

## U.S. Online Privacy Statement

---

Effective Date: October 16, 2015

At American Express, we are committed to safeguarding your privacy. We want you to know how we may collect, use, share, and keep information about you and the choices that are available to you.

When we provide American Express products or services to you, we may also give you specific additional details about how we will use your personal information. If you have an American Express product or service that is not provided by American Express (such as a card issued by one of our partner banks), please review the relevant privacy notice that covers such product or service or contact your product or service provider for information about their privacy practices.

This online privacy statement applies to American Express websites and online applications that run on smart phones, tablets, and other mobile devices (“apps”) that link to this statement. It does not apply to those websites that have their own online privacy statements including the American Express Network website, amexnetwork.com.

Our websites and apps are not intended for children under 13 years of age. We do not knowingly solicit data online from, or market online to, children under 13 years of age.

Since we may change this online privacy statement, we recommend that you check the current version available from time to time. If we make changes to this statement, we will update the “Effective Date” at the top of this page.

---

### What is in this Online Privacy Statement?

---

What information does this online privacy statement cover?.....	2
What information do we collect online and how do we collect it? .....	2
How do we use the information we collect about you? .....	3
How do we share your information? .....	4
How we treat your Personal Information .....	4
How we handle Aggregated and De-identified Information .....	5
How do we keep and safeguard your information? .....	5
What are your choices? .....	5
Do you have questions about the online privacy statement? .....	7
Glossary.....	7

## What information does this Online Privacy Statement cover?

This online privacy statement describes how we (and our [Service Providers](#)) may collect, use, share, and keep information that we get about you online. We gather [Online Information](#) if you:

- Visit or use our websites or apps;
- Receive or reply to electronic communications from us;
- View or click on our ads or other online content; and
- Interact with us through social media websites and other websites and apps.

In this statement, we also explain how we may combine [Online Information](#) with [Other Information](#) and how we then use the combined information.

## What information do we collect online and how do we collect it?

The types of information we collect depends on which product or service you use.

Sometimes you give information directly to us (or to our [Service Providers](#)). For example, you might give us your name, account number, email, mailing address, phone number, or date of birth when you:

- fill out an online form or survey, including when you book travel with us;
- register, log into or update the settings on your account using our online services;
- enter a competition or register for a marketing offer; or
- buy something on our websites.

We (and our [Service Providers](#) or [Third-Party Ad-Servers](#)) also collect information through [Cookies and Similar Technologies](#). Most [Cookies and Similar Technologies](#) will only collect [De-Identified Information](#) such as how you arrive at our website or your general location. However, certain [Cookies and Similar Technologies](#) do collect Personal Information. For example, if you click *Remember Me* when you log in to our website, a cookie will store your username.

We (and our [Service Providers](#) or [Third-Party Ad-Servers](#)) may collect information using [Cookies and Similar Technologies](#) about:

- the device you use to browse our websites (for example, we may collect information about the operating system or the browser version and the type of device you use to open electronic communications from us);
- the [IP Address](#) and information related to that [IP Address](#) (such as domain information, your internet provider and general geographic location);

- browsing history on our websites or apps (such as what you search for, the pages you view, how long you stay, and how often you come back);
- how you search for our websites or apps, from which website you came from, and which of our [Business Partners](#)' websites you visit;
- which ads or online content from us and our [Business Partners](#) you view, access, or click on;
- your browsing activities over time and across other websites, following your visit to one of our websites or apps;
- whether you open our electronic communications and which parts you click on; and
- the location of your mobile device (for example, when you use our mobile websites or apps to register to receive location-based content).

We (and our [Service Providers](#) or [Third-Party Ad-Servers](#)) may also collect information made publicly available through third-party platforms (such as online social media platforms), through online databases or directories, or that is otherwise legitimately obtained. This information may be governed by the privacy notice(s) provided by the third-party at the time of collection.

### **How do we use the information we collect about you?**

We may use [Online Information](#) we collect about you on its own or combine it with [Other Information](#) to:

- deliver products and services, including to:
  - recognize you when you return to our websites or use our apps;
  - complete transactions;
  - tell you about updates to your accounts, products, and services;
  - update you about new features and benefits;
  - answer questions and respond to your requests made through our websites or apps and through third-party websites (including social media);
  - use the location of your mobile device for location-based services that you may request;
  - determine how to best provide services to you and manage your accounts, such as the best way and time to contact you;
  - improve our websites and make them easier to use;
- advertise and market our products and services – and those of our [Business Partners](#) – including to:
  - present content that is tailored to your interests, including [Targeted Advertising](#);
  - send or provide you with ads, promotions, and offers;
  - analyze whether our ads, promotions, and offers are effective;
  - help us determine whether you may be interested in new products or services;

- conduct research and analysis, including to:
  - better understand our customers and website visitors or app visitors;
  - allow you to give feedback by rating and reviewing our products and services and those of our [Business Partners](#);
  - produce data analytics, statistical research, and reports;
  - review and change our products and services;
- manage fraud and security risk, including to:
  - detect and prevent fraud or criminal activity;
  - safeguard the security of your information;
- assess credit risks relating to our business, including to:
  - evaluate and process your applications for our products and services and manage your existing accounts; and
- use it in other ways as required or permitted by law or with your consent.

### **How do we share your information?**

Some [Online Information](#) is [Personal Information](#).

### **How we treat your Personal Information**

We do not share [Personal Information](#) with anyone except as described below. We may share [Personal Information](#) as required or as permitted by law, such as:

- with credit bureaus and similar institutions to report or ask about your financial circumstances, and to report or collect debts you owe;
- with regulatory authorities, courts, and governmental agencies to comply with legal orders, legal or regulatory requirements, and government requests;
- with our [Service Providers](#), regulatory authorities, and governmental agencies to detect and prevent fraud or criminal activity, and to protect the rights of American Express or others;
- within the [American Express Family of Companies](#);
- with our [Service Providers](#) who perform services for us and help us operate our business (we require [Service Providers](#) to safeguard [Personal Information](#) and only use your [Personal Information](#) for the purposes we specify);
- with financial institutions or [Co-brand Partners](#) with whom we jointly offer or develop products and services (but they may not use your [Personal Information](#) — in particular your email address — to independently market their own products or services to you unless you consent that they can do so);
- in the context of a sale of all or part of the [American Express Family of Companies](#) or their assets; or

- for specific products or services, when you have given your consent.

We may transfer [Personal Information](#) to [Service Providers](#) or companies within the [American Express Family of Companies](#) throughout the world, for example, to process transactions and provide you with our products or services. Regardless of where we process your information, we still protect it in the manner described in this online privacy statement and according to the applicable laws.

### **How we handle [Aggregated Information](#) and [De-identified Information](#)**

[Aggregated Information](#) or [De-identified Information](#) does not identify you individually; it helps us to analyze patterns among groups of people. We may share [Aggregated Information](#) or [De-identified Information](#) in several ways, for example:

- for the same reasons as we might share [Personal Information](#);
- with [Business Partners](#) to help develop and market products or services and present targeted content and [Targeted Advertising](#);
- with [Business Partners](#) to conduct analysis and research about customers and website visitors; or
- with [Third-Party Ad-Servers](#) to place ads (including ads of our [Business Partners](#)) on various websites and apps, and to analyze the effectiveness of those ads.

### **How do we keep and safeguard your information?**

We use administrative, technical, and physical security measures to protect your [Personal Information](#). These measures include computer safeguards and secured files and facilities. We take reasonable steps to securely destroy or permanently de-identify [Personal Information](#) when we no longer need it. We will keep your [Online Information](#) only as long as we must to deliver our products and services, unless we are required by law or regulation or for litigation and regulatory investigations to keep it.

### **What are your choices?**

You have choices about how American Express uses your information, such as how we market to you or how we manage [Cookies and Similar Technologies](#).

We participate in the Digital Advertising Alliance (DAA) self-regulatory program and adhere to the DAA Principles for Online Behavioral Advertising. [Click here](#) to learn more about the DAA and your choices related to [Targeted Advertising](#).

If you do not want to receive Targeted Advertising from American Express on websites Click here. If you do not want to receive Targeted Advertising from American Express in apps, you can turn off mobile device ad tracking or reset the advertising identifier in your device settings.

### **What are your choices about how we directly market to you?**

You can choose how you would like to receive direct marketing communications - whether we send them to you through postal mail, email and/or telephone. If you choose to not receive marketing communications from us, we will honor your choice. Please be aware that if you choose not to receive such communications, certain offers attached to the products or services you have chosen may be affected. We will still communicate with you in connection with servicing your account, fulfilling your requests, or administering any promotion or any program in which you have elected to participate.

#### **Card Members**

- Log in to [americanexpress.com/communications](https://americanexpress.com/communications) to update your privacy preferences; or
- Call 1-855-AXP-PRIV and select option 1 (does not apply for e-mail opt-out).
- If you do not want us share [De-identified Information](#) collected via [Cookies and Similar Technologies](#) with our [Business Partners](#) for their own analysis, research, and marketing purposes, [click here](#).

#### **Prepaid Products**

- Log in to the website associated with your prepaid product, and edit your profile to update your privacy preferences; or
- Call 1-855-AXP-PRIV for prepaid products including Bluebird, select option 2; or for Serve, select option 5 then option 3

#### **Merchants**

- Log in to [americanexpress.com/merchants](https://americanexpress.com/merchants) and edit profile and settings to update your marketing communications preferences; or
- Call 1-855-AXP-PRIV, for Merchants, select option 5, then option 4

#### **Others**

- Call 1-855-AXP-PRIV, for Personal Savings, select option 3; or for Premium Return Protection, select option 4; or for Single Identity, select option 5 then option 1; or for American Express Travel Insurance, select option 5 then option 2

## What other choices do you have?

You can also:

- click *unsubscribe* on the bottom of e-mails and follow the instructions or go to [americanexpress.com/preferences](https://americanexpress.com/preferences).
- register for the National Do Not Call List at [donotcall.gov/default.aspx](https://donotcall.gov/default.aspx); and/or
- register for the Direct Marketing Association's Mail Preference Service at [dmachoice.org/register.php](https://dmachoice.org/register.php).

If you have questions about our online privacy statement, call us at the number on the back of your Card or call us at the number for your product at [contact us](#).

## Other Information

### How can you update your Personal Information?

Card Members can log in to their Card accounts at [americanexpress.com](https://americanexpress.com) to correct or update their Personal Information. They can also call the number on the back of their Card. Non Card Members can call the customer service number associated with their product.

---

## Glossary

**Aggregated Information** — data or information relating to multiple people which has been combined or aggregated. Aggregated Information includes information that we create or compile from various sources, including card transactions or certain data from [Cookies and Similar Technologies](#).

**American Express (we, our, us)** — the American Express Company as identified at the beginning of this online privacy statement.

**American Express Family of Companies** — any affiliate and subsidiary of, and any company owned or controlled by, the American Express Company.

**Business Partners** — any third parties with whom we conduct business and have a contractual relationship, such as a business that accepts American Express branded cards.

**Co-brand Partners** — businesses we partner with to offer cards featuring both brand logos.

**Cookies and Similar Technologies** — a *cookie* is a small data file that a website transfers to your computer's hard drive. We may place cookies when you visit our website or websites where our ads appear or when you make purchases, request or personalize information, or register for certain services. If you accept the cookies used on our website, websites that are "powered by" another company on our behalf, or websites where our ads appear, you may give us access to information about your interests. We may use that information to personalize your experience. Similar technologies such as web beacons, pixels, gifs, and tags also do the same

thing. We use the term [Cookies and Similar Technologies](#) in this statement to refer to all technologies that collect information in this way.

**De-identified Information** — data or information used in a way that does not identify you to a third party. We often derive De-Identified Information from Personal Information. It includes information that we may collect from various sources, such as card transactions or certain data from [Cookies and Similar Technologies](#).

**IP Address** — a number assigned to a device when connecting to the Internet.

**Online Information** — data or information collected on the American Express websites and apps as well as on websites and apps of third parties relating to topics about our business.

**Other Information** — American Express internal information (for example, Card transaction data), external data that financial companies use to process applications and complete transactions, and other information we collect from or about you.

**Personal Information**— information that can identify a person, such as name, address, telephone number, and email address.

**Service Providers** — any vendor, third party and/or company that performs business operations on our behalf, such as printing, mailing, and other communications services (email, direct mail, etc.), marketing, data processing, servicing, collections, or ad management.

**Targeted Advertising** — ads we, or our [Service Providers](#) or [Third-Party Ad Servers](#) display on websites or in apps outside the [American Express Family of Companies](#) based on the preferences or interests inferred from data collected from a particular computer or device regarding viewing behaviors over time and across different websites or apps.

**Third-Party Ad-Servers** — companies that provide the technology to place ads on websites (and apps) and track how ads perform. These companies may also place and access cookies on your device. The information they collect from our websites is in a form that does not identify you personally.