

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

<b>INTEREST RATES AND INTEREST CHARGES</b>	
<p><b>Annual Percentage Rate (APR) for Purchases</b></p>	<p><b>19.99% to 28.99%</b>, based on your creditworthiness and other factors as determined at the time of account opening.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
<p><b>APR for Cash Advances</b></p>	<p><b>29.49%</b> This APR will vary with the market based on the Prime Rate.</p>
<p><b>Penalty APR and When it Applies</b></p>	<p><b>29.99%</b> This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to new transactions on your account if:</p> <ol style="list-style-type: none"> <li>1) you make one or more late payments; or</li> <li>2) your payment is returned by your bank</li> </ol> <p>We may also consider your creditworthiness in determining whether or not to apply the penalty APR to your Account.</p> <p><b>How Long Will the Penalty APR Apply?</b> If the Penalty APR is applied, it will apply for at least 6 months. We review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until after you have made timely payments, with no returned payments during the 6 months being reviewed.</p>
<p><b>Paying Interest</b></p>	<p>Your due date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay each month your entire balance (or if you have a plan outstanding, your balance adjusted for plans) by the due date. We will begin charging interest on cash advances on the transaction date.</p>

<b>Plan Fee</b>	Up to <b>1.33%</b> of each purchase moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase and other factors.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>
<b>Fees</b>	
<b>Annual Membership Fee</b>	<b>\$250</b>
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Cash Advance</li> </ul>	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
<ul style="list-style-type: none"> <li>• Foreign Transaction</li> </ul>	<b>None</b>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> </ul>	Up to <b>\$40</b>
<ul style="list-style-type: none"> <li>• Returned Payment</li> </ul>	Up to <b>\$40</b>
<ul style="list-style-type: none"> <li>• Overlimit</li> </ul>	<b>None</b>

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

The variable penalty APR will not exceed 29.99%.

Variable APRs for each billing period are based on the Prime Rate published in *The Wall Street Journal* on the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published. If the Prime Rate increases, variable APRs will increase. In that case, you may pay more interest and have a higher Minimum Payment Due. When the Prime Rate changes, the resulting changes to variable APRs take effect as of the first day of the billing period. Variable APRs are accurate as of 01/19/23.

#### *TERMS AND CONDITIONS*

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

By submitting this application, you are requesting us to open an Account in your name and to issue Card(s) as you direct. Only qualified individuals 18 or over may apply for an Account. This offer is

available to US Residents.

You promise that the information you provide on this application is accurate. You authorize us to verify this information and to obtain reports from consumer reporting agencies. You authorize us and our affiliates and subsidiaries to share information we have about you at any time for marketing and administrative purposes as permitted by law. Upon request, we will tell you if we have received a consumer report and the name and address of the agency that provided it.

When you use your Account (or sign or keep the Card), you agree to the terms of the Card Member Agreement that will be provided to you. **Your Card Member Agreement includes an arbitration provision, which restricts your opportunity to have claims related to the account heard in court or resolved by a jury, and to participate in a class action or similar proceeding.**

We may change the Card Member Agreement subject to applicable law. We may do this in response to the business, legal, or competitive environment. Changes to some terms may require 45 days advance notice, and we will tell you in the notice if you have the right to reject a change. We cannot change certain terms during the first year of your Card Membership.

**Additional Cards:** Additional Card Members do not have accounts with us but they can use your Account subject to the terms of the Card Member Agreement, must be at least 13 years of age and never had a default account with American Express. You are responsible for all use of your Account by Additional Card Members and anyone they allow to use your Account. You must pay for all charges they make. You authorize us to give Additional Card Members information about your Account and to discuss it with them.

**Cash advance at ATMs:** We may issue you a Personal Identification Number (PIN) to use to obtain cash advances at participating ATMs. Or you may request a PIN for cash advances by contacting us. We will send you a letter confirming your PIN.

**USA PATRIOT Act Notice:** Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including your name, address, date of birth and other information that will allow us to verify your identity.

**Notice to Married Wisconsin Residents:** No provision of any marital property agreement, unilateral agreement, or court decree under Wisconsin's Marital Property Act will adversely affect a creditor's interest unless, prior to the time credit is granted, the creditor is furnished a copy of that agreement or decree or is given complete information about the agreement or decree.

**New York Residents:** New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York State Department of Financial Services 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov)

**Notice to California Residents:** An Applicant, if married, may apply for a separate account.

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

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

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

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### **OFFER TERMS**

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

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

### **Earn 85,000 Marriott Bonvoy Bonus Points**

You can earn 85,000 Marriott Bonvoy bonus points after you complete \$4,000 or more (the "Threshold Amount") in eligible purchases on your Marriott Bonvoy Bevy™ American Express® Card within your first 3 months of Card Membership, starting from the date your account is opened. Eligible purchases to meet the Threshold Amount can be made by the Basic Card Member and any Additional Card Members on a single Card account. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of other cash equivalents. Additional Card Members on your account are not eligible for this offer. Bonus points will appear on your Marriott Bonvoy member account 8–12 weeks after you reach the Threshold Amount. Bonus points may appear on your account in more than one deposit. To earn the bonus points, your Card account must not be canceled or past due at the time of fulfillment.

You can earn 85,000 Marriott Bonvoy bonus points after you spend \$4,000 or more on eligible purchases on your Card within your first 3 months of Card Membership starting from the date that your account is opened. In rare instances, your period to spend \$4,000 may be shorter than 3 months if there is a delay in receiving your Card. Also, purchases may fall outside of the 3 month period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped). The Marriott Bonvoy bonus points will be applied 8-12 weeks after the spend threshold is met.

If we in our sole discretion determine that you have engaged in abuse, misuse, or gaming in connection with this offer in any way or that you intend to do so (for example, if you applied for one

or more cards to obtain an 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, we may freeze, or we may take away the Marriott Bonvoy points from your account. We may also cancel this Card account and other Card accounts you may have with us.

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

## **BENEFIT TERMS**

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

### **15 Elite Night Credits**

The 15 Elite Night Credits will be credited to your Marriott Bonvoy® Member Account within 60 days upon opening your Card Account. On or before March 1 of each subsequent calendar year, the 15 Elite Night Credits will be credited to your Marriott Bonvoy Member Account operated by Marriott International, Inc., in accordance with Marriott Bonvoy terms and conditions, as long as your Card Account is open as of December 31 of the prior calendar year. To be eligible to receive the 15 Elite Night Credits with this Card, you must be the Basic Card Member, and you must have an active Marriott Bonvoy Member Account linked to your Card Account. A maximum of 15 Elite Night Credits will be provided per Marriott Bonvoy Member Account, unless you have both an open Marriott Bonvoy Business® American Express® Card account and an open Marriott Bonvoy Bevy™ American Express® Card account; then, you may receive a combined maximum of 30 Elite Night Credits (15 per Card account). This benefit is not exclusive to Cards offered by American Express.

### **1K Bonus Points Per Stay**

Marriott Bonvoy Bevy™ American Express® Card Members can earn a maximum of 1,000 bonus points per eligible stay at participating Marriott Bonvoy properties. An 'eligible stay' is defined as at least one paid night or more, spent at the same participating Marriott Bonvoy property, regardless of check-in/check-out activity, and that is purchased directly with Marriott on a Qualifying Rate (for more information about Qualifying Rates, see the Marriott Loyalty Program Terms and Conditions). Rooms booked through third party online retailers and tour operator bookings are not eligible for this bonus. Only one room per hotel will be counted toward your stay. To be eligible to earn the bonus points, you must be the Basic Card Member, have an active Marriott Bonvoy Member Account in good standing at the time of the stay and bonusing, and purchase the stay with your Marriott Bonvoy Bevy™ American Express® Card. The bonus points will be credited to your Marriott Bonvoy Member Account within six weeks after your eligible stay is completed. The bonus points earned with this offer are in addition to base points earned for the eligible stay as a Basic Card Member. All Marriott Bonvoy terms and conditions apply. See [marriottbonvoy.com/terms](https://marriottbonvoy.com/terms) for more information.

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

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

On the first \$15,000 in total eligible purchases in a calendar year, you will receive 2 additional points (for a total of 4 points) from American Express for each U.S. dollar of eligible purchases charged on your Marriott Bonvoy Bevy American Express Card at restaurants worldwide and 2 additional points (for a total of 4 points) for each dollar of eligible purchases charged at supermarkets located in the United States (superstores, convenience stores, warehouse clubs, and meal-kit delivery services are not considered supermarkets). You will NOT earn 2 additional points for purchases at nightclubs or convenience stores. You may not earn 2 additional points for purchases at a restaurant located within another establishment (e.g., a restaurant inside a hotel, casino, or event venue) as purchases made at a restaurant located within an establishment such as a hotel may be recognized as a purchase at a hotel, not a restaurant. Once you reach \$15,000 in combined purchases at restaurants worldwide and U.S. supermarkets, you will receive 2 Marriott Bonvoy points for each U.S. dollar of eligible purchases at restaurants worldwide and supermarkets.

You will receive 4 additional points (for a total of 6 points) for each U.S. dollar of eligible purchases charged on your Marriott Bonvoy Bevy American Express Card when charged directly with participating Marriott Bonvoy properties, standalone Marriott branded retail establishments, and Marriott branded online stores (including online purchases of Marriott branded gift cards) that, in each case, are wholly owned or managed by Marriott International, Inc and its affiliates. Eligible purchases means purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, cash advances, purchases of traveler's checks, person-to-person transactions, the purchase or reloading of prepaid cards, and purchases of other cash equivalents. Additional terms and restrictions apply. Points received from your Card will be posted to your Marriott Bonvoy member account up to 12 weeks after the end of each month. Points may appear in your account in more than one deposit. To be eligible to receive points, the Card Account must not be cancelled or in default at the time of bonus fulfillment. Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional points. A purchase with a merchant will not receive additional points if the merchant's code is not included in a reward category. You may not receive additional points if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for a reward category. For example, you may not receive additional points when: a merchant uses a third-party to sell their products or services; or a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet. Please visit [americanexpress.com/rewards-info](https://americanexpress.com/rewards-info) for more information about rewards.

### **Account Manager**

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

### **Air+Car Transfer Program**

Participating airlines, car rental companies, and conversion rates are subject to change. See [www.airandcar.marriott.com](https://www.airandcar.marriott.com) for full program details.

### **American Express Access**

The American Express Access 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 Early Access**

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 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 Access**

The American Express Preferred Access 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 Access 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, Marriott Bonvoy Bevy™ 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® 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. Offers are also available to Additional Card Members and 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 [www.americanexpress.com/us/amexoffersterms/](https://www.americanexpress.com/us/amexoffersterms/).

### **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).

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

### **Marriott Bonvoy Bevy Free Night Award**

If, in any calendar year of Card Membership, your total eligible purchases on your Marriott Bonvoy Bevy™ American Express® Card reach \$15,000, you will receive one Free Night Award from Marriott Bonvoy®. Eligible purchases to meet the purchase requirement are for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of other cash equivalents.

The Free Night Award can be redeemed for a one-night stay inclusive of room rate and applicable taxes at participating Marriott Bonvoy hotels with a redemption level at or under 50,000 Marriott Bonvoy points. The Card Member may be responsible for payment of additional mandatory resort fees at properties where resort fees are applicable and is responsible for all incidental charges. This benefit is only available to the Basic Card Member on the Card Account. Limit one Free Night Award per calendar year.

The Free Night Award will be automatically deposited into your Marriott Bonvoy member account within 8-12 weeks after meeting the purchase requirement. You will receive an email from Marriott Bonvoy to the email address listed on your Marriott Bonvoy member account confirming that the Free Night Award has been deposited into your Marriott Bonvoy member account. The email will also provide instructions on how to redeem your Free Night Award. To redeem the Free Night Award, you

must log into your Marriott Bonvoy member account and apply the Free Night Award during booking. The Free Night Award will expire one (1) year from issuance. Your Free Night Award may not be combined with cash when redeeming for your free night but you are able to redeem or purchase up to 15,000 Marriott Bonvoy Points to expand the value of your Free Night Award in accordance with the Marriott Bonvoy Terms and Conditions located at <https://www.marriott.com/loyalty/terms/default.mi>. Your Free Night Award may not be transferred, extended beyond the expiration date, or re-credited for points. To qualify for the Free Night Award, your account must be open and not in default at the time of the Free Night Award issuance. Free Night Award redemption is subject availability. Participating hotels may limit the number of standard rooms available for redemption on a limited number of days. For complete limitations and exclusions, please visit [www.marriott.com/loyalty/redeem.mi](http://www.marriott.com/loyalty/redeem.mi).

Please visit <https://www.marriott.com/loyalty/terms/default.mi#participatingpropertiesandbrands> for a list of participating properties. American Express is not responsible for fulfillment of Free Night Award redemptions.

Redemptions are subject to the terms and conditions of Marriott Bonvoy.

### **Marriott Bonvoy Brand Trademarks**

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### **Marriott Bonvoy Gold Elite Status**

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

### **Marriott Bonvoy Gold Elite Status - Late Checkout**

To request a late checkout, a Marriott Bonvoy Gold Elite Member should call the front desk by the morning of checkout and request a late checkout up until 2 p.m. hotel time. Subject to availability at select properties. Must book with a Qualifying Rate. Refer to Marriott Bonvoy Loyalty Program Terms & Conditions for exclusions and more information.

### **Marriott Bonvoy Gold Elite Status - Upgrades**

A Marriott Bonvoy Gold Elite member is eligible for an enhanced room upgrade. Enhanced room upgrades are based upon availability at time of arrival and are limited to a Member's personal guestroom at no additional charge. Enhanced rooms may include rooms with desirable views, rooms on high floors, corner rooms, rooms with special amenities, and rooms on Executive Floors. Enhanced room upgrades do not include suites. Upgrades are subject to availability and identified by each hotel, provided the room was booked directly with Marriott on a Qualifying Rate. Not offered at Marriott Vacation Club, Marriott Grand Residence Club, Sheraton Vacation Club, Westin Vacation Club, Aloft, Element, and Ritz-Carlton Reserve. Refer to Marriott Bonvoy Loyalty Program Terms & Conditions for exclusions and more information on Qualifying Rates. Rooms booked through third party online retailers and tour operator bookings are not eligible for this benefit.

### **Marriott Bonvoy Gold Elite Status / Marriott Bonvoy Points Earned**

A Marriott Bonvoy Gold Elite member will earn 25% more points on eligible purchases at hotels participating in Marriott Bonvoy for each U.S. dollar or the currency equivalent that is incurred and paid for by the member.

### **Marriott Bonvoy Moments**

Marriott Bonvoy Moments<sup>SM</sup> is an exclusive program for Marriott Bonvoy members where Marriott Bonvoy points can be transformed into once-in-a-lifetime experiences. Events have included coveted VIP tickets to the hottest concerts of the year, championship sporting events, and red carpet premieres. Marriott Bonvoy members may use points to bid on or redeem for experiences on

[marriottbonvoy.com/moments](https://marriottbonvoy.com/moments). Offer based on first-come, first-served with limited space available or while supplies last. Employees of Marriott International, Inc. are ineligible to use points for Marriott Bonvoy Moments.

### **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. You will be offered 1-3 plan duration options for the qualifying purchase. The plan duration options can vary based on a variety of factors such as the purchase amount, your Account history and your creditworthiness. If you are enrolled in an intro or promotional APR, you may see limited plan duration options during the intro or promotional period when you use Plan It on your Account. If you create a plan during an introductory or promotional APR period, your plan fee will be based on the introductory or promotional APR as long as the plan is created before 11:59pm MST on the last day of the introductory or promotional period.

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. 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, balance transfers (if offered), purchases subject to Foreign Transaction Fees, or any fee owed to us, including Annual Membership fees. Unless you are creating a plan at checkout, please allow 2-3 days for your purchase to post to your Account. Once your purchase posts and is no longer pending, you can create a plan for that purchase.

Your ability to create plans will be based on a variety of factors such as your creditworthiness, and your Credit Limit or Pay Over Time Limit, as applicable. The Pay Over Time Limit applies to the total of your Pay Over Time, Cash Advance, and Plan balances. You may not be able to create a plan if it would cause you to exceed your Pay Over Time Limit or cause your Plan balance to exceed 95% of your Account Total New Balance on your last billing statement. You will not be able to create plans if your Pay Over Time feature is suspended or your Account is canceled. You will also not be able to create plans if one or more of your American Express Accounts is enrolled in a payment program, has a payment that is returned unpaid, or is past due. The number and length of plan duration options offered to you, the number of active plans you can have at a time, and your ability to include multiple qualifying purchases in a single plan, will be at our discretion and will be based on a variety of factors such as your creditworthiness, the purchase amount(s), and your Account history. After a plan is paid in full, it will be removed from your Account in the next billing period.

Plan It is available on Card Accounts issued by a U.S. banking subsidiary of American Express, excluding Accounts that do not have either a Credit Limit or the Pay Over Time feature. Only the Basic Card Member or Authorized Account Managers on the Account can create a plan. Prepaid Cards and products, American Express Corporate Cards, American Express Small Business Cards and American Express-branded Cards or Account numbers issued by other financial institutions are not eligible.

### **Premium on-property Internet Access**

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

### **Redeem Marriott Bonvoy points for free nights**

Marriott Bonvoy® points redeemed for a free night include the cost of a standard room and applicable taxes only. Some hotels may have resort fees and other mandatory fees. Please contact hotel or resort for complete details. Points required for a free night range from 7,500 points to 85,000 points. Marriott properties that are all suites, villas, or have mandatory board require higher points redemptions. Points required per night are updated continuously and may change at any time. If the Card Member makes a modification to the Award Redemption Stay, the Card Member is responsible for the changes to the points required. For complete information on reward stays, visit [www.marriott.com/loyalty/redeem.mi](http://www.marriott.com/loyalty/redeem.mi).

### **Seller of Travel**

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

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

### **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.

## **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/>.

#### **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**

The Upfront Price Offer represents the personalized price that a Certified Dealer offers for a specific in-stock VIN that closely matches the vehicle you configured. If you change your vehicle or the optional features, it will change your pricing. For full Terms and Conditions, see [amexnetwork.truecar.com](http://amexnetwork.truecar.com).

#### **Transfer Marriott Bonvoy points to Airline Program**

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

#### **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).

#### **Year-End Summary**

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

## **AMEX ASSURANCE COMPANY DISCLOSURES**

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

### **Baggage Insurance Plan**

Baggage Insurance Plan is underwritten by AMEX Assurance Company. Subject to additional terms, conditions and exclusions. For full Terms and Conditions, see [americanexpress.com/BIPterms](https://americanexpress.com/BIPterms). If You have any questions about a specific item, please call Us at 1-800-228-6855, if international, collect at 1-303-273-6498.

### **Car Rental Loss and Damage Insurance**

Car Rental Loss and Damage Insurance is underwritten by AMEX Assurance Company. Subject to additional terms, conditions and exclusions. For full Terms and Conditions, see [americanexpress.com/CRLDIterms](https://americanexpress.com/CRLDIterms). If You have any questions about a specific vehicle, please call Us at 1-800-338-1670, if international, collect at 1-303-273-6497.

### **Extended Warranty**

Extended Warranty is underwritten by AMEX Assurance Company. Subject to additional terms, conditions and exclusions. For full Terms and Conditions, see [americanexpress.com/EWterms](https://americanexpress.com/EWterms). If You have any questions about a specific item, please call Us at 1-800-228-6855, if international, collect at 1-303-273-6498.

### **Purchase Protection**

Purchase Protection is underwritten by AMEX Assurance Company. Subject to additional terms, conditions and exclusions. For full Terms and Conditions, see [americanexpress.com/PPterms](https://americanexpress.com/PPterms). If You have any questions about a specific item, please call Us at 1-800-228-6855, if international, collect at 1-303-273-6498.