

**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.





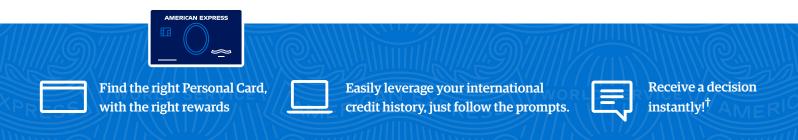




## Don't live life abroad without it.

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.



Building U.S. credit history starts here: AMERICANEXPRESS.COM/NEWCOMERS