



Please scroll down to read important information about your rates, fees and other cost information before submitting your application.

## American Express® Gold Card - International Dollar Card - Terms and Conditions

# IMPORTANT INFORMATION REGARDING RATES, FEES AND OTHER COST INFORMATION

### PAYMENT INFORMATION

All charges made on this charge card are due and payable when you receive your periodic statement.

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

US\$300

Transaction Fees  
Foreign Transaction

2.7% of each transaction after conversion to US dollars.

Penalty Fees  
Late Payment  
Returned Payment

Up to **US\$40.**  
Up to **US\$40.**

### TERMS AND CONDITIONS

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. Eligibility for your card Account is limited to Non 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.

Must provide a legible copy of your passport or identification and proof of your residential address, which must be either a bill or receipt, not older than three months, of a public service rendered at your residence, such as a land-line telephone, electricity, gas, water, cable TV or Internet or a Bank Statement issued by a U.S. domiciled financial institution other than the referring financial institution, showing your name and residential address. Mobile phone bills or Credit Card statements are not accepted as valid proof of residency. All attached documents must match the personal information provided in this application. 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 impacts 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. 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.

**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.

The annual fee for the American Express® Gold Card is US\$300. The annual fee for up to 5 Additional Cards is US\$65. The annual fee for 6 or more Additional Cards is US\$65.

The American Express Gold Card is issued by American Express® Travel Related Services Company, Inc.  
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### BENEFITS TERMS

#### Additional Cards

At your request we may issue Cards to additional Card Members. They do not have accounts with us, but they can use your Account subject to the terms of this Agreement. We may report additional Card Member's use of your Account to credit reporting agencies. 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. If you want to cancel an additional Card Member's right to use your Account (and cancel their Card) you must tell us. The annual fee for up to 5 Additional Cards is US\$65. The annual fee for 6 or more additional cards is US\$65 for each Card.

#### American Express Presale(s)

American Express® Card Members have exclusive access to tickets before the general public for the specified sales window. Simply pay with your American Express® Card. Tickets are subject to the rules, terms & conditions, and fees set by the ticket seller, 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 and blackout dates may apply. All sales final. No refunds. No exchanges.

#### American Express Seating

The American Express Seating program is 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 and blackout dates may apply. All sales final. No refunds. No exchanges.

#### Membership Rewards

Terms and Conditions of the Membership Rewards® program apply. Visit [www.membershiprewardslac.com](http://www.membershiprewardslac.com) or call 1-800-297-3276 for more information. Participating partners and available rewards are subject to change without prior notice. The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to [www.membershiprewards.com/pointsinfo](http://www.membershiprewards.com/pointsinfo). Enrolment in a participating Frequent Flyer program is required. Airline tickets are subject to availability

#### Pay with Points

To use Pay with Points, you must charge your eligible purchase through American Express Travel to a Membership Rewards® program-enrolled American Express® Card. Eligible purchases through American Express Travel exclude car reservations and non-prepaid hotels. Points will be debited from your Membership Rewards account, and credit for corresponding dollar amount will be issued to the American Express Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on the American Express Card account. Minimum redemption 5,000 points.

#### No Pre-Set Spending Limit

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us, and other factors.

#### Online Services

To pay your bill on the internet, you must have an eligible bank account in US dollars at a financial institution in the United States of America. See your Card Member agreement for more information.

#### Priority Pass™

These Terms and Conditions govern American Express® Gold Card Members' participation in and use of the Priority Pass™ program. Priority Pass™ is an independent airport lounge access program. You will receive two (2) visits to a Priority Pass™ Lounge per year at no charge which you may use for yourself or a guest. Some lounges do not admit guests. By enrolling in Priority Pass™, you agree that you will be responsible for any additional visits beyond the two per year at no charge and that your card will be automatically charged after the additional visits have been reported to Priority Pass™ by the participating lounge. Additionally, you acknowledge and agree that American Express will verify your Card account number and provide updated Card account information to Priority Pass™. Priority Pass™ will use this information to fulfill on the Priority Pass™ program and may use this information for marketing related to the program. Once enrolled, as long as your Gold Card account is not cancelled, you may access participating Priority Pass™ lounges by presenting your Priority Pass™ Card and airline boarding pass. In some lounges, Priority Pass™ member must be 21 years of age to enter without a parent or guardian. Priority Pass™ members must adhere to all house rules of participating lounges. Amenities may vary among airport lounge locations. Conference rooms, where available, may be reserved for a nominal fee. Priority Pass™ lounge partners and locations are subject to change. All Priority Pass™ members must adhere to the Priority Pass™ Conditions of Use, which will be sent to you with your membership package, and can be viewed at [www.prioritypass.com](http://www.prioritypass.com). Upon receipt of your enrollment information, Priority Pass™ will send your Priority Pass™ Card and membership package which you should receive within 4-6 weeks. If you have not received the Priority Pass™ card after 4 to 6 weeks, please contact American Express using the number on the back of your American Express® Card.

#### Ticketmaster

For terms & Conditions please visit: [www.ticketmaster.com/h/terms.html?tm\\_link=tm\\_i\\_terms](http://www.ticketmaster.com/h/terms.html?tm_link=tm_i_terms)

### AMEX ASSURANCE COMPANY DISCLOSURES

Descriptions of American Express Gold Card insurance coverages are provided on this Web site for informational purposes only. The Terms and Conditions provide complete coverage information and supersede all other sources. To review Terms and Conditions, please refer to the master policy.

#### Baggage Assistance

Coverage is subject to the Terms, Conditions and Exclusions of AXA Assistance USA. This service is not available for residents of the United States, Puerto Rico or the USVI. See your Card Member agreement for more information.

#### Car Rental Loss & Damage Insurance

Car Rental Loss and Damage Insurance Plan is underwritten by Indemnity Insurance Company of North America, Administrative Office, Doral Bank Center Calle Resolución #33, Suite 500, San Juan, Puerto Rico 00920. Coverage is determined by the Terms, Conditions, and Exclusions of Policy No. 58US3775 and is subject to change with notice. This document does not supplement or replace the policy. Certain restrictions apply. Cardmember should not accept the insurance CDW offered by the rental company. Some vehicle types are not covered. This is an excess insurance program, which means that will only cover the expenses not covered by all other applicable insurance sources that the Cardmember can have. Cardmember are insured internationally, except for vehicles rented in Australia, Ireland, Italy, Israel, Jamaica and New Zealand.

#### Extended Warranty

Extended Warranty Program is underwritten by Indemnity Insurance Company of North America Administrative Office, The Corporate Center 33 Resolución Street, Suite 500 San Juan, Puerto Rico 00920-2707. Coverage is determined by the Terms, Conditions, and Exclusions of policy 58US3763 and is subject to change with notice. This document does not supplement or replace the policy. Covered Territory means the 50 States of the United States of America, District of Columbia, Commonwealth of Puerto Rico and the Virgin Islands of the United States.

#### Purchase Protection

Purchase Protection Plan is underwritten by Indemnity Insurance Company of North America Administrative Office, The Corporate Center 33 Resolución Street, Suite 500 San Juan, Puerto Rico 00920-2707. Coverage is determined by the Terms, Conditions, and Exclusions of policy 58US3761 and is subject to change with notice. This document does not supplement or replace the policy. Covered Territory means the 50 States of the United States of America, District of Columbia, Commonwealth of Puerto Rico and the Virgin Islands of the United States.

#### Travel Inconvenience

The Travel Inconvenience Insurance Plan is underwritten by Indemnity Insurance Company of North America, Administrative Office, Doral Bank Center Calle Resolución #33, Suite 500, San Juan, Puerto Rico 00920. Coverage is determined by the Terms, Conditions, and Exclusions of policy 58US3759 and is subject to change with notice. This document does not supplement or replace the policy.