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 Protection¹

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 Protection²

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 Warranty³

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 Anywhere⁴

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® Concierge⁵

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 Access⁶

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 AMEX⁷

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 Alerts8

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 App⁹

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 Privileges¹⁰

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 Cheques for each transaction

Emergency Card Replacement¹¹

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., call collect at 1-336-393-1111

TERMS & CONDITIONS

- 1. 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.
- 2. Return Protection can reimburse 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.
- 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.
- 4. 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 your Card.
- 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.
- 6. 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.
- 7. Carrier charges may apply for receiving and sending text messages and mobile web browsing. Available to U.S. domestic phone numbers only.
- 8. Refer to your wireless provider for details on messaging rates.
- 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.
- 10. 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.
- 11. Not all services available at all locations and all are subject to local laws and cash availability.