

American Express Platinum Credit Card

Welcome offer

- Earn 80,000 Membership Rewards points after you spend \$8,000 on purchases on your new Card in your first 6 months of Card Membership. This can be as high as 125,000 Membership Rewards points for targeted offer

Offer, benefits or rewards Highlights

- 5 Membership Rewards points for every \$1 spent on flights booked directly with airlines or through American Express Travel via AmexTravel.com or by calling 1-800-525-3355. You can earn up to \$500,000 per calendar year.
- 5 Membership Rewards points for every \$1 spent on eligible prepaid hotels booked at AmexTravel.com, including The Hotel Collection.
- 1 Membership Rewards point for every \$1 spent on other purchases.
- \$200 Hotel Credit: Get up to \$200 back in statement credits each year on prepaid Fine Hotels + Resorts or The Hotel Collection bookings through American Express Travel using your Platinum Card. The Hotel Collection requires a minimum two-night stay.
- \$189 CLEAR Plus Credit: CLEAR® uses unique attributes, such as eyes or fingerprints, to digitally verify identity to help its members move faster through security at select airports nationwide. You can cover the cost of a CLEAR Plus membership with up to \$189 in statement credits per year after you pay for CLEAR Plus with your Platinum Card.
- American Express Global Lounge Collection®: You deserve choices. With the American Express Global Lounge Collection® access to plenty, including 1,400+ airport lounges in over 500 airports around the world. Whether you're looking for a place to rest and recharge or somewhere to catch up on work, enjoy our growing network of lounges across 140 countries and counting.
- \$200 Airline Fee Credit: Select one qualifying airline and then receive up to \$200 in statement credits per calendar year when incidental fees are charged by the airline to your Card or any of the Additional Cards on your Platinum Card account. American Express relies on accurate airline transaction data to identify incidental fee purchases.

Other card benefits, offers or rewards

- \$200 Uber Cash: Platinum Card Members get \$15 in Uber Cash to use on eligible orders with Uber Eats and rides with Uber in the US each month, plus a bonus of \$20 in

December. That can be up to \$200 in annual Uber savings. Simply download the Uber app and add your Platinum Card® to your Uber account to get started.

- Fine Hotels + Resorts and The Hotel Collection: Everything you need to start your day: strong coffee and access to the outside world. When you book Fine Hotels + Resorts® through American Express Travel, essentials like daily breakfast for two and Wi-Fi are included.
- Global Dining Access by Resy: Global Dining Access by Resy gives you special access to sought-after restaurants across the globe when you add your Platinum Card to your Resy profile or call Centurion Membership Services. Access to Exclusive reservations, premium dining experiences, Priority Notify, and more, all from Resy.com or the Resy iOS app.
- Premium Car Rental Status: Enjoy complimentary status for Avis Preferred, Hertz Presidents circle, and National Car Rental® Emerald Club. Once enrolled in a program, you are eligible for upgrades when available, discounts, and priority service at participating locations.
- \$240 Digital Entertainment Credit: Experience the latest shows, music, news and recipes. Get up to \$20 in statement credits each month when you use your Platinum Card® for eligible purchases on Disney+, a Disney Bundle, ESPN+, Hulu, The New York Times, Peacock, SiriusXM, and The Wall Street Journal when you purchase directly from one or more of the providers.
- \$155 Walmart+ Credit: Walmart+ members enjoy shopping perks –both online and in-store –at Walmart. Use your Platinum Card to pay for a monthly Walmart+ membership and receive a statement credit that covers the full cost each month \$12.95 plus applicable local sales tax.
- \$300 Equinox Credit: Experience Equinox membership however you want. Choose between an Equinox+ subscription with live and on-demand classes or an Equinox club membership and receive up to \$300 in statement credits per calendar year when you use your Platinum Card® (membership subject to auto-renewal). Visit <https://platinum.equinox.com/> to enroll.
- Cell Phone Protection: Sometimes the Unexpected Happens. You can be reimbursed for your costs to repair or replace your damaged or Stolen cell phone up to \$800, subject to a \$50 deductible, for 2 approved claims per 12-month period when your prior month's wireless bill was paid utilizing an Eligible Card Account. Terms and conditions apply. Coverage is provided by New Hampshire Insurance Company, an AIG Company.
- \$100 Shop Saks With Platinum: Get up to \$100 in statement credits annually for purchases at Saks Fifth Avenue or saks.com on your Platinum Card. That's up to \$50 in

statement credits from January through June and up to \$50 in statement credits from July through December. No minimum purchase required. Enrollment required.

- Platinum Card Members receive: Complimentary Access to The American Express Global Lounge Collection ®
 - Locally-inspired menus
 - Signature cocktails‡
 - Spa therapies from exhale®
 - High-speed Wi-Fi
- Locations:
 - Charlotte (CLT)
 - Dallas (DFW)
 - Denver (DEN)
 - Hong Kong (HKG)
 - Houston (IAH)
 - Las Vegas (LAS)
 - Los Angeles (LAX)
 - Miami (MIA)
 - New York (JFK)
 - New York (LGA)
 - Philadelphia (PHL)
 - Phoenix (PHX)
 - San Francisco (SFO)
 - Seattle (SEA)
- Adding an Additional Card Member: Additional Card Members do not have accounts with us but can use your Account subject to the terms of the Card Member Agreement. They must be at least 13 years of age and never had a defaulted account with American Express. You are responsible for the activity and use of your Account by Additional Card Members. You must pay for all charges they make.
- Concierge: American Express Concierge may perform select services at your request and on your behalf that are limited to: (i) purchasing of available event tickets, (ii) making of available dining or other reservations (which may include, for example, spa or golf), (iii) general travel-related inquiries, and (iv) shopping requests (which may include, for example, sending of flowers or gifts); in each case, as deemed reasonable by American Express

Redemption options

- Amex Offers: Eligible Card Members can redeem an Amex Offer by first enrolling in the offer in their online account or in the American Express® App and then using their enrolled Card to pay.
- Membership Rewards Pay With Points at your favorite brands like amazon, grubhub, dell, bestbuy and more

APR details

- Annual Percentage Rate (APR) for Pay Over Time Features: 21.24% to 29.24%, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
- APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.
- Pay Over Time: Penalty APR and When it Applies: 29.99%. This APR will vary with the market based on the Prime Rate. This APR may be applied to your Account if:
 - 1) you make one or more late payments; or
 - 2) your payment is returned by your bank
 - We may also consider your creditworthiness in determining whether or not to apply the penalty APR to the Pay Over Time balance(s) on your Account.
- How Long Will the Penalty APR Apply? If it is applied, it will apply for at least 6 months. We review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until after you have made timely payments, with no returned payments during the 6 months being reviewed.
- Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges automatically added to a Pay Over Time balance if each month you pay your Account Total New Balance on your billing statement (or, if you have a Plan balance, your Adjusted Balance on your billing statement) by the due date. If you have Cash Advance on your Account, we will begin charging interest on cash advances on the transaction date.
- If you are enrolled in Pay Over Time Select: we will begin charging interest on purchases added to a Pay Over Time Select balance at your request on the date that they are added to your Pay Over Time Select balance.
- Plan Fee (Fixed Finance Charge): For purchase amounts in a Pay Over Time balance: A monthly fee up to 1.33% of each purchase amount moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase amount, and other

factors. For purchase amounts in a Pay In Full balance: A monthly fee up to 1.33% of each purchase amount moved into a plan based on the plan duration, the APR that applies to the Pay Over Time feature at the time you create the plan, and other factors.

- For Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees details

- Annual Membership Fee: \$695
- Transaction Fees
 - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
 - Foreign Transaction: None
- Penalty Fees
 - Late Payment: Up to \$40
 - Returned Payment: Up to \$40

Sources

- Rewards, offers, APR and fees details :
https://card.americanexpress.com/d/platinum-card/?utm_mcid=&utm_source=google&utm_medium=cpc&utm_term=%2Bamex%20%2Bplatinum%20%2Bbenefit&utm_cmpid=18510627008&utm_adgid=145040663034&utm_tgtid=aud-302485968238:kwd-1810812030608&utm_mt=p&utm_adid=653054565032&utm_dvc=c&utm_ntwk=g&utm_plcmnt=&utm_locphysid=9032144&utm_locintid=&utm_feeditemid=&utm_devicemdl=&utm_plcmnttgt=&utm_ltpcid=CjwKCAjw7oeqBhBwEiwALyHLM5ynUX-Vz0wR3jveZ6yDbJrQh_R7CltzZ6Z5bWm4JP9PJc-sMMq7XBoCfpIQAvD_BwE&utm_programname=brandcps&gclid=CjwKCAjw7oeqBhBwEiwALyHLM5ynUX-Vz0wR3jveZ6yDbJrQh_R7CltzZ6Z5bWm4JP9PJc-sMMq7XBoCfpIQAvD_BwE

American Express Gold Credit Card

Welcome offer

- Earn 60,000 Membership Rewards points after you spend \$6,000 on purchases on your new Card in your first 6 months of Card Membership. This can be as high as 90,000 Membership Rewards points for targeted offers

Offer, benefits or rewards Highlights

- 4 Membership points for every dollar spent at restaurants worldwide.
- 4 Membership points for every dollar spent at US supermarkets upto \$25,000 per year in purchases
- 3 Membership points for every dollar spent for flights booked directly through amextravel.com.
- 2 Membership points for every dollar spent for other travel purchases on amextravel.com. Card Members get at least 1 Membership Rewards point for every eligible dollar spent on their Membership Rewards program-enrolled American Express Card. Those same Card Members will also get at least 1 additional point for each dollar of eligible travel purchases made on amextravel.com on their Membership Rewards program-enrolled American Express Card.
- 1 Membership point¹ for every dollar spent on other purchases
- \$120 in dining credits: Card Account is eligible for up to a \$10 statement credit per month, for a total of \$120 per calendar year in statement credits across all Cards on the Account. Participating partners are Grubhub (including Seamless), The Cheesecake Factory, Goldbelly, Wine.com, Milk Bar, and select Shake Shack locations.
- \$120 Uber Cash: Platinum Card Members get \$10 in Uber Cash to use on eligible orders with Uber Eats and rides with Uber in the US each month.

Other card benefits, offers or rewards

- American Express Access: Access tickets may be purchased by American Express® Card Members for select events and select seats, during a specified period. Tickets must be purchased using an American Express Card (including, for example, the American Express International Dollar Cards). Tickets are sold by and fulfilled by third party ticket sellers (not American Express), and such tickets are subject to the rules, terms and conditions, prices and fees set by the ticket seller, event promoter and/or the venue. Access tickets are subject to availability and supply may be limited. Not all seats may be offered; purchase limits and blackout dates may apply. Refunds, exchanges, and resale may be prohibited by the ticket seller. For more information, please visit americanexpress.com/entertainment.

- American Express Early Access: Early Access tickets may be purchased by American Express® Card Members for select events and select seats, during a specified period prior to the general on-sale dates for those events. Tickets must be purchased using an American Express Card (including, for example, the American Express International Dollar Cards). Tickets are sold by and fulfilled by third party ticket sellers (not American Express), and such tickets are subject to the rules, terms and conditions, prices and fees set by the ticket seller, event promoter and/or the venue. Early Access tickets are subject to availability and supply may be limited. Not all seats may be offered; purchase limits and blackout dates may apply. Refunds, exchanges, and resale may be prohibited by the ticket seller. For more information, please visit americanexpress.com/entertainment
- American Express Experiences: Stay in the know with exclusive access to ticket presales[‡] and Card Member-only events in a city near you. Check out Broadway shows and concert tours, family and sporting events, and more[‡]. For more information, please visit americanexpress.com/entertainment.
- American Express® Preferred Access: Preferred Access, you will have access to premium seats for select cultural and sporting events, based on availability. For more information, please visit americanexpress.com/entertainment.
- Amex Offers: Eligible Card Members can redeem an Amex Offer by first enrolling in the offer in their online account or in the American Express® App and then using their enrolled Card to pay. Only U.S.-issued American Express Consumer and Business Cards and registered American Express Serve® and Bluebird Cards may be eligible. We may consider the number of American Express Cards you have opened and closed as well as other factors in making a decision on your eligibility to access Amex Offers. You may not be eligible to access Amex Offers if we, in our sole discretion, determine that you have previously engaged in abuse, misuse or gaming of the Amex Offers program, or any other Amex program. Offers are also available to Additional Card Members and available offers may vary for each eligible Card Member. Please review the terms of each offer for details on how to redeem. For full Program Terms, visit www.americanexpress.com/us/amexoffersterms/.
- Instant Card Number: Instant Card Number eligibility is based on our ability to instantly authenticate you. If you are eligible for an Instant Card Number, you will receive an Instant Card Number that you may be able to use virtually anywhere American Express is accepted and a physical Card will not be required. In certain instances (for example, if we cannot instantly authenticate you) you may only be able to use your Instant Card Number at a select merchant until you receive your physical Card. You may not have access to your full credit line until after you confirm receipt of your physical Card. We will mail your physical Card within 3-5 days of account approval.

- The Hotel Collection: Find a hotel that fits your style. Enjoy signature perks at these upscale hotels when you book with American Express Travel.
- Shop With More Confidence with Dispute Resolution: If you ever look at your American Express statement and see a charge you don't recognize or notice you're still being billed for a service you canceled, chances are you want it corrected right away. American Express can work with you and the merchant to help resolve the issue.‡
- Global Assist Hotline: Sometimes the unexpected happens when you travel. A passport is lost. You come down with a sudden illness. A lawyer is needed. Being a Card Member can make things easier. Global Assist® Hotline‡ can help you prepare for your trip with customs information and more. And while you're traveling more than 100 miles from home, coordination and assistance services such as lost passport replacement assistance, translation services, missing luggage assistance, and emergency legal and medical referrals are a phone call away. Card Members are responsible for the costs charged by third party service providers.

Redemption options

- Amex Offers: Eligible Card Members can redeem an Amex Offer by first enrolling in the offer in their online account or in the American Express App and then using their enrolled Card to pay.
- Membership Rewards Pay With Points at your favorite brands like amazon, grubhub, dell, bestbuy and more. Minimum redemption 5,000 points.
- Membership Rewards Program allows you to transfer Points into the Frequent Flyer program of some U.S. domestic airlines.

APR details

- Annual Percentage Rate (APR) for Pay Over Time Features: 21.24% to 29.24%, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
- APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.
- Pay Over Time: Penalty APR and When it Applies: 29.99%. This APR will vary with the market based on the Prime Rate. This APR may be applied to your Account if:
 - 1) you make one or more late payments; or
 - 2) your payment is returned by your bank
 - We may also consider your creditworthiness in determining whether or not to apply the penalty APR to the Pay Over Time balance(s) on your Account.

- How Long Will the Penalty APR Apply? If it is applied, it will apply for at least 6 months. We review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until after you have made timely payments, with no returned payments during the 6 months being reviewed.
- Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges automatically added to a Pay Over Time balance if each month you pay your Account Total New Balance on your billing statement (or, if you have a Plan balance, your Adjusted Balance on your billing statement) by the due date. If you have Cash Advance on your Account, we will begin charging interest on cash advances on the transaction date.
- If you are enrolled in Pay Over Time Select: we will begin charging interest on purchases added to a Pay Over Time Select balance at your request on the date that they are added to your Pay Over Time Select balance.
- Plan Fee (Fixed Finance Charge): For purchase amounts in a Pay Over Time balance: A monthly fee up to 1.33% of each purchase amount moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase amount, and other factors. For purchase amounts in a Pay In Full balance: A monthly fee up to 1.33% of each purchase amount moved into a plan based on the plan duration, the APR that applies to the Pay Over Time feature at the time you create the plan, and other factors.
- For Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees details

- Annual Membership Fee: \$250
- Up to 5 additional cards can be issued without any change to annual fees and each additional card for 6 or more will cost \$35
- Transaction Fees
 - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
 - Foreign Transaction: None
- Penalty Fees
 - Late Payment: Up to \$40
 - Returned Payment: Up to \$40

Sources

- Rewards, offers, APR and fees details :
<https://www.americanexpress.com/us/credit-cards/card-application/apply/prospect/terms/gold-card/59001-10-0#offer-terms>
 - <https://card.americanexpress.com/d/gold-card/>
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American Express Green Credit Card

Welcome offer

- Earn 40,000 Membership Rewards points after you spend \$3,000 on purchases on your new Card in your first 6 months of Card Membership.

Offer, benefits or rewards Highlights

- 3 Membership Rewards points for every dollar spent on travel including airfare, hotels, cruises, tours, car rentals, campgrounds, travel purchases on third party travel websites, and travel purchases on amextravel.com.
- 3 Membership Rewards points for every dollar on transit including trains, taxicabs, rideshare services, ferries, tolls, parking, buses, and subways
- 3 Membership Rewards points for every dollar at restaurants worldwide, plus takeout and delivery in the U.S.
- 1 Membership Rewards point for every dollar spent on other purchases
- \$189 CLEAR Plus Credit: CLEAR uses unique attributes, such as eyes or fingerprints, to digitally verify identity to help its members move faster through security at select airports nationwide. You can cover the cost of a CLEAR Plus Membership with up to \$189 in statement credits per year after you pay for CLEAR Plus with your American Express Green Card.
- Trip Delay Insurance: Booking the trip is easy. Avoiding delays is next to impossible. If a round-trip is paid for entirely with your Eligible Card and a covered reason delays your trip more than 12 hours, Trip Delay Insurance[†] can help reimburse certain additional expenses purchased on the same Eligible Card, up to \$300 per trip, maximum 2 claims per Eligible Card per 12 consecutive month period. Terms, conditions and limitations apply. Coverage is provided by New Hampshire Insurance Company, an AIG Company.

- \$100 LoungeBuddy Credit: Whether your goal is to relax, be productive, or just get away from it all, airport lounge access with LoungeBuddy can help you do it. Use the American Express Green Card to purchase lounge access through LoungeBuddy and receive up to \$100 in statement credits per calendar year.

Other card benefits, offers or rewards

- Global Assist Hotline: Sometimes the unexpected happens when you travel. A passport is lost. You come down with a sudden illness. A lawyer is needed. Being a Card Member can make things easier. Global Assist® Hotline[‡] can help you prepare for your trip with customs information and more. And while you're traveling more than 100 miles from home, coordination and assistance services such as lost passport replacement assistance, translation services, missing luggage assistance, and emergency legal and medical referrals are a phone call away. Card Members are responsible for the costs charged by third party service providers.
- Payment Flexibility: When it comes to paying your bill, you have options. You can always pay in full. You also have the flexibility to carry a balance with interest or use Plan It to split up large purchases into monthly payments with a fixed fee, up to your Pay Over Time Limit. You may be able to keep spending beyond your limit while still earning rewards – you'll just need to pay for any new purchases in full when your bill is due.
- Dispute Resolution: If there is a fraudulent or incorrect charge on your statement, American Express will work with you to help resolve the issue.[‡]
- ShopRunner: Get free 2-day shipping on eligible items at a growing network of 100+ online stores with ShopRunner. Enroll in complimentary membership as a benefit of your eligible Card. Enroll now at shoprunner.com/americanexpress.

Redemption options

- Amex Offers: Eligible Card Members can redeem an Amex Offer by first enrolling in the offer in their online account or in the American Express App and then using their enrolled Card to pay.
- Membership Rewards Pay With Points at your favorite brands like amazon, grubhub, dell, bestbuy and more. Minimum redemption 5,000 points.
- Membership Rewards Program allows you to transfer Points into the Frequent Flyer program of some U.S. domestic airlines.

APR details

- Annual Percentage Rate (APR) for Pay Over Time Features: 21.24% to 29.24%, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
- APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.
- For Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees details

- Annual Membership Fee: \$150
- Transaction Fees
 - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
 - Foreign Transaction: None
- Penalty Fees
 - Late Payment: Up to \$40
 - Returned Payment: Up to \$40

Sources

- <https://card.americanexpress.com/d/green-card/>
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American Express Blue Cash Everyday Credit Card

Welcome offer

- Earn \$200 back after you spend \$2,000 on purchases on your new Card in your first 6 months of Card Membership. The \$200 will come in as statement credit

Offer, benefits or rewards Highlights

- 3% back on groceries at US supermarkets upto \$6000 every year. This will be received as reward dollars that can be redeemed as statement credit. After the cap is met the grocery purchases will yield 1%
- 3% back on online retail purchases upto \$6000 every year. This will be received as reward dollars that can be redeemed as statement credit. After the cap is met the grocery purchases will yield 1%
- 3% back at US gas stations upto \$6000 every year. This will be received as reward dollars that can be redeemed as statement credit. After the cap is met the grocery purchases will yield 1%
- 1% back on all the other purchases
- \$84 Disney Bundle Credit: Get a \$7 monthly statement credit after using your enrolled Blue Cash Everyday Card to spend \$9.99 or more each month on a subscription to the Disney Bundle. Valid only at DisneyPlus.com, Hulu.com, or Plus.espn.com in the U.S.
- \$180 Home Chef Credit: Get up to \$15 in statement credits monthly when you purchase a Home Chef subscription with your Blue Cash Everyday Card. That's up to \$180 in statement credits annually.

Other card benefits, offers or rewards

- Global Assist Hotline: Whenever you travel more than 100 miles from home, Global Assist Hotline[®] is available for 24/7 emergency assistance and coordination services, including medical and legal referrals, emergency cash wires, and missing luggage assistance. Card Members are responsible for the costs charged by third-party service providers. Other terms and conditions apply.
- Shop With More Confidence with Dispute Resolution: If there is a fraudulent or incorrect charge on your statement, American Express will work with you to help resolve the issue.
- American Express Experiences: Stay in the know with exclusive access to ticket presales and Card Member-only events in a city near you. Check out Broadway shows and concert tours, family and sporting events, and more. For more information, please visit americanexpress.com/entertainment.

Redemption options

- Redeem cashback as statement credit with no redemption minimum

- Amex Offers: Eligible Card Members can redeem an Amex Offer by first enrolling in the offer in their online account or in the American Express App and then using their enrolled Card to pay.
- Membership Rewards Pay With Points at your favorite brands like amazon, grubhub, dell, bestbuy and more. Minimum redemption 5,000 points.
- Membership Rewards Program allows you to transfer Points into the Frequent Flyer program of some U.S. domestic airlines.

APR details

- Annual Percentage Rate (APR) for purchases: 0% introductory APR for the first 15 months from the date of account opening. After that, your APR will be 19.24% to 29.99%, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
- APR for Balance Transfers: 0%, introductory APR for the first 15 months from the date of account opening on balance transfers requested within 60 days of account opening. After that, your APR for those transactions and any other balance transfer requests, if we accept them, will be 19.24% to 29.99% based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
- Pay Over Time: Penalty APR and When it Applies: 29.99%. This APR will vary with the market based on the Prime Rate. This APR may be applied to your Account if:
 - 1) you make one or more late payments; or
 - 2) your payment is returned by your bank
 - We may also consider your creditworthiness in determining whether or not to apply the penalty APR to the Pay Over Time balance(s) on your Account.
- How Long Will the Penalty APR Apply? If it is applied, it will apply for at least 6 months. We review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until after you have made timely payments, with no returned payments during the 6 months being reviewed.
- Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges automatically added to a Pay Over Time balance if each month you pay your Account Total New Balance on your billing statement (or, if you have a Plan balance, your Adjusted Balance on your billing statement) by the due date. If you have Cash Advance on your Account, we will begin charging interest on cash advances on the transaction date.

- If you are enrolled in Pay Over Time Select: we will begin charging interest on purchases added to a Pay Over Time Select balance at your request on the date that they are added to your Pay Over Time Select balance.
- For Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees details

- Annual Membership Fee: No annual fees
- Transaction Fees
 - Balance Transfer: Either \$5 or 3% of the amount of each transfer, whichever is greater.
 - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
 - Foreign Transaction: 2.7% of each transaction after conversion to US dollars.
 - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
- Penalty Fees
 - Late Payment: Up to \$40
 - Returned Payment: Up to \$40

Source

- <https://card.americanexpress.com/d/blue-cash-everyday-credit-card/>
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American Express Blue Cash Preferred Credit Card

Welcome offer

- Earn \$250 back after you spend \$3,000 on purchases on your new Card in your first 6 months of Card Membership. The \$250 will come in as statement credit

Offer, benefits or rewards Highlights

- 6% back on groceries at US supermarkets upto \$6000 every year. This will be received as reward dollars that can be redeemed as statement credit. After the cap is met the grocery purchases will yield 1%
- 6% back on streaming subscriptions. This will be received as reward dollars that can be redeemed as statement credit.
- 3% back at US gas stations and on transit. This will be received as reward dollars that can be redeemed as statement credit.
- 1% back on all the other purchases
- \$84 Disney Bundle Credit: Get a \$7 monthly statement credit after using your enrolled Blue Cash Everyday Card to spend \$9.99 or more each month on a subscription to the Disney Bundle. Valid only at DisneyPlus.com, Hulu.com, or Plus.espn.com in the U.S.

Other card benefits, offers or rewards

- Global Assist Hotline: Whenever you travel more than 100 miles from home, Global Assist Hotline[®] is available for 24/7 emergency assistance and coordination services, including medical and legal referrals, emergency cash wires, and missing luggage assistance. Card Members are responsible for the costs charged by third-party service providers. Other terms and conditions apply.
- Shop With More Confidence with Dispute Resolution: If there is a fraudulent or incorrect charge on your statement, American Express will work with you to help resolve the issue.
- American Express Experiences: Stay in the know with exclusive access to ticket presales and Card Member-only events in a city near you. Check out Broadway shows and concert tours, family and sporting events, and more. For more information, please visit americanexpress.com/entertainment.
- Car Rental Loss and Damage Insurance: When you use your Eligible Card to reserve and pay for the Entire Rental and decline the collision damage waiver (CDW) at the Rental Company counter, You can be covered for Damage to or Theft of a Rental Vehicle in a Covered Territory. Please read important exclusions and restrictions. Not all vehicle types or rentals are covered. Coverage is not available for vehicles rented in Australia, Italy, and New Zealand. This product provides secondary coverage and does not include liability coverage.
- Purchase Protection: Dropped Your Phone? Sometimes the unexpected happens. But when you use your Eligible Card for Covered Purchases, it's nice to know that theft and

accidental damage can be covered by Purchase Protection Up to 90 days and \$1,000 per occurrence, \$50,000 per calendar year.

- Return Protection: If you try to return an eligible item within 90 days from the date of purchase and the merchant won't take it back, American Express may refund the full purchase price excluding shipping and handling, up to \$300 per item, up to a maximum of \$1,000 per calendar year per Card account, if you purchased it entirely with your eligible American Express® Card. Purchases must be made in the U.S. or its territories.

Redemption options

- All cashback will be received as reward dollars that can be redeemed as statement credit.

APR details

- Annual Percentage Rate (APR) for purchases: 0% introductory APR for the first 12 months from the date of account opening. After that, your APR will be 19.24% to 29.99%, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
- APR for Balance Transfers: 0%, introductory APR for the first 12 months from the date of account opening on balance transfers requested within 60 days of account opening. After that, your APR for those transactions and any other balance transfer requests, if we accept them, will be 19.24% to 29.99% based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
- APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.
- For Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees details

- Annual Membership Fee: 0% annual fees for the first year then \$95 every year
- Transaction Fees

- Balance Transfer: Either \$5 or 3% of the amount of each transfer, whichever is greater.
- Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
- Foreign Transaction: 2.7% of each transaction after conversion to US dollars.
- Penalty Fees
 - Late Payment: Up to \$40
 - Returned Payment: Up to \$40

Source

- <https://card.americanexpress.com/d/blue-cash-preferred-credit-card/>
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Delta SkyMiles Reserve American Express Card

Welcome offer

- Earn 60,000 Bonus Miles: Earn 60,000 Bonus Miles after you spend \$5,000 in purchases on your new Card in your first 6 months.

Offer, benefits or rewards Highlights

- Earn 3 Miles per dollar on Delta purchases
- Earn 1 Miles per dollar you spend on purchases.

Other card benefits, offers or rewards

- Delta Sky Club Access
- MQD Waiver: Swipe your way towards Delta Status
- Delta SkyMiles-Companion Certificate: Enjoy a Domestic First Class, Delta Comfort+, or Main Cabin round-trip companion certificate each year upon renewal of your Delta SkyMiles Reserve American Express Card. Payment of the government imposed taxes and fees of no more than \$80 for roundtrip domestic flights (for itineraries with up to four flight segments) is required. Baggage charges and other restrictions apply. See terms and conditions for details.

- Upgrade Priority
- TSA PreCheck
- First Checked Bag Free
- Concierge
- 20% Back on In-Flight Purchases
- No Foreign Transaction Fees
- Priority Boarding

APR details

- Annual Percentage Rate (APR) for purchases: 20.99% to 29.99%, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
- APR for Balance Transfers: 29.99%. This APR will vary with the market based on the Prime Rate.
- APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.
- For Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees details

- Annual Membership Fee: \$550 every year
- Transaction Fees
 - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
 - Foreign Transaction: None
- Penalty Fees
 - Late Payment: Up to \$40
 - Returned Payment: Up to \$40

Source

- <https://card.americanexpress.com/d/delta-reserve-credit-card/>

Delta SkyMiles Platinum American Express Card

Welcome offer

- Earn 50,000 Bonus Miles after you spend \$3,000 in purchases on your new Card within your first 6 months. Targeted offer might be as high as 80,000

Offer, benefits or rewards Highlights

- Earn 3 Miles per dollar on Delta purchases
- Earn 3 Miles per dollar on eligible hotel purchases
- Earn 3 Miles per dollar on US restaurants and supermarket purchases
- Earn 1 Miles per dollar you spend on purchases.

Other card benefits, offers or rewards

- 20% Back On In-Flight Purchases: Receive a 20% savings in the form of a statement credit after you use your Card on eligible Delta in-flight purchases of food and beverages.
- Fee Credit for TSA PreCheck or Global Entry: Receive either a statement credit every 4 years after you apply for Global Entry (\$100) or a statement credit every 4.5 years after you apply for a five-year membership for TSA PreCheck (up to \$85 through a TSA PreCheck official enrollment provider) and pay the application fee with your Delta Platinum Card. If approved for Global Entry, at no additional charge, you will receive access to TSA PreCheck.
- Medallion Qualification Dollar Waiver (MQD Waiver)
- Delta Companion Certificate: Receive a domestic Main Cabin round-trip companion certificate each year upon renewal of your Card. Payment of the government imposed taxes and fees of no more than \$80 for roundtrip domestic flights (for itineraries with up to four flight segments) is required. Baggage charges and other restrictions apply. See terms and conditions for details.
- First Checked Bag Free
- Fee Credit for TSA PreCheck or Global Entry
- Delta Sky Club Access
- 20% Back On In-Flight Purchases

- No Foreign Transaction Fees
- Priority Boarding (Main Cabin 1)

APR details

- Annual Percentage Rate (APR) for purchases: 20.99% to 29.99%, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
- APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.
- For Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees details

- Annual Membership Fee: \$250 every year
- Transaction Fees
 - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
 - Foreign Transaction: None
- Penalty Fees
 - Late Payment: Up to \$40
 - Returned Payment: Up to \$40

Source

- <https://card.americanexpress.com/d/delta-platinum-credit-card/>

Delta SkyMiles Gold American Express Card

Welcome offer

- Earn 40,000 Bonus Miles: Earn 40,000 Bonus Miles after you spend \$2,000 in purchases on your new Card in your first 6 months.

Offer, benefits or rewards Highlights

- Earn 2 Miles per dollar on Delta purchases
- Earn 2 Miles per dollar at restaurants
- Earn 3 Miles per dollar on US supermarket purchases
- Earn 1 Miles per dollar you spend on purchases
- TAKEOFF 15: The Delta SkyMiles Gold American Express Card Members take 15% off when using miles to book Award Travel on Delta flights through delta.com and the Fly Delta app

Other card benefits, offers or rewards

- First Checked Bag Free
- Pay with Miles
- No Foreign Transaction Fees
- No Foreign Transaction Fees: Enjoy international travel without additional fees on purchases made abroad
- Dispute Resolution: If there is a fraudulent or incorrect charge on your statement, American Express will work with you to help resolve the issue.

APR details

- Annual Percentage Rate (APR) for purchases: 20.99% to 29.99%, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
- APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.
- For Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees details

- Annual Membership Fee: \$0 intro annual fee for the first year, then \$99
- Transaction Fees
 - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
 - Foreign Transaction: None
- Penalty Fees
 - Late Payment: Up to \$40
 - Returned Payment: Up to \$40

Source

- <https://card.americanexpress.com/d/delta-gold-credit-card-compare/>
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Hilton Honors American Express Card

Welcome offer

- Earn 80,000 Hilton Honors Bonus Points after you spend \$2,000 in purchases on the Hilton Honors American Express Card in your first 6 months of Card Membership. This can go up to 100,000 bonus points for targeted offers

Offer, benefits or rewards Highlights

- Earn 7 Hilton Honors Bonus Points for each dollar of eligible purchases charged on your Card directly with a hotel or resort within the Hilton portfolio
- Earn 5 Hilton Honors Bonus Points for each dollar of eligible purchases on your Card at U.S. restaurants, at U.S. supermarkets and at U.S. gas stations
- Earn 3 Hilton Honors Bonus Points for all other eligible purchases on your Card

Other card benefits, offers or rewards

- Complimentary Hilton Honors Silver Status: Enjoy complimentary Silver status with your Card. Silver status gives you a 20% Bonus on Base Points you earn on every stay, plus, you receive the fifth night free when you book a standard room stay with 100% Points

- Earn Hilton Honors Gold Status: Spend \$20,000 in eligible purchases on your Card in a calendar year and you can earn Hilton Honors Gold status through the end of the next calendar year.† With Gold status, you can enjoy:
 - An 80% Bonus on Base Points you earn on every stay
 - Space-available room upgrades at select properties
 - A daily food & beverage credit at select brands in the U.S. and Motto by Hilton globally, and complimentary continental breakfast at select brands outside of the U.S. excluding Motto by Hilton.
 - Fifth night free when you book a standard room stay with 100% Points
- No Foreign Transaction Fees‡
- Enjoy international travel without additional fees on purchases made abroad.
- Car Rental Loss and Damage Insurance: Getting into your Rental Vehicle can be the start of a great vacation. When you use your Eligible Card to reserve and pay for the Entire Rental and decline the collision damage waiver (CDW) at the Rental Company counter, you can be covered for Damage to or Theft of a Rental Vehicle in a Covered Territory. Please read important exclusions and restrictions. Not all vehicle types or rentals are covered. Coverage is not available for vehicles rented in Australia, Italy, and New Zealand. This product provides secondary coverage and does not include liability coverage.
- Global Assist® Hotline: Whenever you travel more than 100 miles from home, Global Assist® Hotline‡ is available for 24/7 emergency assistance and coordination services, including medical and legal referrals, emergency cash wires, and missing luggage assistance. Card Members are responsible for the costs charged by third-party service providers. Other terms and conditions apply.
- Shop With More Confidence
 - Dispute Resolution: If there is a fraudulent or incorrect charge on your statement, American Express will work with you to help resolve the issue.
 - Extended Warranty: When you use your Eligible Card to make a Covered Purchase, you can get up to one extra year added to the Original Manufacturer's Warranty. Applies to warranties of 5 years or less on Covered Purchases in the United States or its territories or possessions. Please read important exclusions and restrictions.
 - Purchase Protection: Dropped your phone? Sometimes the unexpected happens. But when you use your Eligible Card for Covered Purchases, it's nice to know that theft and accidental damage can be covered by Purchase Protection
- American Express Experiences: Stay in the know with exclusive access to ticket presales‡ and Card Member-only events in a city near you. Check out Broadway shows

and concert tours, family and sporting events, and more[†]. For more information, please visit americanexpress.com/entertainment.

APR details

- Annual Percentage Rate (APR) for purchases: 20.99% to 29.99%, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
- APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.
- For Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees details

- Annual Membership Fee: \$0
- Transaction Fees
 - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
 - Foreign Transaction: None
- Penalty Fees
 - Late Payment: Up to \$40
 - Returned Payment: Up to \$40

Source

- <https://card.americanexpress.com/d/hilton-honors-aspire-credit-card/>
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Hilton Honors American Express Surpass Card

Welcome offer

- Earn 130,000 Hilton Honors Bonus Points after you spend \$3,000 in purchases on the Hilton Honors American Express Card in your first 6 months of Card Membership. This can go up to 170,000 bonus points for targeted offers

Offer, benefits or rewards Highlights

- Earn 12 Hilton Honors Bonus Points for each dollar of eligible purchases charged on your Card directly with a hotel or resort within the Hilton portfolio
- Earn 6 Hilton Honors Bonus Points for each dollar of eligible purchases on your Card at U.S. restaurants, at U.S. supermarkets and at U.S. gas stations
- Earn 4 Hilton Honors Bonus Points for each dollar on U.S. online retail purchases including those at large marketplaces, boutique retailers, department stores, home supply and apparel stores, and more
- Earn 3 Hilton Honors Bonus Points for all other eligible purchases on your Card.

Other card benefits, offers or rewards

- Complimentary Hilton Honor Gold Status: Enjoy complimentary Gold status with your Card. Gold status gives you an 80% Bonus on Base Points you earn on every stay, space-available room upgrades at select properties, and more
- Hilton Honors Diamond Status: Spend \$40,000 on eligible purchases on your Card in a calendar year and you can earn an upgrade to Hilton Honors Diamond status through the end of the next calendar year. With Hilton Honors Diamond status, enjoy benefits like:
 - A 100% Bonus on all Base Points you earn on every stay
 - Premium Wi-Fi at select properties
 - Daily food & beverage credit at select brands in the U.S. and complimentary continental breakfast at select brands outside of the U.S
 - Space-available room upgrades at select properties
 - Executive lounge access
- No Foreign Transaction Fees: Enjoy international travel without additional fees on purchases made abroad.
- Car Rental Loss and Damage Insurance: Getting into your Rental Vehicle can be the start of a great vacation. When you use your Eligible Card to reserve and pay for the Entire Rental and decline the collision damage waiver (CDW) at the Rental Company counter, you can be covered for Damage to or Theft of a Rental Vehicle in a Covered Territory. Please read important exclusions and restrictions. Not all vehicle types or

rentals are covered. Coverage is not available for vehicles rented in Australia, Italy, and New Zealand. This product provides secondary coverage and does not include liability coverage.

- Global Assist Hotline: Whenever you travel more than 100 miles from home, Global Assist® Hotline[‡] is available for 24/7 emergency assistance and coordination services, including medical and legal referrals, emergency cash wires, and missing luggage assistance. Card Members are responsible for the costs charged by third-party service providers.
- Shop With More Confidence
 - Extended Warranty: When you use your Eligible Card to make a Covered Purchase, you can get up to one extra year added to the Original Manufacturer's Warranty. Applies to warranties of 5 years or less on Covered Purchases in the United States or its territories or possessions. Please read important exclusions and restrictions
 - Purchase Protection: Dropped Your Phone? Sometimes the unexpected happens. But when you use your Eligible Card for Covered Purchases, it's nice to know that theft and accidental damage can be covered by Purchase Protection. Up to 90 days and \$1,000 per occurrence, \$50,000 per calendar year.
- American Express Experiences: Stay in the know with exclusive access to ticket presales[‡] and Card Member-only events in a city near you. Check out Broadway shows and concert tours, family and sporting events, and more[‡]. For more information, please visit americanexpress.com/entertainment.

APR details

- Annual Percentage Rate (APR) for purchases: 20.99% to 29.99%, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
- APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.
- For Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees details

- Annual Membership Fee: \$150

- Transaction Fees
 - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
 - Foreign Transaction: None
- Penalty Fees
 - Late Payment: Up to \$40
 - Returned Payment: Up to \$40

Source

- <https://card.americanexpress.com/d/hilton-honors-surpass-credit-card/>

Hilton Honors American Express Aspire Card

Welcome offer

- Earn 150,000 Hilton Honors Bonus Points after you spend \$6,000 in purchases on the Hilton Honors American Express Aspire Card in the first 6 months of Card Membership.. This can go up to 180,000 bonus points for targeted offers

Offer, benefits or rewards Highlights

- Earn 14 Hilton Honors Bonus Points for each dollar of eligible purchases charged on your Card directly with a hotel or resort within the Hilton portfolio
- Earn 7 Hilton Honors Bonus Points for each dollar for eligible purchases: on flights booked directly with airlines or amextravel.com on car rentals booked directly from select car rental companies; & at U.S. restaurants
- Earn 3 Hilton Honors Bonus Points for all other eligible purchases on your Card.

Other card benefits, offers or rewards

- Travel With More Confidence
 - \$400 Hilton Resort Credit: Enjoy up to \$200 in statement credits semi-annually, for up to \$400 back per year, on eligible purchases made directly with

participating Hilton Resorts using your Hilton Honors American Express Aspire Card.

- \$100 On-Property Credit: With your Hilton Honors American Express Aspire Card, book a 2 night minimum stay at hiltonhonorsaspirecard.com or by calling Hilton Honors at (855) 292-5757 and get up to \$100 in hotel credits for qualifying charges at participating Waldorf Astoria® Hotels & Resorts, and Conrad ® Hotels & Resorts properties.
- Free Night Reward: Enjoy one Free Night Reward with your new Hilton Honors American Express Aspire Card and every year after renewal. Plus, earn an additional Free Night Reward after making \$30,000 in purchases and an additional Free Night Reward after making \$60,000 in purchases on your Card in a calendar year.
- Complimentary Hilton Honors™ Diamond Status: Enjoy complimentary Diamond status with your Card. Diamond status gives you a 100% Bonus on Base Points you earn on every stay, Premium Wi-Fi and space available room upgrades at select properties and more.
- No Foreign Transaction Fees: Enjoy international travel without additional fees on purchases made abroad.
- \$200 Flight Credit: Get up to \$50 in statement credits each quarter , for a total of up to \$200 back each year, on flight purchases made directly with an airline or through amextravel.com using your Hilton Honors American Express Aspire Card.
- Car Rental Loss and Damage Insurance: Getting into your Rental Vehicle can be the start of a great vacation. When you use your Eligible Card to reserve and pay for the Entire Rental and decline the collision damage waiver (CDW) at the Rental Company counter, you can be covered for Damage to or Theft of a Rental Vehicle in a Covered Territory. Please read important exclusions and restrictions. Not all vehicle types or rentals are covered. Coverage is not available for vehicles rented in Australia, Italy, and New Zealand. This product provides secondary coverage and does not include liability coverage.
- Premium Global Assist® Hotline: You can rely on 24/7 medical, legal, financial, and other select emergency coordination and assistance services while traveling more than 100 miles from home. Premium Global Assist® Hotline† can direct you to medical and legal professionals and help with prescription replacement coordination, emergency hotel check-ins and cash wires, missing luggage, and more. Emergency medical transportation assistance may be provided at no cost only if approved and coordinated by Premium Global Assist Hotline. Card

Members may be responsible for the costs charged by third-party service providers.

- Baggage Insurance Plan: Travel more comfortably knowing you can be covered for lost, damaged, or stolen Baggage when you purchase the Entire Fare for a Common Carrier Vehicle ticket (e.g. plane, train, ship, or bus) on an Eligible Card. Coverage can be provided for up to \$2,000 for checked Baggage and up to a combined maximum of \$3,000 for checked and carry-on Baggage, in excess of coverage provided by the Common Carrier. The coverage is also subject to a \$3,000 aggregate limit per Covered Trip. For New York State residents, there is a \$2,000 per bag/suitcase limit for each Covered Person with a \$10,000 aggregate maximum for all Covered Persons per Covered Trip. Please read important exclusions and restrictions.
- Shop With More Confidence
 - Return Protection: If you try to return an eligible item within 90 days from the date of purchase and the merchant won't take it back, American Express may refund the full purchase price excluding shipping and handling, up to \$300 per item, up to a maximum of \$1,000 per calendar year per Card account, if you purchased it entirely with your eligible American Express® Card. Purchases must be made in the U.S. or its territories
 - Extended Warranty: When you use your Eligible Card to make a Covered Purchase, you can get up to one extra year added to the Original Manufacturer's Warranty. Applies to warranties of 5 years or less on Covered Purchases in the United States or its territories or possessions. Please read important exclusions and restrictions
 - Purchase Protection: Dropped Your Phone? Sometimes the unexpected happens. But Purchase Protection can help protect Covered Purchases made on your Eligible Card when they're accidentally damaged, stolen, or lost. Up to 90 days and \$10,000 per occurrence, \$50,000 per calendar year.
- American Express Experiences: Stay in the know with exclusive access to ticket presales[‡] and Card Member-only events in a city near you. Check out Broadway shows and concert tours, family and sporting events, and more[‡]. For more information, please visit americanexpress.com/entertainment.

APR details

- Annual Percentage Rate (APR) for purchases: 20.99% to 29.99%, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.

- APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.
- For Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees details

- Annual Membership Fee: \$550
- Transaction Fees
 - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
 - Foreign Transaction: None
- Penalty Fees
 - Late Payment: Up to \$40
 - Returned Payment: Up to \$40

Source

- <https://card.americanexpress.com/d/hilton-honors-aspire-credit-card/>
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Marriott Bonvoy Brilliant American Express Card

Welcome offer

- Earn 95,000 Marriott Bonvoy Bonus Points after you use your new Card to make \$6,000 in purchases within the first 6 months of Card Membership

Offer, benefits or rewards Highlights

- 6 Marriott Bonvoy points on each dollar of eligible purchases at hotels participating in Marriott Bonvoy
- 3 Marriott Bonvoy points at restaurants worldwide and on flights booked directly with airlines

- 2 Marriott Bonvoy points for all other eligible purchases.

Other card benefits, offers or rewards

- Up to 21 Bonvoy Points Per Stay: Earn up to 21X Marriott Bonvoy points for every \$1 spent on eligible purchases at hotels participating in Marriott Bonvoy.
 - Earn 6X points with the Marriott Bonvoy Brilliant® American Express® Card.
 - Earn up to 10X points from Marriott Bonvoy for being a Marriott Bonvoy member.
 - Earn up to 5X points from Marriott Bonvoy with the 50% Bonus Points on Stays, a benefit available with your complimentary Platinum Elite status.
- Marriott Bonvoy Platinum Elite Status: With Marriott Bonvoy® Platinum Elite status, you can receive room upgrades, including enhanced views or suites, when available at select properties and booked with a Qualifying Rate.
- \$300 Brilliant Dining Credit: Each calendar year, get up to \$300 (up to \$25 per month) in statement credits for eligible purchases made on the Marriott Bonvoy Brilliant American Express Card at restaurants worldwide
- Marriott Bonvoy® Free Night Award: Receive 1 Free Night Award every year after your Card renewal month. Award can be used for one night (redemption level at or under 85,000 Marriott Bonvoy® points) at hotels participating in Marriott Bonvoy. Certain hotels have resort fees.†
- Brilliant® Earned Choice Award: Each calendar year after spending \$60,000 on eligible purchases on your Marriott Bonvoy Brilliant® American Express® Card, you will be eligible to select an Earned Choice Award benefit. You can only earn one Earned Choice Award per calendar year. See <https://www.choice-benefit.marriott.com/brilliant> for Award options.
- \$100 Marriott Bonvoy Property Credit: Enjoy your stay. Receive up to a \$100 property credit for qualifying charges at The Ritz-Carlton® or St. Regis® when you book direct using a special rate for a 2 night minimum stay using your Card.
- Fee Credit for Global Entry or TSA PreCheck: Stay focused on getting where you need to go. Receive either a statement credit every 4 years after you apply for Global Entry (\$100) or a statement credit every 4.5 years after you apply for a five-year membership for TSA PreCheck® (up to \$85 through a TSA PreCheck official enrollment provider) and pay the application fee with your Marriott Bonvoy Brilliant® American Express® Card. If approved for Global Entry, at no additional charge, you will receive access to TSA PreCheck. To read the full terms and conditions, visit www.americanexpress.com/expeditedtravel.

- 25 Elite Night Credits: Each calendar year you can receive 25 Elite Night Credits towards the next level of Marriott Bonvoy ®Elite status. Limitations apply per Marriott Bonvoy ®member account. Benefit is not exclusive to Cards offered by American Express. Terms apply.
- Priority Pass™ Select: With your Marriott Bonvoy Brilliant® American Express® Card you can enroll in Priority Pass™ Select, with an unlimited number of visits to over 1,200 airport lounges in over 130 countries, regardless of which carrier or class you are flying. This allows you to relax before or in-between flights. You can enjoy snacks, drinks and internet access in a comfortable location.
- Plan It®: Buy now, pay later with Plan It. Split purchases of \$100 or more into equal monthly installments with a fixed fee so you don't have the pressure of paying all at once. Simply select the purchase in your online account or the American Express App to see your plan options. Plus, you'll still earn rewards on purchases the way you usually do.
- Dispute Resolution: If there is a fraudulent or incorrect charge on your statement, American Express will work with you to help resolve the issue.‡

APR details

- Annual Percentage Rate (APR) for purchases: 20.99% to 29.99%, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
- APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.
- For Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees details

- Annual Membership Fee: \$650
- Transaction Fees
 - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
 - Foreign Transaction: None
- Penalty Fees
 - Late Payment: Up to \$40

- Returned Payment: Up to \$40

Source

- <https://card.americanexpress.com/d/bonvoy-brilliant-credit-card/>
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Marriott Bonvoy Bevy American Express Card

Welcome offer

- Earn 85,000 Marriott Bonvoy Bonus Points after you use your new Card to make \$5,000 in purchases within the first 6 months of Card Membership

Offer, benefits or rewards Highlights

- 6 Marriott Bonvoy points on each dollar of eligible purchases at hotels participating in Marriott Bonvoy
- 4 Marriott Bonvoy points on each dollar at restaurants worldwide and U.S Supermarkets (on up to \$15,000 in combined purchases in these two categories per calendar year, then 2X points)
- 2 Marriott Bonvoy points for all other eligible purchases.

Other card benefits, offers or rewards

- Marriott Bonvoy® Points-18.5X: Earn up to 18.5 Marriott Bonvoy points for every \$1 spent on eligible purchases at hotels participating in Marriott Bonvoy®
 - Earn 6X points with the Marriott Bonvoy Bevy™ American Express® Card.
 - Earn up to 10X points from Marriott Bonvoy® for being a Marriott Bonvoy® member.
 - Earn up to 2.5X points from Marriott Bonvoy® with the 25% Bonus Points on Stays, a benefit available with your complimentary Gold Elite status. This is only available for Qualifying Rates.‡
- Marriott Bonvoy® Gold Elite Status: With complimentary Gold Elite status, earn up to 2.5X points from Marriott Bonvoy® on eligible hotel purchases with the 25% Bonus Points on stays benefit. This is only available for Qualifying Rates.

- Marriott Bonvoy Bevy™ Free Night Award: Earn 1 Free Night Award after spending \$15,000 on eligible purchases on your Marriott Bonvoy Bevy™ Card in a calendar year. Award can be used for one night (redemption level at or under 50,000 Marriott Bonvoy® points) at hotel participating in Marriott Bonvoy®. Certain hotels have resort fees.
- 15 Elite Night Credits: Each calendar year you can receive 15 Elite Night Credits towards the next level of Marriott Bonvoy® Elite status. Limitations apply per Marriott Bonvoy® member account. Benefit is not exclusive to Cards offered by American Express. Terms apply.
- 1k Bonus Points Per Stay: Earn 1,000 Marriott Bonvoy® bonus points per paid eligible stay booked directly with Marriott Bonvoy® for properties participating in Marriott Bonvoy®. Terms apply. See www.marriott.com/loyalty/terms/default.mi for more information.
- Plan It: Buy now, pay later with Plan It®. Split purchases of \$100 or more into equal monthly installments with a fixed fee so you don't have the pressure of paying all at once. Simply select the purchase in your online account or the American Express App to see your plan options. Plus, you'll still earn rewards on purchases the way you usually do.
- Marriott Bonvoy® Gold Elite Status: With complimentary Gold Elite status, earn up to 2.5X points from Marriott Bonvoy® on eligible hotel purchases with the 25% Bonus Points on stays benefit. This is only available for Qualifying Rates.
- American Express Experiences: Stay in the know with exclusive access to ticket presales[‡] and Card Member-only events in a city near you. Check out Broadway shows and concert tours, family and sporting events, and more[‡]. For more information, please visit americanexpress.com/entertainment.

APR details

- Annual Percentage Rate (APR) for purchases: 20.99% to 29.99%, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.
- APR for Cash Advances: 29.99%. This APR will vary with the market based on the Prime Rate.
- For Credit Card Tips from the Consumer Financial Protection Bureau: To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

Fees details

- Annual Membership Fee: \$250
- Transaction Fees
 - Cash Advance: Either \$10 or 5% of the amount of each cash advance, whichever is greater.
 - Foreign Transaction: None
- Penalty Fees
 - Late Payment: Up to \$40
 - Returned Payment: Up to \$40

Source

- <https://card.americanexpress.com/d/bonvoy-bevy-credit-card/>
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Amex credit card - Credit score requirements

Highlights

- American Express has long had a reputation for being "exclusive," but Amex credit cards are more accessible than you might think
- For cards such as The Platinum Card® from American Express and American Express® Gold Card you'll need good to excellent credit — usually a score of 680 at a minimum. There is anecdotal evidence of applicants with scores as low as the mid-600s being approved, but that's rare. Even for the American Express® Green Card, a more beginner-focused travel card, a score of 670 or higher is probably necessary
- For American Express entry-level and cash-back cards, you can sometimes get away with a shorter credit history and lower score, though you'll still want to have a decent credit score. Cards such as the Amex Everyday® Preferred Credit Card from American Express and Blue Cash Preferred® Card from American Express usually recommend a 670+ score. However, there is anecdotal evidence of scores in the lower 600s being approved. If you are a beginner with little to no credit, you are more likely to be approved for a no-annual-fee credit card, such as the Blue Cash Everyday® Card from American Express
- If you're not sure your credit is good enough to qualify for a credit card with American Express, you can submit a request for prequalification through the card issuer's website.

- Prequalification starts when you seek out a credit card issuer and provide some information to see whether you might qualify for a particular offer. With credit cards, prequalification might be used interchangeably with preapproval, but they are different processes. Preapproval involves a credit card issuer asking a credit bureau for a list of those who meet the specific factors they have in mind. Preapproved consumers are then typically contacted by the card issuer and invited to apply.

Sources

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