At American Express we will endeavour to ensure that you are given important information in the clearest format possible. The information contained in this table summarises key product features and is not intended to replace any terms and conditions. For full details, please read the terms and conditions.

### SUMMARY BOX

**The International Currency Card in US Dollar, Euro or Sterling Currency**

<table>
<thead>
<tr>
<th>Interest</th>
<th>Interest is not charged on this product as the outstanding balance must be repaid in full each month</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Allocation of Payments</strong></td>
<td>We will normally apply payments to your account in the following order: 1. Applicable Cardmembership fees 2. Service Charges 3. Late Payment Fees 4. Other purchases and cash 5. Other fees charged by us that appear as a separate item on your monthly statement, for example, Return Payment fees, Statement Copy fees 6. Collection Charges 7. Charges, such as transactions, that have not yet appeared on your monthly statement.</td>
</tr>
<tr>
<td><strong>Minimum Repayment</strong></td>
<td>You must pay us the full outstanding balance on your account each month.</td>
</tr>
<tr>
<td><strong>Credit Limit</strong></td>
<td>This Card does not have a pre-determined credit limit. This does not mean however that there is an unlimited spending facility on the Card. Each transaction is approved based on the expense level and credit history of all of your accounts established with us, our subsidiaries and affiliates and/or licensees, as well as on your credit history with other financial institutions and your personal resources and income known by us.</td>
</tr>
<tr>
<td><strong>Annual Cardmembership Fee</strong></td>
<td>Subject to any promotional offer we may make to you, the annual Cardmembership fee is payable by the payment due date shown on your first statement and at the beginning of each subsequent membership year as follows:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Card</th>
<th>US Dollar Cards $</th>
<th>Euro Cards €</th>
<th>Sterling Cards £</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Express Charge Card - Basic Card</td>
<td>US$0</td>
<td>€0</td>
<td>£0</td>
</tr>
<tr>
<td>American Express Charge Card - Green Card</td>
<td>US$100</td>
<td>€100</td>
<td>£60</td>
</tr>
<tr>
<td>American Express Charge Card - Gold Card</td>
<td>US$300</td>
<td>€300</td>
<td>£95</td>
</tr>
<tr>
<td>American Express Charge Card - Platinum Card</td>
<td>US$550</td>
<td>€550</td>
<td>£300</td>
</tr>
<tr>
<td>American Express Charge Card - Green Business Card</td>
<td>US$100</td>
<td>€100</td>
<td>N/A</td>
</tr>
<tr>
<td>American Express Charge Card - Gold Business Card</td>
<td>US$300</td>
<td>€300</td>
<td>£95</td>
</tr>
<tr>
<td>American Express Charge Card - Centurion Card (application only by invitation)</td>
<td>Price upon application</td>
<td>Price upon application</td>
<td>Price upon application</td>
</tr>
<tr>
<td><strong>Joining Fee</strong></td>
<td>A one-off joining fee is payable by the payment due date shown on your first statement.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>American Express Charge Card – Centurion Card joining fee (application only by invitation)</td>
<td>Price upon application</td>
<td>Price upon application</td>
<td>Price upon application</td>
</tr>
<tr>
<td><strong>Charges</strong></td>
<td>Copy Statements: US Dollar Cards US$: US$4 for each copy provided  Euro Cards €: €3 for each copy provided  Sterling Cards £: £2 for each copy provided  Charge Record Copy: US Dollar Cards US$: US$5 for each copy of a record of a Transaction provided  Euro Cards €: €5 for each copy of a record of a Transaction provided  Sterling Cards £: £0 for each copy of a record of a Transaction provided</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Foreign Usage</strong></td>
<td>American Express Exchange Rate: The rate at which all transactions on your account will be converted can be found at americanexpress.com/eurodollar  Foreign Transaction Fee: US Dollar Cards US$: We will apply a fee of 3% to each transaction in a currency other than US Dollar  Euro Cards €: We will apply a fee of 2.7% to each transaction in a currency other than Euro  Sterling Cards £: We will apply a fee of 2.99% to each transaction in a currency other than Sterling</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Default Charges</strong></td>
<td>Late payment fee: US Dollar Cards US$: 2% and US$25, Euro Cards €: 2% and €25, Sterling Cards £: £12  Returned payment fee: US Dollar Cards US$: US$15, Euro Cards €: €15, Sterling Cards £: £12</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Membership Rewards Programme</strong></td>
<td>The Membership Rewards Programme earns you 1 point for virtually every full US$, €, £ spent on the Card. Where applicable, an annual fee may be payable for enrollment into the MR programme. Please refer to the Terms and Conditions for both the Card and the MR programme for further details.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
American Express International Currency Card Agreement

CARD AGREEMENT: PART 1 OF 2 American Express ® Charge Card

Issuer
This Agreement governs your use of your Card and your Account. Your Card allows access to your Account and any Card Benefits provided in connection with the Card. The Card is separate from your Account. You may choose to apply for a Card with certain Card Benefits or to opt for a Card without Card Benefits (called a Basic Card). American Express Services Europe Limited Registered Office: Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX, UK. Registered in England and Wales with Number 1833139.

Important information about your Agreement

Fees
- Cardmembership Fees
  Depending on the type of Card issued to you, a Cardmembership fee may be payable which may include a joining fee and/or an annual fee and a Supplementary Cardmembership fee for each Supplementary Card issued at your request (beyond any offered free of charge as part of your Card benefits). The annual Cardmembership fee is payable on an annual basis beginning on the first statement date after your Account is opened (any renewal fee will be payable with the first annual Cardmembership fee). However, payments for any Supplementary Cardmembership fee will begin on the first statement date after the Supplementary Card is issued.
  The amounts of the fees are shown in the Cardmembership Fee Schedule provided to you with this Agreement or as otherwise notified to you when you apply for a Card, and thereafter, in your statement. There is no Cardmembership fee for a Basic Card.

- Late Payment Fee
  A late payment fee is payable if you do not pay the full outstanding balance shown on your statement within 30 days of your statement date and again if you have not paid within 60 days of your statement date.

- Returned Payment Fee
  A returned payment fee is payable if any payment to your Account is not honoured by your financial institution when first presented for any reason.

- Statement Copy Fee
  A statement copy fee is payable for each additional copy of a statement you request if you have not enrolled in online statements and you request a paper copy.

- Charge Record Copy Fee
  A charge record copy fee is payable for each copy you request of a record relating to charges applied to your Account.

- Foreign Transaction Fee
  The amount of the Transaction will be converted into the correct currency (please see ‘Converting Transactions made in a foreign currency’) and you will be charged the specified % of the Transaction (as or otherwise disclosed by us) if you choose to make a Transaction in a currency other than the currency of your Card.

- Annual Government Stamp Duty Fee
  An Annual Government Stamp Duty Fee is payable if you are resident in the Republic of Ireland.

- Collection Costs
  In addition to the fees set out above, you agree to pay all reasonable costs, including legal advisers’ fees that we incur in collecting amounts you owe.

SETTING SPENDING LIMITS
Although generally there is no pre-set spending limit on our charge Cards, we may at our discretion decide on and inform you of a temporary spending limit applicable to your Account which is the maximum amount which can be outstanding at any time on your Account (including use by any Supplementary Cardmembers). We may do this even if your Account is not in default.

You agree to manage your Account so that Transactions billed to your Account do not exceed the spending limit (where applicable).

REPAYMENTS
You must pay the full outstanding balance on your account each month, as shown on your statement, which must have reached us and be credited to your Account by the Payment Due Date (which is also shown on your statement).

If we request, you also agree to pay us any amount by which you have gone over any limits immediately or together with your monthly payment due.

Further information about how to make payments is set out in Part 2.

CHANGING THE AGREEMENT

When and how we make changes. Fees
We may change the fees payable under this Agreement (including introducing new fees or where we increase or apply fees) for one of the following reasons:
- to respond proportionately to actual or expected changes to our costs of providing the Account;
- if we change the services and benefits included with your Account;
- to maintain an appropriate return from your Account and to ensure that our business maintains a broadly similar level of profitability and competitiveness;
- to ensure the fees payable continue to reflect the fair value of the Account which may include aligning our charging arrangements; or
- for any other valid reason as long as you are able to end the Agreement without charge.

Account services
We may change the Account services we provide to you or the way we deliver them if we reasonably consider this would not be to your disadvantage and there is no increased cost to you.

Benefits offered with your Account
We may change the benefits offered with your Account (including removing a benefit, substituting new benefits, changing the benefit provider or altering the costs associated with them) provided we reasonably believe the overall benefits associated with your Account represent good value and are competitively priced or for a reason stated under ‘All other terms of your Agreement’ below.

All other terms of your Agreement
We may change any terms not referred to above for any of these reasons:
- we retain a broadly similar level of profitability and competitiveness;
- as a result of actual or anticipated legal or regulatory requirements;
- to ensure that our business is run prudently, or
- for any other valid reason as long as you are able to end the Agreement without charge.

Notification of changes
We will give you at least two months’ advance personal notice of all changes to your Agreement referred to in this section unless the change is not to your disadvantage. In this case, we will give you personal notice but we may make the change more quickly.

If you do not want to continue the Agreement with the change, you can end this Agreement (see ‘Ending your Agreement’), otherwise, you will be deemed to have accepted the changes unless you notify us prior to the date on which the changes will take effect that you do not accept them. If we do have to make the changes all changes will take effect as notified for as long as the Agreement remains in existence.

UPGRADING AND DOWNGRAADING YOUR ACCOUNT
We may change any terms not referred to above for any of these reasons:
- if we reasonably consider this would not be to your disadvantage and there is no increased cost to you; We will always give you notice of the changes as set out above unless you have told us that you would like to move to a different Card and we choose to provide you with a new Card more quickly.

You may notify us in writing at any time that you no longer wish to maintain your card benefits in which case we will cancel your Card and issue you, subject to our approval, another Card that you may choose to apply for or, if you choose, a Basic Card. We will refund you the annual Cardmembership fee and any Supplementary Cardmembership fee on a pro-rata basis (unless you choose and are issued with another Card, in which case we may adjust the refund, if the equivalent fees for the new Card are lower, or charge the difference, if the equivalent fees are higher).

Choosing a different Card does not amount to cancellation of your Account or this Agreement and does not affect our or your cancellation rights under this Agreement, but we reserve the right to issue a new Account to you in connection with re-issuance of your Card.

Some other things you need to know

Business customers only
If you apply for an American Express Business Card, we will check the following records about you and your business partners:

- our own records;
- personal and business records at credit reference agencies. They will place a search footprint on your business credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information;
- records at fraud prevention agencies; and
- for directors, credit reference agencies will check that the residential address provided matches the restricted register of directors’ usual addresses at Companies House.

We also send credit reference agencies a search from us they will create a record of the name and address of your business and its proprietors if it is not already registered with us. For the American Express Business Card the Business is jointly and individually liable with you, and your Business, to pay all charges on the Account made by you and any Supplementary Cardmember. This means that we can demand payment of that part of the outstanding balance which relates to each Supplementary Card from you, the Business or the relevant Supplementary Cardmember.

Your Right to Cancel
Unless you are a business customer, you can cancel this Account within 14 calendar days beginning on the day after you or the Bank receives your Card.

If you would like to cancel please either destroy or return to us all cards and your current Card or that you now qualify for a different Card. If you choose to cancel this Account you will, except for any Cardmembership fee, be liable for any Transactions made on the Account. If you do not cancel, the Account will continue until ended by either one of us.
### Introducing your Cardmember Agreement

#### Your Card

- **Card**: Any Card, whether a Basic Card, an Additional Card, a Supplementary Card or an American Express International Currency Card.
- **Transactions**: Any purchase, cash advance, service charge or other charges that you make using your Card or any transaction that is credited to your Account.
- **Account**: Your American Express credit account.
- **Bank**: The bank that issues your Card.
- **Servicing Bank**: Any bank to whom we transfer your Account.
- **Third Party Nominee**: Any person you authorise to use your Account.

#### Words we use in the Agreement

- **Account**: Your American Express credit account.
- **Bank**: The bank that issues your Card.
- **Servicing Bank**: Any bank to whom we transfer your Account.
- **Third Party Nominee**: Any person you authorise to use your Account.

#### Your Cardmember Agreement

This Agreement is for the use of the Card and will apply to any account opened in connection with the Card. It includes Terms and Conditions and any other information you have been given as part of the application process. The Agreement is binding on you and your successors in title if you are a natural person and personal representatives if you are a legal entity.

#### About your Cardmember Agreement

Your Cardmember Agreement contains important information about your Account and the terms on which we offer Services. You should read it carefully and make sure you understand all the information contained therein. You should keep a copy of your Cardmember Agreement with you at all times.

#### How your American Express Account Works

**About your Card**

- If you hold a US Dollar Card you must pay us in US Dollars, if you hold a Euro Card you must pay us in Euros, and if you do not specify a Currency you must pay us in the Currency of the country in which the Transaction is made.

**Using your Card**

- **You may use your Card, subject to any restrictions set out in this Agreement, to pay for services and benefits provided in connection with a Card other than a Basic Card.**

**Services and Benefits provided in connection with a Card other than a Basic Card**

- **You may use your Card, subject to any restrictions set out in this Agreement, to pay for services and benefits provided in connection with a Card other than a Basic Card.**

**About Supplementary Cardmembers**

- **Supplementary Cardmembers** are only named cardholders who may, with your consent, use your Card. Supplementary Cardmembers do not have any direct rights or responsibilities under this Agreement.

**Promise to pay**

- **You must make a separate payment for each Account you hold with us.** If you send us a cheque or transfer payment for more than one Account, we will apply the funds to the Account we receive them for first and then to the next Account that needs it.

**About your Cardmember Agreement**

Your Cardmember Agreement contains important information about your Account and the terms on which we offer Services. You should read it carefully and make sure you understand all the information contained therein. You should keep a copy of your Cardmember Agreement with you at all times.

#### About your Cardmember Agreement

Your Cardmember Agreement contains important information about your Account and the terms on which we offer Services. You should read it carefully and make sure you understand all the information contained therein. You should keep a copy of your Cardmember Agreement with you at all times.

#### Words we use in the Agreement

- **Account**: Your American Express credit account.
- **Bank**: The bank that issues your Card.
- **Servicing Bank**: Any bank to whom we transfer your Account.
- **Third Party Nominee**: Any person you authorise to use your Account.

#### Your Cardmember Agreement

This Agreement is for the use of the Card and will apply to any account opened in connection with the Card. It includes Terms and Conditions and any other information you have been given as part of the application process. The Agreement is binding on you and your successors in title if you are a natural person and personal representatives if you are a legal entity.

#### How your American Express Account Works

**About your Card**

- If you hold a US Dollar Card you must pay us in US Dollars, if you hold a Euro Card you must pay us in Euros, and if you do not specify a Currency you must pay us in the Currency of the country in which the Transaction is made.

**Using your Card**

- **You may use your Card, subject to any restrictions set out in this Agreement, to pay for services and benefits provided in connection with a Card other than a Basic Card.**

**Services and Benefits provided in connection with a Card other than a Basic Card**

- **You may use your Card, subject to any restrictions set out in this Agreement, to pay for services and benefits provided in connection with a Card other than a Basic Card.**

**About Supplementary Cardmembers**

- **Supplementary Cardmembers** are only named cardholders who may, with your consent, use your Card. Supplementary Cardmembers do not have any direct rights or responsibilities under this Agreement.

**Promise to pay**

- **You must make a separate payment for each Account you hold with us.** If you send us a cheque or transfer payment for more than one Account, we will apply the funds to the Account we receive them for first and then to the next Account that needs it.

**About your Cardmember Agreement**

Your Cardmember Agreement contains important information about your Account and the terms on which we offer Services. You should read it carefully and make sure you understand all the information contained therein. You should keep a copy of your Cardmember Agreement with you at all times.

#### Words we use in the Agreement

- **Account**: Your American Express credit account.
- **Bank**: The bank that issues your Card.
- **Servicing Bank**: Any bank to whom we transfer your Account.
- **Third Party Nominee**: Any person you authorise to use your Account.

#### Your Cardmember Agreement

This Agreement is for the use of the Card and will apply to any account opened in connection with the Card. It includes Terms and Conditions and any other information you have been given as part of the application process. The Agreement is binding on you and your successors in title if you are a natural person and personal representatives if you are a legal entity.

#### How your American Express Account Works

**About your Card**

- If you hold a US Dollar Card you must pay us in US Dollars, if you hold a Euro Card you must pay us in Euros, and if you do not specify a Currency you must pay us in the Currency of the country in which the Transaction is made.

**Using your Card**

- **You may use your Card, subject to any restrictions set out in this Agreement, to pay for services and benefits provided in connection with a Card other than a Basic Card.**

**Services and Benefits provided in connection with a Card other than a Basic Card**

- **You may use your Card, subject to any restrictions set out in this Agreement, to pay for services and benefits provided in connection with a Card other than a Basic Card.**

**About Supplementary Cardmembers**

- **Supplementary Cardmembers** are only named cardholders who may, with your consent, use your Card. Supplementary Cardmembers do not have any direct rights or responsibilities under this Agreement.

**Promise to pay**

- **You must make a separate payment for each Account you hold with us.** If you send us a cheque or transfer payment for more than one Account, we will apply the funds to the Account we receive them for first and then to the next Account that needs it.

**About your Cardmember Agreement**

Your Cardmember Agreement contains important information about your Account and the terms on which we offer Services. You should read it carefully and make sure you understand all the information contained therein. You should keep a copy of your Cardmember Agreement with you at all times.

#### Words we use in the Agreement

- **Account**: Your American Express credit account.
- **Bank**: The bank that issues your Card.
- **Servicing Bank**: Any bank to whom we transfer your Account.
- **Third Party Nominee**: Any person you authorise to use your Account.

#### Your Cardmember Agreement

This Agreement is for the use of the Card and will apply to any account opened in connection with the Card. It includes Terms and Conditions and any other information you have been given as part of the application process. The Agreement is binding on you and your successors in title if you are a natural person and personal representatives if you are a legal entity.

#### How your American Express Account Works

**About your Card**

- If you hold a US Dollar Card you must pay us in US Dollars, if you hold a Euro Card you must pay us in Euros, and if you do not specify a Currency you must pay us in the Currency of the country in which the Transaction is made.

**Using your Card**

- **You may use your Card, subject to any restrictions set out in this Agreement, to pay for services and benefits provided in connection with a Card other than a Basic Card.**

**Services and Benefits provided in connection with a Card other than a Basic Card**

- **You may use your Card, subject to any restrictions set out in this Agreement, to pay for services and benefits provided in connection with a Card other than a Basic Card.**

**About Supplementary Cardmembers**

- **Supplementary Cardmembers** are only named cardholders who may, with your consent, use your Card. Supplementary Cardmembers do not have any direct rights or responsibilities under this Agreement.

**Promise to pay**

- **You must make a separate payment for each Account you hold with us.** If you send us a cheque or transfer payment for more than one Account, we will apply the funds to the Account we receive them for first and then to the next Account that needs it.

**About your Cardmember Agreement**

Your Cardmember Agreement contains important information about your Account and the terms on which we offer Services. You should read it carefully and make sure you understand all the information contained therein. You should keep a copy of your Cardmember Agreement with you at all times.

#### Words we use in the Agreement

- **Account**: Your American Express credit account.
- **Bank**: The bank that issues your Card.
- **Servicing Bank**: Any bank to whom we transfer your Account.
- **Third Party Nominee**: Any person you authorise to use your Account.

#### Your Cardmember Agreement

This Agreement is for the use of the Card and will apply to any account opened in connection with the Card. It includes Terms and Conditions and any other information you have been given as part of the application process. The Agreement is binding on you and your successors in title if you are a natural person and personal representatives if you are a legal entity.

#### How your American Express Account Works

**About your Card**

- If you hold a US Dollar Card you must pay us in US Dollars, if you hold a Euro Card you must pay us in Euros, and if you do not specify a Currency you must pay us in the Currency of the country in which the Transaction is made.

**Using your Card**

- **You may use your Card, subject to any restrictions set out in this Agreement, to pay for services and benefits provided in connection with a Card other than a Basic Card.**

**Services and Benefits provided in connection with a Card other than a Basic Card**

- **You may use your Card, subject to any restrictions set out in this Agreement, to pay for services and benefits provided in connection with a Card other than a Basic Card.**

**About Supplementary Cardmembers**

- **Supplementary Cardmembers** are only named cardholders who may, with your consent, use your Card. Supplementary Cardmembers do not have any direct rights or responsibilities under this Agreement.

**Promise to pay**

- **You must make a separate payment for each Account you hold with us.** If you send us a cheque or transfer payment for more than one Account, we will apply the funds to the Account we receive them for first and then to the next Account that needs it.

**About your Cardmember Agreement**

Your Cardmember Agreement contains important information about your Account and the terms on which we offer Services. You should read it carefully and make sure you understand all the information contained therein. You should keep a copy of your Cardmember Agreement with you at all times.
We may:
• provide a statement, a partial payment or a payment marked with any restrictive language (such as in full and final settlement), that will have no effect on our rights (e.g. to recover the full balance owing) and will not change this Agreement.
• until the start of any Member Year, we reserve the right to reverse the payment if it is returned or dishonoured for any reason.

How we apply payments and credits
We will normally apply payments to the outstanding transactions on your Account in the following order of priority:
• applicable Cardmembership fees; service charges; late payment fees; and
• other purchases and cash withdrawals fees; and
• fees and taxes (if they appear as a separate item on your monthly statement, for example, returned payment fees, statement copy fees); and
• collection charges; and
• charges, such as Transfers, that have not yet appeared on your monthly statement.

About Supplementary Cardmembers
At your request, we may issue Cards to Supplementary Cardmembers. They do not have accounts with us but they can use your Account subject to the terms of this Agreement and are deemed Cardmembers on American Express Business Cards. They are jointly and individually liable with you and the Business to pay to us when due charges on the Account made by the Supplementary Cardmember see ‘Business customers only’ section in Part 1 in relation to the liability of the Business on an American Express Business Card.
If you want to cancel a Supplementary Cardmember’s right to use your Account (and accompanying Card) or to change any details about that Cardmember on our records (e.g. if you change your email address) you must give us 30 business days’ written notice. If your Account is cancelled or suspended, you must not use your Cards and, if cancelled, must destroy them.
If your Account is closed will be returned to you pro-rata taking into consideration the length of time until the start of your next membership year.
We may limit the number of Supplementary Cardmembers allowed on your Account.
You are responsible for all use of your Account by Supplementary Cardmembers and any supplementary charges made by them.
We may suspend or cancel your Account if a Supplementary Cardmember does not comply with this Agreement.
We may not notify you of a Supplementary Cardmember’s suspension or cancellation of your Account.
We may suspend or cancel your Account if a Supplementary Cardmember’s suspension or cancellation of their Account.

We may set a limit to the amount you can spend, or we can stop you from using a Card or the Account to make any transactions if:
• you default under another agreement you have with us or an affiliate;
• steps are taken to make you bankrupt or to make you the subject of any form of debt relief process or to commence insolvency proceedings;
• you become incapacitated or die; or
• you become insolvent or file for bankruptcy;
• you become bankrupt or in liquidation; or
• you default under another agreement you have with us or any affiliate; or
• we have been unable to contact you for six months; or
• you default or make a payment under any agreement with us or our group companies.

We may sell, transfer or assign this Agreement and your Account. We may do so at any time without notifying you, unless we are required to notify you by law. We may not sell, assign or transfer your Account or any of your obligations under this Agreement.

We may agree to reinstate your Account after we have stopped you from using it if the reasons we restricted your Account in the first place are no longer present. You can tell us this is the case and request reinstatement by calling us on the number shown on our website (www.americanexpress.com/eurodollar) or on the back of your Card if you change your name, address or telephone number, your main residential address and/or country of residence or the mailing address or email address to which we send statements or notices. If we have been unable to deliver any communications to you or the Supplementary Cardmember at the address or email address to which we send statements or notices because we are satisfied that you or the Supplementary Cardmember have changed your name, address or telephone number or email address, the time and date when we last knew of your address or email address is treated as the time when we last delivered these communications to you or the Supplementary Cardmember. If you have not enrolled for online statements (and sometimes even if you have) we will send you statements and notices by post addressed to you at the latest billing address on our records.
We may communicate with you by post or email to deliver notices or other communications. If we are unable to deliver any notices or other communications to you or the Supplementary Cardmember using the最常见的方法, in accordance with your marketing preferences.

We or our group companies may act on behalf of a provider of any of these products. The information we provide will be accurate to the best of our knowledge, and you may be affected making obtaining credit more difficult or expensive, legal action may be taken against you, an application may be made to make you bankrupt, or, if we obtain a charging order, we may obtain an order for sale which could lead to your home being repossessed.

If the Account is cancelled, you must destroy these.

Making a Reinstatement
You may request Cardmembership reinstatement at any time and we will reinstate your Account at least once a month if there has been any Account activity and otherwise once every 12 months. This may include sending statements to your Bank if you have instructed us to do so. In addition to payment information, each statement will show all Transactions made using Cards in the statement period, the outstanding balance, the payment due, the Payment Date and any American Express Exchange Rate used in the conversion of a foreign currency Transaction.

We will normally apply payments to the outstanding transactions on your Account in the following order of priority:
• applicable Cardmembership fees; service charges; late payment fees; and
• other purchases and cash withdrawals fees; and
• fees and taxes (if they appear as a separate item on your monthly statement, for example, returned payment fees, statement copy fees); and
• collection charges; and
• charges, such as Transfers, that have not yet appeared on your monthly statement.

About Supplementary Cardmembers
At your request, we may issue Cards to Supplementary Cardmembers. They do not have accounts with us but they can use your Account subject to the terms of this Agreement and are deemed Cardmembers on American Express Business Cards. They are jointly and individually liable with you and the Business to pay to us when due charges on the Account made by the Supplementary Cardmember see ‘Business customers only’ section in Part 1 in relation to the liability of the Business on an American Express Business Card.
If you want to cancel a Supplementary Cardmember’s right to use your Account (and accompanying Card) or to change any details about that Cardmember on our records (e.g. if you change your email address) you must give us 30 business days’ written notice. If your Account is cancelled or suspended, you must not use your Cards and, if cancelled, must destroy them.
If your Account is closed will be returned to you pro-rata taking into consideration the length of time until the start of your next membership year.
We may limit the number of Supplementary Cardmembers allowed on your Account.
You are responsible for all use of your Account by Supplementary Cardmembers and any supplementary charges made by them.
We may suspend or cancel your Account if a Supplementary Cardmember does not comply with this Agreement.
We may not notify you of a Supplementary Cardmember’s suspension or cancellation of your Account.
We may suspend or cancel your Account if a Supplementary Cardmember’s suspension or cancellation of their Account.

We may sell, transfer or assign this Agreement and your Account. We may do so at any time without notifying you, unless we are required to notify you by law. We may not sell, assign or transfer your Account or any of your obligations under this Agreement.

We may agree to reinstate your Account after we have stopped you from using it if the reasons we restricted your Account in the first place are no longer present. You can tell us this is the case and request reinstatement by calling us on the number shown on our website (www.americanexpress.com/eurodollar) or on the back of your Card if you change your name, address or telephone number, your main residential address and/or country of residence or the mailing address or email address to which we send statements or notices. If we have been unable to deliver any communications to you or the Supplementary Cardmember at the address or email address to which we send statements or notices because we are satisfied that you or the Supplementary Cardmember have changed your name, address or telephone number or email address, the time and date when we last knew of your address or email address is treated as the time when we last delivered these communications to you or the Supplementary Cardmember. If you have not enrolled for online statements (and sometimes even if you have) we will send you statements and notices by post addressed to you at the latest billing address on our records.
We may communicate with you by post or email to deliver notices or other communications. If we are unable to deliver any notices or other communications to you or the Supplementary Cardmember using the最常见的方法, in accordance with your marketing preferences.

We or our group companies may act on behalf of a provider of any of these products. The information we provide will be accurate to the best of our knowledge, and you may be affected making obtaining credit more difficult or expensive, legal action may be taken against you, an application may be made to make you bankrupt, or, if we obtain a charging order, we may obtain an order for sale which could lead to your home being repossessed.

If the Account is cancelled, you must destroy these.
Complaints about us

If you are not satisfied about your Account or the service you have received, please contact us by writing to us at our address which is currently ICC Complaints Department, Telecom House, 125-135 Preston Road, Brighton, BN1 6AG, United Kingdom (or the address shown on our website, which we may change from time to time). This address is currently: ICC Complaints Department, American Express House, 125-135 Preston Road, Brighton, BN1 6AG, United Kingdom (or the number on the back of your Card). If you are unable to resolve your complaint with us and have received a final response from us which you are not satisfied with, this means that you are not a business customer, you have a right to a free and independent external review of your case by the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. If you are a business customer you may have a right to refer it to the Financial Ombudsman Service.

We are authorised and regulated to provide payment services by the Financial Conduct Authority authorisation number: 415352.

Claimants against merchants

If you dispute a Transaction with a merchant, we may credit the Account for all or part of the disputed Transaction.

We may have been legally required to make the refund or not, you and any Supplementary Cardmembers agree that you are automatically deemed to assign and transfer to us all rights and claims (excluding tort claims, such as negligence) against the merchant.

You agree that you will not pursue any claim against the merchant for the credited amount, and you must cooperate with us if we decide to do so.

We do not waive our rights

We may choose to delay enforcing or not to exercise rights under this Agreement. If we do not use or delay to exercise our rights, this will not waive our nor exercise or enforce them on any other occasion.

Language and Governing Law

This Agreement and all communications between us concerning this Agreement shall be in English.

The terms of the Agreement and dealings between us before you enter into the Agreement are governed by the laws of England and the courts of England shall have non-exclusive jurisdiction over us and you.

Taxes, duties and exchange controls

You must pay any government tax, duty or other amount in any currency as imposed by law (which may be different from the currency of your Account) in any country in respect of any use of your Account.

In the case of a Supplementary Cardmember, we will assume that you are not a business customer, you have a right to a free and independent external review of your case by the Financial Ombudsman Service.

Supplementary Cardmember. We may (if required by law) pay such tax, duty or other amount on your behalf and debit the respective amount from your Account.

Limitations on our liability

We will not be liable to you for losses and costs caused by abnormal and unforeseeable events, that we cannot reasonably control and which would have been unavoidable despite all reasonable efforts to prevent the event happening.

PRIVACY STATEMENT

What is this document?

This privacy statement describes how American Express collects, uses and shares information about you.

This privacy statement can be accessed online, there is a separate Online Privacy Statement available at www.americanexpress.com/eurodollar that describes how we collect and use information about you in that context, including where online information is combined with personal information which is collected as described in this privacy statement.

Information Collected

We will collect information about you, including your financial and business circumstances (Personal Information) from:

• your Card Account documents and other forms you provide to us;
• your Bank, for credit assessment purposes and/or when you have instructed your Bank to manage your Account on your behalf. The information we collect may include details of the cards held with your Bank;
• your Guarantor. The information we collect may include details of your desired spending limit;
• credit reference agencies, for credit assessment purposes (as set in further detail below);
• the providers of services and benefits associated with your Account, such as Merchants,Supplementary Cardmembers, and other risk management agencies for the purpose of collecting debts on your Account;
• local regulators, law enforcement authorities or other government officials if we are required to provide Personal Information in order to comply with any legal obligation;
• parties who distribute the Card;
• any other co-branded partner as set out in the Application form;
• any American Express Membership Rewards Program Member, American Express Cardmember, Supplementary Cardmembers or other Third Party Nominees or any entity or individual who has referred your Account application form to us;
• our processors and suppliers.

Claims against merchants (for credit assessment purposes as set in further detail below).

Use of Information

We may use Personal Information, including aggregated or combined with other information of any of the following purposes:

• delivering our products and services to you

This will include:
• processing applications for our products including making decisions about whether to approve your application, in order to help us better understand your financial circumstances and behaviour so that we may make decisions about how we manage your Account, such as the level of the spending limit;
• administering and managing your Account including to process transactions you make on your Account;
• communicating with you, including by email and SMS, about any American Express accounts, products, and services which you hold (including for the purpose of servicing and by way of account alerts);
• answering questions and responding to your requests; and
• administering, servicing and managing any benefits or insurance programs provided by us.

We may use Personal Information to prepare reports for third party business partners about Account usage. Reports only contain aggregated and anonymised data and we will not make payments when due. They will record this information and it may be shared with other organisations for the purpose of assessing applications from you, and applications from others for financial association with you, for credit or other facilities, for other risk management purposes and for preventing fraud and tracing debtors.

We will carry out credit checks whilst any money is owed by you on your Account (including contacting your bank, building society or any referee approved by you).

Improving our products and services and to conduct research and analysis

This will include:
• learning about you and other customers, including your needs, preferences and behaviours;
• analysing the effectiveness of our ads, promotions and offers;
• conducting testing and research in relation to data processing, website administration and information technology systems support and development;
• conducting market research including to give you the opportunity to provide feedback, rating and comments of your use of our products and services; and
• comparing you to others with similar characteristics or products (with your consent) with those of our Business Partners, including through transaction experience surveys, and
• producing data analytics, statistical research and reports including on an aggregated basis.

Advertising and marketing our products and services, and those of our third party business partners (business partners)

This will include any of the following (with your consent, where necessary):
• sending you promotions and offers by email, SMS, direct mail and through other media, in accordance with your information you have provided to us;
• marketing our products and services, and those of our other Business Partners to you;
• market offers to you (by mail, e-mail, telephone, SMS, via the internet or using other communication channels) in relation to your Account;
• market other offers to you (by mail, email, telephone, SMS or via the internet) in relation to other products and services that we think you may be interested in;
• conducting testing (when we update our systems), data processing, website administration and information technology systems support and development.

Managing risks relating to our business, including credit risk, fraud risk and operational risk

This will include any of the following (with your consent, where necessary):
• making decisions about how we manage specific customers’ accounts, such as determining your spending limit (where relevant) and whether to approve individual transactions;
• developing risk management policies, models and procedures used in the management of customers’ accounts and our business generally;
• and
• reporting information to and receiving information from credit reference agencies and fraud management agencies.

Supplementary Cardmembers and Third Party Nominees

The provisions of this privacy statement also apply to any Supplementary Cardmember and/or Third Party Nominee approved to use your Account.

Where you have approved the issue of a Supplementary Card and/or Third Party Nominee to you, we are disclosing to the Supplementary Cardmember and/or Third Party Nominee details about the status of your Account including details of transactions, the outstanding balance and details of any overdue payments;

• you agree to the Third Party Nominee using your Personal Information for additional identity authentication purposes when they contact us in relation to the use of their Card including to activate Cards, to register for on-line services and to access enhanced and new services as they are introduced; and
• Supplementary Cardmembers and/or Third Party Nominees will not be permitted to make any alteration to any of your information or details held unless you have provided us with your express consent for them to do so.

Third Party Consents

We will provide you with information relating to a third party (including Supplementary Cardmembers or Third Party Nominee) or your shareholders, directors or other officers; or where you purchase goods and/or services on behalf of a third party, you confirm that you have given your express consent to us disclosing to the third party any of his or her information by American Express and third parties as described in this privacy statement. In respect of Supplementary Cardmembers, this may include the use of his or her information by American Express and third parties for fraud prevention purposes, as set out in further detail below.

Marketing

We and other companies within our group may:

• have access to and use information about you and how you use your Account to identify goods and services in which you may be interested;
• market offers and information about our products and services (including offers via email or using other electronic means) in relation to goods and services which are similar to any American Express accounts, products, and services which you hold that we think you may be interested in;
• market other offers to you (by mail, email, telephone, SMS or via the internet) in relation to other products and services that we think you may be interested in with references to other companies’ products and services. We will not provide your information to any other company’s overseas; and
• parties who distribute the Card;
• any other co-branded partner as set out in the Application form;
• any American Express Membership Rewards Program Member, American Express Cardmember, Supplementary Cardmembers or other Third Party Nominees or any entity or individual who has referred your Account application form to us; and
• any other party business partners (business partners)

The information used to develop marketing lists may be obtained from:
• the Account application form;
• parties who provide the Card with merchants;
• surveys and research (which may involve, where allowed, contacting you by mail, email, telephone, SMS or via the internet); and
• from existing services such as merchants or marketing organisations, to the extent permitted by law.

Credit Reference Agencies and Fraud Prevention

We will exchange Personal Information with credit reference agencies. We may tell credit reference agencies the current balance on your Account and we may tell them if you do not make payments when due. We will record this information and it may be shared with other organisations for the purpose of assessing applications from you, and applications from others for financial association with you, for credit or other facilities, for other risk management purposes and for preventing fraud and tracing debtors.

We will carry out credit checks whilst any money is owed by you on your Account (including contacting your bank, building society or any referee approved by you).
will carry out further credit checks, including at credit reference agencies, and analyse Personal Information to assist in managing your Account and to prevent fraud or any other unlawful activity. These credit reference agency searches will not be seen or used by other organisations to assess your ability to obtain credit. We will check your details with fraud prevention agencies. If false or inaccurate information is provided by you and we suspect any unlawful activity such as fraud or fraud is identified, this will be recorded, and we may pass details to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

• checking details on applications for insurance, credit and credit related or other facilities;
• recovering debt;
• checking details on applications, proposals and claims for all types of insurance; or
• checking details of job applicants and employees.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

You are entitled to access your personal records held by credit and fraud prevention agencies. If you wish to do this, or to receive details of the relevant UK fraud prevention and credit reference agencies, please write to us at the following address and we will supply the names and addresses of the agencies we have used: American Express Services Europe Ltd, Telecom House, 125-135 Preston Road, Brighton, BN1 6AG, United Kingdom (or the address shown on our website at www.americanexpress.com/eurodollar).

Electronic or telephone communications

If you contact us by any electronic means, we may record the telephone number or internet protocol address, associated with that means of contacting us at the time. You can find additional information about the information that we collect via electronic means in our Online Privacy Statement available at www.americanexpress.com/eurodollar.

We may monitor and/or record your telephone calls to us, or ours to you, either ourselves or by reputable organisations selected by us, to ensure consistent servicing levels (including staff training) and account operation, to assist, where appropriate, in dispute resolution and to assist us in ensuring we comply with our legal obligations.

International Transfer of Data

Personal Information may be:

• processed outside the UK and EU including in the USA where our main operational data centre is located; and/or
• disclosed to or accessed in other countries outside the EU when you travel or make foreign purchases (by mail, email, telephone, or via the internet or other electronic means), and for the purpose of administering your Account.

In this case, we will take appropriate steps to ensure the same level of protection for your information in other countries outside the EU, including the USA, where data protection laws may not be as comprehensive as in the EU.

Security

We use advanced technology and well-defined employee practices to help ensure that your information is processed promptly, accurately, completely and securely. The processing of your information will be performed by manual and automated means. In order to maintain the effectiveness and security of these systems, policies and procedures, we may also from time to time process your information for internal testing purposes.

Retention of Information

We keep Personal Information for the purposes described in this privacy statement for as long as is appropriate to fulfil our legal obligations in accordance with applicable law.

Access to your Information

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your Personal Information please write to us at the address below in the 'Query or Complaint' section of this privacy statement. There may be a small charge for this, as permitted by law.

Correction of Inaccurate Information

If you believe that any information we hold about you is incorrect or incomplete you may ask us to correct or remove this information from our records. You can do this by calling us on +44 (0) 1273 868900 (or the number shown on the back of your Card) or writing to us at our address which is currently Telecom House, 125-135 Preston Road, Brighton, BN1 6AG, United Kingdom (or the address shown on our website). Any information which is found to be incorrect or incomplete will be corrected promptly.

Changes to this privacy statement

We may change any provision of this statement at any time. We may inform you in advance of any such change in accordance with the ‘Changes’ section of the agreement governing use of your Card.

Query or Complaint

In the event of any query or complaint in connection with the information we hold about you, please write us at our address which is currently ICC – Complaints Department, Telecom House, 125-135 Preston Road, Brighton, BN1 6AG, United Kingdom (or the address shown on our website at www.americanexpress.com/eurodollar) or by calling us on +44 (0) 1273 868900 (or the number on the back of your Card).

---

American Express Services Europe Limited. Registered Office: Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX, United Kingdom. Registered in England and Wales with Company Number 1833139.

American Express Services Europe Limited is authorised in the United Kingdom by the Financial Conduct Authority under the Payment Services Regulations 2009 (reference number 415532) for the provision of payment services.