

ADDITIONAL DISCLOSURES

- 1 Welcome offer not available to applicants who have or have had this Card. We may also consider the number of American Express Cards you have opened and closed as well as other factors in making a decision on your welcome offer eligibility.** To be eligible to earn the points associated with this offer you must charge \$10,000 (the "Threshold Amount") of eligible purchases* during the first 3 months of membership on an eligible Business Gold Card from American Express. Eligible purchases can be made by the Basic Card Member and any Employee Card Members on a single Card Account. Limit one offer per Card Account. Offer may not be combined with any other special offer. Your Card account must not be canceled or past due at the time of fulfillment of any offers.*Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, purchases of traveler's checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of any cash equivalents. You can earn 65,000 Membership Rewards® points after you spend \$10,000 or more in eligible purchases on your Card within your first 3 months of Card Membership starting from the date your account is approved. In rare instances, your period to spend \$10,000 may be shorter than 3 months if there is a delay in receiving your Card. Also, purchases may fall outside of the 3 month period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped). The 65,000 additional points will be credited to your Membership Rewards® account 8-12 weeks after you have met the eligible purchase Threshold Amount. If we in our sole discretion determine that you have engaged in abuse, misuse, or gaming in connection with the welcome offer in any way or that you intend to do so (for example, if you applied for one or more cards to obtain a welcome offer(s) that we did not intend for you; if you cancel or downgrade your account within 12 months after acquiring it; or if you cancel or return purchases you made to meet the Threshold Amount), we may not credit Membership Rewards® points to, we may freeze Membership Rewards® points credited to, or we may take away Membership Rewards® points from your account. We may also cancel this Card account and other Card accounts you may have with us. If your application is not received by December 31, 2020, we will not process your application even if we later receive your application. American Express reserves the right to modify or revoke offer at any time.
- 2 American Express Business App**

The American Express® Business App is available with American Express Business and Corporate Cards. Functionality may differ based on Card product or program. American Express is not responsible for the completeness or accuracy of receipts displayed. Receipts will be stored until the earliest of the following: (1) seven years from the end of the calendar year that the receipt was uploaded or (2) the date that your online account is closed. American Express reserves the right to delete or purge receipts for any reason in its sole discretion, with or without notice. The Amex® Business App is available on the App Store® and Google Play™. Apple, the Apple logo and iPhone 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.
- 3 4X Retroactive Bonus**

How the 4X Points Benefit Works

With your American Express® Business Gold Card, you get at least one Membership Rewards® point for each dollar you spend on your Card for eligible purchases. You also get 3 additional points per dollar (for a total of 4 points), on the 2 categories (of 6) where you spend the most each billing cycle, up to the first \$150,000 in combined eligible purchases from these 2 categories each calendar year. Eligible purchases in excess of \$150,000 in a calendar year will receive only one point per dollar spent.

Determining Your Top 2 Categories

To calculate your top 2 categories each billing cycle, we use your posted account transactions that fall into the 6 categories below and issue additional points based on your 2 highest categories of total spend less returns and credits in that same billing cycle. You will only earn 3 additional points in 2 categories each billing cycle even if you have equal spend in more than 2 categories.

The 6 categories that qualify for additional points are: (1) airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded); (2) advertising purchased in the U.S. to promote your business online, on television, or on the radio; (3) computer hardware, software, and cloud computing purchases in the U.S. made directly from select technology providers (the current list of select technology providers is available at: americanexpress.com/rewards-info); (4) gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations); (5) restaurants located in the U.S.; and (6) shipping services purchased in the U.S. for courier, postal, and freight.

General Terms

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. Additional terms and restrictions apply. Merchants are assigned codes based on what they primarily sell. A purchase will not receive additional points if the merchant's code is not eligible. Purchases made through third-parties (including resellers and online marketplaces) or through a third-party payment account will not receive additional points. A purchase may not receive additional points if the merchant submits the purchase using a mobile or wireless card reader or if you use a mobile or digital wallet.

Membership Rewards® Program

Terms and Conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms for more information. Participating partners and available rewards are subject to change without notice.

The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to www.membershiprewards.com/pointsinfo.
- 4 Account Manager**

Account Managers must be at least 18 years old and have a U.S. Mailing Address and Social Security Number.