



## **Removal of additional Membership Rewards® points bonus applied in error**

**Background:** at the end of 2022 we ran a limited time new customer offer of 30,000 points for Cardmembers who spent £3,000 in the first three months of Cardmembership. We made an error and some Cardmembers who were eligible for that offer we also enrolled into an additional similar offer for 20,000 points. We are correcting this by removing the additional 20,000 points from affected Cardmembers' accounts.

### **Q&A:**

#### **Why have you removed these points?**

When you joined us, you were eligible for a special elevated welcome offer of 30,000 Membership Rewards® points, which you earned by spending £3,000 in three months on your Card. We also enrolled you in the regular welcome offer of 20,000 points in error, which resulted in an additional 20,000 points being incorrectly added to your Account. To correct this, we have removed the 20,000 points. Your 30,000 bonus points unaffected by this.

#### **What happens to the 30,000 points welcome offer I was eligible for?**

Nothing: they are in your Account to use as you wish.

#### **I have another American Express® Card, is that affected?**

No. If you have another American Express Card, this is not affected, although if that other Card allows you to collect Membership Rewards points, the points you earn may be pooled in a single balance, and we will have deducted the points from that balance.

#### **I had already used the additional 20,000 points, and I've gone into a negative balance, what happens now?**

To ensure we treat everyone equally, we are removing the 20,000 points from all affected Cardmembers. If you had already used the points, then you may now have a negative points balance. Points you earn from now on will reduce the negative balance.

#### **I have a negative points balance, does this mean I can't cancel my Card?**

No. We very much hope you will continue to stay with us, but if you wish you may cancel your Card with no fuss or penalty. You can do this by calling the number on the back of your Card, or through chat in your Online Account and the Amex App. You are welcome to reapply in the future. Any future application will be subject to our usual decision processes, including credit checks. The usual restrictions around eligibility for future welcome bonuses will also apply.

**For any further questions or clarification, please contact us by phone or live chat.**