



TERMS & CONDITIONS

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IMPORTANT INFORMATION REGARDING RATES, FEES, AND OTHER COST INFORMATION

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases Up to the Credit Limit	<p>0.0% introductory APR for the first 9 months .</p> <p>After that, your APR will be 12.74% (Prime Rate + 8.99%), 17.74% (Prime Rate + 13.99%) or 19.74% (Prime Rate + 15.99%), based on your creditworthiness as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When It Applies	<p>29.74% (Prime Rate+ 25.99%)</p> <p>This APR will vary with the market based on the Prime Rate. This APR will apply to your account if:</p> <ol style="list-style-type: none"> 1) You make 2 or more late payments in a 12-month period; 2) You do not make the Minimum Payment due by the closing date of the billing period in which it is due; or 3) You make a payment that is returned. <p>How Long Will the Penalty APR Apply? If the Penalty APR is applied, it will apply, for a minimum of 12 billing periods in a row, and will continue to apply until after you have made timely payments, with no returned payments, for 12 billing periods in a row.</p> <p>The Penalty APR may apply to the Amount Above the Credit Limit. See <i>When we charge interest</i> in Part 2 of the Cardmember Agreement for information on <i>Interest Charged If You Do Not Pay Your Minimum Payment Due</i>. The Cardmember Agreement can be found here.</p>
Paying Interest	<p>Your due date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. If you pay the Minimum Payment Due by the Closing Date of the billing period in which it is due each month, we will not charge interest on the Amount Above the Credit Limit. See <i>When we charge interest</i> in Part 2 of the Cardmember Agreement.</p>
Fees	
Annual Membership Fee	\$0
Transaction Fees	
<ul style="list-style-type: none"> • Foreign Transaction 	2.7% of each transaction after conversion to US dollars.

Penalty Fees <ul style="list-style-type: none"> • Late Payment • Overlimit • Returned Payment 	Up to \$38 None \$38
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How we calculate interest: We use the Average Daily Balance method (including new transactions). See the *How we calculate interest* section in Part 2.

Loss of Introductory APR: If you make a late payment we will end any introductory APRs and apply the APR for purchases. Your introductory APR will also end if the Penalty APR applies to your Account.

Variable APRs for each billing period are based on the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published. If the Prime Rate increases, variable APRs will increase. In that case, you may pay more interest and have a higher Minimum Payment Due. When the Prime Rate changes, the resulting changes to variable APRs take effect as of the first day of the billing period. Variable APRs are accurate as of 12/15/2016.

TERMS AND CONDITIONS

View the full [Card Member Agreement](#).

By submitting this application, you, as an individual and the Authorizing Officer of the Company, (a) are requesting us to open an Account in the name of the Company, (b) are requesting that we issue Card(s) as you direct, (c) are agreeing to be **jointly and severally** liable with the Company for all charges to the account, and (d) are REPRESENTING THAT ALL CARD(S) ISSUED ON THE ACCOUNT WILL ONLY BE USED FOR COMMERCIAL OR BUSINESS PURPOSES. Only qualified individuals 18 or over may be approved for a Card Account. This offer is available to US Residents. When you use the Account (or sign or keep the Card), you agree to the terms of the Card Member Agreement that will be provided to you for the Account. **The Card Member Agreement includes an arbitration provision, which impacts the 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 terms of, or add new terms to, the Card Member Agreement at any time, subject to applicable law. We may apply any changed or new terms to any existing and future balances on your Account, subject to applicable law.

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.

Additional Cards: You must notify Additional Card Members that we may obtain, provide, and use information about them and that their use of your Account is subject to certain provisions of the Card Member Agreement. The maximum number of Additional Cards issued on each Account is 99.

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.

New York Residents: New York Residents may contact the New York state Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov

Notice to Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

Notice to Oregon Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. You may pay more than the minimum payment due, up to your entire outstanding balance, at any time.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

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BENEFIT TERMS

The following benefits and services are subject to change or cancellation.

Account Manager

Account Managers and Agents must be at least 18 years old.

American Express Presale

During the specified sales period, tickets are available exclusively to all American Express[®] Card Members (including Prepaid and International Cards). Tickets must be purchased with an American Express Card (including Prepaid and International Cards). Standard service charges apply. Offer is subject to availability. Not all seats are available and blackout dates apply. All sales final. No refunds. No exchanges. Offer may be changed or revoked at any time at the sole discretion of American Express. Some events may not be accessible to Card Members with disabilities.

Cash back with SimplyCash[®] Plus

Cash back can be received on eligible purchases made on your SimplyCash[®] Plus Business Credit Card. The cash back is based on a percentage of the eligible purchases you make during each billing period and will be automatically credited to your account as a statement credit. The statement credit will automatically appear on the second billing statement you receive after the billing statement with the eligible purchases. You will not receive a statement credit for eligible purchases made if you do not pay the minimum payment due by the Closing Date of the billing period in which it is due, or if your Card account is cancelled before the credit is issued. For each calendar year (starting January 1st and ending December 31st), you will receive a statement credit of: 5% on your first \$50,000 of eligible purchases made in the following two categories combined, (1) monthly wireless telephone services purchased directly from wireless telephone service providers in the U.S. (purchases of hardware and equipment, and purchases from third parties and resellers, are excluded) and (2) office supplies purchased directly from U.S. office supply stores (supplies purchased at other retail stores are excluded); 3% on your first \$50,000 of eligible purchases made in the category that you select (see below for more on the available categories and how to make your selection); 1% on all other eligible purchases, including purchases in the 5% category after your first \$50,000 and in the 3% category after your first \$50,000.

Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents.

You may select your 3% cash back category from the following eight categories: (1) airfare purchased directly from airlines, (2) hotel stays (excluding timeshares, banquets and events), (3) purchases from select major car rental companies listed at americanexpress.com/rewards-info, (4) purchases at U.S. gas stations, (5) purchases at U.S. restaurants, (6) purchases made in the U.S. for shipping, or (7) purchases made in the U.S. for advertising in select media, and (8) computer hardware, software, and cloud computing purchases made in the U.S. directly from select providers. (The current list of select computer hardware, software, and cloud computing providers is available at: americanexpress.com/rewards-info). For more details on these categories, including important terms and limitations, please go to americanexpress.com/rewards-info. You may select your 3% cash back category from the list described above within the first two months of Card Membership. Thereafter, you can change your selection once a year during the annual selection period which runs from December 1st to January 31st. You can make your category selection by either calling the number on the back of your Card or going to open.com/simplycashplus. You will receive your 3% rebate on purchases at U.S. gas stations unless and until you select a different category. Once you make your selection, it will be applied starting on the day on which you make your selection. If you do not change your 3% category during the annual selection period, your category will remain the same as the previous year. Only the Basic Card Member or Authorized Account Manager with full access may make the selection, and their selection will apply to purchases made by all Card Members on the account.

Merchants are assigned codes based on what they primarily sell. A purchase will not receive more than 1% cash back if the merchant's code is not eligible. Purchases made through a third-party payment account or on an online marketplace (with multiple retailers) will receive a 1% cash back. A purchase may not receive more than 1% cash back if the merchant submits the purchase using a mobile or wireless card reader or if you use a mobile or digital wallet. Additional terms and restrictions apply.

Connect to QuickBooks

Connect to QuickBooks works with QuickBooks Online and is available for use with Business Cards from American Express OPEN. Any QuickBooks Online screen shots © Intuit Inc. All rights reserved. Intuit, the Intuit logo, QuickBooks, and the QB logo are registered trademarks of Intuit Inc.

Connect to QuickBooks & ReceiptMatch Benefits

Streamline the way you manage your Business Card expenses using ReceiptMatch and Connect to QuickBooks.

Dispute Resolution

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

Employee Card Spending Limits

Employee Card Spending Limits may be set up online or by calling the number on the back of your Card. The Spending Limit is not a guarantee that the Employee Card Member will be able to make purchases up to that limit. There are certain purchases where the limit does not apply, such as, for example, restaurant tips and hotel stays extended beyond their original reservation period, and the overall Account capacity is taken into consideration. You agree to pay all Charges without regard to whether any Charges exceed a limit, and you agree that we are not liable to you or any other person when a limit is not applied to any Charges and/or when Charges are incurred and billed that exceed a limit. For more information on the application of the limit, please refer to the Employee Card Spending Limits Terms and Conditions at www.americanexpress.com/spendlimits/terms, which will also be provided when you enroll Employee Card(s) in this feature.

Entertainment Access[®] or Membership Experiences

Offer valid in select cities. During the specified sales period, tickets are available exclusively to all American Express[®] Card Members (including Prepaid and International Cards). Tickets must be purchased with an American Express Card (including Prepaid and International Cards). Standard service charges apply. Offer is subject to availability. Not all seats are available and blackout dates apply. All sales final. No refunds. No exchanges. Offer may be changed or revoked at any time at the sole discretion of American Express. Some events may not be accessible to Card Members with disabilities.

Expanded buying power

The portion of your account balance that is above your credit limit is due in full each month as part of your minimum payment due. You will not incur interest charges on the portion of your account balance that is above your credit limit so long as you pay the entire minimum payment due by the closing date of the billing period in which it is due. If you do not, then the penalty rate will apply to your entire balance, including any amount above the credit limit.

Forfeiting Cash Back

You will not receive the cash back if your Card account is cancelled or in default at the time of fulfillment.

FX International Payments Terms and conditions

FX International Payments is a service of American Express Travel Related Services Company, Inc. ("American Express"). This service is not available to consumers. To enroll in the service, your business will be required to complete an application which is subject to review and approval by American Express. For a copy of the application, including terms and conditions, call 866-329-5295.

Transaction Waiver- General Cards

If an OPEN Card Member applies for the FX International Payments service and is approved by American Express, American Express will waive its transaction fee on foreign currency wire payments for 6 months, and charge a transaction fee of \$10 after the six month waiver period ends. This reduced fee may be discontinued by American Express at any time or in the event you cease to be an American Express OPEN Card Member. Wire payments in the same currency (e.g., USD to USD) are not eligible for this offer. There is no minimum number of transactions in order to qualify for this offer, but a minimum transaction size may apply, depending on the type of currency of the wire payment. In some countries, the receiving bank may assess its own transaction fees on your wire payment. American Express makes money from foreign exchange. Other fees may apply to products and services other than foreign currency wire payments. ©2016 American Express Company. All rights reserved

Transaction Waiver- Platinum If an OPEN Business Platinum Card Member applies for the FX International Payments service and is approved by American Express, American Express will waive its transaction fee on foreign currency wire payments. This waiver may be discontinued by American Express at any time or in the event you cease to be an American Express OPEN Business Platinum Card Member. Wire payments in the same currency (e.g., USD to USD) are not eligible for this waiver. There is no minimum number of transactions in order to qualify for this waiver, but a minimum transaction size may apply, depending on the currency of the transaction. In some countries, the receiving bank may assess its own transaction fees on your wire payment. You recognize that, even if American Express does not charge you a transaction fee on your foreign currency wire payment, American Express may earn revenue from the foreign exchange transaction. Other fees may apply to products and services other than foreign currency wire payments. ©2016 American Express Company. All rights reserved

[Click here](#) for information about addressing complaints regarding our money services business, lists of our money services business licenses and other disclosures

Global Assist[®] Hotline

While Global Assist[®] Hotline coordination and assistance services are offered at no additional charge from American Express, Card Members are responsible for the costs charged by third-party service providers. For full Terms and Conditions, see americanexpress.com/GAterms.

Membership Rewards[®] Pay With Points

To use Pay with Points, you must charge your eligible purchase through American Express Travel to a Membership Rewards[®] program-enrolled American Express[®] Card. Eligible purchases exclude car reservations, non-prepaid hotels, and FINE HOTELS & RESORTS bookings. Points will be debited from your Membership Rewards account, and credit for corresponding dollar amount will be issued to the American Express Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on the American Express Card account. Minimum redemption 5,000 points.

See membershiprewards.com/terms for the Membership Rewards program terms and conditions.

ReceiptMatchSM

ReceiptMatchSM is only available with Business Cards from American Express OPEN. For details and enrollment, go to www.open.com/receiptmatch

ReceiptMatchSM Mobile App

The ReceiptMatchSM Mobile App is only available with Business Cards from American Express OPEN. The ReceiptMatch Mobile App is only available on iTunes and Google Play. Apple, the Apple logo, iPhone and Mac are trademarks of Apple, Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.

Rewards Disclosure for Employee Cards

Terms, conditions and restrictions vary by individual Card products.

Roadside Assistance Hotline

Roadside Assistance Hotline is a 24-hour dispatch hotline that can send a tow operator or locksmith to assist in an emergency situation. While Roadside Assistance Hotline is available at no additional charge, the Card Member will be charged for any services or goods provided. Tow operator or locksmith can provide the following services: towing, winching, jump starts, flat tire change when Card Member has a workable spare, lockout service when key is in vehicle and delivery of up to 2 gallons of fuel. Services are available when traveling within the 50 United States, the District of Columbia, Canada, Puerto Rico and the U.S. Virgin Islands and only when Card Member is present with the eligible vehicle. This product does not cover some vehicles, e.g. rental vehicles, motorcycles, taxicabs, unlicensed vehicles, tractors and trucks over 10,000 lbs gross vehicle weight. Other important exclusions apply. We may be unable to provide you with coordination and assistance services in case of inclement weather or on roadways which restrict access to certain service providers. Lockout service may be unavailable for vehicles with transponder keys. Subject to additional important terms, conditions and exclusions. For full Terms and Conditions, call 855-431-1156 or see americanexpress.com/RAterms.

Seller of Travel

American Express Travel Related Services Company, Inc., when acting solely as a sales agent for travel suppliers, is not responsible for the actions or inactions of such suppliers. We want you to be aware that certain suppliers pay us commissions and other incentives for reaching sales targets or other goals, and may also provide incentives to our travel counselors. For more information please visit www.americanexpress.com/travelterms

The OPEN Savings® Benefit

The OPEN Savings benefit is built into Business Cards from American Express OPEN and provides either a 5% discount or 2 additional Membership Rewards® points for each eligible dollar spent at OPEN Savings merchants. To take advantage of this benefit, payment must be made with a Business Card from American Express OPEN at the time of purchase. All Cards under a particular Business Card Account (including the Basic Card as well as any Additional or Employee Cards) are combined for the purposes of calculating OPEN Savings benefits. All OPEN Savings benefits are credited to the Basic Card Member only. Please allow up to 12 weeks for your benefit to appear on your monthly statement. If your Card Account is not eligible to receive Membership Rewards points or is not enrolled in the Membership Rewards program, you will receive the OPEN Savings benefit as a discount that will be provided as a statement credit to that Card Account. If your Card Account is enrolled in the Membership Rewards program you have the option of receiving your OPEN Savings benefit either as a discount or as additional Membership Rewards points. The relative value of the benefit options will differ depending on how you use the Membership Rewards points in your account. The redemption value of additional points that you receive under the Membership Rewards Points Benefit will be less than the dollar value of statement credits that you receive under the Discount Benefit. You can change your OPEN Savings benefit selection a maximum of once per calendar month. Changes normally take effect within 72 hours from the time you submit a change to your benefit selection. Purchases that are eligible for the OPEN Savings benefit that are returned or credited from an OPEN Savings merchant will result in a reversal of your statement credit or removal of Membership Rewards points depending on your benefit election at the time of the return or credit. The benefit may not be available at all OPEN Savings partner locations. For a full list of individual OPEN Savings merchants and benefit descriptions, please visit opensavings.com. The OPEN Savings benefit (including merchant participation and offers) is subject to change at any time without notice. Membership Rewards program terms and conditions apply. **OPEN Savings offers may be subject to exclusions, benefit limits and other restrictions or limitations.** For full terms and conditions including specific paragraphs on the Benefit Selection and How Returns Work, go to opensavings.com. Terms and Conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms for more information.

Year-End Summary

The Online Year-End Summary, available each January, reflects charges posted to your account from January 1st through December 31st of the prior year.

AMEX ASSURANCE COMPANY DISCLOSURES

For important information on policy terms, go to americanexpress.com/benefitsguide

Baggage Insurance Plan

American Express Card Baggage Insurance Plan is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0400, Policy AX0401, Policy BIP-AX0402, or Policy BIP-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000100. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. To be covered, you must pay the entire fare for travel on a Common Carrier (e.g. plane, train, ship, or bus) with your eligible Card. Entire Fare means the cost of the full fare for a Covered Trip on a Common Carrier. You can use your Basic or Additional Card Member's American Express Card, American Express Membership Rewards® Points or a combination of both for the entire fare. But if you use another form of payment or frequent flyer miles or points from another program to pay for all or part of the fare, you will not be covered. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. For checked baggage, a written report of the loss must be filed with the Common Carrier. For carry-on baggage, a written report of the loss must be filed with a local law enforcement agency if theft is suspected. For full Terms and Conditions, see americanexpress.com/BIPterms.

Car Rental Loss and Damage Insurance

Car Rental Loss and Damage Insurance is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0925, Policy AX0926, Policy CRLDI-AX0927, or Policy CRLDI-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000101. This benefit is not available to residents of American Samoa, Federated States of Micronesia,

Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. Coverage applies for the first 30 days of a vehicle rental and when rented from a Car Rental Company. Coverage is not available for ride-sharing companies that allow individuals to rent out their personal vehicle. This policy does not cover some vehicles, e.g. full-sized sport utility vehicles, off-road vehicles, cars with an original manufacturer's suggested new retail price of USD \$50,000 or more, and exotic cars, as described in the Terms and Conditions. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. This product provides collision damage to the rented vehicle but does not cover such things as injuries to you, any passenger in your insured vehicle, injury to other persons, or damages to other vehicles or property. For full Terms and Conditions, see americanexpress.com/CRLD/terms.

Extended Warranty

Extended Warranty is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0953, Policy AX0954, Policy EW-AX0958, or Policy EW-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000104. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau, and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policy. Extended Warranty can extend the terms of the original manufacturer's warranty on warranties of five years or less. We match the length of the original warranty if the original manufacturer's warranty is less than one year, and we provide one additional year if the original manufacturer's warranty is between one year and five years. Shipping and handling costs for the purchase will not be refunded. Certain purchases are not covered, e.g. items with physical damage, damage as a result of natural disaster, software, motorized devices and vehicles and their parts. Other important exclusions apply. You will only be covered up to the amount charged on your eligible Card; coverage is limited up to a maximum of USD \$10,000 per occurrence; not to exceed USD \$50,000 per Card Member account per calendar year. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. This product is in excess of other warranty plans that you have in place for the eligible item. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. For full Terms and Conditions, see americanexpress.com/EW/terms.

Purchase Protection

Purchase Protection is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0951, Policy AX0952, Policy AX0956, or Policy PP-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000105. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policy. Shipping and handling costs for the purchase will not be refunded. Certain purchases are not covered, e.g. items lost by Card Member, consumable and perishable items, motorized vehicles and their parts or accessories, items stolen from a motor vehicle, and items damaged partially or entirely by natural disaster or normal wear and tear. Other important exclusions apply. You will only be reimbursed for the amount charged to your eligible Card; coverage is limited up to USD \$1,000 per occurrence; not to exceed USD \$50,000 per Card Member account per calendar year. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. For full Terms and Conditions, see americanexpress.com/PP/terms.

Travel Accident Insurance

Travel Accident Insurance is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0948, Policy AX0949, or Policy TAI-AX0955. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under CRCB000000106. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policy. To be covered, you must pay the Entire Fare** for travel on a Common Carrier (e.g. plane, train, ship, or bus) with your eligible Card. Entire Fare** means the cost of the full fare for a Covered Trip on a Common Carrier. You can use your Basic or Additional Card Member's American Express Card, American Express Membership Rewards® Points or a combination of both for the entire fare. But if you use another form of payment or frequent flyer miles or points from

another program to pay for all or part of the fare, you will not be covered, except for New Hampshire residents. Please read important exclusions and restrictions. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. For full Terms and Conditions, see americanexpress.com/TAterms.

** Definition of entire fare differs for residents of New Hampshire. See full Terms and Conditions for details.

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