

FREQUENTLY ASKED QUESTIONS



AMERICAN
EXPRESS

How long will the application process take?

This application can take only **5-10 minutes**.



What information will I need?



Where applicable, personal details such as name, address and proof of income. Business information such as the full registered name, registered address, trading details, company revenues and company registration number of the business.



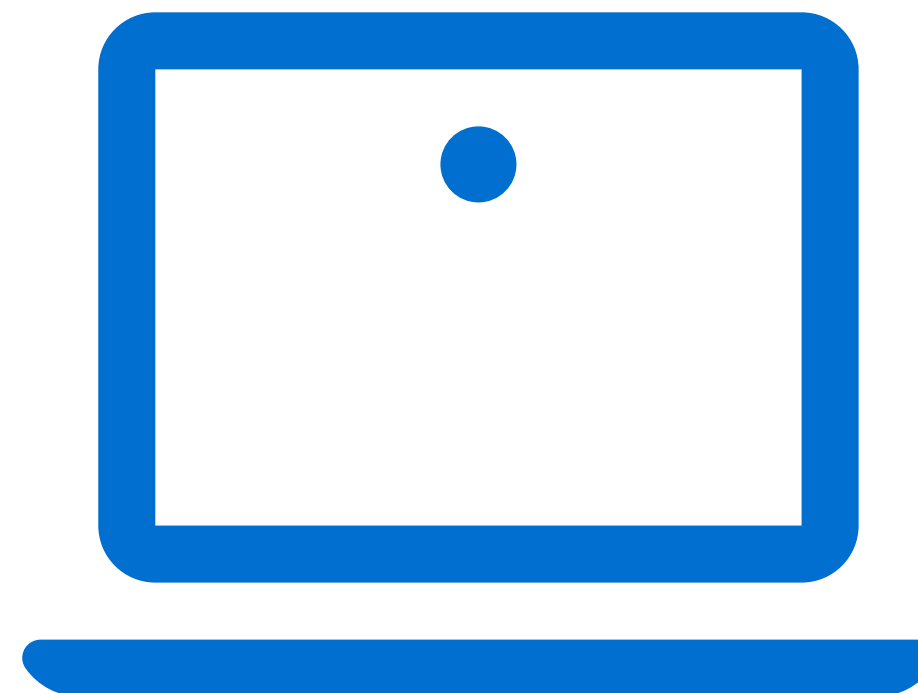
Where applicable, full name, date of birth, nationality and full address of ALL Directors/ Partners. If the business is run by a sole trader, you will need to provide the details for the sole trader.



The details of all individuals and/or companies who own or control 25% or more of the company's shares or voting rights, even if these interests are held indirectly.

How safe is it for me to enter my personal details on to your website?

All your personal and Account details are held in the secure area of our site, and we use advanced technology and well-defined employee practices to help ensure that the information we process is done so promptly, accurately, completely and securely.



What will you use my personal information for?

We will use your personal information to process your application form, the assessment of which includes giving your details to credit reference agencies. If approved, we will use your details (including your email address) to service your Account and, if you have given us permission, to keep you informed of promotions associated with your Card. We will not share your email address with other companies to market their own products or services. You can update your preferences later if you wish.

For further information on how we process your personal data at American Express, please read our online Privacy Statement by [clicking here](#).



Can I save my application or do I have to complete it in one go?

Your application can be saved. An email reminder will be sent to you using the email address you provide with your application with a link to return to your application within 30 days. If you leave it any later, you will need to start your application again.



How do I cancel my application?

If you wish to cancel your application once it has been submitted, please call our New Accounts team on

0800 032 7404



Can I re-apply if I have been declined for a Card previously?

If you would like to provide us with additional information you think might be helpful regarding your unsuccessful application, please write to:

**Appeals Executive, New Accounts Department,
American Express Services Europe Limited,
1 John Street, Brighton, BN88 1NH.**

If in the future your circumstances change, you can re-apply. Please note that you will need to wait 90 days to re-apply for an American Express® Credit or Charge Card.



Can I apply for an American Express® Card if I have been declined for a Card or credit in the past by another company?

Yes. American Express considers each application individually. However, please note that making too many applications may negatively affect your credit score and this could restrict your ability to borrow in the future.

