







GOLD. NO RUSH TO PAY.



Enjoy up to **54 days to pay** when you use your American Express Business® Gold Card and keep money in your account for longer, making money management more flexible.

Strike Gold with these great benefits

 GET YOUR CASHFLOW FLOWING	<ul style="list-style-type: none">• Enjoy up to 54 days to pay so you keep hold of your money for longer.• Landlords National and other suppliers get paid within five days.	 MEMBERSHIP REWARDS®	<ul style="list-style-type: none">• Earn 1 Membership Rewards point for every £1 you spend.• Once you are approved, get 30,000 bonus Membership Rewards points when you spend £3,000 on your Business Gold Card in the first three months of Cardmembership.• Plus, each quarter, spend £20,000 and receive an extra 10,000 bonus points. That's up to 40,000 points a year.
 NO PRE-SET SPEND LIMIT	<ul style="list-style-type: none">• There's no pre-set spending limit. We tailor your limit to you, so your credit limit will never be the one holding you back.	 ADD EMPLOYEE CARDS	<ul style="list-style-type: none">• Get everyone on board with up to 99 complimentary Employee Cards for your staff.
 EMPLOYEE SPEND CONTROL	<ul style="list-style-type: none">• Keep track of Employee Card expenditure in one place.• Monitor employee spend, set limits on Cards or even freeze them.	 AMEX OFFERS FOR BUSINESS	<ul style="list-style-type: none">• Enjoy up to £600 worth of savings a year on business essentials.

Annual fee £175 (£0 in the first year)

TO FIND OUT MORE OR TO APPLY

Contact Andrew Crutchley
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Important Information

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.

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.

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 americanexpress.com/uk/employee-controls-terms-and-conditions.

Membership Rewards

If you are approved and spend £3,000 on purchases on the Account within the first three months of Cardmembership, 30,000 bonus Membership Rewards points will be awarded shortly after the end of the three months. Cardmembers who are enrolled or have been enrolled in the Membership Rewards programme in the last six months, are not eligible for the bonus. All introductory offers are subject to change and can be withdrawn at any time.

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 Reward bonus points once you have spent a cumulative £20,000 in that Quarter. The Bonus Points will be transferred to your Membership Reward account, and can be viewed on your Card Account statement.

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 membershiprewards.co.uk/terms for more information.

Amex Offers for Business

Eligible 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 programme, or any other Amex programme. Available Offers may vary for each eligible Cardmember. Please review the terms of each Offer for details on how to redeem.

*The values quoted are based on the minimum available to Cardmembers by redeeming all of the Offers available to them during a 12 month period.



DON'T *do business* **WITHOUT IT™**



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