

Use Points Towards Purchases Terms and Conditions

1. Subject to these Terms and Conditions, UK Cardmembers ("you" or "your") of American Express Cards ("Card Account") enrolled in the Membership Rewards® Programme (other than Corporate Cards) are eligible to redeem Membership Rewards points ("Points") for a credit to their Card Account for an eligible transaction ("Eligible Transaction") under the "Use Points Towards Purchases" option ("Use Points Towards Purchases").
2. "Eligible Transaction" means a purchase made using an eligible Card for goods and services. Please note that Eligible Transactions including the Points rate required to pay are subject to change from time to time without prior notice to you. You will be informed which transactions are Eligible Transactions at the time you make a request to redeem Points.
3. Subject to these Terms and Conditions, the redemption of Points with "Use Points Towards Purchases" will be awarded to you in the form of a credit to the Card Account to which the Eligible Transaction was originally charged and that Card Account must be associated with or linked to the Membership Rewards account from which the Points are redeemed. If you use "Use Points Towards Purchases", a credit will appear on your statement identified as "Points Towards Purchases credit".
4. You must always redeem a minimum of 200 Points at any one time for each Eligible Transaction. 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.
5. Any credit to your Card Account cannot exceed the amount of the Eligible Transaction.
6. 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.
7. American Express may amend the time frame in which Eligible Transactions are eligible for redemption using "Use Points Towards Purchases" through certain redemption channels (online or via telephone). We will provide notice of any such amendment on this website or by telephone (if you choose to call us to use "Use Points Towards Purchases").
8. We may restrict credits if your Card Account has a credit balance at the time of the "Use Points Towards Purchases" redemption request.
9. You will not be able to use "Use Points Towards Purchases" for an Eligible Transaction until that purchase has been billed to your Card Account. Your Card Account may not be credited until after a subsequent billing period after the original Eligible Transaction was charged to your Card Account.
10. You must not withhold any payment due on your Card Account based upon your expectation of receiving a future credit to your Card Account.
11. 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.
12. We may suspend the ability to use "Use Points Towards Purchases" where the Card Account is not in good standing (overdue or in collection) or if you fail to adhere to the terms and conditions governing the Card Account.
13. Please note that there may be time lapse between the time of your purchase transaction and the transaction appearing on your Account Summary. The statement credit should appear on the Account within three days and therefore "Use Points Towards Purchases" requests submitted close to the billing statement date might show as the statement credit only in the next statement period.
14. You may redeem your Points online by visiting americanexpress.co.uk and logging in to your Online Services. Once you have logged in, click on the 'Use Points Towards Purchases' link on your Account summary page and follow the on-screen options. Alternatively, you may redeem your Points by telephone by calling the number on the back of your Card and a member of the servicing team will assist you.
15. A redemption of Points under "Use Points Towards Purchases" cannot be reversed or unwound, except by American Express. Credits applied to your Card Account arising from redemption under the "Use Points Towards Purchases" Programme cannot be exchanged for other rewards, and are not refundable or exchangeable for cash under any circumstances.
16. These Terms and Conditions supplement the Membership Rewards Terms and Conditions only as relates to the "Use Points Towards Purchases" option.