

## 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>\$0</b> for the first year, then <b>\$99</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.

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

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

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

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

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

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### **OFFER TERMS**

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

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

### **50,000 Bonus Miles & \$50 Statement Credit**

To qualify for the 50,000 bonus miles and a \$50 statement credit, you must make eligible purchases with your Delta SkyMiles® Gold Business Card that total \$2,000 or more (the "Threshold Amount") within your first 3 months of Card Membership starting from the date your account is approved. In rare instances, your period to spend \$2,000 may be shorter than 3 months if there is a delay in receiving your Card. Also, purchases may fall outside of the 3 month period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped). Miles will be credited to your account and credit will be issued as a Card Member statement credit 8-12 weeks after you reach the Threshold Amount. Bonus Miles may appear on your account in more than one deposit. Eligible purchases can be made by the Basic Card Member and any Additional Card Members on a single Card account. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases to meet the spend requirement do NOT include fees or interest charges, cash advances, purchases of traveler's checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of any cash equivalents. Delta Gift Cards and purchases made at [deltashop.com](http://deltashop.com) and/or the Delta Flight Museum do not qualify. Additional Card Members on your account are not eligible for this offer. To receive the 50,000 bonus miles and a \$50 statement credit, your Card account must not be canceled or past due at the time of fulfillment. American Express reserves the right to modify or revoke offer at any time.

### **Introductory Annual Fee**

The introductory annual fee for the Delta SkyMiles® Gold Business American Express Card will be \$0 for the first year of Card Membership. After that, the annual fee will be \$99.

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

## **BENEFIT TERMS**

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

### **\$100 Delta Flight Credit**

If, in any calendar year, eligible purchases on your Delta SkyMiles Gold Business Card account total \$10,000 or more, you will receive a \$100 Delta eCredit (the "Credit") that can be used toward a Delta flight purchase. A Delta flight purchase is limited to purchases of Delta-marketed flights made on [delta.com](http://delta.com) or with Delta Reservations. The Credit may be applied toward the Delta airfare portion of a Delta Vacations package. The Credit is only valid for payment of tickets, including fare, surcharge and government-imposed taxes and fees imposed on the air transportation. It is not valid for other types of fees (including bag fees, change fees, upgrades or other ancillary purchases or fees with Delta), and it does not have any cash value. The Credit expires within one year from the date of issuance and must be redeemed on or before the expiration date. If the value of the Credit is greater than the flight purchased, the Card Member will be able to use the residual value in another transaction before the expiration date. The Credit will be issued as a Delta eCredit, which will be available in My Profile on [delta.com](http://delta.com) under Certificates, eCredits, and Vouchers. Visit [delta.com/redeem](http://delta.com/redeem) for more information about redemption options. The certificate number, a redemption code, and redemption instructions will also be sent to the email address listed on your Delta SkyMiles account. Limit one Credit per calendar year. Please allow up to 2 weeks after meeting the purchase requirement for the Credit to be issued. On rare occasions (for example, when the name on your SkyMiles account doesn't match the name on your Amex account), the timing of the deposit could be delayed. The Credit is non-transferable from one Member's account to another but can be applied towards someone else's ticket without limitation. The Credit may be combined with up to 2 other Delta eCredits. If you transfer from a different Delta SkyMiles Card product to the Delta SkyMiles Gold Business Card, any eligible purchases you made on your old Card during the calendar year will count toward the new Delta SkyMiles Gold Business Card purchase requirement, after you make your first transaction on the new Card. The Credit may be redeemed for Delta flights purchased in currencies other than United States Dollars and will be converted to the currency of the country of payment at the Bankers Rate of Exchange in effect on the date of ticket issuance, and the rate of exchange must be indicated on the ticket. The 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 are 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 transactions, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Eligible purchases may fall outside of the calendar year in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. For example, if you buy goods online, the purchase date may be the date the goods are shipped. Additional terms, conditions and restrictions apply. See [delta.com/amexflightcreditterms](https://delta.com/amexflightcreditterms) for details.

### **20% Back on In-Flight Purchases**

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

### **Account Manager**

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

### **American Express Business App**

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

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

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

### **American Express® App**

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

### **American Express® App**

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

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

### **Amex Offers**

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

### **Award Travel**

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

### **Connect to QuickBooks**

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

### **Delta No Blackout Dates**

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

### **Delta SkyMiles MarketPlace**

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

### **Dispute Resolution**

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

### **Earn Medallion Status**

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

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

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

### **Employee Card Spending Limits**

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

### **First Checked Bag Free**

Benefit is limited to Basic Card Members (not Additional Card Members) with the Delta SkyMiles Gold Business, Delta SkyMiles Platinum Business, or Delta SkyMiles Reserve Business Cards. Reservation must include the Basic Card Member's SkyMiles number. Fee waiver also available for passengers traveling in the same reservation as the Basic Card Member. Maximum nine waivers per reservation. Waiver is only for normal bag fee, if any, for the first checked bag that is not overweight and not oversize under Delta's applicable rules as set forth in Delta's contract of carriage.

Additional checked bags will be subject to the applicable baggage fees as outlined by Delta's rules and the purchased fare as set forth in Delta's contract of carriage. The first checked bag fee waiver will only be applied on flight segments which originate on a Delta or Delta Connection® carrier when you check-in with Delta for both a Delta marketed and Delta operated flight. Codeshare flights are not eligible. New Card Members and Card Members upgrading from another Delta SkyMiles Card product will be eligible for the checked baggage fee waiver benefit after receiving their Card from American Express. Offer terms and conditions subject to change. Additional terms, conditions and restrictions may apply. See [delta.com/firstbagfree](https://delta.com/firstbagfree) for details.

### **FX International Payments**

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

### **FX International Payments Terms and conditions**

#### **Transaction Waiver - General Cards**

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

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

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

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

### **FXIP - Security**

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

### **Global Assist® Hotline**

While Global Assist® Hotline coordination and assistance services are offered at no additional charge from American Express, Card Members are responsible for the costs charged by third-party service providers. For full Terms and Conditions, see [americanexpress.com/GAterms](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://amextravel.com) and then find the same room, in the same hotel, for the same dates, the same number of children and adults, at a lower price online, before taxes and fees, we'll refund you the difference. For pre-paid reservations, your claim must be submitted prior to your stay, before the date of check-in. For verification of "pay later" hotel bookings, your claim must be submitted within thirty (30) days after you have completed the hotel stay, and the customer service representative may instruct you to mail a copy of your hotel receipt to American Express within that time period. American Express will honor the lower price for verified requests. The "Lowest Hotel Rates Guarantee" policy applies only to online rates available to the general public and excludes (1) rates or discounts that are not available to the general public, including, but not limited to, corporate, group, charter, meeting/convention, AAA, government/military, and senior citizen rates/discounts; or (2) hotel rooms booked through or in combination with frequent stay, loyalty, points, coupon promotions, rooms won through contests or sweepstakes or transferred, or rooms booked on opaque websites that do not allow you to see the name of the hotel until your reservation is complete; or (3) promotional packages, deals, all-inclusive packages, or bundles that may include additional amenities such as parking, meals, or entertainment, or (4) rates booked through the Fine Hotels + Resorts® and The Hotel Collection programs. [Details](#)

## **Miles on Eligible Purchases**

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

2x Miles on U.S. Shipping: You will earn 1 additional mile (for a total of 2 miles) for each dollar you spend on your Card at merchants in the United States (U.S.) for shipping services. To earn additional miles for shipping, purchases must be made at courier, postal, and freight shippers located in the U.S. You will not earn additional miles for shipping costs added to retail purchases or moving services.

2x Miles on U.S. Advertising in Select Media: You will earn 1 additional mile (for a total of 2 miles) for each dollar you spend on your Card at merchants in the United States (U.S.) for advertising in select media. To earn additional miles for advertising, purchases of online, television, and radio advertising must be purchased from media providers located in the U.S. in order to promote a business. You will not earn additional miles for direct mail services including list or lead generation.

2x Miles at Restaurants: You will earn 1 additional mile (for a total of 2 miles) for each dollar of eligible purchases charged at restaurants worldwide. You may not get additional miles for purchases at a restaurant located within another establishment (e.g. a restaurant located inside a hotel, casino, or event venue). For example, purchases made at a restaurant located within a hotel may be recognized as a purchase at a hotel, not a restaurant. You will not earn additional miles for purchases at bars, nightclubs, cafeterias, and convenience stores.

2x Miles on Delta Purchases: You will earn 1 additional mile (for a total of 2 miles) on each dollar of eligible purchases charged directly with Delta ("Delta Purchases"). Delta Purchases are eligible purchases where Delta is the merchant of record, such as purchases via [delta.com](https://delta.com), the Fly Delta app, phone reservations, or ticket counters, such as upgrades, miles, seat selection, Delta Sky Club® membership, and in-flight purchases of food, alcoholic beverages and audio headsets on Delta-operated flights. Delta Purchases do not include other in-flight purchases where Delta is not the merchant of record, such as in-flight wireless internet access and charitable contributions. Delta Gift Cards and purchases made at [deltashop.com](https://deltashop.com) and/or the Delta Flight Museum do not qualify. Delta Purchases include Delta Vacations® packages but not other all-inclusive packages. Delta Purchases include purchases of qualifying Delta, Delta Connection® carrier and Delta Shuttle® flights taken with the purchase of a fare that is eligible for SkyMiles mileage credit. Additional miles earned for Delta flight purchases made with the Card will be based on the total ticket price, including base fare, carrier-imposed surcharges and government-imposed taxes and fees.

Eligible purchases mean purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, cash advances, purchases of travelers checks, purchases of gift cards, person-to-person transactions, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Miles will be posted to your Delta SkyMiles account 8 to 12 weeks after the end of each month. To be eligible to receive miles, your Card account must not be canceled or past due at the time of fulfillment. Additional terms and restrictions may apply.

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

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

## **No Foreign Transaction Fees**

American Express will not charge any foreign transaction fee on the purchases you make outside of the United States with your Card. However, there may be circumstances where ATMs or merchants charge a fee on foreign transactions.

## **Pay with Miles**

Program is limited to Basic (not Additional) Card Members. New Card Members are eligible to use Pay with Miles upon receipt of their Card. Eligible only on Delta and Delta Connection® carrier-operated and ticketed flights booked at [delta.com](https://delta.com). Not available on other codeshare flights. Eligible flights for this program will be marked as Pay with Miles eligible. Miles redemptions must be in 5,000 mile increments, with a minimum of 5,000 miles for redemption, and the number of miles redeemed will be rounded up to the nearest 5,000 mile increment, as applicable. Use your Card to pay for the remaining ticket price when using Pay with Miles. Five thousand miles generally provides \$50 of value. However, you may receive less value per mile if the cost of a ticket you choose to cover entirely with miles is not a multiple of \$50. Qualifying Pay with Miles tickets will earn mileage, and will earn Medallion Qualification Dollars, for the portion of the base fare and carrier-imposed surcharges remaining that is paid in currency after miles are applied to the ticket total. Mileage redemption will be applied toward the base fare and carrier-imposed surcharges prior to being applied toward taxes and fees. In addition, qualifying Pay with Miles tickets are eligible for Medallion Qualification Segments, and

Medallion Qualification Miles. Effective for travel on or after January 1, 2022, Basic Economy fares do not earn miles or earn toward Medallion Status. Full terms: [delta.com/memborguide](https://delta.com/memborguide). Pay with Miles tickets may not be combined with any other forms of mileage redemption, such as Award Travel tickets. Medallion Complimentary Upgrades on Pay with Miles tickets are subject to availability and may not be eligible on all flights. Except for tickets refunded under Delta's Risk Free Cancellation policy, miles redeemed with Pay with Miles cannot be re-deposited in the member's SkyMiles Account — even for fully refundable fares. Residual value for a changed or cancelled ticket will be issued as an e-certificate applicable to future Delta purchases. For additional terms, conditions, and restrictions, visit [delta.com/paywithmiles](https://delta.com/paywithmiles).

### **Priority Boarding**

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

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

Terms, conditions and restrictions vary by individual Card products.

### **Seller of Travel**

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

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### **SkyMiles General**

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

### **SkyMiles Online Auction**

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

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