

Use Points Towards Purchases FAQs

- [1.](#) Are all American Express Cards eligible for using “Use Points Towards Purchases”?
- [2.](#) Can I redeem my points for a credit against any transaction?
- [3.](#) How many points can I redeem against an eligible transaction?
- [4.](#) When will I receive the statement credit?
- [5.](#) How long do I have to make a request to use “Use Points Towards Purchases”?
- [6.](#) How do I use “Use Points Towards Purchases”?
- [7.](#) Why can't I redeem my points with “Use Points Towards Purchases”?
- [8.](#) I have a credit card; do I still need to make a minimum payment this month?
- [9.](#) Will I receive my points back if I get a refund from the merchant?
- [10.](#) Is “Use Points Towards Purchases” similar to “Tripflex”?
- [11.](#) Can I do a partial redemption for an eligible purchase?

1. Are all American Express Cards eligible for using “Use Points Towards Purchases”?

All UK Cards, which are enrolled in the Membership Rewards® programme, other than Corporate Cards, are eligible for using “Use Points Towards Purchases”.

2. Can I redeem my points for a credit against any transaction?

A purchase will qualify as an eligible transaction for purposes of the “Use Points Towards Purchases” option when an eligible American Express Card is used for the purchase of goods or services. When you make a redemption request, you will be able to select such eligible transactions for “Use Points Towards Purchases”. If you make a redemption request via telephone, we will tell you which transactions are eligible for “Use Points Towards Purchases”. Please note that eligible transactions are subject to change from time to time.

3. How many points can I redeem against an eligible transaction?

You must redeem a minimum of 200 points at one time against a single eligible transaction. There is no maximum number of points which can be redeemed against a single eligible transaction; however you cannot redeem a higher value than the amount of the eligible transaction. There is no maximum number of eligible transactions against which points can be redeemed at any one time.

4. When will I receive the statement credit?

The “Use Points Towards Purchases” credit should appear on your Account within three days from date of redemption. On your billing statement, the credit will appear as 'Points Towards Purchases credit'.

5. How long do I have to make a request to use “Use Points Towards Purchases”?

Through your online account on desktop and via telephone, points can be redeemed for a statement credit towards eligible transactions within the current and the previous three statement periods. On the American Express mobile app points can be redeemed for a statement credit towards eligible transactions within the last 30 days. If you are unsure when your period for redemption in respect of an eligible transaction begins or expires, please call us on the number on the back of your Card. Our Membership Rewards team is available for questions and advice, and will even help you redeem your points. Our lines are open from 8am to 8pm, seven days a week.

6. How do I use “Use Points Towards Purchases”?

The quickest way to use “Use Points Towards Purchases” is online. To redeem your points online, just follow these easy steps:

- Choose one of your transactions from the list of eligible transactions.
- Fill in the number of points you would like to redeem under 'Points used'. Minimum redemption of 200 points.
- Click 'Redeem points' and your selection will be added to the total, which you can see in the Summary box.
- When you have selected all the transactions you wish to redeem your points against, click 'Next'.
- Review and submit
- Check that the transactions and the number of points you have selected, are both correct.
- Once you are happy with your selection, click 'Confirm' to redeem your points.
- If you would like to change your selection, click on the 'Back' button.
- Confirmation

Your “Use Points Towards Purchases” credit(s) should appear on your Account within three days from date of redemption.

Alternatively, to redeem by phone, call the number on the back of your Card. Our Membership Rewards team is available for advice and to take orders, from 8am to 8pm, seven days a week.

7. Why can't I redeem my points with "Use Points Towards Purchases"?

It may be that your Card is not enrolled in Membership Rewards, or that your Membership Rewards balance is less than 200 points. You must redeem a minimum of 200 points per eligible transaction and you cannot redeem a higher value than the value of the eligible transaction. It may also be that your Card Account is not in good standing (overdue or in collection).

Please contact the number on the back of your Card to speak with a member of the Membership Rewards team.

8. I have a credit card; do I still need to make a minimum payment this month?

Please note, If you Use Points Towards Purchases for an American Express Credit Card, this will not reduce the minimum payment due and you must still pay at least the minimum payment due as displayed on your billing statement

9. Will I receive my points back if I get a refund from the merchant?

Please contact our Membership Rewards team on the number on the back of your Card to discuss refunds.

10. Is "Use Points Towards Purchases" similar to "Tripflex"?

"Use Points Towards Purchases" replaces the former redemption option "TripFlex" and allows you to redeem your points for a statement credit towards purchases of goods and services. For full information please refer to the "Use Points Towards Purchases Terms" and Conditions.

11. Can I do a partial redemption for an eligible purchase?

In your online account, you can redeem Points for the total or a part of the Eligible Transaction. Partial redemptions are not available in the American Express mobile app, where you have a choice of two options; you can either redeem Points for the total of the Eligible Transaction or transfer your entire Points balance as a statement credit towards the Eligible Transaction.