

IMPORTANT INFORMATION REGARDING RATES, FEES, AND OTHER COST INFORMATION

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases	20.99% (Prime Rate + 12.49%) to 29.99% (Prime Rate + 21.49%), based on your creditworthiness 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% (Prime Rate + 21.99%) This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	29.99% (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; or 3) You make a payment that is returned. How Long Will the Penalty APR Apply? 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.
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 your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.

Fees

Annual Membership Fee	\$195
Transaction Fees	
• Cash Advance	Either \$5 or 3% of the amount of each cash advance, whichever is greater.
• Foreign Transaction	None
Penalty Fees	
• Late Payment	Up to \$39
• Overlimit	None
• Returned Payment	\$39

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new transactions)."

Loss of Introductory APR:

If a penalty APR applies to your account for any reason we will end any introductory APRs and a penalty APR will apply to your Account.

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 03/28/2024.

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.

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

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.

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 creditworthy 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 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.

175,000 Hilton Honors Bonus Points

You can earn 175,000 Hilton Honors™ Bonus Points after you spend \$8,000 (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 \$8,000 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 any way or that you intend to do so (for example, if you applied for one or more cards to obtain an offer(s) that we did not intend for you; if you cancel or downgrade your account within 12 months after acquiring it; or if you cancel or return purchases you made to meet the Threshold Amount), we may not credit, we may freeze, or we may take away the 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 06/05/2024, 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.

Hilton Honors™ membership, including the earning and redemption of Points, is subject to [Hilton Honors Terms & Conditions](http://HiltonHonors.com/terms). ©2024 Hilton

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BENEFIT TERMS

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

\$240 Hilton Credit

Basic Hilton Honors American Express Business Card Members can receive up to a total of \$60 in statement credits each calendar quarter (January through March, April through June, July through September, and October through December) for up to \$240 back annually, for eligible purchases charged directly with a property within the Hilton portfolio on their Card Account, including bookings and incidental charges. For a booking to be eligible for a statement credit, the booking must be made directly through a reservation channel operated by Hilton. Bookings or purchases made through a third party other than Hilton, such as an online travel website, will not be eligible for statement credit(s). For incidental charges (including charges made at restaurants, spas, and other establishments within the hotel property) to be eligible for a statement credit, the incidental charge must be charged to your room and paid for with the Hilton Honors American Express Business Card at checkout.

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 \$240 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. 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 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 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 Hilton (e.g., if a purchase is made at a restaurant or convenience store within a Hilton property). 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.

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® 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.

Connect to QuickBooks

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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.

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, which will also be provided when you enroll Employee Card(s) in this feature.

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.

Hilton Honors Bonus Points

For eligible purchases made From March 28, 2024 through June 30, 2024

You will receive 3 Hilton Honors Bonus Points for each dollar of eligible purchases on your Hilton Honors American Express Business Card.

You will receive 2 additional Hilton Honors Bonus Points (for a total of 5 points) for the first \$100,000 of eligible purchases in each calendar year on your Hilton Honors American Express Business Card that are not (1) Hilton Purchases or (2) purchases for which you receive 3 additional Hilton Honors Bonus Points.

You will receive 3 additional Hilton Honors Bonus Points (for a total of 6 points) 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 American Express Travel (charter flights and private jet flights are excluded); purchases directly from select major car rental companies listed at americanexpress.com/rewards-info; gasoline at gas stations located in the U.S.; shipping services purchased in the U.S. for courier, postal, and freight; and on monthly wireless telephone services purchased directly from U.S. wireless telephone service providers (purchases of hardware and equipment are excluded; any purchases from third parties and resellers are excluded).

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.

You will receive 9 additional Hilton Honors Bonus Points (for a total of 12) for each dollar of eligible purchases charged directly with a property within the Hilton portfolio, including lodging bookings and incidental charges ("Hilton Purchases"). To receive the 9 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 9 additional Hilton Honors Bonus Points for incidental charges made at the hotel (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 Business Card at checkout.

For eligible purchases made on or after July 1, 2024

You will receive 3 Hilton Honors Bonus Points for each dollar of eligible purchases on your Hilton Honors American Express Business Card.

You will receive 2 additional Hilton Honors Bonus Points (for a total of 5 points) for the first \$100,000 of eligible purchases in each calendar year on your Hilton Honors American Express Business Card that are not Hilton Purchases.

You will receive 9 additional Hilton Honors Bonus Points (for a total of 12) for each dollar of eligible purchases charged directly with a property within the Hilton portfolio, including lodging bookings and incidental charges ("Hilton Purchases"). To receive the 9 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 9 additional Hilton Honors Bonus Points for incidental charges made at the hotel (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 Business Card at checkout.

Your Hilton Honors Bonus 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, purchases of travelers checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of other cash equivalents. Bonuses you may receive in connection with other promotions or offers from American Express may not be combined with this offer. Additional terms and restrictions apply. Hilton Honors Bonus Points you earn with your Hilton Honors American Express Business Card will be posted to your Hilton Honors account up to 8-12 weeks after the end of your billing period.

Merchants are typically assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional Hilton Honors Bonus Points. A purchase with a merchant will not receive additional Hilton Honors Bonus Points if the merchant's code is not included in a reward category. You may not receive additional Hilton Honors Bonus 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 Hilton Honors Bonus 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 Hilton Honors Bonus Points on a purchase, call the number on the back of your Card.

Hilton Honors Complimentary Gold Status

You will receive complimentary Hilton Honors Gold status with your Hilton Honors American Express Business Card. Complimentary Gold status benefit is only available to the Basic Card Member. If your Hilton Honors American Express Business Card is cancelled for any reason, your complimentary Hilton Honors Gold status provided with the Card will be cancelled. American Express reserves the right to change, modify or revoke complimentary Gold status at any time. If your complimentary Gold status is cancelled, you may be able to maintain your Gold status by qualifying under the Hilton Honors Program terms. Gold status benefits are subject to availability and vary by hotel. For more information on Gold status benefits or how to maintain Gold status each year with qualifying stays, nights or Hilton Honors Base Points through the Hilton Honors Program, visit [HiltonHonors.com/MemberBenefits](https://hiltonhonors.com/MemberBenefits) and [Hilton.com/en/hilton-honors/benefit-terms/](https://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](https://hiltonhonors.com/terms).

Hilton Honors Free Night Rewards

Eligible purchases made through June 30, 2024 will count toward the Hilton Honors Free Night Rewards benefit. After June 30, 2024 the Hilton Honors Free Night Rewards benefit will no longer be available on your Hilton Honors American Express Business Card, and you will no longer be able to earn Free Night Reward(s) as a benefit of your card

If the total eligible purchases on your Hilton Honors American Express Business Card Account reach \$15,000 or more during the period from January 1, 2024 through June 30, 2024, you will receive a Free Night Reward from Hilton Honors. After you make an additional \$45,000 in purchases in that same period, totaling \$60,000 in cumulative spend, you will receive a second Free Night Reward from Hilton Honors. Each Free Night Reward will be issued in the form of a redeemable code and sent to you in an email from Hilton Honors to the email address listed on your Hilton Honors account. You will receive the Reward email within 8-12 weeks after you have met each purchase requirement. This benefit is only available to the Basic Card Member; however, eligible purchases made by Additional Card Members will contribute to the purchase requirement. Eligible purchases to meet the purchase requirement are for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of other cash equivalents.

Each 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](https://hiltonhonors.com/freenightreward). To redeem the Free Night Reward, Card Members must call 1-800-446-6677 and mention the code provided by Hilton Honors. Each Free Night Reward expires one year from the date of issuance (Reward Expiration Date) and must be redeemed on or before the Reward Expiration Date. A Free Night Reward will be forfeited if not redeemed on or before the Reward Expiration Date. 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 Free Night Rewards issued to you by visiting your Hilton Honors Account Dashboard at [HiltonHonors.com](https://hiltonhonors.com).

Rewards are 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 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. 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](https://hiltonhonors.com/terms).

Hilton Honors Program & Copyright

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Hilton Honors Status Benefit Disclosure

Hilton Honors status benefits are subject to availability and vary by hotel; see [Hiltonhonors.com/MemberBenefits](https://hiltonhonors.com/MemberBenefits) and [Hilton.com/en/hilton-honors/benefit-terms/](https://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](https://hiltonhonors.com/terms).

Hilton Honors Upgrade to Diamond Status

You may receive an upgrade to Hilton Honors Diamond status if the total eligible purchases on your Card Account during a calendar year reach \$40,000 or more. A calendar year is from January 1 to December 31 regardless of when you open your Card Account. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of other cash equivalents.

This upgrade to Diamond status benefit is only available to the Basic Card Member; however, eligible purchases made by Additional Card Members will contribute to the purchase requirement. It will take about 10-12 weeks after the total eligible purchases level is reached for your Hilton Honors Diamond status to become effective.

Your upgrade to Hilton Honors Diamond status is valid for the calendar year in which it was earned and the subsequent calendar year. Your Diamond status will expire after that subsequent calendar year unless your total eligible purchases in that subsequent calendar year again qualifies you for Diamond status, or if you qualify for Diamond status under the Hilton Honors program terms.

For more information on Diamond status benefits or how to maintain your Diamond status each year with qualifying stays, nights or Hilton Honors Base Points through the Hilton Honors Program, visit [HiltonHonors.com/MemberBenefits](https://hiltonhonors.com/MemberBenefits) and [Hilton.com/en/hilton-honors/benefit-terms/](https://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](https://hiltonhonors.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](#)

National Car Rental® Emerald Club Executive® Status

Basic Hilton Honors American Express Business 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 Business 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 ©2024 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.

Priority Pass Select

The Hilton Honors American Express Business Card will no longer offer a complimentary membership to the Priority Pass™ Select program per the following schedule:

Priority Pass Select™ Membership Enrollment Deadline: Through June 30, 2024, you may still enroll in the benefit by calling the American Express customer service number on the back of your card.

When Your Priority Pass Select™ Membership Will End: If you enrolled in the Priority Pass Select program on or before June 30, 2023, your Priority Pass membership will continue through June 30, 2024 and will be cancelled as of July 1, 2024. If you enrolled in the Priority Pass Select program between July 1, 2023 and June 30, 2024, your membership will continue through March 31, 2025 and will be cancelled as of April 1, 2025. Any unused lounge visits will be forfeited at the time of cancellation.

Priority Pass Select membership provides access to airport lounges participating in the Priority Pass Select program. You must enroll your Hilton Honors American Express Business Card in the Priority Pass™ Select program to access the benefits. Your Priority Pass Membership year begins on the date you enroll. Once enrolled, you will receive your Priority Pass Select card directly from Priority Pass within 10–14 business days. There is no membership fee with your Hilton Honors American Express Business Card. With your Hilton Honors American Express Business Card you will receive 10 complimentary lounge visits each Priority Pass Membership year. Once your 10 complimentary lounge visits are used, all subsequent lounge visits during the remainder of the Priority Pass Membership year are subject to a fee equal to the amount of the guest visit fee of the Priority Pass Standard program per person per visit, which will be automatically charged to your Card. To check on your remaining complimentary visit balance, please contact Priority Pass directly. Any unused complimentary lounge visits will be forfeited at the end of each Priority Pass Membership year. 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 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. This benefit is limited to the Basic Card Member. Additional Card Members are not eligible for this benefit, however, a complimentary visit may be applied to a guest visit, including for Additional Card Members. If you have no complimentary visits available, the Basic Card Member and each guest will be charged the amount equal to the guest visit fee of the Priority Pass Standard program per person, per visit. In some lounges, Priority Pass Select member must be 21 years of age to enter 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. For complete Priority Pass terms and conditions and a listing of participating lounges, please visit www.prioritypass.com/select.

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.

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

Total Card Limit for Employee Cards

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

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. 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.

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/CRLDIterms. If You have any questions about a specific vehicle, please call Us at 1-800-338-1670, if international, collect at 1-303-273-6497.

Extended Warranty

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

Purchase Protection

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