



Go Gold.

American Express is in partnership with Omnia. Get **Membership Rewards® points** every time you use your Card – which you can turn into all kinds of rewards for your business. And enjoy more flexibility with up to **54 days to pay** on purchases keeping your money in your bank account for longer.

Annual fee £195
(£0 in the first year)

For more information contact
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The American Express® Business Gold Card benefits:

Membership Rewards*

- Earn 1 Membership Rewards point for every £1 you spend on eligible purchases.
- If a new customer¹, once you're approved, we'll give you 20,000 bonus points when you spend £3,000 in the first three months.
- Plus, each quarter, you can spend £20,000 and receive an extra 10,000 bonus points.

Get Your Cashflow Flowing

- Enjoy up to 54 days on purchases when you spend on the first day of the new statement period and repay the balance in full on the due date.

Amex Offers For Business

- Save money on business must-haves. Get over £600 in discounts at retailers your bottom line will love.**

No Pre-Set Spend Limit

- There's no pre-set spending limit. We tailor your limit to you.

AmexExpense and Employee Cards

- Stay in control of your expenses by signing up to our free expense management tool AmexExpense and accompanying mobile app.
- Get everyone on board with up to 20 complimentary Business Gold Employee Cards for your staff.
- Our Employee Spend Controls allow you to keep track of employee Card expenditure. Keep your eyes on spend, set limits on Cards or even freeze them.

Important Information

Business Gold Card

The first year's Cardmembership is complimentary and from year two of your membership, a £195 annual Card fee will automatically be charged to your Account on or after the anniversary of your Account opening date.

The Basic Card

If you'd prefer a Card with no annual fee, rewards or other features, an alternative option is available – the Basic Card.

Membership Rewards

¹Business Gold Cardmembers who are enrolled or have been enrolled in the Membership Rewards programme in the 13th month, are not eligible for the bonus. All introductory offers are subject to change and can be withdrawn at any time.

Full Terms and Conditions for the Membership Rewards programme apply. Visit <https://americanexpress.com/en-gb/rewards/membership-rewards/terms> for more information.

Business Gold Quarterly Bonus

With your American Express® Business Gold Card, you get at least one Membership Rewards® point for each pound you spend on your Card for eligible purchases. Now in addition with the bonus in any Quarter (Quarter 1: 1 Jan to 31 March inclusive, Quarter 2: 1 April to 30 June inclusive, Quarter 3: 1 July to 30 September inclusive, Quarter 4: 1 October – 31 December inclusive), you will receive 10,000 Membership Rewards bonus points once you have spent a cumulative £20,000 in that Quarter. The Bonus Points will be transferred to your Membership Rewards account, and can be viewed on your Card Account statement.

²From time to time American Express may run a limited time offer which will supersede the Membership Rewards bonus as stipulated herein. Should you apply for the Business Gold Card, the applicable promotional information will be presented to you at the point of application.

You will continue to earn one Membership Rewards point on eligible purchases in excess of £20,000 in each Quarter for each pound you spend on your Card for the rest of that Quarter. Qualifying spend in each Quarter cannot be carried over to the following Quarter.

General Terms – Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges. Full Terms and Conditions for the Membership Rewards programme continue to apply. Visit <https://americanexpress.com/en-gb/rewards/membership-rewards/terms> for more information.

54 Days to Pay

The maximum amount of time for a payment period on purchases is up to 54 days and is obtained only if you spend on first day of new statement period and repay the balance in full on the due date.

Amex Offers for Business

³Eligible Cardmembers can redeem an Amex Offer by first enrolling in the offer in their online Account or in the American Express® App and then using their enrolled Card to pay. Only U.K.-issued American Express Business Cards may be eligible. We may consider the number of American Express Cards you have opened and closed as well as other factors in making a decision on your eligibility to access Amex Offers. You may not be eligible to access Amex Offers if we, in our sole discretion, determine that you have previously engaged in abuse, misuse or gaming of the Amex Offers program, or any other Amex program. Available offers may vary for each eligible Cardmember. Programme values quoted are based on the minimum available to customers by redeeming all of the offers available to them during a 12 month period. Please review the terms of each offer for details on how to redeem.

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No Pre-set Spending Limit

Purchases are approved based on a variety of factors including Account history, credit record and personal resources, security may be required. We reserve the right to apply temporary spending limits in accordance with the Cardmember Agreement.

Employee Spend controls

Full Terms and Conditions please visit <https://americanexpress.com/uk/employee-controls-terms-and-conditions>.

Employee Cards

Employee Cards — also known as Supplementary Cards — allow you to share the benefits of your American Express Card with others close to you.

You will be the main Cardmember and you will be liable for all charges made on the Employee Card(s). Cardmembers are entitled to up to 20 complimentary Employee Cards only.

Employee Cardmembers must be aged 18 or over. Written details available upon request. Approval subject to status and Terms and Conditions.

AmexExpense

Terms & Conditions apply – please visit:

<https://amex.findity.com/api/termservices/2021%2009%2020%20Amex%20UK%20Terms%20of%20Use.7.pdf> for full details.



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