

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

Interest Rates on Pay Over Time Balance	
<b>Annual Percentage Rate (APR) for Pay Over Time Features</b>	<b>19.49%</b> (Prime Rate + 10.99%) to <b>27.49%</b> (Prime Rate + 18.99%), based on your creditworthiness as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>29.99%</b> (Prime Rate + 25.99%) This APR will vary with the market based on the Prime Rate. This APR will apply to your account if:  1) You make 2 or more late payments in a 12-month period; 2) You do not pay the Minimum Payment due by the closing date of the billing period in which it is due and you still do not pay it by the Closing Date of the next billing period; or 3) You make a payment that is returned.  <b>How Long Will the Penalty APR Apply?</b> If the Penalty APR is applied, it will apply for a minimum of 12 billing periods in a row, and will continue to apply until after you have made timely payments, with no returned payments for 12 billing periods in a row.
<b>Paying Interest</b>	Your due date is at least 25 days after the close of each billing period. We will not charge you interest if you pay your entire balance by the due date each month.
Fees	
<b>Annual Membership Fee</b>	<b>\$295</b> (If your application is received on or after 02/01/2024, then your annual fee is \$375)
<b>Transaction Fees</b> <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><li>Returned Payment</li></ul>	<b>\$39</b> or <b>2.99%</b> of any past due Pay in Full amount, whichever is greater.  <b>\$39</b>

### 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 10/09/2023.

## TERMS AND CONDITIONS

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

By submitting this application, you, as an individual and the Authorizing Officer of the Company, (a) are requesting us to open an Account in the name of the Company, (b) are requesting that we issue Card(s) as you direct, (c) are agreeing to be **jointly and severally** liable with the Company for all charges to the account, and (d) are REPRESENTING THAT ALL

CARD(S) ISSUED ON THE ACCOUNT WILL ONLY BE USED FOR COMMERCIAL OR BUSINESS PURPOSES. Only qualified individuals 18 or over may be approved for a Card Account. This offer is available to US Residents. When you use the Account (or sign or keep the Card), you agree to the terms of the Card Member Agreement that will be provided to you for the Account. **The Card Member Agreement includes an arbitration provision, which impacts the opportunity to have claims related to the Account heard in court or resolved by a jury, and to participate in a class action or similar proceeding.** We may change the terms of, or add new terms to, the Card Member Agreement at any time, subject to applicable law. We may apply any changed or new terms to any existing and future balances on your Account, subject to applicable law.

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

#### **Additional Cards:**

You must notify Additional Card Members that we may obtain, provide, and use information about them and that their use of your Account is subject to certain provisions of the Card Member Agreement. The maximum number of additional cards issued on each account is 99.

#### **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.

#### **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 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**

**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 can earn 70,000 Membership Rewards® points after you make \$10,000 (the "Threshold Amount") or more of eligible purchases on your American Express® Business Gold Card during the first 3 months of Card Membership, starting from the date your account is opened. Eligible purchases can be made by the Basic Card Member and any Employee Card Members on a single Card Account. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases to meet the Threshold Amount do NOT include fees or interest charges, purchases of traveler's checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of other cash equivalents. Limit one offer per Card Account. Offer may not be combined with any other special offer. Your Card account must not be canceled or past due at the time of fulfillment of any offers. Membership Rewards® points will be credited to your account 8-12 weeks after you have met the Threshold Amount.

You can earn 70,000 Membership Rewards points after you spend \$10,000 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 \$10,000 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 70,000 Membership Rewards points will be credited to your Membership Rewards account 8-12 weeks after you have met the Threshold Amount.

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

Terms and Conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](https://membershiprewards.com/terms) for more information. Participating partners and available rewards are subject to change without notice.

The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to [www.membershiprewards.com/pointsinfo](https://www.membershiprewards.com/pointsinfo).

## **BENEFIT TERMS**

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

### **\$240 Flexible Business Credit**

Enrollment is required to receive the benefit. Only the Basic Card Member or Account Manager(s) on a U.S. Business Gold Card Account can enroll the Card Account in the benefit. U.S. Business Gold Rewards and Classic Business Gold Card Members are not eligible to enroll. Please note, enrollment may take up to 24 hours to process. Basic Card Members can receive up to a total of \$20 in statement credits each month on eligible U.S. purchases made across all Cards on the Card Account directly with FedEx, Grubhub, and at U.S. Office Supply Stores ("Select Business Merchants"). See additional details and restrictions below. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Purchases by both the Basic Card Member and any Additional/Employee Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is only eligible for up to \$20 in statement credits per calendar month, for a total of \$240 per calendar year in statement credits across the Card Account. Purchases of prepaid or gift cards from third-party retailers for use at these participating partners are not eligible for this benefit. Other restrictions may apply to each partner, see each partner's terms & conditions for more information.

**FedEx:** Eligible purchases include qualifying services paid for on-site at U.S. FedEx locations, via the U.S. FedEx website, or billed to a U.S. FedEx account that is linked to a Card on your Business Gold Card Account. Eligible purchases include in-store and online purchases with FedEx Express and FedEx Ground shipping services. Qualifying Services include: FedEx Priority Overnight®, FedEx Standard Overnight®, FedEx 2Day®, FedEx 2Day® A.M., FedEx Express Saver®, FedEx 1Day® Freight, FedEx 2Day® Freight, FedEx 3Day® Freight, FedEx International Priority®, FedEx International Economy®, FedEx International Priority® Freight, FedEx International Economy® Freight, FedEx Ground®, FedEx International Ground®, FedEx Home Delivery®, shipping transactions made via FedEx Ship Manager® and FedEx Ship Manager® Lite, and shipping through FedEx® Compatible solutions. Excludes invoiced payments, such as FedEx® Billing Online (FBO), Electronic Data Interchange (EDI), and paper invoices, international duties and taxes, other brands (FedEx Custom Critical®, FedEx Freight, FedEx TechConnect®, FedEx Office, FedEx Trade Networks, FedEx Cross Border, FedEx Authorized ShipCenter®), FedEx SameDay®, FedEx Delivery Manager®, FedEx® Cold Shipping Solution, and non-shipping product purchases or services. Use of FedEx service is subject to the terms and conditions of the FedEx Service Guide in effect at time of shipment and available at [www.fedex.com/serviceguide](https://www.fedex.com/serviceguide). FedEx reserves the right to modify the FedEx Service Guide at any time without notice.

**Grubhub:** Eligible purchases include U.S. purchases made at [Grubhub.com](https://Grubhub.com), on the Grubhub app, [Seamless.com](https://Seamless.com) and on the Seamless app. Excludes Grubhub Corporate.

**U.S. Office Supply Stores:** Eligible purchases include purchases at U.S. Office Supply Stores. U.S. Office Supply Stores are in the business of selling a range of office supplies including items like paper, notebooks, office equipment (e.g., fax machines and printers) and office furniture (e.g., desks, desk chairs and filing cabinets). For additional information please visit <https://www.americanexpress.com/us/rewards-info/business.html>.

Please allow 6-8 weeks after an eligible purchase is charged to your Card Account for statement credit(s) to be posted to the Account. Please call the number on the back of the Business Gold Card if statement credits have not posted after 8 weeks from the date of purchase. American Express relies on the merchant to process transactions within the same calendar month that you made the purchase in order to apply the \$20 monthly statement credit in the month that it was intended. For example, if you make an eligible purchase on the last day of the month, but the merchant doesn't process that transaction until the next day, then the statement credit would be applied in the following month. To determine eligibility for certain bonus categories, Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for rewards. A purchase with a merchant will not earn rewards if the merchant's code is not included in a reward category. Basic Card Members may not receive a statement credit if we receive inaccurate information or are otherwise unable to identify a purchase as eligible for a reward category. For example, Basic Card Members may not receive the statement credit 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. To receive statement credits, Card Account(s) must not be canceled and not past due at the time of statement credit fulfillment. Statement credits may be reversed if an eligible purchase is returned/canceled. Statement credits for eligible purchases, or any reversal of a statement credit, may be applied to either the Pay in Full balance or the Pay Over Time balance regardless of where the eligible purchases originally posted. For additional information, call the number on the back of your Card.

### 25% Airline Bonus Disclosure

To use Pay with Points, you must charge your eligible airfare purchase through American Express Travel to a Membership Rewards® program-enrolled American Express® Card. Points will be debited from your Membership Rewards account, and credit for corresponding dollar amount will be issued to the American Express Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on the American Express Card account. Points must be used at the time of booking. Pay with Points requires a minimum redemption of 5,000 points.

**On or before January 31, 2024**, Business Gold Card Members will receive 2.5 extra points for every 10 points they redeem for either a First or Business class flight on any airline, or for flights with their selected qualifying airline using Membership Rewards Pay with Points through American Express Travel (25% Airline Bonus), up to 250,000 bonus points per calendar year, per each Membership Rewards account. For First or Business class flights on a Card Member's selected qualifying airline, the Card Member will still receive only 2.5 extra points for every 10 points redeemed. **Charges made on or after February 1, 2024 will no longer be eligible for the 25% Airline Bonus.** Card Member must select a qualifying airline at <https://global.americanexpress.com/card-benefits/detail/airline-choice/business-gold>. Qualifying airlines are subject to change. 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 a qualifying airline will be able to do so at any time. Card Members who have already selected a qualifying airline will be able to change their choice one time each year in January by calling the number on the back of their Card. Card Members who do not change their airline selection will remain with their current airline.

If you select Spirit Airlines or Southwest Airlines to receive your 25% Airline Bonus you must call American Express Travel and Lifestyle Services at 1-800-428-0253 Monday-Saturday between 9am-8pm ET.

A flight booked as part of a travel package is not eligible for the 25% Airline Bonus. In addition, to be eligible to receive extra points, Card account(s) must not be canceled or past due at the time of extra points fulfillment. If booking is canceled, the extra points will be deducted from your Membership Rewards account. Extra points will be credited to your Membership Rewards account approximately 6-10 weeks after eligible airfare purchases appear on your billing statement. See [membershipewards.com/terms](https://membershipewards.com/terms) for Membership Rewards program terms and conditions. This 25% Airline Bonus is the maximum Membership Rewards points you can get back for Pay with Points on flights booked through American Express Travel. Bonus ID: B4JN

### 3X Membership Rewards Points on Flights and Prepaid Hotels Booked at AmexTravel.com

Basic American Express® Business Gold Card Members will get at least one Membership Rewards® point for each dollar of eligible travel purchases on their Card and on any Employee Cards on their Card Account. Basic Card Members will get 2 additional points (for a total of 3 points) for each dollar spent on eligible travel purchases on their Business Gold Card Account from American Express. Eligible travel purchases include scheduled flights and prepaid flight+hotel packages made online at [AmexTravel.com](https://AmexTravel.com), minus returns and other credits. Additionally, eligible travel purchases include prepaid hotel purchases made through American Express Travel over the phone with our Travel Consultants or made online at [AmexTravel.com](https://AmexTravel.com), minus returns and other credits. Eligible travel purchases do NOT include non-prepaid hotel bookings, scheduled flights and prepaid flight+hotel packages booked over the phone, vacation packages, car rentals, cruise, hotel group reservations or events, ticketing service, cancellation or other fees, interest charges, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash

equivalents. To be eligible for the 3X Membership Rewards® points, the booking must be both reserved and charged on the Basic or Additional/Employee Card on the Card Account. To modify a reservation, you can cancel and rebook your reservation on [AmexTravel.com](https://www.amextravel.com) or by calling a representative of [AmexTravel.com](https://www.amextravel.com) at 1-800-297-2977. To be eligible for the 3X Membership Rewards® points, any changes to an existing reservation must be made through the same method as your original booking. Cancellations are subject to hotel cancellation penalty policies. If hotel reservations are made or modified directly with the hotel provider, the reservation will not be eligible for this 3X Membership Rewards® point benefit. To be eligible to receive extra points, Card Account(s) must not be cancelled or past due at the time of extra points fulfillment. If a booking is canceled, the extra points will be deducted from the Membership Rewards account. Extra points will be credited to the Membership Rewards account approximately 6-10 weeks after eligible purchases appear on the billing statement. Bonuses you may receive with your Card on other purchase categories or in connection with promotions or offers from American Express may not be combined with this benefit.

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 earn additional points if the merchant's code is not included in an additional points category. You may not receive additional points if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for an additional points 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.

### **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](https://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](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**

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](https://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/](https://www.americanexpress.com/us/amexoffersterms/).

### **Cell Phone Protection**

Coverage is provided by New Hampshire Insurance Company, an AIG Company, at no-additional-cost to Card Membership. Coverage is subject to certain terms, conditions, and limitations, including limitations on the amount of coverage. Coverage is excess of any other applicable insurance or indemnity available to you. Coverage is limited only to those amounts not covered by any other insurance or indemnity. For more information about the coverage, please see the Guide to Benefits at [americanexpress.com/CPPTerms](https://americanexpress.com/CPPTerms).

### **Connect to QuickBooks**

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

### **Dispute Resolution**

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

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

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

### **Employee Card Spending Limits**

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

### **Extra Membership Rewards® points at amextravel.com**

#### **2x Points**

Membership Rewards-enrolled Card Members get at least 1 Membership Rewards® point for every eligible dollar spent

on their Membership Rewards program-enrolled American Express® Card. Those same Card Members will also get at least 1 additional point for each dollar of eligible travel purchases made on [amextravel.com](https://www.amextravel.com) on their Membership Rewards program-enrolled American Express Card. Corporate Card Members are not eligible for the additional point. Eligible travel purchases include all travel purchases made with your Membership Rewards program-enrolled American Express® Card on [amextravel.com](https://www.amextravel.com), including air, **prepaid** hotels, prepaid car rentals, vacation packages (flight + hotel packages) or cruise reservations, minus returns and other credits. Platinum and Business Platinum Card Members are only eligible for 1 additional point on cruise reservations. Eligible travel purchases do **NOT** include non-prepaid car rentals, **non-prepaid** hotels, ticketing service or other fees, or interest charges. Bonuses you may receive with your Card on other purchase categories or in connection with promotions or offers from American Express may not be combined with this offer, such as 5X bonuses for Platinum and Business Platinum Card Members or 3X bonuses for Business Gold Card Members. Any portion of a charge that you elect to cover through redemption of Membership Rewards points is not eligible to receive points. If you have an Amex EveryDay Card product, additional points awarded under this offer will not be included in the extra points benefit. Additional points will be credited to the Membership Rewards account 10-12 weeks after final payment is made.

### **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://www.americanexpress.com/GAterms).

### **Insider Fares**

Insider Fares are valid only for Membership Rewards® program-enrolled Cards when a Card Member is booking through [AmexTravel.com](https://www.AmexTravel.com). Insider Fares will display in search results on [AmexTravel.com](https://www.AmexTravel.com) only if an eligible Card Member is logged into his/her account and has enough Membership Rewards points for the entire fare; otherwise, publicly available fares will display. Insider Fares are fares for which less Membership Rewards points are required to purchase the flight. The entire amount of the purchase must be covered using Membership Rewards points. Insider Fares are only available on select flights. When purchasing an Insider Fare, the dollar amount of the fare will be charged to the Card Member's account and a credit will be issued in that dollar amount on the Card Member's statement; additionally, the number of Membership Rewards points required for the fare will be deducted from the Card Member's Membership Rewards account balance. Participating airlines and benefits are subject to change. For more information about the Membership Rewards program visit [www.membershiprewards.com/terms](https://www.membershiprewards.com/terms).

### **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](#)

### **Membership Rewards - 4x Points**

#### **How the 4X Points Benefit Works**

Basic American Express® Business Gold Card Members will get at least one Membership Rewards® point for each dollar of eligible purchases on their Card and on any Employee Cards on their Card Account. Basic Card Members will also get 3 additional points per dollar (for a total of 4 points) for eligible purchases in the 2 categories from the list of categories below where the Card Account had the most eligible purchases each billing period, up to the first \$150,000 in combined eligible purchases from these categories each calendar year across the Card Account. Eligible purchases in excess of \$150,000 in a calendar year from these categories across the Card Account will receive only one point per dollar spent.

#### **Determining the Top 2 Categories**

To calculate the top 2 categories each billing period, we use the posted transactions from the Card Account that fall into the categories below and issue additional points based on the 2 categories with the most eligible purchases in that

billing period. Basic Card Members will only earn 3 additional points in 2 categories each billing period even if the Card Account has equal purchases in more than 2 categories.

For transactions made before 10/3/2023: the categories that qualify for additional points are: (1) airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded); (2) purchases of online, television, and radio advertising made from media providers located in the U.S. in order to promote a business; (3) computer hardware, software, and cloud computing purchases in the U.S. made directly from select technology providers (the current list of select technology providers is available at: [americanexpress.com/rewards-info](https://americanexpress.com/rewards-info)); (4) gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations); (5) restaurants located in the U.S., including takeout and delivery; and (6) shipping services purchased in the U.S. for courier, postal, and freight.

For transactions made on or between 10/3/2023 - 1/31/2024: the categories that qualify for additional points are: (1) airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded); (2) purchases of online, television, and radio advertising made from media providers located in the U.S. in order to promote a business; (3) purchases directly from electronic goods retailers or software and cloud system providers in the U.S, including computer hardware, software, cloud computing made directly from select technology providers (the current list of select technology providers is available at: [americanexpress.com/rewards-info](https://americanexpress.com/rewards-info)); (4) gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations); (5) restaurants located in the U.S., including takeout and delivery; (6) shipping services purchased in the U.S. for courier, postal, and freight; (7) purchases from merchants whose primary business is transit including trains, taxi cabs, rideshare services, ferries, tolls, parking, buses, and subways; and (8) purchases for monthly wireless telephone service charges made directly from a wireless telephone service provider in the U.S.

For transactions made on or after 2/1/2024: the categories that qualify for additional points are: (1) purchases of online, television, and radio advertising made from media providers located in the U.S. in order to promote a business; (2) purchases from electronic goods retailers or software and cloud system providers in the U.S.; (3) restaurants located in the U.S., including takeout and delivery; (4) gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations); (5) purchases from merchants whose primary business is transit including trains, taxi cabs, rideshare services, ferries, tolls, parking, buses, and subways; and (6) purchases for monthly wireless telephone service charges made directly from a wireless telephone service provider in the U.S.

Please visit [americanexpress.com/rewards-info](https://americanexpress.com/rewards-info) for more information about rewards and important category exclusions.

### **General Terms**

Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. 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 earn additional points if the merchant's code is not included in an additional points category. You may not receive additional points if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for an additional points 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. For questions about additional Points on a purchase, call the number on the back of your Card.

### **Membership Rewards® Pay with Points**

To use Pay with Points, you must charge your eligible purchase through American Express Travel to a Membership Rewards® program-enrolled American Express® Card. Eligible purchases through American Express Travel exclude non-prepaid car rentals and non-prepaid hotels. Points will be debited from your Membership Rewards account, and credit for corresponding dollar amount will be issued to the American Express Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on the American Express Card account. Minimum redemption 5,000 points.

See [membershiprewards.com/terms](https://membershiprewards.com/terms) for the Membership Rewards program terms and conditions.

If a charge for a purchase is included in a Pay Over Time balance on your Linked Account the statement credit associated with that charge may not be applied to that Pay Over Time balance. Instead the statement credit may be applied to your Pay in Full balance. If you believe this has occurred, please contact us by calling the number on the back of your Card.



## Membership Rewards® Program

Terms and Conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](https://membershiprewards.com/terms) for more information. Participating partners and available rewards are subject to change without notice.

The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to [www.membershiprewards.com/pointsinfo](https://www.membershiprewards.com/pointsinfo).

## Membership Rewards® Program - Transfer Points

Enrollment in a participating Frequent Flyer or Frequent Guest program is required. Airline tickets and guest rooms are subject to availability. For each conversion of points into the Frequent Flyer program of a U.S. airline, a fee of \$0.0006 per point, with a maximum fee of \$99, will be charged to your Card account. We charge this fee to offset the federal excise tax we must pay on such conversions. The fee may be more or less than the actual amount of the excise tax we pay on any individual conversion. We may offer you the option to redeem points to cover this fee.

## 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.

## No Preset Spending Limit

No Preset Spending Limit means your spending limit is flexible. Unlike a traditional card with a set limit, the amount you can spend adapts based on factors such as your purchase, payment, and credit history.

## Pay Over Time Option

Eligible Charges: Eligible charges made by you or any additional Card Member on your account can be paid over time. Ineligible charges and any charge that would cause your Pay Over Time balance to exceed your Pay Over Time Limit will be due in full each month. The following types of charges are ineligible for the Pay Over Time option: Cash and Express Cash, American Express® Travelers Cheques and other cash equivalents, certain insurance premiums, casinos and other gambling transactions, any fees owed to American Express except foreign transaction fees, and other transactions designated by us. In addition, statement credits for eligible purchases, or any reversals of a statement credit, may be applied to either your Pay Over Time balance or Pay In Full balance regardless of where the eligible purchases originally posted.

Pay Over Time Settings: The Pay Over Time option on your account is initially set to On. There are two settings, On and Off. When set to On, eligible charges will be placed in your Pay Over Time balance. When set to Off, no new charges will be included in your Pay Over Time balance. You can change this setting by visiting your online account or calling the number on the back of your Card.

Interest on your Pay Over Time balance: For transactions added to your Pay Over Time balance, we will charge interest beginning on the date of each transaction. We will not charge interest on charges added to your Pay Over Time balance if you pay your account Total New Balance by the due date each month. You must pay at least the Minimum Payment Due by the Payment Due Date each month to keep your account in good standing. The Minimum Payment Due includes all Pay in Full charges, any interest accrued on your account and a portion of your Pay Over Time balance.

Pay Over Time Limit: We assign a Pay Over Time Limit to your account. Your Pay Over Time Limit is the amount you may carry as a balance. We will not place any charge into a Pay Over Time balance if it causes your Pay Over Time balance to go over your Pay Over Time Limit. Any charges that would cause the total balance to exceed your Pay Over Time Limit will be due in full. We may increase or decrease the amount of your Pay Over Time Limit and will tell you if we change that amount. Your Pay Over Limit may be different than the total amount you are allowed to spend on your Card.

No Preset Spending Limit: No Preset Spending Limit means your spending limit is flexible. Unlike a traditional Card with a set limit, the amount you can spend adjusts based on factors such as your purchase, payment, and credit history.

## Rewards Disclosure for Employee Cards

Terms, conditions and restrictions vary by individual Card products.

## Seller of Travel

American Express Travel Related Services Company, Inc. is acting solely as a sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. Certain suppliers pay us commission and other incentives for

reaching sales targets or other goals and may provide incentives to our Travel Consultants. For more information visit [www.americanexpress.com/travelterms](http://www.americanexpress.com/travelterms).

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

### **The Hotel Collection Program**

The Hotel Collection (THC) benefits are available for new bookings of two consecutive nights or more made through American Express Travel with participating properties and are valid only for eligible U.S. Consumer and Business Gold Card, Platinum Card® and Centurion® Members (Delta SkyMiles® Gold and Platinum Card Members are not eligible). Bookings must be made using an eligible Card and must be paid using that Card, or another American Express® Card, in the eligible Card Member's name, and that Card Member must be traveling on the itinerary booked. Room upgrade is subject to availability and is provided at check-in; certain room categories are not eligible for upgrade. The type of experience credit or additional amenity (if applicable) varies by property; the experience credit will be applied to eligible charges up to \$100. Advance reservations are recommended for certain experience credits. Benefit restrictions vary by property. Benefits are applied per room, per stay (with a three-room limit per stay). Back-to-back stays booked by a single Card Member, Card Members staying in the same room or Card Members traveling in the same party within a 24-hour period at the same property are considered one stay and are ineligible for additional THC benefits ("Prohibited Action"). American Express and the Property reserve the right to modify or revoke the THC benefits at any time without notice if we or they determine, in our or their sole discretion, that you have engaged in a Prohibited Action, or have engaged in abuse, misuse, or gaming in connection with your THC benefits. Benefits cannot be redeemed for cash and are not combinable with other offers unless indicated. Benefits must be used during the stay booked. Any credits applicable are applied at check-out in USD or the local currency equivalent. Benefits, participating properties, and availability and amenities at those properties are subject to change.

### **Total Card Limit for Employee Cards**

You may add up to 99 total Employee Cards on your account.

### **Trip Delay Insurance**

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

### **Upgrade with Points Terms and Conditions**

**Effective December 3, 2023, the Upgrade with Points program will no longer be available.**

When you use Upgrade with Points to request an airline ticket upgrade, three things will happen: (i) If the airline upgrades your ticket(s), your Card Account will be charged for the upgrade; (ii) American Express will deduct the Membership Rewards points you offered for the upgrade from your program account; and (iii) American Express will apply an accompanying credit to your Card Account for those points. If the airline upgrades your ticket(s) and the number of points available in your Membership Rewards program account is less than the number of points you originally offered, American Express will deduct only the number of points available and you will receive an accompanying credit only for that number of points. The credit to your Card Account may appear during a different billing cycle than the charge for upgrade. You are still responsible for paying the amount due on your Card statement by the due date. Any applicable taxes and fees in connection with an airline ticket upgrade will be charged to your Card Account and cannot be covered with points. The value of the points you offer is determined at the time your upgrade offer is accepted by the airline and may change after your upgrade offer has been submitted if you subsequently upgrade or downgrade your Card Account. Once accepted by the airline, your upgrade offer is nonrefundable, non-changeable, and points cannot be returned to your Membership Rewards program account.

Each airline determines whether to accept upgrade offers and which upgrade offers it will accept based on factors it determines in its discretion, including the amount of an offer. While it is possible for airlines to accept an upgrade offer at any time after offer submission, most upgrades are processed between 5 and 1 days before departure, and some are processed as close as 1 hour before departure. If your flight reservation includes tickets for more than one passenger, the tickets for all passengers on the reservation will be upgraded if your upgrade offer is accepted by the airline. If you would like to upgrade only certain passengers, you must contact the airline to split your reservation prior to requesting an upgrade.

If your Card offers additional points for flights purchased directly from an airline, you will not receive additional points for your upgrade purchase.

Participating airlines' Terms & Conditions apply. Participating airlines are subject to change at any time without notice.

Participating airline products and services are subject to change. American Express reserves the right to cancel any upgrade offers or discontinue the Upgrade with Points program at any time.

If you use a Pay Over Time feature for a purchase using Upgrade with Points, the statement credit you receive may not be applied to that feature. Instead, it might be applied to your Pay in Full balance. If you think this has happened, please call us using the number on the back of your Card.

### Using Points for Charges

You can use points to cover eligible charges on your Card Account only if you're the Basic Card or Basic Business Card Member. You also may be able to use points for this purpose if you're the Account Manager or Rewards Manager for a Card Account. Corporate Card Members are not eligible.

The list of eligible charges can change from time to time without notice. We do not have to make any charges eligible for you to cover with points.

Generally, an eligible charge is one that:

- Occurs in the U.S. or in a U.S. territory
- Appears in your recent activity online or in your current statement
- Has never been disputed
- Is at least \$1

You may use points only toward the entire amount of an eligible charge.

We'll deduct the points from your Rewards Account right away and we'll credit your Card Account within 48 hours.

If we process the credit after your Card Account's closing date, it will not appear until your next statement. In this case, you must still pay the amount due on your current Card statement by the due date.

### Offer Terms

If a limited time offer appears, it is valid for solicited U.S. Membership Rewards® program enrollees only. Offer is not transferable and may not be combined with other offers. American Express in its sole discretion reserves the right to alter and or terminate this offer at any time. If you return to redeem points later, this offer may no longer be available. To be eligible to receive this offer, all Card accounts linked to an enrollee's Membership Rewards program account must not be canceled, past due or have a returned payment outstanding at the time of point redemption. Individual terms, conditions and restrictions apply to the respective Membership Rewards offers.

### Vendor Pay

Vendor Pay by Bill.com is available on American Express Business and Corporate Cards. Card Members must sign up for Vendor Pay and enroll the Card for payments by going to [www.americanexpress.com/vendorpay](http://www.americanexpress.com/vendorpay). Not all suppliers may accept American Express virtual payments. The Basic plan has no monthly fee for the first user and no fee for a second user for six months from when the first user signs up. After six months, the second user will have a fee of \$15 per month. The Advanced version has a monthly fee of \$59 or \$99 per user depending on select accounting systems. The monthly fees are set by Bill.com and subject to change at Bill.com's discretion. Fees are in addition to American Express Card fees. There are additional per transaction fees for check and ACH services.

### Walmart+ Monthly Membership Credit

Basic Business Gold Card Members can receive a statement credit for a monthly Walmart+ membership fee (\$12.95 plus applicable taxes each month) when a Basic or Additional/Employee Card on the Account is used to pay for a monthly Walmart+ membership. Enrollment in monthly Walmart+ membership is required. Purchases of any membership Plus Up Benefits (for example, Walmart InHome) and purchases of Walmart Business+ memberships are not eligible for this benefit. Purchases by both the enrolled Basic Card Member and Additional/Employee Card Members on the Card Account are eligible for statement credits. However, a statement credit will be provided for only one monthly Walmart+ membership fee per Card Account per month, whether the fee is charged to the Basic Card or an Additional/Employee Card. If you are already enrolled in a monthly Walmart+ membership, the Basic Card Member will begin receiving a monthly statement credit after your monthly Walmart+ membership fee is charged to the Card. If you are enrolled in an annual Walmart+ membership, the Account will not receive monthly statement credits for that annual membership. For the Card Account to receive the credit, you must switch your annual Walmart+ membership, at least one day before your annual renewal date, to a monthly Walmart+ membership. If you do not switch before your renewal date, your annual Walmart+ membership will automatically renew, and the Account will not receive the monthly statement credit for the annual membership fee. To switch your annual Walmart+ membership to a monthly membership, please update your membership type by visiting [www.walmart.com/partner/plus/amexbusinessgold](http://www.walmart.com/partner/plus/amexbusinessgold) or by calling 1 (800) 925-6278. Once enrolled in a monthly Walmart+ membership, your membership will automatically renew each month unless

canceled and Walmart will charge the applicable membership fee to the Card Walmart has on file. American Express has no control over the approval process for Walmart+ and does not have access to any information provided to Walmart by the Card Member or by Walmart to the Card Member. Enrollment in the Walmart+ membership program is subject to the full Walmart+ Terms of Use (including the [Walmart.com](http://www.walmart.com/partner/plus/amexbusinessgold/terms) Terms of Use), found here: [www.walmart.com/partner/plus/amexbusinessgold/terms](http://www.walmart.com/partner/plus/amexbusinessgold/terms). Walmart+ membership is available to all U.S. residents, however, certain benefits of Walmart+ membership (such as free shipping and fuel discounts) are not available in the U.S. territories other than Puerto Rico. For additional information on Walmart+ memberships, including a summary of their benefits and benefit availability, please go to [www.walmart.com/plus](http://www.walmart.com/plus) or call 1 (800) 925-6278. American Express has no control over, or responsibility for, the Walmart+ membership program which is subject to change according to the Walmart+ terms.

Please allow up to 6-8 weeks after a qualifying monthly Walmart+ membership fee is charged to the Card Account for the statement credit to be posted to the Account. American Express relies on accurate transaction data to identify eligible Walmart+ membership purchases. If you do not see a credit for a qualifying purchase on the Card Account after 8 weeks, please call the number on the back of your Card. To be eligible for this benefit, the Card Account must not be cancelled or past due at the time of statement credit fulfillment. Statement credits may be reversed if an eligible purchase is returned/cancelled. If you are assigned a new Card number or have a Card number on file with Walmart+ 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 Walmart+ to help ensure that you receive statement credits for eligible Walmart+ membership fees charged to your eligible Card. If American Express, in its sole discretion, determines that you have engaged in or intend to engage in any manner of abuse, misuse, or gaming in connection with this benefit, American Express will not have an obligation to provide and may reverse any statement credits provided to you. For additional information, call the number on the back of your Card.

### **Year–End Summary**

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

## **AMEX ASSURANCE COMPANY DISCLOSURES**

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

### **Baggage Insurance Plan**

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

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

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

### **Extended Warranty**

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

### **Purchase Protection**

Purchase Protection is underwritten by AMEX Assurance Company. Subject to additional terms, conditions and exclusions. For full Terms and Conditions, see [americanexpress.com/PPterms](http://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.