

The Platinum Card[®]
Limited Time
Welcome Offer Travel
Credit Terms and
Conditions



The Platinum Card[®]

New Cardmember offer:

Earn a £200 Travel Credit when you spend £6,000 in your first six months of Cardmembership. Minimum booking of £200 required for the Amex Travel Credit. This new Cardmember offer is available if you have not held another American Express® Card enrolled into the American Express Membership Rewards® programme during the 24 months prior to application.

Terms and conditions apply and are set out below.

Travel Online Credit Terms and Conditions:

1. The £200 Travel Credit will only be made available for you to use if you meet all of the following conditions:
 1. You were not, at any time during the 24 months prior to your application, the main Cardmembers holding a personal American Express Card enrolled in the American Express Membership Rewards programme;
 2. You applied for your new Card between 00:01 GMT on 3 August 2022 and 23:59 GMT on 25 October 2022 (both times inclusive); and
 3. You charge £6,000 to the Card within the first six months of Cardmembership. Cardmembership for this purpose begins from the time of Card approval.
 4. Minimum booking of £200 required to redeem the Travel Credit.

Restrictions and Exclusions

2. You can only use the Travel Credit to pay for pre-paid travel booked through <https://travel.americanexpress.co.uk/>. You cannot exchange the Travel Credit for cash, use it to pay for anything else, or have it applied to your Account as a statement credit for other spending. The Travel Credit also cannot be used to pay any fees and charges associated with any travel booking, such as change or cancellation fees (whether charged by us or any travel supplier).
3. You can only use the Travel Credit once.
4. If you hold multiple American Express Cards with a Travel Credit benefit then you can only use one Travel Credit per booking.
5. Once the travel booking has been charged to your Card, the statement credit will appear on your billing Account. Statement credits will usually appear on your Account statement within 30 days from the date of the transaction, but it could take up to 150 days.
6. The Travel Credit will expire if you do not use it within 12 months of us telling you that it is available.
7. Travel Credit bookings are subject to the relevant travel supplier terms and conditions, and may incur change or cancellation fees from the travel supplier and American Express.
8. You will not earn Membership Rewards points on the part of your booking which you pay using your Travel Credit.
9. The Travel Credit cannot be sold or otherwise transferred for value. We may withdraw your Travel Credit if we reasonably believe that you are seeking payment, compensation, or other value for your Travel Credit.
10. Supplementary Cardmembers are not eligible for this benefit.
11. We can reverse any statement credit that has been awarded if:

- a. The travel booking is subsequently cancelled and it is not refundable; or
 - b. We discover or reasonably suspect any fraud or other criminal activity, breach of these terms, or any serious misuse (as reasonably determined by us) relating to your use of this benefit.
12. Any reversal may take place up to 180 days. If the statement credit is reversed after you have paid your bill, your Account may show a negative balance.
13. You will not be able to use the Travel Credit and you will not receive a statement credit during any period where:
- a. You have not paid your monthly payment shown on your Account statement on time, and this has not been paid in full; or
 - b. Your Account is suspended for any reason.
14. If the reason we suspended this benefit no longer applies, then:
- a. You will be able to use this benefit again; and
 - b. Any statement credit you have earned which has not yet been added to your Account will then be added.
15. We can suspend the Travel Credit if technical failure or any other factors outside our control means that we are unable to make this benefit available in a safe and proper way (for example, if we suspect fraud or if there is a risk of loss or damage to you, other Cardmembers, or us).
16. If your Account is cancelled, you will no longer be able to use the Travel Credit.
17. If your Account is cancelled, and you have earned a statement credit which has not yet been added to your Account, we will add this to your balance unless your Account was suspended prior to cancellation and this was why the statement credit was not added, or we have the right to reverse a statement credit as explained above.
18. We can change these terms at any time for any of the following reasons: to reflect changes or developments in the technology or systems which we use; to improve the benefit we offer you under these terms, or the period over which the benefit is made available; to make these terms clearer or fairer to you; or to correct any errors in these terms, provided the changes do not adversely affect you.
19. If we make a change to these terms, we will give you 30 days' advance notice, unless the change is not to your disadvantage. In this case, we will give you notice but we may make the change more quickly. We will post the updated terms on our website.
20. We can withdraw this benefit at any time by giving you 60 days' advance notice. We do not need to give any reason for doing this, but we must reasonably believe the overall benefits associated with your Account still represent good value and are competitively priced.
21. We can also change these terms, or withdraw this benefit, to reflect a change in law, regulation or industry codes of practice (including where we have a good reason to expect a change), or to reflect a decision by a court, regulator or the Financial Ombudsman Service (or equivalent). If we make a change, we will notify you as explained above. If we withdraw

the benefit we will notify you as soon as possible, but we may not be able to tell you about this in advance.

22. We will use your personal information such as name, email address, Account number and transaction information to manage your use of this benefit, to monitor your eligible spend and send you servicing communications about this benefit. You also acknowledge that American Express will send you communications to administer the benefit (such as to confirm enrolment and use of this benefit). For more information about our use of your personal information and your rights, please refer to the Cardmember Privacy Statement.



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