

American Express online products and services regulation

TERMS AND CONDITIONS OF AMERICAN EXPRESS ONLINE PRODUCTS AND SERVICES

American Express Company, together with its subsidiaries and subsidiaries ("American Express") requires that all users of its websites, services, tools or online applications ("Sites and Products Online ") comply with these terms and conditions of use (the "Regulation "). The use of the Online Sites and Products implies the knowledge and acceptance, fully and without reservation, of the terms and conditions set forth below.

JURISDICTION AND APPLICABLE LEGISLATION

American Express users in Spain submit to the exclusive jurisdiction of the competent Spanish courts. On the other hand, the Online Sites and Products are subject to the provisions of Spanish legislation.

INTELLECTUAL PROPERTY AND TRADEMARKS

The commercial or advertising brands and logos, together with the other elements that make up the Online Sites and Products (texts, images, audio files, software files, color combinations, etc.), are industrial and intellectual property owned by American Express and are protected by the legislation applicable to the matter, and may not be subject to exploitation, reproduction, distribution, modification, public communication, assignment or transformation or any other form of dissemination without the prior written consent of American Express. Likewise, the domain name "americanexpress.es" is owned by American Express Europe SA, which uses it together with the other companies in its group for identification on the Internet.

LIMITATION OF LIABILITY

- American Express is not responsible for the accuracy or veracity of any claims, advice or opinions expressed on the Online Sites and Products at the request of third parties outside our company.
- American Express is not responsible for losses or damages caused (including loss of profit and emerging damage) for the use of the information obtained from the Online Sites and Products. The information presented on the Online Sites and Products must be considered as an orientation without being considered as a determining element in decision making. Consequently, it is the sole responsibility of the user to verify the accuracy, precision or usefulness of how many tips or opinions are made in the Online Sites and Products, as well as to consult an expert if necessary.
- American Express is not responsible for the impossibility of access, interruptions, absence or defect in telecommunications or falls of the Online Sites and Products, as well as for losses, damages or damages of any kind (including loss of earnings and emerging damage) that may arise as a consequence of the access or use of the Online Sites and Products, including, but not limited to, those produced in computer systems or those caused by the introduction of viruses and / or computer attacks. American Express declines all responsibility with respect to information found outside of the Online Sites and Products, including those content that can be accessed through hyperlinks or links established in the Online Sites and Products as an alternative source of information.
- American Express is not responsible for any damages or losses that may arise as a result of a user providing a username, password or any other information related to access to their personal account, the security of their communications regarding shipments made to us through an electronic message in relation to any of our online services.
- American Express is not responsible for any discrepancies that may arise, on a temporary basis, between the version of your printed documents and the electronic version thereof published on the Online Sites and Products. In case of discrepancy between the printed version and the one published on the Online Sites and Products, the printed version will prevail.
- American Express reserves the right to update, modify or delete the information contained in the Online Sites and Products without prior notice. Likewise, American Express reserves the right to eliminate, limit or prevent access to the Online Sites and Products when technical difficulties arise due to events and / or circumstances beyond American Express that, in its discretion, decrease or annul the security levels. standards adopted for the proper functioning of the Online Sites and Products.
- American Express will not be liable for claims by the user or a third party based on violations of the Regulations.

PROTECTION OF USER DATA TRAFFIC

As stated on the Data Protection page, American Express undertakes to guarantee the confidentiality of personal data received directly from the user. Data that has been previously published in any electronic forum is excluded from such guarantee, so American Express reserves the right to use and provide that information to any of its parent companies, subsidiaries or subsidiaries, as it deems appropriate, when necessary. For the development of our business.

HYPERLINKS

American Express prohibits the use of hypertext links without permission and the presentation through frames of the contents available on the Online Sites and Products. Consequently, it reserves the right to disable such elements and expressly declines all liability arising from the content available on other websites, services, tools or online applications linked to the American Express site and its services. Thus, the user who accesses any of them, will do so under his sole responsibility.

ELECTRONIC PUBLICATIONS

[Rule applicable to electronic forums located on the Online Sites and Products] American Express has no obligation to examine the messages, information or content that users decide to disseminate through the Online Sites and Products and, consequently, declines all liability related to such publications. Notwithstanding the foregoing, American Express reserves the right to monitor such content when it deems appropriate, and to reject or withdraw those that include:

- Illicit, injurious, defamatory, threatening, vulgar, obscene, blasphemous, offensive, aggressive, violent, discriminatory (for ethnic or racial reasons) or objectionable content for any other reason, including, for guidance but not exhaustive, those contents that promote behaviour that may incur civil or criminal penalties or that violate any applicable local, national or international legislation.
- Ads or requests of any kind [except in those sites where ad serving by words is supported]
- Messages posted under false identity.
- Messages with personal data that reveal telephone numbers, Social Security numbers, account numbers, addresses or work references.
- Messages posted under false identity attributable to authorized representatives of American Express.
- Messages that enable the unlawful download of information that violates privacy or intellectual property.
- Messages located in individual folders by the same user and that repeatedly insist on the same argument.
- Concatenated messages of any kind.

MODIFICATION OF THE REGULATIONS

American Express reserves the right to update, modify or adapt the Regulation when it deems appropriate without the need to inform the user, who will be automatically bound by the changes made.

REGULATION VIOLATION

American Express reserves the right to bring relevant legal actions against any violation of the Regulation, including the right to block access to the Online Sites and Products from a specific Internet address.

ACCESS TO SAFE OR PROTECTED AREAS BY PASSWORD

Access to secure or password protected areas is restricted to users authorized by American Express. Illicit access can lead to criminal legal actions.

PROTECTION OF INTELLECTUAL PROPERTY

American Express in accordance with Spanish regulations in matters of Intellectual Property Rights, Industrial Property, Advertising and / or Information Society and Electronic Commerce reserves the right to withdraw from its Online Sites and Products any content that allegedly violates the rights of a third party. In this regard, any notification about an alleged violation of the rights indicated on the Online Sites and Products should be directed to the attention of American Express, General Counsel's Office, At. Technology Counsel, technologies.group.counsel@aexp.com.

GENERAL DATA

AMERICAN EXPRESS DE ESPAÑA, SAU

Registered office:

Partenón Avenue 12-14. 28042 Madrid.

Telephone:

900 81 45 00

Registration in the Mercantile Registry: Mercantile

Registry of the Province of Madrid, Volume 5,083, General 4,233, Section 3 of the Companies Book, Page 36, Page 40,270, 1st Registration.

Tax identification number:

NIF A-28521888

Corporate Purpose:

The exploitation of payment cards and / or any other feature that is not credit.- The intermediation in relation to all kinds of movable and immovable property and services.- The issuance and / or reimbursement and / or intermediation in the sale or payment of travel checks, gasoline checks, and / or similar effects.- All operations that have the nature of financing are expressly excluded.

AMERICAN EXPRESS VIAJES, SAU

Registered office:

Partenón Avenue 12-14. 28042 Madrid.

Registration in the Commercial Registry: Commercial

Registry of the Province of Madrid, Volume 724, General 703, Section 3 of the Companies Book, Page 45, Page 67311-1, 1st Registration.

Tax identification number:

NIF A-78083094

Administrative authorization:

CICMA nº 28

Corporate Purpose:

Wholesale and retail travel agency. The mediation in the sale of tickets or reservation of place in all kinds of means of transport, as well as in the reservation of rooms and services, and the organization and sale of tourist packages.

AMEX ASESORES DE SEGUROS, Sociedad de Agencia de Seguros Segura SAU

Registered office:

Partenón Avenue 12-14. 28042 Madrid.

Telephone:

900 81 45 00 from Monday to Thursday from 8:30 a.m. to 6:00 p.m. and Friday from 8:30 a.m. to 3:00 p.m.

Registration in the Mercantile

Registry : Commercial Registry of the Province of Madrid, Volume 704 general, Folio 16, Sheet M-10859, 1st Registration.

Tax identification number:

NIF A-79770608

Administrative authorization:

Registered in the Special Administrative Registry of Insurance Mediators, Insurance Brokers and their High Offices of the General Directorate of Insurance and Pension Funds, with the number AJ0022, with financial guarantee and civil liability insurance in accordance Law 26/2006 of July 17.

Corporate Purpose:

The mediation of private insurance under the condition of a linked insurance agent, therefore carrying out, through the conclusion of an agency contract with several insurance entities, the presentation, proposal or performance of work prior to the celebration of insurance or reinsurance contracts, or the conclusion of these contracts.

AMERICAN EXPRESS EUROPE, SA**Registered office:**

Parthenon Avenue 12-14. 28042 Madrid.

Telephone:

900 81 45 00

Registration in the Commercial

Registry : Commercial Registry of the Province of Madrid, Volume 15.348. Section 8 of the Company Book, Folio 204, Sheet M-257407.

Tax identification number:

NIF A- 82628041

Administrative authorization: Authorized

payment institution according to Law 16/2009, of November 13, on payment services.

Corporate Purpose:

Payment services: Execution of payment operations; issuance and acquisition of payment instruments; as well as the provision of closely related auxiliary services.

BANSAMEX, SA (50% owned by American Express):**Registered office:**

Parthenon Avenue 12-14. 28042 Madrid.

Telephone:

900 81 45 00

Registration in the Mercantile Registry: Mercantile

Registry of the Province of Madrid, Volume 3.852, Section 8 of the Companies Book, Page 106, Page M-64695.

Tax identification number:

NIF A- 80394075

Administrative authorization:

Registration number 6.830 in the Bank of Spain. Authorized payment institution according to Law 16/2009, of November 13, on payment services.

Corporate Purpose:

Exploitation by any title, lease, commissioning, issuance and / or dissemination of newly created or existing payment cards, as well as providing services to the holders of said cards.

AMERICAN EXPRESS PAYMENTS EUROPE, SL**Registered office:**

Partenón Avenue 12-14. 28042 Madrid.

Telephone:

902 100 956

Registration in the Commercial Registry: Commercial

Registry of the Province of Madrid, Volume 37236, Book of Companies Folio 20, Page M-664153.

Tax identification number:

NIF B-88021431

Administrative authorization:

Registration number 6883 in the Bank of Spain. American Express Payments Europe, SL is a payment entity authorized in accordance with Law 16/2009, of November 13, on payment services.

Social object:

The Company's main purpose is intermediation and coordination as a media company in activities related to economic, accounting, market, sociological, technological, marketing studies, and matters related to the development of projects or business, commercial and industrial companies (CNAE 7320).

