

A woman wearing a straw hat and a dark tank top is seen from behind, paddling a blue kayak on a calm, clear blue sea. In the background, there are lush green tropical islands with palm trees and a large, dark rock formation on the left. A transparent American Express card is overlaid on the scene, showing the brand name and the cardholder's name and membership details.

AMERICAN EXPRESS

ANN H BAKER
MEMBER SINCE 13

Wherever life
takes you.



DON'T *live life* WITHOUT IT™



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.



3am in New York,
but your Concierge
is wide awake.

Platinum Concierge

Platinum Concierge, bringing the best to you

Trying to get everything done can be challenging, especially if you're dealing with a different language, or across different time zones.

Platinum Concierge is your 24/7 travel and lifestyle service that can help you to make it all happen. Beautifully.

From organising flowers to recommending and booking the perfect restaurant or taking care of changing travel arrangements, we're here for you, day and night.

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.

Fall in love with travel,
all over again.

1,200 different ways to
relax before you fly

Complimentary Lounge Access

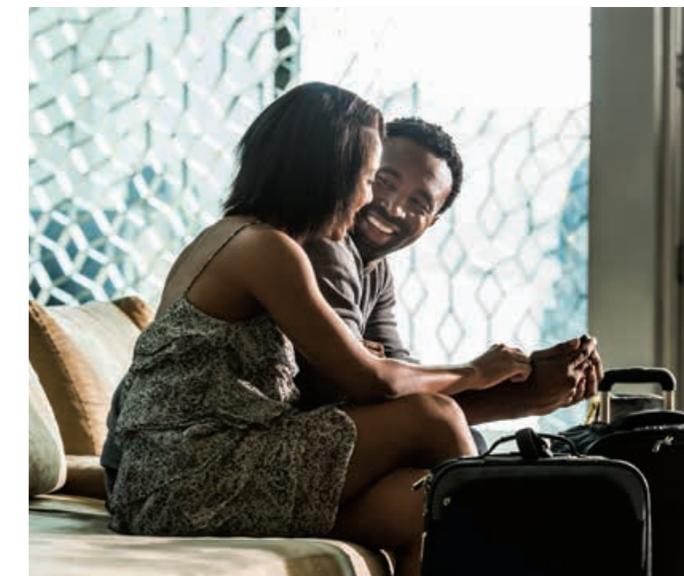


Platinum can help you banish the airport stress once and for all. Now you can sit back, relax and escape the crowds in over 1,200 airport lounges around the world.¹

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.⁵

For UK applicants the Travel Protection benefit is subject to enrolment. Terms, conditions and exclusions apply. To find out more, go to www.americanexpress.com/icc/help



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 1,100 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 US\$550*.⁶

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 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

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.⁸

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.⁹

* Average value based on Fine Hotels & Resorts bookings in 2017 for stays of two nights. Actual value will vary based on property, room rate, upgrade availability, and use of benefits.

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.

The moments that make it all worthwhile.

Mouth-watering restaurants

American Express Experiences



Alain Ducasse at The Dorchester

With American Express Experiences, you could get access to reservations and extraordinary experiences at restaurants that Platinum Cardmembers love, as well as the opportunity to meet some of your favourite chefs at exclusive culinary events.¹⁰

Don't miss the show



We know our Cardmembers love to go to different events, which is why we are pleased to be able to offer them access to presale tickets to some of the hottest acts in town before they go on sale to the public.¹⁰

Welcome to points with real value

Membership Rewards® points

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

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.¹¹

You can even use your points towards purchases on your statement, so the flexibility is almost endless.¹²



Additional benefits for Sterling Cardmembers

If you choose a Sterling Platinum International Credit Card you enjoy a number of additional travel benefits. These include monthly statement credits towards private car hire in the UK and credits on luxury stays in select private homes around the world.

Private cars and private homes

Helping you on your way, every month

Addison Lee car service



You could receive up to £10 of statement credits every month for trips booked with Addison Lee and Tristar car services throughout the UK.

Whether you're working late, travelling to the airport or treating yourself to a night out, you could enjoy up to £120 of statement credits each year.

Book online at www.addisonlee.com or via the Addison Lee mobile app and pay using your Platinum Card to receive up to £10 as a statement credit following your trip. No enrolment required.¹⁴

It's the comforts of home, no matter where your travels take you

Private Home Rentals



Jane Street Townhouse II, New York

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

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

To enrol in your onefinestay benefit please visit americanexpress.co.uk/benefitstatus.¹⁵

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.



	US Dollar/Euro	Sterling
Annual Fee	US\$/€550	£575
Joining Fee	N/A	N/A
Main Card	1 x Platinum Card	1 x Platinum Metal Card
Additional complimentary Card	1 x Platinum Card	
Primary Supplementary Card	1 x Platinum Card	1 x Platinum Metal Card
Complimentary Supplementary Cards¹³	Up to four in a combination of Gold and Green	
Additional Supplementary Fee	US\$/€275	£285 for Platinum Card £170 for Gold/Green Card

American Express International Currency Cards are serviced in English. Please note, ICC cards are not offered to residents of the USA, Singapore, prospects applying through an EU bank branch (UK exempt) and some other excluded countries. Visit your local American Express website for full details on products available in your country of residence at americanexpress.com

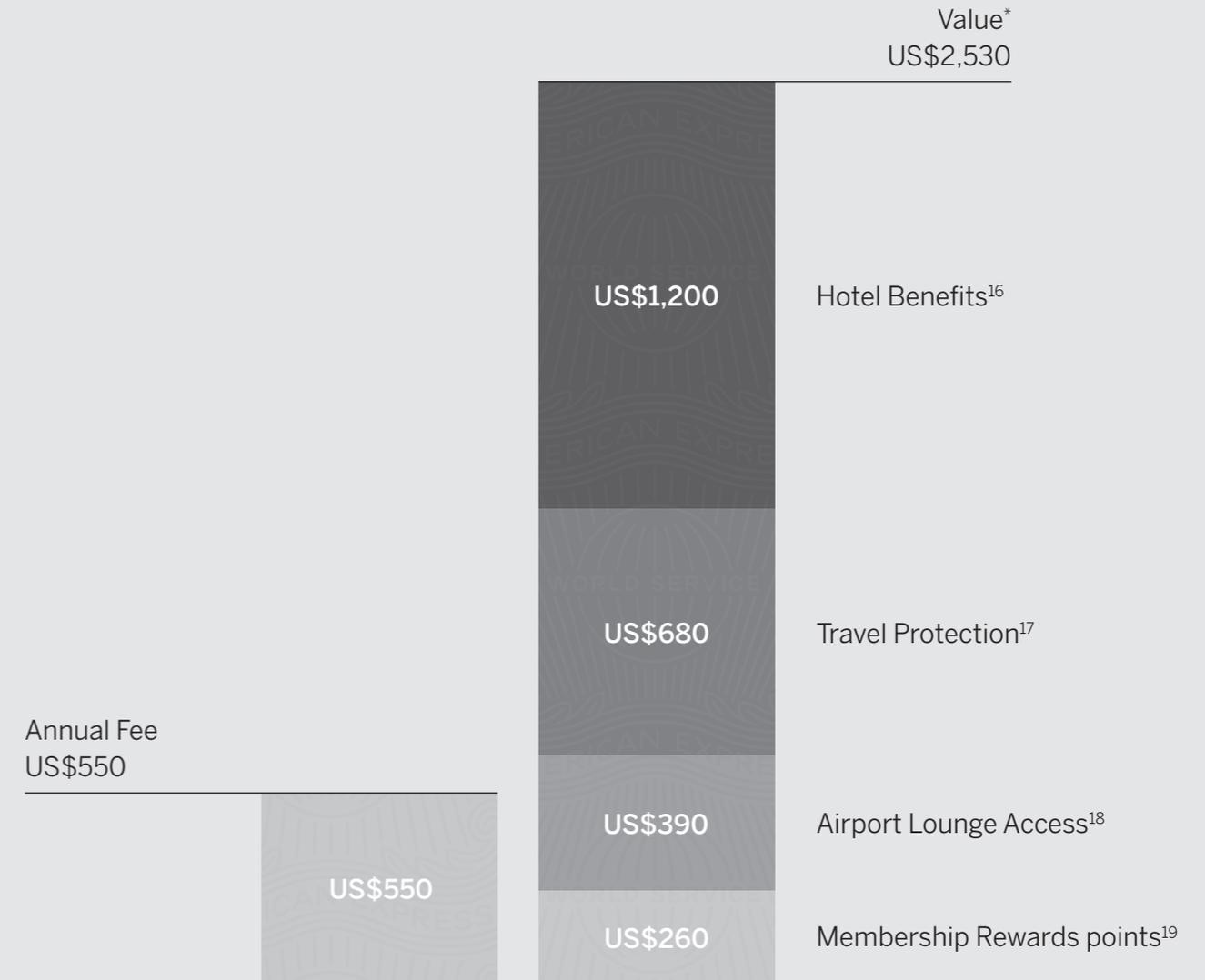
An American Express Charge Card Account is subject to application approval. Terms and Conditions apply.

Paying your annual Card or renewal fee

Your annual Card fee is billed from the first month of Cardmembership. 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

It can all add up to remarkable value

With travel protection, special benefits at partner hotels, airport lounge access and Membership Rewards, it can quickly add up to great value*. And that's without the 24/7 Concierge service and complimentary Supplementary Cards that can bring even more to your international life, almost every day.



* Values have been calculated based on average Platinum Cardmember usage and/or published value of similar memberships and purchases. Values have been converted at the January 2018 foreign exchange rate of US\$1.34=£1 may have been applied and numbers rounded off.

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

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, or American Express Travel Online (Only available in selected markets. Online bookings currently only available to Basic Platinum Cardmembers). Payment must be made in full with an American Express Card in the Platinum Cardmember's or Centurion Member's name. Available for Platinum Charge Cardmembers and Centurion Members only, 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 Cardmembers 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.

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. Cardmembers earn one Membership Rewards point for each US\$1/€1/£1 of eligible spend on the Card Account. The number of points per US\$1/€1/£1 is referred to as your Earn Rate and will be shown on the Card Account statement. American Express may permit the Cardmember to earn more points per eligible US\$1/€1/£1 for certain purchases with particular retailers and may make contact about this to ensure full benefit from the Programme (as explained in the 'Aboutadditionalbenefitsandotherproducts'sectionontheagreementforyourCard Account). No points will be earned on: cash advances (including transactions treated as cash), charges for returned payments, late payments, referral charges and American Express Travellers Cheque purchases or foreign exchange transactions. Membership Rewards programme information for Euro and Dollar Cardmembers can be found at americanexpress.com/eurodollarrewards/termsandconditions and for sterling Cardmembers at membershiprewards.co.uk

12. 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. 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.

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

15. Addison Lee car service. Benefit available from 11 June 2019. Valid for private hire car rides booked through the Addison Lee website, mobile app and by phone. 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. Payment must be made in full with an UK Platinum Card in the Eligible Cardmember's name. Benefit will be applied to Eligible Cardmember's Account in the form of a statement credit. Eligible Cardmember is eligible for one statement credit up to a total maximum value of £10.00 per calendar month. Benefit does not apply to spend on other cards you might hold, and is not valid for transactions made using third party payment aggregators. Benefit available in the United Kingdom only and only applies in pound sterling (GBP) on the eligible Card. Statement credit will be credited to Cardmember's Account within 5 business days of completing car ride – however this can take up to 90 days. Credit may be reversed if ride is cancelled. This benefit cannot be used in conjunction with any other promotion. Rides are subject to Addison Lee terms of carriage.

Notes

16. Hotel Benefits: Conservative value assuming a minimum one stay of two consecutive nights per annum at a The Hotel Collection property benefitting from US\$75 credit and room upgrade worth US\$38 per night (average upgrade value for five popular The Hotel Collection destinations). Average total value of complimentary benefits is US\$1,100 based on conservative estimate of two stays of two consecutive nights per annum at Fine Hotels & Resorts properties. Actual value will vary based on property, room rate, upgrade availability and use of benefits. The Hotel Collection valued on 21 February 2018. Average value based on Fine Hotels & Resorts booking in 2016 for stays of two nights is US\$550. Actual value will vary based on property, room rate, upgrade availability and use of benefits.

17. Travel Protection: Indicative of travel protection that can be purchased on the open market. Quote obtained through axa.co.uk and is representative of: a family of two adults and two children under the age of 21, a maximum of 35 days per trip and a maximum of two trips per year. Extras include winter sports and a selection of holiday activities. Value calculated on 21 February 2018. Your Platinum travel protection benefits can be found at americanexpress.com/platinumeurodollarprotection

18. Airport Lounge Access: The Platinum Card offers complimentary unlimited access to airport lounges globally, including access to over 1,100 Priority Pass™ lounges for you and a guest in 120 countries around the world. This is equivalent to a 'Prestige' membership plan purchased from Priority Pass plus an additional one guest visit per annum at US\$390. Value calculated on 21 February 2018.

19. Membership Rewards Points: Membership Rewards points value is based the average Platinum Cardmember annual spend, blended Membership Rewards earn rate. The value per point is based on points redeemed with American Express 'Pay with Points' capabilities, such as "Use points towards purchases," which is currently set at US\$0.0045 per point. The rate at which we convert points may vary, and we will tell you what the conversion rate is when you arrange the redemption. The value of your points when used toward other redemption options may vary. Values have been calculated based on average Platinum Cardmember usage and/or published value of similar memberships and purchases. Values have been converted at the January 2018 foreign exchange rate of US\$1.34=£1 may have been applied and numbers rounded off.



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.