

▶ THE PLUM CARD®
from American Express OPEN



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0629408614554054



0000054 0000054 (0930861003) 10/03/14 0406P6D0000102000 NEW ACCOUNT 1

Call 1-800-523-8444
to activate your Plum
Card® today

After you activate your Plum
Card, you can start placing your
ongoing business expenses on
your Card right away.



The Plum Card® from American Express OPEN.

The Plum Card® Basics

There are multiple ways you can take advantage of payment flexibility each month.

1.5% Early Pay Discount¹

Get a 1.5% discount on the portion of your balance that you pay within 10 days of your statement closing date as long as you pay at least your Minimum Payment Due.

Extra Days to Pay²

You can take up to 60 days from your statement closing date to pay in full without interest. Pay your minimum balance by the Payment Due Date to take advantage.

Don't miss your first 1.5% Early Pay Discount

Enroll your Plum Card today at open.com/getstarted to set up mobile or e-mail alerts for the 1.5% Early Pay Discount due date, and more.

What's Inside Your Welcome Package:

Utilize our checklist

Check out the Plum Card Tip Sheet to see how to make the most of your Card.

Learn more about your Card benefits

Use the Plum Card Benefit Guide to see some of the key ways the Plum Card can work for your business.



Terms and Conditions

1 - **Early Pay Discount:** Get a 1.5% discount on the portion of your eligible purchase balance that you pay within 10 days of your statement closing date as long as you pay at least your Minimum Payment Due. The discount will appear as a credit on the following billing statement. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, cash advances, purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Additional terms and restrictions apply, see open.com/plum for details.

2 - **Extra Days to Pay:** If you pay at least 10% of the balance from new activity on your billing statement plus the entire amount of any previously deferred payment by the Payment Due Date on that statement, you may Defer Payment of the remainder of that balance until the closing date of your next billing cycle with no interest. Complete terms and details at open.com/plum.



▶ THE PLUM CARD®
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Call 1-800-362-6033
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After you activate your
Plum Card, you can start placing
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your Card right away.



*Please be prepared to provide the Card Member's
Social Security number and date of birth when you
activate the Card.*

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Save on business purchases with the OPEN Savings benefit³

The OPEN Savings⁴ benefit is a built-in feature of your Plum Card[®] from American Express OPEN. It automatically boosts your savings by giving you up to a 10% discount credited to your statement when you use your Card for eligible purchases with OPEN Savings partners. Benefit limits, exclusions and other restrictions apply. Learn more and see a list of participating OPEN Savings partners at opensavings.com.



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3 - **OPEN Savings* Benefit:** The OPEN Savings benefit is built in to Business Cards from American Express OPEN and provides either up to a 10% discount or up to 4 additional Membership Rewards* points for each eligible dollar spent at OPEN Savings merchants. To **take advantage** of this benefit, payment must be made with a Business Card from American Express OPEN at the time of purchase. All Cards under a particular Card Account (including the Basic Card as well as any Additional or Employee Cards) are combined for the purposes of calculating OPEN Savings benefits. All OPEN Savings benefits are credited to the Basic Card Member only. **Please** allow up to 12 weeks for your benefit to appear on your monthly statement. If your Card Account is **not** eligible to receive Membership Rewards points or is not enrolled in the Membership Rewards program, you will receive the OPEN Savings benefit as a discount that will be provided as a statement credit to that Card Account. If your Card Account is enrolled in the Membership Rewards program you have the option of receiving your OPEN Savings benefit either as a discount or as additional Membership Rewards points. The relative value of the benefit options will differ depending on how you use your Membership Rewards points. The redemption value of additional points that you receive under the Membership Rewards Points Benefit may be less than the dollar value of statement credits that you receive under the Discount Benefit. You can change your OPEN Savings benefit selection a maximum of **once per calendar month**. Changes normally take effect within 72 hours from the time you submit a change to your benefit selection. Purchases that are eligible for the OPEN Savings benefit that are returned or credited from an OPEN Savings merchant will result in a reversal of your statement credit or removal of Membership Rewards points depending on your benefit election at the time of the return or credit. The benefit may not be available at all OPEN Savings partner locations. For a full list of individual OPEN Savings merchants and benefit descriptions, please visit opensavings.com. The OPEN Savings benefit (including merchant participation and offers) is subject to change at any time without notice. Membership Rewards program terms and conditions apply. **OPEN Savings offers may be subject to exclusions, benefit limits and other restrictions or limitations.** For full terms and conditions including specific paragraphs on the Benefit Selection and How Returns Work, go to opensavings.com.



▶ THE PLUM CARD*
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*Social Security number and date of birth when you
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Extra Days to Pay²

You can take up to 60 days from your statement closing date to pay in full without interest. Pay your minimum balance by the Payment Due Date to take advantage.

Save on business purchases with the OPEN Savings benefit³

The OPEN Savings[®] benefit is a built-in feature of your Plum Card[®] from American Express OPEN. It automatically boosts your savings by giving you up to a 10% discount credited to your statement when you use your Card for eligible purchases with OPEN Savings partners. Benefit limits, exclusions and other restrictions apply. Learn more and see a list of participating OPEN Savings partners at opensavings.com.



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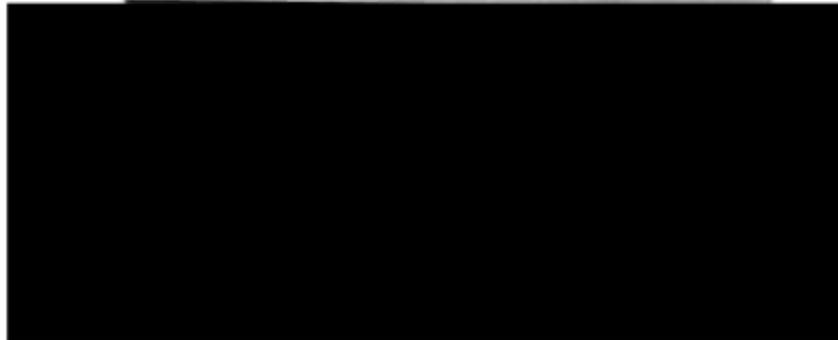
Save on business purchases with the OPEN Savings benefit³

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- 3 - OPEN Savings™ Benefit:** The OPEN Savings benefit is built in to Business Cards from American Express OPEN and provides either up to a 10% discount or up to 4 additional Membership Rewards™ points for each eligible dollar spent at OPEN Savings merchants. To take advantage of this benefit, payment must be made with a Business Card from American Express OPEN at the time of purchase. All Cards under a particular Card Account (including the Basic Card as well as any Additional or Employee Cards) are combined for the purposes of calculating OPEN Savings benefits. All OPEN Savings benefits are credited to the Basic Card Member only. Please allow up to 12 weeks for your benefit to appear on your monthly statement. If your Card Account is not eligible to receive Membership Rewards points or is not enrolled in the Membership Rewards program, you will receive the OPEN Savings benefit as a discount that will be provided as a statement credit to that Card Account. If your Card Account is enrolled in the Membership Rewards program you have the option of receiving your OPEN Savings benefit either as a discount or as additional Membership Rewards points. **The relative value of the benefit options will differ depending on how you use your Membership Rewards points.** The redemption value of additional points that you receive under the Membership Rewards Points Benefit may be less than the dollar value of statement credits that you receive under the Discount Benefit. You can change your OPEN Savings benefit selection a maximum of **once** per calendar month. Changes normally take effect within 72 hours from the time you submit a change to your benefit selection. Purchases that are eligible for the OPEN Savings benefit that are returned or credited from an OPEN Savings merchant will result in a reversal of your statement credit or removal of Membership Rewards points depending on your benefit election at the time of the return or credit. The benefit may not be available at all OPEN Savings partner locations. For a full list of individual OPEN Savings merchants and benefit descriptions, please visit opensavings.com. The OPEN Savings benefit (including merchant participation and offers) is subject to change at any time without notice. Membership Rewards program terms and conditions apply. **OPEN Savings offers may be subject to exclusions, benefit limits and other restrictions or limitations.** For full terms and conditions including specific paragraphs on the Benefit Selection and How Returns Work, go to opensavings.com.



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