



The American Express® Card



The Card that gives you the support you need

American Express has over 150 years of experience and a wide network of partners around the world. We use our knowledge and global influence to give you access to world-class products and service that support the demands of your lifestyle.

And when you have the support you need, there's virtually no limit to where you can go.





The Card that simply makes sense

Currency is a little like language. When it does not match up, it can make life more confusing and difficult. That's why American Express offers International Currency Cards – to keep things simple.

The American Express Card is available in US Dollars, Euro and British Pounds Sterling, giving you access to some of the world's major currencies. All charges are converted to and billed in the currency you choose. If you frequently spend or hold funds in these currencies, this gives you convenience and more control over the cost of foreign exchange.

With no pre-set spending limit,¹ the classic American Express Card gives you the confidence of being able to spend as much as you want. And for those times when you would prefer to use cash, you can withdraw up to US\$1,000/€1,000/£200 or the equivalent in local currency in any seven day period from cash machines all over the world.²




The Card that takes care of you

It can be stressful when things go wrong, especially when you are away from home. Having American Express on your side means you can relax a bit more.

When you charge your travel tickets to your Card, you will enjoy Travel Accident Benefits³ for any accidents and injuries while travelling on public transport. Travel Inconvenience Benefits³ will help ensure that missed connections and delayed flights or luggage do not completely spoil your trip when tickets are paid for using your Card.

If you need legal, medical or personal help, reliable support is only a phone call away, any hour of the day or night. Whether you've lost your passport or need a doctor who speaks your language, the Global Assist emergency helpline is available to offer you practical advice.

And should you lose your Card while travelling, we will deliver an emergency replacement Card to you as quickly as possible. In fact, because we know how important it is to have your Card at hand, we can usually send it out within 48 hours.

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- Travel Accident Benefit:
Up to US\$100,000/
€100,000/£75,000³
 - Travel Inconvenience Benefits:
 - Delayed flight departure:
Up to US\$175/€175/£100³
 - Delayed baggage: Up to
US\$800/€800/£750³
 - Global Assist 24-hour helpline
 - Emergency Card replacement



The Card that rewards you

American Express takes care of you in other ways too. Whether you go on holiday, indulge in some shopping, or just pick up your everyday necessities, you will be rewarded for using your American Express Card.

As part of our award-winning Membership Rewards® programme, you will earn one point for virtually every full dollar, euro or pound spent on purchases you charge to the Card.⁴

Points can be exchanged for travel, including flights and hotel stays. Or you can choose from a wide range of premium merchandise that can be delivered internationally.

Enrolment is complimentary for the first year and may be subject to an annual fee after that.



Just some of the rewards available:

- Saks Fifth Avenue \$100 Gift Card
18,000 points
- Mont Blanc Meisterstruck
Classic Pen
41,500 points
- Nikon D5000 SLR Digital Camera
195,000 points

Summary of Benefits

Functionality:

- Available in US dollars, euro, or British pounds sterling
- No pre-set spending limit
- Global Cash Access
- Membership Rewards

Travel Protection³:

- Travel Accident Benefit
- Travel Inconvenience Benefits

Service and Support:

- Customer Service 24/7
- Global Assist Emergency Helpline
- Emergency Card Replacement

	US Dollar (US\$)	Euro (€)	British Pounds (£)
Cardmembership Fee	\$100	€100	£60
Supplementary Cardmembership Fee	\$50	€50	£17.50
Membership Rewards Annual Fee	\$35.25*	€35.25*	Complimentary

**Complimentary enrolment for the first year*



An American Express® Charge Card account is subject to application and available with a range of card options. The American Express Card carries an annual cardmembership fee of US\$100/€100/£60. Alternative card options are available with annual fees starting from US\$0/€0/£0. Terms and conditions apply. Please see www.americanexpress.com/eurodollar for more information.

Terms and Conditions:

- 1 Provided your account is settled in full and on time each month, you can usually spend as much as you have shown us you can afford. Proof of resources and security may be required.
- 2 Subject to application and payment of a fee.
- 3 American Express Services Europe Limited (“AESEL”) makes various benefits available to Cardmembers. These benefits derive from contracts which AESEL has made with third parties which AESEL is free to amend, extend or terminate at its sole discretion. These benefits do not form part of AESEL’s contract with you but AESEL will aim to inform you 30 days in advance of any changes to the available benefits which may be to your detriment. One of the benefits currently available is the benefit of contracts of insurance made between AESEL and certain insurers, for example travel insurance benefits. You will lose these benefits if you cease to be a Cardmember. Exclusions apply. Full details of the insurance benefits currently available can be found in the Summary of Benefits document which will be provided with your Card. Please read this document to understand the limits and exclusions that may apply.
- 4 Membership Rewards points cannot be earned on the following charges: Cash Advance, American Express Travellers Cheque purchases, Foreign Exchange transactions, dishonoured payments and other account charges.

International Currency Cards are issued by American Express Services Europe Limited. Registered Office: Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX. Registered in England and Wales with Number: 1833139.

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