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## **The Platinum Card® From American Express Retail Benefits and Protections At A Glance**

### **Special Shopping Benefits:**

- **Extra Rewards at Neiman Marcus**  
Platinum Card members can earn both Membership Rewards® points and InCircle Rewards® points when they charge purchases at Neiman Marcus to their Platinum Card. To qualify, Card members must enroll their Platinum Card in the InCircle Rewards program.
- **Saks Rewards**  
Card members can earn Saks Rewards by using their Platinum Card to pay for purchases made at Saks Fifth Avenue. To qualify, Card members must enroll their Platinum Card in the Saks Rewards program. Once enrolled, Card members can earn a gift card valued at up to \$800 based on their annual spend (in a calendar year, January-December). Card members enrolled in Saks Rewards will earn one point for every eligible dollar spent at Saks.

### **Retail Protections:**

- **Purchase Protection Plan<sup>i</sup>**  
Protects eligible items purchased entirely with the Platinum Card in the event the item(s) is lost, stolen or accidentally damaged within 90 days from the date of purchase.
- **Buyer's Assurance Plan<sup>ii</sup>**  
Extends the terms of the original manufacturer's warranty for up to one additional year on warranties of five years or less. Eligible items must be purchased in the U.S. and paid for entirely with the Platinum Card.
- **Best Value Guarantee<sup>iii</sup>**  
Ensures the Card member pays the lowest price available. If within 60 days of purchase, the Card member sees the identical item, purchased with the Card, advertised in print at a lower price than originally paid, American Express will reimburse the Card member for the difference, up to \$250 per item. Refunds are limited to \$1,000 annually per Card account.

- **Return Protection**<sup>iv</sup>

Offers Card members guaranteed product satisfaction on covered items purchased entirely with the Platinum Card. If a Card member tries to return a designated item within 90 days from the date of purchase and the store won't take it back, American Express will refund the Card member's account for the full purchase price, up to \$300 per item, and up to a maximum of \$1,000 annually per Card member account.

### **Other Special Benefits:**

- **Complimentary Enrollment in the Membership Rewards® Program**

The Membership Rewards program is the world's largest card-based rewards program. The program allows Card members to earn one point for virtually every dollar charged on eligible, enrolled American Express® Cards. Points can then be redeemed in a wide selection of reward categories, including travel, retail merchandise, shopping and recreation gift certificates, entertainment, experiences and charity rewards.

- **Earn Double Membership Rewards Points on Everyday Purchases**<sup>v</sup>

Platinum Card members can earn double Membership Rewards points – two points for every dollar charged to the Platinum Card – at stand-alone supermarkets, gas stations, drug stores, the U.S. Postal Service and when they pay their wireless phone bill.

- **Free Shipping and Handling from Select Online and Catalog Retailers**

When shopping by catalog or online with the Card, Platinum Card members receive free shipping and handling on purchases of more than \$50 at participating merchants throughout the year.

For more information about any of Platinum Card's benefits and services, Card members can call the 800 number located on the back of their Card or visit [www.americanexpress.com/platinum](http://www.americanexpress.com/platinum).

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i Underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is subject to the terms, conditions and exclusions of Policy AX0951. See Description of Coverage for complete details.

ii Underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is subject to the terms, conditions and exclusions of Policy AX0953. See Description of Coverage for complete details

iii Best Value Guarantee refunds exclude taxes, shipping and handling, and are limited to up to \$1,000 annually per Card account. We will gladly honor your request for a refund on a savings of \$10 or more. Coverage is subject to terms, conditions and exclusions. For more details, call 1-800-557-8317.

iv Return Protection refunds exclude shipping and handling, and are limited to up to \$1,000 annually per Card account. Coverage is subject to additional Terms, Conditions and Exclusions. For more details, call 1-800-297-8019.

v Not valid in the departments of superstores and warehouse clubs.