

Wherever life
takes you.



The Platinum® International
Currency Card

Because you don't
always know what's next
(and that's a good thing).



The Platinum® International
Currency Card

When you live an international life,
it's good to know there's a Card that's
designed especially for you.

Whatever's around the next corner,
The American Express Platinum® International
Currency Card is here to make your life easier,
with a wealth of global currency, travel and
lifestyle benefits we think you'll appreciate.

Wherever life takes you.

Annual fee and Terms apply, Subject to status, 18+.

Platinum Travel and Dining Concierge

Platinum Travel and Dining Concierge, bringing the best to you

Your Platinum Travel & Dining Concierge can help you with travel arrangements, from the everyday, to once in a lifetime experiences. They're also on hand to assist with restaurant recommendations and bookings in the UK and abroad, helping you to make the most of your Global Dining Statement Credits.

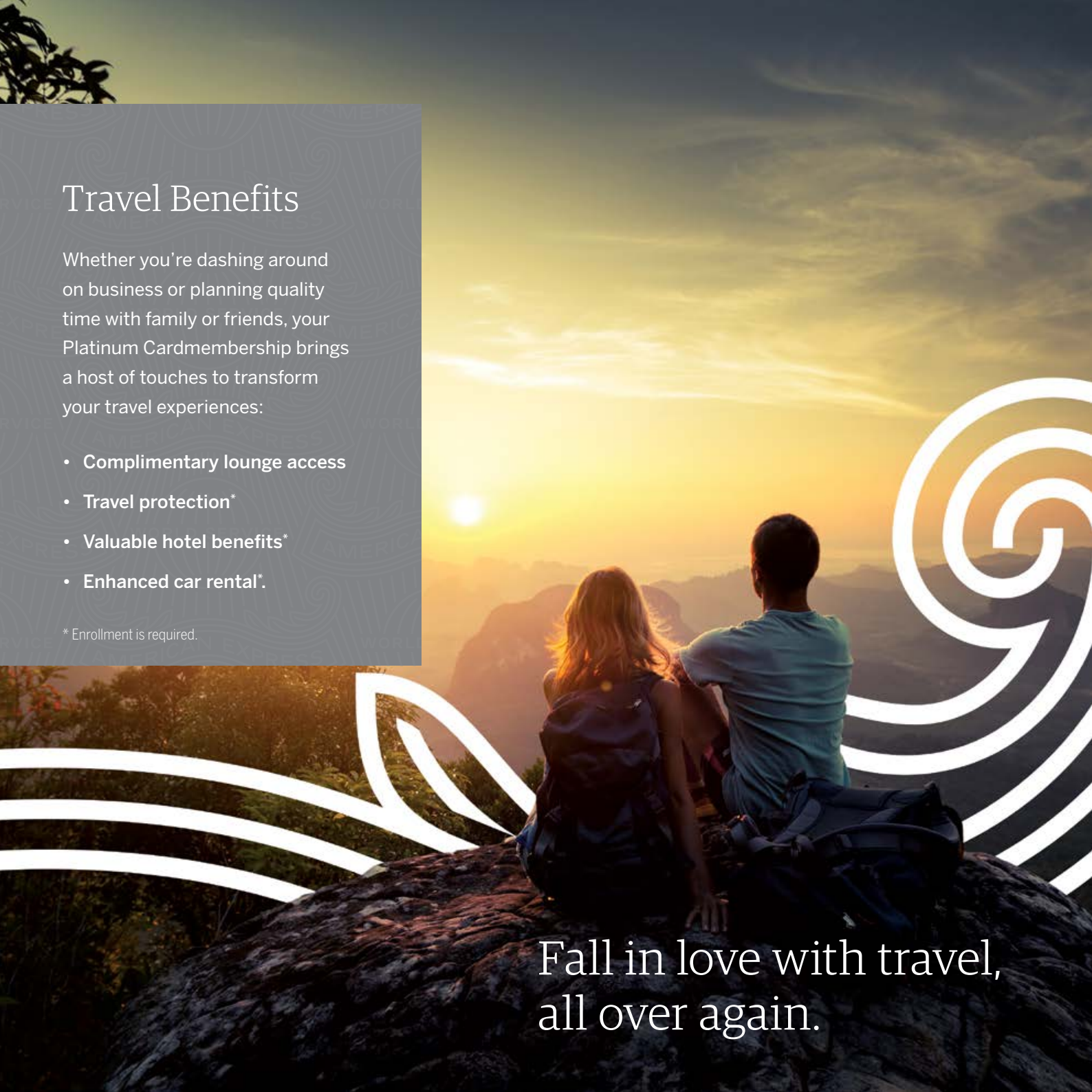


Travel Benefits

Whether you're dashing around on business or planning quality time with family or friends, your Platinum Cardmembership brings a host of touches to transform your travel experiences:

- Complimentary lounge access
- Travel protection*
- Valuable hotel benefits*
- Enhanced car rental*

* Enrollment is required.



Fall in love with travel,
all over again.

1,400 different ways to relax before you fly

Complimentary Lounge Access

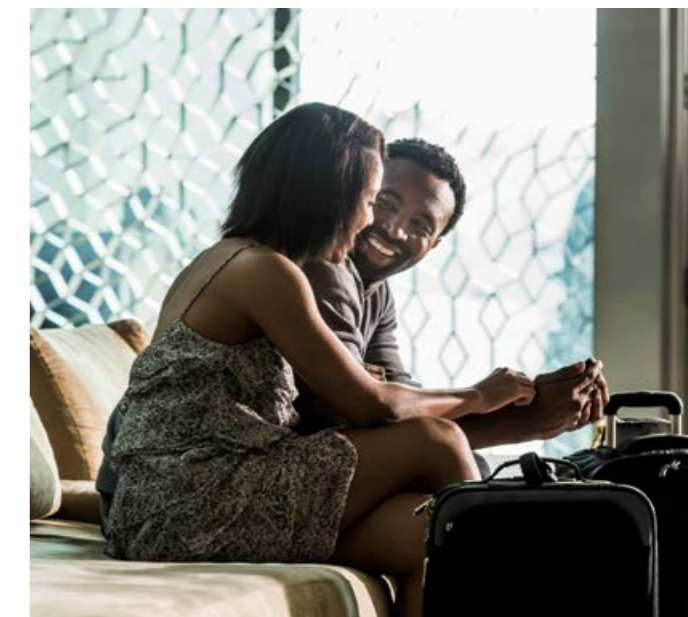


Platinum can help you banish the airport stress once and for all. Now you can sit back, relax and escape the crowds in over 1,400 airport lounges around the world.¹

Regardless of who you fly with, it's good to know there are quiet, comfortable spaces like Priority Pass^{TM2}, Delta Sky Club³, American Express Centurion[®] and Eurostar Business Premier Lounges⁴, where you can work or unwind before you travel.

If your bags don't show up, we will

Travel Protection



With the Platinum Card, American Express will make certain Travel Protection benefits available to you when your Card is approved.

And it's not just for you. Your travel protection benefits include your family, your Platinum Supplementary Cardmember and their family too, making holidays, overseas business and spontaneous trips more relaxing from the moment you book.

Enrolment/use of Card is required, age restrictions and pre-existing conditions exclusions apply.⁵

Lodging Benefits

Sometimes you want somewhere super-special; other times you just need a convenient spot. Platinum can bring you extra value, either way.

Enjoy your stay,
your way.

Luxuriate longer

Fine Hotels + Resorts



If it's luxury you're looking for, we think you'll love Fine Hotels + Resorts. You can choose from a collection of over 1,000 hand-selected properties worldwide, each with a guaranteed late 4pm check-out so you can stay longer in these extraordinary places.

You'll also enjoy exclusive benefits and competitive rates that offer an average total value of £400*.⁶

* Average value based on Fine Hotels + Resorts bookings in 2022 for stays of two nights. Actual value will vary based on property, room rate, upgrade availability, and use of benefits.

To find out how to enjoy the benefits of each loyalty programme, please visit [americanexpress.com/icc/benefitstatus](https://www.americanexpress.com/icc/benefitstatus)

Enjoy more

The Hotel Collection



Even when you're planning a few nights on the go, you can look forward to additional value with Platinum.

You can claim a US\$100 hotel credit on qualifying charges when you stay two nights or more at 500 hotels in The Hotel Collection – including names like Hyatt, Hilton, Loews and Marriott hotels. Why not put your credit towards dinner in your hotel or a relaxing spa treatment on us?⁷

To find out more, go to [americanexpress.com/icc/cards/benefits/travel/the-hotel-collection.html](https://www.americanexpress.com/icc/cards/benefits/travel/the-hotel-collection.html)

Stay better

Hotel Loyalty Programmes



Whether you favour a particular hotel group or prefer to flit between them, Platinum invites you to join loyalty programmes like Hilton Honors or MeliaRewards at a higher tier, without the qualifying nights.

Meaning even if you stay just a single night, you enjoy the special hospitality normally reserved for their loyal customers. Enrolment is required.⁸

To view all the Platinum travel benefits visit <https://www.americanexpress.com/en-gb/benefits/travel/the-platinum-card/>

Get away faster

Enhanced Car Rental



When you're keen to get going, the last thing you want is to stand in line for your hire car. That's why we give you access to higher tier car rental memberships with priority desks to get you on your way. Enrolment is required.⁹

The moments that
make it all worthwhile.

Platinum Lifestyle

When you work hard, it can be difficult to find time for the things you like to do, like culture, arts or dining out with family and friends.

Platinum makes it easier, with access to tickets for shows and recommendations for restaurants to help you to share more of the moments that matter.

Don't miss the show

American Express® Experiences



Music, film, theatre, fashion or sport – it's hard to keep up with everything. So we do it for you. With the American Express Experiences we give you the chance to purchase advanced tickets before the general public.

What's more, you can browse, book and manage your Platinum Events, all in one place with the **Amex Experiences App**. The App always has the most up-to-date in-person and virtual events so when you set up push notifications we'll let you know when tickets are released so you could be the first to experience unique events.¹⁰



Discover your next favorite restaurant

Global dining



Dine locally and abroad at participating restaurants and you could enjoy up to £300 of statement credits annually. You will get 100% back on spend up to £150 in local participating restaurants, and 100% back when you spend up to £150 in global participating restaurants.

Choose from our carefully curated list of restaurants across the UK, or set off on your travels and dine in some of the world's leading restaurants abroad.

Enrolment is required. Simply enrol by logging in to your Account online or on the American Express® App and visiting Amex Offers, then use your Platinum Card in-restaurant and you'll automatically receive statement credits of up to £300.¹³

For more information please visit:
americanexpress.com/en-gb/benefits/diningbenefit/

Helping you find your style

Harvey Nichols



Shop at Harvey Nichols, one of the world's leading luxury retailers, and you could enjoy credits up to the value of £100 a year.

Founded in 1831, Harvey Nichols is renowned for its exclusive edit of the most prestigious brands across womenswear, menswear, accessories, beauty, food and wine.

Simply enrol by logging in to your Account online or on the American Express® App and enrol into the benefit, use your Platinum Card in-store or online at harveynichols.com and you'll automatically receive statement credits of up to £50, twice per year.¹⁴

Welcome to points with real value

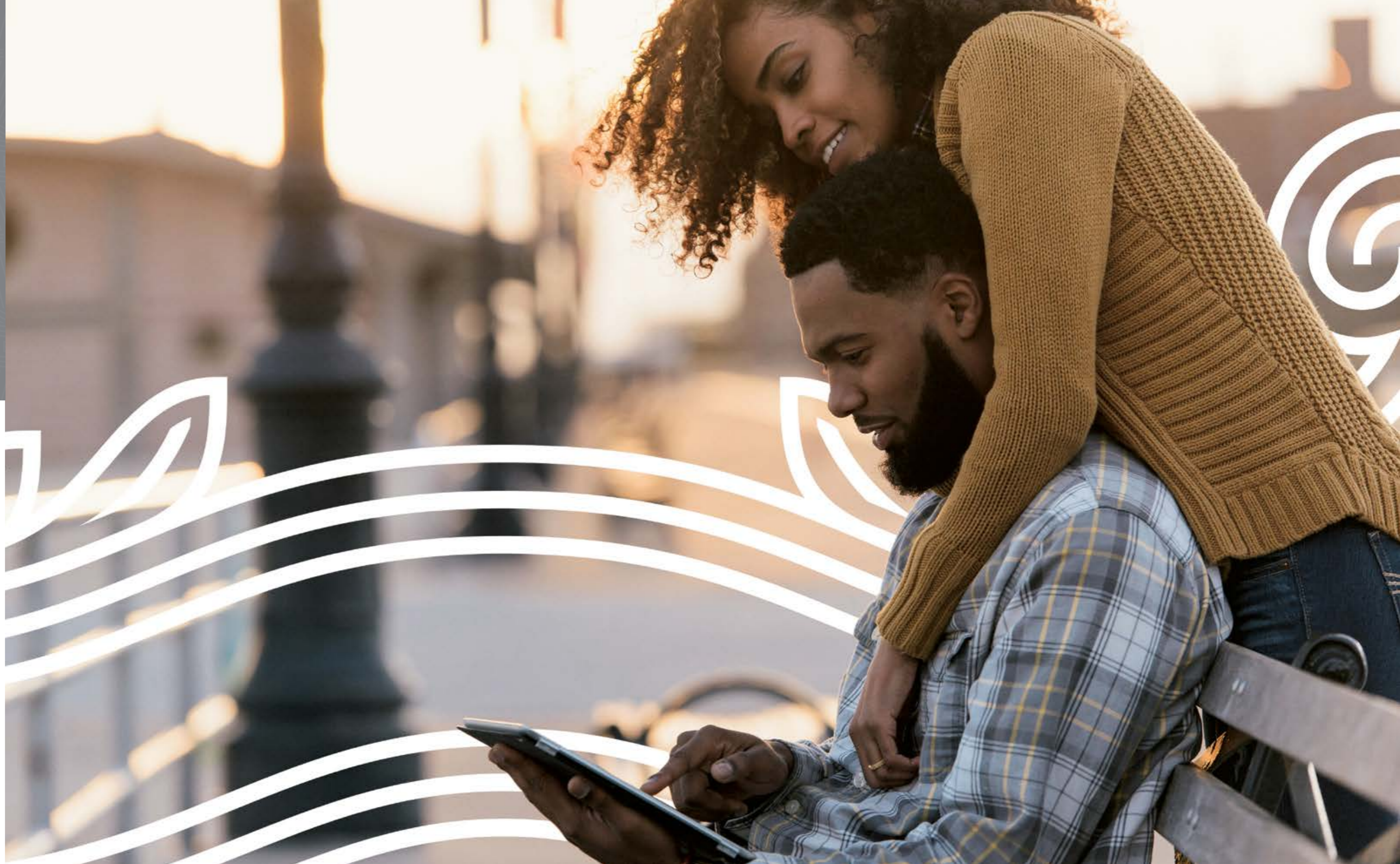
Membership Rewards® points

Did you know that you get points virtually every time you use your Platinum Card?

You can earn points when you or your Supplementary Cardmembers spend, with 1 point for every eligible £1 spent¹¹. Earn even faster with 2 points for every £1 spent at American Express Travel Online.¹²

Not any old points. These are Membership Rewards that you can redeem for reward flights with global carriers like BA and Virgin, or for hotel loyalty points with Hilton or Melia. You can shop for products from Apple and Amazon; choose balloon rides, gift cards and more.

You can even use your Pay with Points on your statement, so the flexibility is almost endless.¹³



The best things are worth sharing

You can include family members and friends in your Platinum Cardmembership with complimentary Supplementary Cards that bring benefits to everyone.



Annual Fee	£650
Joining Fee	N/A
Main Card	1 x Platinum Metal Card Plus an additional complimentary Platinum Card to help you separate your personal expenditure.
Supplementary Cards¹⁵	Your first supplementary Platinum Card will be complimentary. You can also have up to four complimentary Cards in any combination of Gold and Green. There is a total Account limit of five Supplementary Cards at any given time. For additional Cards thereafter there will be a fee for each supplementary Card of: £285 for Platinum £170 for Green/Gold Supplementary Cards will be issued in the same currency as the Main Card.

An alternative Card is available without any rewards, other features or an annual fee – the Basic Card.

American Express Services Europe Limited is not authorised to issue Cards to residents of the US or Singapore or via banks located in Singapore.

For certain countries, please speak with your relationship manager for the latest list of accepted countries.

Please see the accepted countries of residence list to see which countries ICC Cards are offered to residents:

<https://www.americanexpress.com/content/dam/amex/icc/CountryList.pdf>

An American Express Charge Card Account is subject to application approval. Terms and Conditions apply.

Paying your annual Card or renewal fee

Your annual Card fee is billed from the first month of Cardmembership and your balance must be paid in full each month. It incorporates the benefits and services provided by your Account. For further information on payment options once your Account has been approved, please contact us on the number at the back of your Card or visit:

[americanexpress.com/icc/eurodollar/pay-mybill.html](https://www.americanexpress.com/icc/eurodollar/pay-mybill.html)

Terms and Conditions

1. Priority Pass™. These Terms and Conditions govern Platinum participation in and use of the Priority Pass™ program. Priority Pass is an independent airport lounge access program. At any visit to a Priority Pass lounge that admits guests, you may bring in one guest for no charge. You will be charged the prevailing retail rate for any additional guests. Some lounges do not admit guests. By enrolling in Priority Pass, you agree that you will be responsible for any additional accompanying guest visits and that your Card will be automatically charged after you have signed for the additional guest visit and it has been reported to Priority Pass by the participating lounge. Additionally, you acknowledge and agree that American Express will verify your Card Account number and provide updated Card Account information to Priority Pass. Priority Pass will use this information to fulfil on the Priority Pass program and may use this information for marketing related to the program. Once enrolled, Platinum Cardmembers whose Card Account is not cancelled may access participating Priority Pass lounges by presenting your Priority Pass card and airline boarding pass. In some lounges, Priority Pass member must be 21 years of age to enter without a parent or guardian. Priority Pass members must adhere to all house rules of participating lounges. Amenities may vary among airport lounge locations. Conference rooms, where available, may be reserved for a nominal fee. Priority Pass lounge partners and locations are subject to change. All Priority Pass members must adhere to the Priority Pass Conditions of Use, which will be sent to you with your membership package, and can be viewed at prioritypass.com Upon receipt of your enrollment information, Priority Pass will send your Priority Pass card and membership package which you should receive within 4-6 weeks.

2. American Express International Lounges. Platinum Cardmembers have unlimited complimentary access to American Express Lounge locations. Guest access policies vary by location and are subject to change. Fees may apply for additional guests. To access American Express Lounges, Platinum Cardmembers 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 behavior 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. In some Lounges the Platinum Cardmember must be at least 18 years of age to enter without a parent or guardian. Age restrictions for the service of alcohol also vary between Lounges. 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 the local rules and conditions set by American Express and the Lounge operator. American Express and the Lounge operator reserve the right to revise the rules at any time without notice. For details of individual American Express lounge access requirements please visit americanexpress.com/findalounge 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.

3. Lounge Access for Delta Sky Club®. The Platinum Cardmember must present his or her valid American Express Card, government-issued I.D., and same-day corresponding airline ticket to club ambassador. Access to Delta Sky Club partner lounges is not permitted. Individuals must be at least 18 years of age to access Delta Sky Club, and 21 years of age to access locations with a self-service bar, unless accompanied by a responsible, supervising adult who has access to the lounge. Cardmembers must adhere to all House Rules of participating clubs. Participating airport clubs and locations subject to change without notice. Additional guest access and fees subject to terms and conditions of participating airport clubs. For the most current Delta Sky Club access and pricing policy, please visit [Delta.com/skyclub](https://delta.com/skyclub). All Delta Sky Club rules apply to Delta Sky Club membership and use. To review the rules, please visit [Delta.com/skyclub](https://delta.com/skyclub).

4. Eurostar Business Premier Lounges. Eurostar will allow Main and Supplementary Platinum Cardmembers (with Cards issued UK, France or Belgium), access to the Participating Lounges on showing their Card and Eurostar travel ticket at the entrance to a Participating Lounge. Photocopies and other proof of Platinum Cardmembership will not be accepted. Access to Participating Lounges is limited to Main and Supplementary Platinum Cardmembers only and

shall not include their guests. Eurostar reserves the right to refuse entry to any eligible Cardmember if a Participating Lounge is full, provided always that eligible Cardmembers are treated no less favourably than other individuals entitled to access the Participating Lounges. Eurostar Participating Lounges: London St Pancras International; Paris Gare du Nord; Brussels Midi; Ebbsfleet International. The Platinum Card gives you access to the Business Premier lounges only as does not grant access to the dedicated Business Premier fast track lanes.

5. Travel protection. Terms and Conditions apply. Full details of the travel protection benefits currently available can be found in the Terms and Conditions available at americanexpress.com/platinumeurodollarprotection. 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 travel protection excludes cover for pre-existing medical conditions.

6. Fine Hotels + Resorts. Valid only for new Fine Hotels + Resorts bookings made through Platinum Travel service, Business Platinum Travel service, Centurion® Travel service, any American Express Travel office or www.americanexpress.com/en-gb/travel. Payment must be made in full with an American Express Card in the Platinum Cardmember's or Centurion Cardmember's name. Available for Centurion® members and Cardmembers who hold The Platinum Card® (Charge) and or The Platinum Card® (Credit) only. This excludes The Platinum Credit Card (acquired prior to July 2022). 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. The type and value of the daily breakfast (for two) varies by property; breakfast will be valued at a minimum of US\$60 per room per day. Complimentary In-Room Wi Fi is provided. 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. 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. Benefit restrictions vary by Fine Hotels + Resorts property and cannot be redeemed for cash and may not be combined with other offers unless indicated. Benefits and additional Fine Hotels + Resorts promotions are only applied at checkout and expire at checkout Back-to-back stays booked by a single Cardmember, Cardmembers staying in the same room or Card Members traveling in the same party within a 24-hour period at the same property are considered one stay and are ineligible for additional FHR benefits ("Prohibited Action"). American Express and the Property reserve the right to modify or revoke FHR benefits at any time without notice if we or they determine, in our or their sole discretion, that you may have engaged in a Prohibited Action, or have engaged in abuse, misuse, or gaming in connection with your FHR benefits.

Benefit restrictions vary by property. Benefits cannot be redeemed for cash and are not combinable with other offers unless indicated. Benefits must be used during the stay booked. Any credits applicable are applied at check-out in USD or the local currency equivalent. Benefits, participating properties, and availability and amenities at those properties are subject to change.

7. The Hotel Collection. Valid for new bookings with participating providers of at least two consecutive nights made through Platinum Travel Service, Business Platinum Travel Service or Centurion Travel Service, American Express Travel office or American Express Travel Online (online bookings currently only available to Basic Cardmembers). Available only for the following American Express Card Members: Consumer and Business Gold Card Members, Consumer and Business Platinum Card Members and Consumer and Business Centurion Members ("Eligible Card Members"). The term "Eligible Card Members" does not include Gold and Platinum Credit Card Members. Payment must be made in full with an American Express Card in the Eligible Card Member's name. Eligible Card Member must travel on itinerary booked. Eligible Card Member will receive hotel credit upon check-out equal to US\$1 for each eligible dollar spent, up to US\$100, which amount will be credited upon check-out based on qualifying charges made by the Eligible Card Member excluding charges for taxes, gratuities, fees and cost of room. Additional exclusions based on specific hotel restrictions may also apply (including without limitation purchases within the hotel that are unaffiliated and/or owned by third parties) – see applicable hotel front desk for details. Credit cannot be carried over to another stay, is not redeemable for cash and expires at check-out. Credit is non-exchangeable and non-refundable and is applied in USD or equivalent in local currency based on exchange rate on day of arrival. May not be combined with other offers or programs unless indicated. Limit one credit per room, per stay. Room upgrade is based on availability and eligibility at check-in. Three-room limit per Eligible Card Member per stay; back-to-back stays within a 24-hour period at the same property are considered one stay. Hotel nightly rates vary by property, dates, room category and occupancy. Participating providers and benefits are subject to change.

8. Hotel Partner loyalty programmes. Enrolment is required to receive programme benefits. Individual benefits vary by partner and are subject to availability. Please visit americanexpress.com/icc and refer to each hotel loyalty partner 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.

9. Car Rental. American Express reserves the right to instruct Hertz to cancel your membership if you cease to be a Platinum member or your Account is not in good standing. Benefits vary by market and location of rental, and may be subject to change and availability. Not all benefits are available in every country. Gold Plus Rewards Five Star enrolment is required to enjoy all benefits. Additional Hertz

Terms and Conditions apply. American Express reserves the right to instruct Avis to cancel your membership if you cease to be a Platinum member or your Account is not in good standing. Benefits vary by market and location of rental, and may be subject to change and availability. Avis Preferred enrolment is required to enjoy all benefits. Additional Avis Terms and Conditions apply.

10. American Express® Experiences. The benefit is only valid when full payment is made with an American Express Card. To redeem the benefit, restaurant reservations must be made through your American Express Concierge service, and the reservation must be in the Cardmember's name. The benefit is valid for seated dining only and cannot be combined with any other offer or promotion. The benefit is limited to one redemption per visit, per American Express Card, per bill, per table, unless otherwise stated. Blackout dates may apply, please check with your American Express Concierge service when making a reservation. Cancellation and no show policies may apply, please check with your American Express Concierge service when making a reservation. Benefit may be limited to a maximum number of people, please check with your American Express Concierge service when making a reservation. Benefit is subject to availability, the restaurant reserves the right to offer a benefit which they consider to be of similar value should the benefit described not be available. Each reserved table has a maximum number of diners and your booking cannot exceed this. Please check with your American Express Concierge service for full availability. All reserved tables may be subject to a pre-communicated sitting time. Please check with your American Express Concierge service for full availability. All reserved tables will only be held for a maximum of 15 minutes after the confirmed reservation time.

11. Membership Rewards®. Membership Rewards points are earned for every full \$/€1 spent and charged per transaction on your Card. Membership Rewards points are not earned on interest, fees (including default fees), balance transfers, cash advances (including transactions treated as cash), loading of pre-paid Cards, American Express Travellers Cheque purchases or foreign exchange transactions; and any amounts that are subsequently re-credited to your Card Account by way of refunds. As long as your Account remains in good standing, your points will not expire. Visit americanexpress.com/en-xb/rewards/membership-rewards/terms for full Membership Rewards Terms and Conditions.

12. American Express Travel. 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 on 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.

13. Use points towards purchases. Subject to these Terms and Conditions, those American Express Cardmembers enrolled in the Membership Rewards® programme are eligible to redeem Membership Rewards points for a credit to their Card Account for an eligible transaction under the use points towards purchases option. "Eligible transaction" means a purchase made using an eligible American Express International Currency Card. Please note that eligible transactions are subject to change. Your client will be informed which are eligible transactions at the time they make a request to redeem points. Subject to these Terms and Conditions, the redemption of points will be awarded to you in the form of a credit to the Card Account to which the Eligible transaction was originally charged and that Card Account must be associated with or linked to the Membership Rewards Account from which the points are redeemed. For full Terms and Conditions of use points towards purchases visit americanexpress.com/eurodollarrewards/termsandconditions

13. Global Dining statement credit. Full benefit Terms and Conditions can be found at: americanexpress.com/uk/platinumdining/

14. Harvey Nichols statement credit. Full benefit Terms and Conditions can be found at: <https://www.americanexpress.com/en-gb/benefits/the-platinumcard/harvey-nichols/>

15. Supplementary Cardmembership. Supplementary Cards allow you to share the benefits of your American Express Card with others close to you. You will be the main Cardholder and will be liable for all charges made on the Supplementary Card(s). Additional Cardmembers must be 18 years or over. Approval subject to status.



DON'T *live life* WITHOUT IT™

American Express Services Europe Limited has its registered office at Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and authorised and regulated by the Financial Conduct Authority.

Where American Express Services Europe Limited cards are issued in the UK but obtained within the European Economic Area, local rules may apply to the way that it conducts its business which can be enforced by that country's applicable regulatory authority.

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