

### Terms Change Upon Account Upgrade

The following is a summary of the changes that will be made to your account if you accept this upgrade offer. Other rates and fees will remain the same.

**Annual Membership Fee:** Approximately 45 days after your account is upgraded, you will be charged a prorated Annual Membership Fee for your new Card based on the time remaining until your next account anniversary date. You will also receive a prorated refund for any annual fee paid on your previous Card.

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### Revised Terms

<b>Annual Membership Fee</b>	<b>\$550</b>
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The annual fee for Additional Delta SkyMiles® Reserve American Express Cards is \$175 per Card. There is no annual fee for Additional Delta SkyMiles® Platinum American Express Cards.

You will receive a new **Card Member Agreement** and other account terms that provide additional details about the benefits and services associated with your new Card.

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](https://delta.com/memborguide). Offers void where prohibited by law. Offers are subject to change without notice. Other restrictions apply.

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

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### OFFER TERMS

#### **Upgrade and Earn 5,000 MQMs and 5,000 Bonus Miles**

You can earn 5,000 Medallion® Qualification Miles (MQMs) and 5,000 bonus miles after you spend \$2,000 in eligible purchases (the "Threshold Amount") on your Delta SkyMiles Reserve American Express Card within the first 6 months of Card Membership, starting from the date your account is transferred. Bonus miles and Medallion Qualification Miles will be applied 8-12 weeks after the

Threshold Amount is met. Bonus miles may appear in your account in more than one deposit. 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. Eligible purchases to meet the spend requirement can be made by the Basic Card Member and any Additional Card Members on a single Card Account. Eligible purchases are purchases of goods and services minus returns and other credits. Eligible purchases to meet the Threshold Amount do NOT include fees or interest charges, cash advances, purchases of traveler's checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of any cash equivalents. Additional Card Members on your account are not eligible for this offer. To receive the 5,000 Medallion® Qualification Miles (MQMs) and 5,000 bonus miles, your Card account must not be cancelled or past due at the time of fulfillment. For questions regarding your Card account, please call the number on the back of your Card. Purchases may fall outside of the 6 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). 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.**

### **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 [www.delta.com/amex](http://www.delta.com/amex) for details.

### **Access to Complimentary Upgrades**

Delta SkyMiles® Reserve Basic Card Members who are not SkyMiles Medallion Members are eligible for the Delta SkyMiles Complimentary Upgrade Program. Eligible Card Members will be eligible to receive complimentary upgrades for Delta One® (within the 50 United States), First Class, and Delta Comfort+® after Medallion Members. Basic Economy (E) fares are not eligible for Complimentary Upgrades, regardless of Medallion or other elite status. Complimentary Upgrades are subject to availability and may not be available on all flights or in all markets. Benefit terms and conditions subject to change. All Delta complimentary upgrade rules apply. To review the rules, including instructions on how to adjust upgrade preference settings within your SkyMiles account, please see [https://www.delta.com/content/www/en\\_US/skymiles/medallion-program/medallion-upgrades.html](https://www.delta.com/content/www/en_US/skymiles/medallion-program/medallion-upgrades.html).

### **Account Manager**

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

### **Additional Cards**

Additional Card Members must be at least 13 years of age and never have had a defaulted account with American Express.

### **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 Preferred Seating**

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

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

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

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

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

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](https://americanexpress.com/sendandsplitterms) to view Terms & Conditions. Send Account issued by American Express National Bank.

### **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.

### **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](https://americanexpress.com/entertainment).

### **Cell Phone Protection**

Coverage is provided by New Hampshire Insurance Company, an AIG Company, at no-additional-cost to Card Membership. Coverage is subject to certain terms, conditions, and limitations, including

limitations on the amount of coverage. Coverage is excess of any other applicable insurance or indemnity available to you. Coverage is limited only to those amounts not covered by any other insurance or indemnity. For more information about the coverage, please see the Guide to Benefits at [americanexpress.com/CPPTerms](https://americanexpress.com/CPPTerms).

### **Complimentary Access to Escape Lounges – The Centurion® Studio Partner**

Delta SkyMiles® Reserve and Delta SkyMiles® Reserve Business Basic and Additional Card Members receive complimentary access to all U.S. Escape Lounges - The Centurion® Studio Partner locations when flying on a same-day Delta-marketed or Delta-operated flight. Card Member must present his or her valid Card, a boarding pass showing a confirmed reservation for same-day travel on Delta and government-issued I.D. In some cases, Card Member must be 21 years of age to enter without a parent or guardian. The eligible flight must be booked on a U.S. issued American Express credit card and Card Members may bring guests at a per-visit rate equal to the guest fee of the respective Escape Lounge location. For more information on guest fee rates and lounge terms and conditions, see <https://escapelounges.com/us/access/>. Guests must be traveling on a same-day Delta-marketed or Delta-operated flight. Card Member must adhere to all house rules of participating lounges. Card Members and his or her guests will receive all of the complimentary benefits and amenities afforded to the Escape Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Escape Lounge locations are subject to change.

### **Complimentary Access to The Centurion Lounge®**

Delta SkyMiles® Reserve Basic and Additional Card Members receive complimentary access to The Centurion Lounge when flying on a same-day Delta-marketed or Delta-operated flight. The eligible flight must be booked on a U.S. issued American Express charge or credit Card. A Card Member may bring up to two guests at a per-visit rate of \$50 per person, per location. Guests must be traveling on a same-day Delta-marketed or Delta-operated flight. Eligible lounges include all Centurion Lounges located in the United States, Hong Kong, and London. To access The Centurion Lounge, the Card Member must present The Centurion Lounge agent with the following upon each visit: his or her valid Delta SkyMiles® Reserve Card, a boarding pass showing a confirmed reservation for eligible Delta Air Lines flight, and a government-issued I.D. Failure to present these items may result in access being denied. Card Members will not be compensated for changes in locations, rates or policies. A Card Member must be at least 18 years of age to enter without a parent or legal guardian. For locations with a self-service bar, the Card Member must be of legal drinking age in the location's jurisdiction to enter without a parent or legal guardian. Must be of legal drinking age to consume alcoholic beverages. Please drink responsibly. American Express reserves the right to remove any person from The Centurion Lounge for inappropriate behavior or failure to adhere to rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability. Hours may vary by location and are subject to change. Amenities vary among The Centurion Lounge locations and are subject to change. Services and amenities in The Centurion Lounge are complimentary, however, you are responsible for any purchases and/or servicing charges you authorize our Member Services Professionals to perform on your behalf. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside The Centurion Lounge. Use of The Centurion Lounge is subject to all rules and conditions set by American Express. American Express reserves the right to revise the rules at any time without notice.

### **Concierge**

American Express Concierge may perform select services at your request and on your behalf that are limited to: (i) purchasing of available event tickets, (ii) making of available dining or other reservations (which may include, for example, spa or golf), (iii) general travel-related inquiries, and (iv) shopping requests (which may include, for example, sending of flowers or gifts); in each case, as deemed reasonable by American Express. You are responsible for all purchases and associated taxes and fees (including, without limitation, shipping fees) that Concierge makes at your request and on your behalf. You acknowledge that if you make a request through Concierge: (i) American Express is placing that request on your behalf, and (ii) the goods and/or services you requested will be provided by third parties and American Express is not liable for any injury to person or property caused by such third parties or the goods and/or services requested. American Express reserves the right to note your preferences (which may include, for example, flower preferences or tee times) for

servicing and marketing purposes, but is not responsible for notifying a restaurant of any food allergies or any other dietary restrictions or preferences when making dining reservations.

### **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 Reserve Companion Certificate at Renewal**

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

### **Delta Reserve Companion Certificate for Online Redemption**

Benefit is limited to Basic Card Members (not Additional Card Members).

#### **Eligibility:**

Eligible on Delta, Delta Connection carrier and Delta Shuttle flights only (excludes all other Delta-designated codeshare flights). Companion Certificate is valid for one round-trip First-Class, Delta Comfort+® or Main Cabin companion ticket with the purchase of certain adult round-trip fares on published routings within the 48 contiguous United States. Residents of Hawaii, Alaska, Puerto Rico or the United States Virgin Islands (USVI) must originate from there to the 48 contiguous United States and have an address on their SkyMiles account in Hawaii, Alaska, Puerto Rico or the USVI. Each year, the Companion Certificate will be made available for redemption on [delta.com](https://delta.com) in your renewal month. Companion ticket requires payment of applicable government imposed taxes and fees which vary and depend upon the number of flight segments included in the itinerary and are no more than \$75 for roundtrip domestic flights (for itineraries with up to four flight segments). Reservations are only available at [delta.com](https://delta.com). Companion Certificate terms and conditions may vary

each year of Card Membership. Additional restrictions apply.

**Restrictions:**

Redemption is available only on [delta.com/redeem](https://delta.com/redeem). The certificate cannot be combined with another offer or discount including, but not limited to, web fares, sale fares and eCoupons. Both passengers must be booked at the same time, in the same class of service and in the same record. Tickets are only available in I and Z classes of service for First Class travel, and only available in L, U, T, X, and V classes of service for Main Cabin travel. For Delta Comfort+ travel, tickets are available in W and S classes of service, but only when L, U, T, X, or V classes of service are available in the Main Cabin. Tickets may not be available on all flights or markets. Companion Certificates are eligible for Complimentary Upgrades which are subject to availability and may not be eligible on all flights. Medallion Members and Reserve Card Members traveling with one companion will be eligible for Complimentary Upgrades to Delta One<sup>®</sup>, First Class, and Delta Comfort+ based on the status of the higher-tiered Member, as long as the companion is a SkyMiles Member, Medallion Member or partner airline elite member, traveling in the same reservation. Most fares require an advance purchase of up to 14 days, a 3 night minimum stay and a 30-day maximum stay. All fare rules, restrictions, advance purchase requirements, and availability are per rule of Primary Ticket fare purchased. Companion tickets are not transferable. Primary Ticket and Companion ticket must be purchased with your Delta SkyMiles Reserve Card. Both passengers must be booked on the same flights and dates, at the same time. Travel for Companion Certificate must be booked and completed by the date on the front of certificate. Validity is not based on calendar year. Primary ticket will accrue miles. Companion ticket will not accrue miles. Tickets are eligible for Global or Regional Upgrade Certificates but not eligible for mileage upgrades. Companion Certificate is void if reproduced, altered, counterfeited, obtained or used improperly, or where prohibited by law. Companion Certificate has no value except when redeemed in accordance with all terms and conditions of this offer. Companion Certificate is for new purchases only and cannot be applied to the cost of miscellaneous charge orders or previously issued tickets. Companion Certificate will be deemed fully used once tickets have been issued and will not be returned or replaced. Companion Certificate is the property of Delta Air Lines and must be surrendered or returned upon request. Fares, fees, schedules, offers and rules are subject to change without notice. Terms and conditions of this offer are as written and cannot be altered, modified or waived unless authorized by a corporate officer of Delta Air Lines, Inc. All Delta SkyMiles program rules apply. To review the rules, please visit [delta.com/memberguide](https://delta.com/memberguide).

**Routing/Blackout Dates:**

Stopovers, open jaws, and circle trips are not permitted. Blackout dates subject to the rules of the primary ticket fare purchased.

**Taxes/Fees:**

The fare for Companion tickets includes government imposed taxes and fees of no more than \$75 for roundtrip domestic flights (for itineraries with up to four flight segments). Taxes and fees depend on the itinerary. Basic Card Members (not Additional Card Members) with the Delta SkyMiles Gold Card, Delta SkyMiles Platinum Card, Delta SkyMiles Reserve Card, Delta SkyMiles Gold Business Card, Delta SkyMiles Platinum Business Card, and Delta SkyMiles Reserve Business Card are eligible to receive the first checked bag fee waiver on Delta and Delta Connection carrier flights. \$40 fee for second checked bag. These allowances are subject to size/weight limits. Contact a Delta agent or visit [delta.com](https://delta.com) for details. Taxes and fees are subject to change, are the responsibility of the passenger and must be paid at the time the primary ticket is purchased and the companion ticket is issued.

**Cancellations/Ticket Changes/Reissuance:**

If the primary ticket or the Companion ticket is cancelled, both tickets will be cancelled and the Companion ticket will not be reissued. Subject to the fare rules of the primary ticket, the value of the primary ticket, less any fare difference, may be applied to future travel. Cancellations are subject to the rules of the fare purchased. Neither a new Companion Certificate nor Companion ticket will be issued upon a cancellation. If the primary ticket and Companion ticket are changed after issuance, subject to the fare rules of the primary ticket, there will be a charge for the fare difference of the primary ticket. Changes are subject to the rules of the fare purchased and are subject to seat availability. After travel has commenced, rerouting is not permitted.

**Transferability:**

The Companion Certificate is transferable. Primary ticket and Companion ticket are not transferable once issued. Companion Certificate may not be bartered or sold. Companion Certificates or Companion tickets acquired through prohibited sale/barter transactions are void and will not be honored for travel. In the event of flight irregularities and/or cancellations, alternative flights will be on Delta only.

### **Delta Sky Club Access**

Delta SkyMiles® Reserve Basic and Additional Card Members receive complimentary access to the Delta Sky Club when traveling on a same-day Delta-marketed or Delta-operated flight. Reserve Card Members traveling on a Delta partner airline flight that is not marketed or operated by Delta may access the Club at an exclusive per-visit rate of \$39 per person, per location. Card Members may also bring up to two guests or immediate family (spouse or domestic partner and children under 21 years of age) at the exclusive per-visit rate of \$39 per person, per location. The Delta SkyMiles Reserve Card must be used as the payment method to receive the exclusive per-visit rate. Guests must be flying on a same-day Delta or Delta partner airline flight. Children under 2 years of age may accompany the Card Member for free. The Card Member must present a valid Card, same-day Delta or Delta partner boarding pass, and government-issued I.D. to the Delta Sky Club ambassador. Name on boarding pass must match name on the Card. Individuals must be at least 18 years of age to access Delta Sky Club, and 21 years of age to access locations with a self-service bar, unless accompanied by a responsible, supervising adult who has access to the Club. Benefit valid only at Delta Sky Club. Partner lounges are not included. Note that amenities may vary among airport club locations. All Delta Sky Club rules apply. To review the rules, please visit [delta.com/skyclub](https://delta.com/skyclub). Benefit and rules subject to change without notice. Additional restrictions may apply.

### **Delta Sky Club One-Time Guest Passes**

Upon account opening and each year upon account renewal, a Delta SkyMiles® Reserve Basic Card Member will be issued two one-time guest passes for complimentary access to the Delta Sky Club. The one-time guest passes will be available to view in the Card Member's Wallet in the Fly Delta app and in My Profile on [delta.com](https://delta.com) under Certificates, eCredits, and Vouchers. Please allow up to 72 hours for deposit. 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 one-time guest passes expire within one (1) year from the date of issuance. If your account anniversary month changes for any reason (for example, due to a card replacement), your passes will be issued within your new renewal month. To redeem, the Card Member must present his or her valid Card, same-day Delta or Delta partner boarding pass, and government-issued I.D. to the Delta Sky Club ambassador. The Basic Card Member must be present in order to use the one-time guest passes and all eligibility rules of the Delta Sky Club benefit apply. The guests must be traveling on a same-day Delta-marketed or Delta-operated flight. The Card Member may only use two one-time guest passes per Delta Sky Club visit. One-time guest passes are non-transferable, cannot be assigned or sold, and have no cash value. Benefit valid only at Delta Sky Clubs. Partner lounges are not included. All Delta Sky Club rules apply. To review the rules, please visit [delta.com/skyclub](https://delta.com/skyclub). Benefit and rules subject to change without notice. Additional restrictions may apply.

### **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).

### **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.

### **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.

### **Fee Credit for Global Entry or TSA Pre✓®**

Delta SkyMiles® Reserve Basic Card Members are eligible to receive one statement credit every 4 years for the application fee for Global Entry or every 4.5 years for TSA Pre✓® when charged to their eligible Card through any Authorized Enrollment Provider. Card Members on eligible accounts will receive the statement credit for a 5-year program option, all other term options are not eligible to receive the statement credit. Card Members will receive a statement credit for the first program (either Global Entry or TSA Pre✓®) to which they apply and pay for with an eligible Card. The charge for the application fee can be made by the Basic Card Member or any Additional Card Members on a single Card account. Card Members can receive no more than one credit for up to \$85 for TSA Pre✓® or \$100 credit for Global Entry (but not both programs), depending on the program for which the Card Member first applies. American Express has no control over the application and/or approval process for Global Entry or TSA Pre✓®, and does not have access to any information provided to the government by the Card Member or by the government to the Card Member. American Express has no liability regarding the Global Entry or TSA Pre✓® programs. U.S. Customs and Border Protection (CBP) (for Global Entry) and U.S. Transportation Security Administration (TSA) (for TSA Pre✓®) charge an application fee to process each respective application regardless of whether the Card Member's application is approved. The Department of Homeland Security may suspend acceptance of applications on any basis at its discretion. American Express will provide a statement credit for the application fee regardless of the decision made by CBP (for Global Entry) or TSA (for TSA Pre✓®) but will not provide a statement credit for subsequent application fees charged to the same eligible Card within four years, even if the original application is rejected.

Membership for Global Entry or TSA Pre✓® is per person, and a separate application must be completed for each individual. For additional information on the Global Entry and TSA Pre✓® programs, including information regarding the application and/or approval process and for a list of participating airlines and airports, as well as the full terms and conditions of the programs, please go to [www.globalentry.gov](http://www.globalentry.gov) for Global Entry and [www.tsa.gov](http://www.tsa.gov) for TSA Pre✓®. The Global Entry and TSA Pre✓® programs are subject to change, and American Express has no control over those changes. The statement credit benefit applies to the Global Entry or TSA Pre✓® programs only. Other program applications including, but not limited to, NEXUS, SENTRI and Privium are not eligible for the statement credit benefit.

Please allow up to 8 weeks after the qualifying Global Entry or TSA Pre✓® transaction is charged to the eligible Card account for the statement credit to be posted to the Card account. American Express relies on accurate transaction data to identify eligible Global Entry and TSA Pre✓® purchases. If you do not see a credit for a qualifying purchase on your eligible Card after 8 weeks, simply call the number on the back of your Card. Card Members are responsible for payment of all application charges until the statement credit posts to the Card account. To be eligible for this benefit, Card account(s) must be active through the time of statement credit fulfillment.

#### **Global Entry Fee Credit Option:**

Global Entry is a CBP program that allows expedited clearance for pre-approved, low-risk international travelers upon arrival in the United States. Global Entry membership also includes access to the TSA Pre✓® program with no additional application or fee required. If a Card Member applies separately for TSA Pre✓® with the same eligible Card, the TSA Pre✓® application fee is not eligible for a statement credit. To receive the \$100 Global Entry statement credit, Card Members must pay for the \$100 Global Entry application fee with an eligible Card. Global Entry members can opt in to TSA Pre✓® by entering their Global Entry membership number (PASS ID) in the "Known Traveler Number" field each time a flight reservation is made on a participating airline. Alternatively, Card Members can add their Global Entry PASS ID to their frequent flyer profile(s) with the participating airline(s) and then ensure that their frequent flyer number is entered for each flight booking. If Card Member is approved, membership into the Global Entry program is valid for five years and subject to the program's terms and conditions. You must reapply for the Global Entry program every five years for continuous benefits.

#### **TSA Pre✓® Fee Credit Option:**

TSA Pre✓® is an intelligence-driven, risk-based program managed by TSA that allows low-risk travelers to experience faster, more efficient screening at participating U.S. airport checkpoints for domestic and international travel. The TSA Pre✓® application program is a Department of Homeland Security Trusted Traveler program. Enrolling in TSA Pre✓® does not guarantee selection for expedited screening each time a passenger travels. To receive the TSA Pre✓® statement credit of up to \$85, a Card Member must pay for the TSA Pre✓® application fee through any Authorized Enrollment Provider with their eligible Card. If Card Member is approved, Membership into the TSA Pre✓® program is valid for the duration of the plan that the Card Member selected and subject to the program's terms and conditions. Card Members will not receive a statement credit for a plan duration that is less than five years.

### **First Checked Bag Free**

Benefit is limited to Basic Card Members (not Additional Card Members) with the Delta SkyMiles® Gold, Delta SkyMiles® Platinum or Delta SkyMiles® Reserve 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.

### **Global Dining Access by Resy**

The Global Dining Access program ("GDA") is a benefit available to eligible Card Members. "Eligible Card Members" are account holders of Platinum Card®, Centurion® Card from American Express, Business Platinum Card®, Business Centurion® Card from American Express, Corporate Platinum Card® or Corporate Centurion® Card from American Express, Delta SkyMiles® Reserve American Express Card, Delta SkyMiles® Reserve Business American Express Card, and Hilton Honors American Express Aspire Card (and any Additional Card Member(s) on their accounts). GDA may not be available for Cards issued from some countries. GDA provides eligible Card Members with (a) access to exclusive reservations, (b) Priority Notify, which allows GDA members to set notifications to be in the first group notified when tables become available before they are made available to other Resy users, and (c) access to exclusive events. GDA reservations are accessible through the Resy iOS App and Website ("Resy Sites") and Concierge. Some features of GDA, like Priority Notify, may not be available through Concierge. To access this benefit through the Resy iOS App, you must download the Resy App; or if you already have the Resy iOS App, ensure the latest update is downloaded. When using the Resy Sites, create a Resy account or log into your existing Resy account and add your eligible Card to your Resy account. If you are assigned a new Card number, you must update the Card number in your Resy account. When you use GDA, a badge will be placed on your Resy profile, letting restaurants know that you are a member of the GDA program. Reservations are based on a first-come, first-served basis. In the event of a reservation cancellation, you will be subject to the restaurant's cancellation policy. Generally, same-day reservations that are not booked by GDA members are released back to restaurants at certain times of day that vary across restaurant policies. American Express and Resy make no representations or warranties regarding the availability of reservations, events, and/or experiences, which shall at all times be subject to availability and the discretion of the applicable restaurant. American Express and Resy are not responsible for informing the restaurants of any dietary restrictions or for a restaurant being able to accommodate such restrictions. There is no cost to you for booking services through GDA, although you are responsible for any purchases or fees you authorize to be charged to your Card account. GDA reservations and events are intended for personal use only and cannot be resold or used for commercial purposes. By participating in the GDA program, you are accepting these GDA terms and conditions, which are in addition to and do not replace the Resy Sites' Terms of Service. To be eligible for this benefit, your Card account must not be cancelled.

### **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](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](#)

### **Medallion Status Upgrades**

Seat upgrades are subject to limited availability and may not be available on all flights or in all markets.

### **Miles on Eligible Purchases**

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

3x Miles on Delta Purchases: You will earn 2 additional miles (for a total of 3 miles) on each dollar of eligible purchases charged directly with Delta ("Delta Purchases"). Delta Purchases are eligible purchases where Delta is the merchant of record, such as purchases via [delta.com](https://www.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://www.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.

### **MQD Waiver**

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

### **No Foreign Transaction Fees**

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

### **Pay 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.

### **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).

### **Premium Global Assist® Hotline**

While Premium Global Assist® Hotline coordination and assistance services are offered at no additional charge from American Express, Card Members may be responsible for the costs charged by third-party service providers. Premium Global Assist Hotline may provide emergency medical transportation assistance at no cost if approved and coordinated by Premium Global Assist Hotline. For full Terms and Conditions call 1-800-345-AMEX or see [americanexpress.com/GAterms](https://americanexpress.com/GAterms).

### **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.

### **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](https://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](https://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](https://www.shoprunner.com/americanexpress) and verify your eligibility for the benefit with an eligible Card account number and then complete the sign up for a ShopRunner membership account ("ShopRunner account"). For details on how the ShopRunner membership works, please see the ShopRunner Terms and Conditions at <https://www.shoprunner.com/terms/sr/> which govern the use of your ShopRunner membership benefit.

You may also be able to enroll in this benefit through access provided to ShopRunner at participating online stores or through an email provided by American Express if it has determined that you have an eligible Card.

An "eligible Card" means an American Express U.S. Consumer or Small Business Credit or Charge Card that is not cancelled and that is issued to you by a U.S. banking subsidiary of American Express. Prepaid Cards and products, American Express Corporate Cards and American Express-branded Cards or account numbers issued by other financial institutions are not eligible. ShopRunner will verify with American Express the eligibility of your Credit or Charge Card account number for the benefit.

**Maintaining the Benefit.**

To maintain this benefit on your ShopRunner account, you must maintain an eligible Card. The benefit may be cancelled on your ShopRunner account if you do not have an eligible Card. You can maintain only one benefit per eligible Card.

During your enrollment in the benefit, ShopRunner and American Express will verify your benefit eligibility.

**Treatment of Existing ShopRunner Memberships.**

If you enroll in the benefit and sign up with an existing ShopRunner account, ShopRunner will cancel the term of your existing ShopRunner account.

If you paid a fee for any unused portion of the cancelled term of membership, ShopRunner will provide you with a pro rata refund for that portion in accordance with ShopRunner's refund policy. The refund will be processed within 2-4 weeks after enrollment and will be issued to the payment method you used to pay the fee.

If a portion of the cancelled term of membership was promotional or free, the free period will be cancelled by ShopRunner and forfeited by you. If you currently have a free or promotional membership on your ShopRunner account, you should consider whether to enroll in the benefit at this time.

**General Terms.**

An eligible Card can be used to verify eligibility for only one benefit enrollment. American Express may receive and use your personal data from ShopRunner, which may include personally identifiable information and Credit Card information, to determine eligibility and further develop features and services related to the benefit. American Express may send you emails regarding your enrollment in this benefit. Any information American Express collects from you or from ShopRunner shall be governed by the American Express Online Privacy Statement (<https://www.americanexpress.com/privacy>). American Express may change, modify, cancel, revoke, or terminate this benefit at any time.

You can review these Terms and Conditions at any time by visiting <https://www.shoprunner.com/terms/amex/>.

**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.

**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.

### **Status Boost**

If in any calendar year eligible purchases on the Delta SkyMiles<sup>®</sup> Reserve Card are \$30,000 or more, the Basic Card Member will be awarded 15,000 Medallion Qualification Miles ("MQMs" as defined in the Delta SkyMiles Membership Guide and Program Rules). If in that same calendar year eligible purchases on the Card are \$60,000, \$90,000, and \$120,000 or more, the Basic Card Member will be awarded an additional 15,000 MQMs for each threshold. The close of the calendar year is December 31, without regard to the time of the year that the account is opened. This means that for the first year of Card Membership, the Card Member's eligibility period for the Status Boost<sup>®</sup> benefit may be less than twelve months. Eligible purchases means purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees, interest charges, cash advances, purchases of travelers' checks, purchases of gift cards, person-to-person transactions, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Eligible purchases may fall outside of a calendar year in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. For example, if you buy goods online, the purchase date may be the date the goods are shipped. Additional Card Member(s) are not eligible to receive MQMs through the Status Boost benefit, however, all eligible purchases by the Additional Card Member(s) will count towards the Basic Card Member's spend level to reach the Status Boost thresholds. To receive the MQMs, your account must not be canceled or past due at the time the MQMs are posted to your account. MQMs only count towards Medallion Status. MQMs cannot be redeemed toward Award Travel or other Delta redemption options. Card Members are only eligible to receive one annual bonus per threshold per calendar year for each type of eligible Delta SkyMiles Card (e.g., Platinum or Reserve) that is linked to the same SkyMiles account. MQMs can be kept by the Basic Card Member or gifted to someone else. MQM gift recipients must have a valid SkyMiles account. If a MQM gift recipient is not designated within 30 days of the MQMs being made available, the MQMs will be deposited in the Basic Card Member's SkyMiles account. You can claim or gift MQMs by logging into [delta.com](https://delta.com) and reviewing your SkyMiles account. Eligibility for Delta's Medallion Status is not based on MQMs alone. Delta SkyMiles members can qualify for Medallion Status through a combination of miles or segments flown and annual spending on qualifying flights. Effective for travel on or after January 1, 2022, Basic Economy fares do not earn miles or earn toward Medallion Status. Full terms: [delta.com/memborguide](https://delta.com/memborguide). For more information about the requirements for Medallion Status, please visit [www.delta.com/en\\_US/skymiles/medallion-program](https://www.delta.com/en_US/skymiles/medallion-program).

### **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](http://amexnetwork.truecar.com).

#### **Trip Cancellation and Interruption Insurance**

Coverage is provided by New Hampshire Insurance Company, an AIG Company, at no-additional-cost to the Card Member. Coverage is subject to certain terms, conditions and limitations, including limitations on the amount of coverage. This benefit provides secondary coverage. For more information about the coverage, please see the Guide to Benefits at [americanexpress.com/TCITerms](http://americanexpress.com/TCITerms).

#### **Trip Delay Insurance**

Coverage is provided by New Hampshire Insurance Company, an AIG Company, at no-additional-cost to the Card Member. Coverage is subject to certain terms, conditions and limitations, including limitations on the amount of coverage. This benefit provides secondary coverage. For more information about the coverage, please see the Guide to Benefits at [americanexpress.com/TDTerms](http://americanexpress.com/TDTerms).

#### **Upgrade Priority**

Delta SkyMiles® Reserve Basic Card Members have access to Upgrade Priority within the Delta SkyMiles Complimentary Upgrade Program. Eligible Card Members who are SkyMiles Medallion Members have priority over other passengers within the same Medallion tier and fare class grouping. Upgrade Priority does not apply to the Airport Paid Standby Program, Regional or Global Upgrade Certificates, and Mileage Award Upgrades. To review the rules, including how to adjust upgrade preference settings within your SkyMiles account, please see [https://www.delta.com/content/www/en\\_US/skymiles/medallion-program/medallion-upgrades.html](https://www.delta.com/content/www/en_US/skymiles/medallion-program/medallion-upgrades.html).

#### **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](http://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](http://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](http://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](http://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.