

## VALUE

### Membership Rewards® Program<sup>1</sup>

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](https://americanexpress.com/travel) and up to 10X points when you shop at [membershiprewards.com/earn](https://membershiprewards.com/earn)
- Use points for over a million rewards from many of your favorite brands, restaurants and retailers at [membershiprewards.com/catalog/shopping/](https://membershiprewards.com/catalog/shopping/)

[Learn More](#)

### No Pre-Set Spending Limit<sup>2</sup>

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

### Year-End Summary<sup>3</sup>

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 Savings®<sup>4</sup>

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 Card<sup>5</sup>

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. To add an Additional Card, call the number on the back of the card **1-800-492-8468**.

### FX International Payments<sup>6</sup>

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 Finder<sup>7</sup>

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

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

**TERMS & CONDITIONS**

1. Terms and Conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](http://membershiprewards.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 [membershiprewards.com/earn](http://membershiprewards.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.membershiprewards.com/earn](http://www.membershiprewards.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://membershiprewards.com/terms> or call 1-800-297-1300 for more information. Participating partners and available rewards are subject to change without notice.

2. 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.
3. The Online Year-End Summary, available each January 1<sup>st</sup>, reflects charges posted to your account from January 1<sup>st</sup> through December 31<sup>st</sup> of the prior year.
4. 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 your Card. Other restrictions or limitations may apply. Subject to offer terms and conditions located at [open.com/opensavings](http://open.com/opensavings). Merchant participation and offers are subject to change without notice.
5. 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.
6. 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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7. 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.