

THE AMERICAN EXPRESS® CARD APPLICATION

INFORMATION ON THIS APPLICATION IS PROCESSED CONFIDENTIALLY.

Select only one of the following cards:



The American Express® Card

American Express® Gold Card

The American Express® Credit Card®

Please print your name the way you would like it to appear on the Card.
Full name must not exceed 20 spaces.

Do you have an American Express Card? No Yes
Please note Account Number above.

PLEASE TELL US ABOUT YOU

Mr. Mrs. Ms. **INFORMATION SHOULD BE COMPLETED WITHIN ALLOTTED SPACES ONLY. PLEASE PRINT.**

First Name _____ Middle Name _____ Last Name _____

Home address _____

City, State/Country _____ Home Telephone Number _____
Zip Code _____ (include area code)

Date of Birth _____ Social Security Number or I.D. Number _____
M M D D Y Y

Employer or Firm Name _____ Are you self-employed? Yes No Position / Title _____

Business Street Address _____

City, State/Country _____ Business Telephone Number _____
Zip Code _____ (include area code/extension)

Number of years employed at present company _____ If you have been employed less than one year, please list previous employer or university _____
M M Y Y

Telephone Number of previous employer or university _____
(include area code and extension)

Please indicate where you would like to receive correspondence and billing: Home Office Other Please indicate in which language you prefer to receive correspondence English Spanish

If you selected "Other" to receive correspondence, please indicate preferred address: _____

City, State/Country _____ e-mail Address* _____
Zip Code _____

* By providing us with your e-mail address, you authorize American Express to inform you about products, services and offers suited to your preferences. You can obtain a copy of our Privacy Statement to learn about our use of e-mail addresses, by "clicking" on the link at the bottom of each page of the site.

Bank Name _____ Bank Telephone Number _____
(include area code)

Type of account Checking Savings Account Number _____ Bank Branch _____

Salary in US\$ Annual Monthly \$ _____, _____ Additional income in US\$ (such as child support or alimony) Annual Monthly \$ _____, _____

Please specify source of additional income _____

Name of person who can verify additional income _____ Telephone Number _____
(include area code)

PLEASE SIGN HERE

X _____
Signature. Please do not print. _____
M M D D Y Y
Date

Additional information may be required to process this application. Your signature authorizes American Express to solicit banking and employment references for the exclusive purpose of application processing. By signing here, I certify that I have read and agreed to the terms and conditions as described on second page.

REQUEST AN ADDITIONAL CARD FOR A LOVED ONE

You can offer your loved ones and those who are financially dependent on you (individuals age 18 or over) the services and security that American Express offers. If the applicant is married, they may request a separate account. See important information on the pages below.

Please print name of applicant the way you would like it to appear on the Card. _____ Relationship _____
Spell last name completely. Full name must not exceed 20 spaces.

Date of birth _____ Social Security Number or I.D. Number _____
M M D D Y Y

Please print name of applicant the way you would like it to appear on the Card. _____ Relationship _____
Spell last name completely. Full name must not exceed 20 spaces.

Date of birth _____ Social Security Number or I.D. Number _____
M M D D Y Y

Please complete and send this application by fax to (525) 326-3685 in Mexico City. If you prefer, you can call at 1 (800) 429-2509 and ask to be transferred to the fax line.

FOR INTERNAL USE ONLY

	SPID#	SOURCE CODE
PERSONAL	XET	P040710493
GOLD	XBX	G040703415
CREDIT	XDJ	V040703670



Cards

INT PRUSVI 6/01

Important information regarding your application

This application is valid only for applicants with a billing address in Puerto Rico or the United States Virgin Islands. The information provided by American Express in this application is accurate as of November 1, 2001 and may have changed since that time. To find out about what may have been changed, please call us at 1-800-327-1267.

By signing this application, I ask that a card account be opened in my name and a card(s) issued as I request, and that you renew and replace it (them) until I cancel. If I currently have an American Express® Card account, I understand that it will not be canceled unless I so request. I agree to be bound by the agreement governing my account. I agree to be liable for all charges on my account, including charges incurred with any additional card(s) issued on my account now or in the future.

I understand that I must provide all the information requested in this application and I certify that such information is accurate. I authorize you to verify the information on this application and to receive and exchange information about me, including requesting reports from consumer reporting agencies. If I ask whether or not a consumer report was requested, you will tell me and if you received a report, you will give me the name and address of the agency that furnished it. I authorize you and your affiliates and subsidiaries to: (i) contact these sources for information at any time, (ii) use information about me, including information from this application and from consumer reports, for marketing and administrative purposes, and (iii) share such information with each other. I have the option to direct you not to share with your affiliates and subsidiaries certain credit information (other than transaction or experience information) about me or any additional card applicant(s) by writing to you at: American Express, P.O. Box 7852, Ft. Lauderdale, FL 33329. (Please include your social security number and indicate if your request applies to any additional card applicants as well.)

Additional Cards

I have advised additional card applicant(s) that you may obtain, verify, exchange and use information about them in the same manner as described above, that they may be responsible for payment of their own charges if I fail to pay them, and that their own credit records may be affected by non-payment of the account.

I acknowledge that any benefit or service offered with the card may be modified or terminated at any time.

An applicant, if married, may apply for a separate account.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral agreement, or court decree under Wisconsin's Marital Property Act will adversely affect a creditor's interests unless, prior to the time credit is granted, the creditor is furnished a copy of that agreement or decree, or is given complete information about the agreement or decree.

New York residents may contact the New York Banking Department to obtain a comparative list of credit card rates, fees and grace periods, by calling 1-800-518-8866.

**The following information is related to
The American Express® Card and The American Express® Gold Card**

Annual Fee for The American Express® Card	Annual Fee for The American Express® Gold Card
Basic Card: \$55 each Additional Card: \$30	Basic Card: \$75 each Additional Card: \$35
All charges made with the American Express® Card or the American Express® Gold Card are due when you receive your billing statement.	
Late fee: Greater of \$29 or 2.99% of the past due amount.	
Cash advance fee: 3% of amount withdrawn. Minimum fee of \$5.00. No maximum fee.	

The minimum yearly income required to qualify for the American Express® card is \$15,000. The minimum yearly income required to qualify for the American Express® Gold Card is \$20,000.

The American Express® Card and the American Express® Gold Card are issued by American Express Travel Related Services Company, Inc.



**The following information is related to
The American Express® Credit Card**

Annual percentage rate (APR) for Purchases	8.99% introductory rate for six months. Then Prime Rate plus 7.95% .
Other APRs	<u>Balance Transfer APR</u> : 8.99% introductory rate for six months. Then the same rate as Purchases.* <u>Cash Advance APR</u> : Prime Rate plus 12.99%. <u>Default APR</u> : Fixed rate of 23.99%.**
Variable rate information	Your APRs may vary. The rates for Purchases, Balance Transfers and Cash Advances are determined by adding 7.95%, 7.95% and 12.99%, respectively, to the Prime Rate.***
Grace period for repayment of the balance for Purchases	25 days for purchases, if full balance is paid by due date.
Method of computing the balance for Purchases	Average daily balance (including new purchases).
Annual fees	No annual fee
Minimum finance charge	\$0.50

Over-limit and late payment fee: \$0 - \$29 as determined by applicable law. Fee for Cash Advances through Express Cash: 3% of the cash transaction, \$5.00 minimum with no maximum. The line of credit offered with the American Express Credit Card is up to \$10,000. The minimum income required to qualify for the American Express® Credit Card is \$15,000. If you are an existing American Express® Cardmember there is no minimum income requirement to qualify for the American ExpressCredit Card.

*Promotional rate of 8.99% on Balance Transfers is valid for 6 months following each balance transfer made.

**Your account is reviewed monthly and will be considered in default if minimum payments are not paid on time, your account is over limit, any account terms are breached, or the account is otherwise in default as defined in the Cardmember Agreement, in each case during any portion of the 12-month period prior to the billing period. Defaulted accounts will forfeit the introductory and any promotional rate. If a promotional rate is in effect, that rate will apply and expire according to the promotional terms disclosed to you when you were offered the account or promotional opportunity.

*** The applicable Prime Rate for billing periods ending in any month is the higher of the Prime Rates listed in The Wall Street Journal on the 1st or 20th day (or if such date is not a business day, the next business day) of the prior month.

All fees and amounts described above are in United States dollars.

The American Express® Credit Card is issued by American Express Centurion Bank.

