

Membership Rewards® Program Updates

Last Updated: July 2025

We regularly review the Membership Rewards® program to best meet our customer's needs. The chart below represents a summary of updates to the program, including information about the availability of redemption options. This chart is provided for informational purposes only and may not reflect the most up to date information about the program. Please regularly review the [Terms and Conditions for the Membership Rewards Program](https://membershiprewards.com/terms) (membershiprewards.com/terms), the [Terms and Conditions for the Corporate Membership Rewards Program](https://americanexpress.com/corporatemrterms) (americanexpress.com/corporatemrterms), and any customer notifications you may receive from time to time for important updates, including eligibility and other applicable restrictions that may apply.

Summary of Updates

Type of Update	Effective Date	Update Description
Redemption Option: Emirates Points Transfer	9/16/2025	Effective September 16, 2025, the ratio for transferring Membership Rewards® points to Emirates Skywards® Miles will be changed from: "1 Membership Rewards point = 1 Skywards mile" to "5 Membership Rewards points = 4 Skywards miles".
Redemption Option: Hawaiian Airlines Points Transfer	6/30/2025	Effective June 30, 2025, the ability to transfer Membership Rewards® points to Hawaiian Airlines' HawaiianMiles® will no longer be available.