

IMPORTANT INFORMATION REGARDING RATES, FEES, AND OTHER COST INFORMATION

| INTEREST RATES AND INTEREST CHARGES | |
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| Annual Percentage Rate (APR) for Purchases | <p>20.99% to 29.99%, based on your creditworthiness and other factors as determined at the time of account opening.</p> <p>This APR will vary with the market based on the Prime Rate.</p> |
| APR for Cash Advances | <p>29.99% 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 cash advances on the transaction date.</p> |

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| Plan Fee (Fixed Finance Charge) | 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"> • Cash Advance | Either \$10 or 5% of the amount of each cash advance, whichever is greater. |
| <ul style="list-style-type: none"> • Foreign Transaction | None |
| Penalty Fees | |
| <ul style="list-style-type: none"> • Late Payment | Up to \$40 |
| <ul style="list-style-type: none"> • Returned Payment | Up to \$40 |
| <ul style="list-style-type: none"> • Overlimit | None |

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

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 12/04/23.

TERMS AND CONDITIONS

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.

The trademarks Delta, SkyMiles, and the Delta logo are exclusive property of Delta Air Lines, Inc. The trademarks are registered, or registrations are applied for, in countries of the world served by Delta. © 2023. All SkyMiles program rules apply to SkyMiles program membership, miles, offers, mile accrual, mile redemption and travel benefits. To review the rules, please visit delta.com/memborguide. Offers void where prohibited by law. Offers are subject to change without notice. Other restrictions apply.

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.

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 Department of Financial Services 1-800-342-3736 or www.dfs.ny.gov

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 credit worthy 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.

The Delta SkyMiles® Blue American Express Card is issued by American Express National Bank. ©2023 American Express National Bank.

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OFFER TERMS

You may not be eligible to receive a welcome offer if you have or have had this Card, the Delta SkyMiles® Options Credit Card, the Delta SkyMiles® Gold American Express Card, the Delta SkyMiles® Platinum American Express Card, the Delta SkyMiles® Reserve American Express Card or previous versions of these Cards. You also may not be eligible to receive a welcome 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 a welcome offer, we will notify you prior to processing your application so you have the option to withdraw your application.

10,000 Bonus Miles

To qualify for the 10,000 bonus miles, you must make eligible purchases with your Delta SkyMiles® Blue American Express Card that total \$1,000 or more (the "Threshold Amount") within your first 6 months of Card Membership starting from the date that your account is opened. Eligible purchases can be made by the Basic Card Member and any Additional Card Members on a single Card account. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases to meet the Threshold Amount do NOT include fees or interest charges, cash advances, purchases of traveler's checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of any cash equivalents. Miles will be credited to your account 8-12 weeks after you reach the Threshold Amount. Bonus Miles may appear on your account in more than one deposit. Additional Card Members on your account are not eligible for this offer. To receive the 10,000 bonus miles, your Card account must not be canceled or past due at the time of fulfillment.

If we in our sole discretion 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 (for example, if you applied for one or more cards to obtain an offer(s) that we did not intend for you; if you cancel or downgrade your account within 12 months after acquiring it; or if you cancel or return purchases you made to meet the Threshold Amount), we may not credit, we may freeze, or we may take away the bonus miles from your account. We may also cancel this Card account and other Card accounts you may have with us.

You can earn 10,000 bonus miles after you spend \$1,000 or more on 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 \$1,000 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). Miles will be credited to your account 8-12 weeks after you reach the Threshold Amount.

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

BENEFIT TERMS

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

20% Back on In-Flight Purchases

Card Members will receive a 20% savings in the form of a statement credit on eligible pre-purchased meals, and in-flight purchases of food, alcoholic beverages and audio headsets, on Delta-operated flights. Savings do not apply to any other in-flight purchases, such as in-flight wireless internet access, and associated services, and charitable contributions. To receive the savings, Card Members must use their Delta SkyMiles American Express Card to complete the in-flight purchase. Savings will appear as a statement credit 8-12 weeks after the transaction is posted to the Card Member's Card account. Offer is subject to change without notice. Additional terms, conditions, and restrictions may apply. See www.delta.com/amex for details.

Account Manager

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

Additional Cards

Additional Card Members must be at least 13 years of age and never have had a defaulted account with American Express.

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

Offer valid in select cities. During the specified sales period, tickets are available exclusively to all American Express® Card Members. Tickets must be purchased with an American Express Card. Standard service charges apply. Offer is subject to availability. Not all seats are available and blackout dates apply. All sales final. No refunds. No exchanges. Offer may be changed or revoked at any time at the sole discretion of American Express. Some events may not be accessible to Card Members with disabilities. For more information, please visit americanexpress.com/entertainment.

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.

American Express® App

iOS and Android™ only. See app store listings for operating system info.

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/.

Award Travel

Taxes and fees for Award Travel are the responsibility of the passenger and must be paid at the time the ticket is booked. Award Travel seats are limited and may not be available on all flights or in all markets.

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.

Delta No Blackout Dates

Although blackout dates have been eliminated on Delta flights, blackout dates may apply on partner flights and are defined by individual partner carriers.

Delta SkyMiles MarketPlace

SkyMiles Marketplace is for use only by SkyMiles Medallion® members or customers that have a U.S. issued Delta SkyMiles American Express Card. All redemption offers and awards are subject to change and to the terms and conditions of each individual merchant. Offers, rules and participating merchants are subject to change without notice. All SkyMiles Marketplace terms apply. To review the rules, please visit https://marketplace.delta.com/b2r/ui/index#!/terms_and_conditions.

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.

Earn Medallion Status

Medallion Qualification Miles received in 2023 above member's received Medallion threshold level will be rolled over to 2024 and will count toward 2025 Medallion status qualification. In addition, all Medallion Qualification Miles earned between January 1 and December 31, 2023, will count towards 2024 Medallion status.

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 3-5 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 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 pre-paid 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](#)

Medallion Status Upgrades

Seat upgrades are subject to limited availability and may not be available on all flights or in all markets.

Miles on Eligible Purchases

1x Mile on eligible purchases: You will earn 1 mile for each dollar of eligible purchases charged on your Card.

2x Miles at Restaurants: You will earn 1 additional mile (for a total of 2 miles) for each dollar of eligible purchases charged at restaurants worldwide. You may not get additional miles for purchases at a restaurant located within another establishment (e.g. a restaurant located inside a hotel, casino, or event venue) or for purchases made through third-party food delivery services outside of the U.S. For example, purchases made at a restaurant located within a hotel may be recognized as a purchase at a hotel, not a restaurant. You will not earn additional miles for purchases at bars, nightclubs, cafeterias, and convenience stores.

2x Miles on Delta Purchases: You will earn 1 additional mile (for a total of 2 miles) on each dollar of eligible purchases charged directly with Delta ("Delta Purchases"). Delta Purchases are eligible purchases where Delta is the merchant of record, such as purchases via delta.com, the Fly Delta app, phone reservations, or ticket counters, such as upgrades, miles, seat selection, Delta Sky Club® membership, and in-flight purchases of food, alcoholic beverages and audio headsets on Delta-operated flights. Delta Purchases do not include other in-flight purchases where Delta is not the merchant of record, such as in-flight wireless internet access and charitable contributions. Delta Gift Cards and purchases made at deltashop.com and/or the Delta Flight Museum do not qualify. Delta Purchases include Delta Vacations® packages but not other all-inclusive packages. Delta Purchases include purchases of qualifying Delta, Delta Connection® carrier and Delta Shuttle® flights taken with the purchase of a fare that is eligible for SkyMiles mileage credit. Additional miles earned for Delta flight purchases made with the Card will be based on the total ticket price, including base fare, carrier-imposed surcharges and government-imposed taxes and fees.

Eligible purchases mean purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, cash advances, purchases of travelers checks, purchases of gift cards, person-to-person transactions, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Miles will be posted to your Delta SkyMiles account 8 to 12 weeks after the end of each month. To be eligible to receive miles, your Card account must not be canceled or past due at the time of fulfillment.

Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional miles. A purchase with a merchant will not receive additional miles if the merchant's code is not included in a reward category. You may not receive additional miles if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for a reward category. For example, you may not receive additional miles 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.

Please visit americanexpress.com/rewards-info for more information about rewards.

No Foreign Transaction Fees

American Express will not charge any foreign transaction fee on the purchases you make outside of the United States with your Card. However, there may be circumstances where ATMs or merchants charge a fee on foreign transactions.

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.

Pay with Miles

Program is limited to Basic (not Additional) Card Members. New Card Members are eligible to use Pay with Miles upon receipt of their Card. Eligible only on Delta and Delta Connection[®] carrier-operated and ticketed flights booked at [delta.com](https://www.delta.com). Not available on other codeshare flights. Eligible flights for this program will be marked as Pay with Miles eligible. Miles redemptions must be in 5,000 mile increments, with a minimum of 5,000 miles for redemption, and the number of miles redeemed

will be rounded up to the nearest 5,000 mile increment, as applicable. Use your Card to pay for the remaining ticket price when using Pay with Miles. Five thousand miles generally provides \$50 of value. However, you may receive less value per mile if the cost of a ticket you choose to cover entirely with miles is not a multiple of \$50. Qualifying Pay with Miles tickets will earn mileage, and will earn Medallion Qualification Dollars, for the portion of the base fare and carrier-imposed surcharges remaining that is paid in currency after miles are applied to the ticket total. Mileage redemption will be applied toward the base fare and carrier-imposed surcharges prior to being applied toward taxes and fees. In addition, qualifying Pay with Miles tickets are eligible for Medallion Qualification Segments, and Medallion Qualification Miles. Basic Economy fares do not earn miles or earn toward Medallion Status. Full terms: delta.com/memberguide. Pay with Miles tickets may not be combined with any other forms of mileage redemption, such as Award Travel tickets. Medallion Complimentary Upgrades on Pay with Miles tickets are subject to availability and may not be eligible on all flights. Except for tickets refunded under Delta's Risk Free Cancellation policy, miles redeemed with Pay with Miles cannot be re-deposited in the member's SkyMiles Account — even for fully refundable fares. Residual value for a changed or cancelled ticket will be issued as an e-certificate applicable to future Delta purchases. For additional terms, conditions, and restrictions, visit delta.com/paywithmiles.

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 in the Amex App ("Send Account"). Send & Split allows you to: (i) send a person-to-person payment from your Send Account to Venmo and PayPal users ("Send") and (ii) split a Card purchase ("Split") and receive funds to your Card account as a statement credit or to your linked Venmo or PayPal account. You may use Send & Split® with an Additional consumer Card that is issued in the US by American Express National Bank and is not cancelled if you also have an eligible Card in the same Online Account and that Online Account is enrolled in Send & Split. 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 Send to a Venmo or PayPal recipient. The money you add will be reflected in your Send Account balance. The charge on your Card for an Add Money transaction does not earn rewards and is subject to the Card's purchase APR. Once the Send from your Send Account is available in the recipient's Venmo or PayPal account, you do not have the ability to cancel the transaction. There is no fee to Send to US recipients. PayPal charges a fee to Send to non-US recipients. With Split, you can split pending or posted purchases that are made with your eligible Card in your Amex App. Once you select a purchase to Split, select the contacts you want to request to Split with. You can choose to get paid back as a statement credit to your Card account (a Split credit) or to your linked Venmo or PayPal account. Split credits to your Card account apply when we receive confirmation that the Split request was completed but may take 24-36 hours to post to your Card account. You are still responsible to pay the full purchase amount charged to your Card, regardless of whether you are paid back via Split. You earn rewards for purchases that you split in the same way that you earn rewards for other purchases. Other eligibility and restrictions apply. For complete details visit americanexpress.com/sendandsplitterms to view Terms & Conditions. Send Account issued by American Express National Bank.

Shop Small® Map

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.

ShopRunner

Enrolling in the Benefit.

To get the free ShopRunner membership benefit compliments of American Express (the "benefit"), you must go to www.shoprunner.com/americanexpress and verify your eligibility for the benefit with an eligible Card account number and then complete the sign up for a ShopRunner membership account ("ShopRunner account"). For details on how the ShopRunner membership works, please see the ShopRunner Terms and Conditions at <https://www.shoprunner.com/terms/sr/> which govern the use of your ShopRunner membership benefit. You may also be able to enroll in this benefit through access provided to ShopRunner at participating online stores or through an email provided by American Express if it has determined that you have an eligible Card. An "eligible Card" means an American Express U.S. Consumer or Small Business Credit or Charge Card that is not cancelled and that is issued to you by a U.S. banking subsidiary of American Express. Prepaid Cards and products, American Express Corporate Cards and American Express-branded Cards or account numbers issued by other financial institutions are not eligible. ShopRunner will verify with American Express the eligibility of your Card account number for the benefit.

Maintaining the Benefit.

To maintain this benefit on your ShopRunner account, you must maintain an eligible Card. The benefit may be cancelled on your ShopRunner account if you do not have an eligible Card. You can maintain only one benefit per eligible Card.

During your enrollment in the benefit, ShopRunner and American Express will verify your benefit eligibility.

Treatment of Existing ShopRunner Memberships.

If you enroll in the benefit and sign up with an existing ShopRunner account, ShopRunner will cancel the term of your existing ShopRunner account. If you paid a fee for any unused portion of the cancelled term of membership, ShopRunner will provide you with a pro rata refund for that portion in accordance with ShopRunner's refund policy. The refund will be processed within 2-4 weeks after enrollment and will be issued to the payment method you used to pay the fee. If a portion of the cancelled term of membership was promotional or free, the free period will be cancelled by ShopRunner and forfeited by you. If you currently have a free or promotional membership on your ShopRunner account, you should consider whether to enroll in the benefit at this time.

General Terms.

An eligible Card can be used to verify eligibility for only one benefit enrollment. American Express may receive and use your personal data from ShopRunner, which may include personally identifiable information and Credit Card information, to determine eligibility and further develop features and services related to the benefit. American Express may send you emails regarding your enrollment in this benefit. Any information American Express collects from you or from ShopRunner shall be governed by the American Express Online Privacy Statement (<https://www.americanexpress.com/privacy>). American Express may change, modify, cancel, revoke, or terminate this benefit at any time.

You can review these Terms and Conditions at any time by visiting <https://www.shoprunner.com/terms/amex/>.

SkyMiles General

All SkyMiles program rules apply to SkyMiles program membership, miles, offers, mile accrual, mile redemption, and travel benefits. To review the rules, please visit delta.com/memborguide. Partner airline benefits are subject to change and subject to the terms and conditions of each partner. Partner offers are subject to the terms and conditions of each individual offer. Offers are void where prohibited by law. Offers are subject to change without notice. Other restrictions apply.

SkyMiles Online Auction

All SkyMiles Online Auction rules apply, visit <https://www.skymilesexperiences.com/> for more details. All Delta SkyMiles program rules apply. To review the rules, please visit delta.com/memborguide. Offers, prices and rules are subject to change without notice. Offers void where prohibited by law. Additional restrictions may apply.

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.

The American Express Auto Purchasing Program Disclosure

The Upfront Price Offer represents the personalized price that a Certified Dealer offers for a specific in-stock VIN that closely matches the vehicle you configured. If you change your vehicle or the optional features, it will change your pricing. For full Terms and Conditions, see amexnetwork.truecar.com.

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.

Extended Warranty

Extended Warranty is underwritten by AMEX Assurance Company. Subject to additional terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/EWterms. If You have any questions about a specific item, please call Us at 1-800-228-6855, if international, collect at 1-303-273-6498.

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 1-303-273-6498.