

IMPORTANT INFORMATION REGARDING RATES, FEES, AND OTHER COST INFORMATION

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<p>15.74% to 24.74%, 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>
APR for Cash Advances	<p>25.24% This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>29.99% This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to new transactions on your account if:</p> <ol 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 your Account.</p> <p>How Long Will the Penalty APR Apply? If the Penalty APR 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>
Paying Interest	<p>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 each month your entire balance (or if you have a plan outstanding, your balance adjusted for plans) by the due date. We will begin charging interest on cash advances on the transaction date.</p>
Plan Fee	<p>Up to 1.33% of each purchase</p>

(Fixed Finance Charge)	moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase and other factors.
For Credit Card Tips from the Consumer Financial Protection Bureau	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
Fees	
Annual Membership Fee	\$450
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer 	Either \$5 or 3% of the amount of each transfer, whichever is greater.
<ul style="list-style-type: none"> • Cash Advance 	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
<ul style="list-style-type: none"> • Foreign Transaction 	None
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment 	Up to \$40
<ul style="list-style-type: none"> • Returned Payment 	Up to \$40
<ul style="list-style-type: none"> • Overlimit 	None

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

Loss of Introductory APR: We may end your Introductory APR and apply the Penalty APR if you do not pay at least the Minimum Payment Due within 60 days after its Payment Due Date.

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 01/19/22.

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.

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OFFER TERMS

Welcome offer not available to applicants who have or have had this product or the Starwood Preferred Guest® American Express Luxury 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.

Welcome offer not available to applicants who (i) have or have had The Ritz-Carlton™ Credit Card from JPMorgan or the J.P. Morgan Ritz-Carlton Rewards® Credit Card in the last 30 days, (ii) have acquired the Marriott Bonvoy Boundless™ Credit Card from Chase, the Marriott Rewards® Premier Plus Credit Card from Chase, the Marriott Bonvoy™ Premier Credit Card from Chase, the Marriott Rewards® Premier Credit Card from Chase, the Marriott Bonvoy Bold™ Credit Card from Chase, the Marriott Bonvoy™ Premier Plus Business Credit Card from Chase or the Marriott Rewards® Premier Plus Business Credit Card from Chase in the last 90 days, or (iii) received a new Card Member bonus or upgrade offer for the Marriott Bonvoy Boundless™ Credit Card from Chase, Marriott Rewards® Premier Plus Credit Card from Chase, the Marriott Bonvoy™ Premier Credit Card from Chase, the Marriott Rewards® Premier Credit Card from Chase, the Marriott Bonvoy Bold™ Credit Card from Chase, the Marriott Bonvoy™ Premier Plus Business Credit Card from Chase or the Marriott Rewards® Premier Plus Business Credit Card from Chase in the last 24 months.

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.

75,000 Marriott Bonvoy™ Bonus Points

To be eligible to earn 75,000 bonus Marriott Bonvoy points, you must make eligible purchases with your Marriott Bonvoy Brilliant™ American Express® Card that total \$3,000 or more (the "Threshold Amount") within your first 3 months of Card Membership, based on the date of your Card approval. Bonus points will appear on your Marriott Bonvoy member account 8–12 weeks after you reach the Threshold Amount.

Eligible purchases to meet the Threshold Amount 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 do NOT include fees or interest charges, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of other cash equivalents. Additional Card Members on your account are not eligible for this offer.

To earn the bonus points, your Card account must not be canceled or past due at the time of fulfillment.

You can earn 75,000 bonus Marriott Bonvoy points after you spend \$3,000 or more in eligible purchases on your Card within your first 3 months of Card Membership starting from the date your account is approved. In rare instances, your period to spend \$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 months period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped). The bonus Marriott Bonvoy points will be applied 8-12 weeks after the spend threshold is met.

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

\$200 U.S. Restaurant Statement Credit

You can receive up to \$200 back in statement credits issued to your Card Account for eligible purchases charged to your Marriott Bonvoy Brilliant™ American Express® Card at restaurants located in the U.S during the first 6 months of your Card Membership starting from the date your account is approved. To receive a statement credit for a restaurant purchase, the purchase must be at a restaurant located in the United States. You will not earn a statement credit for purchases made at a restaurant owned by a U.S. company but located outside the U.S. (e.g., Hard Rock Café in Paris). You also will NOT receive a statement credit for purchases at nightclubs, convenience stores, grocery stores or supermarkets. You may not receive a statement credit for purchases at a restaurant located within another establishment (e.g., a restaurant inside a hotel, casino, or event venue). Purchases made at a restaurant located within a hotel may be recognized as a purchase at a hotel, not a restaurant. In rare instances, your period to make 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 the merchant submitting transactions to us or if the purchase date differs from the date you made the transaction. Purchases made by both the Basic and Additional Card Members on the eligible Card Account are eligible for statement credits. However, the Card Account is only eligible for a total of up to \$200 in statement credits across all Cards on the Card Account. Please allow 8 -12 weeks after the eligible U.S. restaurant purchase is charged to your Card Account for statement credit(s) to be posted to the Account. Statement credit(s) may be reversed if the eligible purchase is returned/cancelled or if the Card Member does not maintain an eligible Card Account for the duration of the reward year. To receive the statement credits, 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.

BENEFIT TERMS

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

\$300 Marriott Bonvoy Statement Credit

During each year of your Card Membership ("reward year"), you are eligible to receive up to \$300 total in statement credits on your Card Account for eligible purchases made directly at hotels and timeshare ownership properties participating in Marriott Bonvoy on your Marriott Bonvoy Brilliant™ American Express® Card during that reward year. Your first reward year begins on your account opening date. Each subsequent reward year begins on the anniversary of your account opening date.

Eligible Marriott Bonvoy property purchases must be made directly with the participating Marriott Bonvoy property and charged to your Marriott Bonvoy Brilliant American Express Card account for the benefit to apply. Incidental charges (including charges made at restaurants, spas and other establishments within the hotel property) must be charged to your room and paid for with your Marriott Bonvoy Brilliant American Express Card at checkout in order to be recognized as Marriott Bonvoy purchases. Online purchases of Marriott branded gift cards do not qualify as eligible purchases for this benefit.

Visit marriottbonvoy.com for the list of hotels participating in Marriott Bonvoy. Purchases made 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 \$300 per renewal year in

statement credits across all Cards on the Card Account. Please allow 8–12 weeks after the eligible Marriott Bonvoy 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 your Card if statement credits have not posted after 12 weeks from the date of purchase. Statement credit(s) may be reversed if the eligible purchase is returned/cancelled or if we, in our sole discretion, determine that you have engaged in abuse or misuse in connection with the benefit or that you intend to do so (for example, if you do not maintain an eligible Card Account for the duration of the reward year). Card Members remain responsible for timely payment of all charges.

\$100 Marriott Bonvoy Property Credit

When you use your Marriott Bonvoy Brilliant™ American Express® Card to book through www.marriottbonvoy.com or by calling Marriott Bonvoy at 1-800-450-4442, for a two-night minimum stay at The Ritz-Carlton® or St. Regis® using the Member rate named "\$100 Property Credit, Luxury Credit Card Rate", you will be eligible to receive a property credit of up to \$100 per booking to be used on qualifying purchases on property. When booking online, you must be logged into the Marriott Bonvoy account linked to your Card account to be eligible to book this rate. When booking by phone, please reference the "\$100 Property Credit, Luxury Credit Card Rate" Member rate. You must confirm you are booking the correct \$100 property credit rate at time of booking. Card Member will receive a credit equal to \$1 for each dollar of qualifying charges made at the property under the Card Member's booking, up to \$100. The property credit will be applied as a credit on your bill upon checkout (and not on your American Express billing statement). Qualifying charges do NOT include property fees, taxes, gratuities and the cost of the room. Additional exclusions based on specific hotel restrictions may also apply (including, without limitation, purchases within the hotel that are made with a third party merchant). Please see the applicable hotel front desk for details. You must use your Marriott Bonvoy Brilliant American Express Card to pay your bill upon checkout. Stays booked by either the Basic or an Additional Card Member on the eligible Card account are eligible for the \$100 property credit benefit. Each booking is only eligible to receive a property credit of up to \$100, regardless of the number of rooms booked. The property credit cannot be carried over to another stay, is not redeemable for cash, and expires at checkout if not used on qualifying purchases on property during the stay. The property credit is non-exchangeable and non-refundable and is applied in USD or equivalent in local currency based on exchange rate at time of checkout. May not be combined with other offers or programs unless indicated. Back-to-back stays within a 24-hour period at the same property are considered one stay.

15 Elite Night Credits

The 15 Elite Night Credits will be credited to your Marriott Bonvoy™ Member Account within 60 days upon opening your Card Account. On or before March 1 of each subsequent calendar year, the 15 Elite Night Credits will be credited to your Marriott Bonvoy Member Account operated by Marriott International, Inc., in accordance with Marriott Bonvoy terms and conditions, as long as your Card Account is open as of December 31 of the prior calendar year.

To be eligible to receive the 15 Elite Night Credits with this Card, you must be the Basic Card Member, and you must have an active Marriott Bonvoy Member Account linked to your Card Account. A maximum of 15 Elite Night Credits will be provided per Marriott Bonvoy Member Account, unless you have both an open small business Marriott Bonvoy Card account and an open consumer Marriott Bonvoy Card account; then, you may receive a combined maximum of 30 Elite Night Credits (15 per Card account). This benefit is not exclusive to Credit Cards offered by American Express.

6/3/2 Marriott Bonvoy points

You will receive 2 Marriott Bonvoy Points for each U.S. dollar of eligible purchases charged on your Marriott Bonvoy Brilliant™ American Express Card.

You will receive 1 additional Point (for a total of 3 Points) from American Express for each U.S. dollar of eligible purchases charged on your Marriott Bonvoy Brilliant American Express Card for airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded) and 1 additional Point (for a total of 3 Points) for each dollar charged at restaurants located in the U.S. To earn 1 additional Point for a restaurant purchase, the purchase must be at a restaurant located in the United States. You will NOT earn 1 additional Point for purchases made at a restaurant owned by a U.S. company but located outside the U.S. (e.g., Hard Rock Café in Paris).

You also will NOT earn 1 additional Point for purchases at nightclubs, convenience stores, grocery stores or supermarkets. You may not earn 1 additional Point for purchases at a restaurant located within another establishment (e.g., a restaurant inside a hotel, casino, or event venue). Purchases made at a restaurant located within a hotel may be recognized as a purchase at a hotel, not a restaurant.

You will receive 4 additional Points (for a total of 6 Points) for each U.S. dollar of eligible purchases charged on your Marriott Bonvoy Brilliant American Express Card when charged directly with participating Marriott Bonvoy properties, standalone Marriott branded retail establishments, and Marriott branded online stores (including online purchases of Marriott branded gift cards) that, in each case, are wholly owned or managed by Marriott International, Inc and its affiliates.

Eligible purchases means purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, cash advances, purchases of traveler's checks, person-to-person payments, the purchase or reloading of prepaid cards, and purchases of other cash equivalents. Additional terms and restrictions apply. Points received from your Card will be posted to your Marriott Bonvoy member account up to 12 weeks after the end of each month. To be eligible to receive Points, Card Member's account must not be cancelled or in default at the time of bonus fulfillment.

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 receive additional Points if the merchant's code is not included in a reward category. You may not receive additional Points 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 Points when: a merchant uses a third-party to sell their products or services; or a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet. Please visit americanexpress.com/rewards-info for more information about rewards.

Account Manager

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

Air+Car Transfer Program

Participating airlines, car rental companies, and conversion rates are subject to change. See www.airandcar.marriott.com for full program details.

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.

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.

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.

Fee Credit for Global Entry or TSA Pre✓®

Fee Credit for Global Entry or TSA Pre✓®

Marriott Bonvoy Brilliant™ American Express® Basic Card Members are eligible to receive one statement credit every 4 years for the application fee for either Global Entry or every 4.5 years for the application fee 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. 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. 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.

Free Night Award (up to 50k Marriott Bonvoy points)

Each year, after renewal of your Marriott Bonvoy Brilliant™ American Express® Card, you will receive one Free Night Award from Marriott Bonvoy. The Free Night Award can be redeemed for a one-night stay inclusive of room rate and applicable taxes at participating Marriott Bonvoy hotels with a redemption level at or under 50,000 Marriott Bonvoy points.

The Card Member may be responsible for payment of additional mandatory resort fees at properties where resort fees are applicable, and is responsible for all incidental charges. This benefit is only available to the Basic Card Member on the Card Account.

The Free Night Award will be automatically deposited into your Marriott Bonvoy member account within 8-12 weeks after your Card Account anniversary date in the form of an e-certificate. You will receive an email from Marriott Bonvoy to the email address listed on your Marriott Bonvoy member account confirming that the Free Night Award e-certificate has been deposited into your Marriott Bonvoy member account. The email will also provide instructions on how to redeem your Free Night Award e-certificate. To redeem the Free Night Award e-certificate, you must log into your Marriott Bonvoy member account and apply the e-certificate during booking. The Free Night Award e-certificate will expire after 1 year from issuance. E-certificates may not be transferred, extended beyond the expiration date, or re-credited for points. To qualify for the Free Night Award, your account must be open and not in default at the time of the Free Night Award e-certificate issuance. Please visit redeem.marriottbonvoy.com/hotels for a list of participating properties. American Express is not responsible for fulfillment of Free Night Award e-certificate redemptions. Redemptions are subject to the terms and conditions of Marriott Bonvoy.

Free Nights - No Blackout Dates

There are no blackout dates for free nights, which apply to standard rooms only as defined by each participating property; contact the property before booking to check availability.

Instant Card Number

Instant Card Number eligibility is based on our ability to instantly authenticate you. If you are eligible for Instant Card Number, you will receive an Instant Card Number that you may be able to use virtually anywhere American Express is accepted and a physical Card will not be required. In certain instances (for example, if we cannot instantly authenticate you) you may only be able to use your Instant Card Number at a select merchant until you receive your physical Card. You may not have access to your full credit line until after you confirm receipt of your physical Card. We will mail your physical Card within 3-5 days of account approval.

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](#)

Marriott Bonvoy Brand Trademarks

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Marriott Bonvoy Gold Elite Status

You will receive complimentary Marriott Bonvoy Gold Elite status with your Marriott Bonvoy Brilliant™ American Express® Card. This complimentary Gold Elite status benefit is only available to the Basic Card Member. If your Card is cancelled for any reason, your complimentary Gold Elite status provided with the Card will be cancelled. For more information about Gold Elite status and complete Terms and Conditions, visit marriottbonvoy.com.

Marriott Bonvoy Gold Elite status / Marriott Bonvoy Platinum Elite status Marriott Bonvoy points Earned

A Marriott Bonvoy Gold Elite member will earn a 25% bonus on eligible purchases at participating hotels for each U.S. dollar or the currency equivalent that is incurred and paid for by the member. Extended-stay brands not included.

A Marriott Bonvoy Platinum Elite member will earn a 50% bonus on eligible purchases at participating hotels for each U.S. dollar or the currency equivalent that is incurred and paid for by the member. Extended-stay brands not included.

Marriott Bonvoy Gold Elite status and above - Upgrades

Change to an enhanced room based upon availability at time of check-in. Enhanced rooms are rooms on higher floors, corner rooms, newly renovated rooms and rooms with preferred views. Enhanced rooms do not include suites. Not offered at Aloft® and Element® hotels. Subject to availability for the entire length of the stay, provided the room was booked on points- eligible rate and was not booked through a third-party channel, such as priceline.com, expedia.com, booking.com, orbitz.com, and elong.com.

Marriott Bonvoy Gold Elite/Marriott Bonvoy Platinum Elite status Late Checkout

Subject to availability at resort and conference center hotels.

Marriott Bonvoy Moments

Marriott Bonvoy MomentsSM is an exclusive program for Marriott Bonvoy members where Marriott Bonvoy points can be transformed into once-in-a-lifetime experiences. Events have included coveted VIP tickets to the hottest concerts of the year, championship sporting events, and red carpet premieres. Marriott Bonvoy members may use points to bid on or redeem for experiences on marriottbonvoy.com/moments. Offer based on first-come, first-served with limited space available or while supplies last. Employees of Marriott International, Inc. are ineligible to use points for Marriott Bonvoy Moments.

Marriott Bonvoy Platinum Elite status - Upgrades

Subject to availability at check-in for the length of the stay, provided the room was not booked through a third-party channel. Special amenities such as, but not limited to, premium view, Presidential, Honeymoon, and multiple bedroom suites are excluded. This benefit does not apply to all-suite hotels. Best rooms are identified by each property and may not include upgraded Towers level accommodations unless Towers level accommodations are booked originally. The upgrade benefit is available for one room for the personal use of the Member only, regardless of the number of additional rooms purchased by the Member. This benefit is not offered at Aloft and Element properties.

Marriott Bonvoy Platinum Elite status Upgrade

If, in any calendar year of Card Membership your total eligible purchases on your Marriott Bonvoy Brilliant™ American Express® Card account reach \$75,000, you (the Basic Card Member) will be enrolled in Marriott Bonvoy Platinum Elite status. This upgrade to Platinum Elite status benefit is only available to the Basic Card Member; however, eligible purchases made by Additional Card Members

will contribute to the purchase requirement. Eligible purchases means purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, cash advances, purchases of traveler's checks, purchases of gift cards, person-to-person payments, the purchase or reloading of prepaid cards, and purchases of other cash equivalents. A calendar year is from January 1 to December 31 regardless of when you open your Card Account. Allow 12–16 weeks from the time your total eligible purchases reach \$75,000 for your enrollment in Platinum Elite status to become effective. Your upgrade to Platinum Elite status is valid for the remainder of the calendar year in which it was earned and the subsequent calendar year. Your enrollment will expire after that subsequent calendar year unless your eligible purchases during the next calendar year again qualifies you for enrollment, or you qualify for Platinum Elite status under the Marriott Bonvoy terms. For more information about Platinum Elite status and complete Terms and Conditions, visit marriottbonvoy.com.

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 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.

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 on-property Internet Access

For primary Card Members only, available at participating Marriott Bonvoy hotels. Marriott Bonvoy member account number must be provided at the time of reservation. Premium Internet access is limited to one room per eligible Card Member per stay regardless of how many rooms have been reserved. Some exclusions apply (www.marriottbonvoy.com/terms).

Priority Pass Select

These Terms and Conditions govern Marriott Bonvoy Brilliant™ American Express® 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, Marriott Bonvoy Brilliant™ American Express® 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/select. 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 Card. Please note, Additional Card Members are not eligible for membership.

Redeem Marriott Bonvoy points for free nights

Marriott Bonvoy points redeemed for a free night include the cost of a standard room and applicable taxes only. Some hotels may have mandatory service and resort charges. Please contact hotel or resort for complete details. Points required for a free night range from 7,500 points in a standard room at a Category 1 property to 85,000 points in a standard room at a Category 8 property. Category 8 properties that are all suites, villas, or have mandatory board require higher points redemptions. For complete information on reward stays, visit marriottbonvoy.com.

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

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/>.

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.

Transfer Marriott Bonvoy points to Airline Program

Marriott International, Inc. will add 5,000 bonus miles for every 60,000 points you transfer to airlines miles. For a list of participating airlines, transfer ratios, and full program details, go to marriottbonvoy.com. Participating airlines and transfer ratios are subject to change. Check with your frequent flyer program for details on redemption of airline miles.

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.

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.

