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Earn up to 40,000 Bonus Miles

40,000 Bonus Miles After You Spend \$2,500 On Purchases In The First 90 Days From Account Opening. This product is available to new cardholders of a TAP Miles&Go American Express® Card, and is not available to cardholders of a TAP Miles&Go American Express Card who have already received a new cardholder bonus for their TAP Miles&Go American Express Card. You will qualify for 40,000 bonus miles if you make \$2,500 in Eligible Purchases within 90 days of opening your TAP Miles&Go American Express Card (“Card Account” or “Card”).

Eligible Purchases and Posting of Bonus Miles

Please note that Eligible Purchases do not include balance transfers, cash advances, travelers checks, foreign currency, money orders, wire transfers or similar cash-like transactions (collectively “Cash-Like Transactions”), lottery tickets, casino gaming chips, race track wagers or similar betting transactions, crypto-currency transactions, any checks that access your account, interest, unauthorized or fraudulent charges, and fees of any kind, including an annual fee, if applicable. For more information about what counts as an Eligible Purchase and for more details about the TAP Miles&Go American Express Card by Cardless Rewards Program, view the latest Rewards Program Agreement at Cardless TAP Miles&Go Reward Program Agreement.

After qualifying, please allow up to twelve (12) weeks for the extra 40,000 bonus Miles to post to your TAP Miles&Go Programme account. To be eligible for this bonus offer, your Card Account must be open and not delinquent at the time of fulfillment. Any bonus Miles do not count toward TAP Miles&Go Elite status. If your Card Account does not remain open for at least six months from Card Account opening, Cardless and Transportes Aereos Portugueses, S.A. (“TAP”) reserve the right to deduct the extra bonus Miles from your TAP Miles&Go Program account. The number of TAP Miles&Go Miles required to redeem a flight may vary depending on the destination and the availability of products and/or services, promotional campaigns, and other factors of TAP and Partner airlines.

Earning TAP Miles&Go Miles

How you can earn Miles: You will earn TAP Miles&Go Miles (“Miles”) on Eligible Purchases of products and services, minus returns, refunds or disputed charges, made with your Card. Buying products and services with your Card, in most cases, will count as an Eligible Purchase; however, the following types of transactions will not count and will not earn Miles: Cash-Like Transactions, lottery tickets, casino gaming chips, race track wagers or similar betting transactions, crypto-currency transactions, any checks that access your Card Account, interest, unauthorized or fraudulent charges, and fees of any kind, including an annual fee, if applicable.

Miles are earned as follows:

- You will earn 1 Mile for each \$1 spent on Eligible Purchases.
- You will earn a total of 2 Miles for each \$1 spent on Eligible Purchases charged with merchants whose merchant code with American Express is classified as hotels, car rental agencies, or rideshare services including Lyft and Uber.
- You will earn a total of 3 Miles for each \$1 spent of Eligible Purchases charged directly with TAP or through a TAP channel. Please note that certain on-board or in-flight purchases may be processed through a third-party merchant and thus would not earn 3x Miles.
- Miles are rounded down to the nearest dollar (for example, a \$45.85 Eligible Purchase would earn 45 Miles).

Information about Earning/Transferring Miles to TAP: Miles earned during a billing cycle are generally transferred to TAP after the end of each billing cycle but may take up to twelve (12) weeks after the close of the billing cycle. **Losing Miles:** You will immediately lose all Miles that have not been transferred to TAP if your Card Account status changes, or your Card Account is closed for program misuse, fraudulent activities, failure to pay, bankruptcy or other reasons described in the terms of the Cardless TAP Miles&Go American Express Card Reward Program Agreement available at Cardless TAP Miles&Go Reward Program Agreement.

Rewards Categories: Merchants who accept American Express cards are assigned a merchant identifier, which is determined by the merchant or its processor in accordance with American Express procedures. We use merchant identifiers for the purpose of making rewards offers to you. Purchases submitted by you, an authorized user, or the merchant through third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify in a rewards category if the technology is not set up to process the purchase in that rewards category. Please note that we make every effort to include all relevant merchant codes in our rewards categories. However, even though a merchant, or some of the items that it sells, may appear to fit within a rewards category, the merchant may not have a merchant code in that category. When this occurs, purchases with that merchant will not qualify for rewards for purchases in that category.

Flight Redemption, Pricing, and Fees

TAP Miles&Go Programme award tickets are subject to availability. The number of Miles required to redeem a flight may vary depending on the destination and the availability of products and/or services, promotional campaigns, and other factors of TAP and partner airlines. Eligible flights include flights operated by TAP and its affiliated carrier (Portugalia). Award pricing is subject to change without notice. Awards on TAP, Portugalia, and partner-operated flights and upgrade awards are subject to limitations and restrictions. Passenger is responsible for all taxes, fees, baggage fees and surcharges applicable to award travel, including, with respect to any government imposed taxes or fees, or airport charges. Such taxes, fees and surcharges must be paid at the time of ticketing and are subject to change. Cardless is not responsible for the provision of, or failure to provide, the award tickets. For information about using your Miles, go to flytap.com or call TAP directly at 1-800-931-1821.

Status Miles

Eligible Purchases made on your Card Account will also allow you to earn Status Miles under the TAP Miles&Go Programme that may help you achieve elite categories as part of the TAP Miles&Go Programme. With the TAP Miles&Go American Express Credit Card, twenty percent (20%) of Miles earned from Eligible Purchases are awarded as Status Miles under the TAP Miles&Go Programme up to a maximum of ten-thousand (10,000) Status Miles per the Annual Qualification Period under the TAP Miles&Go Programme. TAP maintains and administers the elite status categories and administers the Status Miles as part of the TAP Miles&Go Programme. For more details on the elite categories associated with Status Miles, please visit [Terms and conditions | TAP Miles&Go Programme](#).

Preferred Boarding, TAP Premier Lounge Access, and Checked Bags

Preferred Boarding: As a TAP Miles&Go American Express cardholder, you are eligible to receive Preferred Boarding for you and any companions traveling on the same booking.

TAP Premier Lounge Access: As a TAP Miles&Go American Express cardholder, you are eligible to receive two (2) TAP Premier Lounge access passes per calendar year. The access passes are only available at the TAP Premier Lounge at the Lisbon, Portugal airport, the only premier lounge currently available by TAP. Lounge passes are only available for the cardholder, and guests are not allowed at this time. The two lounge access passes are available for use during the calendar year between January 1 and December 31, and the passes cannot be rolled-over to the following year. Please allow up to two (2) billing cycles from Card Account opening for the TAP Premier Lounge passes to be made available to you. To receive and use the TAP Premier Lounge passes, your Card Account must be open, active, and current and you must have an open, valid, and linked TAP Miles&Go Programme account.

Baggage Allowance: Further, as a TAP Miles&Go American Express cardholder, you are entitled to two complimentary baggage allowances per calendar year for the cardholder. The baggage allowance is subject to the cabin rules and restrictions for the respective flight. The two (2) complimentary baggage allowances are available for use during the calendar year between January 1 and December 31, and the allowances cannot be rolled-over to the following year. The baggage allowance is applied per booking and not per flight and thus a round trip on the same booking will count as one baggage usage. The baggage allowance is valid on fare and award tickets on TAP operated flights only. Your TAP Miles&Go Programme account number must be used in the booking for the baggage allowance benefit to be utilized. At this time, it is not possible to select the specific flight for which to apply the baggage allowance if you have multiple bookings, as the baggage allowance is automatically applied in chronological order of the flight date. The baggage allowance benefit is applied automatically to your booking generally 48 hours prior to the flight. The baggage allowance benefit does not apply if your booking includes certain industry discounts, such as special rates for airline staff or travel agent professionals.

TAP Miles&Go Programme Membership

Individuals whose application for the TAP Miles&Go American Express Card is not approved will not be enrolled in the TAP Miles&Go Programme. Existing TAP Miles&Go Programme members will remain enrolled. If your membership in the TAP Miles&Go Programme is terminated in accordance with the terms and conditions of the TAP Miles&Go Programme, you will no longer be eligible to earn any Miles

for any purchases using your Card. Cardless's sole obligation concerning the awarding of Miles shall be to make a valid request to TAP to award Miles to your associated TAP Miles&Go Programme account. Cardless disclaims liability or responsibility for TAP's failure to award or redeem Miles to your associated TAP Miles&Go Programme account after Cardless has met its obligations to TAP in connection with such a request. Benefits are available as long as your Card Account is open and not in default. Upon closure of your Card Account, all benefits will be canceled.

TAP Miles&Go Programme Terms and Conditions

Miles accrued, awards, benefits, and the rules of the TAP Miles&Go Programme, including, without limitation, the elite category statuses and the terms governing the earning of Status Miles, are subject to change. Please allow up to twelve (12) weeks after completed qualifying activity for Miles to post to your TAP Miles&Go Programme account. TAP may, in its sole discretion, change the TAP Miles&Go Programme including, but not limited to, rules, regulations, travel awards and special offers or terminate the TAP Miles&Go Programme at any time with or without notice even though changes may affect the value of benefits already earned. For more details on the TAP Miles&Go Programme, including the terms and conditions, please visit [Terms and conditions | TAP Miles&Go Programme](#). All calculations made in connection with the TAP Miles&Go Programme, including without limitation, with respect to the accumulation of mileage and the satisfaction of the qualification requirements for elite category status, will be made by TAP. Information in this communication that relates to the TAP Miles&Go Programme does not purport to be complete or comprehensive and may not include all of the information that a member may believe is important, and is qualified in its entirety by reference to all of the information available at flytap.com.

Referral program

Referral Bonus is subject to the terms and eligibility requirements set forth in the [Cardless TAP Miles&Go Reward Program Agreement](#). You can only receive a Referral Bonus when an applicant applies using your unique link and is approved for a Cardless credit card prior to the expiration of this offer. You can receive the bonus for a maximum of ten (10) friends per calendar year. Allow up to ninety (90) days for the bonus to appear in your rewards account. See cardless.com/refer-a-friend for more details.

Miscellaneous

Accounts are subject to credit approval. Restrictions and limitations apply. Any capitalized terms or terms not defined in this Offer are defined in the Cardless TAP Miles&Go Reward Program Agreement.

The TAP Miles&Go American Express Card is issued by First Electronic Bank, Member FDIC. Offer subject to change.