

AMERICAN EXPRESS
MEMBERSHIP REWARDS®

Membership Rewards® Program Terms and Conditions

Issuer: Amex Bank of Canada

Introduction	The Membership Rewards® Program allows you to earn Membership Rewards points for most transactions using certain American Express™ Cards. You can redeem your points for Rewards or you can transfer points to select Third Party Programs. Details are set out below.
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About Membership Rewards	
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These Membership Rewards Terms and Conditions	These Terms and Conditions apply to your participation in the Program and replace any previous versions. We may provide you important information about the Program through other means such as our website, your Cardmember Agreement, or following the Information Box and Disclosure Statement provided in the materials we sent with your Card.
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Changing the Terms and Conditions and the Program	<p>We may change these Terms and Conditions including the Earn Rate, Rewards, Reward partners or imposing caps and/or fees on earning and/or redeeming points at any time by giving you notice in electronic form or in other ways.</p> <p>If the change is to your advantage we can make it immediately and tell you about it later. Otherwise we will give you at least 30 days notice before the change becomes effective.</p> <p>If we change the Earn Rate we will give you at least 90 days notice before the change becomes effective.</p> <p>If we change the rate at which you can redeem points with key Reward partners like an airline or hotel, make significant changes to the redemption requirements with key Reward partners or key Reward partners are no longer part of the Program, we will give you 60 days or, if that is not possible, as much notice as we can, before the change becomes effective. There may be situations where we must make the change immediately, for example if a key Reward partner ceases operations.</p>
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Words You Will Want to Know	<p>“Card” means your American Express Card used for the purposes of the Membership Rewards Program.</p> <p>“Cardmember Agreement” means the terms governing your Card.</p> <p>“Earn Rate” means the number of points you can earn for each Canadian dollar of purchases made on your Card.</p> <p>“Points Account” means the account opened for you to earn Membership Rewards points which we refer to as “points”.</p> <p>“Program” means the Canadian Membership Rewards Program.</p> <p>“Rewards” are the goods and services you get for redeeming points.</p> <p>“We”, “us” and “our” means the Amex Bank of Canada.</p> <p>“You” and “your” means the individual who holds an American Express Card.</p>
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Membership Rewards Customer Service

For any inquiries and more information related to the Program and your redemption options, please visit membershprewards.ca or call: 1-800-668-AMEX (2639). Small Business Cardmembers may call 1-888-721-1046. Corporate Cardmembers may call 1-800-716-6661.

All questions or disputes about Program eligibility, earning points or redeeming points will be resolved solely by us.

Enrolment, Fees and Linking Cards

Eligibility and Enrolment in the Program

We will tell you if your Card is eligible to participate in the Program. We will also tell you if enrolment is required. Only select American Express Cards issued by Amex Bank of Canada in Canada can be enrolled.

Your Card must be in good standing to be enrolled and stay in the Program. Supplementary Cards associated with your Card will earn points towards your Points Account, not their own or another person's Points Account.

If you have a Corporate Card, your company or employer must also approve your participation in the Program. Only individuals, and not companies or other corporate entities can hold a Points Account.

Reward Levels Available in the Program

Each Card that participates in the Program is assigned to a level on our system where the Reward options available with the Card are set up. We may also refer to reward levels as tiers in some of our material.

The different reward levels are:

- Membership Rewards First™ Tier
- Membership Rewards Tier
- Membership Rewards Select Tier
- Membership Rewards Credit Card Tier
- Membership Rewards Credit Card Select Tier
- Choice by Membership Rewards Tier

Different levels have different Reward options, for example, some allow point transfer to Aeroplan®* while others do not. We will tell you which reward level applies to your Card in your Cardmember Agreement, or the additional material we provide you with your Card.

Please see the "About Redeeming Points" section below for a list of available Rewards and the exclusions for each reward level. From time to time, we may offer specific Rewards to particular levels or Cards.

Fees

The following is a list of Program fees that will be charged to your Card where applicable. These fees are in addition to your other Card fees, and are subject to applicable taxes.

For Personal and Small Business Cards:

Annual enrolment fee - to enrol in the Program	\$50 for The American Express® Card \$0 for: <ul style="list-style-type: none">• <i>Centurion® Card</i> from American Express®• Choice Card from American Express™• ChoicePlus Card from American Express™• The American Express® Gold Rewards Card• The American Express® Platinum Card• The American Express® Business Gold Rewards Card• The Business Platinum Card® from American Express®
Points Reinstatement Fee – if we agree to return lost points	\$20 Online request for each monthly reinstatement \$30 Telephone request for each monthly reinstatement

For Corporate Cards:

Annual enrolment fee – to enrol in the Program	\$99 for: <ul style="list-style-type: none">• The American Express® Corporate Green Card• The American Express® Corporate Gold Card \$0 for The American Express® Corporate Platinum Card
Annual Linked Card Fee – to link a Corporate Card to your Personal Points Account	\$75
Points Reinstatement Fee – if we agree to return lost points	\$20 Online request for each monthly reinstatement \$30 Telephone request for each monthly reinstatement

Linking Your Cards to a Single Points Account

If you have more than one Card that allows you to earn points, you can ask that they be linked so that points are accumulated in the same Points Account (Linked Cards). To be linked, your Cards have to be issued in your own name (including your Corporate Card).

Generally, Linked Cards must participate in the same reward level, however you can request to link a Card that participates in the Membership Rewards Tier to a Card in the Membership Rewards First™ Tier. If we agree to link your Cards, points earned on both Cards will be credited to the Points Account in the Membership Rewards First™ Tier.

Linked Cards must be in good standing (e.g. not past due) at time of linking and must be billed in Canadian dollars. We can de-link your Cards at any time, such as if one Card is transferred to a different reward level. If we de-link your Cards, we will tell you before we do so.

About Earning Points

How Many Points you Can Earn for Your Purchases

From the time your Card is enrolled in the Program (whether automatic or optional enrolment), the Earn Rate is the number of points for each Canadian dollar in purchases charged to your Card. Please see “Appendix 1 – Earn Rates by Card” for a full listing of Earn Rates.

You will earn points on all eligible transactions. Eligible transactions are purchases made using your Card, except for the transactions described in the section below called “When You Will Not Earn Points”. Points have no cash value and cannot be exchanged for cash, sold or traded in any other way.

We may also offer Bonus Earn Rates, or the ability to earn extra points (which may be subject to a cap), as a feature on certain Cards or as a limited time promotion. For example, you could earn one extra point on purchases charged to your Card at specified merchants or at eligible merchants in specified categories of merchants. Merchants are typically assigned codes and categorized based on what they primarily sell. For example, if we offer a Bonus Earn Rate at merchants in the restaurant category, dining transactions within retail department stores and at hotels may not be eligible for the Bonus Earn Rate at restaurants.

Bonus Earn Rates will not apply, or you will not earn extra points, if a merchant category for a purchase is not identified. This may happen when the transaction information we receive does not come directly from the merchant, for example, when the purchase is made:

- i. using your payment account with a third party,
- ii. using your Card at an online retailer that sells goods and services of other merchants, or
- iii. if the merchant uses a third-party payment service, e.g. a card reader attached to a mobile phone.

For Corporate Cards, you will earn points towards your Points Account and not the Points Account of your company.

When You Will Not Earn Points

You will not earn points for the following:

- charges processed, billed or prepaid to your Card prior to your enrolment in the Program
- interest
- Card fees
- purchase of American Express Travellers Cheques and Gift Cheques
- Program enrolment fees
- balance transfers and credit card cheques
- cash advances
- loading prepaid cards
- the purchase of foreign currency
- any other transaction we tell you is excluded from earning points

When you Get a Refund

If you refund a purchase on your Card, we will remove any points earned for the original purchase from your Points Account. If your Earn Rate changes, the new Earn Rate will apply to refunds regardless of the original Earn Rate for the purchase. This may result in a negative points balance.

How we Calculate Points Earned	<p>To work out how many points you earn, we multiply the Canadian dollar value of each eligible transaction by the Earn Rate. If the result includes a fraction of a point, we round up or down to the nearest whole point.</p> <p>For example, if you spend \$1.50 and your Earn Rate is 1 point per \$1 spent, you will earn 2 points (because we round 1.50 points up to 2 points). If you spent \$1.49 you would be awarded 1 point (because we round 1.49 points down to 1 point).</p> <p>Please see “Appendix 1 – Earn Rates by Card” for examples of how we calculate points earned.</p>
Monthly Statements	<p>We will tell you the number of points earned each month in your Card statement. If you use our online services, you can check your points earned, points balance and Reward redemptions online.</p> <p>Please review your statement regularly to ensure your points balance and related transactions are accurate and notify us promptly of any questions regarding the Program including points earned or redeemed.</p>
Expiration of Points	<p>There is no expiry or use by date on points while you stay enrolled in the Program.</p>
How to Transfer Points and Points Accounts between Reward Levels	<p>Depending on your Card type, your Points Account may be transferred to a different reward level, for example when you upgrade your Card.</p> <p>Transferred points will only be eligible to redeem for Rewards in the reward level they have been transferred to. Once you transfer points from one reward level to another, you cannot transfer them back.</p>
<hr/> About Redeeming Points <hr/>	
Generally	<p>If you want to redeem points, your Card and all other Linked Cards must not be past due (e.g. we have not received the required minimum monthly payment due on the Card on time). If a Card is past due, we must first receive the amount owing in order for you to redeem points.</p>
How to Purchase Points	<p>If you need extra points for a redemption, you can purchase points at a rate of \$3.00 (plus applicable taxes) per 100 points up to 25% of the points required for a Reward at the time of redemption. You must purchase points in increments of 100 points with a minimum purchase of 1,000 points.</p> <p>You cannot purchase points for Corporate Cards.</p>

Reward Eligibility by Reward Level

The following table outlines the available Rewards and exclusions for each reward level.

Eligible Rewards	Membership Rewards First™ Tier	Membership Rewards Tier	Membership Rewards Select Tier	Credit Card Tier	Credit Card Select Tier	Choice by Membership Rewards Tier
Transfer to Aeroplan®*	•	•				
Transfer to other Airline Frequent Flyer Programs	•	•		•		
Transfer to Hotel Rewards Programs	•	•	•	•	•	•
Merchandise, Gift Cards, and Gift Certificates	•	•	•	•	•	•
American Express Travel Bookings	•	•	•	•	•	•
Pay with Points [†]	•	•	•	•	•	•
Points for Credit [†]	•	•	•			
PointFlex for Business™ (available for American Express® for Business Gold Rewards Cardmembers only)		•				
TripFlex™ rewards [†]	•	•	•	•	•	•
Points for Annual Card Fee [†]	•	•	•			
Points for Concierge Bookings [†]	•					

[†]Corporate Cardmembers are not eligible for these Rewards

Transferring Points to a Third Party Program such as Aeroplan®*

A Third Party Program is an airline frequent flyer program, a hotel rewards program or other third party rewards program to which we allow you to transfer your points. We will decide how to calculate and manage the transfer of points, and we may change the terms for point transfers from time to time in accordance with the section “Changing the Terms and Conditions and the Program”. For more information on transferring points to a Third Party Program, please visit membershiprewards.ca/aboutredeeming.

To transfer points to a Third Party Program, you must first connect your Points Account with us to the account in your name with the third party. Transferred points are not part of the Program anymore and are covered by the terms and conditions of the third party. For example, points transferred to an airline or hotel rewards program may have an expiry or use by date.

Once points are transferred to a Third Party Program, the transfer cannot be reversed. We are not responsible for points once they are transferred. It is important that you give us the right third party account number because we use and rely on it. You agree that we may ask the third party to confirm the account number you provide, including confirmation that the account is in your name.

Redeeming Points for Merchandise, Gift Cards, and Gift Certificates

You can redeem points for Rewards such as merchandise, gift cards and gift certificates (including electronic forms). Please consult the terms that come with the Reward for additional information, such as expiry or use by dates and refund policies.

Once we deliver a Reward, we are not responsible for loss or theft of that Reward.

We will tell you when to expect delivery of the Reward. If for any reason we cannot deliver the Reward within the time that we have told you, we may give you an alternate

delivery time, send you a different Reward of equal or greater value, or refund the points. If a Reward is undelivered, you have 28 days to tell us. Please contact us before this period ends as after it ends, we have no obligation to replace the Reward or give you any other compensation.

Once you redeem points for merchandise, gift cards, or gift certificates, they are not refundable, replaceable, or redeemable for cash, credit, or points.

Redeeming Points for Credit

You can redeem points for a credit to your Card ("Points for Credit"). A points conversion rate will apply. The current conversion rates are set out at membershiprewards.ca/aboutredeeming.

Points for Credit will appear on your Card statement approximately 3 days after you redeem. You cannot reverse Points for Credit once we process your request. You cannot redeem Points for Credit if you have a credit balance on your Card or if you have a Corporate Card.

If you redeem Points for Credit, you must still make a separate payment of the amount due on your Card. If you have an American Express credit card, a Points for Credit transaction is not considered a payment towards the balance on your Card or payment of the minimum payment due. You must still make a separate payment of at least the minimum payment due.

To redeem Points for Credit, please phone 1-800-668-AMEX (2639). Small Business Cardmembers may call 1-888-721-1046.

Redeeming Points for your Annual Card Fee

You can redeem Points for Credit to pay for your annual fee on eligible Card products. Points are applied as a credit to the eligible Card.

To redeem Points for Credit to pay for your annual fee, please phone 1-800-668-AMEX (2639). Small Business Cardmembers may call 1-888-721-1046.

PointFlex for Business™

Applicable to American Express® for Business Gold Rewards Cardmembers only.

You can redeem Points for Credit for Eligible Business Purchases under the PointFlex for Business option ("PointFlex for Business"). An Eligible Business Purchase is a purchase charged to your eligible Card at select American Express merchants in Canada chosen by us that provide goods and services to businesses. To view your Eligible Business Purchases you need to login to your account at membershiprewards.ca/pointflex.

You must redeem a minimum of 1,250 points at one time for a \$10 statement credit and the statement credit must not exceed the amount of the Eligible Business Purchase. Online redemptions must be made within 3 months of the Eligible Business Purchase appearing on your monthly statement.

Credits may take 24 to 48 hours to reflect on your account. Depending on when you redeem points, the credit may be applied to your eligible Card in a billing period after you redeem points for the Eligible Business Purchase.

TripFlex™ rewards

You can redeem Points for Credit for Eligible Travel Purchases under the TripFlex rewards option ("TripFlex rewards"). An Eligible Travel Purchase is a purchase charged to your Card at travel retailers we categorize as an airline, hotel, car rental company, cruise line, travel agency, tour operator or online travel website and includes related taxes, booking fees, airport fees and insurance premiums. Eligible Travel Purchases are subject to the terms and conditions, and fees of the provider.

You must redeem a minimum of 1,000 points at one time for a \$10 statement credit and the statement credit must not exceed the amount of the Eligible Travel Purchase.

Online redemptions must be made within 3 months of the Eligible Travel Purchase appearing on your monthly statement. Telephone redemptions must be made by calling 1-800-668-AMEX (2639) within 12 months of the Eligible Travel Purchase appearing on your monthly statement.

Points for Credit under TripFlex rewards will be applied to the Card to which the Eligible Travel Purchase was charged. Credits may take 24 to 48 hours to reflect on your account. Depending on when you redeem points, the credit may be applied to your eligible Card in a billing period after you redeem points for the Eligible Travel Purchase.

Corporate Cards are not eligible for TripFlex rewards.

Travel Bookings with American Express Travel

Your points can be used to pay for new travel purchases, including taxes, surcharges and fees booked through American Express Travel Services.

Changes to travel bookings are under the terms, and subject to applicable fees, of the travel supplier. If the travel supplier provides a refund, you will receive a credit to your Points Account, less any charges or fees they may have applied. A credit to your Points Account for a refund may take 6 to 8 weeks to process.

Points cannot be redeemed for commercial travel. You are responsible for taxes, booking fees, airport fees, insurance premiums, and any other service fees and charges relating to a travel booking.

The travel insurance benefits that you have through your Card may not cover the travel booked with points. Please see the terms and conditions of your Card travel insurance benefits for full details.

Travel bookings made by redeeming points may not qualify for third party rewards.

Full terms and conditions for American Express Travel can be found at www.americanexpress.ca/travel

Concierge Bookings

Applicable to The American Express® Platinum Card, The Business Platinum Card® by American Express® and Centurion® Card from American Express® only.

You can redeem Points for Credit for purchases charged to your Card through the use of Platinum Card Concierge Services or Centurion Concierge Services.

A minimum redemption of 1,000 points for a \$10 statement credit per transaction applies, and redemptions must be made within 12 months of the eligible concierge purchase being posted to your account.

Once points are redeemed, the concierge booking is not transferable or refundable. All concierge bookings are subject to availability.

Pay with Points

You may be eligible to redeem points to pay for purchases at select American Express merchants. Please refer to membershipewards.ca/aboutredeeming for a list of applicable merchants.

The merchant will tell you how many points you need to redeem. The points will be directly debited from your Points Account and be reflected on your statement.

Some merchants may debit your points at the time of purchase while others will debit your points at the time of shipment. These details will be given to you at the time of purchase. If the points redeemed do not cover the entire amount of the purchase, the balance of the purchase price will be charged to your Card.

If you seek a refund for a Pay with Points transaction, the refund will be provided under the merchant's refund policies.

When You Might Lose Points You Have Earned**Circumstances Where you Might Lose Your Points**

The following chart summarizes when your points could be lost and if they can be returned.

	If You Do Not Make your Required Monthly Payment on Time	When You Cancel your Card	When We Cancel your Card	When your Points Account is Cancelled	When your Company Cancels your Corporate Card
What Happens to your Points?	Points earned in the previous month are immediately lost	All points are immediately lost	All points are immediately lost	All points are lost 30 days after your Points Account is cancelled	All points are lost 30 days after your Corporate Card is cancelled
How to Avoid Losing Your Points?	Make your monthly payment on time	Redeem your points before cancelling your Card or keep a Linked Card in good standing when you cancel your Card	You cannot avoid losing your points	You cannot avoid losing your points	Keep a Linked Card in good standing when your Corporate Card is cancelled
Can You Request Lost Points to be returned?	Yes	Yes	Yes	No	Yes

If You Do Not Make your Required Monthly Payment on Time

If we do not receive the required monthly payment on time for your Card or any Linked Card (e.g. we did not receive your minimum monthly payment by your next Card statement), we will remove the points earned in the previous month (but just those points) from your Points Account. This may result in a negative points balance.

While you will start earning points again from the date of your next statement, we will continue to remove points earned in the previous month each time we do not receive your required monthly payment on time.

You cannot redeem points if we do not receive your required monthly payment on time. Once your Card payments are up to date, you can redeem your points again.

If You Cancel Your Card	<p>We suggest that you use your points before you cancel your Card. If you decide to cancel your Card, all points will be immediately lost.</p> <p>If you cancel your Card and leave at least one other Linked Card open in good standing, your points will not be lost and you will continue to earn points with the Linked Card.</p>
If We Cancel Your Card	<p>If we cancel your Card for any reason, all points will be immediately lost.</p>
If Your Points Account is Cancelled	<p>If you cancel participation in the Program, your Points Account is cancelled and you have 30 days from the date you request cancellation to transfer or redeem your points. If you do not transfer or redeem your points within 30 days, they will be lost and cannot be returned.</p>
If Your Company Cancels Your Participation in the Program	<p>Applicable to Corporate Cards only.</p> <p>If you have a Corporate Card, your company or employer may cancel your participation in the Program at any time. If this happens, you have 30 days from the date of the cancellation request to transfer or redeem your points. If you do not transfer or redeem your points within 30 days, they will be lost. If your Corporate Card is cancelled and you leave at least one other Linked Card open in good standing, your points will not be lost and you will continue to earn points with the Linked Card.</p>
Returning Lost Points	<p>If points are lost for any reason, you will not be able to transfer or redeem points unless they are returned. We are not obliged to return points and the decision to do so rests solely with us.</p> <p>We may return lost points if:</p> <ul style="list-style-type: none"> • your Card and all Linked Cards are in good standing; • you make your request to return lost points within 3 months of the date of the Card statement showing the points removed; and • you pay the reinstatement fee set out in the “Fees” section of this agreement <p>Your Points Account will be cancelled if your Card is three months past due. Points cannot be returned once your Points Account is cancelled.</p>
Other Important Information	
Fraud	<p>If we determine that you have engaged in any fraud or abuse related to the Program, we may cancel your Points Account and your points will be lost.</p>
Taxes	<p>There may be tax implications associated with your participation in the Program, including your earning and redeeming points. You are responsible for determining and fulfilling your tax obligations.</p>
Liability and Limitations of Liability	<p>As permitted by law, we make no warranties or representations, either express or implied, and we expressly disclaim any and all liabilities (including for indirect or consequential damages) with respect to the type, quality, standard, and fitness or suitability for any purpose of Rewards. You should direct any warranty claims to the manufacturer or service provider in accordance with their warranty information (if applicable). In no event will our liability to you exceed the cost of supplying the goods or services again or paying the equivalent cost of supplying the goods or services again. In no event will we be liable to you for any incidental, indirect or consequential damages related to the Program. We are not liable for the acts or omissions of any third parties including Reward providers.</p>

Privacy and Protection of Personal Information	<p>We, and other companies in the American Express group worldwide will collect, use, share and store personal information about you in any way described in the Privacy section of your Card Agreement and the Privacy Policy contained at www.americanexpress.ca/privacy.</p> <p>In addition, for the purposes of the administration and management of the Program and to manage any benefits in which you are enrolled, you consent to our use and sharing of your information with our suppliers and to organizations who accept the Card.</p>
Waiver	<p>If we fail to exercise our rights under these Terms and Conditions, this will not be a waiver of our rights and it will not prevent us from exercising them later.</p>
Assignment	<p>You cannot assign or transfer your rights under this Agreement. We may assign or transfer our rights under this Agreement.</p>
Governing Law	<p>This agreement is governed by the laws of the Province of Ontario and the courts of Ontario shall have non exclusive jurisdiction over all things related to these Terms and Conditions.</p>

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®*: Aeroplan is a registered trademark of Aimia Canada, Inc.

Appendix 1 – Earn Rates by Card

Personal Cards:

Card	Summary of Basic Earn Rates	How Points are Calculated for a Purchase of \$69.49	Total Points Earned
<i>Centurion® Card</i> from American Express®	1.25 points for every \$1.00 in eligible purchases charged to your Card	$1 \times 69.49 = 69.49$ (fractions are rounded down) + $0.25 \times 69.49 = 17.37$ (fractions are rounded down)	$69 + 17 = 86$
Choice Card from American Express™	1 point for every \$1.00 in eligible purchases charged to your Card at your 5 places	$1 \times 69.49 \div 2 = 34.745$ (fractions are rounded up)+ $1 \times 69.49 \div 2 = 34.745$ (fractions are rounded up)	$35 + 35 = 70$
	1 point for every \$2.00 in eligible purchases charged to your Card at locations other than your 5 places	$1 \times 69.49 \div 2 = 34.745$ (fractions are rounded up)	35
ChoicePlus Card from American Express™	2 points for every \$1.00 in eligible purchases charged to your Card at your 5 places	$1 \times 69.49 = 69.49$ (fractions are rounded down) + $1 \times 69.49 = 69.49$ (fractions are rounded down)	$69 + 69 = 138$
	1 point for every \$1.00 in eligible purchases charged to your Card at locations other than your 5 places	$1 \times 69.49 = 69.49$ (fractions are rounded down)	69
The American Express Card®	1 point for every \$1.00 in eligible purchases charged to your Card	$1 \times 69.49 = 69.49$ (fractions are rounded down)	69
The American Express® Gold Rewards Card	2 points for every \$1.00 charged to your Card at eligible gas stations, grocery stores and drug stores in Canada, and eligible travel purchases	$2 \times 69.49 = 138.98$ (fractions are rounded up)	139
	1 point for every \$1.00 charged in other eligible purchases charged to your Card	$1 \times 69.49 = 69.49$ (fractions are rounded down)	69
The American Express® Platinum Card	1.25 points for every \$1.00 in eligible purchases charged to your Card	$1 \times 69.49 = 69.49$ (fractions are rounded down) + $0.25 \times 69.49 = 17.37$ (fractions are rounded down)	$69 + 17 = 86$

Small Business Cards:

Card	Summary of Basic Earn Rates	How Points are Calculated for a Purchase of \$69.49	Total Points Earned
The American Express® Business Gold Rewards Card	1 point for every \$1.00 in eligible purchases charged to your Card	$1 \times 69.49 = 69.49$ (fractions are rounded down)	69
	1 extra point for every \$1.00 in eligible purchases charged to your Card at Your 3 Suppliers up to a maximum of 250,000 extra points in a calendar year	$1 \times 69.49 = 69.49$ (fractions are rounded down) + $1 \times 69.49 = 69.49$ (fractions are rounded down)	$69 + 69 = 138$
The Business Platinum Card® from American Express®	1.25 points for every \$1.00 in eligible purchases charged to your Card	$1 \times 69.49 = 69.49$ (fractions are rounded down) + $0.25 \times 69.49 = 17.37$ (fractions are rounded down)	$69 + 17 = 86$

Corporate Cards:

Card	Summary of Basic Earn Rates	How Points are Calculated for a Purchase of \$69.49	Total Points Earned
The American Express® Corporate Green Card	1 point for every \$1.00 in eligible purchases charged to your Card	$1 \times 69.49 = 69.49$ (fractions are rounded down)	69
The American Express® Corporate Gold Card	1 point for every \$1.00 in eligible purchases charged to your Card	$1 \times 69.49 = 69.49$ (fractions are rounded down)	69
The American Express® Corporate Platinum Card	1.25 points for every \$1.00 in eligible purchases charged to your Card	$1 \times 69.49 = 69.49$ (fractions are rounded down) + $0.25 \times 69.49 = 17.37$ (fractions are rounded down)	$69 + 17 = 86$

