

Centurion Priority Application Form - in US Dollars, Euros or Sterling

Apply for Cardmembership today

Return the completed form to your BANK not American Express. Please complete in English using Blue or Black ink and CAPITAL LETTERS. Please indicate which currency you would like your billings and Card fees in by ticking the appropriate box:

- US Dollar Centurion R91
 Euro Centurion R91
 Sterling Centurion 15P

The annual fee for the Centurion Card is US\$2,800/€2,800/£1,800.

Personal Details

Title: Mr Mrs Miss Other

First names:

Family name:

Date of birth: D | D | M | M | Y | Y

Nationality:

Please provide a copy of proof of your identity. Select the type of document and enter the document number:

- Passport Drivers licence ID Card

Document number:

**Please ensure you submit all documentation. See the checklist on the last page.*

Please give your **permanent home address** (including country and postal code)

Address:

City:

Country:

Postal code:

PLEASE NOTE: Cards can only be delivered to your permanent home, business or bank address. For statements and other correspondence, please provide your mailing address if it differs to the address above.

Address:

City:

Country:

Postal code:

Primary tel number:
(inc. country & area code)

Email address:

Providing American Express with your email address will allow us to send you by email offers which we believe are suited to your needs, including information on new benefits, products and services. You may request not to receive these offers at any time by updating your email preferences via the privacy statement link on the American Express website.

Do you have or have you previously had any other American Express card?

3 7 - -

Please PRINT your name as you wish it to appear on the Card in no more than 20 letters and spaces (initials for first names are acceptable, surname must be in full).

Please give your mother's family name before marriage. This will be used as a password to confirm your identity for security purposes and to protect against fraud.

In the last year, have you or a family member or close associate (including anyone with a close business relationship, eg joint ownership of company, partnership, or anyone benefitting from any company/other entity you own) held the position of:
Head of state, minister, deputy or assistant minister? Member of parliament? Member of Supreme Court, of a constitutional court or other high-level judicial body? Member of court of auditors or of the Board of the Central Bank? Ambassador, chargés d'affaire or high-ranking officer in the armed forces? Member of the administrative, management or supervisory bodies of a state-owned enterprise?

If you answered yes to any of the previous, please state:

Please tick if 'Yes'

Title of role:

Name of the organisation:

Country of the organisation:

If a close associate, give names and relationship to you:

If you answered yes, we may contact you on the number you have provided to finalise your application.

Your Financial Details

Are you: Employed Self-employed Student Homemaker

Retired Other (Please specify)

Source of income: Salary Investments Trust fund/Inheritance

Savings Other (Please specify e.g. private income.)

If you are employed or self-employed please complete your business details

Job title:

Years with employer/self employed: years months

Business name:

Nature of Business:

Business:

Tel. number:

(inc. country & area code)

Gross annual income: US\$ € £

Please indicate your gross annual income:

up to 100k 101 to 300k

301 to 500k 501 to 1m

1.1m to 2m Greater than 2m

Please indicate your level of assets under management with your bank listed below:

1m to 1.999m

2m to 4.999m

Greater than 5m

Bank and Payment Details

Bank name:

Contact name:

Address:

City:

Country:

Postal code:

Account no.: (if applicable)

Please indicate the how much you expect to spend on the Card account each MONTH:

Below US\$/€/£75k US\$/€/£76-100k US\$/€/£100k+

American Express may request additional information or security in order to support the anticipated monthly spend on your Card.

I declare and agree that payments for my American Express Card Account will be made from a nominated account, in my name, with the above Bank.

Please send my statements to the following address:

Home/Mailing Bank

UNIQUE SOURCE CODE

BKAM880215

Supplementary Cardmembership

You can share the advantages of your Cardmembership.

The Centurion Card

- 1 Supplementary Card in black plastic included
- Up to 19 Supplementary Cards included for Euro and Dollar Cards in Green, Gold and Platinum
- Up to 4 Supplementary Cards included for Sterling Cards in Green, Gold or Platinum
- 1 Additional Centurion Card in black plastic included

You will receive an Additional Card for yourself with your account (to separate personal and business expenditure, for instance). The Additional Card is only available for the Centurion Basic Card Applicant.

Please print your name as you would like it to appear on the Additional Card.

_____ A • C

Supplementary Card Applicant Details

Complete this section to nominate someone, aged 18 or over, to share your Card benefits. Spend on each Supplementary Card will be itemised separately on your monthly statement. The type of Supplementary Card/s available and fee/s payable will vary according to which type of American Express Card you have applied for.

Please indicate type of Supplementary Card required:

A Green B Gold C Platinum D Centurion

Title: Mr Mrs Miss Other _____

First names: _____

Family name: _____

Relationship to Cardmember: _____

Date of birth: D | D | M | M | Y | Y

Nationality: _____

Please provide a copy of proof of your identity. Select the type of document and enter the document number:

Passport Drivers licence ID Card

Document number: _____

**Please ensure you submit all documentation. See the checklist on the last page.*

If your permanent home address is the same as the Basic Applicant please tick here:

If different, please give your permanent home address (including country and postal code)

Address: _____

City: _____

Country: _____

Postal code: _____

Primary tel number: _____
(inc. country & area code)

Please PRINT your name as you wish it to appear on the Supplementary Card in no more than 20 letters and spaces (initials for first names are acceptable, surname must be in full).

In the last year, have you or a family member or close associate (including anyone with a close business relationship, eg joint ownership of company, partnership, or anyone benefiting from any company/other entity you own) held the position of:

Head of state, minister, deputy or assistant minister? Member of parliament? Member of Supreme Court, of a constitutional court or other high-level judicial body? Member of court of auditors or of the Board of the Central Bank? Ambassador, chargés d'affaire or high-ranking officer in the armed forces? Member of the administrative, management or supervisory bodies of a state-owned enterprise?

Please tick if 'Yes'

If you answered yes to any of the above, please state:

Title of role: _____

Name of the organisation: _____

Country of the organisation: _____

If a close associate, give names and relationship to you:

If you answered yes, we may contact you on one of the numbers to finalise your application.

I accept joint and several liability with the Basic Cardmember for all charges incurred on the Supplementary Card issued to me. I agree to be bound by the terms of this application and the Cardmember Agreement which will accompany the Card when issued. By signing below, I confirm that I have read and agree to all the terms and conditions, including the paragraphs referring to personal information contained on this application form.

Signature of Supplementary Card Applicant

D | D | M | M | Y | Y

X

To apply for more further Supplementary Cards, please complete the separate Supplementary Card Application form available from your Relationship Manager.

Membership Rewards®



The Centurion Card

The Centurion Card is enrolled automatically in the American Express Membership Rewards programme on approval of Cardmembership. You can opt out of the Membership Rewards programme at any time. Enrolment in Membership Rewards is free for the Centurion Card.

Instant Cash- for US Dollar and Euro applications only

PLEASE NOTE: not required for Sterling Card applications

Obtain cash at more than 550,000 cash dispensers machines around the world. Please select your own PIN (avoiding predictable numbers):

4 digit PIN for Basic Cardmember : _____

4 digit PIN for Supplementary Cardmember : _____

By enrolling in the Express Cash Service I accept the terms of the Express Cash Conditions of Use which will be sent to me on enrolment. I understand that Express Cash withdrawal by myself and any Supplementary Cardmembers, plus associated fees will be debited to my American Express Card Account. My liability to American Express for such withdrawals will be the same as for all other charges incurred on the American Express Card.

*For Dollar and Euro Cards a fee of US\$/€4 or 4% of the amount of any withdrawal currently applies.
*For Sterling Cards a fee of £3 or 3% of the amount of any withdrawal currently applies.

Third Party Authorisation

I authorise (to the extent indicated by the ticked boxes below) the nominee named below to make enquiries, redeem Membership Rewards points and/or book lifestyle or travel charges which will be billed to the Card account.

I understand and accept full liability for such transactions and discharge American Express from all responsibility relating to such transactions.

Membership Rewards enquiries & redemption ATMR

Lifestyle bookings (Platinum and Centurion only) authorised charging ATLS

Travel bookings (Platinum and Centurion only) authorised charging ATTR

This authorisation allows for the nominated person to discuss, confirm by telephone and authorise payment on the Basic Cardmember's behalf of Membership Rewards, Travel and Lifestyle bookings only. American Express Services Europe Ltd accepts no liability for cancellations/booking errors that are made either by Cardmember or the authorised Account nominated person. By giving this authority, the Basic Cardmember accepts full responsibility for all transactions that are booked and Membership Rewards points redeemed by the said Account Nominee and agrees to settle all such Card transactions in full. This is subject to the laws of England.

Third Party Nominee Details

First names: _____

Family name: _____

Relationship to Basic Applicant/ job title: _____

Date of birth: D | D | M | M | Y | Y

Nominee Password: _____

This password should be 8 characters in length and contain at least 2 numbers

Important Notes

You may authorise one third party nominee on your account. Any subsequent authorisation request will supersede this request. American Express reserves the right at its discretion not to deal with any Nominee at any time. This request will remain active unless cancelled. In the interests of security, please ensure that your Third Party Nominee maintains the confidentiality of your Card account.

BKAM880215

Please Sign Below

The information I have given in this Application is true and correct. I am (and any Supplementary Applicant named in this Application is) over 18 years of age. I request American Express Services Europe Limited ("American Express") to issue me with a Card billed in US dollars, euros or sterling, including any renewal and replacement Cards. The annual fee is US\$2,800/€2,800/£1,800 for the Centurion Card. If I have asked for a Supplementary Card to be issued, I agree to be jointly and individually responsible for all charges on the Supplementary Card. A Cardmember Agreement will accompany the Card when issued.

I authorise my Bank mentioned under the heading 'Bank and Payment Details' to disclose information about me to American Express and to issue instructions on my behalf for the purpose of administering my Card account. This includes the authorisation to my Bank to forward to American Express all identification documents and to provide all information necessary for American Express to comply with its obligations under the applicable anti-money laundering legislation. I also authorise American Express to answer any enquiries or requests made by the Bank and to carry out the Bank's instructions for the above purpose. I discharge American Express from all responsibility in respect of any disclosures by it to the Bank of my information and any execution by it of the Bank's instructions. Additionally, I authorise any third party nominated in this application to undertake the activities listed.

American Express may decline this Application at its sole discretion. This Application shall be read in conjunction with the attached Pre-contractual disclosure of terms and conditions for American Express International Currency Cards and with all other accompanying documents.

By signing below, I confirm that I have read and agree to all the terms and conditions contained on this Application and understand how you will use my Personal Information for the purpose of processing this Application as set out in the box at the top of the attached Pre-contractual disclosure of terms and conditions.

Signature of **Basic** Card Applicant

D | D | M | M | Y | Y

X

Important

Have you provided:

- A copy of the Basic Applicant's proof of identity and signature (copy of ID must include a photo, full name and expiry date)
- If there is a Supplementary Applicant, their proof of identity and signature (copy of ID must include a photo, full name and expiry date)
- Copy of Supplementary Card applicants proof of home address if the Supplementary Applicant is not known to the Bank
- Two Authorised Signatures from the Bank
- A Bank guarantee (if applicable)

Bank Information Only

Please complete this form and send it to:

American Express Services Europe Limited
International Currency Card - New Membership
Department 4060
Telecom House
125-135 Preston Road
Brighton BN88 1TH
United Kingdom

Alternatively, fax the completed application form to: +44 (0) 1273 667 135.

To be completed by the Bank

Bank Contact Details

RM name:

Bank name:

RM Tel number:
(inc. country & area code)

RM Email:

Verification of Applicant's Information

The Bank confirms that the Basic Applicant is known to it and the Supplementary Applicant is known to it (or in the event the Supplementary Applicant is not known to the Bank, the Bank understands additional documentation is required as detailed in the 'Important' box), that all the information supplied in this form is true and accurate, that ID supplied or held on the Bank's file pending forward transmission is a true copy of the original and that payments to the Card account will be made from an account at the Bank in the customer's name as specified in this application.

Bank official stamp

Bank Authorised Signatures (must be two)

1

Full name:

Position
in Bank:

Contact
Tel number:
(inc. country & area code)

Contact Email:

Bank authorised signature

D | D | M | M | Y | Y

X

2

Full name:

Position
in Bank:

Contact
Tel number:
(inc. country & area code)

Contact Email:

Bank authorised signature

D | D | M | M | Y | Y

X

IMPORTANT - YOUR PERSONAL INFORMATION

Before signing this Application, it is important that you and any Supplementary Applicant read this paragraph and the section entitled "Privacy" below, which together describe how we collect and use information about you and any Supplementary Applicant for the purpose of processing your application and providing you and any Supplementary Applicant with the Card service and other appropriate products and services. By signing this Application, you and any Supplementary Applicant agree that for the purpose of processing it, American Express may:

- a carry out credit checks with credit reference agencies by disclosing the information provided by you to such agencies, who will retain records of such checks that may be used by other organisations in assessing applications from you and members of your household for credit or other facilities and for preventing fraud and tracing debtors;
- b check your details with fraud prevention agencies and if you give us false or inaccurate information and we suspect fraud, this will be recorded, which records may be used by us and other organisations to help make decisions about credit and credit-related services for you and members of your household, help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and members of your household, trace debtors, recover debt, prevent fraud and manage your Accounts or insurance policies;
- c check your identity to prevent money laundering;
- d use various statistical methods (including the results of any credit checks made) to assist in evaluating your creditworthiness in deciding whether to issue a Card to you; and
- e contact your employer, bank, building society or any referee approved by you to obtain relevant information to assess this Application.

The terms of the Cardmember Agreement apply to all of our International Currency Cards in Dollar, Euro and Sterling. Fees differ between products as detailed below:

Euro Denominated Cards
 - All references in the Cardmember Agreement to US dollar or USS will be replaced with references to Euro. For example a fee of USS25 would be €25.
 - If a Charge is not in US dollars, the conversion to Euros will be made through US dollars, by converting the US dollar amount into Euros. If a Charge is in US dollars, it will be converted directly into Euros.
 - The single conversion fee will be 2.7%.

Sterling Denominated Cards
 - The Cardmember Agreement specifies the differences in terms and conditions for Sterling Denominated Cards. For example, section 6d Sterling Denominated Cards "You must pay all Charges in full when you receive your Card account statement. You must pay us in sterling"
 - The single conversion fee will be 2.99%

US Dollar Denominated Cards
 - The single conversion fee will be 3.0%

CARDMEMBER AGREEMENT

1 Acceptance
 a Please read this agreement carefully before you sign or use the enclosed American Express Card.
 b If you sign or use the card you are agreeing to the conditions of this agreement, which covers how you use the card and if we renew or replace it.
 c This agreement means that you and any supplementary cardmember using your card account will be liable for the charges as set out in paragraph 3b below.
 d If you agree to keep to this agreement, sign the card immediately. You should only use the card between the "Valid Dates" printed on the front of the card.
 e If you do not agree to keep to this agreement, please cut the card in two and write to us confirming that you want to cancel the card account.

2 Definitions
 a "Card" – the American Express Card, including the 'basic card', the 'additional card' and the 'supplementary card' as defined in paragraphs c and d below. It also applies to any card which is renewed or replaced or any alternative card issued to you under these conditions.
 b "You" and "your" – the cardmember, in other words the person named on the card. "We" and "us" – American Express Services Europe Limited and any holding, subsidiary or affiliated companies and licensees taking part in the American Express Card Service.
 c "Basic" card – if you have asked us to issue the card on your account, you are the 'basic' cardmember and the card we issue to you is the 'basic' card. If we issue a second card in your name on the same card account (for example, to separate your business and personal spending), this is called the 'additional' card.
 d "Supplementary" card – the card we issue to other people (for example, your husband, wife or other family members) to use on your card account.
 e "Replacement" card – the card we issue if your card is lost, stolen, damaged or does not arrive.
 f Charges – all amounts we charge to your card account, including cash withdrawals, traveller's cheques, the annual fee, late payment charges and all other amounts you owe.
 g "Service establishments" – businesses which accept the card as payment for goods or services.
 h "Record of charge" – the form giving details of each charge when you buy goods or services. In most cases you will be asked to sign a record of charge, but if the charge is made by phone or mail order, or from an automated payment machine (for example, in a car park), this form will be filled in by the service establishment or us without your signature.
 i Cash Withdrawals any cash withdrawn by using the card, PIN or as you have authorised.
 j PIN – the personal identification number we send to you to use with the card.

3 Using the card
 a You are the only person entitled to use the card with your name on it. You must pay all charges made by you or any other cardmember on your card account and any other person using the card if he or she has your permission. We can charge to your card account any amount owed to us arising from these charges.
 b You must pay all charges on the card account, including charges made with the additional card and any supplementary card. Supplementary cardmembers are all responsible individually and jointly with you for all charges on the supplementary card.
 c You must not sell or return for a cash refund any unused goods, tickets or services paid for with the card. However, you may return goods or tickets to the service establishment and ask for the amount to be put back into your charge card account (if the service establishment agrees).
 d If you use the card to buy insurance, you must authorise us to pay premiums for you. We will charge these amounts to your card account. You must tell us and the insurer in writing if you want to cancel your policy or do not renew the policy. If you are due a refund, we will add the money to your card account.
 e We may refuse any authorisation of a charge if you have a valid reason. This could be to prevent fraud or because we think you may not be able to pay your card account in full and on time. In these cases we do not have to give you notice beforehand, but we will tell you afterwards.

4 Statements
 a We will send card account statements to you. The statement will include charges to all cards on your account, including charges made by any supplementary cardmember or other person using the card with your permission.
 b You and the supplementary cardmembers are responsible for all charges made to your card account according to paragraph 3b above.
 c You must tell us immediately about any change in the address where we send the bill. You must also tell us if your phone number changes.
 d If we cancel your card account and you have not broken this agreement, we may refund part of any annual fees which we have already charged you for.

5 Foreign currency charges
 a **US Dollar/Euro Denominated Cards**
 If you make a Charge in a currency other than US Dollars/Euros, that Charge will be converted into US Dollars/Euros. The conversion will take place on the date the Charge is processed by us, which may not be the same date on which you made your Charge as it depends on when the Charge is submitted to us. Unless a specific rate is required by applicable law, you understand and agree that the American Express treasury system will use conversion rates based on interbank rates that it selects from customary industry sources from the business day prior to the processing date, increased by a single conversion fee of 3.0% for US Dollar denominated cards and 2.7% for Euro denominated cards. If Charges are converted by third parties prior to being submitted to us, any conversions made by those third parties will be at rates selected by them.

b **Sterling Denominated Cards**
 If you make a Charge in a currency other than in Pound Sterling, that Charge will be converted into Pound Sterling. The conversion will take place on the date the Charge is processed by American Express, which may not be the same date on which you made your Charge as it depends on when the Charge was submitted to American Express. If the Charge is not in U.S. dollars, the conversion will be made through U.S. dollars, by converting the Charge amount into U.S. dollars and then by converting the U.S. dollar amount into Pound Sterling. If the Charge is in U.S. dollars, it will be converted directly into Pound Sterling.
 Unless a specific rate is required by applicable law, you understand and agree that the American Express treasury system will use conversion rates based on interbank rates that it selects from customary industry sources on the business day prior to the processing date, increased by a single conversion commission of 2.99%. If Charges are converted by third parties prior to being submitted to us, any conversions made by those third parties will be at rates selected by them.

6 Payment
 a **US Dollar/Euro Denominated Cards**
 You must pay all charges in full when you receive your card account statement. You must pay us in US Dollars/Euros.
 b If you pay in any currency other than US Dollars/Euros, we may refuse to accept it. If we do accept payment in another currency, we will change it into US Dollars/Euros at the standard rate we set on the date we receive the payment. In this case, or if you pay using a cheque drawn on a bank account outside the UK, there will probably be a delay before the money is put into your card account. We may also charge you for the extra administration involved in collecting these payments, including costs for changing the foreign currency into US Dollars/Euros on the date we receive the payment.
 c If we choose to accept late or part payments, we will not lose any of our rights under this agreement or under the law.

Sterling Denominated Cards
 d. You must pay all Charges in full when you receive your Card account statement. You must pay us in sterling.
 e. If you pay in any currency other than sterling, we may refuse to accept it. If we do accept payment in another currency, we will change it into sterling at the standard rate we set on the date we receive the payment. In this case, or if you pay using a cheque drawn on a bank account outside the UK, there will probably be a delay before the money is put into your Card account. We may also charge you for the extra administration involved in collecting these payments, including costs for changing the foreign currency into sterling on the date we receive the payment.

f. If we choose to accept late or part payments, we will not lose any of our rights under this agreement or under the law.

7 Late Payment Charge
 a **US Dollar/Euro Denominated Cards**
 We will use the following rates of charge for late payments for any amount you owe (late payment charges).
 i) 3% or USS/€25 (whichever is higher) on all amounts you still owe after 30 days from the card account statement date.
 ii) And 1.5% or USS/€15 (whichever is higher) to be charged on all amounts you still owe after 45 days from the card account statement date.
 iii) And 1.5% or USS/€15 (whichever is higher) to be charged each month on all amounts you still owe after 60 days from the card account statement date.
 b We may charge you with our full costs incurred in respect of any payment by bank arrangement or cheque sent to us by you or your representative which is not honoured for its full amount and in respect of any reference of the Card Account to a third party collector.

Sterling Denominated Cards

c. In the event that you delay or omit the payment of any Charges due in respect of your Card account, we will apply the following charges for late payment of any amount you owe us:
 i) £12 in respect of all amounts you still owe after 30 days from the Card account statement date; and
 ii) £12 to be charged in respect of all amounts you still owe after 45 days from the Card account statement date; and
 iii) £12 to be charged each month in respect of all amounts you still owe after 60 days from the Card account statement date; and
 iv) If we refer your Card account to a collection agency (which may be a firm of solicitors), we will also charge you for any costs that we have to pay in recovering any amount you owe us and any costs that the agency incurs in trying to recover any outstanding amount on our behalf. We will continue to add late payment charges, to the amount you owe, at the rate of £12 each month, until you have paid the amount you owe. You must pay late payment charges after, as well as before any judgement, if the case is taken to court.
 d. If you pay us with a cheque or direct debit and your bank does not honour the cheque or the direct debit, we will charge you a £12 return payment fee to cover costs we incur.
 e. We may at any time, as a continuous right, without notice or demand, set off against any credit on your Card account any amount due by you to us on any other Card account (in whatever currency) you have with us, until your liability for the amount owed is fully satisfied and discharged.

8 Questions about charges, cancelling charges and accepting cards
 a If you have any questions about charges on your card account, you must contact us immediately.
 b Unless the law says otherwise, we are not responsible for goods or services charged to the card. Once you have charged goods or services to your card, you cannot later cancel that charge. You must pay us the full amount shown on your card account statement. If you have a dispute about the goods or services you have bought, you must settle this with the service establishment.
 c We are not responsible for:
 i) your card not being accepted or the way your card is accepted or refused;
 ii) failing to carry out our obligations under this agreement as a result of any system failure, date or other data processing failure, industrial dispute or other event outside our reasonable control; or
 iii) damages arising under this agreement indirectly; or
 iv) damages arising under this agreement out of special circumstances or out of unusual circumstances.

9 Cash withdrawals and payment machines
 a You must keep your PIN separate from your card and must not allow anyone else to know or use your PIN.
 b You are not responsible for any loss or damage you may suffer if you use the card in a cash machine or other payment machine (for example, at a petrol station or car park) or if the machine does not accept your card.
 c Whenever you make a cash withdrawal we will charge a fee of USS/€4 or 4% (for US Dollar/Euro Denominated Cards) or £3 or 3% (for Sterling Denominated Cards) of the amount of any cash withdrawal (whichever is greater)
 d There is a limit on cash withdrawals and we will tell you about this limit. We may change the limit on cash withdrawals at any time and will tell you about the change.

10 Liability for loss, theft and misuse of cards
 a You must tell us immediately if the card is lost, stolen, damaged or does not arrive when it is due. You must also tell us if the card is being used by another person without your permission.
 b As long as you have told us promptly, you will have to pay us up to USS/€50 (for US Dollar/Euro Denominated Cards) or up to £20 (for Sterling Denominated Cards) for any loss suffered, up to the time you have told us about the loss.
 c If your card is used by another person with your permission, you will be responsible for all charges made on the card up to the time you tell us that you have withdrawn your permission.
 d You will continue to be liable for charges run up by you or other people using the card with your permission.
 e If you then find the card you reported missing, you must not use it. You must cut it in two and tell us immediately that you have found it. You must continue to use the replacement card we send you.
 f You must give us all the information you can about the circumstances of any loss, theft, damage or unauthorised use of the card. We may give this information to other companies or people investigating the matter.

11 Renewing the card
 a You authorise us to renew all cards on your card account before they end. We will charge you card fees every year if you renew your card.
 b We will continue to renew the cards until you ask us to stop or, in the case of a supplementary card, either you or the supplementary cardmember asks us to stop.
 c Unless you say otherwise, you authorise us to issue you with a green, gold, platinum, centurion or any alternative card for you to use under these conditions. You also authorise us to cancel your card and replace it with any alternative card if, for any reason, we decide that your current card is no longer appropriate for you.

12 Cancelling cards
 a The card is our property and you must return it to us if we ask. We can take away your right to use the card. We can do this without giving you notice beforehand if we have a valid reason. This could be to prevent fraud or because we think that you may not be able to pay your card account in full and on time. If we do this, we will tell you immediately afterwards.
 b We may list cancelled cards in our "Cancellation Bulletin" and tell service establishments of these cancellations. If a service establishment asks you to give it your card, you must do so.
 c You or a supplementary cardmember may cancel a supplementary card. After we have received notice of cancellation, you and the supplementary cardmember will continue to be responsible for all charges on the supplementary card (under paragraph 3b) until you cut the supplementary card in two. We may help you get the supplementary card back, if this is appropriate.

13 Changing this agreement
 a We can change this agreement at any time and will tell you immediately if we do this. We will consider that you have accepted the changes if you continue to keep and use the card.
 b We can transfer our rights under this agreement and will tell you immediately if we do this. We will consider that you have accepted this transfer if you continue to keep and use the card.
 c If you do not accept any changes to this agreement, you can end the agreement by cutting the card in two and writing to us that you want to cancel the card account. You will still be liable for all charges (including fees and late payment charges) up to the date you end this agreement. Please do not return the destroyed card to us.

14 Privacy
 We will -
 a disclose information about you, your card account and charges on your card account (which may include details of goods and/or services purchased) to companies within the American Express group of companies worldwide (including other organisations who issue the card), to any other party whose name or logo appears on the card issued to you, to any party authorised by you, to our processors and suppliers and to organisations who accept the card in payment for goods and/or services purchased by you and obtain such information from said parties, in order to administer and service your account, process and collect charges on it and manage any benefits or insurance programmes in which you are enrolled. Where you purchase goods and/or services on behalf of a third party, you confirm that you have obtained the consent of that third party to the disclosure of his or her information to American Express for these purposes;
 b use information about you and information about how you use your card account (unless you ask us not to) to develop lists for use within the American Express group of companies worldwide (including other organisations who issue the card) and other select companies in order that we or these companies may develop or make offers to you (by mail, email or telephone) of products and services in which you may be interested. The information used to develop these lists may be obtained from the Application, from information on where you use and what charges are on your card, from surveys and research (which may involve contacting you by mail, e-mail or telephone) and from information obtained from other external sources such as merchants or marketing organisations;
 c exchange information about you and your card account with credit reference agencies which may be shared with other organisations in assessing applications from you and members of your household for credit or other facilities and for preventing fraud and tracing debtors;
 d carry out credit checks whilst any money is owed by you on your card account (including contacting your bank, building society or approved referee) and disclose information about you and your card account to collection agencies and lawyers for the purpose of collecting debts on your card account;
 e carry out further credit checks and analyse information about you and charges on your card account, to assist in managing your card account, and authorising charges on it and to prevent fraud;
 f monitor and/or record your telephone calls to us, or ours to you, either ourselves or by reputable organisations selected by us, to ensure consistent servicing levels (including staff training) and account operation;
 g undertake all of the above within and outside the UK and the European Union. This includes processing your information in the USA in which data protection laws are not as comprehensive as in the European Union. When you travel or make foreign purchases by mail, telephone or electronic mail, American Express will also disclose to or access your information in other countries outside the European Union in which data protection laws may not be as comprehensive as in the European Union. In this case, American Express has taken appropriate steps to ensure the same level of protection for your information in the USA and other countries as there is in the European Union; and
 h undertake all of the above in respect of any supplementary cardmember on your card account. Where you have approved the issue of a supplementary card, you confirm that you have obtained the consent of the supplementary cardmember to disclose his or her information to American Express and process it for the above purposes. We use advanced technology and well-defined employee practices to help ensure that your information is processed promptly, accurately and completely. We keep information about you only for so long as is appropriate for the above purposes or as required by applicable law. If you ask, we will tell you what information we hold about you and provide it to you in accordance with applicable law. There may be a charge for this, as permitted by law. If you believe that any information we hold about you is incorrect or incomplete, you should write without delay to American Express Services Europe Limited, Data Protection Office, Box 2007, Amex House, Edward Street, Brighton, East Sussex, BN2 2LP. Any information which is found to be incorrect or incomplete will be corrected promptly.

15 Relevant law
 a This agreement is governed by English law. However, you agree that we can carry out collection proceedings in any country where you may be living.
 b You must agree to keep to any exchange control regulations which may be in force.
 c If any part of this agreement is found to be invalid, illegal or cannot be enforced, the other parts of this agreement will not be affected and will continue to be valid legal and enforceable.