



# UK Merchant Terms and Conditions for American Express®

Please select the category that applies to your business based on the Terms and Conditions issued to you upon signing up to accept American Express.

## Small Merchant

The Terms and Conditions for Small Merchants differ dependent on the type of payment plan you are on, [read our guide](#) to find out more.

For Small Merchants on Gross Pay, Terms and Conditions are here:

[Download Micro Gross T&Cs](#)

For all other Small Merchants, Terms and Conditions are here:

[Download Micro Merchant T&Cs](#)

## Standard

Larger companies have a standard set of Terms and Conditions here:

[Download Standard T&Cs](#)

## B2B

Companies that only take transactions from other businesses have a standalone set of B2B Terms and Conditions here:

[Download B2B T&Cs](#)

If you are unsure which version of the Terms and Conditions apply to your business, please call us on 0800 032 72 16.