



So many ways to help you - in business and in life.

Thank you for choosing to become a Business Platinum Cardmember.

As a business owner, director or manager, we appreciate that time and money are of the essence. Platinum is here to help you make the most of both.

From airport lounges where you can work right up to boarding, to extending payment terms, or booking the right restaurant for important clients, there are numerous ways we can support your business.

We're here for home life too. Priority tickets to see a band your kids love perhaps? Or a weekend away with your partner. In a castle. With a moat. And a late check-out to enjoy living like a lord – for longer.

This pack lays out the many, many ways we can help you to make more of your precious time – and enjoy great value.

Welcome to Platinum.



DON'T do business WITHOUT IT™





AMERICAN EXPRESS

ANN M BAKER
NEWBERRY ACOUSTICS

MEMBER SINCE 13

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

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Taking care of business

Your Platinum Cardmembership
is here to support your business:

- Boosting cashflow
- No pre-set spending limit
- Dedicated Account Managers
- Unlimited Supplementary Cards
- Membership Rewards
- The Times and The Sunday Times digital subscription
- Purchase Protection and Product Refund.



**IT'S HELPING YOU TO
KEEP YOUR BUSINESS
MOVING FORWARD.**

Boosting your cashflow

Juggling cashflow is one of the biggest headaches for many businesses. So you may be pleased to hear that your new Card could help.

If you are currently paying suppliers by cash, invoice or bank transfer, the payment will leave your Account right away. Use your Business Platinum Card and you could have up to 54 calendar days until your payment is due.

That could give you more flexibility when managing your finances, resulting in a cashflow boost for the business. Just pay off your balance in full every month.¹



The flexibility of no pre-set spending limit

Your Card has no pre-set spending limit, which gives you the flexibility to vary your purchasing from month to month.

Your purchasing capacity evolves and adjusts based on your financial resources and other factors.

Dedicated Account Managers - with you all the way

Our dedicated Business Account Management team are available to help you to get the most from your Business Platinum Cardmembership. They can support you with spend levels, merchant acceptance, and help to ensure you get the most rewards for your business spend.

They may also have useful business insights to share from your sector, or from businesses of a similar size or set-up.

We'll aim to be in touch in the next 30 days to see if we can help.²





Supplementary Cards for control and rewards

Complimentary Supplementary or Employee Cards are a great way to get more control over expenditure and to earn more rewards across your business.

You can request one Business Platinum Card and an unlimited number of American Express Business Gold Cards. Your Supplementary Cardmembers enjoy the Card benefits and you can set spending limits for each one.

Consolidating more of your business expenditure under one Account can save you time when tracking and sorting expenses.

Plus, all of your Supplementary Cards earn Membership Rewards points for your Account, helping to bring you rewards, faster.

Request Supplementary Cards

Online, through your Account, or call 0800 032 7404.



Membership Rewards - a more rewarding way to do business

When you're working hard to build a business, it's good to know that you can earn rewards at the same time.

Membership Rewards is incredibly flexible. You can use your points to pay for almost anything you've bought on your statement. You can redeem points for rewards flights, office supplies or maybe a few welcome days away with the family – it's up to you.

Earn rewards, all over the place

You'll earn 1 Membership Rewards point for every full £1 you spend on your Card. There is no limit to the points you can earn, and your points never expire as long as your Account is open and in good standing.

Add your Card to your digital wallets or use Contactless so you can even earn rewards on those quick payments while you're out and about on business.

How to pick up extra rewards

You also earn 1 Membership Rewards point for every full £1 spent on Supplementary Cards, which can soon add up.

You'll earn 2 points for every eligible £1 spent when you book your flights, hotels, car hire or experiences through American Express Travel – your online travel portal.³

Discover more

membershiprewards.co.uk



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



Protection for your purchases

Because you can never be sure what's around the corner, we provide an extra layer of protection when you use your Business Platinum Card for eligible purchases.

Purchase Protection against loss or theft

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

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



✈ For your travels

Your Business Platinum Cardmembership can help to enhance almost any trip:

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



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

AMERICAN EXPRESS

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. The good news is that you now have comprehensive worldwide insurance benefits to 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

If you have an accident or are ill during your trip, you're covered. This includes fees for doctors or other medical professionals as appropriate, admission to hospital and your medical treatment.

We will also pay for medical expenses up to £2,000,000 and, if necessary, arrange for your return home.

Travel Inconvenience

When your travel plans don't quite go to plan, it's reassuring to know you'll be well looked after. We're here to help out in situations such as:

- **Delayed Flight/Cancellation, more than 4 hours:**
Up to £150 per person to spend on meals and accommodation
- **Missed Connection, more than 4 hours:**
Up to £300 per person
- **Luggage Delay, more than 4 hours:**
Up to £300 per person
- **Luggage Loss, more than 48 hours:**
Additional £300 per person.

Business Travel Accident Insurance

It's reassuring to know that wherever you are on business, your Card provides 24-hour insurance benefits for no additional charge and includes:

- Up to £450,000 travel accident insurance when travelling in a public vehicle during a business trip
- Up to £225,000 during a business trip of up to 30 days.

Car Rental Loss and Damage

You no longer need to pay those expensive extras at the car rental counter. In the event of your rental vehicle being stolen or damaged, we will pay any amount you are responsible for under the rental agreement, up to £50,000 – including the excess. This will apply whether or not you are at fault for the accident and covers all drivers (up to a maximum of 5) who are covered on the rental agreement.

To make a claim, call 0800 032 7106 or email insuranceexec@aexp.com

In a medical emergency, call +44 (0) 20 3126 4109.

* For full details about your insurance cover, visit americanexpress.co.uk/claims

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.

Personal Belongings, Money and Travel Documents

If any of your personal belongings, money and/or travel documents are lost, stolen or damaged, your Card provides you with protection for up to £2,000 per trip (maximum £500 per item and £500 for money and travel documents per trip).

Trip Cancellation

Should you have to cut short your trip as a result of illness, accident or other circumstances beyond your control, we're right there for you. We will pay up to £7,500 for you to return home (and to resume your original trip if needed) and up to £7,500 for the unused costs of your travel, accommodation, excursions and leisure activities that have been paid for or pre-booked and are non-refundable.

Global Lounge Collection*

Whether you're travelling for business or to get away from it, luxury airport lounges like Centurion® Lounges are a welcome respite from the airport crush.

As a Platinum Cardmember, you and a guest can enjoy complimentary access to over 1,200 lounges across more than 140 countries around the world, regardless of which airline or class of cabin you choose.⁷

These include:

- American Express lounges (including The Centurion® Lounges)⁸
- Unlimited access to over 1,200 Priority Pass™ lounges⁹
- Delta Sky Club® lounges¹⁰
- Plaza Premium lounges¹¹
- Eurostar Business Premier lounges¹².

Your Supplementary Business Platinum Cardmember also enjoys complimentary access, with a guest of their choice. You can both invite additional guests charged at £20 per visit.

Look out for your Priority Pass™ card in the post.

If you haven't received it within 10 days please call 0800 032 7106.

To find a lounge go to

americanexpress.com/findalounge

For complete Conditions of use please visit prioritypass.com/Conditions-of-use.Cfm





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.¹³

Explore the options at americanexpress.co.uk/travel

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

When you use your Card to book travel with Platinum Concierge, you may receive exclusive preferential fares and benefits on First, Business, Premium, or Economy tickets with our partner airlines.

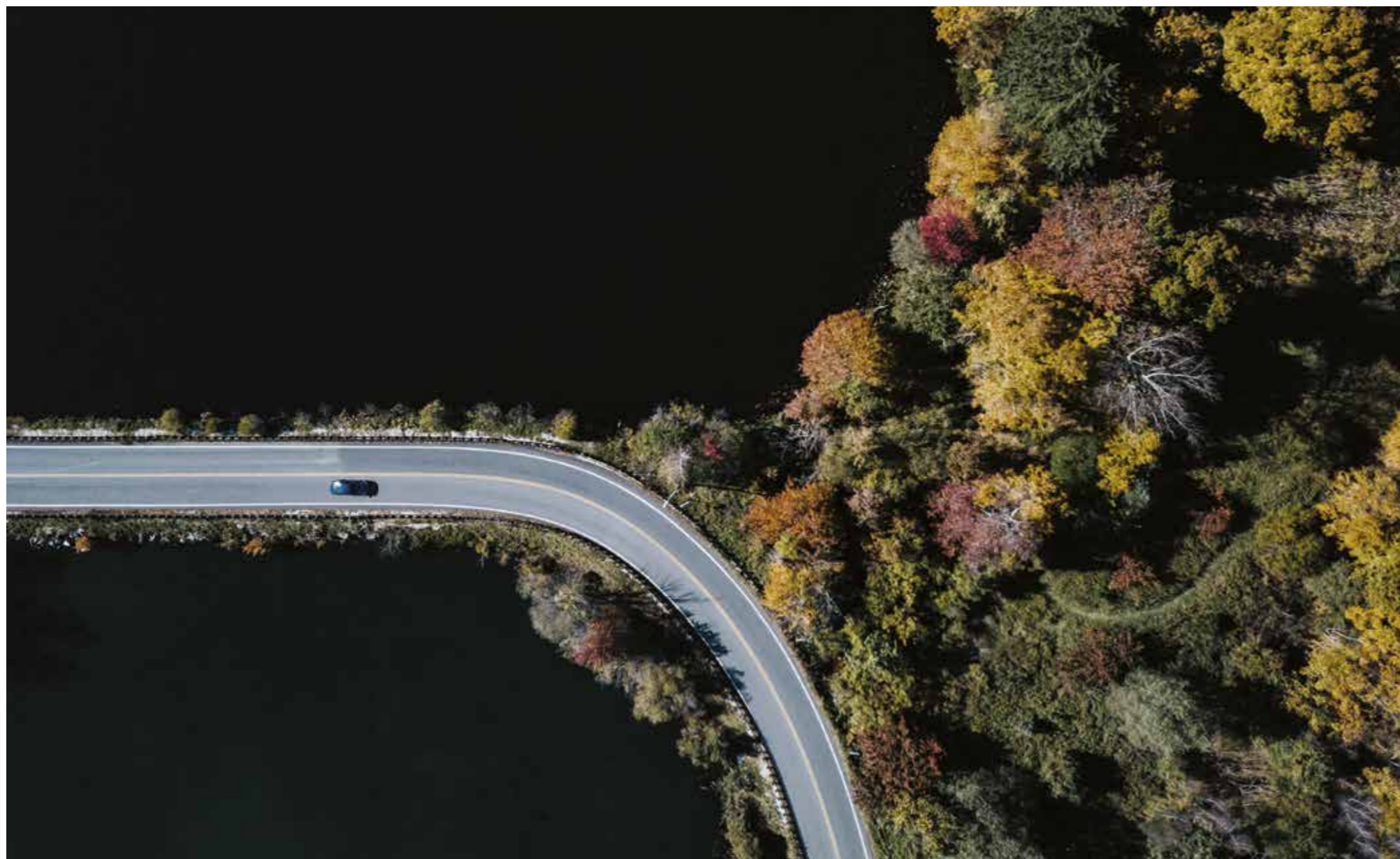
To make a booking, simply call your Platinum Concierge Service on 0800 032 7646 (International +44 1273 721 010).

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.

Contact the Platinum Corporate Service team on 0800 032 7646 (International +44 1273 721 010) to authorise Express Cash on your Card.



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)
- Up to a 4-hour grace period when returning the vehicle (varies by rental location); complimentary one-way rentals, and courtesy pick-up/delivery of vehicle (at participating locations and markets and subject to availability).¹⁴

Avis

As a Platinum Cardmember, you're entitled to complimentary enrolment into the Avis Preferred programme.

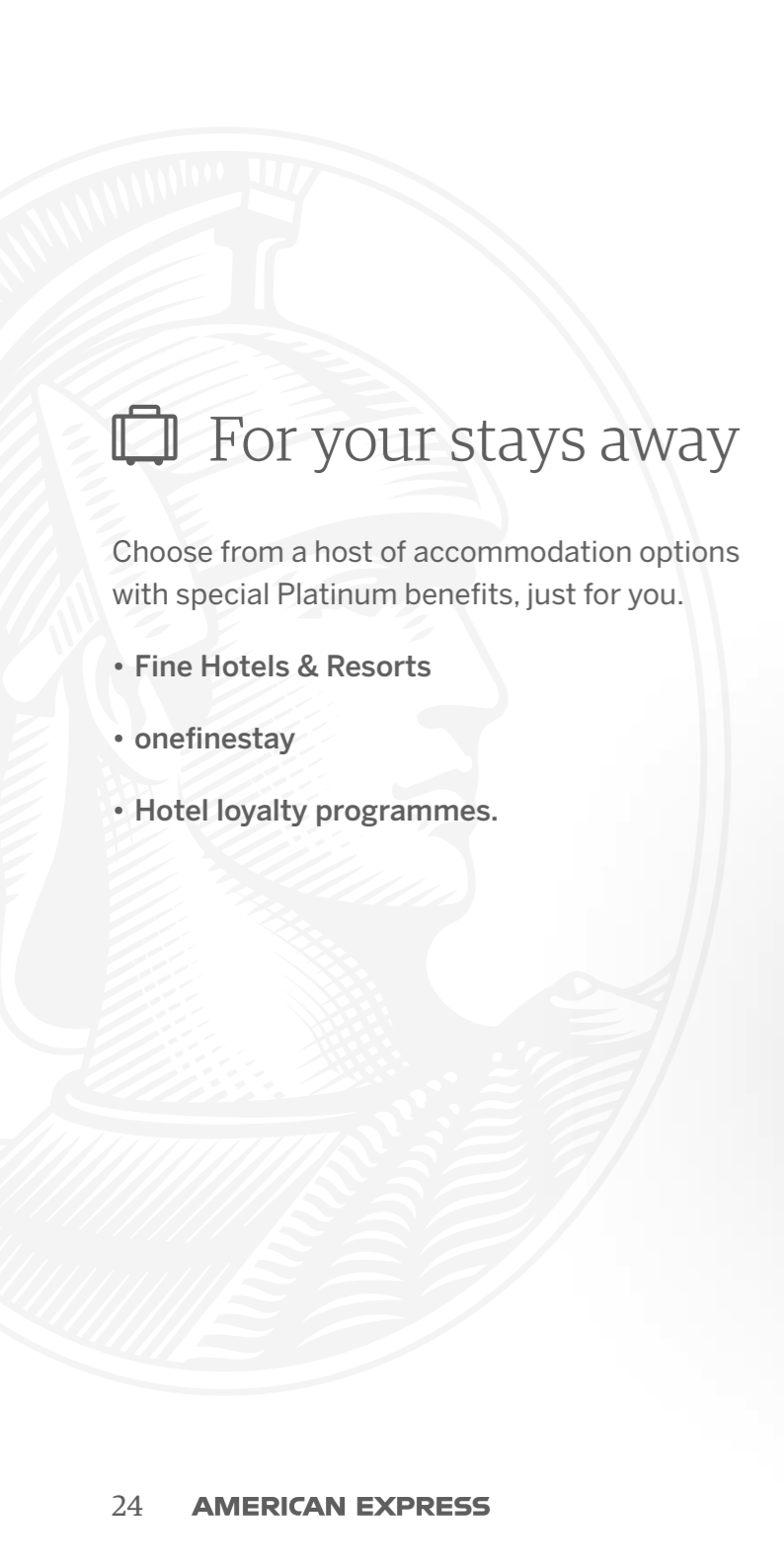
This entitles you to:

- 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.¹⁵

To enjoy these benefits, enrol in both programmes by visiting americanexpress.co.uk/platinumbusiness



 For your stays away

Choose from a host of accommodation options with special Platinum benefits, just for you.

- Fine Hotels & Resorts
- onefinestay
- Hotel loyalty programmes.

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



**AMERICAN
EXPRESS**



Fine Hotels & Resorts - with exceptional Platinum benefits

When you want somewhere really special to stay, Platinum can help you find it, book it, and receive complimentary benefits worth an average total value of £400 per stay.*

Fine Hotels & Resorts brings you a collection of over 1,000 hand-selected iconic 5-star properties worldwide.

From stylish boutique escapes to famous grand dame hotels, you could expect the following:

- Complimentary daily breakfast for two people
- Complimentary room upgrade upon arrival (when available)**
- Noon check-in (when available)
- Guaranteed 4pm late check-out
- Special amenity at each property, such as a US\$100 food and beverage credit or a massage for two people***
- Complimentary in-room Wi-Fi, exclusions apply.¹⁶

If you enjoy an unhurried meeting or a lazy lunch before you leave, take a look at your Fine Hotels & Resorts collection.

To explore Fine Hotels & Resorts and to book your stay, visit
<https://premiumhotelbooking.americanexpress.com>

* Average value based on Fine Hotels & Resorts bookings in 2017 for stays of two nights. Benefits include daily breakfast for two, room upgrade when available, US\$100 amenity, guaranteed 4pm late check-out, noon check-in when available, and complimentary Wi-Fi. Room upgrade not guaranteed; certain room categories not eligible for upgrade. US\$100 amenity varies by property. Actual value will vary based on property, room rate, upgrade availability, and use of benefits.

** Certain room categories are not eligible for upgrade.

*** Special amenities vary by property.

onefinestay US\$200 credit

When you want a little more freedom on a business or personal trip, a home away from home can be the answer. Our private rental partner, onefinestay, has beautiful handpicked private homes for you to choose from.

As a Business Platinum Cardmember, you could enjoy:

- A US\$200 credit on each booking
- A personal welcome and 24/7 support
- Tailored amenities and services.¹⁷

To explore onefinestay homes and to book your stay, visit americanexpress.co.uk/benefitstatus



Jane Street Townhouse II, New York



Join higher tier hotel loyalty programmes

It's always good to feel extra-welcome. That's why Platinum invites you to fast-track to higher tier hotel loyalty programmes with a range of global brands.¹⁸

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

Our leading hotel loyalty partners include:

- **Hilton** – Hilton Honors Elite Gold Status¹⁹
- **Shangri-La Hotels & Resorts** – Golden Circle Jade Membership²⁰
- **Marriott Bonvoy**[™] – Gold Elite Status²¹
- **Meliá Hotels International** – MeliáRewards Gold²²
- **Radisson Hotel Group** – Radisson Rewards[™] Gold Status²³.

You can enrol in as many of these programmes as you like at www.americanexpress.co.uk/benefitstatus

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



AMERICAN EXPRESS

 Premium services

Platinum can help you to get more from your business and personal life.

- Platinum Concierge
- Platinum messaging, via your Amex App
- American Express Experiences
- Global Dining Collection
- Platinum Service.

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

Premium services



Platinum Concierge, ready when you are

If running your own business feels a bit like juggling, Platinum Concierge can provide an extra pair of hands. And with an experienced team available 24/7, we're ready to help, no matter where you are or what time it is.

Your Platinum Concierge Service can provide:

- Business support, such as organising courier services, translators or printers
- Travel advice, planning and bookings
- Arrangements for car rental, car transfer and airport meet & greet
- 'Hard to get' tickets and restaurant reservations
- Information on local events and attractions.

From organising a venue for a business meeting to recommending an amazing restaurant or helping with last-minute travel plans, you only have to ask.

To contact your Platinum Concierge Service, call 0800 032 7106 (International +44 1273 721 010).

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.²⁴



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, American Express Experiences also serves up exclusive benefits for Business Platinum Cardmembers at over 200 specially selected restaurants around the world.

From Michelin-starred hotspots to hidden gems, each restaurant has been handpicked for its outstanding food, including: Hakkasan (including Yauatcha), Alain Ducasse at The Dorchester and The Wolseley.²⁵



Global Dining Collection, direct from your App

It can be so rewarding to just sit back and enjoy an immaculate dining experience delivered by people who work as hard as you do.

Your Global Dining Collection holds tables at renowned restaurants worldwide, so that you can book that client lunch or evening out with family and friends, when others might be turned away.

The Global Dining Collection includes:

- Reservations and special access to tables around the world, direct from your Amex App
- Complimentary beverages and experiences such as a kitchen tour when you book through your Platinum Concierge
- The opportunity to meet acclaimed chefs at exclusive events.²⁶

Book through your Amex App or explore

all the mouthwatering possibilities at globaldiningcollection.americanexpress.com





Platinum Service

Your personal guide

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

Simply log in to American Express online or download the Amex App and you can:

- Check your current balance, recent transactions and statements
- Pay your bill
- Sign up for mobile and email Account alerts
- Watch your Membership Rewards points balance grow
- Register for exclusive offers and updates.

Opt for paperless statements, and you can view your statement online each month. We'll email you when your statement is ready.

Activate your Card

To get started you will need to activate your Card. You can do this by downloading the Amex UK Mobile App available on the App Store and Google Play. Alternatively, visit americanexpress.co.uk/activate

Cardmember password

When you activate your Card, we'll ask you to create your Cardmember password, which you may need to quote when calling us about Account-sensitive information.



Your PIN - how to use and protect it

We'll send your PIN separately to this pack. If you have not received it yet, you can view your PIN on your Online Account by visiting americanexpress.co.uk/PIN

Please remember your PIN and the following information:

- Never tell anyone your PIN
- Never use your PIN to buy online, by mail order or by phone (although you may be asked to give the four-digit security code that is printed on the front of your Card)
- If you enter your PIN incorrectly three times, your Card will lock. You can unlock it at any UK LINK cash machine
- You can change your PIN to a more memorable number at any LINK cash machine
- If you forget your PIN, you can go to americanexpress.co.uk/PIN and answer a few security questions to view your PIN online.

1. Cashflow (page 8)

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 (page 9)

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. 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 americanexpress.com/uk/welcomeplatinum or via our dedicated servicing team on 0800 032 7106. Benefit subject to change.

3. Membership Rewards (page 11)

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 membershiptrewards.co.uk/terms.

4. The Times and The Sunday Times digital subscription

(page 12)

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.

5. Purchase and Refund Protection (page 13)

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.

6. Worldwide travel insurance (page 16)

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 80 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® (page 18)

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

8. American Express® Lounges (page 18)

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™ (page 18)

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 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. Delta Sky Club® lounges (page 18)

Enjoy complimentary access to the airline lounges of Delta Sky Club® for you and your Platinum Supplementary Cardmember, at participating airport clubs. Cardmembers may purchase guest passes for companions based on Delta Sky Club Rules.

The Platinum Cardmember must be travelling. The name on the ticket must match the name on the Platinum Card. The Platinum Cardmember must be 18 where there is no self-service bar. The Platinum Cardmember must be 21 years of age to enter into all Airport Club Lounges where there is a self-service bar. Local age restrictions apply in non-U.S. locations. The Platinum Cardmember must present his or her valid Platinum Card, government-issued I.D., and same day airline ticket to club agents. Complimentary access is specifically for the airport club that corresponds to the airline operating the flight (access pertains to the aircraft, not the flight number). Meeting rooms may be reserved for a nominal fee. Cardmembers must adhere to all house rules of participating clubs. Platinum Cardmembers may purchase non-refundable, one-use Sky Club passes in the lounge for a reduced fee subject to Delta's access policy, provided that they use their Platinum Card. For the most up to date information about guest fees and lounge access, including what a lounge visit includes, visit delta.com/skyclub.

11. Plaza Premium lounges (page 18)

This benefit is available to Platinum Cardmembers. Cardmembers receive complimentary access to any global location of Plaza Premium Lounges. Cardmember must present his or her valid Card, a confirmed boarding pass for same-day travel on any carrier and government-issued I.D. In some cases, Cardmember must be 21 years of age to enter without a parent or guardian. Cardmembers may bring 1 companion into Plaza Premium Lounges as complimentary guests. Cardmember must adhere to all house rules of participating lounges. Cardmembers and his or her guests will receive all of the complimentary benefits and amenities afforded to the Plaza Premium Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Plaza Premium Lounge locations are subject to change.

12. Eurostar Business Premier lounges (page 18)

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.

13. American Express Travel Online (page 20)

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 membershiprewards.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.

14. Hertz Gold Plus Rewards (page 23)

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/member/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.

15. Avis Preferred (page 23)

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.

16. Fine Hotels & Resorts (page 27)

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.

17. onefinestay (page 28)

Benefit available only for main Platinum Cardmembers ("Eligible Cardmembers"). Eligible Cardmembers do not include Supplementary Cardmembers, International Currency Platinum Dollar, International Currency Platinum Euro, and Platinum Cashback 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 in GBP (£). If the reservation is for a property in the United Kingdom the credit amount will be £150 (which is subject to change due to fluctuations in USD-GBP exchange rate). If the reservation is for a property outside the UK (excluding the rest of Europe) the credit amount will be US\$200. If the reservation is for a property in Europe (excluding the UK) the credit amount will be €170 (which is subject to change due to fluctuations in USD-EUR exchange rate). For reservations for properties outside the UK the credit amount will be converted into GBP (£) at the American Express Exchange Rate prevailing on the date the statement credit is applied to the Cardmember's account. 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 a UK 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/platinum for full Terms and Conditions.

18. Hotel loyalty programmes (page 31)

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.

19. Hilton (page 31)

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 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. 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 Cardmember 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 for more details. Effective 2 April 2018, the Earnings Style Options program, including 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.

20. Shangri-La Hotels (page 31)

Enrolment in the Golden Circle Jade Membership programme is required. Benefits are subject to change and availability may vary by property (for details visit www.goldencircle.shangri-la.com). Bookings made by Fine Hotels & Resorts rates can only enjoy the bonus Golden Circle Award Points under Golden Circle Programme Jade membership benefits but may not be combined with all the other Golden Circle Programme benefits. All special amenities under Golden Circle Programme are subject to availability and change without prior notice. All Golden Circle terms and conditions apply (for details visit <http://www.shangri-la.com/corporate/golden-circle/terms-conditions>). By opting into becoming a Shangri-La's Golden Circle member, you are automatically accepting the terms and conditions of the Golden Circle Programme. Details of the Shangri-La's Golden Circle programme can be viewed at www.shangri-la.com/corporate/golden-circle. Terms and conditions can be viewed at www.shangri-la.com/corporate/golden-circle/terms-conditions, and the Shangri-La's Golden Circle Privacy Policy can be viewed at www.shangri-la.com/corporate/golden-circle/privacy-policy. American Express reserves the right to instruct Shangri-La Hotels and Resorts to cancel your membership if you cease to be a Platinum Member or your account is not in good standing. Offer is valid as long as you are a Platinum Card member and your account is in good standing. Once enrolled, you maintain Jade status without meeting otherwise required criteria only while an eligible Cardholder or until American Express notifies you that the benefit is terminated. American Express and Shangri-La International Hotel Management Ltd. reserve the right to change the terms and conditions at any time without prior notice. Should any dispute arise, the decision of American Express and Shangri-La International Hotel Management Ltd. shall be final. If the English version of these Terms and Conditions does not conform to any other language version, the English version shall prevail.

21. Marriott Bonvoy™ *(page 31)*

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.

22. Meliá Hotels International *(page 31)*

Enrolment in the MeliáRewards Gold programme is required. Benefits are subject to change and availability may vary by property. MeliáRewards Gold amenities may not be wholly combined with the Fine Hotels & Resorts programme. All American Express Terms and Conditions apply. All Meliá Hotels International Terms and Conditions apply. To view Terms and Conditions visit melia.com/nMenus/jsp/terminosCondiciones.jsp American Express reserves the right to instruct Meliá Hotels International to cancel your membership if you cease to be a Platinum Cardmember or your Account is not in good standing.

23. Radisson Hotel Group *(page 31)*

Enrolment in the Radisson Rewards™ programme is required. Benefits are subject to change and availability may vary by property. Gold status amenities may not be combined with the Fine Hotels & Resorts programme. All American Express Terms and Conditions apply. All Radisson Rewards™ Terms and Conditions apply. To view Terms and Conditions visit <https://www.radissonrewards.com/section/terms.home/termsandconditions.sidemenus>. American Express reserves the right to instruct Radisson Hotel Group™ to cancel your membership if you cease to be a Platinum Cardmember or your Account is not in good standing.

24. Amex App *(page 35)*

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25. American Express Experiences *(page 37)*

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.

26. Global Dining Collection *(page 38)*

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.



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