

This is the new version of the American Express Charge Card Agreement effective from 2 October 2023.

American Express® International Currency Card

Charge Card Agreement

This agreement is made between American Express Services Europe Limited and the cardmember who signs the agreement.

When we say “we” and “us” in this agreement, we mean American Express Services Europe Limited. When we say “you”, we mean the cardmember who signs the agreement.

This agreement contains important information. Please keep it safe. Part 1 gives you the main financial details you will need to know about. Part 2 gives you more information about how the account works.

PART 1 OF YOUR AGREEMENT

1. Contact details

Our address: Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX

US Dollar and Euro cards:

Telephone number: +44 (0) 1273 868 900

Website: americanexpress.com/icc

Sterling cards:

Telephone number: +44 (0) 1273 620 555 or 0800 917 8047

Website: americanexpress.co.uk

If you register for an online account, you can also contact us using the online account centre. Visit our website to access or register for your online account.

2. Fees, charges and other costs

2.1 Fees and charges that apply to your account

	US Dollar Cards	Euro Cards	Sterling Cards
Cardmembership You can choose to apply for a card which has certain benefits or the Basic Card without those benefits We explain more about the benefits in the “Card benefits” section in Part 2	You can find our cardmembership fees, cardmembership joining fees (if these fees apply) and supplementary cardmembership fees in the fee schedule at americanexpress.com/icc/fee-schedule These charges don't apply to Basic Cards		
Late payment – if you're late in paying the full amount you owe to us each month	2% and US\$25	2% and €25	£12
Returned payment – if we have to return a payment you've made because it's recalled by the bank that sent it	US\$15	€15	£12
A copy of a statement	US\$4	€3	£2
Foreign transaction – where you use your card for a transaction in a different currency to the currency of your card To work out the actual fee you will pay, we take the amount of the transaction after we've converted it to the currency of your account and calculate the percentage fee of that amount	3% of the converted US Dollars amount	2.7% of the converted Euro amount	2.99% of the converted Pounds Sterling amount
Annual government stamp duty charge – if you're resident in the Republic of Ireland. (This is subject to change by that government). Rates are calculated by us using an exchange rate before the date of payment	Equivalent value of €30 in US Dollars	€30	Equivalent value of €30 in Pounds Sterling
Collection costs – for collecting amounts you owe us	Our reasonable costs, including legal fees		

2.1. When we charge fees

Unless we tell you otherwise, if a cardmembership fee applies, we'll charge it for each year starting on the date of your first statement and then every year after that on the same date. If a joining fee applies, we'll charge this one-off fee to your account on the day after your account is opened.

If a supplementary cardmembership fee applies, we'll charge it for each year starting on the date the supplementary cardmember is added to the account. Unless you remove the supplementary cardmember, we'll then charge the fee every year after that on the same date. For more information, please see the section “Supplementary cardmembers” in Part 2.

The fees applicable to your agreement are as set out at section 2.1 above. We may suspend, reduce, waive or cancel all or part of any fee which applies to your account.

3. How much can you spend?

Is there a limit on how much you can spend?

We don't usually limit how much you can spend on your account but sometimes we may set a spending limit. The limit could be temporary or permanent. We'll tell you if we do this but we won't always notify you in advance. Any limits set will also apply to supplementary cardmembers.

We may set and vary limits and place restrictions on certain uses of the card or certain transactions. For example, contactless purchases may have their own limits. You can find out if any limits apply by calling us.

Keeping within your spending limit	<p>If we apply a spending limit to your account, you should not go over this limit.</p> <p>If a transaction takes you over a limit, we may ask you to pay enough money into your account to bring you back within the limit immediately.</p>
4. How are repayments to be made?	
How much and when you must pay	<p>You must repay the full amount you owe each month. The amount you owe will be shown on your statement.</p> <p>You need to make payment by the due date which will also be on your statement. If you receive a credit or refund from anyone, we'll treat this as a payment made by you and it will reduce the amount which you owe us.</p>
5. Can this agreement be changed?	
When we make changes	<p>As this agreement is not for a fixed period and may last a long time, we're likely to need to make changes to fees and other terms and services we provide for reasons we can't predict when the agreement was made.</p> <p>We've set out some reasons we may make changes to the agreement below but we can also make a change for other reasons as long as we:</p> <ul style="list-style-type: none"> • tell you in advance about the change; and • make clear that you can end your agreement with us without charge if you don't want to accept the change.
Our main reasons for changes	<p>We can change the agreement and our fees, or we can introduce new fees:</p> <ul style="list-style-type: none"> • where the costs of us providing your account change or we have a good reason to think that they will change; • where we're changing the way you can use your account; • where we're changing the card benefits offered with your account; • where the change is good for you (for example, where we're making the change to improve the security of your account or we're making the agreement clearer or fairer) or neutral (where the change won't have a good or bad effect on you); • where there have been changes or developments in the technology or systems which we use; • where we're making the change because of a change in law, regulation or industry codes of practice or where we have a good reason to expect that there will be a change; • where we're making a change because of a decision by a court, regulator or a body like the Financial Ombudsman Service; or • where we have a good reason to think your circumstances have changed and this increases the risk that you might not be able to pay us what you owe.
Telling you about changes	<p>We'll always tell you the date that a change will take place and we'll tell you about the change at least two months before that date. It is up to you whether you accept any change we are making. If you don't want to accept any change, then you can always end this agreement by paying off all the amounts you owe us and telling us to close your account (see "Ending your agreement" in Part 2). If you don't do this before the date the change takes place, we'll assume you're happy with the change and you've accepted it.</p>
Ending card benefits	<p>You can tell us at any time that you don't want to keep any card benefits which you receive and, if you have a Sterling card, we'll switch you to a Basic Card with no card benefits. We'll also refund your cardmembership fee and any supplementary fee on a pro rata basis. This means you will get a refund for any days you have already paid for where you won't be receiving the benefits anymore.</p>
Switching you to a different type of card	<p>You can tell us at any time that you want to have a different type of card. If you do, we may agree to switch you to a different type of card. The terms of this agreement will continue to apply to your new card.</p> <p>We may also switch the type of card you have to another card covered by this agreement if we assess your circumstances and believe you don't qualify for your current card anymore or that you now qualify for a different card. We'll always tell you in advance if we do this.</p> <p>We'll tell you if there are any changes to your agreement as a result of the above product switches. You can always cancel your card or swap to an alternative product if you are unhappy with the product switch.</p> <p>If you switch to a different type of card covered by this agreement then, unless we tell you otherwise:</p> <ul style="list-style-type: none"> • you'll pay any supplementary fee which applies to the new type of card to your account on the day after your account is switched and any cardmembership fee which applies to the new type of card on the date of your first statement, and every month or every year after that depending on whether the card has a monthly or annual fee. • we'll refund any cardmembership fee and any supplementary fee which applied to your previous card on a pro rata basis. This means you will get a refund for any days you have already paid for but where you won't have the previous card anymore.
Your Right to Cancel	
<p>You can cancel this agreement, without giving a reason, within 14 days starting on the day you or the bank receives your card. You can cancel by contacting us using the contact details on our website or on the back of your card.</p> <p>If you cancel within this period, you must repay everything you owe us. If you have paid any cardmembership fee, joining fee or supplementary fee within this period, we'll refund the fees. You can ask for another copy of this agreement free of charge at any time.</p>	

PART 2 OF YOUR AGREEMENT

How Your American Express Account Works

Using the card	<p>You may use the card for purchases up to any spending limit that applies.</p> <p>Your card is for personal use and you shouldn't use it for business purposes.</p>
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<p>Using a third party provider (TPP)</p>	<p>A TPP is a third party service provider that's authorised by or registered with the Financial Conduct Authority or a European Economic Area (EEA) regulator. Where required, the TPP will tell you who their regulator is.</p> <p>You can choose to allow TPPs to provide services to you. If you use a TPP, the terms of this agreement will still apply. We'll give the TPP access to the same account information that you'd be able to access if you were dealing with us online.</p> <p>We may refuse to allow a TPP to access your account if we're concerned about unauthorised or fraudulent access by that TPP. If we do, we'll tell you why in the way we think most appropriate. We won't tell you if the law stops us from telling you or if it wouldn't be safe for security reasons.</p>
<p>How you can approve and cancel transactions</p>	<p>To approve a transaction you can use your card or provide your account details and, if required, use your security details (such as a PIN, passcode, personal identifiers, biometric data or other details).</p> <p>You may allow a third party nominee (including a bank or another company) to service certain elements of your account. You can find more details about what this third party can do in the application form. Before you do this, you must give us details of this third party and we must agree to them being a third party nominee on your account. You agree that we can accept instructions from the third party, including instructions on payments in and out of your account. You will be responsible for any such instructions or payments we receive from the third party and continue to be responsible for your obligations under this agreement. If the third party does not act on your instructions and this makes you breach this agreement, that is your responsibility. You must let us know if you don't want us to accept instructions from the third party.</p> <p>You agree that any notice or communication under this agreement sent to the third party nominee will be as if we sent it to you. We may still send you any notices or information and communicate directly with you under this agreement. We may for any reason refuse to communicate with the third party and we'll communicate with you directly instead.</p> <p>You agree that we can pay any and all annual or other government charges/duties payable by you because you have an account or a card. We'll pay these charges/duties when they need to be paid from your account. You are responsible for paying us the amount of any such charges/duties as if they were a transaction on your account.</p> <p>We may remove your ability to make contactless payments at any time.</p> <p>You can't cancel purchases you make with a card but you can cancel other transactions that you've asked us to make in the future or regular payments (such as monthly subscription fees) if you ask us before the end of the business day before they are due to be made. This means on Monday-Friday from 9am-5pm and excludes any weekends and public holidays. For example, if you have a monthly subscription fee that is due to be charged to your account on a Tuesday, you can ask us to cancel this payment up to the end of the business day on Monday.</p>
<p>When we can refuse to authorise a transaction</p>	<p>We may not allow a transaction if:</p> <ul style="list-style-type: none"> • we reasonably suspect that the use of your account is unauthorised or improper or fraudulent; • we reasonably consider that acting on your instructions might lead to: <ul style="list-style-type: none"> • a breach of law, regulation, code or other obligation; or • action from a government, law enforcement agency or regulator; • we're legally required not to allow the transaction; • use of the card would be prohibited; • your card has been temporarily suspended; or • the transaction would exceed a transaction limit of some sort or take your account over your spending limit. <p>You may not use your account for illegal activities or in a way which disguises the true nature of the transaction, for example:</p> <ul style="list-style-type: none"> • by obtaining cash through a transaction which you know will be treated as a purchase of goods and services – this is often known as 'asking for cashback'; • using your account to send funds to yourself through a payment processor; or • by using your card at a retailer you own or control. <p>If we don't allow a transaction, you'll normally be told at the time you make the transaction. You can always find out about transactions we've refused, including the reasons why and any limits we may have put on your card, by calling us. We won't be able to give you this information if the law or any regulation stops us from telling you, not telling you will help prevent fraud or where there are other security reasons which mean we can't tell you.</p> <p>If we don't allow a transaction or a retailer doesn't accept the card we're not responsible for any loss.</p>
<p>Transactions you haven't approved</p>	<p>You're not responsible for any transactions:</p> <ul style="list-style-type: none"> • made using the physical card (or any other physical payment device we may provide) before you receive it (for example, if your card is stolen in the post); • where we haven't told you how to tell us that your card or security details have been lost, stolen or compromised; • if we fail to apply procedures that we're legally required to use to check that a payment has been approved by you or a supplementary cardmember; • which are not approved by you or a supplementary cardmember or any other person you or a supplementary cardmember allowed to use your account or card (even though you should be aware that you are not actually permitted to allow any other person to use your account or card); <p>You're responsible if you or a supplementary cardmember:</p> <ul style="list-style-type: none"> • use your account or card fraudulently; • have failed to keep your card or security details safe – either intentionally or by being very careless; where this happens, you'll be responsible for all payments from your account until you've told us that your card or security details have been lost, stolen or compromised, or you suspect misuse; • have failed to tell us straight away that your card or security details have been lost or stolen – either intentionally or by being very careless; • allowed someone else to use your account or card, including if someone else is allowed to access a mobile phone or other device on which your card has been registered (for example, by giving them your passcode or by letting them register their fingerprint on it). Where this happens, you won't be responsible for any transactions made by a person you or a supplementary cardmember allowed to use your account or card after you tell us you suspect your account is being misused. <p>You must contact us as soon as you notice an unauthorised transaction on your card or account. We'll refund the amount of the unauthorised payment as soon as possible, and always before the end of the working day after you tell us (unless we suspect you have acted fraudulently). Once we've completed our investigations, if we find you weren't entitled to a refund, we'll take back any amount we refunded to your account. If there are errors in a transaction and this is our fault, we'll give you a refund. We may then resubmit the correct transaction.</p>

<p>Transactions for unexpected amounts</p>	<p>If you make a purchase within the UK or the European Economic Area and you have been charged more than you were expecting, we may refund the amount of the purchase.</p> <p>We'll only refund the purchase if:</p> <ul style="list-style-type: none"> • you didn't know exactly how much you were going to be charged when you approved the payment (for example, when using your card to check-in at a hotel); • you ask for the refund within 8 weeks from the date of the statement on which the purchase appears; • you give us all the information we reasonably ask for. <p>We may provide any information you share with us (including personal information) to third parties investigating your claim.</p> <p>We'll let you know the outcome of our investigation within 10 business days of us receiving all the information we ask for from you. We'll make the refund or tell you why we've refused your claim.</p> <p>You're not entitled to a refund if:</p> <ul style="list-style-type: none"> • you or a supplementary cardmember gave consent for a transaction directly to us; • at least four weeks before the transaction was made, you were given information about the transaction (or it was made available to you) by us or the retailer (for example, at the time you placed an order, the exact amount of the purchase was unknown but it was later confirmed to you at least four weeks before your card was charged).
<p>Theft, loss or misuse of the card or account</p>	<p>You and supplementary cardmembers must:</p> <ul style="list-style-type: none"> • sign the card and keep it safe and secure (including using device passcodes, biometric data or other security details where applicable); • not let others use the account or card; • regularly check you still have the card; • not give your card number to anyone else, other than us or a TPP if it's necessary to share the number so you can use the TPP's services, or if using it for a transaction. We'll never call you and ask for your full card number; • not give your physical card to anyone else except when you need to present your card to pay for goods or services. We'll never ask for your physical card; • not share your security details, which are used to verify your identity, with anyone else (other than us or a TPP if it's necessary to share your details so you can use the TPP's services); • not share your full card PIN number or the password for your American Express online services with anyone. We'll never ask you for this information; and • choose a PIN or passcode that is not easy to guess. <p>If you or a supplementary cardmember, register a card for use on a mobile phone or other device, you or the supplementary cardmember, must:</p> <ul style="list-style-type: none"> • keep it and your security details safe and secure at all times, in the same way you would your card or PIN; • always use the lock feature on the phone/device; • never share your security details or allow another person to have access to the device in a way which allows them to make transactions using the card registered on the device. <p>You or a supplementary cardmember must tell us straight away if you suspect:</p> <ul style="list-style-type: none"> • a card has been lost or stolen or has not been received; • a mobile phone or other device to which a card has been registered has been lost, stolen or compromised; • someone else knows a PIN or other security details; or • the account or a card is being misused or used without your permission, or a transaction on the account was not approved or has been processed incorrectly. <p>Our contact details are at the beginning of this agreement.</p> <p>If we need to stop you or a supplementary cardmember using a card for any reason, the use of all other cards issued on your account may also be stopped at the same time.</p> <p>If you register for online account services, you must keep your security details (such as your username, password or other details) and also your mobile phone or other device safe and secure.</p>
<p>How to pay</p>	<p>You must make payments to us by any method set out on your statement or any other method we tell you about or allow you to use. Payment must be made from a personal account in your own name. If you don't you may experience disruption to your account.</p> <p>If you are unable to pay your account this way due to personal circumstances, please contact us, using the contact details provided above, to discuss this.</p> <p>You must make payments to us in the currency of your card account. For example,</p> <ul style="list-style-type: none"> • if you hold a US Dollar card you must pay us in US Dollars, • if you hold a Euro card you must pay us in Euros, • if you hold a Sterling card, you must pay us in Pounds Sterling. <p>If you make payments in a different currency, we may refuse to accept the payment.</p> <p>If we accept the payment, we'll change it into the correct currency. We'll use the standard exchange rate we set on the date we receive the payment unless the law tells us to use a particular rate. In this case, there may be a delay before the payment is added to your account. We may also impose additional charges for converting payments into a different currency (including any currency conversion costs we incur).</p> <p>You must make a separate payment for each account you hold with us. If you send payments together and don't clearly tell us which account the payment is for, we may apply the payments to any of your accounts.</p> <p>We'll apply the payment to your account on the day we receive it, as long as this is within our business hours. After that time, we'll apply it on the next business day. This means on Monday-Friday from 9am-5pm and excludes any weekends and public holidays.</p> <p>All transactions are subject to additional checks, and we may contact you for further information.</p>

<p>How we'll use payments</p>	<p>We'll normally use payments made to your account to pay off any fees and charges you owe to us first. We'll do this in the following order:</p> <ul style="list-style-type: none"> • any cardmembership fee and supplementary fees; • service charges (for example, statement copy fees) and any joining fee; • late payment fees; • other fees charged by us that appear as a separate item on your monthly statement, (for example, returned payment fees); • collection charges; • transactions that have appeared on your monthly statement; and • transactions that have not yet appeared on your monthly statement. <p>More details on these fees and charges are included above – see “Fees and charges” section.</p>
<p>Missing payments</p>	<p>Missing payments can have serious consequences. It could mean:</p> <ul style="list-style-type: none"> • you have to pay additional charges or costs; • in the UK your credit rating may be affected, making it more difficult or expensive to obtain credit; and • we take legal action (which could include getting a court order to give us the right to take payment out of the sale proceeds for your home or other property) or bankruptcy proceedings may be taken against you to recover any debt owed under this agreement. <p>If you are struggling to make a payment or think you may have difficulty making a payment in the future, please contact us and let us know as soon as possible.</p>
<p>Payments into your account by mistake</p>	<p>If we make a payment into your account by mistake or as a result of a systems error, we'll automatically take the amount out of your account.</p> <p>Sometimes we may be told that a payment from within the European Economic Area (EEA) was made into your account as a result of someone else's mistake (for example, if the person making the payment gave the wrong account number or reference). When we contact you, you may disagree it was a mistake and tell us the payment was intended for you. If that happens we have to share all relevant information (including your name and address and transaction information) with the other bank involved in the payment if they ask us to. The other bank can pass this information to their customer to help them claim the money back from you.</p>
<p>Supplementary cardmembers</p>	<p>Unless you have a Basic Card, you can ask us to issue cards on your account to supplementary cardmembers. You must make sure that supplementary cardmembers keep to this agreement.</p> <p>You're responsible for all use of your account by supplementary cardmembers and anyone they allow to use your account. This means you must repay all transactions they make.</p> <p>If you want to stop a supplementary cardmember from using your account you must tell us.</p> <p>A supplementary cardmember is a friend or relative that you have added as an additional cardholder on your account. You can add no more than ten supplementary cardmembers to your account if you have a Centurion Card, or five supplementary cardmembers if you have any other card (except a Basic Card).</p>
<p>Converting transactions made in a foreign currency</p>	<p>What happens if I make a payment or someone gives me a refund in a different currency?</p> <p>Our currency conversion affiliate – a company called AE Exposure Management Limited (“AEEML”) – will change the money into the currency of your account.</p> <p>If you're making a payment or getting a refund in anything other than the currency of your account or US Dollars, AEEML will change the currency of the payment or the refund to US Dollars first, then to the currency of your account. Even though there will be two currency conversions taking place, you'll only pay one non-sterling transaction fee for making a payment and we don't charge a non-sterling transaction fee for refunds. If the payment or refund is in US Dollars, AEEML will convert it directly into the currency of your account.</p> <p>How much will it cost me?</p> <p>AEEML will use a rate called the 'American Express Exchange Rate' to change the money into the currency of your account. The American Express Exchange Rate is set on the day before the transaction processing day. AEEML sets this rate every Monday to Friday, except for Christmas Day and New Year's Day. AEEML bases the American Express Exchange Rate on:</p> <ul style="list-style-type: none"> • the rate required by law or customarily used in the country where the purchase or refund is made or where this doesn't apply, • interbank rates selected from customary industry sources. <p>We'll also charge a non-sterling transaction fee if you're making a payment in a different currency. We won't charge that fee if you're being given a refund in a different currency.</p> <p>The total cost of converting your currency will be the American Express Exchange Rate and the non-sterling transaction fee together. You can use the tool on our website if you want to compare the total cost of converting your currency with reference rates from the European Central Bank.</p> <p>How do I check the exchange rate?</p> <p>The applicable rate is the American Express Exchange Rate set by AEEML on the day before the transaction processing date. This is the rate which AEEML will use to change the transaction into the currency of your account. You can find information about the American Express Exchange Rate by calling us.</p> <p>Exchange rates can change a lot from one day to another. The exchange rate used may be different from the rate that applied on the date of your transaction or refund. If you receive a refund, it could be less or more than the amount of the payment you originally made because the exchange rate has changed.</p> <p>What if I'm given the option at the checkout to make the payment in the currency of my account instead of in a different currency?</p> <p>The person giving you that option will set the exchange rate and any commission or charges. We'll receive the transaction or refund in the currency of your account, so we won't charge you a non-sterling transaction fee.</p>

<p>Statements and legal notices</p>	<p>We'll send statements to you by your chosen method at least once a month if there has been any account activity and otherwise once every 12 months. This may include sending statements to your bank if you have asked us to do so. This could be by post, by email to the email address you've most recently given to us, by posting them in the online account centre or by making them available to you in any other lawfully permitted manner.</p> <p>We may send you notices on or with your statements. This could include information we're legally required to send you, such as information about changes to this agreement or other agreements we have with you.</p> <p>In addition to payment information, each statement will show all transactions and amounts charged to your account in the statement period and the total account balance.</p> <p>Always check each statement and contact us as soon as possible if you need more information about anything.</p> <p>If you receive statements online, you should make sure you regularly check this information and any mail we post to you electronically in the same way you would written mail. We'll send to you by email and post some notices we're required by law to provide. These notices will be addressed to you and sent to the latest billing address on our records.</p> <p>If you receive statements by post, we'll send the statements and any notices we're required by law to provide by post, addressed to you, at the latest billing address on our records.</p>
<p>Contacting you</p>	<p>We may send you important messages and other communications (including alerts about certain activity on your account) about your account, card or card benefits in line with your preferences. This could be by letter, email or SMS, on your statements or by posting them in the online account centre.</p> <p>There are some messages we need to send you (such as statements of your account or security alerts), but you can opt out of receiving other alerts or communications (such as marketing) by contacting us using the online account centre, if applicable, or by calling us.</p> <p>If we need to contact you about any actual or suspected fraud or security threats, we'll do this using the fastest and most secure way of contacting you (for example, we may try to send you a text message rather than calling you).</p> <p>Your residential address for your account must be an address in our list of acceptable countries. The list of acceptable countries can be found at americanexpress.com/icc/countrylist. If it is not, we'll close your account in accordance with the rights we reserve under the "Ending your agreement" section of this Agreement.</p>
<p>Changing your contact details</p>	<p>We'll use your most recent contact details to contact you. You must notify us immediately if you change address, email address or mobile number. Your residential address can't be changed to an address that is not in our acceptable countries list. The list of acceptable countries can be found at americanexpress.com/icc/countrylist. This list could change at any time.</p> <p>We may update your contact details if we receive information that they have changed or are incorrect. If we've been unable to deliver any communications or they have been returned to us, we may stop trying to contact you until we receive accurate contact information.</p> <p>Any legal notices will be posted to the online account centre (if applicable) or sent to your last known address or email address.</p>
<p>Suspending your account</p>	<p>We may suspend your account or any feature on your account (including a supplementary card) if:</p> <ul style="list-style-type: none"> • you tell us to close your account or we tell you we are closing your account; • we consider it necessary for the security of the account; • you or a supplementary cardmember are in breach of the agreement; • we reasonably consider that by allowing use of the account or feature we might: <ul style="list-style-type: none"> • breach a law, regulation, code or other obligation; or • face action from a government, law enforcement agency or regulator; • we suspect unauthorised, improper and/or fraudulent use of your account; or • we reasonably think there's a significantly increased risk that you won't be able to repay us. <p>We'll normally notify you beforehand or immediately afterwards and tell you the reasons if we can. If your account is suspended, you (and any supplementary cardmember) must:</p> <ul style="list-style-type: none"> • not use the card; • inform retailers not to try to take any further payments from your account; and • still pay the total account balance. <p>We'll allow you to use the account once the reasons we suspended your account in the first place no longer apply. You can tell us this is the case and request reinstatement by calling us.</p>
<p>Ending your agreement</p>	<p>This agreement is open ended and has no fixed duration. You and we can end it without giving any reason. You can do this at any time by calling us or writing to us (our contact details are at the beginning of this agreement) to tell us to close your account and by paying off all the amounts you owe.</p> <p>We can do this by giving you at least two months' written notice, or we may end this agreement immediately if:</p> <ul style="list-style-type: none"> • you continue to fail to pay the total account balance or go over any spending limit; • you seriously or regularly break this agreement; • you give us false or misleading information; • your residential address for your account is not within or is no longer within our list of acceptable countries that can be found at americanexpress.com/icc/countrylist. This list could change at any time; • you become or are likely to become bankrupt or are involved in any debt relief process; • you break another agreement you have with us or one of our group companies; • we reasonably believe that by continuing the agreement we might: <ul style="list-style-type: none"> • break a law, regulation, code or other obligation; or • face action from a government, law enforcement agency or regulator; • you become incapacitated or die; • you behave in an abusive or threatening way to our staff; or • we reasonably believe you're unable or unwilling to pay your debts when due. <p>In any of these circumstances, we may close your account and you'll have to immediately repay all amounts you owe us under this agreement in full.</p> <p>We may also cancel a supplementary card by giving you at least two months' written notice or immediately under any of the circumstances listed above. Where reference is made to "you" in these circumstances, this includes a supplementary cardmember.</p> <p>If you're having or may have difficulty making payments, please call us as soon as you can. We'll always follow any legal requirements to provide you with notices before we end the agreement.</p> <p>The agreement will only come to an end once you've paid off all amounts you owe us. Until then:</p> <ul style="list-style-type: none"> • all of the terms of the agreement will continue to apply (including our right to change the terms of the agreement); • you (and any supplementary cardmember) will have no rights under it to use the account or the card to make transactions; and

	<ul style="list-style-type: none"> • your card benefits will stop. <p>You must destroy all cards when the agreement ends.</p> <p>If you pay a cardmembership fee or supplementary fee, we'll refund any fee you've paid for the period following the end of the agreement.</p>
Card benefits	<p>You may choose to apply for:</p> <ul style="list-style-type: none"> • a card with additional services and benefits (called card benefits). These benefits may include rewards points or insurance; or • a card without benefits (called a Basic Card). <p>You'll be charged a cardmembership fee and if applicable, a joining fee for card benefits.</p> <p>You can find our cardmembership fees, cardmembership joining fees (if these fees apply) and supplementary cardmembership fees in the fee schedule at americanexpress.com/icc/fee-schedule. These charges don't apply to Basic Cards.</p> <p>Card benefits will be subject to separate terms and conditions and we'll communicate separately with you in relation to those card benefits.</p>
Set off (Repayment across accounts with us)	<p>We may, at any time, without telling or asking you, use any credit on your account to repay any amount you owe us. This includes any amount you owe us on any other account you have with us (in whatever currency), until everything you owe us has been fully repaid.</p>
Complaints about us	<p>If you have a complaint about your account or the service you've received, please contact: Global Customer Research and Solutions, American Express, Department 333, 1 John Street, Brighton, East Sussex, BN88 1NH. You can also make a complaint by calling us. If you have a Sterling card, you can also use our online chat facility. You can find these details here: americanexpress.com/uk/contact-us/</p> <p>If you're unhappy with the way we deal with your complaint you may be able to refer your complaint to the Financial Ombudsman Service by writing to Financial Ombudsman Service, Exchange Tower, London E14 9SR, calling 0800 023 4567 or 0300 123 9123 or sending an email to complaint.info@financial-ombudsman.org.uk. You can find out more about the Financial Ombudsman Service on their website at financial-ombudsman.org.uk.</p>
How we're regulated	<p>We are authorised and regulated by the Financial Conduct Authority under registration number 661836. The Financial Conduct Authority's address is: 12 Endeavour Square, London E20 1JN.</p>
Claims against retailers or other third parties	<p>If you challenge a transaction with a retailer or other third party, we may refund all or part of that transaction.</p> <p>If we give you a refund, you and any supplementary cardmembers agree to transfer to us all of your rights and claims against the third party to us (excluding any claims such as negligence).</p> <p>This means you won't make any claim against the third party for the amount we have refunded. Instead you must cooperate with us if we decide to make a claim.</p> <p>If we want to make a claim against the third party, we may need to use your personal information and disclose it to the third party. We'll let you know if this happens.</p>
How we use your information	<p>For the purposes of the Payment Services Regulations 2017, you explicitly consent to us accessing, processing, and retaining any information you provide to us, for the purposes of providing payment services to you. This does not affect any rights and obligations you or we have under data protection legislation. You may withdraw this consent by telling us to close your account. If you do this, we'll stop using your data for this purpose, but may continue to process your data for other purposes.</p>
Transferring the agreement	<p>We may transfer some or all of our rights and duties under this agreement, including your account, to another provider. We may do this without telling you, unless the law tells us to notify you. You can't transfer your account or any of your duties under this agreement to a third party.</p>
Waiver of rights	<p>We may choose not to use certain rights we have under this agreement. However, this doesn't prevent us from using these rights on any other occasions.</p>
Language and governing law	<p>We'll communicate with you in English.</p> <p>English law will apply to this agreement and to dealings between us before this agreement applied. The courts of England shall have non-exclusive jurisdiction over us and you. This means the English courts will be able to deal with any claims.</p>
Taxes and duties	<p>You'll need to pay any government taxes, duties or other amounts required by the law. This includes any amounts due in any country where you or a supplementary cardmember uses the card or your account.</p>
Limitations on our liability	<p>We won't be responsible to you for losses and costs caused by things that are abnormal or unforeseeable, and that we can't reasonably control where those things would've happened despite our efforts to prevent them. For example, where there is a breakdown of a power supply or a natural disaster.</p>

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