

FACTS

WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • transaction history and account history • insurance claim history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does American Express share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share

Questions?	Call 1-833-249-6098 or go to AmexRewardCard.com/OCEANRewards
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Who we are	
Who is providing this notice?	American Express Travel Related Services Company, Inc. and other American Express affiliates that provide financial products or services, including American Express National Bank, and American Express Prepaid Card Management Corporation.
What we do	

How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or pay your bills • give us your income information or give us your contact information <input type="checkbox"/> use your credit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing of personal information?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><input type="checkbox"/> <i>Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies. Affiliates may also include other companies related by common ownership or control, such as AMEX Assurance Company, a provider of American Express Card-related insurance services.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><input type="checkbox"/> <i>Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated companies that together market financial products or services to you.</p> <p><input type="checkbox"/> <i>Our joint marketing partners include financial companies.</i></p>

Other important information

We may transfer personal information to other countries, for example, for customer service or to process transactions.

California: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law.

Texas: American Express entities **American Express Travel Related Services Company, Inc.** and **American Express Prepaid Card Management Corporation** are Texas Department of Banking money services business license holders. If you have a complaint regarding the **American Express® Reloadable Reward Card from OCEAN Rewards**, contact the **American Express® Reloadable Reward Card from OCEAN Rewards** customer service division by calling **1-833-249-6098**. After contacting our customer service division, if you still have an unresolved complaint, please direct your complaint to: Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705, 1-877-276-5554 (toll free), www.dob.texas.gov, consumer.complaints@dob.texas.gov.