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Terms and Conditions

▫ Additional [Rates and Fees](#) apply.

¹**Welcome offer not available to applicants who have or have had this Card. We may also consider the number of American Express Cards you have opened and closed as well as other factors in making a decision on your welcome offer eligibility.**

165,000 Hilton Honors Bonus Points
You can earn 165,000 Hilton Honors™ Bonus Points after you spend \$5,000 (the "Threshold Amount") on eligible purchases on your Card in your first 3 months of Card Membership starting from the date that your account is opened. In rare instances, your period to spend \$5,000 may be shorter than 3 months if there is a delay in receiving your Card. Also, purchases may fall outside of the 3 month period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped).

Eligible purchases to meet the Threshold Amount of this offer include those made by both the Basic and Additional Card Members on the Card Account. Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases to meet the Threshold Amount of this offer do NOT include fees or interest charges, cash advances, purchase of travelers checks, purchase or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or other cash equivalents. Hilton Honors Bonus Points will be credited to your Hilton Honors account 8-12 weeks after the Threshold Amount has been reached. Additional Card Members are not eligible to receive this offer. Bonus Points do not count toward elite tier qualification; for more information, visit [HiltonHonors.com/terms](#). Your Card account must not be canceled or past due at the time of fulfillment of any offers.

If we in our sole discretion determine that you have engaged in abuse, misuse, or gaming in connection with this offer in any way or that you intend to do so (for example, if you applied for one or more cards to obtain an offer(s) that we did not intend for you; if you cancel or downgrade your account within 12 months after acquiring it; or if you cancel or return purchases you made to meet the Threshold Amount), we may not credit, we may freeze, or we may take away the Hilton Honors Bonus Points from your account. We may also cancel this Card account and other Card accounts you may have with us.

If your application is not received by 4/5/2023, we will not process your application even if we later receive your application. American Express reserves the right to modify or revoke offer at any time.

² You will receive 3 Hilton Honors Bonus Points for each dollar of eligible purchases. You will receive 9 additional Hilton Honors Bonus Points, for a total of 12, for each dollar of eligible purchases charged directly with a property within the Hilton portfolio, including bookings and incidental charges. To receive the 9 additional Hilton Honors Bonus Points for charges made at the time of booking, the booking must be made directly through a reservation channel operated by Hilton. You can receive the 9 additional Hilton Honors Bonus Points for incidental charges made at the hotel (including charges made at restaurants, spas, and other establishments) if those charges can be and are charged to your room and paid for with your Hilton Honors American Express Business Card at checkout.

You will receive 3 additional Hilton Honors Bonus Points, for a total of 6, for each dollar of eligible purchases at the following categories of merchants: restaurants located in the U.S.; airfare on a scheduled flight charged directly with passenger airlines or American Express Travel (charter flights and private jet flights are excluded); purchases directly from select major car rental companies listed at [americanexpress.com/rewards-info](#); gasoline at gas stations located in the U.S.; shipping services purchased in the U.S. for courier, postal, and freight; and on monthly wireless telephone services purchased directly from U.S. wireless telephone service providers (purchases of hardware and equipment are excluded; any purchases from third parties and resellers are excluded).

To get additional points for a restaurant purchase, the purchase must be at a restaurant located in the United States. You will NOT get additional points for purchases made at a restaurant owned by a U.S. company but located outside the U.S. (e.g. Hard Rock Café in Paris). You also will NOT get additional points for restaurant purchases at nightclubs, convenience stores, grocery stores, or supermarkets. You may not get additional points for purchases at a restaurant located within another establishment (e.g. a restaurant inside a hotel, casino, or event venue). For example, purchases made at a restaurant located within a hotel may be recognized as a purchase at a hotel, not a restaurant.

Your Hilton Honors Points are subject to Hilton Honors Terms and Conditions; see [HiltonHonors.com/Terms](#).

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 traveler's checks, purchases or reloading of prepaid cards, purchases of gift cards, person-to-person payments, or purchases of other cash equivalents. Hilton Honors Bonus Points you earn with your Card will be posted to your Hilton Honors account up to 12 weeks after the end of your billing period.

Merchants are typically assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional Points. A purchase with a merchant will not receive additional Points if the merchant's code is not included in a reward category. You may not receive additional Points if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for a reward category. For example, you may not receive additional Points when: a merchant uses a third-party to sell their products or services; or a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet.

For questions about additional Points on a purchase, call the number on the back of your Card. Please visit [americanexpress.com/rewards-info](#) for more information about rewards.

³ If the total eligible purchases on your Hilton Honors American Express Business Card Account reach \$15,000 or more during a calendar year, you will receive a Free Night Reward from Hilton Honors. After you make an additional \$45,000 in purchases in that same calendar year, totaling \$60,000 in cumulative spend in that year, you will receive a second Free Night Reward from Hilton. Each Free Night Reward will be issued in the form of a redeemable code and sent to you in an email from Hilton Honors to the email address listed on your Hilton Honors account. You will receive the Reward email within 8-12 weeks after you have met each purchase requirement. This benefit is only available to the Basic Card Member; however, eligible purchases made by Additional Card Members will contribute to the purchase requirement. Eligible purchases to meet the purchase requirement are 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, purchases of gift cards, person-to-person payments, or purchases of other cash equivalents.

Each Free Night Reward can be redeemed for one standard accommodation, double occupancy, subject to availability, at properties in the Hilton portfolio, excluding those listed at [HiltonHonors.com/freenightreward](#). To redeem the Free Night Reward, Card Members must call 1-800-446-6677 and mention the code provided by Hilton Honors. Each Free Night Reward expires one year from the date of issuance and must be redeemed on or before the expiration date. A Free Night Reward will be forfeited if not redeemed on or before the expiration date. To ensure receipt of the Reward e-mail notification, you should confirm the correct email address is listed on your Hilton Honors account profile. You can view the status of any Free Night Rewards issued to you by visiting your Hilton Honors Account Dashboard at [HiltonHonors.com](#).

Rewards are not transferable and may not be redeemed for cash or Hilton Honors Points. A Free Night Reward may be combined with other Hilton or Free Night promotions in market and may be added to existing paid or Reward stays. A Free Night Reward includes all applicable resort fees and taxes on the cost of the room for the redeemed night at all locations except for a tourism tax at properties located in Malaysia. The Card Member is responsible for all incidental charges and, if applicable, the Malaysian tourism tax. Free Night Reward redemptions may be cancelled pursuant to the Free Night Reward cancellation policy on the Hilton Honors Program website ([hiltonhonors.com](#)).

Free Night Rewards are subject to Hilton Terms and Conditions, available at [https://hiltonhonors3.hilton.com/en/about/free-night-terms.html](#).

⁴ You will receive complimentary Hilton Honors Gold status with your Hilton Honors American Express Business Card. Complimentary Gold status benefit is only available to the Basic Card Member. If your Hilton Honors American Express Business Card is canceled for any reason, your complimentary Hilton Honors Gold status provided with the Card will be canceled. American Express reserves the right to change, modify or revoke complimentary Gold status at any time. If your complimentary Gold status is canceled, you may be able to maintain your Gold status by qualifying under the Hilton Honors Program terms. Gold status benefits are subject to availability and vary by hotel. For more information on Gold status benefits or how to maintain Gold status each year with qualifying stays, nights or Hilton Honors Base Points through the Hilton Honors Program, and for complete Terms and Conditions, visit [HiltonHonors.com/MemberBenefits](#).

⁵ American Express will not charge any foreign transaction fee on the purchases you make outside of the United States with your Card. However, there may be circumstances where ATMs or merchants charge a fee on foreign transactions.

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