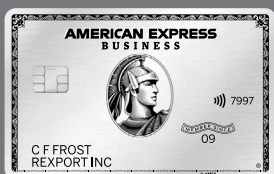


£200 Annual Travel Credit - Travel further with Platinum

BUSINESS THE PLATINUM WAY



American Express® Business Platinum Card

Each year of your Business Platinum Cardmembership, you have access to a £200 Annual Travel Credit¹, yours to use toward any single travel booking of £200 or more charged to your Business Platinum Card through American Express Travel Online.

Redeeming your credit for flights, car rentals and hotels is easy. Simply visit American Express Travel Online and book your trip.

Benefit Terms

1. The £200 Annual Travel Credit can only be redeemed at time of booking through American Express Travel Online at americanexpress.co.uk/travel to pay for pre-paid travel.
2. Travel booking must be charged to your Business Platinum Card.
3. Statement credits will usually appear on your Account statement within 30 days from the date of the transaction, but it could take up to 60 days.
4. Basic Cardmember is entitled to one (1) Annual Travel Credit each year based on Card membership anniversary date, towards a single travel booking of £200 or more, and will appear on your Billing Statement as "Platinum Annual Travel Credit".
5. 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).
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. 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.
12. 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.
13. 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.
14. 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).
15. If your Account is cancelled, you will no longer be able to use the Travel Credit.
16. 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.
17. 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.
18. 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.
19. 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.
20. 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.
21. 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.



DON'T *do business* **WITHOUT IT**™

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