

PROGRAM TERMS FOR USING MEMBERSHIP REWARDS® POINTS THROUGH PAYPAL

1. Card Member Eligibility

To use Membership Rewards® points for purchases through PayPal, you must have at least 2 points in your Membership Rewards account and be (i) the Basic Card Member with an Eligible Card, (ii) an authorized Additional Card Member with an Eligible Card or (iii) a Corporate Membership Rewards Program Administrator. An "Eligible Card" is a valid, Membership Rewards enrolled (a) American Express Consumer Card, (b) Business Card from American Express OPEN, or (c) American Express Corporate Card issued in the United States by American Express. In addition, the Eligible Card account must also be not cancelled, not past due and have no dishonored payments in the last 6 months at the time of redemption. If you are an Additional Card Member who has not been authorized, you will not be able to use points through PayPal.

2. Using Membership Rewards points for Purchases through PayPal (the "Program")

To use points through PayPal, you must first sign in to or create your PayPal account. Please know that this action must be taken prior to making a purchase in order to use Membership Rewards points. Once you are signed in, you can link your Eligible Card to your PayPal account. Once you have linked your Eligible Card to your PayPal account, it will appear in your PayPal wallet. Any Eligible Card that is already in your PayPal wallet is already linked.

After you have linked your Eligible Card, you can view your Membership Rewards point balance and its associated dollar value for use on PayPal. At checkout, select and confirm the Membership Rewards option and enter the dollar amount you would like applied as a statement credit toward your purchase. You may edit your selection before completing your purchase.

New PayPal Account

After you create a new account at [Paypal.com](https://www.paypal.com) and link your Eligible Card, you will automatically be shown the available point balance and its associated dollar value for use through PayPal. During checkout, check the "Use Membership Rewards® points for a statement credit" box, confirm the dollar amount of the statement credit you would like to receive, and then finalize your purchase order.

Existing PayPal Account

While checking out using your existing PayPal account with your existing Eligible Card on file, you will automatically be shown the available point balance and its associated dollar value for use. During checkout, check the "Use Membership Rewards® points for a statement credit" box, confirm the dollar amount of the statement credit you would like to receive, and then finalize your purchase order.

Regardless of the process by which you checkout, if you decide that you no longer want to be presented with the option to use points for your purchase, please refer to Section 4 ("Notice Regarding Your Privacy Rights") for information on how to opt out of the Program.

3. Generally

To view your available point balance, go to membershiprewards.com or if you are a Corporate Membership Rewards Program Administrator, go to corporatemembershiprewards.com. Point redemption rate may vary for future orders. When you choose to use points for your purchase, American Express will debit from the Membership Rewards program account linked to the Eligible Card the number of points corresponding to your selection. You may select up to the total amount of points required to cover the transaction or up to the full value of your point balance, whichever is less, to the nearest \$0.01. Following your purchase, a statement credit in an amount equal to the dollar amount of your selection will be issued to the Eligible Card account. Please allow up to 2-4 business days for the corresponding credit to be reflected on your Eligible Card account. If a credit is processed after your Eligible Card account statement's closing date, it will appear on your next statement. Remember, the amount due or minimum payment due on your Eligible Card account must be paid by the due date. If there is a processing error with your request to use points, your Eligible Card will be charged and the corresponding credit will not be issued to the Eligible Card account for your transaction. In this event, if you would like to use points for your transaction, please call Membership Rewards program Customer Care at 1-800-297-3276 or Corporate Membership Rewards Customer Care at 1-888-800-8564 for assistance.

4. Notice Regarding Your Privacy Rights

New PayPal Account

After you create a new account at PayPal and enter your Eligible Card information, American Express will automatically share with PayPal your available point balance and its associated dollar value for use through Paypal.

Existing PayPal Account

If you are checking out with an existing Paypal account, Amex will automatically share with PayPal your eligibility, your available point balance and its associated dollar value for use through PayPal.

If you decide that you no longer want to be presented with the option to use points for your purchases or have your eligibility and point balance shared with PayPal, simply call the number on the back of your Card. To reactivate this feature in the future on your Eligible Card(s) on file with your PayPal account, call Membership Rewards program Customer Care at 1-800-297-3276 for assistance.

PayPal may use your eligibility to participate in the Program and point balance solely for the purpose of executing the Program. For more information about how American Express protects your privacy please see the American Express U.S. Online Privacy Statement, available at americanexpress.com/privacy.

5. PayPal Policies and Terms of Service Apply

PayPal Terms and Conditions apply.

6. Card Member Agreement Applies; Changes to this Agreement

Access to and use of the Program is subject to and governed by the Card Member's agreement with American Express, including the Membership Rewards® program Terms and Conditions and these Terms. For any inconsistency between these Terms and the Membership Rewards Program Terms and Conditions, these Terms apply for the Program. We may change or modify these Terms by posting changes or modifications at amex.co/paypal and will update the date indicated after "Last Modified." If you do not agree with these current or modified Terms, you must not participate in the Program (See Section 4 ("Notice Regarding Your Privacy Rights")).

7. Membership Rewards Program

Terms and Conditions for the Membership Rewards program apply. Visit membershiprewards.com/terms for more information. Terms and Conditions for the Corporate Membership Rewards® program apply: Visit www.americanexpress.com/corporatemrterms or call 1-888-800-8564 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 membershiprewards.com/pointsinfo.