



DON'T *do business* WITHOUT IT™

MAXIMIZE YOUR CASH FLOW

REDUCE THE COST OF DOING BUSINESS



Did you know that with an American Express® Card you can...



Transform your accounts payables into revenue by earning rewards on eligible business expenses.¹



Minimize the need to borrow by using your American Express Card and leveraging unsecured credit.



Optimize working capital and reduce your funding gap (accounts payable/ accounts receivables) with up to 55 interest-free days.²



Gain access to greater spending flexibility and higher purchasing power with No Pre-Set Spending Limit.³

American Express can help with all your business needs.

1. The Membership Rewards® Program allows you to earn Membership Rewards points for eligible purchases charged on select American Express Cards. Membership Rewards points can be redeemed for Gift Cards, Certificates, and other merchandise. The Gift Card or Certificate is subject to the Terms and Conditions indicated on the reward. For Full Membership Rewards Terms & Conditions, visit membershiprewards.ca or call 1-800-668-2639.

2. Up to 55 Interest-Free Days – The interest free grace period is 28, 29, 30 or 31 days from the closing date of the current statement to the closing date of the next statement depending on the number of days in the calendar month in which the closing date occurs. The number of interest free days varies based on a variety of factors, including when charges are posted to your account, whether your account is in good standing, and the closing date of your statement. Interest will not be charged on transactions, and you will have an interest grace period of up to 31 days from the closing date on your statement if every month we receive payment in FULL by the next statement date after the transaction first appeared on your billing statement. Payment in FULL means payment of the total new balance shown on your statement which is made up of all charges to your account (including purchases, funds advances, fees, and other charges) up to the closing date.

This charge Card has both Due in Full and Flexible Payment Option balances. All Due in Full balances must be paid each month. Interest rate of 30% applies to each delinquent Due in Full charge. The Preferred rate of 20.99% applies to your Flexible Payment Option balance. If you have 2 separate Missed Payments in a 12-month period, the Flexible Payment Option rate for your account will be 25.99%. If you have 3 or more separate Missed Payments in a 12-month period, the Flexible Payment Option rate will be 28.99%. These rates are effective from the day the Flexible Payment Option is first available on your account.

3. No Pre-Set Spending Limit on purchases does not mean unlimited spending. Your purchases are approved based on a variety of factors, including your credit history, account history, and personal resources. Proof of resources and security may be required.

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