Use Points Towards Purchases Terms and Conditions

- 1. Subject to these Terms and Conditions, holders ("you" or "your") of American Express International Currency Cards US Dollar and Euro Cards ("Card Account") enrolled in the Membership Rewards® Programme are eligible to redeem Membership Rewards points ("Points") for a credit to their Card Account for an eligible transaction ("Eligible Transaction") under the "Use Points Towards Purchases").
- 2. "Eligible Transaction" means a purchase made using an eligible American Express International Currency Cards US Dollar or Euro Card.

 Please note that Eligible Transactions are subject to change from time to time. You will be informed which transactions are Eligible Transactions at the time you make a request to redeem Points.
- 3. Subject to these Terms and Conditions, the redemption of Points with "Use Points Towards Purchases" will be awarded to you in the form of a credit to the Card Account to which the Eligible Transaction was originally charged and that Card Account must be associated with or linked to the Membership Rewards account from which the Points are redeemed. If you use "Use Points Towards Purchases", a credit will appear on your statement identified as "Points Towards Purchases credit".
- 4. You must redeem a minimum of 1,000 Points at one time for each Eligible Transaction.
- 5. Any credit to your Card Account cannot exceed the monetary value of the Eligible Transaction.
- 6. Only Eligible Transactions within the current and previous billing statement can be redeemed for a statement credit with "Use Points Towards Purchases". If you are choosing to redeem your Points for an Eligible Transaction from the previous billing statement, you will have until the day **before** the date of the next billing statement to redeem your Points. You will not be able to redeem Points for Eligible Transactions from the previous billing statement after the next billing statement is posted.
- 7. American Express may amend the time frame in which Eligible Transactions are eligible for redemption using "Use Points Towards Purchases" through certain redemption channels (online or via telephone). We will provide notice of any such amendment on this website or by telephone (if you choose to call us to use "Use Points Towards Purchases").
- 8. We may restrict credits if your Card Account has a credit balance at the time of the "Use Points Towards Purchases" redemption request.
- You will not be able to use "Use Points Towards Purchases" for an Eligible Transaction until that purchase has been billed to your Card Account. Your Card Account may not be credited until after a subsequent billing period after the original Eligible Transaction was charged to your Card Account.
- 10. You must not withhold any payment due on your Card Account based upon your expectation of receiving a future credit to your Card
- 11. We may suspend the ability to use "Use Points Towards Purchases" where the Card Account is not in good standing (overdue or in collection).
- 12. It can take up to three working days to transfer Points and issue the Points Towards Purchases credit to your Card Account. You should allow yourself sufficient time to redeem your Points before the payment date of your Card Account statement.
- 13. You may redeem your Points online by visiting americanexpress.co.uk/eurodollar and logging in to your Online Services. Once you have logged in, click on the 'Use Points Towards Purchases' link on your Account summary page and follow the on-screen options. Alternatively, you may redeem your Points by telephone by calling the number on the back of your Card and a member of the servicing team will assist you.
- 14. These Terms and Conditions supplement the Membership Rewards Terms and Conditions only as relates to the "Use Points Towards Purchases" option.

Click here to view the full Membership Rewards Terms and Conditions.