

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	20.99% to 29.99% , based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	29.99% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	29.99% This APR will vary with the market based on the Prime Rate. This APR may be applied to new transactions on your account if: 1) you make one or more late payments; or 2) your payment is returned by your bank We may also consider your creditworthiness in determining whether or not to apply the penalty APR to your Account. How Long Will the Penalty APR Apply? 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.
Paying Interest	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.
Plan Fee (Fixed Finance Charge)	Up to 1.33% of each purchase moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase and other factors.
For Credit Card Tips from the Consumer Financial Protection Bureau	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 http://www.consumerfinance.gov/learnmore.
Fees	
Annual Membership Fee	\$550
Transaction Fees	
• Cash Advance	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
• Foreign Transaction	None
Penalty Fees	
• Late Payment	Up to \$40
• Returned Payment	Up to \$40
• Overlimit	None

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."
Variable APRs 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 10/19/23.

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

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.

The Hilton Honors Aspire Card from American Express is issued by American Express National Bank. ©2023 American Express National Bank. ©2023 Hilton.

Hilton Honors™ membership, including the earning and redemption of Points, is subject to [Hilton Honors Terms & Conditions](#). ©2023 Hilton

Hilton Honors and all trademarks of the Hilton Portfolio are owned by Hilton Domestic Operating Company Inc. or its subsidiaries.

POID K6EB:9999

OFFER TERMS

You may not be eligible to receive a welcome offer if you have or have had this Card or previous versions of this Card. You also may not be eligible to receive a welcome offer based on various factors, such as your history with credit card balance transfers, your history as an American Express Card Member, the number of credit cards that you have opened and closed and other factors. If you are not eligible for a welcome offer, we will notify you prior to processing your application so you have the option to withdraw your application.

You understand and agree that the American Express® Card Member who referred you may be compensated if your application is approved and you get the Card, and consequently may be able to tell if your application is approved and you get the Card.

180,000 Hilton Honors Bonus Points

You can earn 180,000 Hilton Honors™ Bonus Points after you spend \$6,000 (the "Threshold Amount") on eligible purchases on your Card in your first 6 months of Card Membership starting from the date that your account is opened. In rare instances, your period to spend \$6,000 may be shorter than 6 months if there is a delay in receiving your Card. Also, 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). Eligible purchases to meet the Threshold Amount of this offer include those made by both the Basic and Additional Card Members on the Card Account. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases to meet the Threshold Amount of this offer do NOT include fees or interest charges, cash advances, purchase of travelers checks, purchase or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or other cash equivalents. Hilton Honors Bonus Points will be credited to your Hilton Honors account 8-12 weeks after the Threshold Amount has been reached. Additional Card Members are not eligible to receive this offer. Bonus Points do not count toward elite tier qualification; for more information, visit HiltonHonors.com/terms. Your Card account must not be canceled or past due at the time of fulfillment of any offers.

If we in our sole discretion determine that you have engaged in abuse, misuse, or gaming in connection with this offer in anyway 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 Hilton Honors Bonus Points from your account. We may also cancel this Card account and other Card accounts you may have with us.

This offer is not transferable. If your application is not received by 01/17/2024, we will not process your application even if we later receive your application. 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.

\$250 Airline Fee Credit

This benefit is only available through December 31, 2023 for Hilton Honors Aspire Card Members approved prior to October 19, 2023. Effective January 1, 2024, the \$250 Airline Fee Credit will no longer be available. Card Members who enrolled in the benefit before December 31, 2023 can continue to receive statement credits of up to \$250 per calendar year toward incidental air travel fees on their selected qualifying airline through December 31, 2023.

To receive statement credits of up to \$250 per calendar year toward incidental air travel fees, Card Member must select one qualifying airline by calling the American Express number on the back of the card. Only the Basic Card Member or Authorized Account Manager(s) on the Card Account can select the qualifying airline. Card Members who have not chosen one qualifying airline will be able to do so at any time. Card Members who have already selected one qualifying airline will be able to change their choice one time each year in January by calling the number on the back of the Card. Card Members who do not change their airline selection will remain with their current airline. Statement Credits: Incidental air travel fees must be charged to the Card Member on the eligible Card Account for the benefit to apply. Purchases made by both the Basic and Additional Card Members on the eligible Card Account are eligible for statement credits. However, each Card Account is eligible for up to a total of \$250 per calendar year in statement credits across all Cards on the Card Account. Incidental air travel fees must be separate charges from airline ticket charges. Fees not charged by the Card Member's airline of choice (e.g. wireless internet and fees incurred with airline alliance partners) do not qualify for statement credits. Incidental air travel fees charged prior to selection of a qualifying airline are not eligible for statement credits. Airline tickets, upgrades, mileage points purchases, mileage points transfer fees, gift cards, duty free purchases, and award tickets are not deemed to be incidental fees. The airline must submit the charge under the appropriate merchant code, industry code, or required service or product identifier for the charge to be recognized as an incidental air travel fee. Please allow 6-8 weeks after the qualifying incidental air travel fee is charged to your Card Account for statement credit(s) to be posted to the Card Account. We rely on airlines to submit the correct information on airline transactions, so please call the number on the back of the Card if statement credits have not posted after 8 weeks from the date of purchase. Card Members remain responsible for timely payment of all charges.

\$250 Airline Fee Credit

American Express relies on accurate airline transaction data to identify incidental fee purchases. If you do not see a statement credit for a qualifying incidental purchase on your eligible Card after 8 weeks, simply call the number on the back of your Card. See terms & conditions for more details.

\$100 Property Credit

When you use your Hilton Honors American Express Aspire Card to book through [HiltonHonorsAspireCard.com](https://www.hiltonhonorsaspirecard.com) or by calling Hilton Honors at (855) 292-5757, for a two-night minimum stay at Waldorf Astoria® Hotels & Resorts, and Conrad® Hotels & Resorts, you will be eligible to receive a property credit of up to \$100 per booking. You must confirm you are booking a room package eligible for the \$100 property credit benefit at time of booking. Please reference ZZAAP1 when booking by phone.

Card Member will receive a hotel credit equal to \$1 for each dollar of qualifying charges made at the Hilton property under the Card Member's booking, up to \$100. The property credit will be applied as hotel credit on your bill at checkout (and not on your American Express billing statement). Qualifying charges do NOT include property fees, taxes, gratuities and the cost of the room. Additional exclusions based on specific hotel restrictions may also apply (including, without limitation, purchases within the hotel that are made with a third party merchant). Please see the applicable hotel front desk for details. Stays booked by either the Basic or an Additional Card Members on the eligible Card account are eligible for the \$100 property credit benefit. Each booking is only eligible to receive a property credit of up to \$100, regardless of the number of rooms booked. The property credit cannot be carried over to another stay, is not redeemable for cash, and expires at checkout if not used. The property credit is non-exchangeable and non-refundable and is applied in USD or equivalent in local currency based on exchange rate at time of checkout. May not be combined with other offers or programs unless indicated. Back-to-back stays within a 24-hour period at the same property are considered one stay.

\$189 CLEAR Plus Credit

Basic Card Members can earn up to \$189 in statement credits per calendar year when the Hilton Honors American Express Aspire Card or Additional Cards on the Account are used to pay for an annual CLEAR Plus Membership. Enrollment in CLEAR Plus is required and is subject to CLEAR's terms and conditions. CLEAR Plus Membership automatically renews each year unless canceled and CLEAR will charge the applicable Membership fee to the Card CLEAR has on file. American Express has no control over the application and/or approval process for CLEAR, and does not have access to any information provided to CLEAR by the Card Member or by CLEAR to the Card Member. American Express has no liability regarding the CLEAR program. If a Card Member's application is not approved by CLEAR, CLEAR will refund the charges. If the statement credit benefit has been applied before CLEAR refunds the charges, that statement credit will be reversed. Purchases by both the Basic Card Member and any Additional Card Members on the Card Account are eligible for statement credits. However, the total amount of statement credits for eligible purchases will not exceed \$189 across all Cards on the Account per calendar year. For additional information on the CLEAR program, including information regarding Membership, eligibility, and for a list of participating locations, as well as the full terms and conditions of the program, please go to www.clearme.com. The CLEAR program is subject to change, and American Express has no control over those changes. Please allow up to 6-8 weeks after a qualifying CLEAR transaction is charged to the Card Account for the statement credit to be posted to the Account. American Express relies on accurate transaction data provided by the merchant to identify eligible CLEAR Plus purchases. If you do not see a credit for a qualifying purchase on your eligible Card after 8 weeks, please call the American Express number on the back of your Card. Card Members remain responsible for timely payment of all CLEAR charges. If you are assigned a new Card number or have a Card number on file with CLEAR that is outdated (for example, if you replace your Card or if your Card has expired), you must update your Card information on file with CLEAR to help ensure that statement credits are received for eligible CLEAR Plus Membership fees. To be eligible for this benefit, the Card Account must not be cancelled or past due at the time of statement credit fulfillment. For additional information, call the American Express number on the back of your Card.

\$200 Flight Credit

Basic Hilton Honors American Express Aspire Card Members can receive up to a total of \$50 in statement credits each calendar quarter (January through March, April through June, July through September, and October through December), for up to \$200 annually for eligible purchases of airfare made directly with an airline or through amextravel.com. To be eligible for this benefit, an airfare purchase must be for a scheduled flight on a passenger carrier and purchased directly from the airline or through amextravel.com.

Eligible purchases do not include: charter flights, private jet flights, flights that are part of tours, cruises, or travel packages or ticketing or similar service fees, ticket cancellation or change fees, interest charges, or purchases of cash equivalents. Purchases of scheduled flights made with third party travel agents or websites may be eligible for this benefit if the airfare is charged directly to your Card account by the airline. Please visit americanexpress.com/rewards-info for more information.

Eligible purchases can be made by both the Basic and any Additional Card Members on the Card Account. However, the total amount of statement credits for eligible purchases will not exceed \$200 per Card Account per calendar year. Please allow 8-12 weeks after the eligible purchase is charged to your Card Account for statement credit(s) to be posted to the Account. To receive this benefit, your Card account must not be cancelled or past due at the time of statement credit fulfillment. Statement credit(s) may not be received or may be reversed if the purchase is cancelled or modified, or if you engage in abuse or misuse in connection with the benefit.

American Express relies on the merchant's processing of transactions to determine the transaction date. The transaction date may differ from the date you made the purchase if, for example, there is a delay in the merchant submitting the transaction to us or if the merchant uses another date as the transaction date. This means that in some cases your purchase may not earn the statement credit benefit for the benefit period in which you made the purchase. For example, if an eligible purchase is made on December 31st but the merchant processes the transaction such that it is identified to us as occurring on January 1st, the January statement credit would be applied. American Express also relies on information provided to us by the merchant to identify eligible purchases. If American Express does not receive information that identifies your transaction as eligible for this benefit, the Basic Card Member will not receive the statement credit. For example, your purchase will not be eligible if it is not made directly with an airline or through amextravel.com (e.g. if a purchase is made through a third party travel service). Basic Card Members may not receive the statement credit if we receive inaccurate information or are otherwise unable to identify your

purchase as eligible, if a transaction is made with an electronic wallet or through a third party (such as an app store), or if the merchant uses a mobile or wireless card reader to process it.

\$400 Hilton Resort Credit

Basic Hilton Honors American Express Aspire Card Members can receive up to a total of \$200 in statement credits semi-annually (January through June; and July through December), for up to \$400 back annually for eligible purchases made directly with participating Hilton Resorts on their Card Account.

Eligible purchases must be made directly with a participating Hilton Resort and charged to a Hilton Honors American Express Aspire Card for the benefit to apply. Visit hilton.com/resorts for the list of participating Hilton Resorts. Advance Purchase Rates/Non-Refundable Rates are not eligible for the resort credit. Incidental charges (including charges made at restaurants, spas, and other establishments within the hotel property) must be charged to your room and paid for with a Hilton Honors American Express Aspire Card for the benefit to apply.

Eligible purchases can be made by both the Basic and any Additional Card Members on the Card Account. However, the total amount of statement credits for eligible purchases will not exceed \$400 on the Card Account per calendar year. Please allow 8-12 weeks after the eligible purchase is charged to your Card Account for statement credit(s) to be posted to the Account. Please call American Express at the number on the back of your Card if statement credits have not posted after 12 weeks from the date of purchase. To be eligible for this benefit, your Card account must not be cancelled or past due at the time of statement credit fulfillment. Statement credit(s) may not be received or may be reversed if the purchase is cancelled or modified, or if you engage in abuse or misuse in connection with the benefit.

American Express relies on the merchant's processing of transactions to determine the transaction date. The transaction date may differ from the date you made the purchase if, for example, there is a delay in the merchant submitting the transaction to us or if the merchant uses another date as the transaction date. This means that in some cases your purchase may not earn the statement credit benefit for the benefit period in which you made the purchase. For example, if an eligible purchase is made on December 31st but the merchant processes the transaction such that it is identified to us as occurring on January 1st, the January statement credit would be applied. American Express also relies on information provided to us by the merchant to identify eligible purchases. If American Express does not receive information that identifies your transaction as eligible for this benefit, the Basic Card Member will not receive the statement credit. For example, your purchase will not be eligible if it is not made directly with a Hilton Resort (e.g., if a purchase is made at a restaurant or convenience store within a Hilton Resort). Basic Card Members may not receive the statement credit if we receive inaccurate information or are otherwise unable to identify your purchase as eligible, if a transaction is made with an electronic wallet or through a third party (such as an app store), or if the merchant uses a mobile or wireless card reader to process it.

\$400 Hilton Resort Credit

Hilton Honors Aspire Card Members approved prior to October 19, 2023 will receive up to \$250 in statement credits per membership year for eligible purchases made directly with participating Hilton Resorts through December 31, 2023. Starting January 1, 2024, Card Members can receive up to a total of \$200 in statement credits semi-annually (January through June; and July through December), for up to \$400 back annually for eligible purchases made directly with participating Hilton Resorts on their Card Account.

Account Manager

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

American Express Access

Access tickets may be purchased by American Express® Card Members for select events and select seats, during a specified period. Tickets must be purchased using an American Express Card (including, for example, the American Express International Dollar Cards). Tickets are sold by and fulfilled by third party ticket sellers (not American Express), and such tickets are subject to the rules, terms and conditions, prices and fees set by the ticket seller, event promoter and/or the venue. Access tickets are subject to availability and supply may be limited. Not all seats may be offered; purchase limits and blackout dates may apply. Refunds, exchanges, and resale may be prohibited by the ticket seller. For more information, please visit americanexpress.com/entertainment.

American Express Early Access

Early Access tickets may be purchased by American Express® Card Members for select events and select seats, during a specified period prior to the general on-sale dates for those events. Tickets must be purchased using an American Express Card (including, for example, the American Express International Dollar Cards). Tickets are sold by and fulfilled by third party ticket sellers (not American Express), and such tickets are subject to the rules, terms and conditions, prices and fees set by the ticket seller, event promoter and/or the venue. Early Access tickets are subject to availability and supply may be limited. Not all seats may be offered; purchase limits and blackout dates may apply. Refunds, exchanges, and resale may be prohibited by the ticket seller. For more information, please visit 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.

American Express Preferred Access

Preferred Access tickets may be purchased by eligible American Express® Card Members for select events and select seats, during a specified period. Tickets are sold by and fulfilled by third party ticket sellers (not American Express), and such tickets are subject to the rules, terms and conditions, prices and fees set by the ticket seller, event promoter and/or the venue. When purchasing tickets, enter the 10-digit customer service phone number on the back of your eligible Card when prompted. Tickets must be purchased using one of the following U.S.-issued American Express Cards: Consumer, Business, or Corporate Platinum Card® or Centurion® Card; Consumer or Business Delta SkyMiles® Platinum Card; Consumer or Business Delta SkyMiles® Reserve Card; Consumer, Business, or Corporate Gold Card; Classic Business Gold Card; Business Gold Rewards Card; Executive Business Card; Hilton Honors American Express Surpass® Card; Hilton Honors Aspire Card; Marriott Bonvoy Brilliant® Card; Marriott Bonvoy Bevy™ Card; or Marriott Bonvoy® Card. Tickets are subject to availability and supply may be limited. Not all seats may be offered; purchase limits and blackout dates may apply. Refunds, exchanges, and resale may be prohibited by the ticket seller. For more information, please visit americanexpress.com/entertainment.

American Express® App

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

To log in, customers 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/.

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.

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.

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.

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.

Drive Off With Savings & Hilton Honors Bonus Points

A qualifying rental must meet the following: The Primary Driver's Hilton Honors number must be provided at time of reservation. The name of the member associated with the Hilton Honors number provided must match the Primary Driver's name on the rental to qualify for mileage awards. Only one Hilton Honors member per car rental will be credited with points. Special contracted corporate or promotional rates such as employee, net tour, travel agent, group, wholesale or package rates, crew, insurance/dealer replacement or other or non-revenue rentals do not qualify for points. Multiple rentals that encompass different cars on the same or consecutive days from the same location shall be counted as a single qualifying rental even if the member checks the car in and back out during the same period.

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® 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® Reserve American Express Card, Delta SkyMiles® Reserve Business American Express Card, Hilton Honors American Express Aspire Card, The Platinum Card® from American Express Exclusively for Morgan Stanley, The Platinum Card® from American Express Exclusively for Charles Schwab, The Platinum Card® from American Express for Goldman Sachs, and The Centurion® Card from American Express for Goldman Sachs (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.

Hilton Honors Annual Free Night Reward

During each year of your Card Membership, you will receive one Annual Free Night Reward from Hilton Honors. The Annual Free Night Reward will be issued in the form of a redeemable code and sent in an email from Hilton Honors to the email address listed on your Hilton Honors account. You will receive the Reward email within 8-14 weeks after your renewal month. If your account anniversary month changes (for example, due to a card replacement), your Free Night Reward will be triggered within your new renewal month and available within 8-14 weeks. This benefit is only available to the Basic Card Member on the Card Account. The Annual Free Night Reward can be redeemed for one standard accommodation, double occupancy, subject to availability at properties in the Hilton portfolio, excluding those listed at HiltonHonors.com/freenightreward. To redeem the Annual Free Night Reward, Card Members must call 1-800-446-6677 and mention the code provided by Hilton Honors. The Annual Free Night Reward expires one year from the date of issuance and must be redeemed on or before the expiration date. An Annual Free Night Reward will be forfeited if not redeemed on or before the expiration date. You are only eligible to receive the Annual Free Night Reward once per year of Card Membership, and you are only able to receive this benefit with an upgrade to the Hilton Honors Aspire Card one time.

To ensure receipt of the Reward e-mail notification, you should confirm the correct email address is listed on your Hilton Honors account profile. You can view the status of any Annual Free Night Rewards issued to you by visiting your Hilton Honors Account Dashboard at HiltonHonors.com. The Annual Free Night Reward is not transferable and may not be redeemed for cash or Hilton Honors Points. An Annual Free Night Reward may be combined with other Hilton or Free Night promotions in market and may be added to an existing paid or Reward stay. An Annual Free Night Reward includes all applicable resort fees and taxes on the cost of the room for the redeemed night at all locations except for a tourism tax at properties located in Malaysia. The Card Member is responsible for all incidental charges and, if applicable, the Malaysian tourism tax. Annual Free Night Reward redemptions may be cancelled pursuant to the Free Night Reward cancellation policy on the Hilton Honors Program website (hiltonhonors.com).

Free Night Rewards are subject to Hilton Terms and Conditions, available at <https://hiltonhonors3.hilton.com/en/about/free-night-terms.html>.

Hilton Honors Bonus Points on Eligible Purchases

Hilton Honors Bonus Points earned using your Hilton Honors American Express Aspire Card:

You will receive 3 Hilton Honors Bonus Points for each dollar of eligible purchases.

You will receive 11 additional Hilton Honors Bonus Points, for a total of 14, for each dollar of eligible purchases charged directly with a property within the Hilton portfolio, including bookings and incidental charges. To receive the 11 additional Hilton Honors Bonus Points for charges made at the time of booking, the booking must be made directly through a reservation channel operated by Hilton. You can receive the 11 additional Hilton Honors Bonus Points for incidental charges made on the Hilton hotel property (including charges made at restaurants, spas, and other establishments) if those charges can be and are charged to your room and paid for with your Hilton Honors American Express Aspire Card at checkout.

You will receive 4 additional Hilton Honors Bonus Points, for a total of 7, for each dollar of eligible purchases at the following categories of merchants: restaurants located in the U.S., airfare on a scheduled flight charged directly with passenger airlines or amextravel.com (charter flights and private jet flights are excluded); and purchases directly from select major car rental companies listed at americanexpress.com/rewards-info.

To get additional Points for a restaurant purchase, the purchase must be at a restaurant located in the United States. You will NOT get additional Points for purchases made at a restaurant owned by a U.S. company but located outside the U.S. (e.g. Hard Rock Café in Paris). You also will NOT get additional Points for restaurant purchases at nightclubs, convenience stores, grocery stores, or supermarkets. You may not get additional Points for purchases at a restaurant located within another establishment (e.g. a restaurant inside a hotel, casino, or event venue). For example, purchases made at a restaurant located within a hotel may be recognized as a purchase at a hotel, not a restaurant.

Your Hilton Honors Points are subject to Hilton Honors Terms and Conditions; see HiltonHonors.com/Terms.

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. Hilton Honors Bonus Points you earn with your Card will be posted to your Hilton Honors account up to 12 weeks after the end of your billing period.

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 for more information about rewards.

Hilton Honors Complimentary Diamond Status

You will receive complimentary Hilton Honors Diamond status with your Hilton Honors American Express Aspire Card. Complimentary Diamond status benefit is only available to the Basic Card Member. If your Hilton Honors American Express Aspire Card is cancelled for any reason, your complimentary Hilton Honors Diamond status provided with the Card will be cancelled. American Express reserves the right to change, modify or revoke complimentary Diamond status at any time. If your complimentary Diamond status is cancelled, you may be able to maintain your Diamond status by qualifying under the Hilton Honors Program terms. Diamond status benefits are subject to availability and vary by hotel.

For more information on Diamond status benefits or how to maintain Diamond status each year with qualifying stays, nights or Hilton Honors Base Points through the Hilton Honors Program, visit HiltonHonors.com/MemberBenefits and Hilton.com/en/hilton-honors/benefit-terms/. The Hilton Honors Program, including the benefits of Hilton Honors Membership, are subject to Hilton Honors Terms and Conditions; see Hiltonhonors.com/terms.

Hilton Honors Free Night Reward

Basic Card Members can receive a Free Night Reward from Hilton Honors after the total eligible purchases on their Hilton Honors American Express Aspire Card Account reach \$30,000 or more in a calendar year. Basic Card Members can receive an additional Free Night Reward from Hilton Honors after making an additional \$30,000 in purchases that year, totaling \$60,000 or more in cumulative purchases in that calendar year. Each Free Night Reward will be issued in the form of a redeemable code and sent to the Basic Card Member via email from Hilton Honors to the email address listed on their Hilton Honors account. Basic Card Members will receive the Reward email within 8-12 weeks after meeting the purchase requirement(s). This benefit is only available to the Basic Card Member; however, eligible purchases made by Additional Card Members will contribute to the purchase requirement(s).

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 other cash equivalents. If you transfer to a different Hilton Honors American Express Card product that also offers a Free Night Reward benefit, any eligible purchases you made on your old Card Account will count toward the new Card Account's Free Night Reward purchase requirement, after your first transaction on the new Card Account.

The Free Night Reward can be redeemed for one standard, double occupancy accommodation, subject to availability, at properties within the Hilton portfolio, excluding those listed at HiltonHonors.com/freenightreward. To redeem the Free Night Reward, Basic Card Members must call 1-800-446-6677 and mention the code provided by Hilton Honors. A Free Night Reward expires one year from the date of issuance and must be redeemed on or before the expiration date. A Free Night Reward will be forfeited if not redeemed on or before the expiration date. To ensure receipt of the Free Night Reward e-mail notification, confirm the correct email address is listed on your Hilton Honors account profile. To view the status of any Free Night Rewards issued to you, visit your Hilton Honors Account Dashboard at HiltonHonors.com.

The Free Night Reward is not transferable and may not be redeemed for cash or Hilton Honors Points. A Free Night Reward may be combined with other Hilton or Free Night promotions in market and may be added to existing paid or Reward stays. A Free Night Reward includes all applicable resort fees and taxes assessed on the cost of the room for the redeemed night at all locations except for the tourism tax at properties located in Malaysia. The Card Member is responsible for all incidental charges and, if applicable, the Malaysian tourism tax. Free Night Reward redemptions may be cancelled pursuant to the Free Night Reward cancellation policy on the Hilton Honors Program website (hiltonhonors.com).

Free Night Rewards are subject to Hilton Terms and Conditions, available at <https://hiltonhonors3.hilton.com/en/about/free-night-terms.html>.

Hilton Honors Points

Your Hilton Honors Points are subject to Hilton Honors Terms and Conditions, see HiltonHonors.com/Terms.

Hilton Honors Program & Copyright

Hilton Honors™ membership, including the earning and redemption of Points, is subject to [Hilton Honors Terms & Conditions](https://HiltonHonors.com/Terms). © 2023 Hilton

Hilton Honors and all trademarks of the Hilton Portfolio are owned by Hilton Domestic Operating Company Inc. or its subsidiaries.

Hilton Honors Status Benefit Disclosure

Hilton Honors status benefits are subject to availability and vary by hotel; see Hiltonhonors.com/MemberBenefits and Hilton.com/en/hilton-honors/benefit-terms/ for additional details. The Hilton Honors Program, including the benefits of Hilton Honors Membership, are subject to Hilton Honors Terms and Conditions; see Hiltonhonors.com/terms.

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, the same rate type and cancellation policy 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](#)

National Car Rental[®] Emerald Club Executive[®] Status

Basic Hilton Honors American Express Aspire Card Members are required to enroll in the National Car Rental[®] Emerald Club through their American Express online account to access Executive[®] status. Basic Hilton Honors American Express Aspire Card Members who are already enrolled in the National Car Rental Emerald Club can upgrade to Executive status by linking their Card to their Emerald Club account using the link provided on their American Express online account. Benefits of the National Car Rental Emerald Club Executive status are subject to National Car Rental[®] company's terms and conditions, including age restrictions. For more information about the National Car Rental Emerald Club, visit: <https://www.nationalcar.com/en/emerald-club.html>. National collects a Frequent Flyer Tax Recoupment Surcharge to cover the federal tax on the cost of the miles awarded at the time of rental. Discount applies to base rate only. Taxes (including GST), other governmentally authorized or imposed surcharges, license recoupment/air tax recovery and concession recoupment fees, airport and airport facility fees, fuel, additional driver fee, one-way rental charge, and optional items are extra. Renter must meet applicable driver, and credit requirements. Advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply.

The Emerald Club and its services require a signed Master Rental Agreement on file. Emerald Aisle[®], Executive Selectionsm, Emerald Reserve Service[®] and Emerald Club Counter Servicesm are available at select locations only. Expedited counter service available at all other locations. National Car Rental, the National "flag" and Emerald Club are registered trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners © 2023 National Car Rental.

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 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.

Priority Pass Select - Unlimited

Effective February 1, 2024, the Hilton Honors American Express Aspire Card will no longer offer a complimentary membership to the Priority Pass[™] Select program. Through January 31, 2024, you may still enroll in the benefit by calling the American Express customer service number

on the back of your Card. If you enrolled in the Priority Pass Select program on or before January 31, 2023, your Priority Pass membership will continue through January 31, 2024 and will be cancelled as of February 1, 2024. If you enrolled in the Priority Pass Select program between February 1, 2023 and January 31, 2024, your membership will continue through October 31, 2024 and will be cancelled as of November 1, 2024.

Priority Pass Select membership provides access to airport lounges participating in the Priority Pass Select program, an independent airport lounge access program. You must enroll your Hilton Honors American Express Aspire Card in the Priority Pass Select program to access the benefits. Once enrolled, you will receive your Priority Pass Select card directly from Priority Pass within 10 to 14 business days. There is no membership fee for Hilton Honors Aspire Card Members. All lounge visits are complimentary, with up to 2 guests free of charge. For any additional guest, the enrolled card will be charged an amount equal to the Priority Pass Standard membership plan guest fee. This benefit is limited to the Basic Card Member. Additional Card Members are not eligible for this benefit, however, a guest visit may be used for Additional Card Members. Some lounges do not admit guests. Priority Pass Select membership automatically renews on the anniversary date of your enrollment in the Priority Pass Select program. Priority Pass membership may be cancelled by American Express if your Hilton Honors Aspire Card is cancelled. Priority Pass Select lounge partners and locations are subject to change. To access a lounge, you must show your valid Priority Pass Select card and an airline ticket for travel on the same day for you and each of your guests. Priority Pass Select members must adhere to all house rules of participating lounges. Some lounges do not permit entry to Priority Pass Select members under 21 years of age without a parent or guardian. Amenities may vary among airport lounge locations. Lounge fees and rules of participating lounges are subject to change. Priority Pass Select membership is subject to the Priority Pass Conditions of Use, which can be viewed at www.prioritypass.com/en/conditions-of-use. Additionally, you acknowledge and agree that American Express will provide your Card account information to Priority Pass. Priority Pass will use this information to provide the Priority Pass Select program benefits and may use this information for marketing related to the program.

Return Protection

Return Protection is subject to additional important terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/RPterms.

Seller of Travel

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

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

Send & Split®

Send & Split® is only available in the American Express® App ("Amex App") to Card Members with an eligible Card. Eligible Cards are US-issued Basic Consumer Cards that are issued by American Express National Bank and are not cancelled. Prepaid Cards, American Express Corporate Cards, American Express Small Business Cards, American Express-branded cards or account numbers issued by other financial institutions and American Express Cards issued outside of the United States are not eligible Cards. To use Send & Split, you must first have an email address on file, enroll in Send & Split® in your American Express Online Account ("Online Account") and open an Amex Send® stored balance account in the Amex App ("Send Account"). Send & Split allows you to: (i) send a person-to-person payment from your Send Account to Venmo and PayPal users ("Send") and (ii) split a Card purchase ("Split") and receive funds to your Card account as a statement credit or to your linked Venmo or PayPal account. You may use Send & Split® with an Additional consumer Card that is issued in the US by American Express National Bank and is not cancelled if you also have an eligible Card in the same Online Account and that Online Account is enrolled in Send & Split. You must have or create an account with Venmo or PayPal and link your Online Account to your PayPal or Venmo account to use Send & Split. You must add money to your Send Account from your eligible Card(s) to Send to a Venmo or PayPal recipient. The money you add will be reflected in your Send Account balance. The charge on your Card for an Add Money transaction does not earn rewards and is subject to the Card's purchase APR. Once the Send from your Send Account is available in the recipient's Venmo or PayPal account, you do not have the ability to cancel the transaction. There is no fee to Send to US recipients. PayPal charges a fee to Send to non-US recipients. With Split, you can split pending or posted purchases that are made with your eligible Card in your Amex App. Once you select a purchase to Split, select the contacts you want to request to Split with. You can choose to get paid back as a statement credit to your Card account (a Split credit) or to your linked Venmo or PayPal account. Split credits to your Card account apply when we receive confirmation that the Split request was completed but may take 24-36 hours to post to your Card account. You are still responsible to pay the full purchase amount charged to your Card, regardless of whether you are paid back via Split. You earn rewards for purchases that you split in the same way that you earn rewards for other purchases. Other eligibility and restrictions apply. For complete details visit americanexpress.com/sendandsplitterms to view Terms & Conditions. Send Account issued by American Express National Bank.

ShopRunner

Enrolling in the Benefit.

To get the free ShopRunner membership benefit compliments of American Express (the "benefit"), you must go to www.shoprunner.com/americanexpress and verify your eligibility for the benefit with an eligible Card account number and then complete the sign up for a ShopRunner membership account ("ShopRunner account"). For details on how the ShopRunner membership works, please see the ShopRunner Terms and Conditions at <https://www.shoprunner.com/terms/sr/> which govern the use of your ShopRunner membership benefit. You may also be able to enroll in this benefit through access provided to ShopRunner at participating online stores or through an email provided by American Express if it has determined that you have an eligible Card. An "eligible Card" means an American Express U.S. Consumer or Small Business Credit or Charge Card that is not cancelled and that is issued to you by a U.S. banking subsidiary of American Express. Prepaid Cards and products, American Express Corporate Cards and American Express-branded Cards or account numbers issued by other financial institutions are not eligible. ShopRunner will verify with American Express the eligibility of your 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.

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.

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.

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

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. If You have any questions about a specific item, please call Us at 1-800-228-6855, if international, collect at 1-303-273-6498.

Car Rental Loss and Damage Insurance

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

Extended Warranty

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

Purchase Protection

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