

Please scroll down to read important information about your rates, fees and other cost information before submitting your application.

American Express® Green Card - International Dollar Card - Terms and Conditions

IMPORTANT INFORMATION REGARDING RATES, FEES AND OTHER COST INFORMATION

PAYMENT INFORMATION

All charges made on this charge card are due and payable when you receive your periodic statement.

For Credit Card Tips from the Consumer Financial Protection Bureau

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>

FEES

Annual Membership Fee

US\$150.

Transaction Fees
Foreign Transaction

2.7% of each transaction after conversion to US dollars.

Penalty Fees
Late Payment
Returned Payment

Up to US\$40.
Up to US\$40.

TERMS AND CONDITIONS

By submitting this application, you are requesting us to open an Account in your name and to issue Card(s) as you direct. Only qualified individuals 18 or over may apply for an Account. Eligibility for your card Account is limited to Non US Residents.

You promise that the information you provide on this application is accurate. You authorize us to verify this information and to obtain reports from consumer reporting agencies. You authorize us and our affiliates and subsidiaries to share information we have about you at any time for marketing and administrative purposes as permitted by law. Upon request, we will tell you if we have received a consumer report and the name and address of the agency that provided it.

Must provide a legible copy of your passport or identification and proof of your residential address, which must be either a bill or receipt, not older than three months, of a public service rendered at your residence, such as a land-line telephone, electricity, gas, water, cable TV or Internet or a Bank Statement issued by a U.S. domiciled financial institution other than the referring financial institution, showing your name and residential address. Mobile phone bills or Credit Card statements are not accepted as valid proof of residency. All attached documents must match the personal information provided in this application. When you use your Account (or sign or keep The Card), you agree to the terms of the Card Member Agreement that will be provided to you. **Your Card Member Agreement includes an arbitration provision, which impacts your opportunity to have claims related to the Account heard in court or resolved by a jury, and to participate in a class action or similar proceeding.**

We may change the Card Member Agreement subject to applicable law. We may do this in response to the business, legal or competitive environment. Changes to some terms may require 45 days' advance notice, and we will tell you in the notice if you have the right to reject a change. We cannot change certain terms during the first year of your Card Membership.

Additional Cards: Additional Card Members do not have accounts with us but they can use your Account subject to the terms of the Card Member Agreement. You are responsible for all use of your Account by Additional Card Members and anyone they allow to use your Account. You must pay for all charges they make. You authorize us to give Additional Card Members information about your Account and to discuss it with them.

Patriot Act Notice: Federal law requires all Financial Institutions to obtain, verify and record information that identifies each person who opens an Account, including your name, address, date of birth and other information that will allow us to verify your identity.

The annual membership fee for the Basic Card will be **US\$150**. The annual membership fee for each Additional Card will be **US\$40**.

The American Express Green Card is issued by American Express® Travel Related Services Company, Inc.
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BENEFITS TERMS

Additional Cards

At your request we may issue Cards to additional Card Members. They do not have accounts with us, but they can use your Account subject to the terms of this Agreement. We may report additional Card Member's use of your Account to credit reporting agencies. You are responsible for all use of your Account by additional Card Members and anyone they allow to use your Account. You must pay for all charges they make. You authorize us to give additional Card Members information about your Account and to discuss it with them. If you want to cancel an additional Card member's right to use your Account (and cancel their Card) you must tell us. The annual membership fee for each Additional the American Express® Green Card is US\$40.

American Express Presale(s)

American Express® Card Members have exclusive access to tickets before the general public for the specified sales window. Simply pay with your American Express® Card. Tickets are subject to the rules, terms & conditions, and fees set by the ticket seller, promoter and/or the venue, as applicable. Offer is fulfilled by ticket seller, subject to availability and may be changed or revoked at any time. Not all seats available and blackout dates may apply. All sales final. No refunds. No exchanges.

American Express Seating

The American Express Seating program is available to all Card Members. Simply pay with your American Express® Card. Tickets are subject to the rules, terms & conditions, and fees set by the ticket seller, event promoter and/or the venue, as applicable. Offer is fulfilled by ticket seller, subject to availability and may be changed or revoked at any time. Not all seats available and blackout dates may apply. All sales final. No refunds. No exchanges.

Dispute Resolution

Not all disputes are resolved in the Card Member's favor.

Membership Rewards

To enroll in the program, a Card account must be issued by American Express®. There is a US\$40 annual fee for participation in the program for The American Express® Green Card. Points may be cancelled under certain circumstances. Certain restrictions apply. Terms and Conditions of the Membership Rewards® program apply. Visit www.membershiprewardsLAC.com or call 1-800-297-3276 for more information. Participating partners and available rewards are subject to change without prior notice. The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to www.membershiprewards.com/pointsinfo

No Pre-Set Spending Limit

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us, and other factors.

Online Services

To pay your bill on the internet, you must have an eligible bank account in US dollars at a financial institution in the United States of America. See your Card Member agreement for more information.

Ticketmaster

For terms & Conditions please visit: www.ticketmaster.com/h/terms.html?tm_link=tm_i_terms

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AMEX ASSURANCE COMPANY DISCLOSURES

Descriptions of American Express Green Card insurance coverages are provided on this Web site for informational purposes only. The Terms and Conditions provide complete coverage information and supersede all other sources. To review Terms and Conditions, please refer to the master policy.

Car Rental Loss & Damage Insurance

Car Rental Loss and Damage Insurance Plan is underwritten by Indemnity Insurance Company of North America, Administrative Office, Doral Bank Center Calle Resolució n #33, Suite 500, San Juan, Puerto Rico 00920. Coverage is determined by the Terms, Conditions, and Exclusions of Policy No. 58US3775 and is subject to change with notice. This document does not supplement or replace the policy. Certain restrictions apply. Cardmember should not accept the insurance CDW offered by the rental company. Some vehicles types are not covered. This is an excess insurance program, which means that will only cover the expenses not covered by all other applicable insurance sources that the Cardmember can have. Cardmember are insured internationally, except for vehicles rented in Australia, Ireland, Italy, Israel, Jamaica and New Zealand.

Travel Accident Insurance

In order to receive certain insurance benefits, you need to purchase the trip on your American Express® Green Card. Underwritten by Indemnity Insurance Company of North America, Administrative Office, Doral Bank Center Calle Resolució n #33, Suite 500, San Juan, Puerto Rico 00920. Subject to the terms and conditions of Policy no. 58US3199. See your Card Member agreement for more information. Please refer to the Terms and Condition for full details of cover and exclusions.

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