



FX INTERNATIONAL PAYMENTS – PREMIUM REWARDS PROGRAMME

## Turn your payments today into even more points tomorrow.

Earn even more Membership Rewards® points with our Premium Rewards Programme. You'll earn one point for every £1 transacted. So you'll have even more points to overhaul the office, from funky furniture to computers or coffee cups, or even a takeaway treat for the team.



**DON'T** *do business* **WITHOUT IT™**



# FX INTERNATIONAL PAYMENTS – PREMIUM REWARDS PROGRAMME

There's only one thing better than Membership Rewards points and that's more Membership Rewards points!

When you enrol into our Premium Rewards Programme, you'll earn one point on every £1 transacted with no earning restrictions. When you're earning points this quickly you won't have to wait too long for your next reward.

And what's more, this programme will allow you to earn points on non-accepting merchant payments or where credit limit restrictions apply.

## EVERY POUND YOU PAY EARNS YOU A POINT

Whether you're paying for paper or ordering olive oil, you'll pile on the points.



Earn one Membership Rewards point for every pound spent



Benefit from access to payment specialists and our customer support team



Get a dedicated Account Manager to help get you set up and answer any questions

## READY TO PUMP UP YOUR POINTS BALANCE?

Follow these easy steps and start earning more points every time you pay.

### 1 We'll get you set up

One of our International Payment specialists will call you to take you through our online Premium Rewards Programme and help you make your first payment.

### 2 We'll process your payments

When you make a payment, we'll debit the amount along with your premium service fee from your business bank account and process your payment.

### 3 Earn 1 point for every pound

We'll credit your Membership Rewards program Account with 1 point for every pound you spend through our Premium Rewards Programme.



## WHERE WILL YOUR POINTS TAKE YOU?

From office phones to funky furniture, use your points to buy office essentials or treat the team. Can't decide how to treat the team? Let them decide, with retail, restaurant and entertainment gift cards. Or you can even use them to take money off your American Express statement.

## SIMPLE TRANSACTION FEES

Every payment made using our Premium Rewards Programme will have a percentage transaction fee automatically added on. For GBP transactions no further fees will apply. For FX transactions, a margin will apply.

All you need to do is make your payment through the programme and we'll do the rest, crediting your Account with one Membership Rewards point for every £1 spent.

TRANSACTION AMOUNT	FEE
Less than £10,000	1.25%
£10,000 - £100,000	1.15%
£100,000+	1.00%

\* Terms and Conditions apply

# FX INTERNATIONAL PAYMENTS – PREMIUM REWARDS PROGRAMME

## PREMIUM REWARDS REGISTRATION FORM

### EARN ONE POINT FOR EVERY £1 SPENT ON ELIGIBLE TRANSACTIONS

To enrol your American Express Card in the Premium Rewards Programme it must fulfil the following criteria:

- Your Card must be issued in the UK
- Your Card cannot be a Cashback Card
- Your Card cannot be a co-branded Card (e.g. British Airways Card)

If you have any questions about eligibility, please contact our Membership Rewards Customer Care team on **0845 604 2839**.

Please return completed registration form  
via fax: 01273 664 283

or email:  
internationalpaymentsuk@aexp.com,  
your Business Development Manager or  
Account Manager

or post:  
FX International Payments On Boarding Team  
American Express Services Europe Ltd  
3rd Floor  
1 John St  
Brighton  
BN88 1NH

Please fill out both Part A and Part B of this form.

By signing Part B of this form, the company indicated below (the “Company”) agrees to be bound by these Supplemental Terms that govern the Premium Wire Service, including the obligation to pay the Fee indicated above. The Company authorises us to charge the Designated Account for all orders placed using the Premium Wire Service, including the applicable fees.

### PART A - COMPANY DETAILS:

Company Name (the “Company”):

Address (Street, City, Postcode):

Name on Card the Company  
wishes to be credited with  
Membership Rewards points:

Information provided in this form will only be used to process your request to earn Membership Rewards points from FX International Payments.

### PART B - CARD DETAILS AND AUTHORISATION:

15-digit Card number to enrol in the  
Premium Rewards programme:

 –  – 

Please sign to confirm  
that you agree with the  
Terms and Conditions:

DD/MM/YY

Date:

 /  / 

Authorised Company  
Representative Name:

Authorised Company  
Representative's email address:

We will use the email address above for the sole purpose of confirming receipt of this registration form.

☐

I authorise American Express Membership Rewards points to be credited to the indicated account. I understand that any Membership Rewards points earned on FX International Payments will be credited to the Card number Account provided on this registration form until such time that an authorised company representative instructs American Express FX International Payments to remove this account via email at **international.payments.uk@aexp.com**

# FX INTERNATIONAL PAYMENTS – PREMIUM REWARDS PROGRAMME

## TERMS AND CONDITIONS

American Express provides foreign exchange and payment services to you under the terms of the FX International Payments Terms and Conditions (“Terms”) and any supplementary terms (as referenced in clause 1.1 of the Terms) which may be provided to you from time to time.

This form comprises supplemental terms (“Supplemental Terms”) relating to the Premium Rewards Programme. Unless otherwise defined in these Supplemental Terms, capitalized terms have the same meaning as set out in the Terms.

The Premium Rewards Programme is governed by the Terms and these Supplemental Terms. You will have received a copy of the Terms when you enrolled for the FXIP Service. You may request a further copy of the Terms at any time.

These Supplemental Terms, including in relation to fees or membership rewards benefits may be changed from time to time by American Express in accordance with clause 23 of the Terms.

### Processing Fee

Each outgoing remittance that you order while enrolled in our Premium Rewards Programme is subject to a Processing Fee (“Fee”). The applicable Fees are listed below.

Transaction amount	Fee
Less than £10,000	1.25%
£10,000 - £100,000	1.15%
More than £100,000	1.00%

The Fee is calculated by us as a percentage of the FXIP Subtotal amount.

The “FXIP Subtotal Amount” comprises (i) the total amount of your FXIP Order and (ii) if your FXIP Order includes a currency conversion, the foreign exchange rate applied to your FXIP Order.

Together, the FXIP Subtotal Amount and the Fee constitute the total amount payable by you to us for the foreign exchange service (if applicable) and outgoing wire service provided to you under the Terms and these Supplemental Terms.

At the time of placing your outgoing remittance order, the FXIP Subtotal Amount (separately listing the total amount of your FXIP Order and if applicable, your foreign exchange rate), Fee and total amount payable shall be disclosed to you. At your sole discretion, you may decide whether or not to proceed with your order on the basis of the fees quoted.

### Membership Rewards earned for the Premium Rewards Programme

You may earn American Express Membership Rewards points (“Points”) for each outgoing remittance that you order whilst enrolled in our Premium Rewards Programme (“Eligible Transaction”) at a rate of 1 Point for each £1 spent with us in respect of each Eligible Transaction. Further, from time to time, we may permit you to earn more Points per pound for certain Eligible Transactions or tell you about other forms of promotion relating to the earning of Points with respect to the Premium Reward Programme.

The Points earned will be added to your Points account (“Points Account”) associated with the Card Account (“Card Account”) in respect of which you hold the Registered Card. Further, the Points earned on an Eligible Transaction will be added to the balance in your Points Account, at the latest, within 90 days of the date of an Eligible Transaction.

No Points will be earned on any Eligible Transactions that are cancelled, revoked or recalled pursuant to clause 9.3 of the Terms.

If you close your Card Account and there are no other Linked Card Accounts (Card Accounts that are linked in order that Points earned on all your Card Accounts will go into the same Points Accounts) on your Points Account, you will have thirty (30) days from the date you tell us that you are closing the Card Account to redeem your Points.

If you hold a corporate Card and your employer requests that your participation in the Programme is cancelled, you will have thirty (30) days from the date we receive the request to redeem any Points that have not already been linked to another Points Account.

If you do not redeem your Points within thirty (30) days, they will be forfeited. If you close your Card Account and leave at least one other Linked Card Account in the Programme open, you will continue to earn Points in your Points Account through any Linked Card Account(s).

### Existing Membership Reward Terms

Before enrolling for the Premium Rewards Programme, you may already have registered an American Express Card with us to earn Membership Rewards points pursuant to the ‘Collection of Membership Rewards points on Business FX International Payments (FXIP) Transactions with American Express’ Terms and Conditions (“Existing FXIP Membership Reward Terms”). As a reminder, under the Existing FXIP Membership Rewards Terms, points are earned as follows:

Transaction	Membership Rewards in accordance with Existing FXIP Membership Rewards Terms
Incoming wires (e.g. FX payments made by you or your customers to your FXIP Account).	a. 1 Point for each £20 received. b. Eligible transactions are foreign currency wire and draft transactions between the value of £1,000 and £100,000. c. Incoming wires in GBP are excluded from earning points. d. Transaction fees (if applicable) will not earn points. e. Maximum number of points that can be awarded for each eligible transaction is 5,000 points.
Outgoing wires (e.g. FX payments made to suppliers)	a. 1 Point for each £20 received. b. Eligible transactions are foreign currency wire and draft transactions between the value of £1,000 and £100,000. c. Outgoing wires in GBP are excluded from earning points. d. Transaction fees (if applicable) will not earn points. e. Maximum number of Points that can be awarded for each eligible transaction is 5,000 points.



**DON'T** *do business* **WITHOUT IT™**

FOR FURTHER INFORMATION CONTACT US:

📞 0800 085 3456

✉️ [international.payments.uk@aexp.com](mailto:international.payments.uk@aexp.com)

🌐 [americanexpress.co.uk/fxip](https://americanexpress.co.uk/fxip)

Please note, the content in this document is of general nature and does not purport to provide any financial, investment or professional advice. Products and services described in this document are subject to change. The information supplied does not form or imply any business contract.

American Express Services Europe Limited. Registered Office: Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX, United Kingdom. Registered in England and Wales with Company Number 1833139. American Express Services Europe Limited is authorised in the United Kingdom by the Financial Conduct Authority under the Payment Services Regulations 2009 (reference number 415532) for the provision of payment services.

# FX INTERNATIONAL PAYMENTS – PREMIUM REWARDS PROGRAMME

## TERMS AND CONDITIONS

### Earning Membership Rewards for Incoming and Outgoing Wires

Once we have accepted your enrolment into the Premium Rewards Programme, we shall email you to confirm that your membership of the Premium Rewards Programme is effective. Thereafter, throughout the duration of your membership of the Premium Rewards Programme and provided you have accepted the Existing FXIP Membership Rewards Terms, points shall be earned in accordance with the following terms:

Transaction	Terms
Incoming wires (e.g. FX payments made by you or your customers to your FXIP Account).	As per the terms (Existing Membership Rewards Terms) outlined for incoming wires in the row above, e.g. 1 point for each £20 received. All points (a) to (e) in respect of incoming wires will continue to apply.
Outgoing wires (e.g. FX payments made to suppliers)	As per the terms set out in this section of this addendum headed 'Membership Rewards earned for the Premium Rewards Programme', e.g. 1 point for each £1 of spend.

### Earning Membership Rewards upon termination of your membership of the Premium Rewards Programme

If these Supplemental Terms are terminated, then you can no longer earn Membership Rewards on outgoing wires at the earn rate of 1 Point for each £1 of spend. Instead, provided you are not in default (as specified in clause 18 of

the Terms), then incoming and outgoing wires on your FXIP Account will earn Membership Rewards in accordance with the table set out above in the section titled 'Existing Membership Reward Terms'.

### Duration of these Supplemental Terms

These Supplemental Terms may be terminated by us or you at any time, with or without cause, on written notice.

If you are a Microenterprise or Small Charity, we will give you 60 days prior written notice of termination of these Supplemental Terms unless you are in default or breach of the Terms, in which case we may terminate these Supplemental Terms immediately.

All obligations and rights of a continuing nature shall survive termination of these Supplemental Terms.



**DON'T** *do business* WITHOUT IT™

FOR FURTHER INFORMATION CONTACT US:

☎ 0800 085 3456

✉ [international.payments.uk@aexp.com](mailto:international.payments.uk@aexp.com)

🌐 [americanexpress.co.uk/fxip](https://americanexpress.co.uk/fxip)

Please note, the content in this document is of general nature and does not purport to provide any financial, investment or professional advice. Products and services described in this document are subject to change. The information supplied does not form or imply any business contract.

American Express Services Europe Limited. Registered Office: Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX, United Kingdom. Registered in England and Wales with Company Number 1833139. American Express Services Europe Limited is authorised in the United Kingdom by the Financial Conduct Authority under the Payment Services Regulations 2009 (reference number 415532) for the provision of payment services.