

TERMS AND CONDITIONS

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

By submitting this application, you authorize us to issue an Additional Card(s) on your Account to the individual(s) whose name(s) appear(s) on the application.

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

Blue Cash Preferred® from American Express is issued by American Express National Bank. ©2022 American Express National Bank.

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BENEFIT TERMS

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

\$120 Equinox+ Credit

You will not receive the statement credit on your Equinox+ membership if you purchase your membership within the Equinox+ app or through a third party. To receive this benefit, Card Members must enroll in their American Express Card Account.

Basic Card Member(s) on a Blue Cash Preferred Card Account are eligible to receive up to a total of \$10 in statement credits each month across all Cards on the Blue Cash Preferred Card Account on membership fees for a stand-alone monthly membership to the Equinox+ app. Membership fees must be charged directly by Equinox+ to the enrolled Card Account to be eligible for statement credits. Any Equinox+ charges other than charges for monthly membership fees are not eligible. Purchases by both the enrolled Basic Card Member and Additional Card Members on the eligible Card Account are eligible for statement credits. However, each Card Account is only eligible for up to a \$10 statement credit per month, for a total of \$120 per calendar year in statement credits across all Cards on the Account. Eligible Card Members must be at least eighteen (18) years old, or must have the written consent of a parent or legal guardian if they are between the ages of sixteen (16) and eighteen (18), to enroll in an eligible membership. To be eligible for this benefit, Card Account must be not canceled or past due at the time of statement credit fulfillment. Please allow 2-4 weeks after an eligible purchase is charged to your Card Account for statement credit(s) to be posted to the Account.

To receive this benefit for an existing Equinox+ membership, Card Members (or their parent or legal guardian, as applicable) must enroll in this benefit in their American Express Card Account and pay their monthly membership fees with their eligible Blue Cash Preferred Card online through www.equinoxplus.com. Card Members who currently pay their monthly membership fees through the Equinox+ app will not receive the benefit unless they change their Equinox+ membership to an online account, which can be done by contacting Equinox Member Experience at <https://equinoxplus.force.com/memberexperience/s/contactsupport>.

To receive this benefit for a new Equinox+ membership, Card Members (or their parent or legal guardian, as applicable) must enroll in this benefit in their American Express Card Account and then access the Equinox+ website through the link provided in the benefits section of their American Express online account or mobile app, or at m.equinoxplus.com/e/amexjoin, to purchase an Equinox+ membership at www.equinoxplus.com with their eligible Blue Cash Preferred Card and agree to the Equinox+ Terms and Conditions and Privacy Policy. Membership in the Equinox+ app is subject at all times to the foregoing and Equinox Media's additional standard rules, policies and procedures. Equinox Media reserves the right to terminate Equinox+ membership for any failure to comply with, or as otherwise permitted in, such terms, rules, policies and procedures. For additional assistance, you can reach us by logging into your online American Express account and clicking on the "Chat" feature on the bottom right hand corner. Alternatively, you can call the number on the back of your Card.

Account Manager

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

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 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.

Blue Cash Reward Dollars on Eligible Purchases

You will earn cash back only on eligible purchases and in the form of Blue Cash Reward Dollars (reward dollars). You can redeem reward dollars for statement credits whenever your available reward dollars balance is 25 or more. You cannot use cash back to pay your Minimum Due. The number of reward dollars you earn is based on a percentage of the dollar amount of your eligible purchases during each billing period.

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, or purchases of other cash equivalents.

You will earn a reward of 6% on the first \$6,000 of eligible purchases in a calendar year (then 1%) at supermarkets located in the U.S. (superstores, convenience stores, warehouse clubs, and meal-kit delivery services are not considered supermarkets); 6% on eligible purchases of U.S. streaming subscriptions from select providers (the current list of select providers is available at americanexpress.com/rewards-info). If your subscription is bundled with another product or service or billed by a third party (such as a digital platform, a cable, telecommunications, or internet provider, or a car manufacturer), your purchase may not be eligible; 3% on eligible purchases on transit, including trains, taxicabs, ride share services, ferries, tolls, parking, buses, and subways (airfare, car rental and cruises are not considered transit); 3% on eligible purchases of gasoline at gas stations

located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations); and 1% on all other eligible purchases.

Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional rewards. A purchase with a merchant will not earn additional rewards if the merchant's code is not included in a reward category. You may not receive additional rewards 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 rewards 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.

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.

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.

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](#)

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.

Return Protection

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

Seller of Travel

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

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

Shop Small® Map

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

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.shopperunner.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.

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

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.