予定利率債券

期限：2023年8月3日

発行額：5億ドル

発行者：アメリカン・エキスプレス社

予定評格(1)：A3/BBB+/A (Stable/Stable/Stable) (Moody’s/S&P/Fitch)

順位：Senior unsecured

取引日：2018年7月31日

決算日：2018年8月3日（T+3日）。承認第15c6-1の文書取引業者法に基づき、発行後の市場取引において、通常、2営業日で決済されるが、取引双方がそうする場合を除く。したがって、発行日付の取引を行いなおかつ取引日付が3日目である場合、取引日付を次なる営業日に延長する必要がある。ただし、その取引日付が休日である場合には、次の営業日に延長する必要がある。なお、発行日付の取引を行う場合、自らのアドバイザーにご相談することをお勧めします。

期限日：2023年8月3日

面倒額：5億ドル

日数計算：Actual / 360

基準利回り：3ヶ月期LIBOR (Reuters)

オフセット：+75 bps

公募価格：100.000%

承認者委員会：0.350%

発行益：498,250,000ドル（発行手数料未含）

利払い日及びオフセット日：利払いは2月3日、5月3日、8月3日、11月3日に発行した債券について、発行日から次年度の11月3日まで毎年発行する。

もし、何れかの利払い日（期限日を除く）が営業日でない場合、その利払い日は次の営業日に延長される。なお、発行益は発行手数料未含です。
the next succeeding calendar month, in which case the Interest Payment Date will be the immediately preceding Business Day.

**Interest Periods:**
Quarterly. The initial period will be the period from, and including the Settlement Date to, but excluding, November 3, 2018, the initial Interest Payment Date. The subsequent interest periods will be the periods from, and including the applicable Interest Payment Date to, but excluding, the next Interest Payment Date or the Maturity Date, as applicable.

**Interest Determination Dates:**
Second London banking day prior to applicable Interest Reset Date

**Redemption:**
American Express Company may redeem the notes, in whole or in part, on or after the date that is 31 days prior to the Maturity Date at a redemption price equal to the principal amount of the notes being redeemed, together with any accrued and unpaid interest thereon to the date fixed for redemption. The notes may be redeemed prior to the date that is 31 days prior to the maturity date if certain events occur involving United States taxation.

**Listing:**
The notes will not be listed on any exchange.

**Minimum Denominations/Multiples:**
Minimum denominations of $2,000 and integral multiples of $1,000 in excess thereof

**CUSIP:**
025816 BX6

**ISIN:**
US025816BX68

**Joint Book-Running Managers:**
Goldman Sachs & Co. LLC
Merrill Lynch, Pierce, Fenner & Smith Incorporated
Mizuho Securities USA LLC
Wells Fargo Securities, LLC

**Co-Managers:**
Lloyds Securities Inc.
MUFG Securities Americas Inc.
SMBC Nikko Securities America, Inc.
TD Securities (USA) LLC
U.S. Bancorp Investments, Inc.

**Junior Co-Managers:**
Drexel Hamilton, LLC
Westpac Capital Markets LLC

(1) An explanation of the significance of ratings may be obtained from the rating agencies. Generally, rating agencies base their ratings on such material and information, and such of their own investigations, studies and assumptions, as they deem appropriate. The rating of the notes should be evaluated independently from similar ratings of other securities. A credit rating of a security is not a recommendation to buy, sell or hold securities and may be subject to review, revision, suspension, reduction or withdrawal at any time by the assigning rating agency.
The issuer has filed a registration statement (including a base prospectus dated March 12, 2018) and a preliminary prospectus supplement, dated July 31, 2018, with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement, the preliminary prospectus supplement and other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC Web site at www.sec.gov. Alternatively, the issuer, any underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it by calling Goldman Sachs & Co. LLC at 1-866-471-2526, Merrill Lynch, Pierce, Fenner & Smith Incorporated at 1-800-294-1322, Mizuho Securities USA LLC at 1-866-271-7403, or Wells Fargo Securities, LLC at 1-800-645-3751.