



NOVA CREDIT

WELCOME TO THE U.S.

JOIN OUR GLOBAL COMMUNITY.

Good credit history opens doors. Card membership makes it feel like home. Through our partnership with Nova Credit, you can apply for a Personal card leveraging your foreign credit history so you can start building credit history in the United States.



"American Express helped me get on the ladder of getting a U.S. credit history"

James G.
Card member since 2018



Don't live life abroad without it.

You shouldn't have to start from scratch. For the first time ever, you can use your credit history from select countries* outside the U.S. to apply for an American Express Personal Card.

If approved, carry a card that rewards and backs you on whatever is next.



Find the right Personal Card, with the right rewards



Easily leverage your international credit history, just follow the prompts.



Receive a decision instantly!†

Building U.S. credit history starts here: [AMERICANEXPRESS.COM/NEWCOMERS](https://www.americanexpress.com/newcomers)

*Australia, Canada, India, Mexico, and the United Kingdom.

†In some cases, we may need to manually review your application. If this is the case, you will get a decision within 30 days of submitting your application.