

AMERICANEXPRESS.COM - PRIVACY POLICY

Effective Date: June 11, 2013

What is Covered by This Statement?

This Online Privacy Statement describes how American Express collects information when you:

- access sites or use mobile applications that link to this Statement;
- open and respond to our e-mails; or
- visit any page online that displays our ads or content.

It does not apply to the collection of information in any way other than as listed above. It also does not apply to sites that do not link to this Statement, such as amexpub.com and amexnetwork.com, which have their own privacy statements.

This Statement also explains how American Express (or our [Vendors](#)) uses and shares this information, sometimes combined with information from [Other Sources](#), and what choices you have in managing your privacy.

All Internet sites have the ability to collect information about you. We encourage you to read the privacy statements of every site you visit.

What's in this Online Privacy Statement:

[What is Covered by This Statement?](#) [How Do We Collect Information?](#) [How Do We Use Information?](#) [How Do We Share Information?](#) [What Are Your Choices?](#) [Other Information Questions About this Statement?](#) [Glossary](#)

How Do We Collect Information?

Sometimes you give information directly to us (or our [Vendors](#)). For example, when you:

- fill out an online application;
- register or log into your account;
- book travel online;
- make purchases on our sites; or
- provide location information from your mobile device.

Sometimes we (or our

[Vendors](#)

) collect information through

[Cookies](#)

or

Other Web Technologies

. For example, we may record information:

- about your operating system, browser version, [IP Address](#), and mobile device;
- on our sites about the web pages that you view, information you search for, and [Clickstream Data](#);
- about which ads or web content from us or our [Business Partners](#) you click to or view on our sites or on third-party sites; and
- when you open our e-mails or click on any of their links.

How Do We Use Information?

We (or our [Vendors](#)) use information [covered by this Statement](#), sometimes combined with information from [Other Sources](#), in the following ways:

- To deliver products and services. For example, to:
 - recognize you when you return to our sites;
 - complete transactions;
 - process applications;
 - tell you about updates to your accounts, products, and services;
 - answer questions and respond to your requests; and
 - make our sites easier to use.
- To advertise and market our products and services, and those of our [Business Partners](#). For example, to:
 - present targeted ads
 - on this and other sites,
 - in e-mail,
 - in direct mail, and
 - through telemarketing;
 - analyze the effectiveness of ads; and
 - determine whether you would be interested in new products or services.
- To conduct research and analysis. For example, to:
 - analyze data to prevent fraud and better understand our customers and site visitors; and
 - produce data analytics and reports containing only [Non-Personal Information](#) that we share with our [Business Partners](#), as discussed in *How Do We Share Information?*
- As otherwise required or permitted by law or with your consent.

How Do We Share Information?

In keeping with American Express policy, we do not share [Personal Information](#) with anyone,

except as described below.

We may share [Personal Information](#) as required or permitted by law:

- to report or seek information about your credit, and to report or collect on debts owed;
- to comply with legal orders and government requests;
- to combat fraud or criminal activity, and to protect the rights of American Express or others;
- within the [American Express Family of Companies](#);
- with [Vendors](#) (who are required to safeguard [Personal Information](#)) that help us operate our business;
- with financial institutions, [Co-brand Partners](#), and other [Business Partners](#) with whom we jointly offer products and services (but they may not use this information to independently market their own products or services to you unless you have consented);
- with a purchaser of any of the [American Express Family of Companies](#) (or their assets); or
- with your consent.

We may share

[Non-Personal Information](#)

:

- for the same reasons as we might share [Personal Information](#);
- with [Business Partners](#) for their own analysis and research or to facilitate targeted content and ads; or
- with [Third-Party Ad-Servers](#) to place our ads and/or ads of our [Business Partners](#) on our sites and on third-party sites, and to analyze the effectiveness of those ads.

What Are Your Choices?

You may tell us to stop sending you marketing information. We will still communicate with you in connection with servicing your account, fulfilling your request, or administering any promotion or any program in which you may have elected to participate. Materials we send you may still include some offers or promotions.

It may take some time for us to process your request, consistent with applicable law.

If you have more than one account with us, you must tell us your choices separately for each account.

If you do not want to receive [Click here](#)
[Targeted Advertising](#) from
American Express

To customize your direct
marketing from us and to
make other privacy choices,
read below.

Cardmembers: Go to americanexpress.com, log in, and update your privacy preferences; or
Click *unsubscribe* on the bottom of e-mails and follow the instructions; or
Call 1-800-297-8378 (does not apply for e-mail opt-out).
If your card is not issued by American Express, you must contact your issuer to opt out.

If you do not want us to share your [Non-Personal Information](#) covered by this Statement with our [Business Partners](#) for their own analysis, research, and marketing purposes, [click here](#).

Publishing Customers: American Express Publishing is not covered by this Statement. To see its privacy statement, go to amexpub.com/privacy/.

Other Customers, including customers of Global Prepaid Personal Savings, and Serve: Call 1-855-AXP-PRIV or visit the website associated with your product.

Merchants: Go to americanexpress.com/merchants, log in to Online Merchant Services, and select “*update your e-mail address*,” or
Call 1-800-528-5200.

What other choices do you have?

Most computer systems and browsers offer their own privacy settings. We encourage you to use them to enhance your choices. Most browsers’ advanced settings allow you to disable [Cookies](#). However, if you do so, some site features and services may not work. For example, your browser must accept [Cookies](#) for certain privacy choices above to work. Also, you must manage your [Cookie](#) settings for each computer and browser you use to access the Internet.

You can also:

- register for the National Do Not Call List at donotcall.gov/default.aspx;

- register for the Direct Marketing Association's Mail Preference Service at dmachoice.org/register.php; and/or
- click *unsubscribe* on the bottom of e-mails and follow the instructions or go to americanexpress/preferences.

We participate in the Digital Advertising Alliance (DAA) self-regulatory program and adhere to the DAA Principles for Online Behavioral Advertising. Click

[here](#)

to learn more about the DAA.

Other Information

How can you update your [Personal Information](#)?

Cardmembers can log in to their Card accounts at americanexpress.com to correct or update their [Personal Information](#). They can also call the number on the back of their Card. Non cardmembers can call the customer service number associated with their product.

How do we keep your [Personal Information](#) safe and secure?

We use reasonable administrative, technical, and physical security measures to protect your [Personal Information](#). These measures include computer safeguards and secured files and buildings. Please do not send us any [Personal Information](#) through unsecured channels, including e-mail or social media sites.

Do we transfer [Personal Information](#) to other countries?

We may transfer [Personal Information](#) to other countries, for example, for customer service or to process transactions. Regardless of where we transfer your information, we still protect your information in the manner described above.

Children under 13

Our sites are not for children under 13 years old. We do not knowingly solicit data online from, or market online to, children under 13. If we knowingly receive a child's [Personal Information](#), we will delete it from our systems.

Can this Statement change?

We may change this Statement at any time. Changes are effective when we post them on this site.

Questions About this Statement?

If you have questions about this Online Privacy Statement, call 1-800-THE-CARD (1-800-843-2273).

Glossary

American Express (We, Our, Us) - American Express Company, American Express Centurion Bank, American Express Bank, FSB, and/or American Express Travel Related Services.

American Express Family of Companies - American Express Company, American Express Centurion Bank, American Express Bank, FSB, American Express Travel Related Services, American Express Publishing, and any other company owned and/or controlled by American Express Company.

Business Partners - any third parties with which we conduct business and have a contractual relationship such as businesses that accept American Express. Business Partners typically are not Vendors.

Clickstream Data - usage and browsing information, such as a user's page viewing history and clicks on items within a website, usually stored in log files.

Co-brand Partners - companies we partner with to offer Cards featuring both brand logos.

Cookie - a small data file placed on your hard drive. Cookies help us keep records, store your preferences, and improve our advertising.

IP Address - a number assigned to a device when connecting to the Internet.

Non-Personal Information - information that cannot identify a person such as Cookie data. It may be derived from Personal Information, so long as all Personal Information has been removed.

Other Sources - American Express internal information (Card transaction data, for example), external data used by financial companies to process applications and complete transactions, and other online and offline information legally obtained and outside the scope of this Statement at the time of collection.

Other Web Technologies - web beacons, pixels, and other technologies, which transfer information from your computer to a server connected to the Internet.

Personal Information - information that can identify a person, such as name, address, telephone number, and e-mail address.

Targeted Advertising - Ads We, or our Vendors, display on websites outside the American Express Family of Companies based on the preferences or interests inferred from data collected from a particular computer or device regarding Web viewing behaviors over time and across different websites.

Third-Party Ad-Servers - companies that provide the technology to place ads on websites and track ad performance.

Vendor - any third party that performs business operations on behalf of American Express, such as printing, mailing, and other communications services (e-mail, direct mail, etc), marketing, data processing, servicing, collections, or ad management. Vendors typically are not Business Partners.

Feedback

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