

## American Express® Travelers Cheques

1. You represent and warrant:
  - a) All information provided by you is true and accurate.
  - b) Your Travelers Cheques have not been taken by court order or by government action.
  - c) You have not given the Travelers Cheques to another person or company to hold or keep, or as part of a confidence game.
  - d) You have not used the Travelers Cheques in violation of any law, including as part of an illegal bet, game of chance or other prohibited action.
  - e) You did not resell, consign, or take any similar action to transfer your Travelers Cheques to any other individual, company or entity for resale or reuse. American Express will not be liable for any penalty levied in case the Travelers Cheques are represented for payment and rejected.
2. Our exchange rates for payments made by American Express in currencies other than the Travelers Cheque currency are based on interbank rates selected from customary industry sources, plus 2.5% margin on the business day the refund payment is processed. We call this conversion rate the 'American Express Travelers Cheque Settlement Rate'.
3. Cross-currency transactions are triangulated via U.S. Dollars: e.g., if Travelers Cheques in Euro are to be paid in Pounds Sterling, the Euro amount will be converted using the American Express Travelers Cheque Settlement Rate into U.S. Dollars and the U.S. Dollar amount converted into Pounds Sterling on the day the refund payment is processed.
4. By submitting this claim online, you agree that the exchange rate(s) used by American Express will be applied on the day that the payment is processed. Exchange rate fluctuations can be significant.
5. Failing to complete or submit the claim information in its entirety could result in processing delays/and or denial of the exchange.
6. American Express reserves the right to refuse any Travelers Cheque exchange transactions.
7. American Express reserves the right to use the information collected from you to contact you to follow-up and process your redemption claim, and to comply with U.S. state and federal laws and regulations, as well as international laws and regulations that may be applicable. For information about how we protect your privacy, please read our [Privacy Statement](#).