Information about Cookies

At American Express we are committed to providing you with the most complete and transparent information about the use of cookies.

What are cookies?

"Cookies" are small text files that are installed on your computer, mobile phone or tablet every time you visit a web page. We use cookies for different purposes, such as helping you navigate more efficiently through the web pages you visit, remembering your preferences and generally improving your browser experience. They can also be used to ensure that the ads you see are relevant to you. Some of the functions that are obtained through the use of "cookies" can also be obtained through the use of alternative technologies, hence we use the terms "cookies and similar technologies".

We will implement these technologies to facilitate an online service that fits more to the device with which you are connecting, to analyse the performance of our page and to detect and prevent possible fraudulent uses. When you visit our website from one of your devices, we may collect information about your use of it, such as information about your device or browser through which you access, the way in which you interact with our page, your general location and the IP address of your device. You may experience the inability to complete certain actions in our secure online services if these "cookies and similar technologies" are not installed.

Some "cookies and similar technologies" maintain certain personal information, for example, if you click on "remember me" or when you register as a user on a website or app when storing your username and preferences.

1. Essential Cookies

These cookies are vital to the basic operation of the American Express website; They allow identification, validation, session management and fraud prevention.

Examples:

Cookies that:

- Allow you to confirm that you have successfully logged in
- Allow you to navigate efficiently between pages

2. Functionality Cookies

These cookies provide you with additional functions and let us know the settings you have previously applied, such as language preference and font size.

Examples:

Cookies that:

- Allow us to remember what preferences you have set
- Allow us to remember your access and user data

3. Performance Cookies

These cookies track the web pages you visit most frequently, and how you use the page and its links. They also allow American Express to identify and solve any problem that may affect your experience on our website. The information collected by these cookies is added before being used to improve your experience within our website. Cookies are not used to collect personal information or for advertising purposes.

Examples:

Cookies that:

- Allow to understand what browser visitors use as well as the number of new visitors to our website
- They allow to analyse the different versions of the same page, to be able to evaluate which design offers the best browsing experience to the client

4. American Express Marketing Cookies

These cookies ensure that the messages you receive from marketing through the American Express website are appropriate.

Examples:

Cookies that:

- When used together with other information we have about you, for example, data on how you use your Credit Card, allows us to recognize when you are connected in order to provide you with a personalized marketing experience
- These cookies They can be blocked if you choose to 'Reject' cookies on our website (see below **'MANAGING COOKIES PREFERENCES**')

5. Third Party Marketing Cookies

American Express has relationships with a certain number of third-party advertising channels and social media providers that have been carefully selected and that establish these cookies and similar technologies on your computer for marketing purposes. These third-party marketing cookies ensure that the messages provided on our website and other sites are appropriate.

We may use an advertising provider in order to direct you specific advertising while browsing the website of a third party. We only work with advertising providers adhering to the advertising standards and that provide you with the possibility of rejecting that targeted advertising. As an example of the above, you can watch American Express advertising through our advertising provider BlueKai, whose service network covers multiple web pages and services.

Our advertising policy is designed to offer appropriate advertising messages, based on your previous visits to our website as well as the pages you have visited, that way we can identify what you would like to see on our website on your next visit. These cookies do not collect personal information that can identify you.

Just as you will have taken into account, several social media platforms also use information that they collect about you in order to direct you advertising while you are using your platform (for example, social networks show their users advertising related to that social context).

We participate in this type of initiatives with our social media providers. We encourage you to know more about targeted advertising on social networks and the preferences you can select by addressing your privacy policies and rejection options.

These cookies can be blocked if you choose to 'Reject' cookies on our website (see next section ' ' MANAGING COOKIES PREFERENCES')

MANAGING COOKIES PREFERENCES

You can change your preferences on the American Express website as well as adjust your computer settings

• Through the American Express website, you

can choose between 'Accept' or 'Reject' marketing cookies from our website by accessing the section <u>Set cookie</u> <u>preferences</u>, within Data protection. If you choose 'Reject' the marketing cookies, the functionality, essential and performance cookies will not be blocked.

Any option you choose, will not delete cookies previously located on your computer through our website, but will prevent new cookies from being placed on your computer. If you wish to delete the cookies that are currently stored on your computer, you must do so through the configuration of your computer (see below).

Any choice you make on our website will be stored and applied for a year from the date the decision is made, or until you delete all existing cookies through your computer settings (because if you do this, it will also delete the record of your choice). The next time you access our site after the expiration of the one year period or after deleting cookies, you will have to choose your preferences again.

For a limited period, the choices you make in some parts of our website will not be reflected when you use other parts of the website. Keep in mind that we are currently working on a solution, since your choices are important to us. If you have any concerns about it, then we recommend that you change the cookie settings through your computer (see below)

Through the configuration of your browser

If you prefer to restrict, block or delete cookies from www.americanexpress.com/spain or any other web page, you can use your browser to do so:

- Firefox from http://support.mozilla.org/en/products/firefox/cookies
- Chrome from http://support.google.com/chrome/bin/answer.py?hl=en&answer=95647
- Internet Explorer from http://windows.microsoft.com/es-en/windows7/how-to-manage-cookies-in-internet-explorer-9
- **Safari** from http://support.apple.com/kb/ph5042

Please note that if you choose to disable cookies, this will affect the way in which the American Express website works. For example, even if you can see the public access page, you will not be able to access the Online services and therefore you will not be able to check your account balance or your movements.

Browsing other sites

When you use links to other websites that we provide, we recommend that you read the privacy policies and cookies of those pages since American Express is not responsible for the privacy practices of those links.

Please note that any decision about cookies provided on an American Express site will not be accepted on other sites. Cookies and Similar Technology as part of the emails

We use cookies and similar technologies to know when the emails we have sent you have been opened and which have not, as well as what links or URLs incorporated in these emails you have been able to click. We do this in order to determine the effectiveness of our communications and help us to adjust in the best possible way the emails or commercial communications online that we can send in the future.

These cookies and similar technologies for emails can be deactivated by modifying the preferences and settings of your device or email platform (normally, you can do this by deactivating the "automatic image upload")