



GOOD FOR BUSINESS EXPENSES. GREAT REWARDS FOR YOU.

You can redeem points a variety of easy ways with the individual Membership Rewards^{®1} program on MembershipRewards.com.



Use Pay with Points at checkout when you shop for anything from special gifts to your next meal. Our participating partners include Amazon.com, PayPal, JustGiving™ and [more](#).²



Use Points to get gift cards from over 80 brands and partners listed [here](#).



Shop for Everything from technology to fashion from over 50 online stores on shopamex.com.³



Transfer Points to qualifying frequent-flyer or hotel programs at Delta Air Lines, Air Canada, Hilton Honors, and [more](#).⁴



Book Flights and Hotels to virtually anywhere through amextravel.com. Use Pay with Points to cover all or part of a purchase. Insider Fares must be covered entirely with points, and all hotel purchases must be booked and paid in advance.⁵



Upgrade with Points using Membership Rewards points for seat upgrades with participating airline partners. See our full list of partners [here](#).⁶

Points have no expiration date, however, points may be forfeited as described in the program terms.

To learn more and explore the full individual Membership Rewards program, visit MembershipRewards.com.



Terms & Conditions

- 1 Enrollment in the Membership Rewards® program is required. The Corporate Green Card® and the Global Dollar Card - American Express® Corporate Card is charged a \$55 annual enrollment fee. A program fee is not applied for the Corporate Gold Card®, Corporate Platinum Card®, Global Dollar Card - American Express® Corporate Platinum Card, and Global Dollar Card - American Express® Corporate Executive Gold Card. Some Corporate Cards are not eligible for enrollment. For a full list of eligible Corporate Cards, please see the full Membership Rewards Terms and Conditions. Card Member eligibility for enrollment is based upon the company's participation in the Membership Rewards program. Get one Membership Rewards point for every dollar or for every two dollars of eligible purchases charged on enrolled Corporate Green Cards®, Corporate Gold Cards®, and Corporate Platinum Cards®, depending on the earn rate selected by the company for its employees enrolled in the Membership Rewards Program. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, balance transfers, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents.

Terms and Conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms for more information. Participating partners and available rewards are subject to change without notice.

The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to www.membershiprewards.com/pointsinfo.

- 2 Additional terms and conditions may apply for each Pay with Points at Checkout merchant. Please visit the individual merchant detail pages from <https://global.americanexpress.com/rewards/pay-with-points> to learn more.

Amazon.com - [PROGRAM TERMS](#)

PayPal - [PROGRAM TERMS](#)

JustGiving - [PROGRAM TERMS](#)

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- 3 When using points for products through membershiprewards.com you are purchasing directly from a merchant, not from American Express. Participating merchants determine (i) product prices and availability, (ii) offers, promotions and applicable restrictions, (iii) estimated shipping and (iv) estimated tax, all of which are subject to change at any time without notice and are only confirmed in the order confirmation email sent by the merchant.

For accounts that qualify, Membership Rewards® points will be deducted for the purchase, including estimated shipping/handling and applicable taxes. A debit for the purchase will be issued by the merchant, and a credit for the purchase, including estimated shipping/handling and applicable taxes, will be issued by American Express to the Card account that you have designated for purchasing products through membershiprewards.com. Please note: The debit and credit may not appear on the same billing statement. Card Members enrolled in the Membership Rewards program with any account that is canceled, past due or have a return payment outstanding are not eligible to redeem points.

- 4 Enrollment in a participating Frequent Flyer or Frequent Guest program is required. Airline tickets and guest rooms are subject to availability. For each conversion of points into the Frequent Flyer program of a U.S. airline, a fee of \$0.0006 per point, with a maximum fee of \$99, will be charged to your Card account. We charge this fee to offset the federal excise tax we must pay on such conversions. The fee may be more or less than the actual amount of the excise tax we pay on any individual conversion. We may offer you the option to redeem points to cover this fee.
- 5 To use Pay with Points, you must charge your eligible purchase through American Express Travel to a Membership Rewards® program-enrolled American Express® Card. Eligible purchases through American Express Travel exclude non-prepaid car rentals and non-prepaid hotels. Points will be debited from your Membership Rewards account, and credit for corresponding dollar amount will be issued to the American Express Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on the American Express Card account. Minimum redemption 5,000 points.

See membershiprewards.com/terms for the Membership Rewards program terms and conditions.

- 6 When you use Upgrade with Points to request an airline ticket upgrade, three things will happen: (i) If the airline upgrades your ticket(s), your Card Account will be charged for the upgrade; (ii) American Express will deduct the Membership Rewards points you offered for the upgrade from your program account; and (iii) American Express will apply an accompanying credit to your Card Account for those points. If the airline upgrades your ticket(s) and the number of points available in your Membership Rewards program account is less than the number of points you originally offered, American Express will deduct only the number of points available and you will receive an accompanying credit only for that number of points. The credit to your Card Account may appear during a different billing cycle than the charge for upgrade. You are still responsible for paying the amount due on your Card statement by the due date. Any applicable taxes and fees in connection with an airline ticket upgrade will be charged to your Card Account and cannot be covered with points. The value of the points you offer is determined at the time your upgrade offer is accepted by the airline and may change after your upgrade offer has been submitted if you subsequently upgrade or downgrade your Card Account. Once accepted by the airline, your upgrade offer is nonrefundable, non-changeable, and points cannot be returned to your Membership Rewards program account.



Each airline determines whether to accept upgrade offers and which upgrade offers it will accept based on factors it determines in its discretion, including the amount of an offer. While it is possible for airlines to accept an upgrade offer at any time after offer submission, most upgrades are processed between 5 and 1 days before departure, and some are processed as close as 1 hour before departure. If your flight reservation includes tickets for more than one passenger, the tickets for all passengers on the reservation will be upgraded if your upgrade offer is accepted by the airline. If you would like to upgrade only certain passengers, you must contact the airline to split your reservation prior to requesting an upgrade.

If your Card offers additional points for flights purchased directly from an airline, you will not receive additional points for your upgrade purchase.

Participating airlines' Terms & Conditions apply. Participating airlines are subject to change at any time without notice. Participating airline products and services are subject to change. American Express reserves the right to cancel any upgrade offers or discontinue the Upgrade with Points program at any time.

If you use a Pay Over Time feature for a purchase using Upgrade with Points, the statement credit you receive may not be applied to that feature. Instead, it might be applied to your Pay in Full balance. If you think this has happened, please call us using the number on the back of your Card.

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