# 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/entertai
* 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.
* 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 issues without any change to annual fees and each additional card for 6 or more will cost $35
* Cash Advance: Either $10 or 5% of the amount of each cash advance, whichever is greater.
* Foreign Transaction: None
* 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/>