejected.

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

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

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

Please allow up to 8 weeks after the qualifying Global Entry or TSA Pre[✓][®] transaction is charged to the eligible Card account for the statement credit to be posted to the Card account. American Express relies on accurate transaction data to identify eligible Global Entry and TSA Pre[✓][®] purchases. If you do not see a credit for a qualifying purchase on your eligible Card after 8 weeks, simply call the number on the back of your Card. Card Members are responsible for payment of all application charges until the statement credit posts to the Card account. To be eligible for this benefit, Card account(s) must be active through the time of statement credit fulfillment.

Global Entry Fee Credit Option:

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

To receive the \$100 Global Entry statement credit, Card Members must pay for the \$100 Global Entry application fee with an eligible Card. Additional Cards on eligible Consumer and Business accounts are also eligible for the \$100 statement credit. To receive the statement credit, the Global Entry application fee must be charged on the eligible Additional Card. Global Entry members can opt-in to TSA Pre[✓][®] by entering their Global Entry membership number (PASS ID) in the "Known Traveler Number" field each time a flight reservation is made on a participating airline. Alternatively,

Card Members can add their Global Entry PASS ID to their frequent flyer profile(s) with the participating airline(s) and then ensure that their frequent flyer number is entered for each flight booking. If approved, membership into the Global Entry program is valid for 5 years and subject to the program's terms and conditions. You must re-apply for the Global Entry program every five years for continuous benefits.

TSA Pre✓[®] Fee Credit Option:

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

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

Fine Hotels + Resorts Program

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

Global Dining Access by Resy

The Global Dining Access program ("GDA") is a benefit available to eligible Card Members. "Eligible Card Members" are account holders of Platinum Card[®] or Centurion[®] Card from American Express, Business Platinum Card[®], Business Centurion[®] Card from American Express, Corporate Platinum Card[®] or Corporate Centurion[®] Card from American Express, Delta SkyMiles[®] Reserve American Express Card, Delta SkyMiles[®] Reserve Business American Express Card, and Hilton Honors American Express Aspire Card (and any Additional Card Member(s) on their accounts). GDA may not be available for Cards issued from some countries. GDA provides eligible Card Members with (a) access to exclusive reservations, (b) Priority Notify, which allows GDA members to set notifications to be in the first group notified when tables become available before they are made available to other Resy users, and (c) access to exclusive events. GDA reservations are accessible through the Resy iOS App and Website ("Resy Sites") and Concierge. Some features of GDA, like Priority Notify, may not be available through Concierge. To access this benefit through the Resy iOS App, you must download the Resy App; or if you already have the Resy iOS App, ensure the latest update is downloaded. When using the Resy Sites, create a Resy account or log into your existing Resy account and add your eligible Card to your Resy account. If you are assigned a new Card number, you must update the Card number in your Resy account. When you use GDA, a badge will be placed on your Resy profile, letting restaurants know that you are a member of the GDA program.

Reservations are based on a first-come, first-served basis. In the event of a reservation cancellation, you will be subject to the restaurant's cancellation policy. Generally, same-day reservations that are not booked by GDA members are released back to restaurants at certain times of day that vary across restaurant policies. American Express and Resy make no representations or warranties regarding the availability of reservations, events, and/or experiences, which shall at all times be subject to availability and the discretion of the applicable restaurant. American Express and Resy are not responsible for informing the restaurants of any dietary restrictions or for a restaurant being able to accommodate such restrictions. There is no cost to you for booking services through GDA, although you are responsible for any purchases or fees you authorize to be charged to your Card account. GDA reservations and events are intended for personal use only and cannot be resold or used for commercial purposes. By participating in the GDA program, you are accepting these GDA terms and conditions, which are in addition to and do not replace the Resy Sites' Terms of Service. To be eligible for this benefit, your Card account must not be cancelled.

Gold Card Destinations

Benefits are valid for new bookings of eligible vacation packages or cruises of at least \$3,000 with participating travel suppliers made through American Express Travel using an eligible U.S. Consumer Gold Card, Platinum Card®, or Centurion® American Express Card. Bookings must be made by calling the number on the back of the eligible Card. Payment must be made with the eligible Card, and that Card Member must travel on the itinerary booked. \$100 shipboard credit or instant savings benefits may not be available to residents outside the 50 United States. Benefits apply per booking, not per traveler and cannot be combined with other offers unless indicated. Blackout dates may apply. Participating travel providers and benefits are subject to change and vary by travel provider. Benefits are non-transferable and cannot be redeemed for cash, cash-equivalents, or credit. Fare restrictions may apply. All shipboard credits will be credited to the guest's shipboard folio upon checkout. Shipboard credit amounts in international jurisdictions may vary due to foreign exchange rates and timing of application. Shipboard credits are subject to cruise line policies. Credits cannot be used for casino charges, gratuities, or other similar charges and other restrictions may apply. Any unused portion of a credit is non-refundable and is not redeemable for cash, cash-equivalents, or credit.

Hilton Honors Gold Status Enrollment

As a Platinum Card Member you are eligible to enroll in complimentary Hilton Honors Gold status. Offer available only to Platinum Card Members and is not transferable. Full details of Gold status can be found at hiltonhonors.com/memberbenefits and is subject to change by Hilton. Gold status benefits are subject to availability at participating hotels and resorts within the Hilton Portfolio. Once you request enrollment in the Hilton Honors program, American Express will share your enrollment information with Hilton. Hilton may use this information in accordance with its privacy policy available at hiltonhonors.com/privacypolicy. If you already have Hilton Honors Gold status, you can maintain the benefit in the future because you do not need to meet any stay requirements. You maintain Gold status without meeting otherwise required criteria only while an eligible Card Member or until American Express notifies you that the benefit is terminated. Hilton Honors membership, earning and redemption of Points are subject to Hilton Honors Terms and Conditions. Visit hiltonhonors.com/terms for more details. ©2021 Hilton

InCircle®

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

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

To be eligible to receive Membership Rewards® points, you must be enrolled in the Membership

Rewards® program at the time of purchase and you must charge your purchases to an eligible, enrolled American Express Card.

International Airline Program

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

Invest with Rewards

This reward is only available to the Basic Card Member on a Morgan Stanley Card from American Express who has a "deposit eligible" Morgan Stanley brokerage account (an "Eligible Card Member"). Additional Card Members and otherwise authorized third parties, including authorized account managers, may not redeem Membership Rewards points for this reward.

A "deposit eligible" Morgan Stanley brokerage account is a Morgan Stanley brokerage account held in the Eligible Card Member's name, and excludes Charitable Remainder Annuity Trusts, Charitable Remainder Unitrusts, Irrevocable Trusts, Employer-Sponsored Accounts, Inherited IRAs, Salary RED/SEPs, 529 college savings plans, and Simple IRA accounts.

An Eligible Card Member may redeem a minimum of one thousand and a maximum of four million Membership Rewards points every seven calendar days for this reward.

Redeemed points will be immediately deducted by American Express from the Eligible Card Member's Membership Rewards account. Morgan Stanley will deposit associated funds into the Eligible Card Member's "deposit eligible" Morgan Stanley brokerage account within four to six business days, excluding bank holidays. Points are not refundable once redeemed.

This reward is subject to the Terms and Conditions of the Membership Rewards program. Please consult with your tax advisor regarding the tax implications of any rewards.

Lowest Hotel Rates Guarantee

Valid only for American Express Card Members. If you book a qualifying hotel rate on [amextravel.com](https://www.amextravel.com) and then find the same room, in the same hotel, for the same dates, the same number of children and adults, at a lower price online, before taxes and fees, we'll refund you the difference. For pre-paid reservations, your claim must be submitted prior to your stay, before the date of check-in. For verification of "pay later" hotel bookings, your claim must be submitted within thirty (30) days after you have completed the hotel stay, and the customer service representative may instruct you to mail a copy of your hotel receipt to American Express within that time period. American Express will honor the lower price for verified requests. The "Lowest Hotel Rates Guarantee" policy applies only to online rates available to the general public and excludes (1) rates or discounts that are not available to the general public, including, but not limited to, corporate, group, charter, meeting/convention, AAA, government/military, and senior citizen rates/discounts; or (2) hotel rooms booked through or in combination with frequent stay, loyalty, points, coupon promotions, rooms won through contests or sweepstakes or transferred, or rooms booked on opaque websites that do not allow you to see the name of the hotel until your reservation is complete; or (3) promotional packages, deals, all-inclusive packages, or bundles that may include additional amenities such as parking, meals, or entertainment, or (4) rates booked through the Fine Hotels + Resorts® and The Hotel Collection programs. [Details](#)

Lufthansa Lounge Access - Platinum

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

Marriott Bonvoy Gold Elite Status

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

Membership Rewards[®] Pay With Points

To use Pay with Points, you must charge your eligible purchase through American Express Travel to a Membership Rewards[®] program-enrolled American Express[®] Card. Eligible purchases through American Express Travel exclude non-prepaid car rentals and non-prepaid hotels. Points will be debited from your Membership Rewards account, and credit for corresponding dollar amount will be issued to the American Express Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on the American Express Card account. Minimum redemption 5,000 points.

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

If a charge for a purchase is included in a Pay Over Time balance on your Linked Account the statement credit associated with that charge may not be applied to that Pay Over Time balance. Instead the statement credit may be applied to your Pay in Full balance. If you believe this has occurred, please contact us by calling the number on the back of your Card.

Membership Rewards[®] Program

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

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

Membership Rewards[®] Program - Transfer Points (Domestic Airlines)

Enrollment in a participating Frequent Flyer program is required. Airline tickets are subject to availability. For each conversion of points into the Frequent Flyer program of a U.S. airline, a fee of

\$0.0006 per point, with a maximum fee of \$99, will be charged to your Card account. We charge this fee to offset the federal excise tax we must pay on such conversions. The fee may be more or less than the actual amount of the excise tax we pay on any individual conversion. We may offer you the option to redeem points to 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 It Plan It®

Pay It®

Pay It® is only available in the American Express App® for your eligible Account. With the Pay It feature, you can make a payment equal to the amount of a billed purchase less than \$100. Payments made with Pay It are not applied to that billed purchase but to your outstanding balance in accordance with how we apply payments.

Your account is eligible for Pay It if you are a Basic Card Member or Additional Card Member of a Card account issued by a U.S. banking subsidiary of American Express that is not canceled, excluding Accounts that do not have either a Credit Limit or the Pay Over Time feature. Prepaid Cards and products, American Express Corporate Cards, American Express Small Business Cards and American Express-branded Cards or account numbers issued by other financial institutions are not eligible.

Plan It®

With Plan It®, you can create up to 10 active payment plans, each subject to a plan fee. The plan fee is a fixed finance charge that will be charged each month that the corresponding plan is active.

To create a plan, select qualifying purchases of \$100 or more and a plan duration. If you have a Card with a Credit Limit, you may also be able to select a qualifying amount of \$100 or more and a plan duration. When creating a plan for purchases, you may select up to 10 qualifying purchases for each plan that you create in your American Express online Account. However, you may select only one qualifying purchase for each plan that you create in the American Express App. Plan duration options may vary depending on the total dollar amount of the qualifying purchases (or qualifying amount, if you have a Card with a Credit Limit) you move into a Plan. Qualifying purchases will be identified in your American Express online Account and American Express App. Qualifying purchases (or a qualifying amount, if you have a Card with a Credit Limit) do not include purchases of cash or cash equivalents, purchases subject to Foreign Transaction Fees, or any fee owed to us, including Annual Membership fees. Unless you are creating a plan at checkout, please allow 2-3 days for your purchase to post to your account. Once your purchase posts and is no longer pending, you can create a plan for that purchase.

Your ability to create plans will be based on a variety of factors such as your creditworthiness, and your Credit Limit or Pay Over Time Limit, as applicable. The Pay Over Time Limit applies to the total of your Pay Over Time, Cash Advance, and Plan balances. You may not be able to create a plan if it would cause you to exceed your Pay Over Time Limit or cause your Plan balance to exceed 95% of your Account Total New Balance on your last billing statement. You will not be able to create plans if your Pay Over Time feature is suspended or your Account is canceled. You will also not be able to create plans if one or more of your American Express Accounts is enrolled in a payment program, has a payment that is returned unpaid, or is past due. The number and length of plan duration options offered to you, the number of active plans you can have at a time, and your ability to include multiple qualifying purchases in a single plan, will be at our discretion and will be based on a variety

of factors such as your creditworthiness, the purchase amount(s), and your Account history. After a plan is paid in full, it will be removed from your Account in the next billing period.

Plan It is available on Card Accounts issued by a U.S. banking subsidiary of American Express, excluding Accounts that do not have either a Credit Limit or the Pay Over Time feature. Only the Basic Card Member or Authorized Account Managers on the Account can create a plan. Prepaid Cards and products, American Express Corporate Cards, American Express Small Business Cards and American Express-branded Cards or Account numbers issued by other financial institutions are not eligible.

Pay Over Time

Eligible charges

Purchases (including any associated foreign transaction fees) and Annual Membership Fees are eligible. The following types of charges are ineligible for Pay Over Time: Cash Advances, including cash and other cash equivalents, certain insurance premiums, and any other fees owed to American Express.

Pay Over Time

The Pay Over Time feature on your account has two settings: Active and Inactive. At Account opening, the Pay Over Time feature on your Account is set to Active. This means all eligible charges made on your account will automatically be added to your Pay Over Time balance. If the Pay Over Time feature is active at 8 p.m. Eastern Time on the transaction date provided by the merchant or on the date when an eligible Annual Membership Fee is charged to your Account, then we will automatically add the charge to your Pay Over Time balance. The transaction date provided by the merchant may differ from the date you made the purchase if, for example, there is a delay in the merchant submitting the transaction to us or if the merchant uses the shipping date as the transaction date. If the Pay Over Time feature is inactive at 8 p.m. Eastern Time, no new charges will be automatically added to your Pay Over Time balance. To view or change your Pay Over Time setting, visit your online account or call the number on the back of your Card.

Pay Over Time Limit

We assign a Pay Over Time Limit to your Account. The Pay Over Time Limit applies to the total of your Pay Over Time, Cash Advance, and Plan balances. Your Pay Over Time balance cannot exceed your Pay Over Time Limit. When there is a delay in posting cash advances or plans to your Account, the total of your Pay Over Time, Cash Advance, and Plan balances may exceed your Pay Over Time Limit. We may approve or decline a charge regardless of whether your card account balance exceeds or does not exceed your Pay Over Time Limit. This is not a spending limit. You must pay at least the Minimum Payment Due by the Payment Due Date each month. The Minimum Payment Due includes all charges that were not added to a Pay Over Time and/or Cash Advance or Plan balance plus a portion of your Pay Over Time and/or Cash Advance balance, any interest accrued, and any Plan Payment Due.

Interest on Your Pay Over Time Balance(s)

For charges added automatically to a Pay Over Time balance, we will charge interest beginning on the date of each charge. We will not charge interest on charges automatically added to your Pay Over Time balances if you pay the Account Total New Balance by the Payment Due Date each month. You must pay in full, by the Payment Due Date, all charges that are not added to a Pay Over Time, Cash Advance, or Plan balance. We will begin charging interest on cash advances on the transaction date.

Platinum Destinations® Vacations

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

Membership Rewards account within 8-12 weeks after completion of the PDV travel. For more information visit membershiprewards.com/terms.

Plaza Premium

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

Premium Global Assist® Hotline

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

Premium Private Jet Program with Wheels Up

Eligibility

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

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

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

Marketplace Access: Transaction Fee Waiver

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

the applicable transaction with a Qualifying Card in order to receive the transaction fee waiver.

Connect Memberships and Marketplace Access: Guaranteed Hourly Rates

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

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

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

General Terms

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

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

Disclaimer

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

Premium Uber Benefit

Basic Card Members on a Consumer Platinum Card or Centurion account are eligible for Uber VIP and the monthly Amex Benefit ("Amex Benefit"). Additional Centurion Cards are also eligible for the Amex Benefit. To receive this benefit, you must have downloaded the Uber App version 3.363.10000 or later for iOS or version 4.274.10000 or later for Android and your eligible Platinum Card or Centurion Card must be a method of payment in your Uber account. If you are assigned a new Card number, you must update your method of payment in your Uber account. Cards added to your Uber account through a third party such as Apple Pay or PayPal will not be eligible. An eligible Platinum Card or Centurion Card may receive this benefit on one Uber account. If the same Card is added to multiple Uber accounts, only the first Uber account to which the Card is added will receive the benefit. It takes up to 24 hours for the Amex Benefit to be available in Uber Cash after your eligible Card has been added to your Uber account. Uber VIP is available in select cities and is governed by Uber's terms and conditions. The monthly Amex Benefit is found within your Uber Cash balance. In order to use the Amex Benefit, Uber Cash must be turned on. If Uber Cash is turned on when you request a ride, Uber Cash will appear above the confirmation button. If Uber Cash does not appear above the confirmation button, tap on the current payment option and turn on Uber Cash. The Amex Benefit may be applied to all vehicle types with Uber, orders on Uber Eats and to any other services to which Uber permits Uber Cash to be applied. If your Amex Benefit in your Uber Cash balance does not satisfy the cost of your ride or order, the primary payment method on your Uber account will be charged for the difference. The Amex Benefit will not apply to previous Uber transactions and

cannot be used when paying with an UberFAMILY profile. New and existing Uber users are eligible. Uber will apply the Amex Benefit at the point of sale and it will be displayed on your email receipt. There is no limit to the number of transactions you may apply your Amex Benefit to each month, up to a total of \$15 per month (up to a total of \$35 in December). The Amex Benefit in Uber Cash may only be applied within the United States. Your monthly Amex Benefit expires at 11:59 PM Hawaii Standard Time on the last day of each month. Unused balance in Uber Cash from your Amex Benefit will not carry over to the following month. Your Amex Benefit will be applied for the month in which the transaction is completed. If a transaction is eligible for another promotion that you have added to your Uber account, the promotion will be applied before your Amex Benefit. Certain other types of balances in Uber Cash may be applied to the cost of your ride or order prior to your Amex Benefit in Uber Cash. For purposes of fulfilling upon this benefit, American Express will share with Uber certain information about your Card, including the Card type, and updated Card information from time to time. If you do not wish to participate in this program, please call the number on the back of your Card. If you do not see the Amex Benefit in Uber Cash by 5:00 PM Hawaii Standard Time on first of the month, simply call the number on the back of your Card.

Priority Pass Select

These Terms and Conditions govern 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, Platinum Card Members whose Card account is not cancelled may access participating Priority Pass Select lounges by presenting your Priority Pass Select card and airline boarding pass. In some lounges, Priority Pass Select member must be 21 years of age to enter without a parent or guardian. Priority Pass Select members must adhere to all house rules of participating lounges. Amenities may vary among airport lounge locations. Conference rooms, where available, may be reserved for a nominal fee. Priority Pass Select lounge partners and locations are subject to change. All Priority Pass Select members must adhere to the Priority Pass Conditions of Use, which will be sent to you with your membership package, and can be viewed at www.prioritypass.com. Upon receipt of your enrollment information, Priority Pass will send your Priority Pass Select card and membership package which you should receive within 10-14 business days. If you have not received the Priority Pass card after 14 days, please contact American Express using the number on the back of your American Express® Card. Please note, Additional Gold Card Members are not eligible for membership.

Return Protection

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

Seller of Travel

American Express Travel Related Services Company, Inc. is acting solely as a sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. Certain suppliers pay

us commission and other incentives for reaching sales targets or other goals and may provide incentives to our travel consultants. For more information visit www.americanexpress.com/travelterms.

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

Shop Saks with Platinum

Only the Basic Card Member or Authorized Account Manager(s) on a U.S. Consumer Platinum Card® Account can enroll in the benefit. Eligible purchases must be charged to the enrolled Card Account for the benefit to apply. Purchases by both the enrolled Basic Card Member and Additional Card Members on the eligible Card Account are eligible for statement credits. However, each Card Account is only eligible for up to a \$50 statement credit from January through June and up to a \$50 statement credit from July through December for a total of \$100 per calendar year in statement credits across all Cards on the Account. Valid at Saks Fifth Avenue online or at locations in the US and US Territories. Not valid on Saks Fifth Avenue Gift Cards or purchases at Saks OFF 5TH Avenue Store locations and saksoff5th.com. Excludes purchases at restaurants located within the store and Online Bill Pay for Saks Credit. Not valid on online purchases shipped outside of the US. Please allow 2-4 weeks after an eligible purchase is charged to your Card Account for statement credit(s) to be posted to the Account. Please call the number on the back of the Card if statement credits have not posted after 4 weeks from the date of purchase. Purchases may fall outside of the 6-month benefit period in which the purchase was made in some cases due to a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction (for example, the purchase date for online orders may be the shipping date). In this case your purchase would apply toward the statement credit available in the next 6-month benefit period. Statement credit may be reversed if the eligible purchase is returned/cancelled. If American Express does not receive information that identifies your transaction as eligible for the benefit, you will not receive the statement credit. For example, your transaction will not be eligible if it is not made directly with the merchant. In addition, in most cases, you may not receive the statement credit if your transaction is made with an electronic wallet or through a third party or if the merchant uses a mobile or wireless card reader to process it. To be eligible for this benefit, Card Account(s) must be not canceled and not past due at the time of statement credits fulfillment. If a charge for an eligible purchase is included in a Pay Over Time feature balance on your Card Account, the statement credit associated with that charge may not be applied to that Pay Over Time feature balance. Instead, the statement credit may be applied to your Pay In Full balance. For additional information, call the number on the back of your Card.

Shop Small® Map

Only [qualifying](#) American Express Card accepting small merchants will be featured on the map. Please note that business location and other information provided on the map may contain inaccuracies or errors, including as a result of information provided by third parties. The data on this map is constantly being updated, please continually check back for updates.

Shop with Membership Rewards Points

Welcome. If you use points for products through membershiprewards.com, you accept these Conditions of Use. Please read them carefully.

When using points for products through membershiprewards.com you are purchasing directly from a merchant, not from American Express. Participating merchants determine (i) product prices and availability, (ii) offers, promotions and applicable restrictions, (iii) estimated shipping and (iv) estimated tax, all of which are subject to change and are only confirmed in the order confirmation email sent by the merchant.

USE OF THIS SITE

You agree to use this site for lawful purposes only. American Express reserves the right to interrupt or restrict your access to this site, without notice to you, if we suspect fraudulent or abusive activity. American Express uses commercially reasonable efforts to maintain the security of this site; however, you acknowledge and agree that there is no guarantee of absolute security of information that is communicated over the Internet.

USE OF MEMBERSHIP REWARDS POINTS

For accounts that qualify, Membership Rewards points will be deducted for the purchase amount displayed at checkout; such amount includes estimated tax and estimated shipping/handling charges. A debit for the purchase, including actual tax and actual shipping/handling charges, will be issued by the participating merchant and a credit for the purchase amount displayed at checkout, will be issued to the Card account selected during checkout. Please note: The debit and the credit may not appear on the same statement. If a charge for a purchase is included in a Pay Over Time balance on your Card 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.

Permitted returns of merchandise may result in a credit on your Card account. You can convert this credit back into points by calling Membership Rewards.

The following Membership Rewards enrollees are not eligible to use points to purchase products through membershprewards.com:

- Membership Rewards enrollees with any account that is canceled, past due or has a return payment outstanding.

REJECTED ORDERS

If we are unable to place your order with the participating merchant you have selected, your order will be cancelled. If this occurs, you will receive an email notifying you of the order cancellation. If you have an active Membership Rewards program account, the points associated with the cancelled order will be returned to your program account. As a result, the Card account you selected at checkout will have both a statement credit and a reversal of that statement credit for the dollar amount associated with the points you redeemed for the cancelled order. If you have an inactive program account, the points you redeemed for the cancelled order will not be returned to your program account and you will have a statement credit for the dollar amount associated with the points you redeemed for the cancelled order on the Card account you selected at checkout.

PRODUCT DESCRIPTIONS

You acknowledge that participating merchants provide their own product descriptions. American Express does not warrant that such product descriptions of the site are accurate, complete, reliable, current, or error-free.

CONFIRMING PRICES

The price for the items in your Shopping Cart reflects the most recent price provided to American Express by the merchant. Please note that this price may differ from the price shown for the item when you first placed it in your cart. If during order placement with the merchant, an item's price is higher than the price indicated at checkout on the site we will cancel your order and notify you of such cancellation. However, if the shipping or tax charges are higher than the estimates indicated on the site, we will proceed with and place your order

SHIPPING

Shipping fees, policies and limitations are determined by the merchant, and shipping fees are only confirmed in the order confirmation email sent by the merchant. Please note, only a selection of merchants ship to Alaska, Hawaii, Puerto Rico and the US Virgin Islands, For each participating merchant's full shipping details visit the Store Details and Policies page

WEB SITE RULES AND REGULATIONS

All rules, regulations and disclaimers set forth in the American Express Web Site Rules and Regulations apply to your use of this site, and are incorporated by reference into these Conditions of Use. Please carefully review the Web Site Rules and Regulations.

ShopRunner

ShopRunner Benefit Terms and Conditions

Enrolling in the Benefit.

To get the free ShopRunner membership benefit compliments of American Express (the "benefit"), you must go to www.shoprunner.com/americanexpress and verify your eligibility for the benefit with an eligible Card account number and then complete the sign up for a ShopRunner membership account ("ShopRunner account"). For details on how the ShopRunner membership works, please see the ShopRunner Terms and Conditions at <https://www.shoprunner.com/terms/sr/> which govern the use of your ShopRunner membership benefit.

You may also be able to enroll in this benefit through access provided to ShopRunner at participating

online stores or through an email provided by American Express if it has determined that you have an eligible Card.

An "eligible Card" means an American Express U.S. Consumer or Small Business Credit or Charge Card that is not cancelled and that is issued to you by a U.S. banking subsidiary of American Express. Prepaid Cards and products, American Express Corporate Cards and American Express-branded Cards or account numbers issued by other financial institutions are not eligible. ShopRunner will verify with American Express the eligibility of your Credit or Charge Card account number for the benefit.

Maintaining the Benefit.

To maintain this benefit on your ShopRunner account, you must maintain an eligible Card. The benefit may be cancelled on your ShopRunner account if you do not have an eligible Card. You can maintain only one benefit per eligible Card.

During your enrollment in the benefit, ShopRunner and American Express will verify your benefit eligibility.

Treatment of Existing ShopRunner Memberships.

If you enroll in the benefit and sign up with an existing ShopRunner account, ShopRunner will cancel the term of your existing ShopRunner account.

If you paid a fee for any unused portion of the cancelled term of membership, ShopRunner will provide you with a pro rata refund for that portion in accordance with ShopRunner's refund policy. The refund will be processed within 2-4 weeks after enrollment and will be issued to the payment method you used to pay the fee.

If a portion of the cancelled term of membership was promotional or free, the free period will be cancelled by ShopRunner and forfeited by you. If you currently have a free or promotional membership on your ShopRunner account, you should consider whether to enroll in the benefit at this time.

General Terms.

An eligible Card can be used to verify eligibility for only one benefit enrollment. American Express may receive and use your personal data from ShopRunner, which may include personally identifiable information and Credit Card information, to determine eligibility and further develop features and services related to the benefit. American Express may send you emails regarding your enrollment in this benefit. Any information American Express collects from you or from ShopRunner shall be governed by the American Express Online Privacy Statement (<https://www.americanexpress.com/privacy>). American Express may change, modify, cancel, revoke, or terminate this benefit at any time.

You can review these Terms and Conditions at any time by visiting <https://www.shoprunner.com/terms/amex/>.

SoulCycle At-Home Bike Credit

Basic Card Members and Additional Card Members on U.S. Consumer Platinum Card Accounts are eligible to receive a \$300 statement credit when using their Card to make a single purchase of a SoulCycle At-Home Bike online at www.equinoxplus.com/amexbikebenefit. A 12-month Equinox+ membership (\$40/month plus applicable tax) is required to purchase a SoulCycle At-Home bike. The SoulCycle At-Home Bike is available to purchase and ship in the 48 contiguous United States and Washington, D.C. Platinum Card Members can receive the \$300 statement credit on up to 15 individual SoulCycle At-Home Bike purchases per calendar year. Purchases made in-store or through the Equinox mobile app are not eligible for the statement credit. Not valid on purchases of gift cards or purchases of the SoulCycle At-Home Bike made using a financing option at the time of purchase. Equinox+ memberships and accessories purchased separately from a SoulCycle At-Home Bike are not eligible for the statement credit. See the SoulCycle At-Home Bike website for shipping and return policies and restrictions. Limit of 1 statement credit per purchase of a SoulCycle At-Home Bike. Statement credits typically post to the account within 48 hours but may take up to 6-8 weeks after an eligible purchase is charged to your Card Account. To be eligible for this benefit, the Card Account must not be canceled and not past due at the time of statement credit fulfillment. If American Express, in its sole discretion, determines that you have engaged in or intend to engage in any manner of abuse, misuse, or gaming in connection with this benefit, American Express will not have an obligation to provide statement credits and may reverse any statement credits provided to you. If a charge for an eligible purchase is included in a Pay Over Time balance on your Card 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.

For additional information, call the number on the back of your Card.

Spending Limits

When you request that we apply a limit as described below on Charges incurred by an Additional Card Member on your Account, you agree to these terms. These terms supplement, and are incorporated by reference into, the terms of your Card Member Agreement.

At your request, we may agree to apply a limit to the total dollar amount of Purchases, during each billing period, that are charged to Card numbers associated with one or more specified Additional Card Members on your Account. At your request, we may agree to apply a limit to the total dollar amount of cash access transactions at ATMs, during each billing period, that are made using Card numbers associated with one or more specified Additional Card Members on your Account. If we agree to apply a limit, it is not a guarantee that the Additional Card Member will be able to make Purchases or cash access transactions up to the applicable limit. In applying any limit we will not take into account any credits (such as for returned merchandise or for payments), even if a credit relates to a Purchase made by the Additional Card Member. Any request that we change a limit may not be effective until a subsequent billing period. Any Charges (as defined below) incurred by the Additional Card Member prior to the date during a billing period that we apply the limit will not be subject to the limit for that billing period.

Because of systems or administrative considerations, arrangements with merchants, or for other business reasons, we may, but are not required to, treat some Purchases and/or cash access transactions (collectively, Charges) as not being subject to any such limits. You agree to pay all Charges without regard to whether any Charges exceed a limit, and you agree that we are not liable to you or any other person when a limit is not applied to any Charges and/or when Charges are incurred and billed that exceed a limit. While we typically require merchants to obtain an authorization for purchases and submit final transaction documentation for payment in a timely manner, a limit may not apply or may be exceeded when a merchant does not obtain an authorization for any reason; when a merchant obtains an authorization for a partial amount of the final charge submitted to us for payment; or when such submissions are not submitted or processed at the same time that the authorization is obtained. Examples may include, but are not limited to: Charges made outside of the U.S., in duty-free stores, or on board airplanes or cruise vessels; international airline ticket Purchases; vehicle rentals; lodging stays extended beyond original reservation period; certain mail order Purchases; Purchases billed on a recurring basis; Purchases at gas stations; telecommunications charges, including charges incurred with calling cards; taxicab charges; security deposits; late, damage or other fees in connection with rentals; Purchases billed in installments; restaurant tips and other gratuities; and Charges that occur before the end of billing period, if the Charge is posted to your Account after the Closing Date of that billing period. Any limit will not be applied to Charges for foreign currency or for travelers cheques or gift cheques obtained other than by telephone from us.

The Spending Limit for the Additional Card Member(s) is optional. If no Spending Limit is set on the Additional Card, spending capacity on this Card will be subject to the Basic Card Member's account terms and conditions.

The American Express Auto Purchasing Program Disclosure

For a Configured Vehicle, the Guaranteed Savings represents the amount that a Certified Dealer guarantees that you will save off the MSRP on any in-stock vehicle that is the same make, model, and trim as your Configured Vehicle. The Guaranteed Savings for your Configured Vehicle is based on a vehicle without factory or dealer installed options and includes generally available manufacturer incentives. For an In-Stock Vehicle, the Guaranteed Savings represents the amount that the Certified Dealer guarantees that you will save off the MSRP of the vehicle with the specific VIN listed and includes savings on factory-installed options. If you change your vehicle or the optional features, it will change your savings. For full Terms and Conditions, see amexnetwork.truecar.com.

The Centurion Lounge

U.S. Basic Platinum Card Members and Additional Platinum Card Members on the account and U.S. Basic Business Platinum Card Members and Additional Platinum Card Members on the account may bring up to two (2) guests per visit into locations of The Centurion Lounge in the U.S., at Hong Kong International Airport and at London Heathrow Airport for no per-visit guest fee ("Complimentary Guest Access") through January 31, 2023. Effective February 1, 2023, Platinum Card Members, Business Platinum Card Members and Additional Platinum Card Members on the account will be charged a

\$50 fee for each guest (or \$30 for children aged 2 through 17, with proof of age). To receive Complimentary Guest Access at these locations after January 31, 2023, the total eligible purchases on the Platinum Account must equal or exceed \$75,000 between January 1, 2022 and December 31, 2022 and in each calendar year thereafter. Guest access policies may vary internationally by location and are subject to change.

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

Platinum Card Members have unlimited complimentary access to all locations of The Centurion Lounge. Gold Card and Green Card Additional Cards on your Platinum Card account are not eligible for complimentary access. All access to The Centurion Lounge is subject to space availability. To access The Centurion Lounge, the Card Member must present The Centurion Lounge agent with the following upon each visit: his or her valid Card, a boarding pass showing a confirmed reservation for a departing flight on the same day on any carrier and a government-issued I.D. Note that select lounges allow access to Card Members with a confirmed reservation for any same-day travel (departure or arrival). Refer to the specific location's access policy for more information. Failure to present this documentation may result in access being denied. Card Members will not be compensated for changes in locations, rates or policies. A Card Member must be at least 18 years of age to enter without a parent or legal guardian. For locations with a self-service bar, the Card Member must be of legal drinking age in the location's jurisdiction to enter without a parent or legal guardian. Must be of legal drinking age to consume alcoholic beverages. Please drink responsibly. American Express reserves the right to remove any person from the Lounge for inappropriate behavior or failure to adhere to rules, including, but not limited to, conduct that is disruptive, abusive or violent. Soliciting other Card Members for access into our lounge is not permissible. Hours may vary by location and are subject to change. Amenities vary among The Centurion Lounge locations and are subject to change. In addition to the complimentary services and amenities in the Lounge, certain services, products or amenities may be offered for sale. You are responsible for any purchases and/or servicing charges you authorize our Member Services Professionals to perform on your behalf. Some American Express Cards are not eligible for all services provided by Member Services Desk. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside The Centurion Lounge. If we in our sole discretion determine that you have engaged in abuse, misuse, or gaming in connection with lounge access in any way or that you intend to do so, we may remove access to The Centurion Lounge from the Account. Use of The Centurion Lounge is subject to all rules and conditions set by American Express. American Express reserves the right to revise the rules at any time without notice.

The Hotel Collection Program

The Hotel Collection benefits are available for new bookings of two consecutive nights or more made through American Express Travel with participating properties and are valid only for eligible U.S. Consumer and Business Gold Card, Platinum Card[®] and Centurion[®] Members (Delta SkyMiles[®] Gold and Platinum Card Members are not eligible). Bookings must be made using an eligible Card and must be paid using that Card, or another American Express[®] Card, in the eligible Card Member's name, and that Card Member must be traveling on the itinerary booked. Room upgrade is subject to availability and is provided at check-in; certain room categories are not eligible for upgrade. The type of experience credit varies by property; the experience credit will be applied to eligible charges up to \$100. Advance reservations are recommended for certain experience credits. Benefit restrictions vary by property. Benefits are applied per room, per stay (with a three-room limit per stay); back-to-back

stays within a 24-hour period at the same property are considered one stay. Benefits cannot be redeemed for cash and are not combinable with other offers unless indicated. Benefits must be used during the stay booked. Any credits applicable are applied at check-out in USD or the local currency equivalent. Benefits, participating properties, and availability and amenities at those properties are subject to change.

Trip Cancellation and Interruption Insurance

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

Trip Delay Insurance

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

Upgrade with Points Terms and Conditions

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

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

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

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

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

Using Points for Charges

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

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

Generally, an eligible charge is one that:

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

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

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

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

Offer Terms

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

Walmart+ Monthly Membership Credit

You can receive a statement credit for the Walmart+ monthly membership fee (\$12.95 + applicable taxes) when you use your U.S. Consumer Platinum Card to pay for your Walmart+ monthly membership. Enrollment in Walmart+ monthly membership is required. If you are already enrolled in the Walmart+ monthly membership, you will begin receiving your monthly statement credit after your Walmart+ monthly membership fee is charged to your Card. If you are enrolled in the Walmart+ annual membership, you will not be eligible to receive monthly statement credits for that annual membership. To receive the credit, you must switch your Walmart+ annual membership at least one day before your annual renewal date, to a Walmart+ monthly membership. If you do not switch before your renewal date, your Walmart+ annual membership will automatically renew and the account will not receive the monthly statement credit for the annual membership fee. To switch your Walmart+ annual membership to a monthly membership, please update your membership type by visiting www.walmart.com/plus/amexplatinum or by calling 1 (800) 925-6278. Once enrolled in a Walmart+ monthly membership, your membership will automatically renew each month unless canceled and Walmart will charge the applicable membership fee to the Card Walmart has on file. To receive a monthly statement credit, you must have an eligible U.S. Consumer Platinum Card on file with Walmart and use that card to pay for the Walmart+ monthly membership fee. American Express has no control over the approval process for Walmart+ and does not have access to any information provided to Walmart by the Card Member or by Walmart to the Card Member. A statement credit will be provided for only one Walmart+ monthly membership fee per Card Account per month, whether enrollment is made by the Basic Card Member or an Additional Card Member. Enrollment in the Walmart+ membership program is subject to the full Walmart+ Terms of Use (including the Walmart.com Terms of Use), found here: www.walmart.com/plus/amexplatinum/terms. For additional information on Walmart+ memberships, including a summary of their benefits and benefit availability, please go to www.walmart.com/plus. American Express has no control over, or responsibility for, the Walmart+ membership program which is subject to change according to the Walmart+ terms. Please allow up to 6-8 weeks after a qualifying Walmart+ monthly membership fee is charged to your Card Account for the statement credit to be posted to the Account. American Express relies on accurate transaction data to identify eligible Walmart+ membership purchases. If you do not see a credit for a

qualifying purchase on your eligible Card after 8 weeks, please call the number on the back of your Card. To be eligible for this benefit, your Card account must not be cancelled or past due at the time of statement credit fulfillment. If a charge or an eligible purchase is included in a Pay Over Time balance on your Card 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. For additional information, call the number on the back of your Card.

Year-End Summary

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

AMEX ASSURANCE COMPANY DISCLOSURES

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

Baggage Insurance Plan

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

Car Rental Loss and Damage Insurance

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

Extended Warranty

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

Purchase Protection

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