



American Express Business Card Privacy Notice

This notice describes how we may share the information we collect from or about Business Card Members with our service providers and business partners and your right, as a Business Card Member, to limit some of that sharing.

Please visit the American Express Online Privacy Statement at americanexpress.com/privacy for more information about American Express's data practices and other choices that may be available to you. Our data practices and your choices may vary by product. This privacy notice applies only to Business Card products, and does not apply to Corporate Cards.

Information We Collect

We collect information about you and your business, for example, when you open an account with us, use your Business Card, pay your bills, or log in to your Business Card account using the American Express website or our mobile apps. We also may collect information from publicly and commercially available sources in connection with your Business Card.

How We May Share Your Information

This Section describes how we may share information that identifies you or your business:

- We may share your information for our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and report to credit bureaus.
- We may share information for our own marketing purposes. For example, we may share information with our service providers to help us inform you of products and services that may be of interest to you and your business. We require service providers to safeguard personal information and only use personal information for the purposes we specify.
- We may share information associated with your Business Card account with American Express **business partners, including co-brand partners**, for their own use subject to the applicable partner's privacy policy. This information may be shared when you are a joint customer or when we believe you may be interested in an offer from a partner. As described below, we provide you the ability to limit this type of sharing.

Choices Available to You

If you do not want us to share your information with business partners, including co-brand partners, for their own use, please go to americanexpress.com/communications or call 1-855-297-7748 to opt out of this sharing. Please note that your choice does not limit our ability to share information that is aggregated or de-identified so that it does not identify you or your business individually.

Please also note that you cannot opt out of the sharing of information for our everyday business purposes or our own marketing purposes. See our Online Privacy Statement for marketing choices available to you.

See reverse for other important notices.



Affiliate Sharing Notice

This notice provides information about choices that are available to you as a basic Card Member on a business account relating to the sharing of your personal creditworthiness information among the American Express family of companies, including for use in marketing.

Business Card products are issued by American Express National Bank (AENB), an FDIC insured bank that is part of a family of affiliated companies related by common ownership or control that includes, but is not limited to, other companies with the American Express name, such as American Express Travel Related Services Company, Inc.

How to Limit the Sharing of Your Personal Creditworthiness Information within the American Express Family of Companies

You have the right to limit our sharing of your personal creditworthiness information with other companies in the American Express family. Such information includes information we obtain from a credit bureau, such as your personal credit history, and some information you provide in a credit application to us, including your personal income. If you do not limit this sharing, other American Express companies with whom you do not have a relationship may use this information, including to send you marketing solicitations.

If you prefer we refrain from sharing personal creditworthiness information about you with other American Express companies, please visit us online: americanexpress.com/communications or call 1-855-297-7748 to opt-out.

Your choice to limit our sharing of your personal creditworthiness information with other American Express companies will apply until you receive a new notice, which will be at least five years from now, at which time you can renew your choice. You can also change your choice at any time as described above.

Please note that we may continue to share with other American Express companies information about your business and send marketing solicitations to you as required or permitted by law, even if you opt out of the sharing of personal creditworthiness information among affiliates.

When you are no longer our customer, we may continue to share your personal creditworthiness information as described in this notice unless you opt out.