

AMERICAN EXPRESS CREDIT CORPORATION  
Medium Term Notes, Series F  
Form of Instructions

Exact name of Purchaser: Deutsche Bank Securities Inc.

Address of Purchaser: 60 Wall Street, New York, NY 10005

Delivery Instructions of Purchaser: DTC 573

Principal amount of each Note to be sold: \$400,000,000

Stated Maturity of Notes: May 26, 2020

Original Issue Date for Note(s): May 20, 2015

Settlement Date for Note(s): May 26, 2015

Interest Payment Dates: Quarterly - on the 26<sup>th</sup> day of each February, May, August and November.

Initial Interest Payment Date: August 26<sup>th</sup>, 2015

The Presenting Agent's commission (.350%): \$1,400,000

Net proceeds to the Company: \$398,600,000

Interest Rate: 3-Month Libor

Spread (+/-), if any: 73 bps

Spread Multiplier, if any: \*\* N/A

Change in Spread, Spread Multiplier or fixed Interest Rate prior to Stated Maturity, if any: \*\* N/A

Initial Interest Rate: 3-Month Libor + Spread, 5/26/2015 minus 2 London banking days

Maximum Interest Rate, if any: \*\* N/A

Minimum Interest Rate, if any: \*\* N/A

Index Maturity: 90 days

CUSIP #: 0258M0DU0

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

Interest Rate Period: Quarterly

Original Issue Discount information (including Issue Price and applicable Repurchase Price): N/A

Total Amount of OID:  
Bond Yield to Call:  
Bond Yield to Maturity:  
Yield to Maturity:

[If redeemable, redeemable on and after: \_\_\_\_\_  
(if no date is indicated, the Note is not redeemable prior to maturity.)]

American Express Credit Corporation represents and warrants to the Trustee and the Agent that (i) the Note is now, and at the time of issuance and sale thereof will be, duly authorized for sale by the Company and (ii) the Note, and the Global Note representing the Note, will conform with the terms of the Indenture for such Note.

Wiring Instructions:

**American Express Credit Corporation**  
**Bank: JP Morgan Chase**  
**ABA: 021000021**  
**SWIFT: CHASUS33**  
**Account Number: 9102771897**

American Express Credit Corporation

Dated: May 20, 2015

By: \_\_\_\_\_

Name: Katharine B Douglas

Title: President



\*Applicable only to Fixed Rate Notes; if not a Fixed Rate  
Note, then applicable Interest Rate Basis:

- \_\_\_\_\_ EURIBOR
- LIBOR
- \_\_\_\_\_ Treasury Rate
- \_\_\_\_\_ Commercial Paper Rate
- \_\_\_\_\_ CD Rate
- \_\_\_\_\_ Federal Funds Rate
- \_\_\_\_\_ Prime Rate
- \_\_\_\_\_ other (please specify)

\*\*Applicable only to Floating Rate Notes