

IMPORTANT INFORMATION REGARDING RATES, FEES, AND OTHER COST INFORMATION

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	15.74% (Prime Rate + 12.49%) to 24.74% (Prime Rate + 21.49%), based on your creditworthiness as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.24% (Prime Rate + 21.99%) This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	29.24% (Prime Rate + 25.99%) This APR will vary with the market based on the Prime Rate. This APR will apply to your account if: 1) You make 2 or more late payments in a 12-month period; 2) You do not pay the Minimum Payment due by the closing date of the billing period in which it is due; or 3) You make a payment that is returned. How Long Will the Penalty APR Apply? If the Penalty APR is applied, it will apply for a minimum of 12 billing periods in a row, and will continue to apply until after you have made timely payments, with no returned payments for 12 billing periods in a row.
Paying Interest	Your due date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
Fees	
Annual Membership Fee	\$250
Transaction Fees <ul style="list-style-type: none">Cash AdvanceForeign Transaction	<p>Either \$5 or 3% of the amount of each cash advance, whichever is greater.</p> <p>None</p>
Penalty Fees <ul style="list-style-type: none">Late PaymentOverlimitReturned Payment	<p>Up to \$39</p> <p>None</p> <p>\$39</p>

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases.)"

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

The variable penalty APR will not exceed 29.99%.

Variable APRs for each billing period are based on the Prime Rate published in *The Wall Street Journal* on the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published. If the Prime Rate increases, variable APRs will increase. In that case, you may pay more interest and have a higher Minimum Payment Due. When the Prime Rate changes, the resulting changes to variable APRs take effect as of the first day of the billing period. Variable APRs are accurate as of 01/19/2022.

TERMS AND CONDITIONS

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

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

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

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

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

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

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.

The trademarks Delta, SkyMiles, and the Delta logo are exclusive property of Delta Air Lines, Inc. The trademarks are registered, or registrations are applied for, in countries of the world served by Delta. © 2022. All SkyMiles program rules apply to SkyMiles program membership, miles, offers, mile accrual, mile redemption and travel benefits. To review the rules, please visit delta.com/memborguide. Offers void where prohibited by law. Offers are subject to change without notice. Other restrictions apply.

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 Delta SkyMiles® Platinum Business American Express Card is issued by American Express National Bank. ©2022 American Express National Bank.

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OFFER TERMS

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

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

60,000 Bonus Miles, 5,000 Medallion® Qualification Miles (MQMs) & \$100 Statement Credit

To qualify for the 60,000 bonus miles, 5,000 Medallion® Qualification Miles, and \$100 statement credit, you must make eligible purchases with your Delta SkyMiles® Platinum Business Card that total \$3,000 or more (the "Threshold Amount") within your first 3 months of Card Membership starting from the date your account is approved. In rare instances, your period to spend \$3,000 may be shorter than 3 months if there is a delay in receiving your Card. Also, purchases may fall outside of the 3 month period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped). Miles and MQMs will be credited to your account and credit will be issued as a Card Member statement credit 8-12 weeks after you reach the Threshold Amount. Bonus Miles may appear on your account in more than one deposit. 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. Eligible purchases to meet the Threshold Amount do NOT include fees or interest charges, cash advances, purchases of traveler's checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of any cash equivalents. Delta Gift Cards and purchases made at deltashop.com and/or the Delta Flight Museum do not qualify. Additional Card Members on your account are not eligible for this offer. To receive the 60,000 bonus miles, 5,000 Medallion® Qualification Miles and \$100 statement credit, your Card account must not be canceled or past due at the time of fulfillment. American Express reserves the right to modify or revoke offer at any time.

All SkyMiles program rules apply to SkyMiles program membership, miles, offers, mile accrual, mile redemption, and travel benefits. To review the rules, please visit delta.com/memberguide. Offers are void where prohibited by law. Offers are subject to change without notice. Other restrictions apply.

BENEFIT TERMS

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

\$39 Delta Sky Club Access

Delta SkyMiles® Platinum Business Basic and Additional Card Members have access to the Delta Sky Club® at an exclusive per-visit rate of \$39 per person when traveling on a same-day Delta or Delta partner airline flight. Card Members may also bring up to two guests or immediate family (spouse or domestic partner and children under 21 years of age) at the exclusive per-visit rate of \$39 per person, per location. The Delta SkyMiles® Platinum Business Card must be used as the payment method to receive the exclusive per-visit rate. Children under 2 years of age may accompany the Card Member for free. Guests must be flying on a same-day Delta or Delta partner airline flight. The Card Member must present his or her valid Card, same-day Delta or Delta partner boarding pass, and government-issued I.D. to the Delta Sky Club ambassador. Name on boarding pass must match name on the Card. Benefit permits access to one Club location and is not transferable to another Club. Individuals must be at least 18 years of age to access the 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 Club. Benefit valid only at Delta Sky Club. Partner lounges are not included. Note that amenities may vary among airport club locations. All Delta Sky Club rules apply. To review the rules, please visit delta.com/skyclub. Offer and rules subject to change without notice. Additional restrictions may apply.

20% Back on In-Flight Purchases

Card Members will receive a 20% savings in the form of a statement credit on eligible pre-purchased meals, and in-flight purchases of food, alcoholic beverages and audio headsets, on Delta-operated flights. Savings do not apply to any other in-flight purchases, such as in-flight wireless internet access, and associated services, and charitable contributions. To receive the savings, Card Members must use their Delta SkyMiles American Express Card to complete the in-flight purchase. Savings will appear as a statement credit 8-12 weeks after the transaction is posted to the Card Member's Card account. Offer is subject to change without notice. Additional terms, conditions, and restrictions may apply. See <http://delta.com/amex> for details.

Account Manager

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

American Express Business App

The American Express® Business App is available with American Express Business and Corporate Cards. Functionality may differ based on Card product or program. American Express is not responsible for the completeness or accuracy of receipts displayed. Receipts will be stored until the earliest of the following: (1) seven years from the end of the calendar year that the receipt was uploaded or (2) the date that your online account is closed. American Express reserves the right to delete or purge receipts for any reason in its sole discretion, with or without notice. The Amex® Business App is available on the App Store® and Google Play™. Apple, the Apple logo and iPhone are trademarks of Apple, Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.

American Express Business App and Connect to QuickBooks

The American Express® Business App and Connect to QuickBooks® are two separate business tools available with Business Cards from American Express that were created to work together. American Express is not responsible for the completeness or accuracy of receipts displayed in your QuickBooks. QuickBooks account is required. You must enroll in Connect to QuickBooks from your QuickBooks account. Connect to QuickBooks works with QuickBooks Online. For details about the Amex Business® App go to www.americanexpress.com/businessapp. Any QuickBooks Online screen shots © Intuit Inc. All rights reserved. Intuit, the Intuit logo, QuickBooks, and the QB logo are registered trademarks of Intuit Inc.

American Express Experiences

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

American Express Preferred Seating

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

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

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

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

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

American Express Presale(s)

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

American Express Seating

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

American Express® App

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

American Express® App

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

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

Amex Offers

Eligible Card Members can redeem an Amex Offer by first enrolling in the offer in their online account or in the American Express® App and then using their enrolled Card to pay. Only U.S.-issued American Express Consumer and Business Cards and registered American Express Serve® and Bluebird cards may be eligible. We may consider the number of American Express Cards you have opened and closed as well as other factors in making a decision on your eligibility to access Amex Offers. You may not be eligible to access Amex Offers if we, in our sole discretion, determine that you have previously engaged in abuse, misuse or gaming of the Amex Offers program, or any other Amex program. Available offers may vary for each eligible Card Member. Please review the terms of each offer for details on how to redeem. For full Program Terms, visit <https://www.amexoffers.com/partnerterms>

Award Travel

Taxes and fees for Award Travel are the responsibility of the passenger and must be paid at the time the ticket is booked. Award Travel seats are limited and may not be available on all flights or in all markets.

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.

Connect to QuickBooks

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

Delta No Blackout Dates

Although blackout dates have been eliminated on Delta flights, blackout dates may apply on partner flights and are defined by individual partner carriers.

Delta Platinum Companion Certificate at Renewal

Benefit is limited to Basic Card Members (not Additional Card Members). Taxes/fees/restrictions: Companion Certificate is valid for one round-trip Main Cabin Companion ticket with the payment of applicable taxes and fees detailed below and the purchase of certain adult round-trip fares on published routings within the 48 contiguous United States. Residents of Hawaii, Alaska, Puerto Rico or the United States Virgin Islands (USVI) must originate from there to the 48 contiguous United States and have an address on their SkyMiles account in Hawaii, Alaska, Puerto Rico or the USVI. Each year, the Companion Certificate will be made available for redemption on delta.com in your renewal month. If your account anniversary month changes for any reason (for example, due to a card replacement), your Companion Certificate will be issued within your new renewal month. Applicable government imposed taxes and fees vary and depend upon the number of flight segments included in the itinerary and are no more than \$75 for roundtrip domestic flights (for itineraries with up to four flight segments). Basic Card Members (not Additional Card Members) with the Delta SkyMiles Gold Card, Delta SkyMiles Platinum Card, Delta SkyMiles Reserve Card, Delta SkyMiles Gold Business Card, Delta SkyMiles Platinum Business Card, and Delta SkyMiles Reserve Business Card are eligible to receive the first checked bag fee waiver on Delta and Delta Connection carrier tickets. \$40 fee for second checked bag. These allowances are subject to size/weight limits. Contact a Delta agent or visit delta.com for details. Taxes and fees are subject to change, are the responsibility of the passenger and must be paid at the time the primary ticket is purchased and the Companion ticket is issued. All fare rules, restrictions, advance purchase requirements, and availability are per rule of primary ticket fare purchased. Seats are only available in L,U,T,X,V classes of service and may not be available on all flights or markets. Companion Certificates are eligible for Medallion Complimentary Upgrades, which are subject to availability and may not be eligible on all flights. Medallion Members traveling with one companion will be eligible for Complimentary Upgrades to Delta One®, First Class, and Delta Comfort+® based on the status of the higher-tiered Member, as long as the companion is a SkyMiles Member, Medallion Member or partner airline elite member, traveling in the same reservation. Companion tickets are not transferable once issued. Companion Certificate cannot be combined with another offer or discount including, but not limited to, web fares, sale fares and eCoupons. Primary ticket and Companion ticket must be purchased with your Delta SkyMiles Platinum Card. Both passengers must be booked on the same flights and dates, at the same time. Travel for Companion Certificate must be booked and completed by the date on the front of certificate. Validity is not based on the calendar year. Redemption is available only on

delta.com/redeem. Certificate terms and conditions may vary each year of Card Membership. Additional restrictions apply. See Companion Certificate for details.

Delta Platinum Companion Certificate for Online Redemption

Benefit is limited to Basic Card Members (not Additional Card Members). Eligibility: Eligible on Delta, Delta Connection carrier and Delta Shuttle flights only (excludes all other Delta-designated codeshare flights). Companion Certificate is valid for one round-trip Main Cabin companion ticket with the purchase of certain adult round-trip fares on published routings within the 48 contiguous United States. Residents of Hawaii, Alaska, Puerto Rico or the United States Virgin Islands (USVI) must originate from there to the 48 contiguous United States and have an address on their SkyMiles account in Hawaii, Alaska, Puerto Rico or the USVI. Each year, the Companion Certificate will be made available for redemption on delta.com in your renewal month. Companion ticket requires payment of applicable government imposed taxes and fees of no more than \$75 for roundtrip domestic flights (for itineraries with up to four flight segments). Reservations are only available at delta.com. Companion certificate terms and conditions may vary each year of Card Membership. Additional restrictions apply. Restrictions: Redemption is available only on delta.com/redeem. The certificate cannot be combined with another offer or discount including, but not limited to, web fares, sale fares and eCoupons. Both passengers must be booked at the same time, in the same class of service and in the same record. Seats are only available in L, U, T, X, V classes of service and may not be available on all flights or markets. Companion Certificates are eligible for Medallion Complimentary Upgrades, which are subject to availability and may not be eligible on all flights. Medallion Members traveling with one companion will be eligible for Complimentary Upgrades to Delta One®, First Class, and Delta Comfort+® based on the status of the higher-tiered Member, as long as the companion is a SkyMiles Member, Medallion Member or partner airline elite member, traveling in the same reservation. Most fares require an advance purchase of up to 14 days, a 3 night minimum stay and a 30-day maximum stay. All fare rules, restrictions, advance purchase requirements, and availability are per rule of Primary Ticket fare purchased. Companion tickets are not transferable. Primary Ticket and Companion ticket must be purchased with your Delta SkyMiles Platinum Card. Both passengers must be booked on the same flights and dates, at the same time. Travel for Companion Certificate must be booked and completed by the date on the front of certificate. Validity is not based on calendar year. Primary ticket will accrue miles. Companion ticket will not accrue miles. Tickets are eligible for Global or Regional Upgrade Certificates but not eligible for mileage upgrades. Companion Certificate is void if reproduced, altered, counterfeited, obtained or used improperly, or where prohibited by law. Companion Certificate has no value except when redeemed in accordance with all terms and conditions of this offer. Companion Certificate is for new purchases only and cannot be applied to the cost of miscellaneous charge orders or previously issued tickets. Companion Certificate will be deemed fully used once tickets have been issued and will not be returned or replaced. Companion Certificate is the property of Delta Air Lines and must be surrendered or returned upon request. Fares, fees, schedules, offers and rules are subject to change without notice. Terms and conditions of this offer are as written and cannot be altered, modified or waived unless authorized by a corporate officer of Delta Air Lines, Inc. All Delta SkyMiles program rules apply. To review the rules, please visit delta.com/memberguide. Routing/Blackout Dates: Stopovers, open jaws, and circle trips are not permitted. Blackout dates subject to the rules of the primary ticket fare purchased. Taxes/Fees: The fare for Companion tickets requires payment of government imposed taxes and fees of no more than \$75 for roundtrip domestic flights (for itineraries with up to four flight segments). Taxes and fees depend on the itinerary. Basic Card Members (not Additional Card Members) with the Delta SkyMiles Gold Card, Delta SkyMiles Platinum Card, Delta SkyMiles Reserve Card, Delta SkyMiles Gold Business Card, Delta SkyMiles Platinum Business Card, and Delta SkyMiles Reserve Business Card are eligible to receive the first checked bag fee waiver on Delta and Delta Connection carrier flights. \$40 fee for second checked bag. These allowances are subject to size/weight limits. Contact a Delta agent or visit delta.com for details. Taxes and fees are subject to change, are the responsibility of the passenger and must be paid at the time the primary ticket is purchased and the companion ticket is issued. Cancellations/Ticket Changes/Reissuance: If the primary ticket or the Companion ticket is cancelled, both tickets will be cancelled and the Companion ticket will not be reissued. Subject to the fare rules of the primary ticket, the value of the primary ticket, less any fare difference, may be applied to future travel. Cancellations are subject to the rules of the fare purchased. Neither a new Companion Certificate nor Companion ticket will be issued upon a cancellation. If the primary ticket and Companion ticket are changed after issuance, subject to the fare rules of the primary ticket, there will be a charge for the fare difference of the primary ticket. Changes are subject to the rules of the fare purchased and are subject to seat availability. After travel has commenced, rerouting is not permitted. Transferability: The Companion Certificate is transferable, Primary ticket and Companion ticket are not transferable once issued. Companion Certificate may not be bartered or sold. Companion Certificates or Companion tickets acquired through prohibited sale/barter transactions are void and will not be honored for travel. In the event of flight irregularities and/or cancellations, alternative flights will be on Delta only.

Delta SkyMiles Marketplace

SkyMiles Marketplace is for use only by SkyMiles Medallion® members or customers that have a U.S. issued Delta SkyMiles American Express Card. All redemption offers and awards are subject to change and to the terms and conditions of each individual merchant. Offers, rules and participating merchants are subject to change without notice. All SkyMiles Marketplace terms apply. To review the rules, please visit [https://marketplace.delta.com/b2r/ui/index#!/terms and conditions](https://marketplace.delta.com/b2r/ui/index#!/terms%20and%20conditions).

Dispute Resolution

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

Earn Medallion Status

Medallion Qualification Miles received in 2021 above member's received Medallion threshold level will be rolled over to 2022 and will count toward 2023 Medallion status qualification. In addition, all Medallion Qualification Miles earned between January 1 and December 31, 2021, will count towards 2022 Medallion status.

Employee Card - Category Alerts

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

Employee Card Spending Limits

Employee Card Spending Limits may be set up online or by calling the number on the back of your Card. The Spending Limit is not a guarantee that the Employee Card Member will be able to make purchases up to that limit. There are certain purchases where the limit does not apply, such as, for example, restaurant tips and hotel stays extended beyond their original reservation period, and the overall Account capacity is taken into consideration. You agree to pay all Charges without regard to whether any Charges exceed a limit, and you agree that we are not liable to you or any other person when a limit is not applied to any Charges and/or when Charges are incurred and billed that exceed a limit. For more information on the application of the limit, please refer to the Employee Card Spending Limits Terms and Conditions at www.americanexpress.com/spendlimits/terms, which will also be provided when you enroll Employee Card(s) in this feature.

Fee Credit for Global Entry or TSA Pre✓®

Delta SkyMiles® Platinum Business Basic Card Members are eligible to receive one statement credit every 4 years for the application fee for Global Entry or every 4.5 years for TSA Pre✓® when charged to their eligible Card through any Authorized Enrollment Provider. 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 will receive a statement credit for the first program (either Global Entry or TSA Pre✓®) to which they apply and pay for with an eligible Card. The charge for the application fee can be made by the Basic Card Member or any Additional Card Members on a single Card account. 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 on the program for which the Card Member first applies. 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 four years, even if the original application is rejected.

Membership for Global Entry or TSA Pre✓® is per person, and a separate application must be completed for each individual. For additional information on the Global Entry and TSA Pre✓® programs, including information regarding the application and/or approval process and for a list of participating airlines and airports, as well as the full terms and conditions of the programs, please go to www.globalentry.gov for Global Entry and www.tsa.gov for TSA Pre✓®. The Global Entry and 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. 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 Card Member is approved, membership into the Global Entry program is valid for five years and subject to the program's terms and conditions. You must reapply 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 Department of Homeland Security Trusted Traveler program. 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. If Card Member is 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.

First Checked Bag Free

Benefit is limited to Basic Card Members (not Additional Card Members) with the Delta SkyMiles Gold Business, Delta SkyMiles Platinum Business, or Delta SkyMiles Reserve Business Cards. Reservation must include the Basic Card Member's SkyMiles number. Fee waiver also available for passengers traveling in the same reservation as the Basic Card Member. Maximum nine waivers per reservation. Waiver is only for normal bag fee, if any, for the first checked bag that is not overweight and not oversize under Delta's applicable rules as set forth in Delta's contract of carriage. Additional checked bags will be subject to the applicable baggage fees as outlined by Delta's rules and the purchased fare as set forth in Delta's contract of carriage. The first checked bag fee waiver will only be applied on flight segments which originate on a Delta or Delta Connection® carrier when you check-in with Delta for both a Delta marketed and Delta operated flight. Codeshare flights are not eligible. New Card Members and Card Members upgrading from another Delta SkyMiles Card product will be eligible for the checked baggage fee waiver benefit after receiving their Card from American Express. Offer terms and conditions subject to change. Additional terms, conditions and restrictions may apply. See delta.com/firstbagfree for details.

FX International Payments

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

FX International Payments Terms and conditions

Transaction Waiver - General Cards

If an OPEN Card Member applies for the FX International Payments service and is approved by American Express, American Express will waive its transaction fee on foreign currency wire payments for 6 months, and charge a transaction fee of \$10 after the six month waiver period ends. This reduced fee may be discontinued by American Express at any time or in the event you cease to be an American Express OPEN Card Member. Wire payments in the same currency (e.g., USD to USD) are not eligible for this offer and are subject to a transaction fee (typically \$35). Consult your FX International Payments Sales Representative for more details. There is no minimum number of transactions in order to qualify for this offer, but a minimum transaction size may apply, depending on the type of currency of the wire payment. In some countries, the receiving bank may assess its own transaction fees on your wire payment. You recognize that, even if American Express does not charge you a transaction fee on your foreign currency wire payment, American Express may earn revenue from the foreign exchange transaction. Other fees may apply to products and services other than foreign currency wire payments.

Click [here](#) for information about addressing complaints regarding our money services business, lists of our money services business licenses and other disclosures.

FXIP - Live Exchange Rates

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

FXIP - Security

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

Global Assist® Hotline

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

Lowest Hotel Rates Guarantee

Valid only for American Express Card Members. If you book a qualifying hotel rate on 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](#)

Miles on Eligible Purchases

1x Mile on eligible purchases: You will earn 1 mile for each dollar of eligible purchases charged on your Card.

1.5x Miles on each eligible purchase of \$5,000 or more: You will earn 0.5 additional miles (for a total of 1.5 miles) for each dollar you spend on your Card for each single eligible purchase of \$5,000 or more made with your Delta SkyMiles® Platinum Business Card. For example, for a single purchase of \$5,000, you will earn an extra 2,500 miles. You can get a maximum of 50,000 extra miles associated with this benefit per calendar year per account. If your eligible purchase qualifies for a category that has a higher mileage accelerator, only the higher accelerator will apply instead of the one-half mile per dollar. For example, if you spend \$5,000 or more on a single Delta purchase or a single Hotel purchase, you will earn two additional miles per dollar instead of an additional one-half mile per dollar.

You will not earn the extra miles associated with this benefit if American Express does not receive information that identifies your purchase as eligible for the benefit. For example, a purchase of \$5,000 or more will not qualify if the merchant divides the entire transaction into two or more purchases of less than \$5,000 before providing the information to American Express. Retailers, aggregators, and online marketplaces are a few examples of merchants that may divide transactions into smaller purchases. Purchases may be divided by date of availability, shipping date, ticket, or reservation, among other things. Eligible purchases can be made by the Basic Card Member and any Additional Card Members on a single Card account.

3x Miles at Hotels: You will earn 2 additional miles (for a total of 3 miles) for each dollar of purchases charged directly with hotels worldwide. You will earn additional miles when you pay the hotel directly (e.g. upon check-in or check-out) for a hotel stay that was reserved with a third party, such as an online travel agent. You will not earn additional miles if you prepay for your hotel with a third party, such as an online travel agent, or prepay the hotel as a part of a vacation package. You may not get additional miles for purchases at establishments located inside hotels such as timeshares, spas, restaurants, meeting rooms, event spaces, and banquet halls. You may earn additional miles for incidental charges made directly on the hotel property (including charges made at restaurants, spas, and other establishments), when purchases are charged to your room and paid for with your Card at checkout.

3x Miles on Delta Purchases: You will earn 2 additional miles (for a total of 3 miles) on each dollar of eligible purchases charged directly with Delta ("Delta Purchases"). Delta Purchases are eligible purchases where Delta is the merchant of record, such as purchases via delta.com, the Fly Delta app, phone reservations, or ticket counters, such as upgrades, miles, seat selection, Delta Sky Club® membership, and in-flight purchases of food, alcoholic beverages and audio headsets on Delta-operated flights. Delta Purchases do not include other in-flight purchases where Delta is not the merchant of record, such as in-flight wireless internet access and charitable contributions. Delta Gift Cards and purchases made at deltashop.com and/or the Delta Flight Museum do not qualify. Delta Purchases include Delta Vacations® packages but not other all-inclusive packages. Delta Purchases include purchases of qualifying Delta, Delta Connection® carrier and Delta Shuttle® flights taken with the purchase of a fare that is eligible for SkyMiles mileage credit. Additional miles earned for Delta flight purchases made with the Card will be based on the total ticket price, including base fare, carrier-imposed surcharges and government-imposed taxes and fees.

Eligible purchases mean purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, cash advances, purchases of travelers checks, purchases of gift cards, person-to-person transactions, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Miles will be posted to your Delta SkyMiles account 8 to 12 weeks after the end of each month. To be eligible to receive miles, your

Card account must not be canceled or past due at the time of fulfillment. Additional terms and restrictions may apply.

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

For questions about additional miles on a purchase, call the number on the back of your Card. Please visit americanexpress.com/rewards-info for more information about rewards.

MQD Waiver

If the Medallion Qualification Dollar (MQD) thresholds are not met for a Qualification Year, you can still qualify for Platinum, Gold and Silver Medallion Status if you have earned the required Medallion Qualification Miles (MQMs) or Medallion Qualification Segments (MQSs) and make at least \$25,000 in eligible purchases within that Qualification Year on your Eligible Card. If the MQD threshold is not met for a Qualification Year, you can qualify for Diamond Medallion Status if you have earned the required MQMs or MQSs and make at least \$250,000 in eligible purchases within that Qualification Year on your Eligible Card. A Qualification Year is from January 1 to December 31 of a given year. The close of the Qualification Year is December 31, without regard to the time of the year that the credit card account is opened. This means that for the first year of Card Membership, the Card Member's eligible purchase period may be less than twelve months. Eligible purchases means purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees, interest charges, cash advances, purchases of travelers' checks, person-to-person transactions, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Eligible purchases may fall outside of the Qualification Year 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. This may result in a delay in receiving the MQD Waiver. You can confirm whether you have met the eligible purchase threshold for the MQD Waiver by logging into your SkyMiles account on delta.com or in the Fly Delta app. Eligible purchases made by Additional Card Members on the Basic Card Member's Eligible Card Account will count toward the eligible purchase threshold. Eligible Cards are the following: Delta SkyMiles® Platinum Card, Delta SkyMiles® Reserve Card, Delta SkyMiles® Platinum Business Card, and Delta SkyMiles® Reserve Business Card. Other Cards are not eligible for the MQD Waiver. However, if linked to the same SkyMiles number, eligible purchases made on a Delta SkyMiles® Blue Card, Delta SkyMiles® Gold Card, Delta SkyMiles® Business Card, or Delta SkyMiles® Gold Business Card will continue to count towards the MQD Waiver spend threshold requirements. This benefit extends to Basic Card Members only. Additional Card Members are not eligible.

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.

Pay with Miles

Program is limited to Basic (not Additional) Card Members. New Card Members are eligible to use Pay with Miles upon receipt of their Card. Eligible only on Delta and Delta Connection® carrier-operated and ticketed flights booked at delta.com. Not available on other codeshare flights. Eligible flights for this program will be marked as Pay with Miles eligible. Miles redemptions must be in 5,000 mile increments, with a minimum of 5,000 miles for redemption, and the number of miles redeemed will be rounded up to the nearest 5,000 mile increment, as applicable. Use your Card to pay for the remaining ticket price when using Pay with Miles. Five thousand miles generally provides \$50 of value. However, you may receive less value per mile if the cost of a ticket you choose to cover entirely with miles is not a multiple of \$50. Qualifying Pay with Miles tickets will earn mileage, and will earn Medallion Qualification Dollars, for the portion of the base fare and carrier-imposed surcharges remaining that is paid in currency after miles are applied to the ticket total. Mileage redemption will be applied toward the base fare and carrier-imposed surcharges prior to being applied toward taxes and fees. In addition, qualifying Pay with Miles tickets are eligible for Medallion Qualification Segments, and Medallion Qualification Miles. Effective for travel on or after January 1, 2022, Basic Economy fares do not earn miles or earn toward Medallion Status. Full terms: delta.com/memberguide. Pay with Miles tickets may not be combined with any other forms of mileage redemption, such as Award Travel tickets. Medallion Complimentary Upgrades on Pay with Miles tickets are subject to availability and may not be eligible on all flights. Except for tickets refunded under Delta's Risk Free Cancellation policy, miles redeemed with Pay with Miles cannot be re-deposited in the member's SkyMiles Account — even for fully refundable fares. Residual value for a changed or cancelled ticket will be issued as an e-certificate applicable to future Delta purchases. For additional terms, conditions, and restrictions, visit delta.com/paywithmiles.

Priority Boarding

Card Members are entitled to receive Main Cabin 1 Priority Boarding on Delta flights. Benefit is limited to Basic Card Members (not Additional Card Members) with the Delta SkyMiles Gold, Platinum or Reserve Cards. Reservation must include the Basic Card Member's SkyMiles number. Main Cabin 1 Priority Boarding is also available for passengers traveling in the same reservation as the Basic Card Member. Maximum nine passengers per reservation receive the Main Cabin 1 Priority Boarding. Main Cabin 1 Priority Boarding will only be available on Delta and Delta Connection carrier operated flights. Delta does not offer Main Cabin 1 Priority Boarding on Delta Shuttle® flights. New Card Members and Card Members upgrading from another Delta SkyMiles American Express Card will be eligible for the Priority Boarding benefit after receiving their Card from American Express. Offer is subject to change without notice. Additional terms, conditions and restrictions may apply. See delta.com/amex for details.

Rewards Disclosure for Employee Cards

Terms, conditions and restrictions vary by individual Card products.

Seller of Travel

American Express Travel Related Services Company, Inc. is acting solely as a sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. Certain suppliers pay us commission and other incentives for reaching sales targets or other goals and may provide incentives to our travel consultants. For more information visit www.americanexpress.com/travelterms.

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

SkyMiles General

All SkyMiles program rules apply to SkyMiles program membership, miles, offers, mile accrual, mile redemption, and travel benefits. To review the rules, please visit delta.com/memborguide. Partner airline benefits are subject to change and subject to the terms and conditions of each partner. Partner offers are subject to the terms and conditions of each individual offer. Offers are void where prohibited by law. Offers are subject to change without notice. Other restrictions apply.

SkyMiles Online Auction

All SkyMiles Online Auction rules apply, visit <https://www.skymilesexperiences.com> for more details. All Delta SkyMiles program rules apply. To review the rules, please visit delta.com/memborguide. Offers, prices and rules are subject to change without notice. Offers void where prohibited by law. Additional restrictions may apply.

Status Boost

If in any calendar year eligible purchases on the Delta SkyMiles® Platinum Business American Express Card are \$25,000 or more, the Basic Card Member will be awarded 10,000 Medallion Qualification Miles ("MQMs" as defined in the Delta SkyMiles Membership Guide and Program Rules). If in that same calendar year eligible purchases on the Card are \$50,000 or more, the Basic Card Member will be awarded an additional 10,000 MQMs. The close of the calendar year is December 31, without regard to the time of the year that the account is opened. This means that for the first year of Card Membership, the Card Member's eligibility period for the Status Boost® benefit may be less than twelve months. Eligible purchases means purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees, interest charges, cash advances, purchases of travelers' checks, purchases of gift cards, person-to-person transactions, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Eligible purchases may fall outside of a calendar year 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. Additional Card Member(s) are not eligible to receive MQMs through the Status Boost benefit, however, all eligible purchases by the Additional Card Member(s) will count towards the Basic Card Member's spend level to reach the Status Boost thresholds. To receive the MQMs, your account must not be canceled or past due at the time the MQMs are posted to your account. MQMs only count towards Medallion Status. MQMs cannot be redeemed toward Award Travel or other Delta redemption options. Card Members are only eligible to receive one annual bonus per threshold per calendar year for each type of eligible Delta SkyMiles Card (e.g., Platinum or Reserve) that is linked to the same SkyMiles account. Eligibility for Delta's Medallion Status is not based on MQMs alone. Delta SkyMiles members can qualify for Medallion Status through a combination of miles or segments flown and annual spending on qualifying flights. Effective for travel on or after January 1, 2022, Basic Economy fares do not earn miles or earn toward Medallion Status. Full terms: delta.com/memborguide. For more information about the requirements for Medallion Status, please visit www.delta.com/en_US/skymiles/medallion-program.

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.

Vendor Pay

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

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/CRLDterms. 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.