# 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
* 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

* <https://card.americanexpress.com/d/green-card/>