

Last Modified on October 22, 2020

## AUTOPAY TERMS & CONDITIONS

By enrolling in the American Express AutoPay Program (the "Program"), I am authorizing American Express to debit the bank account I designate (the "Designated Account") each billing period to pay automatically the amount shown on my American Express Card statement. The amount of the debit will depend upon the payment preference I have selected. American Express will advise me by a billing statement message of the amount and date of the payment that will be automatically debited. To receive confirmation of the debit transfer taking place, I may log onto my Card account online at americanexpress.com, or call my bank, or call American Express Customer Service at the number on the back of my Card.

American Express will advise me by a billing statement message of the amount and date of the payment that will be automatically debited. To receive confirmation of the debit transfer taking place, I may log on to my Card account online at americanexpress.com, or call my bank or call American Express at the number on the back of my Card.

1. Automated Payment Amount:
  - A. Total New Balance:

American Express Charge Card accounts have a due in full balance that must be paid in full each month. These Cards also offer a flexible payment feature that allows certain charges to be paid over time. If I am enrolled in a flexible payment feature, I may also have a flexible payment balance. If I select the "Total New Balance" automatic payment option, American Express will debit my Designated Account for the sum of the entire due in full balance AND the entire flexible payment balance, if any. This amount is shown as the New Balance on my billing statement.

- B. Adjusted Balance:

If I planned one or more purchases with Plan It, I will have an Adjusted Balance until these purchases are repaid. If I select the "Adjusted Balance" automatic payment option, American Express will debit my Designated Account for the Adjusted Balance shown on my billing statement.

- C. Pay only the Minimum Payment Due:

If I select the "Minimum Payment Due" automatic payment option, American Express will debit my Designated Account for the sum of the due in full balance AND the Minimum Payment Due of the flexible payment balance.

- D. Pay Other Amount:

If I select the "Other Amount" automatic payment option, American Express will debit my Designated Account for the dollar amount that I specified, except as provided herein. **IF THE OTHER AMOUNT IS LESS THAN THE MINIMUM PAYMENT DUE IN ANY BILLING PERIOD, AMERICAN EXPRESS WILL INCREASE THE DEBITED AMOUNT TO THE MINIMUM PAYMENT DUE FOR THAT BILLING PERIOD.** If the Other Amount I have chosen is greater than the New Balance on my American Express Card account, then American Express will debit the New Balance on my account.

I understand that each such debit will occur on the date specified on the billing statement and will occur no earlier than the payment schedule option I have selected. I agree that unless I notify American Express to stop or adjust the amount of the debit, in accordance with the procedures set forth in paragraph 3 below, you are authorized to debit the funds from the Designated Account in the amount specified in the automatic payment option I have selected. I

will ensure that there are sufficient funds in the Designated Account on the specified debit date to pay the amount of the debit.

For any automatic payment option I have selected, you are authorized to reduce the amount of the debit previously disclosed to me on my billing statement by the amount of any payments or credits applied (excluding purchase credits) to my Card account prior to the scheduled debit date.

I understand that if my Card account is cancelled and there is an outstanding balance on the Card account, you will continue to automatically debit my Designated Account unless I terminate participation in the Program in accordance with the procedures set forth in paragraph 4 below. If I close my Designated Account, I agree to notify you beforehand to enable you to stop initiating debit transactions.

2. Additional Payments.

If I would like to make payment in addition to the automated payment amount I have selected, I may do so using Pay by Computer, Pay by Phone or another means such as a check.

3. Stop Payment Orders/Adjustments:

If I want to stop an automated payment or make an adjustment to the amount of the upcoming automated payment, I can do so online by logging into my Card account at [americanexpress.com](http://americanexpress.com), calling Customer Service at 1-800-227-4669, or writing to American Express, P.O. Box 981540, El Paso, TX 79998. My request must be received by American Express at least two (2) business days before the scheduled debit date on my billing statement. If I call to make an adjustment, my request may not be processed until the following billing period.

4. Termination of participation in the Program:

I may terminate my participation in the Program by logging into my Card account online at [americanexpress.com](http://americanexpress.com), calling American Express at 1-800-227-4669 or writing to American Express, P.O. Box 981540, El Paso, TX 79998. American Express must receive my request at least two (2) business days before the scheduled debit date specified on my billing statement. American Express may revoke my right to participate in the Program at any time for any reason, but a written notice of such revocation will be provided.

For purposes of the Program, business days are Monday through Friday. Holidays are not included. If the scheduled debit date is on a weekend or banking holiday, the debit will be made on the next business day.