

IMPORTANT INFORMATION REGARDING RATES, FEE, AND OTHER COST INFORMATION

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<p>15.24% (Prime Rate + 11.99%), 17.24% (Prime Rate + 13.99%) or 19.24% (Prime Rate + 15.99%) ,based on your creditworthiness as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>25.24% (Prime Rate+ 21.99%) This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When It Applies	<p>27.24% (Prime Rate+ 23.99%) This APR will vary with the market based on the Prime Rate. This APR will apply to your account if:</p> <ol style="list-style-type: none"> 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. <p>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.</p>
Paying Interest	<p>Your due date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.</p>
Fees	
Annual Membership Fee	<p>\$0 for the first year, then \$95</p>
Transaction Fees	<ul style="list-style-type: none"> • Cash Advance: Either \$5 or 3% of the amount of each cash advance, whichever is greater. • Foreign Transaction: None
Penalty Fees	<ul style="list-style-type: none"> • Late Payment: Up to \$38 • Overlimit: None • Returned Payment: \$38

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

Loss of Introductory APR: We will end any Introductory APR and apply the Purchase APR if you make a late payment. Your introductory APR will also end if the Penalty APR applies to your Account.

Variable APRs for each billing period are based on the Prime Rate published in *The Wall Street Journal* 2 days before 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 04/01/2015.

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.

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 may contact the New York Department of Financial Services to obtain a comparative list of credit card rates, fees, and grace periods by calling 1-800-518-8866.

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 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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All SkyMiles program rules apply to SkyMiles program membership, miles, offers, mile accrual, mile redemption, and travel benefits. To review the rules, please visit delta.com/memberguide. Offers are void where prohibited by law. Offers are subject to change without notice. Other restrictions apply.

The Gold Delta SkyMiles® Business Credit Card from American Express is issued by American Express Bank, FSB. All rights reserved.

POID BR08:0002

OFFER TERMS

Welcome bonus offer not available to applicants who have or have had this product within the last 12 months.

If your application is not received by 5/31/2015, you will not be eligible for the 50,000 bonus miles and \$50 statement credit offer even if your application is approved. American Express reserves the right to modify or revoke offer at any time.

\$50 Statement Credit

One statement credit for \$50 will be issued to your Card account after a Delta purchase is charged to your Gold Delta SkyMiles® Business Credit Card within your first 3 months of Card Membership. Purchases to meet the spend

requirement include those made by both the Basic and Additional Card Members on the Card Account. Purchase must be made directly through Delta. A purchase may not qualify for the statement credit if it is submitted under a merchant code that has not been categorized as a Delta merchant code as of the date of the purchase(s). Credit will be issued as a Card Member statement credit approximately 8-12 weeks after your first Delta purchase. Additional Card Members on your account are not eligible for this offer. To receive the \$50 statement credit, your Card account must be active, in good standing, and not in default at the time of fulfillment. American Express reserves the right to modify or revoke offer at any time.

You can earn a \$50 statement credit after you make a qualifying Delta purchases on your Card within your first 3 months of Card Membership starting from the date your account is approved. In rare instances, your period to make your first Delta purchase 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). For questions regarding your Card account, please call the number on the back of your Card.

50,000 Bonus Miles

To qualify for the 50,000 bonus miles, you must make purchases with your Gold Delta SkyMiles® Business Credit Card that total \$1,000 or more within your first 3 months of Card Membership. Miles will be credited to your account 6-8 weeks after you reach the spend threshold. Qualifying purchases can be made by the Basic Card Member and any Additional Card Members on a single Card account. Purchases to meet the spend requirement do NOT include fees or interest charges, balance transfers, cash advances, purchases of traveler's checks, purchases or reloading of prepaid cards, or purchases of any cash equivalents. Additional Card Members on your account are not eligible for this offer. To receive the 50,000 bonus miles, your Card account must be active, in good standing, and not in default at the time of fulfillment. American Express reserves the right to modify or revoke offer at any time.

You can earn 50,000 bonus miles after you spend \$1,000 or more in qualifying purchases on your Card within your first 3 months of Card Membership starting from the date your account is approved. In rare instances, your period to spend \$1,000 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). For questions regarding your Card account, please call the number on the back of your Card.

Instant Account:

If approved for an instant account number, you will receive a temporary line of credit in the amount of \$1,000 for use at delta.com/memberguide. Once you receive and activate your Card, you will have access to your full line of credit for use anywhere the Card is accepted.

Basic Card Annual Fee

The annual fee for the Gold Delta SkyMiles® Business Credit Card will be waived for the first year of Cardmembership. The annual fee will be \$95.

BENEFIT TERMS

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

Account Manager

Account Managers and Agents must be at least 18 years old. American Express (R) Business Line of Credit accounts are not eligible for Account Managers.

Award Travel

Taxes and fees for Award Travel are the responsibility of the passenger and must be paid at the time the ticket is booked. Award Travel seats are limited and may not be available on all flights or in all markets.

Delta SkyMiles® Marketplace

SkyMiles Marketplace is for use only by SkyMiles program members. All redemption offers and awards are subject to change and to the terms and conditions of each individual merchant. Offers, rules, and participating merchants are subject to change without notice. SkyMiles® program rules apply to SkyMiles program membership, miles, offers, mile accrual, mile redemption, and travel benefits. Offers void where prohibited by law. Other restrictions may apply. To review the rules, please visit delta.com/memberguide.

Delta SkyMiles® Program

Earn 1 Mile

Bonus miles will be posted to your Delta SkyMiles account 8 to 12 weeks after the end of each month. To be eligible to receive bonus miles, Card Member's account must be active and not in default at time of bonus fulfillment. Fees, interest charges, balance transfers, cash advances, purchases of traveler's checks, the purchase or reloading of prepaid cards and purchases of other cash equivalents do not earn miles.

Earn 2 Miles on Delta Purchases

For each dollar charged on an eligible purchase in each billing period on your Card from American Express, you earn 1 mile. You earn 1 additional mile (for a total of 2 miles) on each dollar of eligible purchases made directly with Delta ("Delta purchases"). Delta purchases are eligible purchases where Delta is the merchant of record, such as purchases via delta.com, phone reservations, or ticket counters, such as upgrades, miles, seat selection, Delta Sky Club™ membership or passes, and pre-purchased meals, and in-flight purchases of food, alcoholic beverages and audio headsets, movies, shows and video games accessed via Delta's seatback in-flight entertainment, on Delta-operated flights (eligible purchases do not include any other in-flight purchases, such as in-flight wireless internet access, shows, and movies accessed via a personal electronic device and associated services, SkyMall™, Delta DutyFree, and charitable contributions). Delta purchases include Delta Vacation® packages but not other all-inclusive packages. Delta purchases include purchases of qualifying Delta, Delta Connection® carrier and Delta Shuttle® flights taken with the purchase of a fare that is eligible for SkyMiles mileage credit. Additional miles earned for Delta flight purchases made with the Delta SkyMiles Credit Card from American Express will be based on the total ticket price, including base fare, carrier-imposed surcharges and government-imposed taxes and fees. Eligible purchases mean purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, balance transfers, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Bonus miles will be posted to your Delta SkyMiles account 8 to 12 weeks after the end of each month. To be eligible to receive miles, your Card account must be active and not in default at the time of fulfillment. This offer is subject to change without notice.

Dispute Resolution

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

Employee Card Spending Limits Footnote

Additional 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 Additional 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 Additional Card Spending Limits Terms and Conditions at www.americanexpress.com/spendlimits/terms, which will also be provided when you enroll Additional Card(s) in this feature.

Entertainment Access®

Offer valid in select cities. During the specified sales period, tickets are available exclusively to all American Express® Card Members (including Prepaid and International Cards). Tickets must be purchased with an American Express Card (including Prepaid and International Cards). 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.

First Checked Bag Free

Benefit is limited to Basic Card Members (not Additional Card Members) with the Gold, Platinum or Reserve Delta SkyMiles Business Credit Cards. Reservation must include the Basic Card Member's SkyMiles number. Fee waiver also available for passengers traveling in the same reservation as the Basic Card Member. Maximum nine waivers per reservation. Waiver is only for normal bag fee, if any, for the first checked bag that is not overweight and not oversize under Delta's applicable rules as set forth in Delta's contract of carriage. Additional checked bags will be subject to the applicable baggage fees as outlined by Delta's rules and the purchased fare as set forth in Delta's contract of carriage. The first checked bag fee waiver will only be applied on flight segments which originate on a Delta or Delta Connection® carrier when you check-in with Delta for both a Delta marketed and Delta operated flight. Codeshare flights are not eligible. New Card Members and Card Members upgrading from another Delta SkyMiles Credit Card product will be eligible for the checked baggage fee waiver benefit after receiving their Card from American Express. Offer terms and conditions subject to change. Additional restrictions may apply.

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.

In-Flight Savings

Card Members will receive a 20% savings in the form of a statement credit on eligible pre-purchased meals, in-flight purchases of food, alcoholic beverages and audio headsets, and movies, shows and video games accessed via Delta's seatback in-flight entertainment system, on Delta-operated flights. Savings do not apply to any other in-flight purchases, such as in-flight wireless internet access, shows, and movies accessed via a personal electronic device and associated services, SkyMall™, Delta DutyFree, and charitable contributions. To receive the savings, Card Members must use their Delta SkyMiles Credit Card from American Express to complete the in-flight purchase. Savings will appear as a statement credit 6-8 weeks after the transaction is posted to the Card Member's Card account. Offer is subject to change without notice. Additional terms, conditions, and restrictions may apply. See <http://delta.com/mycardcan> for details.

No Blackout Dates

Although blackout dates have been eliminated on Delta flights, blackout dates may apply on partner flights and are defined by individual partner carriers.

No Foreign Transaction Fee

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 these transactions.

OPEN Savings® Benefit

The OPEN Savings benefit is built into Business Cards from American Express OPEN and provides either a 5% discount or 2 additional Membership Rewards® points for each eligible dollar spent at OPEN Savings merchants. To take advantage of this benefit, payment must be made with a Business Card from American Express OPEN at the time of purchase. All Cards under a particular Business Card Account (including the Basic Card as well as any Additional or Employee Cards) are combined for the purposes of calculating OPEN Savings benefits. All OPEN Savings benefits are credited to the Basic Card Member only. Please allow up to 12 weeks for your benefit to appear on your monthly statement. If your Card Account is not eligible to receive Membership Rewards points or is not enrolled in the Membership Rewards program, you will receive the OPEN Savings benefit as a discount that will be provided as a statement credit to that Card Account. If your Card Account is enrolled in the Membership Rewards program you have the option of receiving your OPEN Savings benefit either as a discount or as additional Membership Rewards points. The relative value of the benefit options will differ depending on how you use the Membership Rewards points in your account. The redemption value of additional points that you receive under the Membership Rewards Points Benefit will be less than the dollar value of statement credits that you receive under the Discount Benefit. You can change your OPEN Savings benefit selection a maximum of once per calendar month. Changes normally take effect within 72 hours from the time you submit a change to your benefit selection. Purchases that are eligible for the OPEN Savings benefit that are returned or credited from an OPEN Savings merchant will result in a reversal of your statement credit or removal of Membership Rewards points depending on your benefit election at the time of the return or credit. The benefit may not be available at all OPEN Savings partner locations. For a full list of individual OPEN Savings merchants and benefit descriptions, please visit opensavings.com. The OPEN Savings benefit (including merchant participation and offers) is subject to change at any time without notice. Membership Rewards program terms and conditions apply. **OPEN Savings offers may be subject to exclusions, benefit limits and other restrictions or limitations.** For full terms and conditions including specific paragraphs on the Benefit Selection and How Returns Work, go to opensavings.com.

Priority Boarding

Card Members are entitled to receive Zone 1 Priority Boarding on Delta flights. Benefit is limited to Basic Card Members (not Additional Card Members) with the Gold, Platinum or Reserve Delta SkyMiles Credit Cards. Reservation must include the Basic Card Member's SkyMiles number. Priority Boarding is also available for passengers traveling in the same reservation as the Basic Card Member. Maximum nine passengers per reservation receive the Priority Boarding. Priority Boarding will only be available on Delta and Delta Connection carrier operated flights. Delta does not offer Priority Boarding on Delta Shuttle® flights. New Card Members and Card Members upgrading from another Delta SkyMiles Credit Card product from American Express will be eligible for the Priority Boarding benefit after receiving their Card from American Express. Offer is subject to change without notice. Additional terms, conditions and restrictions may apply. See delta.com/mycardcan for details.

ReceiptMatchSM

ReceiptMatchSM is only available with Business CardsSM from American Express OPEN. For details and enrollment, go

to www.open.com/receiptmatch

ReceiptMatchSM with QuickBooks®

ReceiptMatch and Sync with QuickBooks are two separate business tools available with Business Cards from American Express OPEN. ReceiptMatch and Sync with QuickBooks were created to work together. You must enroll in ReceiptMatchSM and in Sync with QuickBooks separately from your American Express online account to use ReceiptMatch with QuickBooks. Sync with QuickBooks works with QuickBooks Online, or with QuickBooks Pro or Premier for Windows 2011 or later with QuickBooks Sync enabled.

Reduced Delta Sky Club Access

Delta Sky Club® Reduced Rate benefit (\$29 per person) is limited to Gold and Platinum Delta SkyMiles Business Credit Card Members and up to two guests and may be used only in conjunction with same-day ticketed air travel on any airline. Benefit permits access to one Club location and is not transferable to another Club. Payment must be made in person with a Gold or Platinum Delta SkyMiles Business Credit Card. Children under 2 years of age may accompany the Card Member for free. Card Member must be at least 21 years of age to access Clubs with a self-service bar, unless accompanied by a parent or legal guardian who is also accessing the Club using the Reduced Rate benefit or as a Club member. Please drink responsibly. Partner lounges are not included. Note that amenities may vary among airport club locations. Meeting rooms may be reserved for a fee. All Delta Sky Club rules apply. To review the rules, please visit delta.com/skyclub. Offer and rules subject to change without notice. Additional restrictions may apply.

Return Protection

Return Protection can refund you for eligible purchase(s) charged entirely on an eligible American Express® Card. Coverage is limited to 90 days from purchase, up to \$300 per item and up to a maximum of \$1,000 per Card Member account per calendar year. Shipping and handling costs for the purchase will not be refunded. Items are eligible if they are in "like new" condition and if they cannot be returned to the merchant from which they were originally purchased. Certain purchases are not eligible for refund, e.g. motorized vehicles, perishable items, computer software, and jewelry. Other important exclusions apply. Purchases must be made in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands. You may be required to send the purchased item to us, in which case we will reimburse you for shipping cost. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. Return Protection is subject to additional important terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/RPterms.

Roadside Assistance Hotline

Roadside Assistance Hotline is a 24-hour dispatch hotline that can send a tow operator or locksmith to assist in an emergency situation. While Roadside Assistance Hotline is available at no additional charge, the Card Member will be charged for any services or goods provided. Tow operator or locksmith can provide the following services: towing, winching, jump starts, flat tire change when Card Member has a workable spare, lockout service when key is in vehicle and delivery of up to 2 gallons of fuel. Services are available when traveling within the United States, Canada, Puerto Rico and the U.S. Virgin Islands and only when Card Member is present with the eligible vehicle. This product does not cover some vehicles, e.g. rental vehicles, motorcycles, taxicabs, unlicensed vehicles, tractors and trucks over 10,000 lbs gross vehicle weight. Other important exclusions apply. We may be unable to provide you with coordination and assistance services in case of inclement weather or on roadways which restrict access to certain service providers. Lockout service may be unavailable for vehicles with transponder keys. Subject to additional important terms, conditions and exclusions. For full Terms and Conditions, call 1-800-333-AMEX or see americanexpress.com/RAtterms.

Seat Upgrades

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

Year-End Summary

The Online Year-End Summary, available each January 1st, 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

American Express Card Baggage Insurance Plan is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0400, Policy AX0401, Policy BIP-AX0402, or Policy BIP-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy

CRCB000000100. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. To be covered, you must pay the entire fare for travel on a Common Carrier (e.g. plane, train, ship, or bus) with your eligible Card. Entire Fare means the cost of the full fare for a Covered Trip on a Common Carrier. You can use your Basic or Additional Card Member's American Express Card, American Express Membership Rewards® Points or a combination of both for the entire fare. But if you use another form of payment or frequent flyer miles or points from another program to pay for all or part of the fare, you will not be covered. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. For checked baggage, a written report of the loss must be filed with the Common Carrier. For carry-on baggage, a written report of the loss must be filed with a local law enforcement agency if theft is suspected. For full Terms and Conditions, see americanexpress.com/BIPterms.

Car Rental Loss and Damage Insurance

Car Rental Loss and Damage Insurance is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0925, Policy AX0926, Policy CRLDI-AX0927, or Policy CRLDI-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000101. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. Coverage applies for the first 30 days of a vehicle rental and when rented from a Car Rental Company. Coverage is not available for ride-sharing companies that allow individuals to rent out their personal vehicle. This policy does not cover some vehicles, e.g. full-sized sport utility vehicles, off-road vehicles, cars with an original manufacturer's suggested new retail price of USD \$50,000 or more, and exotic cars, as described in the Terms and Conditions. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. This product provides collision damage to the rented vehicle but does not cover such things as injuries to you, any passenger in your insured vehicle, injury to other persons, or damages to other vehicles or property. For full Terms and Conditions, see americanexpress.com/CRLDIterms.

Extended Warranty

Extended Warranty is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0953, Policy AX0954, Policy EW-AX0958, or Policy EW-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000104. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau, and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policy. Extended Warranty can extend the terms of the original manufacturer's warranty on warranties of five years or less. We match the length of the original warranty if the original manufacturer's warranty is less than one year, and we provide one additional year if the original manufacturer's warranty is between one year and five years. Shipping and handling costs for the purchase will not be refunded. Certain purchases are not covered, e.g. items with physical damage, damage as a result of natural disaster, software, motorized devices and vehicles and their parts. Other important exclusions apply. You will only be covered up to the amount charged on your eligible Card; coverage is limited up to a maximum of USD \$10,000 per occurrence; not to exceed USD \$50,000 per Card Member account per calendar year. You may be required to send the purchased item to us, in which case we will reimburse you for shipping cost. This product is in excess of other warranty plans that you have in place for the eligible item. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. For full Terms and Conditions, see americanexpress.com/EWterms.

Purchase Protection

Purchase Protection is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0951, Policy AX0952, Policy AX0956, or Policy PP-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000105. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policy. Shipping and handling costs for the purchase will not be refunded. Certain purchases are not covered, e.g. items lost by Card Member, consumable and perishable items, motorized vehicles and their parts or accessories, items stolen from a motor vehicle, and items damaged partially or entirely by natural disaster or normal wear and tear. Other important exclusions apply. You will only be reimbursed for the amount charged to your eligible Card; coverage is limited up to USD \$1,000 per occurrence; not to exceed USD \$50,000 per Card Member account per calendar year. You may be

required to send the purchased item to us, in which case we will reimburse you for shipping cost. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. For full Terms and Conditions, see americanexpress.com/PPterms.

Travel Accident Insurance

Travel Accident Insurance is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0948, Policy AX0949, or Policy TAI-AX0955. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under CRCB000000106. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policy. To be covered, you must pay the Entire Fare** for travel on a Common Carrier (e.g. plane, train, ship, or bus) with your eligible Card. Entire Fare** means the cost of the full fare for a Covered Trip on a Common Carrier. You can use your Basic or Additional Card Member's American Express Card, American Express Membership Rewards® Points or a combination of both for the entire fare. But if you use another form of payment or frequent flyer miles or points from another program to pay for all or part of the fare, you will not be covered, except for New Hampshire residents. Please read important exclusions and restrictions. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. For full Terms and Conditions, see americanexpress.com/TAlterms.

**Definition of entire fare differs for residents of New Hampshire. See full Terms and Conditions for details.