

## OFFER TERMS AND CONDITIONS

Starpoints® are awarded by American Express® as part of the Card's reward program and by Starwood through the Starwood Preferred Guest® Program. Because the program terms differ, there may be instances where you receive Starpoints under one program but not the other.

**Starpoints awarded by American Express.** You will receive two Starpoints from American Express for each £1 of eligible purchases made between 15 November 2016 and 15 November 2017 that are charged on your Starwood Preferred Guest® Credit Card from American Express when charged directly with participating Starwood properties, standalone Starwood retail establishments, and Starwood online stores that, in each case, are wholly owned by Starwood Hotels & Resorts Worldwide, LLC (a subsidiary of Marriot International, Inc.) and its affiliates. You will also receive two Starpoints from American Express for each £1 of eligible purchases charged on your Starwood Preferred Guest Credit Card from American Express when charged directly with hotels participating in Marriott Rewards®, standalone Marriott branded retail establishments, and Marriott branded online stores (including online purchases of Marriott gift cards), that in each case, are owned by Marriott International, Inc. and its affiliates. Refer to the Card's reward programme for full Terms and Conditions.

**Starpoints awarded by Starwood.** Independent of using the Card, you will receive two Starpoints (or three Starpoints if you have Starwood Preferred Guest® Elite status) from Starwood for each £1 of eligible charges under the Starwood Preferred Guest Program for stays at participating Starwood properties, standalone Starwood retail establishments, and Starwood online stores that, in each case, are wholly owned by Starwood Hotels & Resorts Worldwide, LLC (a subsidiary of Marriott International, Inc.) and its affiliates. Starwood associates do not receive any additional Starpoints as a Starwood Preferred Guest member for hotel stays and purchases. For information about receiving Starpoints through the Starwood Preferred Guest Program, please see the SPG Terms and Conditions, at [spg.com/terms](http://spg.com/terms)

Eligible purchases means purchases for goods and services minus returns and other credits which must be purchased directly with the hotel provider. Eligible purchases do NOT include fees or interest charges, balance transfers, cash advances, purchases of Travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Eligible purchases also do NOT include any payment made using a mobile or digital wallet or any purchases made through a third party provider (for example, a restaurant within the hotel that is run by a third party, or a third party travel agent or online travel company). Merchants are assigned codes based on what they primarily sell. A purchase will not earn additional points if the merchant's code is not eligible. Additional terms and restrictions apply. Starpoints® received from your Card will be posted to your SPG® account up to 12 weeks after the end of each month. To be eligible to receive Starpoints, Cardmember's Account must not be cancelled or in default at the time of bonus fulfilment.