

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>.

PAYMENT INFORMATION

Annual Membership Fee	US\$0 for the first year*, then US\$795**
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Transaction Fees Foreign Transaction	2.7% of each transaction after conversion to US dollars.
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Penalty Fees Late Payment	Up to US\$39 through April 30th, 2020, then up to US\$40.
Returned Payment	Up to US\$39 through April 30th, 2020, then up to US\$40.

OFFER TERMS

Welcome offer not available to applicants who have or have had this product.
Offer available for applications received by April 30th, 2020.

*The Platinum Card® from American Express® will have a \$0 introductory annual fee for the first year of Card Membership.

**After the first year, the annual fee for the Basic Card will be \$795. There is no annual fee for Additional Cards.

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