

American Express Gold
 - In Black and White

At American Express, we will endeavour to ensure that you are given important information in the clearest format possible. The following table gives a summary of the key features of you Gold Business Charge Card. For full details, please read the full terms and conditions overleaf.

SUMMARY BOX	
MONTHLY RATES	
Minimum Payment	You must pay all charges in full when you receive your Card account statement. You must pay us in sterling.
Card Fee	The Business Gold Card costs £95 per year
CHARGES	
Cash Withdrawals	£3 or 3% of the amount of any cash withdrawal (whichever is greater)
Foreign Exchange	2.73% conversion commission
Late Payment Charges	a. We will apply the following charges for late payment of any amount you owe us ('late payment charges'):
	i) £12 to be charged in respect of all amounts you still owe after 30 days from the Card account statement date;
	ii) And £12 to be charged in respect of all amounts you still owe after 45 days from the Card account statement date;
	iii) And £12 to be charged in respect of all amounts you still owe after 60 days from the Card account statement date;
	iv) Collection agency fees should we have to pay to recover any amount owed. Late payment charges, to the amount you owe, will be added at the rate of £12 each month (whichever is higher), until you have paid the amount you owe.
	b. £12 if your bank does not honour a cheque or the direct debit payment.
MEMBERSHIP REWARDS	
Rewards Program	The Membership Rewards Programme earns you 1 point for virtually every £1 spend on the Card.