

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

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\$0 for the first year*, then US\$300**.
Transaction Fees Foreign Transaction	2.7% of each transaction after conversion to US dollars.
Penalty Fees Late Payment	Up to US\$40.
Returned Payment	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.

A legible copy of your passport or identification and proof of your residential address, which must be a bill or receipt of a public service rendered at the residence of the applicant, not older than three months. * 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 the same name and home address as the applicant's. Mobile phone bills or Credit Card statements are not accepted as valid proof of residency. All the information contained in the document attached must match the 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.

OFFER TERMS

**Welcome bonus offer not available to applicants who have or have had this product.
Offer available for applications received by March 31st, 2021.**

*The American Express Gold Card from American Express® will have a **US\$0** introductory annual fee for the first year of Card Membership for Basic and Additional Cards for applications received by **March 31st, 2021**.

After the first year, the annual fee for the Basic Card will be **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** for each Card.

American Express Gold Card is issued by American Express® Travel Related Services Company, Inc.
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