

Important Travel Notices Terms & Conditions

Luxury Hotel

Luxury Hotel Program is provided by ALTOUR. Lowest available non-restricted rate refers to rates available across booking channels and must be available in the Global Distribution System during the booking date for the same booking being requested through CONNECT. Inquire upon arrival for where to redeem complimentary daily continental or full breakfast for up to 2 persons each morning of the stay. The exact nature and maximum value of the complimentary breakfast will be determined by each individual hotel and may not include room service, alcoholic beverages, taxes or gratuity. Room upgrade is based upon availability at time of arrival for next room category over category purchased and may not be available when booking a suite. If no room in the next category is available, the hotel is under no obligation to offer an upgrade. Examples of complimentary welcome amenity include bottle of wine, snacks, in-room high speed internet access, parking, airport transportation, bonus loyalty points, food and beverage credit or ironing services. Where applicable, savings of up to 20% will be applied to base room rate. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. Blackout dates may apply. All reservations and offers are based on availability and are subject to taxes and assessments. Offer expiration dates vary. To qualify, purchase must be booked through your Travel Specialist by calling 1.877.476.6078 or online at www.amexconnect.com/mycardoffers, and must be made on a valid American Express® Card. CONNECT searches include all major hotels, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. CONNECT program may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor First National Bank of Omaha are responsible for the products or services offered by participating merchants and service providers, and shall not be liable for the products or services provided in connection with any offer.

ALTOUR's California State Seller of Travel Registration Number is: 2033020-10.

ALTOUR's Iowa State Seller of Travel Registration Number is: 1139.

Hotel Privileges

Hotel booking tool is provided by Altour. Lowest available non-restricted rate refers to the best available rate bookable across distribution channels and must be available in the Global Distribution System during the booking date for the same booking being requested through CONNECT. Complimentary amenity upon check-in may be available. Examples of complimentary amenity include high speed internet access, breakfast, parking, airport transportation, bonus

loyalty program points, food and beverage discount or ironing service. If applicable, savings of up to 20% will be applied to base room rate. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. Blackout dates may apply. All reservations and offers are based on hotel availability and are subject to taxes and assessments. To qualify, purchase must be booked through your Travel Specialist by calling 1.877.476.6078 or online at www.amexconnect.com/mycardoffers, and must be made on a valid American Express® Card. CONNECT searches include all major hotels, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. CONNECT program may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor the issuer of the Travel Rewards Card are responsible for the products or services offered by participating merchants and service providers and shall not be liable for the products or services provided in connection with any offer.

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Air

Air booking tool is provided by Altour. Lowest available fare refers to the lowest published airfare at time of booking (based upon search criteria) among full content participating carriers in the Global Distribution System. Quoted airfares are not guaranteed until ticketed. Online booking fee of \$5 applies for all flights. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. Blackout dates may apply. All reservations and offers are based on availability and are subject to taxes and assessments. Offer expiration dates vary. To qualify, purchase must be booked by Travel Specialist by calling 1.877.476.6078 or online at www.amexconnect.com/mycardoffers, and must be made on a valid American Express® Card. CONNECT searches include all major carriers, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. The CONNECT program may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor the issuer of the Premier Card are responsible for the products or services offered by participating merchants and service providers and shall not be liable for the products or services provided in connection with any offer.

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Car

Car booking tool is provided by Altour. Lowest available rate refers to the lowest rate available across booking channels and must be available in the Global Distribution System during the booking date for the same booking being requested through CONNECT. Discount may apply on select rentals and varies by rental date, location and vehicle type. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. Blackout dates may apply. All reservations and offers are based on availability and are subject to taxes and assessments. Offer expiration dates vary. To qualify, purchase must be booked through your Travel Specialist by calling 1.877.476.6078 or online at www.amexconnect.com/mycardoffers, and must be made on a valid American Express® Card. CONNECT searches will include all major car rental companies, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. The CONNECT program may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor the issuer of the Travel Rewards Card are responsible for the products or services offered by participating merchants and service providers, and shall not be liable for the products or services provided in connection with any offer.

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Cruise

Cruise program is provided by Cruise Planners. Complimentary amenities available on select sailings and will be confirmed at time of booking. Individual offers are brought to you by participating merchants and are subject to the merchant's terms, conditions, and restrictions, which vary per offer and are subject to change. Cancellation policies, payment policies, and all other booking conditions will be advised at the time of booking. Blackout dates may apply. All reservations and offers are based on availability and are subject to taxes and assessments. Offer expiration dates vary. To qualify, purchase must be booked through your Travel Specialist by calling 1.877.476.6078 or online at www.amexconnect.com/mycardoffers, and must be made on a American Express® Card. CONNECT searches include all major cruise lines, but results may vary depending on destination and/or itinerary requested. Offer cannot be combined with other offers, promotions, discounts or programs, and may not be redeemed for cash. The CONNECT program may be terminated at any time. Neither American Express, its subsidiaries and affiliates, nor the issuer of the Travel Rewards Card are responsible for the products or services offered by

participating merchants and service providers and shall not be liable for the products or services provided in connection with any offer.

Vacations

Cardmembers must book a stay of 5 nights or longer with a minimum spend of \$2000 to receive the \$100 credit. The \$100 credit does not apply to bookings in Las Vegas, Nevada or Orlando, Florida. Prices are subject to increase prior to the time the Cardmember makes full payment for the air inclusive tour. Prices are not subject to increase after the Cardmember makes full payment, except for charges resulting from increased government-imposed taxes or fees. This offer does not apply to air-only Bookings.

AIRLINE INFORMATION

CARDMEMBERS SHOULD ALWAYS CONTACT AIRLINES FOR CURRENT INFORMATION.

Airline seat assignments are subject to change due to airline changes within their network. Airline seat assignments are subject to change due to airline changes within their network. All services covered by this itinerary are subject to the terms and conditions specified by the suppliers. The Cardmember agrees to the terms and conditions set forth on any brochures or advertisements describing any tour, cruise, accommodations, transportation or other services, and to any and all conditions contained in documents for any such services including, without limitation, all cancellation and change fees. Tours operated by Travel Impressions, Ltd. No employee of Travel Impressions, Ltd. and its parent, affiliates, subsidiary companies or representatives has authority to vary the terms and conditions.

Cardmembers should be advised that certain mandatory hotel-imposed charges, including, but not limited to, daily resort or facility fees, may be applicable to the stay and payable to the hotel operator at check-out from the property. Cardmembers may wish to inquire with the hotel before their trip regarding the existence and amount of such charge. Air Transportation: Important airline ticket terms and conditions and other important notices apply to air transportation. Cardmembers should visit travimp.com/airlinetickettc.html for more information. Liability Statement: Travel Impressions, Ltd. and its parent, subsidiaries, affiliates and representatives (collectively, "TI") act as an agent for travel suppliers and the Cardmember understands and agrees that TI shall not be liable for any loss, injury, expense or damage to persons or property resulting, directly or indirectly, from (1) the acts of omissions of travel suppliers, including but not limited to delays, overbookings, cancellation of services, cessation of operations, accidents or failures of equipment, or changes in fares, itineraries or schedules; or (2) acts of God, fires, earthquakes, floods, climatic aberrations, acts of governmental authorities, civil unrest, strikes, riots, theft, disease, accidents or failures related to the public internet, telecommunications lines or facilities, or third party technology systems, or any other cause beyond the control of TI. Under no circumstances shall TI be liable for any special, incidental or

consequential damages arising from the foregoing. Intermediary Disclosure: TI assists in finding travel suppliers and making arrangements that meet a Cardmember's individual needs. TI considers various factors in identifying travel suppliers and recommending specific itineraries. In this role, TI is acting as an independent third party and not as a fiduciary. TI acts solely as sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. TI wants Cardmembers to be aware that certain suppliers pay TI commissions as well as incentives for reaching sales targets or other goals, and from time to time may also provide incentives to TI travel counselors. Certain suppliers may also provide compensation to TI for various marketing and administrative services that TI performs for them, such as granting them access to TI marketing channels, participating in marketing programs and supporting technology initiatives. From time to time TI may enter into other business relationships with suppliers and these arrangements, including 6 levels and types of compensation and incentives TI receives, are subject to change. In identifying suppliers and recommending itineraries, TI may consider a number of factors, including supplier availability and the Cardmember's preferences. The relationships TI has with suppliers may also influence the suppliers TI identifies and the itineraries TI recommends.

FOR CARDMEMBERS PURCHASING TRAVEL IN THE STATE OF CALIFORNIA: TI

California State Seller of Travel Registration number is 2029006-20. TI is not a participant in the California Travel Consumer Restitution Fund but is a member of the United States Tour Operators Association ("USTOA"). California law requires certain sellers of travel to have a trust account or bond. TI has an account with the USTOA in the amount of \$1,000,000.00 (US). TI, as an Active Member of USTOA, is required to post \$1 Million with USTOA to be used to reimburse, in accordance with the terms and conditions of the USTOA Travelers Assistance Program, the advance payments of Operator's customers in the unlikely event of Operator's bankruptcy, insolvency or cessation of business. Further, Cardmembers should understand that the \$1 Million posted by TI may be sufficient to provide only a partial recovery of the advance payments received by Operator. Complete details of the USTOA Travelers Assistance Program may be obtained by writing to USTOA at 275 Madison Avenue, Suite 2014, New York, New York 10016, or by email to information@ustoa.com or by visiting their website at USTOA.com.

FOR CARDMEMBERS PURCHASING TRAVEL IN THE STATE OF WASHINGTON: Operator Washington State Seller of Travel Registration Number is: UBI#602 425 801. If transportation or other services are cancelled by the seller of travel, all sums paid to the seller of travel for services not performed in accordance with the contract between the seller of travel and the purchaser will be refunded within thirty days of receiving the funds from the vendor with whom the services were arranged, or if the funds were not sent to the vendor, the funds shall be returned within fourteen days after cancellation by the seller of travel to the purchaser unless the purchaser requests the seller of travel to apply the money to another travel product and/or date.

FOR CARDMEMBERS PURCHASING TRAVEL IN THE STATE OF NEVADA: Operator Nevada State Seller of Travel Registration Number is: #2004-0029.

RECOVERY FUND FOR CONSUMERS DAMAGED BY SELLERS OF TRAVEL:

Cardmembers may be eligible for payment from the Recovery Fund if they have paid money to a seller of travel registered in Nevada for the purchase of travel services or a vacation certificate and have suffered certain financial damages as a result of the transaction. To obtain information relating to Cardmembers' rights under the Recovery Fund and the filing of a claim for recovery from the Recovery Fund, Cardmembers may contact the Consumer Affairs Division of the Department of Business and Industry at the following locations: SOUTHERN NEVADA: 1850 East Sahara Avenue, Suite 101, Las Vegas, Nevada 89104, Phone: 1.702.486.7355, Fax: 1.702.486.7371, email:ncad@fyiconsumer.org. NORTHERN NEVADA: 4600 Kietzke Lane, Building B, Suite 113, Reno, Nevada 89502, Phone: 1.775.688.1800, Fax: 1.775.688.1803, email:ncad@fyiconsumer.org.

FOR CARDMEMBERS PURCHASING TRAVEL IN THE STATE OF IOWA: Operator Iowa
Seller of Travel Registration Number is: #758.

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