

A large, dark, stylized profile of Minerva's head, facing right, set within a circular frame. The image is rendered in a halftone or line-art style, with fine lines creating texture and shading. It occupies the left side of the advertisement.

**NEW BENEFITS FROM YOUR
BUSINESS PLATINUM® CARD**

A blurred, out-of-focus image of a person in business attire, possibly a woman, standing in a professional setting. The image is rendered in shades of blue and white, creating a sense of depth and focus on the text.

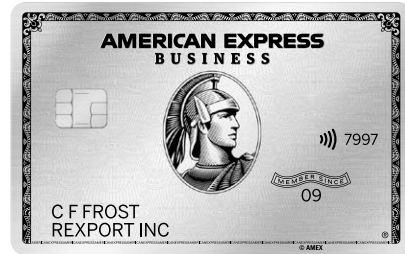
**FOR BUSINESS.
FOR LIFE.**





**FOR BUSINESS.
FOR LIFE.**





DON'T *do business* WITHOUT IT™



Here to support you,
at work and at home.

With a new metal Card, and exciting new benefits for work, travel, lifestyle
and service, Platinum is here to support you – in business, and in life.

**DON'T DO
BUSINESS
WITHOUT IT**



Introducing a more
distinguished Card

PLATINUM VALUE ACROSS THE BOARD.

As the boundaries between work and home get more and more blurred, it's good to know your Business Platinum Cardmembership is designed to deliver value across both.

You also enjoy the advantages of up to 54 days extended cashflow¹ and the flexibility of no pre-set spending limit in addition to the benefits highlighted here.

**Annual Fee:
£595**

£595

Value: **£3,202***

**TRAVEL
BENEFITS**
£650

For business or pleasure

- Fine Hotels & Resorts benefits
- onefinestay credit
- Hotel and car hire loyalty memberships

**LOUNGE
ACCESS**
£650

Reducing the airport stress

- Access to over 1,200 lounges for you, your Supplementary Platinum Cardmember and a guest each*

**INSURANCE
BENEFITS**
£900

Peace of mind, around the world

- Cover for you, your family, and your Supplementary Platinum Cardmember

**BUSINESS
VALUE**
£1,002

Supporting your business

- Membership Rewards*
- Supplementary Cards*
- The Times and The Sunday Times digital subscription

* For more information please see Notes at the back of this brochure.

IT'S STANDING OUT FROM THE CROWD.



NEW CARD



Introducing the new
metal Platinum Card.

A truly premium Card like Platinum
deserves a prestige finish, which is
why we'll be replacing your plastic
Card with a new metal version
at your Card renewal.

**DON'T DO
BUSINESS
WITHOUT IT**



Here to help you
build your business



IT'S KNOWING YOU'VE GOT A TEAM BEHIND YOU, AS WELL AS THE ONE BESIDE YOU.

AMERICAN EXPRESS



TAKING CARE OF BUSINESS

From boosting cashflow and rewarding spend, to dedicated support when you need it most, Business Platinum can help you to add value, every working day.

DON'T DO BUSINESS WITHOUT IT



Managing cashflow, flexible spending

BOOSTING YOUR CASHFLOW

Juggling cashflow can be a big headache for many businesses.

Use your Business Platinum Card to pay suppliers instead of cash, invoice or bank transfer and you could enjoy up to 54 extra calendar days to pay.¹



TAKING CARE OF BUSINESS 

THE FLEXIBILITY OF NO PRE-SET SPENDING LIMIT

Because your business needs can change from month to month, your Card limit is flexible too.

With no pre-set spending limit, your purchasing capacity evolves and adjusts based on your financial resources and other factors.

DEDICATED ACCOUNT MANAGERS – WITH YOU ALL THE WAY

Our dedicated account management team are available to help you to get the most from your Business Platinum Cardmembership.

For support with spend levels, merchant acceptance, maximising rewards and useful business insights – just ask.²

DON'T DO BUSINESS WITHOUT IT

To find out more go to americanexpress.com/uk/welcomeplatinum



Sharing the benefits, racking up rewards

HAVE YOU ADDED SUPPLEMENTARY CARDS TO YOUR ACCOUNT?

You can request one complimentary Supplementary/Employee Business Platinum Card and an unlimited number of Gold Business Cards.

You can set spending limits for each one. They'll enjoy the Card benefits and protections, while earning Membership Rewards® points for your Account.



TAKING CARE OF BUSINESS



MEMBERSHIP REWARDS – A MORE REWARDING WAY TO DO BUSINESS

All the time you're building a business, you can be building your rewards at the same time.

And these days you have the freedom to use your points towards almost anything you've bought on your statement, as well as transferring to airline and hotel programmes, or spending direct with Amazon.co.uk, Ticketmaster and a host of other partners. They are your points to use however you like.

To find out more go to americanexpress.com/uk/welcomeplatinum

Pick up more rewards

You earn 1 Membership Rewards point for every full £1 you spend on your Card. Add your Card to your digital wallets or use Contactless and you can earn even more rewards on those quick payments.

You earn 1 point for every full £1 spent on Supplementary Cards, plus 2 points for every £1 spent when you book your flights, hotels, car hire or experiences through American Express Travel.³

DON'T DO BUSINESS WITHOUT IT



Keeping up with the wider world

NEW BENEFIT

THE TIMES AND THE SUNDAY TIMES DIGITAL SUBSCRIPTION

It's not easy to keep up with the latest news when you're busy running a business, but it's great to have it at your fingertips.

This complimentary annual digital subscription to The Times and The Sunday Times, worth £312 per year, will keep you in the know all year round.⁴



TAKING CARE OF BUSINESS



DON'T FORGET YOUR PURCHASES MAY GET EXTRA PROTECTION

If you buy an eligible item on your Card and it's stolen or damaged within 90 days, we'll replace or repair it, or refund you up to £2,500 per eligible item.⁵

REFUND PROTECTION FOR ELIGIBLE PURCHASES TOO

Should you return an eligible item for any reason within 90 days, your Card's Refund Protection means that even if the UK retailer won't refund you, we'll replace or refund you up to a maximum of £300.⁵

To find out more go to americanexpress.com/uk/welcomeplatinum

**DON'T DO
BUSINESS
WITHOUT IT**



Travel the world,
your way



AMERICAN EXPRESS

**IT'S EASIER,
SMOOTHER, MORE
REFINED TRAVEL
EXPERIENCES.**



FOR YOUR TRAVELS

From beautiful airport lounges to comprehensive worldwide insurance, Platinum can help you to dial up the luxury and dial down the stress on almost any travel experience.

**DON'T DO
BUSINESS
WITHOUT IT**





Get-up-and-go protection,
wherever life takes you

FOR YOUR TRAVELS



COMPREHENSIVE WORLDWIDE TRAVEL INSURANCE – BUSINESS OR PLEASURE

Whether it's a quick decision to meet a client abroad, or a spur-of-the-moment family trip, sometimes you just have to get up and go.

Your comprehensive worldwide insurance benefits will protect you on your trip.

And it's not just for you. It also covers your family, and your Supplementary Platinum Cardmember, whether travelling together or alone, on business and leisure trips of up to 120 days.⁶

Cover includes*:

MEDICAL EXPENSES AND REPATRIATION

This cover fees for doctors or other medical professionals, medical expenses up to £2,000,000 and, if necessary, your return home.

TRAVEL INCONVENIENCE

Cover for to pay for accommodation and refreshments with delayed flights/cancellations and missed connections, and compensation for delayed or lost luggage.

Continued over page

* For full details about your insurance, go to americanexpress.com/uk/welcomeplatinum

**DON'T DO
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FOR YOUR TRAVELS

Comprehensive Worldwide Travel Insurance continued

PERSONAL BELONGINGS, MONEY AND TRAVEL DOCUMENTS

You have protection for up to £2,000 of lost, stolen or damaged belongings (maximum £500 per item and £500 for money and travel documents per trip).

BUSINESS TRAVEL ACCIDENT INSURANCE

You're covered for up to £450,000 travel accident insurance when travelling in a public vehicle during a business trip.

TRIP CANCELLATION

You can claim up to £7,500 for trips cancelled or cut short due to illness, accident or other circumstances beyond your control.

CAR RENTAL LOSS AND DAMAGE

You don't need those expensive extras at the car rental counter, with up to £50,000 cover for a stolen or damaged vehicle – including the excess.

Your Business Platinum insurance even covers you for skiing and includes gap-year insurance for your children. How's that for comprehensive cover?

Important Information: Descriptions of Platinum Card insurance coverages are provided in this brochure for informational purposes only. The Terms and Conditions provide complete coverage information and supersede all other sources. To view the Terms and Conditions visit americanexpress.com/uk/terms.

* For full details about your insurance, go to americanexpress.co.uk/claims

Beautiful spaces in unlikely places

FOR YOUR TRAVELS



GLOBAL LOUNGE COLLECTION*

Your access to over 1,200 lounges worldwide will soon include the beautiful new Centurion Lounge at London Heathrow (opening 2019), as well as the other Centurion lounges.^{7,8}

It covers you, your Platinum Supplementary Cardmember, and a guest each at Priority Pass lounges around the world⁹. You also enjoy entry to Eurostar Business Premier lounges in the UK and on the continent¹⁰.



To find out more go to americanexpress.com/uk/welcomeplatinum

DON'T DO BUSINESS WITHOUT IT



With you all the way

**AMERICAN EXPRESS
TRAVEL ONLINE**

Whether it's a quick business trip to Berlin or a longed-for holiday in Barbados, American Express Travel – your dedicated online travel agency – brings you great deals on flights, hotel stays, car hire and experiences.

You'll earn 2 Membership Rewards points for every £1 you spend. And you can pay with your points, your Business Platinum Card, or a combination of both.¹¹



FOR YOUR TRAVELS 

**GLOBAL ASSIST®
– 24-HOUR ASSISTANCE,
IN YOUR OWN LANGUAGE**

Whether you're in an urban jungle or a real one, there's always a possibility that things can go wrong. Global Assist® is here to help. If you run into trouble, assistance is just a phone call away, 24/7.

**SPECIAL PLATINUM AIRFARES
WITH PARTNER AIRLINES**

Use your Card to book travel with Platinum Concierge, and you may be able to access exclusive preferential fares and benefits on First, Business, Premium, or Economy tickets with our partner airlines.

**EXPRESS CASH
ON YOUR TRAVELS**

Forgotten the local currency you need to cover a taxi ride or a tip?

Don't worry, you can use your Card to access local currency from 1.2 million cashpoints worldwide.

To find out more go to americanexpress.com/uk/welcomeplatinum

**DON'T DO
BUSINESS
WITHOUT IT**





Choose a faster route to the open road

FOR YOUR TRAVELS



CAR RENTAL – WITH EXTRA BENEFITS

Have you ever got off a plane and stood in a car hire queue for what felt like almost as long as the flight?

Not anymore. You can now join the Hertz or Avis loyalty programmes and enjoy fast-track service, along with a host of other benefits.

HERTZ

Hertz Gold Plus Rewards Five Star membership entitles you to:

- Up to 15% discount off standard rates, and up to 25% off Prestige Collection vehicles (to include a Saturday night)
- One-car-class upgrade (at participating markets and subject to availability)
- Guaranteed vehicle availability (at participating markets and locations).¹²

AVIS

As a Platinum Cardmember, you're entitled to complimentary enrolment into the Avis Preferred programme where you'll be given access to a host of additional options.

This entitles you to:

- Priority service at the counter, with pre-prepared paperwork and your vehicle at the ready.

Additional Business Platinum benefits include:

- Up to 15% off published rates
- One car class upgrade, subject to availability.¹³

**DON'T DO
BUSINESS
WITHOUT IT**



For the big wide world

**IT'S BREATHTAKING PLACES,
FOR BUSINESS OR PLEASURE.**

AMERICAN EXPRESS



FOR YOUR STAYS AWAY

Wherever life takes you, your Business Platinum Cardmembership can help to make your stay a little more memorable – with added Business Platinum value.

**DON'T DO
BUSINESS
WITHOUT IT**



Enjoy a leisurely lunch before you check out

FINE HOTELS & RESORTS

With over 1,000 hand-selected 5-star properties worldwide, each with a guaranteed late 4pm check-out, Fine Hotels & Resorts allows you to luxuriate for longer.

You can enjoy competitive rates and complimentary benefits that offer an average total value of £400 per stay.¹⁴



FOR YOUR STAYS AWAY



**DON'T DO
BUSINESS
WITHOUT IT**



It's feeling at home while you stay away

NEW BENEFIT

PRIVATE HOME RENTALS

Wherever you travel, as a Business Platinum Cardmember you can stay in some of the most sought-after locations with an unprecedented level of service.

Receive a £150 statement credit when you book with onefinestay.

To make your booking please visit americanexpress.co.uk/benefitstatus or call your Platinum Concierge service on 0800 032 7106.¹⁵



Jane Street Townhouse II, New York

FOR YOUR STAYS AWAY



Pick up a loyalty bonus on your first night

HIGHER TIER HOTEL MEMBERSHIPS

Platinum invites you to fast-track to higher tier loyalty programmes¹⁶ with a range of global hotel brands including Hilton Honors¹⁷ and Marriott Bonvoy^{TM18}.

That means you can take advantage of all the benefits normally reserved for their loyal customers, even if you only stay for a single night.

To find out more go to americanexpress.com/uk/welcomeplatinum



DON'T DO BUSINESS WITHOUT IT



Bringing remarkable
experiences to you



**IT'S HELPING YOU TO
MAKE IT ALL HAPPEN.**

AMERICAN EXPRESS



PREMIUM SERVICES

When you're super-busy, it's good to know there's an experienced team available, 24/7, to help you bring it all together.

**DON'T DO
BUSINESS
WITHOUT IT**





It's support you can count on,
wherever you are

HAVE YOU TRIED PLATINUM CONCIERGE?

Our experienced team is ready to help, 24/7,
so we're always available whatever the time
zone where you are.

From recommending and booking the perfect
restaurant or taking care of changing travel
arrangements, your Platinum Concierge is the
easy way to unlock more of your Business Card
benefits, day or night.

To find out more go to
americanexpress.com/uk/welcomeplatinum



PREMIUM SERVICES



Experiences to remember

AMERICAN EXPRESS EXPERIENCES

Music, film, theatre, fashion or sport – it's hard
to keep up with everything. So we do it for you.

American Express Experiences provides special
access and exclusive allocations to sought-after
events and venues such as the National Theatre, the
London Film Festival and London Restaurant Festival.

If your passion is food, you'll also find exclusive
benefits – like a complimentary glass of fizz –
available at over 200 specially selected restaurants
around the world.¹⁹

**DON'T DO
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PREMIUM SERVICES

Pick the right restaurant, every time

GLOBAL DINING COLLECTION

We hold reserved tables for Platinum Cardmembers at some of the best restaurants on the planet. Sometimes we can help you to meet your kitchen heroes too, or arrange complimentary beverages or a tour of the kitchen for you and your guests.

Now you can book direct from your Amex App, perfect for spontaneous dining decisions, as well as carefully planned occasions.²⁰



Ready when you are

PREMIUM SERVICES



NEW BENEFIT

PLATINUM MESSAGING, VIA YOUR AMEX APP

The new mobile messaging feature in your Amex App puts Platinum Service and Concierge in your pocket.

From travel or dining arrangements to Account queries, you can message from anywhere, at no charge, knowing we'll take care of it, while you get on with your day.

To enjoy fast, easy messaging with Platinum, just download or update your Amex App.²¹

PLATINUM SERVICE

You can manage your Business Platinum Account online, 24/7, from virtually anywhere.

Simply log in to American Express online or use your Amex app to check balances, recent transactions and statements, pay your bill, check your Membership Rewards balance and register for exclusive offers and updates.

To find out more go to americanexpress.com/uk/welcomeplatinum

**DON'T DO
BUSINESS
WITHOUT IT**



HELPING YOU TO GET MORE FROM BUSINESS, AND FROM LIFE.

Taking care of business

- Boosting cashflow
- No pre-set spending limit
- Dedicated Account Managers
- Unlimited Supplementary Cards
- Memberships Rewards®
- Purchase Protection and Product Refund
- **NEW** – The Times and The Sunday Times digital subscription

For your travels

- Worldwide Travel Insurance
- Global Lounge Collection®
- American Express Travel Online
- Global Assist®
- Special Platinum Airfares
- Express Cash
- Enhanced car rental

For your stays away

- Fine Hotels & Resorts
- **NEW** – onefinestay
- Hotel loyalty programmes

Premium services

- Platinum Concierge
- American Express Experiences
- Global Dining Collection
- **NEW** – mobile messenger
- Platinum Service

To learn more about any of
your Platinum benefits, visit

americanexpress.com/uk/welcomeplatinum



Scan the code using the camera on
an iPhone, or QR code reader if using
an Android device.

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Important Information

1. Cashflow

The full 54 days to pay is obtained only if you spend on the first day of the new statement period and repay the balance in full on the due date.

2. Dedicated Account Managers

Benefit is access to the services of American Express's Business Account Management Team. New Cardmembers will be contacted via telephone by one of the team within approximately 30 days of Account activation. Existing Cardmembers, who have not previously used this Benefit, should contact the dedicated servicing team on 0800 032 7106 to begin accessing Benefit. Benefit is provided via telephone to the primary cardholder only and is not accessible to supplementary cardholders. Benefit includes commercial servicing only. Card services, travel services and concierge services are not provided by the Business Account Management Team and should be accessed separately via MYCA, online at or via our dedicated servicing team on 0800 032 7106. Benefit subject to change.

3. Membership Rewards

Membership Rewards points are not earned on balance transfers, cash advances, American Express travellers cheque purchases, foreign exchange, fees and interest charges for returned payments, finance charges, late payment and referral charges, fees/charges including joining, annual and Membership Rewards fees. Membership Rewards Terms and Conditions apply to all Membership Rewards points redemptions. Visit membershiprewards.co.uk/terms.

4. Purchase and Refund Protection

Description of Platinum insurance coverages are provided in this document for informational purposes only. The Terms and Conditions provide complete coverage information and supersede all other sources. For the full list of Terms and Conditions, please go to americanexpress.co.uk/welcomeplatinum. Subject to enrolment.

5. The Times and The Sunday Times digital subscription

Benefit is an annual digital subscription to The Times and The Sunday Times. Benefit is available in digital form only and is not available as a paper subscription. You must enrol to access benefit. American Express reserves the right to instruct The Times and The Sunday Times to cancel your benefit if you cease to be a Platinum Cardmember. Benefit is subject to the Terms and Conditions of The Times and The Sunday Times which are available at www.thetimes.co.uk/static/terms-and-conditions/. Benefit subject to change. Please visit americanexpress.co.uk/platinum for full Terms and Conditions.

6. Worldwide travel insurance

Terms and Conditions apply. Full details of the travel protection benefits currently available can be found in the Terms and Conditions at americanexpress.com/uk/terms. Please read this to understand the limits and exclusions that may apply including the definition of immediate family. Medical Assistance and Expenses cover does not apply if 70 years of age or above. The insurance excludes cover for pre-existing medical conditions. Subject to enrolment. Please read this to understand the limits and exclusions that may apply including the definition of immediate family.

Worldwide Travel Insurance provides cover for the main Cardmember, their partner or spouse living at the same address and dependent children under the age of 25, plus Supplementary Cardmembers, whether travelling together or travelling alone on business and leisure trips of up to 120 days. Medical Assistance and Expenses cover does not apply if 80 years of age or above. The insurance excludes cover for pre-existing medical conditions.

7. Global Lounge Collection*

For full Terms and Conditions for Global Lounge Collection*, please visit americanexpress.co.uk/welcomeplatinum

8. American Express® lounges

Platinum Cardmembers have unlimited complimentary access to American Express Lounge locations. Guest access policies vary by location and are subject to change. To access American Express Lounges, the Platinum Cardmember must present the agent with the following upon each visit: his or her valid Card and upon request, same-day airline ticket on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. Platinum Cardmembers will not be compensated for changes in locations, rates or policies. American Express reserves the right to remove any person from a lounge for inappropriate behaviour or failure to adhere to lounge rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability. Amenities, services and hours of operation may vary among locations and are subject to change. Platinum Cardmember must be at least 18 years of age to enter without a parent or guardian. Platinum Cardmember must be 21 years of age to enter a lounge with a self-service

bar, unless you are accompanied by a parent or legal guardian. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside American Express Lounges. Use of American Express Lounges is subject to all rules and conditions set by American Express. American Express reserves the right to revise the rules at any time without notice. American Express lounges are available in Argentina, Australia, India, Mexico and USA. To enjoy Priority Pass lounges, please enrol to receive this benefit. Present your Platinum Card at our lounges located at airports in Argentina, Australia, India, Mexico and USA. In India locations: Cardmember and up to one complimentary guest allowed and any additional guests will be charged INR750 per person. In Mexico locations: Cardmember and up to eight guests may enter the lounge at no cost. In Argentina: Cardmember may bring up to one guest at no cost. In US locations: Cardmember plus up to two complimentary guests or immediate family – spouse or domestic partner, and children under 18.

9. Priority Pass™

In order to provide this service, American Express Services Europe Limited needs to share the information you have provided with Priority Pass™. We will also share your date of birth with Priority Pass™ for ongoing identification and account validation purposes. Priority Pass™ will use the information solely for the purpose of providing their services, and will not share it with any third parties. These conditions are also available in full at prioritypass.com. If you wish to opt out of the Priority Pass™ benefit, please call your Platinum Travel service.

Once we have completed your lounge access enrolment, Priority Pass™ will send you and any Platinum Supplementary Cardmember

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Priority Pass™ cards that will provide complimentary access to a network of over 850 airport VIP lounges globally. A Priority Pass™ Welcome Pack for each Cardmember will be sent out separately and should be received within 28 days of Card approval.

In order to access Priority Pass™ lounges, the Cardmember must present a valid Priority Pass™ membership in his or her name, along with the boarding pass for same-day travel and government-issued ID. The main Cardmember and the Platinum Supplementary Cardmember may bring up to one guest into the lounge at no cost. Any additional guests will be charged a fee at the prevailing rate – currently £20 per person, per visit, to his or her American Express Platinum Card. Subsequent years' renewal Terms and Conditions are at the discretion of Priority Pass™. For complete conditions of use visit prioritypass.com. He or she agrees to abide by the conditions of use as contained in the lounge listing.

10. Eurostar Business Premier lounges

Present your Platinum Card and same day ticket for access to any of the Eurostar Business Premier lounges. Access is for main and Supplementary Platinum Cardmember. Families and guests not permitted.

11. American Express Travel Online

Cardmembers enrolled in the American Express Membership Rewards programme will earn one additional Membership Rewards point for every £1 spent on eligible prepaid flights, hotels, car hire and experiences on americanexpress.co.uk/travel. This excludes Fine Hotels & Resorts, The Hotel Collection and cruise bookings. Products that are booked

on the American Express Travel website (americanexpress.co.uk/travel), which are not prepaid but are paid directly to the supplier, are not eligible to earn the additional Membership Rewards points. When paying with a combination of your American Express Card and Membership Rewards points, only the value applied to the Card is eligible to earn Membership Rewards points. Membership Rewards Terms and Conditions apply when booking with American Express Travel. Please visit membershiptrewards.co.uk to view the full Terms and Conditions or call 0800 917 8053 to request a copy. Please allow up to 10 weeks for Membership Rewards points to be credited to your Account. To earn or exchange Membership Rewards points, Cards must be registered to the American Express Membership Rewards programme, and be active and current in their payments.

12. Hertz Gold Plus Rewards

Hertz Gold Plus Rewards enrolment is required to enjoy all benefits. Benefits vary by market and location of rental and may be subject to availability. Visit hertz.com/rentacar/emember/rewards-overview/loyalty-free-travel-program for full Terms and Conditions. American Express Terms and Conditions apply. American Express reserves the right to instruct Hertz to cancel your membership if you cease to be a Platinum Cardmember or your Account is not in good standing.

13. Avis Preferred

Enrolment in the Avis Preferred programme is required to receive benefits, and enrolment is only applicable via the enrolment process at avispreferred.eu. Benefits are subject to change. All Avis Preferred Terms and Conditions apply.

Visit avispreferred.eu to view partner Terms and Conditions. American Express Terms and Conditions apply. American Express reserves the right to instruct Avis to cancel your membership if you cease to be a Platinum Cardmember or your Account is not in good standing.

14. Fine Hotels & Resorts

Available for Platinum Charge Cardmembers and excludes Platinum Credit Cardmembers who are not also Platinum Charge Cardmembers. Cardmember must travel on itinerary booked to be eligible for benefits described. Noon check-in and room upgrade are based on availability and are provided at check-in. Breakfast amenity varies by property, but will be, at a minimum, a continental breakfast. Complimentary In-Room Wi-Fi is provided, with the exception of Explora Patagonia where In-Room Wi-Fi is not available. In this instance, complimentary Wi-Fi will be provided in a common space on property. In the case where a Property includes cost of Wi-Fi in a mandatory resort fee, the Cardmember will receive a daily credit from the Property in the standard amount that the Property charges for Wi-Fi. The credit will be issued on the Cardmember's final statement upon check-out. Benefit restrictions vary by Fine Hotels & Resorts property and cannot be redeemed for cash, and may not be combined with other offers unless indicated. Advance reservations are recommended for services such as spa, dining or golf in order to take advantage of the Fine Hotels & Resorts special amenity during your stay. Benefits are only applied at check-out and expire at check-out. Limit one benefit package per room, per stay. Three-room limit per Cardmember, per stay; back-to-back stays within a 24-hour period at the same property considered one stay. Participating Fine Hotels & Resorts properties and benefits are subject to change.

15. onefinestay

Benefit amount is £150. Benefit available only for main UK Business Platinum Cardmembers ("Eligible Cardmembers"). Eligible Cardmembers do not include Supplementary Cardmembers. Eligible Cardmembers must enrol in advance to register for the Benefit. Benefit will not apply if a reservation is made before Cardmember has enrolled into the benefit. Benefit will be applied to Cardmember's Account in the form of a statement credit. Credit available once per account per stay and is applicable to reservations of a minimum one night's stay. Eligible Cardmember must travel on the reservation and at the time of reservation, payment must be made with an UK Business Platinum Card in the Eligible Cardmember's name. Credit will generally be credited to Cardmembers' Account within 5 business days of completing reservation – however this can take up to 90 days. Credit may be reversed if reservation is cancelled. Valid for reservations made between 25 June 2019 up to and including 31 May 2021, for travel starting from 25 June 2019 and completed by, and including, 31 May 2022. Credit valid only for reservations made through Platinum Concierge service or direct with onefinestay. Please visit americanexpress.co.uk/welcomeplatinum for full Terms and Conditions.

16. Hotel loyalty programmes

Enrolment is required to receive programme benefits. Individual benefits vary by partner and are subject to availability. Please refer to each hotel loyalty partner's Terms and Conditions. American Express reserves the right to instruct Hotel Partners to cancel your membership if you cease to be a Platinum Cardmember or your Account is not in good standing. Benefits are subject to availability. Call Platinum Concierge for details of each partner's Terms and Conditions.

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17. Hilton

As a Platinum Cardmember you are eligible to enrol in complimentary Hilton Honors Gold status. Offer available only to Platinum Cardmembers and is not transferable. Full details of Gold status can be found at [HiltonHonors.com/MemberBenefits](https://www.hilton.com/MemberBenefits) and is subject to change by Hilton. Gold status benefits are subject to availability at participating hotels and resorts within the Hilton Portfolio. Once you request enrollment in Hilton Honors Gold status, American Express will share your enrolment information with Hilton. Hilton may use this information in accordance with its privacy policy available at [Hilton.com/PrivacyPolicy](https://www.hilton.com/PrivacyPolicy). If you already have Hilton Honors Gold Status, you can maintain the benefit in the future because you don't need to meet any stay requirements. You maintain Gold status without meeting otherwise required criteria only while an eligible cardholder or until American Express notifies you that the benefit is terminated. Hilton Honors™ membership, earning and redemption of Points are subject to Hilton Honors Terms and Conditions. All Hampton by Hilton™ hotels in the Republic of China are excluded from the Hilton Honors program. Visit [HiltonHonors.com/Terms](https://www.HiltonHonors.com/Terms) for more details. Effective 2 April 2018, the Earnings Style Options program, including Points and Points and Points and Miles, is no longer a valid feature of Hilton Honors. Any claims relating to the earning of Points and/or Miles under the Earnings Style Option program after 2 April 2018 are void. Eligibility for all on-property Hilton Honors benefits subject to full Hilton Honors Terms and Conditions. Only at select hotel brands: Waldorf Astoria™ Hotels & Resorts, Conrad Hotels & Resorts™, Canopy by Hilton™, Curio Collection by Hilton™, Hilton Hotels & Resorts, DoubleTree by Hilton™, and Tapestry Collection by Hilton™. Base Points are earned from the Hilton Honors Program when you stay at hotels and resorts within the Hilton Portfolio. Bonus Points do not qualify for the 80% bonus. For you and

up to one additional guest registered to the same room each day of your stay. Breakfast is only served in the hotel's designated restaurant or Executive Floor Lounge. In limited hotels, the hotel may provide you with full breakfast or in-room service. Only at select hotel brands: Waldorf Astoria™ Hotels & Resorts, Conrad Hotels & Resorts™, Curio Collection by Hilton™, Hilton Hotels & Resorts, DoubleTree by Hilton™, Tapestry Collection by Hilton™ and Hilton Garden Inn™. 5th Reward Night Free on Standard Room reward stays of 5 nights or more. Free night value based on the average nightly value of the stay, up to 4 free nights on a stay of 20 consecutive nights within the same stay. Subject to Hilton Honors program Terms and Conditions. Wi-Fi may not be complimentary in meeting spaces or at properties with a resort charge. Only at select hotel brands: Waldorf Astoria™ Hotels & Resorts, Conrad Hotels & Resorts™, Curio Collection by Hilton™, Hilton Hotels & Resorts, DoubleTree by Hilton™, Tapestry Collection by Hilton™, Embassy Suites by Hilton™, Hilton Garden Inn™ and Hilton Grand Vacations™. Bottled Water benefits may not be complimentary at properties with a resort charge.

When booking directly through Hilton. For more information on our Best Price Guarantee, visit our Terms and Conditions.

18. Marriott Bonvoy™

As a Platinum Cardmember, you are eligible to enroll in complimentary Marriott Bonvoy™ Gold Elite Status. Once you request enrollment within the Marriott Bonvoy™ Program (“Marriott Bonvoy™”) at the Gold Elite Status level, American Express will share your enrollment information with The Marriott Bonvoy™ Program (“Marriott Bonvoy™”). Marriott Bonvoy may use this information in accordance with its privacy statement available at www.marriott.com/privacy. You will maintain Gold Elite Status without meeting otherwise required Marriott Bonvoy criteria as long as you remain an eligible American Express Cardmember or until American Express notifies you that the benefit is terminated. Marriott Bonvoy member benefits are subject to change, availability and certain eligibility requirements. Reservations booked through third parties and online booking sources are not eligible. For complete Marriott Bonvoy™ Program terms visit <https://www.marriott.com/loyalty/terms/default.mi>. Marriott Bonvoy™ program amenities may not be combined with the Fine Hotels & Resorts program. Upgrades are based upon availability and will vary by property.

19. American Express Experiences

Events and tickets are subject to availability and to all applicable service charges and taxes. American Express and Partner Terms and Conditions apply, visit americanexpress.co.uk/welcomeplatinum or call your Platinum Concierge for a list of full Terms and Conditions.

20. Global Dining Collection

Reservations are based on a first come, first served basis. In the event of a reservation cancellation, the Cardmember will be subject to the restaurant’s cancellation policy, which will be communicated to the Cardmember by Concierge at the time of booking. Concierge is not responsible for informing the restaurant of your dietary restrictions or for the restaurant being able to accommodate the restrictions; we ask that you provide this information directly to the restaurant.

21. Amex App

Apple, the Apple logo, Touch ID and iPhone are trademarks of Apple Inc., registered in the US and other countries. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc.

Notes

* Values have been calculated based on average Business Platinum Cardmember usage and/or published value of similar memberships and purchases.

Lounge access value based on 2 x Prestige Priority Pass subscriptions.

Supplementary Cards value based on 2 x Supplementary Cards benchmarked against local competitor price.

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