

Legal Notice

**Did you use your:  
Visa or Mastercard debit card  
OR  
Visa, Mastercard, or Discover non-rewards credit card  
to make a purchase from 2015 to 2022?**

**You could be part of a class action lawsuit against American Express Company and American Express Travel Related Services Company, Inc. (“Amex”).**

A federal court has decided that this lawsuit should be a class action on behalf of several “classes,” or groups of people, that could include you. The Court has not decided who is right. There is no money available now and no guarantee there will be.

**What is this case about?**

The lawsuit claims that Amex has rules or provisions in its merchant agreements that do not allow merchants who accept American Express cards for payment to “steer” or encourage customers to pay with a different card that may charge the merchant a lower fee. Merchants then raise their prices to cover the Amex fee and charge all customers the same price. Therefore, customers who do not use an Amex card to make purchases end up paying more money than they would have without these rules.

Amex denies these claims and that it did anything wrong. The lawyers for the classes will have to prove their claims in Court.

**Are you included?**

Generally, you are included in one of the:

- Debit-card classes: if you are a person who is a Visa or Mastercard debit card holder, and you, or an authorized user, used this debit card to purchase a good or service from one or more Qualifying Merchants in Alabama, the District of Columbia, Illinois, Kansas, Maine, Mississippi, North Carolina, Oregon, or Utah. Your account address and the purchase made had to be in the same state and in Alabama, the District of Columbia, Maine, North Carolina, Oregon, or Utah from January 29, 2015, to June 1, 2022, or Kansas, Illinois, or Mississippi from January 29, 2016, to June 1, 2022.
- Non-rewards credit-card classes: if you are a person who is a card holder of a Visa, Mastercard, or Discover general purpose credit or charge card that does not offer credit card rewards or charge an annual fee, and you, or an authorized user, used this card to purchase a good or service from one or more Qualifying Merchants in the District of Columbia, Kansas, or Illinois. Your billing address and the purchase made had to be in the same state and in the District of Columbia from January 29, 2015, to June 1, 2022, or Kansas or Illinois from January 29, 2016, to June 1, 2022.

Visit the website below for more specific information, including the list of Qualifying Merchants and who is excluded from the classes.

### **Who represents the Classes?**

The Court has appointed a group of attorneys to represent the classes as “Class Counsel.” You don’t have to pay Class Counsel or anyone else to participate. Instead, if Class Counsel gets money or benefits for the classes, they will ask the Court for attorneys’ fees and costs. If approved, these fees and costs would be deducted from any money obtained or paid separately by Amex. You may hire your own lawyer to appear in Court for you, but if you do, you have to pay that lawyer.

### **What are your options?**

To stay in the classes, you do not have to do anything. If money or benefits are obtained, you will be notified about how to ask for a share. If you want to keep your rights to sue Amex on your own about the claims in this lawsuit, you need to exclude yourself. If you exclude yourself, you cannot get money or benefits from this lawsuit if any are awarded. You can find out how to exclude yourself at the website or by calling the toll-free number. The deadline to exclude yourself is **May 2, 2025**.

**For more information: 1-877-315-0587**

**[www.AmexAntitrust.com](http://www.AmexAntitrust.com)**