

IMPORTANT INFORMATION REGARDING RATES, FEES, AND OTHER COST INFORMATION

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	<p>0% introductory APR for the first 15 months from the date of account opening.</p> <p>After that, your APR will be 19.99% to 28.99%, 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.</p>
APR for Balance Transfers	<p>0%, introductory APR for the first 15 months from the date of account opening on balance transfers requested within 60 days of account opening.</p> <p>After that, your APR for those transactions and any other balance transfer requests, if we accept them, will be 19.99% to 28.99% 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.</p>
APR for Cash Advances	<p>29.24% This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>29.99% This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to new transactions on your account if:</p> <ol style="list-style-type: none"> 1) you make one or more late payments; or 2) your payment is returned by your bank <p>We may also consider your creditworthiness in determining whether or not to apply the penalty APR to your Account.</p> <p>How Long Will the Penalty APR Apply? If the Penalty APR 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.</p>
Paying Interest	<p>Your due date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay each month your entire balance (or if you have a plan outstanding, your balance adjusted for plans) by the due date. We will begin charging interest on balance</p>

	transfers and cash advances on the transaction date.
Plan Fee (Fixed Finance Charge)	0% introductory plan fee on each purchase moved into a plan during the first 15 months after account opening. After that, your plan fee will be up to 1.33% of each purchase moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase 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	
Annual Membership Fee	\$0
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>Either \$5 or 3% of the amount of each transfer, whichever is greater.</p> <p>Either \$10 or 5% of the amount of each cash advance, whichever is greater.</p> <p>2.7% of each transaction after conversion to US dollars.</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment • Overlimit 	<p>Up to \$40</p> <p>Up to \$40</p> <p>None</p>

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)."

0% introductory APRs and introductory plan fees are not available to applicants who have or have had this Card. We may also consider the number of American Express Cards you have opened and closed as well as other factors in making a decision on your 0% introductory APRs and introductory plan fee eligibility.

Eligible purchases made during the introductory period will receive an introductory 0% purchase APR for the duration of the introductory period. At the end of the introductory period, the APR for these purchases will be the standard purchase APR on the account, which varies with the Prime Rate. The variable APR will not exceed 29.99%. Eligible purchases do not include fees or interest charges, balance transfers, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents.

Variable APRs will not exceed 29.99%.

Variable APRs for each billing period are based on the Prime Rate published in *The Wall Street Journal* on the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published. If the Prime Rate increases, Variable APRs will increase. In that case, you may pay more interest and have a higher Minimum Payment Due. When the Prime Rate changes, the resulting changes to variable APRs take effect as of the first day of the billing period. Variable APRs are accurate as of 09/30/25.

View the full [Card Member Agreement](#).

By submitting this application, you are requesting us to open an Account in your name and to issue Card(s) as you direct. Only qualified individuals 18 or over may apply for an Account. This offer is available to US Residents.

You promise that the information you provide on this application is accurate. You authorize us to verify this information and to obtain reports from consumer reporting agencies. You authorize us and our affiliates and subsidiaries to share information we have about you at any time for marketing and administrative purposes as permitted by law. Upon request, we will tell you if we have received a consumer report and the name and address of the agency that provided it.

When you use your Account (or sign or keep the Card), you agree to the terms of the Card Member Agreement that will be provided to you. **Your Card Member Agreement includes an arbitration provision, which restricts your opportunity to have claims related to the account heard in court or resolved by a jury, and to participate in a class action or similar proceeding.** We may change the Card Member Agreement subject to applicable law. We may do this in response to the business, legal, or competitive environment. Changes to some terms may require 45 days advance notice, and we will tell you in the notice if you have the right to reject a change. We cannot change certain terms during the first year of your Card Membership.

Additional Cards:

Additional Card Members do not have accounts with us but they can use your Account subject to the terms of the Card Member Agreement, must be at least 13 years of age and never had a default account with American Express. You are responsible for all use of your Account by Additional Card Members and anyone they allow to use your Account. You must pay for all charges they make. You authorize us to give Additional Card Members information about your Account and to discuss it with them.

Cash advance at ATMs:

We may issue you a Personal Identification Number (PIN) to use to obtain cash advances at participating ATMs. Or you may request a PIN for cash advances by contacting us. We will send you a letter confirming your PIN.

USA PATRIOT Act Notice:

Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account, including your name, address, date of birth and other information that will allow us to verify your identity.

Balance Transfers:

Only balance transfers from accounts in your name requested within 60 days from the date of account opening will be approved. You may make up to two balance transfer requests, up to your eligible balance transfer amount. Each request may include transfers from up to four accounts in your name. We will charge your Card account for the total approved amount of all balance transfers. Each balance transfer will reduce your available credit just like any other transaction. You may not request a balance transfer amount less than \$100.

The eligible balance transfer amount will be

- i) less than your credit limit and not more than \$7,500;
- ii) determined based on your creditworthiness and other factors including your account history with American Express; and
- iii) provided to you after your application has been approved.

We will not initiate any balance transfer until at least ten days after we have mailed or otherwise provided the Card Member Agreement to you. In some cases, it may take up to six weeks to complete a balance transfer. Please be sure to make all required payments on any account from which you are transferring a balance until the balance transfer is credited to that account. You authorize us to verify the balance of such accounts. You may not transfer balances from any account issued by American Express or any of its affiliates. Not all accounts are eligible. Additional Card Members may not request or authorize balance transfers.

Notice to Married Wisconsin Residents:

No provision of any marital property agreement, unilateral agreement, or court decree under Wisconsin's Marital Property Act will adversely affect a creditor's interest unless, prior to the time credit is granted, the creditor is furnished a copy of that agreement or decree or is given complete information about the agreement or decree.

New York Residents:

New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York State

Notice to California Residents:

An Applicant, if married, may apply for a separate account.

Notice to Delaware Residents:

Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

Notice to Oregon Residents:

Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. You may pay more than the minimum payment due, up to your entire outstanding balance, at any time.

Notice to Ohio Residents:

The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

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OFFER TERMS

You may not be eligible to receive the welcome offer, intro APR offer, and intro plan fee offer if you have or have had this Card, the Cash Magnet® Card, the Blue Cash Preferred® Card, the Morgan Stanley Blue Cash Preferred® American Express Card or previous versions of these Cards. You also may not be eligible to receive the welcome offer, intro APR offer, and intro plan fee offer based on various factors, such as your history with credit card balance transfers, your history as an American Express Card Member, the number of credit cards that you have opened and closed and other factors. If you are not eligible for the welcome offer, intro APR offer, and intro plan fee offer we will notify you prior to processing your application so you have the option to withdraw your application.

\$250 Statement Credit

You can earn a \$250 statement credit after you make \$2,000 (the "Threshold Amount") or more in eligible purchases on your Blue Cash Everyday® Card within your first 6 months of Card Membership, starting from the date that your account is opened. The statement credit will be applied 8-12 weeks after the Threshold Amount is met. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, balance transfers, cash advances, purchases of traveler's checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of other cash equivalents. Eligible purchases can be made by the Basic Card Member and any Additional Card Members on a single Card Account. Additional Card Members on your account are not eligible for this offer. To receive the \$250 statement credit, your Card Account must not be past due or cancelled at the time the statement credit is posted to your Card Account.

You can earn a \$250 statement credit after you make \$2,000 or more in eligible purchases on your Card within your first 6 months of Card Membership starting from the date that your account is opened. In rare instances, your period to spend \$2,000 may be shorter than 6 months if there is a delay in receiving your Card. Also, purchases may fall outside of the 6 month period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped). The statement credit will be applied 8-12 weeks after the Threshold Amount is met.

This offer is not transferable. American Express reserves the right to modify or revoke offer at any time.

If we determine that you have engaged in abuse, misuse, or gaming in connection with this offer in any way or that you intend to do so, including if you return purchases you made to meet the Threshold Amount, we may not credit, we may freeze, or we may take away the Statement Credit from your account. We may also cancel any accounts you have with us.

BENEFIT TERMS

The following benefits and services are subject to change or cancellation.

\$180 Home Chef Credit

Basic Blue Cash Everyday® Card Members can receive up to \$15 in monthly statement credits when a Card on the Card Account is used to purchase a Home Chef meal kit subscription online at homechef.com/blue-cash-everyday (up to \$180 per year). Enrollment on the American Express Benefit Dashboard is required to receive this benefit. Subscriptions must be purchased online at homechef.com/blue-cash-everyday and must be charged to the enrolled Card Account for the benefit to apply. Purchases of kitchenware, individual meal kits, and gift cards are not eligible for this benefit. Home Chef meal kits are available to purchase and ship in the 48 contiguous United States and Washington, D.C. Purchases by both the enrolled Basic Card Member and any Additional Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is eligible for a maximum of \$15 in statement credits per month, for a total of \$180 per calendar year in statement credits across all Cards on the Card Account. Home Chef is a weekly subscription meal kit service that you may adjust, pause or cancel at any time. If you purchase a Home Chef subscription, unless you notify Home Chef that you want to pause or cancel, your subscription will automatically renew for another subscription period of equal length and your card on record with Home Chef will be charged for the subscription purchase on a recurring basis. Subscription purchase price may vary. If you wish to cancel or change a purchase or subscription, you will need to do so directly with Home Chef online or over the phone. Please note, you must cancel your subscription before the Friday 12PM Central deadline if you do not want a delivery for the upcoming week. Cancelling your subscription will not cancel your first order or an order that's already been processed.

Please allow 6-8 weeks after an eligible purchase is charged to the Card Account for statement credit(s) to be posted to the Card Account. Please call the number on the back of the Card if statement credits have not posted after 8 weeks from the date of purchase. American Express relies on the merchant to process transactions within the same calendar month that you made the purchase in order to apply the \$15 monthly statement credit in the month that it was intended. For example, if you make an eligible purchase on the last day of the month, but the merchant doesn't process that transaction until the next day, then the statement credit would be applied in the following month. A statement credit will not be received if American Express does not receive information that identifies your transaction as eligible for this benefit. To be eligible for this benefit, Card Account must not be canceled and not be past due at the time of statement credit fulfillment. For additional information, call the number on the back of your Card.

\$84 Disney Streaming Credit

\$84 Disney Streaming Credit

Enrollment through American Express is required to receive the benefit. Only the Basic Card Member or Authorized Account Manager(s) on a U.S. Blue Cash Everyday® Card Account can enroll in the benefit in the Benefits section of their [Americanexpress.com](https://americanexpress.com) online account or by calling the number on the back of their Card. Basic Card Members can receive up to \$7 in statement credits each month after qualifying purchase(s) are made on their enrolled Card Account online at U.S. websites [Disneyplus.com](https://disneyplus.com), [Hulu.com](https://hulu.com) or [Plus.espn.com](https://plus.espn.com) in that calendar month. "Qualifying purchases" include any monthly or annual subscription purchases made at U.S. websites [Disneyplus.com](https://disneyplus.com), [Hulu.com](https://hulu.com) or [Plus.espn.com](https://plus.espn.com). The purchase of an annual subscription on an enrolled Card Account will only qualify for one statement credit of up to \$7 in the month of the purchase. Your purchase will not qualify for a statement credit if you purchase your subscription through a third-party device or digital platform (unless the device or platform redirects to [Disneyplus.com](https://disneyplus.com), [Hulu.com](https://hulu.com), or [Plus.espn.com](https://plus.espn.com) for purchase), or as a bundle with cable services. Qualifying purchases do not include advertising services or gift cards.

Qualifying purchases may consist of one or more transactions during a calendar month. The ability to earn a statement credit will reset on the first day of each calendar month and end on the last day of the same calendar month. Qualifying purchases can be made by both the enrolled Basic Card Member and any Additional Card Members on the enrolled Card Account. However, the total amount of statement credits for qualifying purchases will not exceed \$7 per month (for a total of \$84 in statement credits per calendar year) per enrolled Card Account. If you purchase a monthly or annual subscription, unless you notify the merchant that you want to cancel, your subscription will automatically renew for another monthly or annual subscription period, as applicable (subject to applicable law). This means that the merchant will collect the then-applicable subscription fee and any taxes by charging a credit card the merchant has on record for you without notifying you unless notification is required by applicable law. To learn more about the cancellation requirements for subscriptions purchased at U.S. websites [Disneyplus.com](https://disneyplus.com), [Hulu.com](https://hulu.com), or [Plus.espn.com](https://plus.espn.com), please visit the Disney+, ESPN+, and Hulu Subscriber Agreement at <https://www.disneyplus.com/legal/subscriber-agreement>. Age minimums and other restrictions apply to the use of each subscription service. Use of each subscription service is subject to the Disney+ Subscriber Agreement and the Disney Privacy Policy (<https://www.disneyplus.com/legal/privacy-policy>) or Hulu Privacy Policy (<https://privacy.thewaltdisneycompany.com/en/current-privacy-policy>), as applicable.

Please allow up to 8 weeks after a qualifying purchase is charged to the enrolled Card Account for statement credit(s) to be posted to the Account. Please call the number on the back of the Card if statement credit(s)

have not posted after 8 weeks from the date of purchase. American Express relies on the merchant's processing of transactions to determine the transaction date. If there is a delay in the merchant submitting the transaction to us or if the merchant uses another date as the transaction date, then your purchase may not earn a statement credit for the month in which you made the purchase. If you have transferred to a different Card at the time the merchant submits the transaction, you may not receive the statement credit. A statement credit will not be received if American Express does not receive information that identifies your transaction as a qualifying purchase. Statement credits may not be received or may be reversed if the purchase is canceled, modified, or returned. To be eligible for this benefit, the Card Account must not be canceled and not past due at the time of statement credit fulfillment. If you are enrolled in this benefit and replace your Card, please: (a) check the Benefits section of your americanexpress.com account, mobile app or call the number on the back of your Card to confirm your continued enrollment in the benefit; and (b) make sure that the most up-to-date Card information is on file with the merchant so that you may continue to receive the statement credits. If American Express, in its sole discretion, determines that you have engaged in or intend to engage in any manner of abuse, misuse, or gaming in connection with this benefit, American Express will not have an obligation to provide statement credits and may reverse any statement credits provided to you.

Account Manager

Account Managers must be at least 18 years old and have a U.S. Mailing Address and Social Security Number.

American Express Venue Collection™

American Express Venue Collection™

The American Express Venue Collection provides American Express® Card Members with a Consumer or Business American Express Card issued by American Express in the US with access to a set of benefits at stadiums and arenas for select events. American Express cards issued by third-party financial institutions, American Express Corporate Cards, American Express Debit Cards, and American Express Prepaid Cards are not eligible. All benefits are subject to specific terms & conditions. Some benefits will be fulfilled by the venue and are subject to terms & conditions set by the venue, as applicable. Benefits cannot be redeemed for cash, transferred, or substituted. Void where prohibited by law. For more information, including specific benefit terms & conditions and venues included as part of the collection, please visit americanexpress.com/venues.

American Express Venue Collection™ Concessions Statement Credit

American Express Venue Collection™ Concessions Statement Credit

Earn 10% back as a statement credit after using your enrolled eligible Card to make qualifying food and beverage concessions purchases at stadiums and arenas in the American Express Venue Collection™. Limit one enrolled Card per Card Member, up to \$250 back in statement credits each calendar year. See terms.

Eligibility and Enrollment

Eligible Card Members must first add offer to Card and then use same Card for qualifying purchases. Only American Express Cards issued by American Express in the US are eligible to enroll in this offer. American Express Prepaid Cards, Corporate Cards, Debit Cards, and American Express-branded Cards issued by other financial institutions are not eligible for this offer.

Limit one enrollment per Card Member regardless of whether a Card Member has more than one eligible Card. Card Members must select one eligible Card to enroll. Limit \$250 USD in statement credits on that enrolled Card each calendar year. If the enrolled Card is canceled or past due, it may not qualify to receive the statement credit(s). Offers are non-transferable between Cards. Offer ends December 31, 2026.

Qualifying Purchases

Offer only valid on qualifying purchases at American Express Venue Collection™ venues. Qualifying purchases include food and beverage concessions purchases made in-person at point of sale and at self-service kiosks at venues in the American Express Venue Collection™. At Hollywood Bowl, qualifying purchases also include purchases made in the Hollywood Bowl app or via web browser (hollywoodbowl.com/onlineorder/amex).

The following are not qualifying purchases: Purchases in Amazon-operated Just Walk Out Stores, suite and catering orders, in app purchases at venues not specifically identified above, ticket sales, restaurants, transportation, parking, gift cards, merchandise, and all other non-concession purchases made at venues in the American Express Venue Collection. An up-to-date list of venues in the American Express Venue Collection can be found at go.amex/amex-venue-collection.

Offer not valid on purchases made using third parties, such as resellers, delivery services, or other intermediaries.

Statement Credit

Please allow up to 120 days after the qualifying purchase for the statement credit(s) to be posted to the Card account, provided that American Express receives information from the merchant about your qualifying purchase. The 10% back in the form of statement credit(s), up to \$250 in total statement credits per calendar year, is calculated based off the total amount of a qualifying purchase made in US dollars or following conversion to US dollars from a foreign currency, if applicable.

Participation in Amex Offers is subject to [Amex Offers Program Terms](#).

American Express Venue Collection™ Entrances and Fast Lanes

American Express Venue Collection™ Entrances and Fast Lanes

American Express Card Member entrances and/or fast lanes are available at venues in the American Express Venue Collection. Card Member entrances and fast lanes may not be available for all events; hours of availability may vary and are subject to change. Entrances and fast lanes may be modified or discontinued at any time and without notice. Card Members must have a valid ticket to the event and can access the Card Member entrance or fast lane by presenting a valid American Express Card in the Card Member's name. The number of guests that may accompany a Card Member through a Card Member entrance or fast lane may vary by venue. Additional terms may apply by venue and by event (including, without limitation, security protocols). American Express does not operate the Card Member entrances or fast lanes; the applicable venue operates the entrance. Venue personnel reserve the right to not allow Card Members and their guests admittance through the Card Member entrance or fast lane for any reason, including, without limitation, not adhering to security protocols. To learn more about a specific venue, please visit americanexpress.com/venues.

American Express® App

The American Express® App and app features are available only for eligible accounts in the United States. American Express® prepaid Cards and Cards issued by non-American Express issuers are not eligible.

To log in, customers must have an American Express user ID and password or create one in the app.

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 may be eligible. 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. 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/.

Amex Presale Tickets™

Amex Presale Tickets™ (formerly referred to as American Express Early Access)

American Express® Card Members have access to purchase Amex Presale Tickets 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. An American Express Prepaid Card cannot be used to purchase tickets. Amex Presale 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. Amex Presale 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.

Amex Reserved Tickets™ (formerly referred to as American Express Access)

Amex Reserved Tickets™ (formerly referred to as American Express Access)

American Express® Card Members have access to purchase Amex Reserved Tickets for select events and select seats, during a specified period. Tickets must be purchased using an American Express Card. An American Express Prepaid Card cannot be used to purchase tickets. Amex Reserved 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. Amex Reserved 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.

Card Member Performance(s)

Card Member Performances are available to all Card Members. Simply pay with your American Express® Card. Tickets are subject to the rules, terms & conditions, and fees set by the ticket seller, event promoter and/or the venue, as applicable. Offer is fulfilled by ticket seller, subject to availability and may be changed or

revoked at any time. Not all seats available. All sales final. No refunds. No exchanges. For more information, please visit americanexpress.com/entertainment.

Cash Back at Amazon.com checkout

Cash Back Program – Amazon.com Redemptions

You can use Reward Dollars (reward dollars) with your linked card for eligible items at Amazon.com checkout. To use Reward Dollars (reward dollars), your Card Account must be eligible to earn reward dollars and must not be cancelled or past due. When you use reward dollars at Amazon.com, we will charge your Card Account for the purchase, deduct the reward dollars from the available reward dollars on your Card Account, and then apply a credit to your Card Account to reflect the reward dollars used. If the reward dollars you use don't cover the full cost of the purchase, the difference will remain charged to your Card Account unless you pay the difference with an Amazon Gift Card. For example, if you spend \$500 and use reward dollars to cover \$300, we'll charge your Card Account \$500 and apply a \$300 credit to your Card Account. You will see both the charge and statement credit on your account statement.

The credit to your Card Account may appear during a different billing cycle than the charge for the purchase. Even if you expect a credit on a future billing statement, you must pay the minimum amount due on each billing statement by the payment due date. In addition to these Terms and Conditions, the terms and conditions for Shop with Points at Amazon.com apply to eligible purchases made with reward dollars at Amazon.com.

To link the reward dollars on your Card Account to your Amazon.com account, you must first add your eligible Card Account to your payment methods on your Amazon.com account and then you can link the reward dollars on your Card Account to your Amazon.com account by either: (a) making a purchase with your eligible Card Account at Amazon.com; or (b) selecting Learn More next to your eligible Card Account at checkout and completing the steps. Please allow up to 72 hours for the reward dollars on your Card Account to be linked. If you want to use reward dollars on your first purchase after adding your eligible Card Account, you must link your Card Account via option (b) above. If you made a purchase at Amazon.com with your Card Account between September 2022 and October 2023, the reward dollars for that Card Account may have already been linked to your Amazon.com account.

When you link the reward dollars on your Card Account to your Amazon.com account, information about your Card Account will be shared with Amazon, and you'll be able to see and use the available reward dollars for that Card Account at Amazon.com. The information we share with Amazon will be used for the limited purposes of validating your eligibility to participate in Shop with Points at Amazon.com, linking your Amazon Site account to your American Express Card, and processing any purchases you choose to make by redeeming reward dollars. For more information about how we protect your privacy, please visit our Privacy Center.

All returns are subject to [Amazon.com's](https://Amazon.com) policies and must be authorized by Amazon.com before we can credit your Card Account or return any reward dollars. If you used reward dollars for all or part of your order and any of the products related to your original order are returned, subject to Amazon's return policy, you will receive a refund of the amount charged to your Card, subject to Amazon's refund policy. If you would like the reward dollars returned to your Card Account instead of a refund, you must contact American Express within 60 days of receipt of the credit.

Amazon, the Amazon.com logo, the smile logo and all related logos are trademarks of Amazon.com, Inc. or its affiliates.

Cash Back Program

Basic Card Members will earn cash back only on eligible purchases and in the form of Reward Dollars (reward dollars). The number of reward dollars earned is based on a percentage of the dollar amount of eligible purchases during each billing period.

Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, balance transfers, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, purchases of other cash equivalents, gift cards, person-to-person transactions, or any portion of a purchase that is covered by Reward Dollars at point of sale.

Basic Card Members will earn a reward of 3% cash back on the first \$6,000 of eligible purchases across the Card Account in a calendar year (then 1%) at supermarkets located in the U.S. (superstores, convenience stores, warehouse clubs, and meal-kit delivery services are not considered supermarkets); 3% cash back on the first \$6,000 of U.S. online retail purchases across the Card Account (then 1%), 3% cash back on the first \$6,000 of purchases of gasoline at gas stations located in the U.S. across the Card Account (then 1%), (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations); and 1% on all other eligible purchases.

To earn additional rewards on online retail purchases, the purchase must be made on a website or a digital application (an app) from a U.S. retail merchant that sells physical goods or merchandise directly to consumers. To identify eligible online retail purchases, we rely on information provided to us by the merchant.

The following are not considered retail purchases: purchases made at restaurants, supermarkets, gasoline stations, or automotive dealers, as well as purchases of travel, entertainment, or other services. Payment must be made online and categorized as an internet transaction by the merchant for the purchase to be eligible. Basic Card Members will not receive additional rewards for purchases ordered online but paid for in store. Payments made in store using a mobile or digital wallet or a contactless payment device are not considered online purchases. You will not receive additional rewards for purchases made by phone or mail, or by using a third party "buy now pay later" installment program.

Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional rewards. A purchase with a merchant will not earn additional rewards if the merchant's code is not included in a reward category. Basic Card Members may not receive additional rewards if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for a reward category. For example, Basic Card Members may not receive additional rewards when: a merchant uses a third-party to sell their products or services; or a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet.

Basic Card Members can redeem reward dollars for statement credits or for eligible items at [Amazon.com](https://www.amazon.com) checkout with no minimum redemption amount. Basic Card Members cannot use cash back to pay the Minimum Due. The Basic Card Member must link their Card Account to their [Amazon.com](https://www.amazon.com) account in order to use reward dollars at [Amazon.com](https://www.amazon.com).

When a Basic Card Member uses reward dollars at Amazon.com, we will charge their Card Account for the purchase, deduct the reward dollars from the available reward dollars on their Card Account, and apply a credit to their Card Account to reflect the reward dollars used. In addition to these Terms and Conditions, the terms and conditions for Shop with Points at [Amazon.com](https://www.amazon.com) apply to eligible purchases made with reward dollars at [Amazon.com](https://www.amazon.com). For questions about additional rewards on a purchase, call the number on the back of your Card. Please visit americanexpress.com/rewards-info for more information about rewards.

Destination Family

Benefits are valid for new bookings of eligible cruises or tour packages made through American Express Travel with participating travel providers using an eligible U.S. Consumer, Business, Corporate American Express® Card. Payment must be made with the eligible Card, and that Card Member must travel on the itinerary booked. Benefits may not be available to residents outside the 50 United States. Benefits apply per booking, not per traveler and cannot be combined with other offers unless indicated. Blackout dates may apply. Participating travel providers and benefits are subject to change and vary by travel provider. Benefits are non-transferable, subject to availability, and cannot be redeemed for cash, cash-equivalents, or credit.

Dispute Resolution

Not all disputes are resolved in the Card Member's favor.

Events with Amex™

Events with Amex™

The Events with Amex™ program is available to American Express® Card Members. American Express Prepaid Cards are not eligible. All benefits are subject to specific rules and terms & conditions. Card eligibility and/or Card exclusions, if any, will be set forth in a specific benefit's terms & conditions. Tickets offered as part of the Events with Amex program are fulfilled by the ticket seller and subject to rules, terms & conditions, and fees set by the ticket seller, event promoter and/or the venue, as applicable. All benefits are subject to availability and may be changed or revoked at any time. These benefits are provided "as is" with no warranty or guarantee, either express or implied. Benefits are provided on a first come, first serve basis. American Express does not guarantee every Card Member will be able to redeem every benefit. Benefits cannot be redeemed for cash, transferred, or substituted. Benefits may be canceled or modified at any time. Void where prohibited by law. For more information, including specific benefit terms & conditions, please visit americanexpress.com/experiences.

Events with Amex™ - Amex Fan Experiences

Amex Fan Experiences

American Express hosts American Express Fan Experiences at select music festivals and sporting events. In 2024, Fan Experiences are available at select events including Coachella Valley Music and Arts Festival, US Open Golf Championship, WNBA All-Star games, The Championships Wimbledon, British Summer Time Hyde Park, All Points East, US Open Tennis Championships, Austin City Limits Music Festival, and select F1 races taking place in the Americas. The music festivals and sporting events at which Fan Experiences are hosted are subject to change year-over-year, including Card Member eligibility and terms. American Express Card Members who have a valid ticket to an applicable event can visit the Fan Experience by presenting a valid American Express Card in their name. American Express Prepaid Cards are not eligible. The number of Card Member guests permitted may vary by event. Capacity limitations apply. Additional rules and terms may apply by event. American Express reserves the right to not allow or to remove Card Members and their guests from the Fan Experience for any reason, including, without limitation, not adhering to applicable rules

and terms of the Fan Experience. To the extent alcohol is available at the Fan Experience, you must be 21 years of age or older to consume alcoholic beverages; please drink responsibly. Fan Experiences may be modified or discontinued at any time and without notice. For more information, please visit americanexpress.com/experiences.

Events with Amex™ - Exclusive Merchandise and Offers

Exclusive Merchandise and Offers

From time to time and at select events, venues and pop-ups presented by American Express, American Express Card Members will have the opportunity to take advantage of special offers, which may include gift with purchase offers, exclusive merchandise offers, exclusive discount offers, and/or statement credit offers. Offers are available while supplies last and for a limited time. Such offers are subject to specific terms & conditions. Card eligibility and/or Card exclusions, if any, will be set forth in a specific offers terms & conditions. Card enrollment may be required. Purchase-based offers must be redeemed using an eligible American Express Card. Purchase or other limitations may apply to such offers. Any attempt by a Card Member to obtain and/or exceed any offer limitation may result in disqualification from the offer. All purchases are final. Item is provided "as is" with no warranty or guarantee, either express or implied. Item is provided on a first come, first serve basis, while supplies last. American Express does not guarantee every Card Member who wishes to do so will be able to take advantage of an offer. Items associated with an offer (where applicable) cannot be redeemed for cash, transferred, or substituted. Offer has no cash value. Offer may be cancelled or modified at any time. Void where prohibited by law. For more information about exclusive merchandise and offers available at specific events or venues, please visit americanexpress.com/experiences.

Global Assist® Hotline

While Global Assist® Hotline coordination and assistance services are offered at no additional charge from American Express, Card Members are responsible for the costs charged by third-party service providers. For full Terms and Conditions, see americanexpress.com/GAterms.

Instant Card Number

Instant Card Number eligibility is based on our ability to instantly authenticate you. If you are eligible for 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 5-7 business days of account approval.

Lowest Hotel Rates Guarantee

Valid only for American Express Card Members. If you book a qualifying hotel rate on amextravel.com or the Amex Travel App™ and then find the same room, in the same hotel, for the same dates, the same number of children and adults, the same rate type and cancellation policy at a lower price online, before taxes and fees, we'll refund you the difference. For prepaid reservations, your claim must be submitted prior to your stay, before the date of check-in. For verification of "pay later" hotel bookings, your claim must be submitted within thirty (30) days after you have completed the hotel stay, and the customer service representative may instruct you to mail a copy of your hotel receipt to American Express within that time period. American Express will honor the lower price for verified requests. The "Lowest Hotel Rates Guarantee" policy applies only to online rates available to the general public and excludes (1) rates or discounts that are not available to the general public, including, but not limited to, corporate, group, charter, meeting/convention, AAA, government/military, and senior citizen rates/discounts; or (2) hotel rooms booked through or in combination with frequent stay, loyalty, points, coupon promotions, rooms won through contests or sweepstakes or transferred, or rooms booked on opaque websites that do not allow you to see the name of the hotel until your reservation is complete; or (3) promotional packages, deals, all-inclusive packages, or bundles that may include additional amenities such as parking, meals, or entertainment, or (4) rates booked through the Fine Hotels + Resorts® and The Hotel Collection programs. [Details](#)

Pay It Plan It®

Pay It®

Pay It® is only available in the American Express® App for your eligible Account. With the Pay It feature, you can make a payment equal to the amount of a billed purchase less than \$100. Payments made with Pay It are not applied to that billed purchase but to your outstanding balance in accordance with how we apply payments.

Your Account is eligible for Pay It if you are a Basic Card Member or Additional Card Member of a Card account issued by a U.S. banking subsidiary of American Express that is not canceled, excluding Accounts that do not have either a Credit Limit or the Pay Over Time feature. Prepaid Cards and products, American Express Corporate Cards, American Express Small Business Cards and American Express-branded Cards or

account numbers issued by other financial institutions are not eligible.

Plan It®

With Plan It®, you can create up to 10 active payment plans, each subject to a plan fee. The plan fee is a fixed finance charge that will be charged each month that the corresponding plan is active. You will be offered 1-3 plan duration options for the qualifying purchase. The plan duration options can vary based on a variety of factors such as the purchase amount, your Account history and your creditworthiness. If you are enrolled in an intro or promotional APR, you may see limited plan duration options during the intro or promotional period when you use Plan It on your Account. If you create a plan during an introductory or promotional APR period, your plan fee will be based on the introductory or promotional APR as long as the plan is created before 11:59pm MST on the last day of the introductory or promotional period.

To create a plan, select qualifying purchases of \$100 or more and a plan duration. If you have a Card with a Credit Limit, you may also be able to select a qualifying amount of \$100 or more and a plan duration. When creating a plan for purchases, you may select up to 10 qualifying purchases for each plan that you create in your American Express online Account. However, you may select only one qualifying purchase for each plan that you create in the American Express App. Qualifying purchases will be identified in your American Express online Account and American Express App. Qualifying purchases (or a qualifying amount, if you have a Card with a Credit Limit) do not include purchases of cash or cash equivalents, balance transfers (if offered), purchases subject to Foreign Transaction Fees, or any fee owed to us, including Annual Membership fees. Unless you are creating a plan at checkout, please allow 2-3 days for your purchase to post to your Account. Once your purchase posts and is no longer pending, you can create a plan for that purchase.

Your ability to create plans will be based on a variety of factors such as your creditworthiness, and your Credit Limit or Pay Over Time Limit, as applicable. The Pay Over Time Limit applies to the total of your Pay Over Time, Cash Advance, and Plan balances. You may not be able to create a plan if it would cause you to exceed your Pay Over Time Limit or cause your Plan balance to exceed 95% of your Account Total New Balance on your last billing statement. You will not be able to create plans if your Pay Over Time feature is suspended or your Account is canceled. You will also not be able to create plans if one or more of your American Express Accounts is enrolled in a payment program, has a payment that is returned unpaid, or is past due. The number and length of plan duration options offered to you, the number of active plans you can have at a time, and your ability to include multiple qualifying purchases in a single plan, will be at our discretion and will be based on a variety of factors such as your creditworthiness, the purchase amount(s), and your Account history. After a plan is paid in full, it will be removed from your Account in the next billing period.

Plan It is available on Card Accounts issued by a U.S. banking subsidiary of American Express, excluding Accounts that do not have either a Credit Limit or the Pay Over Time feature. Only the Basic Card Member or Authorized Account Managers on the Account can create a plan. Prepaid Cards and products, American Express Corporate Cards, American Express Small Business Cards and American Express-branded Cards or Account numbers issued by other financial institutions are not eligible.

Seller of Travel

American Express Travel Related Services Company, Inc. is acting solely as a sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. Certain suppliers pay us commission and other incentives for reaching sales targets or other goals and may provide incentives to our Travel Consultants. For more information visit www.americanexpress.com/travelterms.

California CST#1022318; Washington UBI#600-469-694

Send & Split®

Send & Split® is only available in the American Express® App ("Amex App") to Card Members with an eligible Card. Eligible Cards are US-issued Basic Consumer Cards that are issued by American Express National Bank and are not cancelled. Prepaid Cards, American Express Corporate Cards, American Express Small Business Cards, American Express-branded cards or account numbers issued by other financial institutions and American Express Cards issued outside of the United States are not eligible Cards. To use Send & Split, you must first have an email address on file, enroll in Send & Split® in your American Express Online Account ("Online Account") and open an Amex Send® stored balance account ("Send Account"). You must have or create an account with Venmo or PayPal and link your Online Account to your PayPal or Venmo account to use Send & Split. You must add money to your Send Account from your eligible Card(s) to use Send & Split to send a Venmo or PayPal recipient. The charge on your Card for an Add Money transaction does not earn rewards and is subject to the Card's purchase APR. There is no fee to send funds to US recipients. PayPal charges a fee to send funds to non-US recipients.

For complete details visit americanexpress.com/sendandsplitterms to view Terms & Conditions. Send Account issued by American Express National Bank, Member FDIC.

Only [qualifying](#) American Express Card accepting small merchants will be featured on the map. Please note that business location and other information provided on the map may contain inaccuracies or errors, including as a result of information provided by third parties. The data on this map is constantly being updated, please continually check back for updates.

Spending Limits

When you request that we apply a limit as described below on Charges incurred by an Additional Card Member on your Account, you agree to these terms. These terms supplement, and are incorporated by reference into, the terms of your Card Member Agreement.

At your request, we may agree to apply a limit to the total dollar amount of Purchases, during each billing period, that are charged to Card numbers associated with one or more specified Additional Card Members on your Account. At your request, we may agree to apply a limit to the total dollar amount of cash access transactions at ATMs, during each billing period, that are made using Card numbers associated with one or more specified Additional Card Members on your Account. If we agree to apply a limit, it is not a guarantee that the Additional Card Member will be able to make Purchases or cash access transactions up to the applicable limit. In applying any limit we will not take into account any credits (such as for returned merchandise or for payments), even if a credit relates to a Purchase made by the Additional Card Member. Any request that we change a limit may not be effective until a subsequent billing period. Any Charges (as defined below) incurred by the Additional Card Member prior to the date during a billing period that we apply the limit will not be subject to the limit for that billing period.

Because of systems or administrative considerations, arrangements with merchants, or for other business reasons, we may, but are not required to, treat some Purchases and/or cash access transactions (collectively, Charges) as not being subject to any such limits. You agree to pay all Charges without regard to whether any Charges exceed a limit, and you agree that we are not liable to you or any other person when a limit is not applied to any Charges and/or when Charges are incurred and billed that exceed a limit. While we typically require merchants to obtain an authorization for purchases and submit final transaction documentation for payment in a timely manner, a limit may not apply or may be exceeded when a merchant does not obtain an authorization for any reason; when a merchant obtains an authorization for a partial amount of the final charge submitted to us for payment; or when such submissions are not submitted or processed at the same time that the authorization is obtained. Examples may include, but are not limited to: Charges made outside of the U.S., in duty-free stores, or on board airplanes or cruise vessels; international airline ticket Purchases; vehicle rentals; lodging stays extended beyond original reservation period; certain mail order Purchases; Purchases billed on a recurring basis; Purchases at gas stations; telecommunications charges, including charges incurred with calling cards; taxicab charges; security deposits; late, damage or other fees in connection with rentals; Purchases billed in installments; restaurant tips and other gratuities; and Charges that occur before the end of billing period, if the Charge is posted to your Account after the Closing Date of that billing period. Any limit will not be applied to Charges for foreign currency or for travelers cheques or gift cheques obtained other than by telephone from us.

The Spending Limit for the Additional Card Member(s) is optional. If no Spending Limit is set on the Additional Card, spending capacity on this Card will be subject to the Basic Card Member's account terms and conditions.

Year-End Summary

The Online Year-End Summary, typically available in January, reflects charges posted to your account from January 1st through December 31st of the prior year.

AMEX ASSURANCE COMPANY DISCLOSURES

For important information on policy terms, go to americanexpress.com/benefitsguide

Car Rental Loss and Damage Insurance

Car Rental Loss and Damage Insurance is underwritten by AMEX Assurance Company. Subject to additional terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/CRLDIterms. If You have any questions about a specific vehicle, please call Us at 1-800-338-1670, if international, collect at 1-303-273-6497.

Purchase Protection

Purchase Protection is underwritten by AMEX Assurance Company. Subject to additional terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/PPterms. If You have any questions about a specific item, please call Us at 1-800-228-6855, if international, collect at 1-303-273-6497.