

# Eligibility Checker Terms and Conditions

Effective Date: 01<sup>st</sup> November 2016 V1

Welcome to the Eligibility Checker from American Express. These Terms and Conditions govern your use of the Eligibility Checker. If you don't agree with these Terms and Conditions, you should not use the Eligibility Checker.

## 1. PERSONAL DATA

By using the Eligibility Checker you agree the following:

- We may use your personal data to calculate your Eligibility Score for a particular American Express card
- If you apply for a card directly from the Eligibility Checker webpage then we may use the information you provided in your Eligibility Checker application in your card application
- We may use your personal data to contact you regarding your use of the Eligibility Checker
- Your personal data will be kept for a period of two years for internal reporting and analysis

When you complete an Eligibility Checker application, you must enter your information accurately and carefully. If you give us different information when you apply for a card, the Eligibility Score will no longer be valid and this could affect your application.

All data that you submit will be collected and processed strictly in accordance with the [American Express Online Privacy Statement](#). Please read this privacy statement along with these Terms and Conditions as it applies to your use of the Eligibility Checker and it contains important information as to how we may collect, use and share your information as well as your rights.

To calculate your Eligibility Score, we will share your personal data with Experian Ltd who will conduct a credit check. Experian Ltd will place an Eligibility Checker footprint (also known as a quotation search footprint) on your credit report, whether or not you decide to apply for the card. This credit check will not impact your credit score and so will not affect your ability to gain credit.

The information we provide to Experian Ltd may be supplied by them to other organisations and used by those organisations for the purposes of checking identity, preventing fraud, tracing and collection of debt.

We will use the results of the credit check that Experian Ltd give to us to calculate your Eligibility Score.

Should you wish to find out more about credit in general and your credit report including your credit score, visit [Experian's Credit Education Blog](#).

## **2. ELIGIBILITY SCORE**

The Eligibility Score shows the likelihood of you being approved for a particular American Express card should you go on to apply for that card.

Your Eligibility Score for a particular card will be valid for thirty days from the date of your Eligibility Checker application. This means that if you use the Eligibility Checker again for the same card within this thirty day period then we will show you the same Eligibility Score and we will not request a new credit check.

The Eligibility Score does not guarantee that any card application made by you will be successful. A card application will be subject to further checks including fraud and additional credit checks as well as affordability assessments.

The Eligibility Score is based on the following:

- The information we receive from Experian Ltd
- The data we hold on customers who have a similar profile as you and have applied for a similar American Express card

## **3. ELIGIBLE CARDS**

The Eligibility Score only relates to American Express card products and is not an indicator of acceptance for any third party products.

The display of cards in the Eligibility Checker does not constitute an offer of credit nor a recommendation that the cards displayed are suitable for your needs. You should carefully consider whether the card you choose is suitable for your needs and personal circumstances. We do not assess your personal circumstances as part of the Eligibility Checker application.

You can access the Eligibility Checker either: from the general American Express landing page or from a American Express card product page. If you access the Eligibility Checker via the general American Express landing page, the cards displayed in the Eligibility Checker results page are based on the preferences that you selected in your Eligibility Checker application (for example, cashback on purchases). This does not mean that you are restricted from applying for other available American Express cards. You also have the option to see your potential for approval for the rest of our card products.

Alternatively, if you access the Eligibility Checker webpage directly from an American Express card product page then the Eligibility Checker will display cards that offer similar rewards as the card you viewed on the product page. You also have the option to see your potential for approval for the rest of our card products.

## **4. LIABILITY**

If you breach these Terms and Conditions and as a result we suffer any loss or damage, or any other party makes a claim against us (for example, if you use another person's personal data), you will be liable for that loss, damage or claim, including any legal costs we incur to defend claims.

## **5. CHANGES TO THESE TERMS AND CONDITIONS**

We may make changes to these Terms and Conditions from time to time. You should always check for the current version of these Terms and Conditions before using the Eligibility Checker. If we make changes to these Terms and Conditions then we will update the “Effective Date” at the top of this page.