

ALL CARD BENEFITS

TRAVEL

\$200 Airline Fee Credit¹

You can receive up to \$200 in credits annually for incidental airline fees charged to your Card. Eligible charges include:*

- Baggage fees
- Flight-change fees
- In-flight food and beverage purchases
- Airport lounge day passes

*American Express relies on accurate airline transaction data to identify incidental fee purchases. If you do not see a credit for a qualifying incidental purchase on your enrolled Card after 4 weeks, ~~simply~~ call the number on the back of the Card. See terms & conditions for more details.

[Enroll Now>](#)

Airport Club Access Program²

Enjoy complimentary lounge access with your Business Platinum Card. Your spouse and children under the age of 21, or up to two companions may enter the club as complimentary guests. Participating lounges include:

- American Airlines Admirals Club[®]
- Delta Sky Club[®]
- US Airways[®] Club – enter regardless of the airline you are flying

[Find Lounges>](#)

Priority Pass[™] Select³

Make your international travels more comfortable with worldwide lounge access.

- Available at over 600 participating airport lounges in 100 countries
- It doesn't matter what class or airline you fly
- Lounge access is complimentary and there's no fee to enroll
- To enter, simply present your Priority Pass Select Card
- Guests are charged \$27 each

[Enroll Now>](#)

20% Travel Bonus⁴

When you use the Pay with Points[®] program to book all or even part of your trip, you'll get 20% of the Membership Rewards[®] points you used credited back to your account.

- Book any airline, anywhere, anytime
- No seat restrictions or blackout dates

[Book Now>](#)

Global Entry⁵

Bypass arrival lines at most major U.S. airports when you return from international trips.

- Use your Card to apply and we'll credit the application fee
- Once approved, your membership is valid for 5 years

[Apply>](#)

No Foreign Transaction Fees

Use your Card globally and enjoy protections on eligible purchases without incurring the foreign transaction fees many other cards charge.

Car Rental Loss & Damage Insurance⁶

When you reserve and pay for a car rental with your eligible Card, you can be covered if the car is damaged or stolen.

- Receive up to \$75,000 for damage to or theft of a rental vehicle
- Your personal property can be covered up to \$1,000 per person and up to \$2,000 per vehicle
- This coverage is in excess to your other sources of insurance

Call **1-800-338-1670** to learn more.

Baggage Insurance Plan⁷

You can receive coverage against lost, stolen, or damaged carry-on and checked baggage when you purchase a Common Carrier Conveyance (plane, train, ship, helicopter, or bus) ticket with your eligible Card. Coverage for this benefit is in excess of Common Carrier Conveyance liability.
Call **1-800-645-9700** to learn more.

Travel Accident Insurance⁸

Protect yourself and your family with up to \$500,000 in Travel Accident Insurance.
Call **1-800-437-9209** to learn more.

2X points for Travel Booked Online⁹

Earn double Membership Rewards[®] points when your trip is booked online through the American Express Travel site at americanexpress.com/travel.
[Book Now>](#)

Business Platinum Travel Service¹⁰

Rely on our team of travel counselors to help create customized itineraries.

- 24/7 assistance to help you every step of the way
- Enjoy a worldwide network of travel partners available
- Book travel by calling **1-800-553-9497**

Premium Car Rental Program¹¹

When you enroll with Hertz[®], Avis[®], and/or National Car Rental[®], you can bypass lines, enjoy available upgrades, savings, and special amenities like:

- Skip the line and paperwork and go straight to your car with Avis
- Enjoy fee-waived enrollment and a one-car-class upgrade with Hertz
- Receive complimentary Emerald Club Executive membership and up to 20% off of rentals

[Enroll Now>](#)

Premium Global Assist[®] Hotline¹²

Rely on 24/7 medical, legal, financial, and other emergency assistance including:

- Medical transport while traveling more than 100 miles from home
- Emergency cash wires or Card replacements
- Help with lost passports and luggage
- Direction to English-speaking professionals

Call **1-800-333-AMEX** to learn more about this benefit.

FINE HOTELS & RESORTS¹³

Choose from over 700 of the world's finest hotels and resorts, and enjoy amenities worth over \$450.*

- Room upgrades upon arrival, when available
- Continental breakfast for two
- Early check-in, upon availability
- Guaranteed 4 p.m. late checkout
- Amenity credits unique to each property

*Based on double occupancy. Actual value varies by property, length and date of stay.

[Book Now>](#)

International Airline Program¹⁴

When you purchase a full-fare international First-Class or Business-Class ticket, you'll receive a complimentary companion ticket offer with an identical itinerary.*

- Refundable tickets with no change fees or blackout dates
- Choose from over 23 participating airlines
- Benefit from new lower fares, expanded routes, and more U.S. gateways

*Additional charges and taxes apply.

[Learn More>](#)

Call **1-800-553-9497** to book through American Express Travel.

Travel Service Offices¹⁵

American Express Travel operates one of the world's largest and most established Travel agency networks in over 140 countries worldwide.

Starwood Preferred Guest® Program¹⁶

You'll receive Gold Preferred Membership status without having to meet frequent-stay minimums. Benefits of this status include:

- Room upgrades when available
- Late checkouts
- Opportunity to earn free nights and award flights

Call the number on the back of the Card **1-800-492-8468**.

Platinum Destinations¹⁷

Enjoy the convenience of complimentary amenities and customized itineraries. Plus, you can also earn up to 25,000 Membership Rewards® bonus points when you book your next trip.

Call **1-800-553-9497** to book.

Cruise Privileges Program¹⁸

Enjoy up to \$400 in exclusive amenities when you book your next cruise through American Express Travel.

- Choose from many world-class cruise lines
- Get shipboard credits, room upgrades, and more
- Book online to get 2X Membership Rewards® points

[Learn More>](#)

Call **1-800-553-9497** to book through American Express Travel.

Platinum Office Program¹⁹

You can stay productive on the road with walk-in access to 1,200 Regus business lounges in 550 cities worldwide through the Platinum Office Program.

- Enjoy preferred rates on meeting and conference rooms
- Receive discounts for hourly usage on private offices and conference rooms
- Receive one month free on a six-month office rental and two months free on an annual office rental
- Get a 50% off voucher for a meeting room or day office rental at any Regus location worldwide
- Create your own satellite office at any location around the world and receive a 35% discount on all Virtual Office service packages

[Learn More>](#)

Call **1-800-633-4237** to learn more.

The Limousine Program²⁰

You can make car travel more comfortable and convenient with chauffeured transportation. Plus, you can get 3X Membership Rewards® points with each booking.

Call **1-800-553-9497** to book through American Express Travel.

Platinum Villas²¹

You'll receive up to \$500 in valuable benefits per booking with select properties so you can experience life as a local, and still enjoy the comforts of home.

Call **1-800-553-9497** to book through American Express Travel.

Private Jet Services Program²²

Enjoy the flexibility and control of private air travel.

- Let travel experts customize your trip and take care of accommodation preferences
- Receive exclusive amenities valued at \$600 per booking

Call **1-800-553-9497** to book through American Express Travel.

SERVICE & PROTECTIONS

Identity Theft Assistance

Enjoy 24/7 services for Card members who suspect they may be victims of identity theft.

Call **1-800-297-7672** to learn more.

Fraud Protection Guarantee

Shop with confidence when you use your Business Platinum Card online or off, knowing you won't be held responsible for any unauthorized charges.

Purchase Protection²⁴

Eligible purchases made with the Card can be protected for up to 90 days from the date of purchase if stolen, accidentally damaged (including vandalism) or lost. The coverage is limited to \$10,000 per occurrence, up to \$50,000 per Cardmember account per calendar year, and is in excess of other sources of indemnity. Call **1-800-322-1277** to learn more.

Return Protection²⁵

If a merchant won't let you return an item, American Express may refund the full purchase price on eligible purchases.

- Purchase must be made with your Business Platinum Card
- Protection is valid within 90 days from the date of purchase
- Refunds can cover up to \$300 per item, and \$1,000 annually per Card account

Call 1-800-297-8019 to learn more.

Extended Warranty²⁶

You can shop worry-free knowing the terms of the original manufacturer's warranty can be matched up to one additional year, on warranties of five years or less that are eligible in the U.S.

- Coverage is limited to the actual amount charged to your Card for the item or \$10,000, whichever is less, not to exceed \$50,000 per Card member account per calendar year

Call **1-800-225-3750** to learn more.

Roadside Assistance Anywhere²⁷

Whether you need a tow or you ran out of gas, we can send help your way.

- Available 24 hours a day, 7 days a week

For help, please call **1-800-492-8468**.

Business Platinum Card[®] Concierge²⁸

Let our team of professionals remind you of important dates and help you find gifts for all occasions.

- Receive 24/7 assistance with nearly all your personal or business needs
- Plan with our experts and receive suggestions, information, and event access

Call **1-800-492-8468** to reach a dedicated Concierge.

Authorized Access²⁹

You have the power to appoint a third-party individual to help manage your account.

- Choose from two levels of access that are tailored to your needs
- Additional Card members are eligible appointees

Call **1-800-492-8468** to set up this benefit.

Text MY AMEX³⁰

Simply send a short message to MY AMEX and get a response with the information you need, such as:

- Balance information
- Membership Rewards[®] points, and more

[Enroll Now>](#)

Account Alerts³¹

Get Alerts that can be sent right to your e-mail or wireless device. These updates can help you:

- Avoid late payments
- Manage your spending
- Notify you about irregular account activity and more

[Enroll Now>](#)

Amex iPhone App³²

Mobilize your Card membership with the official American Express App for the iPhone® and/or iPod Touch®, and you'll be able to easily:

- Pay your bill
- Check your balance
- View Membership Rewards® points and more

[Get App>](#)

Emergency Check Cashing Privileges³³

Use your Card to cash personal checks at more than 1,700 American Express Travel Services locations, and:

- Access up to \$10,000 per account for every 7 days domestically, or every 21 days internationally
- Obtain up to \$500 cash and the balance in American Express® Travelers Checks for each transaction

Emergency Card Replacement³⁴

American Express will provide emergency Card replacement 24 hours a day, 7 days a week, no matter where you're located.

Call **1-800-992-3404** for 24/7 assistance.

If you're outside the U.S., please call collect at **1-336-393-1111**.

REWARDS & VALUE

Membership Rewards® Program³⁵

Earning Membership Rewards points is easy, and they're a valuable resource that can be used toward business and personal expenses.

- Get 2X points for booking travel online at americanexpress.com/travel
- Use points for over a million rewards from many of your favorite brands, restaurants and retailers at membershprewards.com/catalog/shopping

[Learn More >](#)

No Pre-Set Spending Limit³⁶

Enjoy purchasing power that self-adjusts according to how much you use your Card.

Year-End Summary³⁷

Manage your spending and save time during tax season with a detailed record of your expenses in the Online Year-End Summary.

- Organize by month and category
- Download your information to your computer to print or save for a later date in PDF or Excel
- Analyze your annual expenses in pie or bar charts by categories like travel and restaurants

[Learn More>](#)

No Foreign Transaction Fees

Use your Card globally and enjoy protections on eligible purchases without incurring the foreign transaction fees many other cards charge.

OPEN Savings³⁸

Save automatically when you use your American Express OPEN® Card for purchases with any OPEN Savings partner. OPEN Savings are in addition to any existing discounts or promotions from the merchant. You will get your savings in the form of statement credits.

[View Partners>](#)

Additional Card³⁹

Add Additional Cards to your Business Platinum Account for employees, partners, or anyone you choose. Additional Cards carry a lot of the same benefits, plus they can also earn points for your Membership Rewards account.

Call 1-800-492-8468 to add an Additional Card.

[Apply>](#)

Call the number on the back of the Card **1-800-492-8468**.

FX International Payments⁴⁰

With American Express® FX International Payments, you'll benefit from:

- Waived American Express transaction fees on eligible foreign currency wire payments
- Our easy to use online process
- Exchange rates for more than 110 currencies
- An account manager assigned to your business

[Enroll Now>](#)

Travelers Cheques with No Purchase Fee

Travel with more peace of mind knowing American Express Travelers Cheques are:

- Available in a variety of currencies and denominations
- Accepted at thousands of locations worldwide
- Ready for purchase at American Express Travel Offices

[Find Location>](#)

Automatic Bill Payment

Say good-bye to due dates and late fees and hello to Membership Rewards® points with Automatic Bill Payment. Contact service providers directly to set up automatic payments with your Card.

Express Cash/ATM Finder⁴¹

This feature provides you with instant access to cash, up to your cash advance limit, at over 500,000 ATMs worldwide.

Call the number on the back of the Card **1-800-492-8468**.

ACCESS

Preferred Seating Program⁴²

Gain exclusive access to choice seating for sports, concerts, and other entertainment events at leading venues.

- You and a guest can access the STAPLES³⁸ Center Business Platinum Lounge
- Enjoy advanced ticket sales for select events before they're available to the public

[Browse Events>](#)

Call the Business Platinum Concierge at **1-800-492-8468** to reserve your tickets.

Premium Access⁴³

Enjoy unique Premium Access experiences, from special entry to food festivals to VIP packages at concerts, and have the complete world of entertainment opportunities at your disposal.

[Learn More>](#)

Business Platinum Dining® Program⁴⁴

Platinum Dining® holds a reservation at more than 1,300 of the most acclaimed restaurants in the U.S. and abroad.

[Learn More>](#)

Call the Business Platinum Concierge at **1-800-492-8468** for reservations.

By Invitation Only⁴⁵

Pursue your passions with access to exclusive events for food, wine, fashion, sports, music, and more.

To make a reservation, call the number on the back of the Card **1-800-492-8468**.

Departures Magazine Subscription

Enjoy a curated overview of the best in travel, style, culture, and dining. This members-only subscription is automatically mailed to you, and features seven installments each year.

[Learn More>](#)

InCircle® Program⁴⁶

Enroll in the InCircle® program and when you use your Card at Neiman Marcus and/or Bergdorf Goodman you earn one InCircle point for virtually every dollar spent. Receive a \$100 gift card for every 10,000 InCircle points earned.

Call **1-800-492-8468** to enroll.

Sony VIP Shopping Services⁴⁷

Get access to world-class Sony engineering, content, and technology, and enjoy personal services like:

- Priority notification of new and hard-to-find Sony products
- Full home-theater design and installation consultation
- Preferential technical support
- Expedited repair

Call Sony at **1-877-295-7669** to enroll.

Equinox Fitness Club Program⁴⁸

Receive an array of benefits when you purchase a new Equinox Fitness Club membership with your Business Platinum Card, such as:

- Two personal training sessions
- Equifit evaluation
- Discounted spa services
- Pilates session
- Guest passes

[Join Equinox>](#)

Advance Tickets⁴⁹

Enjoy advanced access to purchase tickets before the general public for sporting events, entertainment, and even concerts.

[Learn More>](#)

Entertainment Access Newsletter

Stay ahead of entertainment opportunities by getting information about upcoming concerts, shows, and sporting events delivered straight to your inbox.

[Subscribe>](#)

Terms and Conditions

1. \$200 Airline Fee Credit

Benefit is available to Consumer and Business Platinum Card[®] and Centurion[®] members only. To receive statement credits of up to \$200 a year toward incidental air travel fees, Card member must enroll and choose a qualifying airline at www.americanexpress.com/airlinechoice. Only the Basic Card member or Authorized Account Manager(s) on the Card account can enroll and 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 at www.americanexpress.com/airlinechoice or by calling the number on the back of the Card. Card members who do not change their airline selection will remain with their current airline. **Statement Credits:** Incidental air travel fees must be charged on the enrolled Card account for the benefit to apply. Incidental air travel fees must be separate charges from airline ticket charges. Fees not charged by the Card member's airline of choice (e.g. wireless internet and fees incurred with airline alliance partners) do not qualify for statement credits. Airline tickets, upgrades, mileage points purchases, mileage points transfer fees, gift cards, duty free purchases, and award tickets are not deemed to be incidental fees. The airline must submit the incidental air travel fees under the appropriate merchant code, industry code, or required service or product identifier for the charge to be identified. Purchases made by both the Basic and Additional Card members on the enrolled Card account are eligible for statement credits. Each Card Account is eligible for up to a total of \$200 a year in statement credits, regardless of the number of Cards on the Account. Please allow 2-4 weeks after the qualifying incidental air travel fee is charged to your Card account for statement credit(s) to be posted to the account. We rely on airlines to submit the correct information on airline transactions, so please call the number on the back of the Card if statement credits have not posted after 4 weeks from the date of purchase. Card members remain responsible for timely payment of all charges. To be eligible for this benefit, Card account(s) must be active and not in default at the time of statement credit fulfillment. If a charge for any incidental air travel fee is included in a Pay Over Time feature balance on your Card account (for example, Sign & Travel), the statement credit associated with that charge will not be applied to that Pay Over Time feature balance. Instead, the statement credit will be applied to your Pay In Full balance. For additional information about this benefit, call the number on the back of the Card.

2. Airport Club Access Program

The Business Platinum Card[®] member must be traveling. Name on ticket must match name on Business Platinum Card. (Ticket not required for US Airways[®] Clubs.) The Business Platinum member must be 18 years of age to enter the Airport Club Lounge without a parent or guardian for American Airlines Admirals Club[®] lounges. For Delta Sky Club[®] lounges the member must be 18 where there is no self-service bar. The Business Platinum member must be 21 years of age to enter into all Airport Club Lounges where there is a self-service bar. Local age restrictions apply in non-U.S. locations. The Business Platinum member's spouse and children under the age of 21 or up to two companions may enter the club as complimentary guests. Code-share and affiliated lounge agreements may not apply. Employee travel-related benefit

tickets are not eligible with American Airlines. The Business Platinum Card member must present his or her valid Card, government-issued I.D., and same day airline ticket to club agents. (Ticket not required for US Airways® Clubs.) Complimentary access is specifically for the airport club that corresponds to the airline operating the flight (access pertains to the aircraft, not the flight number) except with respect to American Airlines marketed code share flights with an American Airlines flight number which are also eligible for complimentary access to the lounge. Meeting rooms may be reserved for a nominal fee. Card members must adhere to all house rules of participating clubs. For a list of participating airport club locations, call Business Platinum Member Services. Partners and locations subject to change.

3. **Priority Pass™ Select**

These Terms and Conditions govern Business Platinum Card members' participation in and use of the Priority Pass Select program. Priority Pass is an independent airport lounge access program. By enrolling in Priority Pass Select, you acknowledge and agree that American Express will verify your Card account number and provide updated Card account information to Priority Pass from time to time. Priority Pass will use this information to fulfill on the Priority Pass Select program and may use this information for marketing related to the program. Once enrolled, Business Platinum Card members in good standing may access participating Priority Pass Select lounges worldwide on a complimentary basis. Additional Gold Card members are not eligible for complimentary membership. The Priority Pass Select member must present his or her Priority Pass Select card and boarding pass to gain access to participating lounges. In some cases, Priority Pass Select member must be 21 years of age to enter without a parent or guardian. Priority Pass Select members must adhere to all house rules of participating clubs. Amenities may vary among airport lounge locations. Conference rooms may be reserved for a nominal fee. Priority Pass Select lounge partners and locations are subject to change. Member is liable for all accompanying guest visits and will be automatically charged \$27 per guest after it has been reported by the participating lounge. All Priority Pass Select members must adhere to the Priority Pass Conditions of Use which will be sent to you with your membership package, and can be viewed at www.prioritypass.com/select. Upon receipt of your enrollment information, Priority Pass will process your membership and send you your personalized membership card together with your Priority Pass Select lounge listings, which you should receive within 10-14 days.

4. **20% Travel Bonus**

To use Pay with Points, you must charge purchase through American Express Travel to Membership Rewards program-enrolled Card. Points will be debited from Membership Rewards account, and credit for corresponding dollar amount will be issued to Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on Card account. Minimum redemption 5,000 points. Effective for Pay with Points redemptions for Consumer and Business Platinum Card members and Centurion members will receive 1 bonus point for every 5 points you redeem. To be eligible to earn bonus points, Card account(s) must be active and not in default at the time of bonus points fulfillment. Transactions charged to a Corporate Card are excluded. Bonus points will be credited to your Membership Rewards First account approximately 6-10 weeks after charges appear on your billing statement. See membershiprewards.com/terms for Membership Rewards First program terms and conditions. **Bonus ID: 4880.**

5. **Global Entry**

Global Entry is a U.S. government program. American Express has no control over the application and/or approval process, and does not have access to any information provided to the government by the Consumer and Business Platinum Card® or Centurion® member.

American Express has no liability regarding the Global Entry program. If you need more information regarding the application and/or approval process, as well as the full terms and conditions of this program, please go to www.globalentry.gov.

The benefit is available to Consumer and Business Platinum Card and Centurion members only and applies when the Card member selects the "Global Entry" program. Other program applications including, but not limited to, NEXUS, SENTRI, and Privium are not eligible for the statement credit. If a Card member selects any other program in addition to the Global Entry program, the transaction is not eligible for the statement credit.

To receive the \$100 statement credit, Card member must complete the Global Entry application and pay a \$100 application fee with a valid Consumer or Business Platinum Card or Centurion Card. If an Account has Additional Platinum Card(s) or Centurion Card(s), the Additional Card(s) is also eligible for the \$100 statement credit per each Additional Card. To receive the credit, the application must be charged on the Additional Card account. If approved, membership into the Global Entry program is valid for 5 years without additional charges and subject to the program's terms and conditions. The \$100 application fee must be paid regardless of a decision by U.S. Customs and Border Protection and is required to process the application. Membership is per person, and a separate application must be completed for each individual.

Please allow 6-8 weeks after the qualifying Global Entry transaction is charged to the eligible Card account for statement credit(s) to be posted to the account. Card members can call the number on the back of the Card if statement credits have not posted after 8 weeks from the date of purchase. Card members are responsible for payment of all charges until the statement credit(s) posts to the account. To be eligible for this benefit, Card account(s) must be active and not in default at the time of statement credit fulfillment.

6. **Car Rental Loss & Damage Insurance**

Car Rental Loss and Damage Insurance is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0925 or Policy CRLDI-IND and is subject to change with notice. This document does not supplement or replace the Policy.

7. **Baggage Insurance Plan**

UNDERWRITER DISCLOSURE

American Express Card Baggage Insurance Plan is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0400 or Policy BIP-IND and is subject to change with notice. This document does not supplement or replace the Policy.

8. **Travel Accident Insurance**

Travel Accident Insurance is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0948 and is subject to change with notice. This document does not supplement or replace the Policy.

9. **2X Points for Travel Booked Online**

To get double points, you must charge air, Lowest Rates Guaranteed hotel, Complete Trip (flight + hotel packages), American Express Vacations package or cruise reservations through americanexpress.com/travel to Membership Rewards program-enrolled Card. Any portion of a charge that you elect to pay through redemption of Membership Rewards points is not eligible to earn points. **Bonus ID 3218** (Air, Hotel, and Complete Trip); **Bonus ID 5432** (Cruise); **Bonus ID 6955** (American Express Vacations Packages). Bonus points will be credited to Card member Membership Rewards account 10-12 weeks after final payment is made. See membershiprewards.com/terms for Membership Rewards program terms and conditions.

10. **Business Platinum Travel Service**

American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. We want you to be aware that certain suppliers pay us commissions and other incentives, and may also provide incentives to our travel counselors. CST#1022318-10, ML#1192, Washington UBI#600-469-694, TA#002 – Registered Iowa Travel Agency, NV#2001-0126.

CALIFORNIA: This transaction is covered by the California Travel Consumer Restitution Fund (TCRF) if the seller of travel was registered and participating in the TCRF at the time of sale and the passenger is located in California at the time of payment. Eligible passengers may file a claim with TCRF if the passenger is owed a refund of more than \$50 for transportation or travel services which the seller of travel failed to forward to a proper provider or such money was not refunded to you when required. The maximum amount which may be paid by the TCRF to any one passenger is the total amount paid on behalf of the passenger to the seller of travel, not to exceed \$15,000. A claim must be submitted to the TCRF within 12 months after the scheduled completion date of the travel. A claim must include sufficient documentation to prove your claim and a \$35 processing fee. Claimants must agree to waive their right to other civil remedies against a registered participating seller of travel for matters arising out of a sale for which you file a TCRF claim. You may request a claim form by writing to: Travel Consumer Restitution Corporation; P.O. Box 6001; Larkspur, CA 94977-6001; or by visiting TCRF's website at: www.tcrfinfo.org.

WASHINGTON: If transportation or other services are canceled by the seller of travel, all sums paid to the seller of travel for services not performed in accordance with the contract between the seller of travel and the purchaser will be refunded within thirty (30) days of receiving the funds from the vendor with whom the services were arranged, or if the funds were not sent to the vendor, the funds shall be returned within fourteen (14) days after cancellation by the seller of travel to the purchaser unless the purchaser requests the seller of travel to apply the money to another travel product and/or date.

NEVADA:

RECOVERY FUND FOR CONSUMERS DAMAGED BY SELLERS OF TRAVEL

You may be eligible for payment from the Recovery Fund if you have paid money to a seller of travel registered in Nevada for the purchase of travel services or a vacation certificate and you have suffered certain financial damages as a result of the transaction. To obtain information relating to your rights under the Recovery Fund and the filing of a claim for recovery from the Recovery Fund, you may contact the Consumer Affairs Division of the Department of Business and Industry at the following locations:

SOUTHERN NEVADA: 1850 East Sahara Avenue, Suite 101, Las Vegas, Nevada 89104, Phone: 702.486.7355, Fax: 702.486.7371, e-mail: ncad@fyiconsumer.org

NORTHERN NEVADA: 4600 Kietzke Lane, Building B, Suite 113, Reno, Nevada 89502, Phone: 775.688.1800, Fax: 775.688.1803, e-mail: ncad@fyiconsumer.org

11. **Premium Car Rental Program**

Benefits given to Platinum Card® members are subject to each car rental company's terms and conditions, including age restrictions, and require enrollment to receive benefits. Platinum Card members must be affiliated with the Platinum Program codes. Hertz Gold Plus Rewards® is a registered trademark of Hertz System, Inc. Minimum rental age is 25 (exceptions apply). For Hertz Gold Plus Rewards, upgrades are subject to fleet availability at time of rental. Standard rental terms and conditions apply. Payment must be made using the Platinum Card from American Express. Platinum Card members are required to enroll in Avis Preferred Club/Avis President's Club and Hertz Gold Plus Rewards to become a member. National collects 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 standard age, 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. National's Emerald Club and its services require a signed Master Rental Agreement to be on file. Please note that the Premium Car Rental Program available to Platinum Card members is a separate program from the Premium Car Rental Protection insurance product offered by American Express Travel Related Services Company, Inc. and underwritten AMEX Assurance Company.

12. **Premium Global Assist® Hotline**

While the Premium Global Assist® Hotline coordination and assistance services are offered at no additional charge from American Express, Card members may be responsible for the costs charged by third-party service providers. Call **1-800-345-AMEX** for full terms and conditions.

Medical Transport and Evacuation will be provided, at no cost, to the covered Card member or Family Member, to another, more appropriate Medical Facility, including a qualified, medical facility closest to the Card member's or Family Member's primary U.S. residence when the covered Card member or Family Member is under the care of a local Medical Service provider or Facility and when the PGA-Designated Physician determines that such transport is medically necessary and advisable due to inadequacy of local facilities. Eligibility for medical transport is contingent upon the covered Card member or Family Member not 1) traveling against physician's advice or 2) traveling with a pre-existing sickness, illness or injury, or 3) traveling to seek medical treatment. Decisions made by the PGA-Designated Physician as to 1) the medical need for evacuation, transportation and/or repatriation services, 2) the means and/or timing of any transportation, medical equipment and supplies and medical personnel to be used in connection therewith and 3) the selection of the Card member's final destination, are medical decisions based on medical factors, and as such, are beyond the control of the PGA Program and shall be conclusive in determining the need for such services.

13. **FINE HOTELS & RESORTS**

Valid for new bookings made through American Express Travel. Payment must be made with an American Express Card in the U.S. Platinum Card member or Centurion member's name. Card member must travel on itinerary booked. Room upgrade based on availability. May not be combined with other offers unless indicated. Benefit restrictions vary by hotel and cannot be redeemed for cash. Limit one benefit package per room, per stay. Three room limit per Card member, per stay; back-to-back stays within a 24-hour period at the same property considered one stay. Participating providers and benefits subject to change.

14. **International Airline Program**

Airline fuel surcharges and taxes and fees on international air transportation, as well as applicable companion ticketing fees, are the responsibility of the Card member; see below for details.

Companion ticket subject to taxes/fees from \$50 to \$500 roundtrip, including September 11th Security fee of up to \$10. Total charge for companion ticket may also reflect airline-imposed fuel surcharges of up to \$800 roundtrip. Non-refundable American Express service fee of \$39 (per ticket) applies to each purchase, itinerary change and refund. (This fee is waived for Centurion members). Ticket refunds for some participating airlines may require cancellation of reservation prior to scheduled departure. Companion ticket requires purchase of qualifying First- or Business-Class ticket through American Express Travel with an American Express Card issued in the U.S. Platinum Card member or Centurion member's name on a participating airline. Participating airlines include: Aer Lingus, AeroMexico, Air Canada, Air France, Air New Zealand, Alitalia, Asiana Airlines, Austrian, British Airways, Cathay Pacific, China Airlines, Delta Air Lines, Emirates, Etihad Airways, Japan Airlines, Jet Airways, KLM Royal Dutch Airlines, LAN, Lufthansa, Scandinavian Airlines, South African Airways, Swiss International Air lines, Virgin Atlantic. Travel must originate in and return to U.S. gateway (excluding Puerto Rico and overseas territories) or select Canadian gateways. One-way travel permitted on some airlines where routing originates in U.S. Available service class (First or Business) determined by airline. Seat availability is limited. Card member and companion must travel on same itinerary. Limit one companion ticket per Card member traveling. Tickets are non-transferable or endorsable. Companion ticket must be returned/cancelled before full-fare ticket is refunded. Not combinable with any other promotion and may not be available on participating airline's code-share partners, i.e., flights marketed by the ticketing airline but operated by its partner airline. Airlines reserve right to modify fare rules/program participation prior to booking.

15. **Travel Service Offices**

Comprises Travel and Foreign Exchange locations of American Express. Not all services are available at all locations and are subject to local laws and cash availability.

16. **Starwood Preferred Guest® Program**

Enrollment in the Starwood Preferred Guest program is required. Benefits are subject to change and are based upon space availability. Program amenities may not be combined with FINE HOTELS & RESORTS. The complete program terms and conditions of the Starwood Preferred Guest program apply. Gold Preferred Guest status is valid as long as you are a Business Platinum Card member in good standing. Upgrades are based upon availability and will vary by property. Late 4 p.m. checkout may not be available at some resorts. Note: Membership Rewards® points may be transferred to the Starwood Preferred Guest.

17. **Platinum Destinations®**

Valid for new bookings made through American Express Travel. May not be combined with other offers unless indicated. Payment must be made with an American Express Card in U.S. Platinum Card member or Centurion member's name. Card member must travel on itinerary booked. Benefits listed are subject to availability and cannot be redeemed for cash or credit. Limit one benefit package per reservation. To obtain benefits, travel agents must visit americanexpress.com/asdonline. Participating providers and benefits subject to change. To get bonus points, you must charge vacation package to Membership Rewards program-enrolled American Express Card in Platinum Card member or Centurion member's name; airfare and other charges associated with booking are not eligible. Bonus points will be credited to Card member's Membership Rewards account 10-12 weeks after completion of travel. Maximum 25,000 bonus points awarded per booking, based on value of booking: up to \$2,000, 5,000 bonus points; \$2,001-\$5,000, 10,000 bonus points; more than \$5,000, 25,000 bonus points. See membershiprewards.com/terms for Membership Rewards First program terms and conditions. **Bonus ID: 7628.**

18. **Cruise Privileges Program**

Valid for new bookings of voyages of at least five nights made through American Express Travel. May not be combined with other offers unless indicated. Blackout dates, category and fare restrictions may apply. Payment must be made with an American Express Card in U.S. Platinum Card member or Centurion member's name. Card member must travel on itinerary booked. Benefits listed require double occupancy, are non-transferable, and cannot be redeemed for cash or credit. Credits cannot be used in casinos or to pay gratuities. Limit one benefit package per stateroom; three-stateroom limit per Card member, per sailing. To obtain benefits, travel agents must visit americanexpress.com/asdonline. Participating providers and benefits subject to change.

To get double points, you must charge cruise to Membership Rewards program-enrolled Card in Platinum Card member or Centurion member's name; airfare and other charges associated with booking are not eligible. Bonus points will be credited to Card member's Membership Rewards account 10-12 weeks after completion of travel. See membershprewards.com/terms for Membership Rewards First program terms and conditions. **Bonus ID: 3847.**

19. **Platinum Office Program**
Activation with Regus required. This benefit is subject to Regus' and each service provider's terms and conditions. Business Platinum Card membership required; Card must be presented for certain benefits. Information provided by American Express about you enables Regus, our trusted partner, to recognize you as an active Card member. May not be combined with other offers or discounts.
20. **The Limousine Program**
Valid for new bookings made through American Express Travel. To get triple points, you must charge your limousine to Membership Rewards program-enrolled American Express Card in U.S. Business Platinum Card member's name. Card member must travel on itinerary booked. Valid only with standard, non-discounted rates. Participating providers and benefits subject to change. Triple Membership Rewards bonus points will be credited to Card member's Membership Rewards account 10-12 weeks after completion of travel. See membershprewards.com/terms for Membership Rewards First program terms and conditions. **Carey Bonus ID: 7614. Empire Bonus ID: 7914.**
21. **Platinum Villas**
Valid for new bookings made through American Express Travel. Payment must be made with an American Express Card in U.S. Platinum Card member or Centurion member's name. Card member must travel on itinerary booked. Limit one benefit package per reservation. May not be combined with other offers unless indicated. Participating providers and benefits subject to change.
22. **Private Jet Services Program**
Valid for new bookings made through American Express Travel. Payment must be made with an American Express Card in U.S. Platinum Card member or Centurion member's name. Card member must travel on itinerary booked. May not be combined with other offers unless indicated. Benefits listed are non-transferable and are not redeemable for cash. Participating providers and benefits subject to change.
23. **Purchase Protection**
Purchase Protection is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0951 or Policy PP-IND and is subject to change with notice. This document does not supplement or replace the Policy.
24. **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 charges will not be reimbursed. Subject to additional terms, conditions and exclusions.
25. **Extended Warranty**
Extended Warranty is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0953 or Policy EW-IND and is subject to change with notice. This document does not supplement or replace the Policy.
26. **Roadside Assistance Anywhere**
American Express Roadside Assistance Services are provided as an emergency service and not a general maintenance type service. Coverage is provided for 1 service only every 7 days. Coverage provided for self-propelled, four-wheel vehicles designed, licensed, and used for private on-road transportation, and trucks with a carrying capacity of up to 2 tons. Towing to the nearest authorized facility, or, upon the Card-member's request, to another location with a maximum of \$50 coverage. Emergency situations do not include: all parts, labor and supplies provided while at an auto repair shop or service station, towing to another location unless the initial service location is closed, service for taxicabs, tractors, boats, rental vehicles, ambulances, trucks, vehicles used for competition, unlicensed vehicles, illegally parked or impounded vehicles, or any vehicles in tow, rental and towing equipment, towing at the direction of law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law or towing by other than a licensed service station or garage, installation or removal of snow tires, repairs to studs, mounting and dismounting snow chains, repeated service calls for a vehicle in need of routine maintenance or repair, shoveling snow from around a vehicle, vehicle storage, or impoundment charges. Coverage is applicable to the entire United States, Canada, and Puerto Rico. Limit of 4 services per calendar year. If you need further information, please call the number on the back of the Card.
27. **Business Platinum Card® Concierge**
There is typically no cost to you for most efforts Concierge consultants perform on your behalf, although you are responsible for any purchases and/or shipping charges you authorize. Fees may apply for meetings and event planning.
28. **Authorized Access**

Authorized Account Managers and Agents must be at least 18 years old. American Express® Line of Credit accounts are not eligible for Authorized Account Managers.

Please have the following information ready when setting up Authorized Access to your Card Account: Name, Address, Phone, E-mail Address, and Social Security Number of each person you wish to give access to your account. The Social Security Number is used for identification purposes only. Cardmembers in the following states are restricted from enrolling in Authorized Access by telephone: California, Illinois, Michigan, Oregon, Massachusetts, South Carolina, and Texas. Our Customer Service representatives will be happy to provide you with other enrollment options.

29. **Text MY AMEX**
Carrier charges may apply for receiving and sending text messages and mobile web browsing. Available to U.S. domestic phone numbers only.
30. **Account Alerts**
Refer to your wireless provider for details on messaging rates.
31. **Amex iPhone App**
iPhone and iPod Touch are registered trademarks of Apple Inc. All access to and use of this App subject to and governed by End User License Agreement, Website Rules & Regulations, and Privacy Statement. © 2010 American Express Company. All Rights Reserved.
32. **Emergency Check Cashing Privileges**
The check-cashing limit is \$10,000 every 7 days domestically or 21 days internationally. The \$10,000 limit is a combined total of Check Cashing and Express Cash access. Not all services are available at all locations. Subject to local laws and cash availability.
33. **Emergency Card Replacement**
Not all services available at all locations and all are subject to local laws and cash availability.
34. **Membership Rewards® Program**
Terms and Conditions for the Membership Rewards® program apply. Visit membershipewards.com/terms or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

To be eligible to earn bonus points, you must be enrolled in the Membership Rewards® program ("Program") at the time of purchase and you must charge your qualifying purchase on an eligible, enrolled American Express® Card. Offers on membershipewards.com/earn are eligible for US Membership Rewards-enrolled Card members only. Only qualified purchases made through the method specifically described in the "How To Get Offer" section are eligible to earn bonus points. Participating merchants are subject to change without notice. Additional terms and conditions apply and appear at www.membershipewards.com/earn. Bonus points will be credited to your Program account within 8-12 weeks after charges appear on your billing statement.

For accounts that qualify, Membership Rewards® points will be deducted for the purchase, including estimated shipping/handling and applicable taxes. These transactions are irreversible. A debit for the purchase will be issued by the merchant, and a credit for the purchase will be issued by American Express to the Card account that you have designated for shopAmex® transactions. Please note: The debit and credit may not appear on the same billing statement. Card members enrolled in the Membership Rewards First® program with any account that is not in good standing are not eligible to redeem points on shopAmex. Products shown are available at the time of printing but are subject to change at any time without notice. Terms and Conditions for the Membership Rewards First® program apply. Visit <http://membershipewards.com/terms> or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

35. **No Pre-Set Spending Limit**
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us, and other factors.
36. **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.
37. **OPEN Savings®**
Savings range from 3% to 10%. Payment must be made with an American Express® Business Card at the time of purchase; savings will be credited to your account. If purchases that received the OPEN Savings discount are refunded, the OPEN Savings discount will be reversed and debited from your account. Please review your monthly Card member statement in order to confirm proper crediting of returns. If you believe that returns have not been properly credited to your account, please call the number on the back of the Card. Other restrictions or limitations may apply. Subject to offer terms and conditions located at open.com/opensavings. Merchant participation and offers are subject to change without notice.
38. **Additional Card**
Terms, conditions, and restrictions apply. The Additional Business Platinum Card member must be 15 years or older and must have never had a defaulted account with American Express. Any account you have with American Express must not be in default. For Additional Business Platinum Cards, the annual fee is \$300. For Additional Gold Cards, the annual fee is \$35.
39. **FX International Payments**
FX International Payments is a service of American Express Travel Related Services Company, Inc. ("American Express"). This service is not available to consumers. To enroll in this service, your business will be required to complete an application which is subject to review and approval by American Express. For a copy of the application, including terms and conditions, call **1-855-814-5298**. If an OPEN Business Platinum Card® member applies for the FX International

Payments service and is approved by American Express, American Express will waive its transaction fee on foreign currency wire payments. This waiver may be discontinued by American Express at any time or in the event you cease to be an American Express OPEN Business Platinum Card member. Wire payments in the same currency (e.g., USD to USD) are not eligible for this waiver. There is no minimum number of transactions in order to qualify for this waiver, but a minimum transaction size may apply, depending on the currency of the transaction. In some countries, the receiving bank may assess its own transaction fees on your wire payment. You recognize that, even if American Express does not charge you a transaction fee on your foreign currency wire payment, American Express may earn revenue from the foreign exchange transaction. Other fees may apply to products and services other than foreign currency wire payments. © 2012 American Express Company. All rights reserved.

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40. **Express Cash/ATM Finder**

For U.S. Card members, the fee for each cash transaction shall be the greater of \$5.00 or 3% of the cash transaction with no maximum. The 1% fee on Express Cash Travelers Cheque purchases is waived for Business Platinum Card members. Combined Express Cash and Emergency Check Cashing withdrawals must not exceed the monthly \$10,000 limit. Express Cash transactions and fees will not be billed to your Card statement. Withdrawal amounts may vary depending on the ATM network and Card member credit and repayment history. If multiple withdrawals are required, a separate transaction fee will be charged. By using the service you are indicating your acceptance of the terms of the Electronic Fund Transfer agreement, which you will receive upon acknowledgement of your enrollment.

41. **Preferred Seating Program**

The following American Express Cards (domestic and/or international) are eligible for American Express Preferred Seating: Gold Card, Platinum Card®, Centurion® Card, the Delta Reserve Credit Card, International Dollar Cards, Corporate Platinum Card and the Executive Business Card, Business Gold Card, Business Platinum Card and Business Centurion Card from OPEN, if issued by American Express Travel Related Services Company Inc., American Express Centurion Bank, or American Express Bank, FSB. American Express Preferred Seating is not offered to the following (domestic and/or international) Cards that include, but are not limited to, select American Express® Corporate Cards, Optima® Cards, Delta SkyMiles® Credit Cards, American Express Costco Credit Cards, American Express Cash Rebate Cards, Hilton HHONORS® Credit Cards or Starwood Preferred Guest® Credit Cards, Aeroplus® Credit Cards, AeroMexico® Cards, Indian Airlines® Cards, Air France® Cards, British Airways® Cards, KLM® Cards, Tiger Woods® Credit Cards.

You must present a valid Business Platinum Card® to the club agent along with your valid ticket for the event taking place at the STAPLES Center for entry to the Platinum Lounge. Each eligible Platinum Card or Centurion member may bring one guest to the Lounge. Card members must adhere to all STAPLES Center rules as printed on the back of the tickets. Lounge opens 90 minutes before an event start time and closes 45 minutes after the event is over. Access is not available during and after ticketed concerts. Admission is on a first come first served basis.

42. **Premium Access**

Must be 21 years of age or older to consume alcohol. Please drink responsibly. Price does not include transportation or accommodations. Payment must be made using an eligible American Express Card. All sales are final and nonrefundable and resale is prohibited. Details and prices are subject to change. Suites, packages, and tickets, are available on a first-come first-served basis. All ticket orders are subject to service charges. Ticket limits may apply. Availability is limited. Tickets will be sold in pairs.

43. **Business Platinum Dining® Program**

Reservations are based on a first come, first serve basis. All cancellations must be made by calling at least 24 hours in advance of your reservation; otherwise you will be subject to a cancellation fee of \$15 per person (minimum of \$60, maximum of \$120).

44. **By Invitation Only®**

Transportation and accommodation costs are additional unless otherwise stated. The price indicated covers event costs only. All sales are final and non-refundable and resale is prohibited. Payment must be made using a Business Platinum Card from American Express. Details and prices are subject to change. Packages are available on a first-come first-served basis. Availability is limited.

Reference to the specific event above is not intended to imply nor should be understood or assumed that American Express is endorsed by, sponsored by, approved by or otherwise affiliated with the organizers and/or sponsors of events referenced herein. Events throughout this brochure are described in generic terms to respect the trademark rights claimed by organizers and/or sponsors.

American Express obtains tickets for events in various fashions and at various times. American Express is not necessarily in physical possession of admission tickets at the time a booking is made or accepted. Federal regulations govern special event tours where interstate of foreign air transportation is involved. In situations where American Express is not in physical possession of tickets to an event at the time of booking or an equivalent (such as a voucher therefore) or contracts defined by the pertinent federal regulations, booking may not be accepted without specific written acknowledgment from the client and/or traveler setting forth the specific terms and conditions applicable to that tour.

45. **InCircle® Program**

To receive InCircle points, you must enroll your Business Platinum Card in the InCircle Program. Once you have enrolled in the InCircle program, you will begin receiving points. Within each calendar year (January 1 – December 31) you may begin redeeming your points for gift cards or airline miles at any time of the year. The InCircle program gives you one point for each dollar spent excluding sales tax, shipping, beauty salons, alterations, gift packaging and NM gift cards. To be eligible to receive Membership Rewards® points, you must be enrolled in the Membership Rewards First® program at the time of purchase and you must charge your purchases to an eligible, enrolled American Express Card. Terms and Conditions for the Membership Rewards First® program apply. Visit membershprewards.com/terms or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

46. **Sony VIP Shopping Services**

Subject to product and personnel availability. Enrollment required.

47. **Equinox Fitness Club Program**

Purchase a new membership to Equinox Fitness Club and you'll receive an exclusive package of additional fitness benefits. Included are two personal training sessions in addition to the standard new member benefits from Equinox including one personal training session, one Equifit evaluation, 10% off all spa services, one 30 minute pilates session and guest passes. Equinox members enrolled in corporate membership agreements are not eligible for these offers. For a full list of Equinox locations, go to www.equinox.com. Platinum Card members should enroll directly with Equinox.

48. **Advance Tickets**

Tickets must be purchased with an American Express Card. 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.