On December 2, 2021, certain holders of American Express Credit Corporation 3.300% Senior Notes due May 3, 2027 (the “Old Notes”) exchanged their Old Notes for newly issued American Express Company 3.300% Senior Notes due May 3, 2027 (the “New Notes”) (the “Exchange”).

Pursuant to U.S. Treasury Regulation Section 1.1273-2(f)(9), American Express Company (“AXP”) has made the following determinations with respect to the New Notes. These determinations are binding on a holder of the New Notes unless the holder explicitly discloses that its determination is different from AXP’s determination on the holder’s timely filed federal income tax return for the taxable year that includes its acquisition date of the New Notes, in accordance with the requirements of the regulations.

- The New Notes (CUSIP Number 025816CN7) are “traded on an established market” within the meaning of U.S. Treasury Regulation Section 1.1273-2.

- The issue price of the New Notes within the meaning of U.S. Treasury Regulation Section 1.1273-2(b) is $1,072.09 per $1,000 face amount of such New Notes, or 107.209%