

## IMPORTANT INFORMATION REGARDING RATES, FEES, AND OTHER COST INFORMATION

INTEREST RATES AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>15.74%</b> (Prime Rate + 12.49%) to <b>24.74%</b> (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.
<b>APR for Cash Advances</b>	<b>25.24%</b> (Prime Rate + 21.99%) This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When It Applies</b>	<b>29.24%</b> (Prime Rate + 25.99%) This APR will vary with the market based on the Prime Rate. This APR will apply to your account if: 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. <b>How Long Will the Penalty APR Apply?</b> If the Penalty APR is applied, it will apply for a minimum of 12 billing periods in a row, and will continue to apply until after you have made timely payments, with no returned payments for 12 billing periods in a row.
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing period. We will not charge you interest 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	
<b>Annual Membership Fee</b>	<b>\$125</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Cash Advance</li> </ul>	Either <b>\$5</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.
<ul style="list-style-type: none"> <li>• Foreign Transaction</li> </ul>	<b>None</b>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> </ul>	Up to <b>\$39</b>
<ul style="list-style-type: none"> <li>• Overlimit</li> </ul>	<b>None</b>
<ul style="list-style-type: none"> <li>• Returned Payment</li> </ul>	<b>\$39</b>

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

**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](http://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.

**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 Marriott Bonvoy 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 product or the Starwood Preferred Guest® Business Credit Card from American Express. 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 Marriott Bonvoy™ Premier Plus Business Credit Card from Chase, the Marriott Rewards® Premier Plus Business Credit Card from Chase, the Marriott Bonvoy Business™ Credit Card from Chase, or the Marriott Rewards® Business Credit Card from Chase 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 Bold™ Credit Card from Chase, the Marriott Bonvoy™ Premier Credit Card from Chase or the Marriott Rewards® Premier Credit Card from Chase in the last 90 days, or (iii) received a new Card Member bonus offer in the last 24 months on the Marriott**

**Bonvoy Boundless™ Credit Card from Chase, the Marriott Rewards® Premier Plus Credit Card from Chase, the Marriott Bonvoy Bold™ Credit Card from Chase, the Marriott Bonvoy™ Premier Plus Credit Card from Chase or the Marriott Rewards® Premier Credit Card from Chase.**

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 your account. We may also cancel this Card account and other Card accounts you may have with us.

**75,000 Bonus Marriott Bonvoy™ Points**

To be eligible to earn 75,000 bonus Marriott Bonvoy points, you must use your Marriott Bonvoy Business™ American Express® Card to complete \$3,000 (the "Threshold Amount") of eligible purchases by the end of your first 3 months of Card Membership, based on the date of your Card approval. 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). Bonus points will appear on your Marriott Bonvoy member account 8–12 weeks after you reach the Threshold Amount. Bonus points may appear on your account in more than one deposit. 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. American Express reserves the right to modify or revoke offer at any time.

**Up to \$150 in Statement Credits**

You can earn up to \$150 back in statement credits issued to your Card Account for eligible purchases charged to your Marriott Bonvoy Business™ American Express® Card within your first 3 months of Card Membership, starting from the date your account is approved. In rare instances, your period to make eligible purchases 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). Eligible purchases made by both the Basic Card Member and Additional Card Members on a single Card Account are eligible for statement credits. However, the Card Account is only eligible for a total of up to \$150 in statement credits across all Cards on the 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. A statement credit will be applied up to 8-12 weeks after you make a qualifying purchase. Please call the number on the back of your Card if statement credits have not posted after 12 weeks from the date of purchase. To receive the statement credits, your Card account must not be canceled or past due at the time of fulfillment. This offer is not transferable. 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.**

**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.

**6/4/2 Marriott Bonvoy points**

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

You will receive 2 additional points (for a total of 4 points) for each U.S. dollar of eligible purchases charged on your Marriott Bonvoy Business American Express Card when charged directly at U.S. restaurants, on gasoline at U.S. gas stations, on wireless telephone services purchased directly from U.S. service providers & on purchases made from merchants in the U.S. for shipping.

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 Business American Express Card when charged directly with properties participating in Marriott Bonvoy, standalone Marriott branded retail establishments, and Marriott branded online stores (including online purchases of Marriott branded gift cards) that, in each case, are 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. For questions about additional Points on a purchase, call the number on the back of your Card. Please visit [americanexpress.com/rewards-info](https://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](https://www.airandcar.marriott.com) for full program details.

### **American Express Business App**

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

### **American Express Business App and Connect to QuickBooks**

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

### **American Express Presale(s)**

American Express® Card Members have exclusive access to tickets before the general public for the specified sales window. Simply pay with your American Express® Card. Tickets are subject to the rules, terms & conditions, and fees set by the ticket seller, promoter and/or the venue, as applicable. Offer is fulfilled by ticket seller, subject to availability

and may be changed or revoked at any time. Not all seats available and blackout dates may apply. All sales final. No refunds. No exchanges. For more information, please visit [americanexpress.com/entertainment](https://americanexpress.com/entertainment).

### **American Express Seating**

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

### **American Express® App**

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

### **American Express® App**

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

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

### **Amex Offers**

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

### **Connect to QuickBooks**

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

### **Dispute Resolution**

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

### **Employee Card - Category Alerts**

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

### **Employee Card Spending Limits**

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

### **Free Night Award (up to 35k Marriott Bonvoy points)**

Each year, after renewal of your Marriott Bonvoy Business™ 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 35,000 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](https://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 Night Award - 60K Spend**

If, in any calendar year of Card Membership, your total eligible purchases on your Marriott Bonvoy Business™ American Express® Card reach \$60,000, you will receive one Free Night Award from Marriott Bonvoy™. Eligible purchases to meet the purchase requirement are for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of other cash equivalents.

The Free Night Award can be redeemed for a one-night stay inclusive of room rate and applicable taxes at hotels participating in Marriott Bonvoy with a redemption level at or under 35,000 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 you meet the purchase requirement. 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 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 not be cancelled or past due at the time of the Free Night Award e-certificate issuance. Please visit [redeem.marriottbonvoy.com/hotels](https://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.

### **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](https://americanexpress.com/us/state-licensing.html).

### **FXIP - Live Exchange Rates**

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

### **FXIP - Security**

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

### **Global Assist® Hotline**

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

### **Lowest Hotel Rates Guarantee**

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

### **Marriott Bonvoy Brand Trademarks**

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### **Marriott Bonvoy Gold Elite status**

If, in any calendar year of Card Membership your total eligible purchases on your Marriott Bonvoy Business™ American Express® Card account reach \$35,000, you (the Basic Card Member) will be enrolled in Marriott Bonvoy Gold Elite status. This upgrade to Gold 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 \$35,000 for your enrollment in Gold Elite status to become effective.

Your upgrade to Gold 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 Gold Elite status under the loyalty program terms.

You cannot receive enrollment in Gold Elite status through this reward program if you are already enrolled at Gold Elite status or any higher status.

For more information about Gold Elite status and complete Terms and Conditions, visit [marriottbonvoy.com](https://www.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](https://www.priceline.com), [expedia.com](https://www.expedia.com), [booking.com](https://www.booking.com), [orbitz.com](https://www.orbitz.com), and [elong.com](https://www.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 Moments<sup>SM</sup> 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](https://www.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 Silver Elite status**

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

### **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](http://www.marriottbonvoy.com/terms)).

### **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](http://marriottbonvoy.com).

### **Rewards Disclosure for Employee Cards**

Terms, conditions and restrictions vary by individual Card products.

### **Seller of Travel**

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

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### **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](http://marriottbonvoy.com). Participating airlines and transfer ratios are subject to change. Check with your frequent flyer program for details on redemption of airline miles.

### **Vendor Pay**

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

### **Year-End Summary**

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



## **AMEX ASSURANCE COMPANY DISCLOSURES**

For important information on policy terms, go to [americanexpress.com/benefitsguide](https://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](https://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](https://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](https://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](https://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.