



American Express Europe Limited
Portland House
Stag Place
London SW1E 5BZ

Dear Mr. Goldstein,

Have you ever paid a little more for a better seat at the theatre, and thus enjoyed a far more memorable evening? Or paid a few pounds extra for a First Class ticket on a long train ride so that you could get a little bit more work done - or even enjoy some much needed rest?

In fact, don't you agree that sometimes a little money can go a very long way to make life easier or more enjoyable?

The American Express Card isn't free. Unlike other cards, we charge an annual fee. But you may not realise just how much extra you get in exchange for a very modest sum. Let me give you some examples.

- Suppose you have just paid a lot of money for some Hi-fi equipment. You drop it in the street 3 minutes later and damage it. Wouldn't you like to receive a full refund? Because that's just one of the many benefits American Express Cardmembership gives you.
- Or suppose you're in a foreign country and you have urgent medical or legal problems. Wouldn't it be reassuring to be referred instantly to an English speaking lawyer or doctor? Well, our Global Assist Service gives you that help anywhere in the world, no matter what time of the day or night, absolutely free.
- Or suppose a year from now you'd like to take advantage of a financial opportunity - but you need £5,000 quickly. Well, through our Personal Reserve Programme it's quite possible that you could get that money with minimal formalities - and at preferential interest rates.

You see, few people realise the sheer range of benefits

Please read on ...

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Telephone: 01-834 5555, Cable: Amexcard Brighton, Telex: 939093, Prestel: 269

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Cardmembership brings you. That's why we say in our advertising: "Membership Has Its Privileges." And you notice I have yet to mention some of the things you might normally associate with American Express. But here are some of the real differences between the American Express Card and other cards.

- You don't pay interest on the American Express Card because you settle in full each month. That helps if you ever worry about spending more than you can afford. Because we don't set a spending limit in advance: you spend what you have shown you can afford.
- In finance you need records. That's why you don't just get a printout every month from us: you get a set of receipts. You can check what you bought and where.
- In any one of our 1,400 Travel offices around the world and the U.K. you can have your personal cheques cashed, and change currency or travellers cheques, receive mail and get advice.
- If your card's lost or stolen, we can replace it usually within a day anywhere in the world. (With some other cards, you will find it takes up to 2 weeks.)
- Buy a holiday from American Express, and your travellers cheques are commission free. (That's a saving of £10, for instance, on a £1,000 worth of cheques.)
- Suppose you lose your travellers cheques. Don't worry: last year 196,000 Members successfully claimed refunds. These refunds are available through our worldwide network of automated teller machines.
- We insure you automatically against inconveniences like losing your luggage - or even having it delayed. After 4 hours we give you up to £300 to cover the cost of new clothes, toiletries, meals or refreshments.

You've probably noticed that many of these benefits relate to travel. The reason quite simply is that we try to match our Cardmembers' needs as closely as possible. And Cardmembers generally tend to travel and entertain more than most. We constantly seek out and arrange special benefits to meet your likely needs.

For instance, right now Cardmembers can have a scheduled PanAm flight to anywhere in the United States for the companion of their choice - entirely free - when they buy their own ticket on the Card.

In the summer, we send out a travel guide to help Cardmembers plan, book and enjoy their holidays. The guide includes the obvious things you'd expect - like advice on air fare savers - but some less obvious, such as a special selection of books to read, luggage available on extended payment, interest free. Even a 'phone answering machine for while you're away.

Upon your arrival, you can save at least £10 on Hertz car rental. And don't worry about arriving late: when your hotel is booked through

American Express, the reservation is held open no matter how late you arrive.

What about your next holiday? Well, if you've bought this one through the Card, then you receive a £60 saving on each holiday you buy next time.

On a smaller scale - but nevertheless much appreciated by many Members - are the little touches we arrange. For instance, we have often arranged with fine restaurants for our Cardmembers to be greeted with a complimentary bottle of champagne or wine.

We even think about your dry cleaning. Go into Sketchleys, and as a Cardmember you will receive 'Golden' service for the same price as ordinary service.

Do you find Christmas shopping a chore? Last year 65,000 of our Members benefited from our Catalogue of Catalogues. We can send you any or all of 25 catalogues ranging from Harrods to Austin Reed to Mappin and Webb to make shopping easier. It's all part of our belief in serving you better.

It's funny to think that so much is offered in return for an annual fee, that frankly, is less than the difference between a First Class and a Standard Ticket from London to Manchester. And about half the cost of a good meal for two.

We may have asked you to consider American Express Cardmembership previously. Now I have explained in more detail what it really offers, I hope it makes more sense to you than ever before.

Quite simply, we seek to give better value to the kind of people who appreciate it. People who realise that you can usually pay a little more (sometimes no more at all) yet get a great deal more in return.

If this thinking chimes in with yours, please return the enclosed application now. As you will see in a moment, this is a particularly good time to do so.

Yours sincerely,

John de Trafford
Senior Director

P.S. If you apply now, as a small gesture, I am happy to offer you - with our compliments - a second American Express Card for any person over 18 in your family whom you designate, at no charge for a year.

In addition, you may also appreciate a second Card for yourself to keep your business and personal expenses separate. This is also available at no charge for a year.