

Think Beyond the \$200 Amex Airline Credit

The American Express Business Platinum currently includes up to \$200 per calendar year in statement credits for eligible incidental fees charged by your selected “airline of choice”.

Why This Matters More Now

The \$200 airline credit has always technically been an **incidental fee credit**, intended for eligible charges like checked bags, seat-selection fees and certain in-flight purchases — not a general airline or airfare credit.

For years, however, points-and-miles enthusiasts had several well-known workarounds that could make the credit much easier to use.



Even for travelers who rarely incurred \$200 in true incidental fees.

Many of those go-to loopholes have
closed or become considerably
less reliable over time.

That leaves some cardholders with an interesting problem:

A \$200 benefit that looks valuable on paper, but may be surprisingly difficult to use organically.

The natural reaction is to search for the next workaround.

But there may be a better strategy:

Stop treating use of the \$200 as the goal.

INSTEAD:

Look at another (*potentially much more valuable*) way to maximize that benefit tied to the exact same airline selection: the Business Platinum's **35% Pay with Points rebate**.

The Strategy

When you pay with points through Amex Travel for an eligible flight on your selected airline, Amex rebates **35% of the points used**, subject to the program's annual cap.

Importantly, your airline selection for the \$200 incidental credit is also your airline selection for the 35% rebate.

So when choosing your airline:

DON'T ASK ONLY:

“Where can I use my \$200 credit?”



ALSO ASK:

“Which airline am I most likely to book through Pay with Points?”

That second question may be considerably more valuable.

An Example

Suppose you use 40,000 Membership Rewards points toward an eligible flight on your selected airline.

You'll receive 14,000 points back through the 35% rebate.

If you value Membership Rewards at 2 cents each, that's \$280 of points retained — **already more than the face value of the \$200 incidental credit**.

And unlike finding a creative way to trigger an incidental credit, you're getting value from travel you actually wanted to book.

One More Lever

Amex officially allows you to change your selected airline in January each year.

However, cardmembers who haven't used any of their airline credit can often change their selection later in the year by contacting customer service.

IF AMEX PERMITS THE CHANGE...

→ *It can create additional flexibility.*

Including the potential to receive the 35% rebate on eligible bookings with more than one airline during the same calendar year.

Since changing your selection within the calendar year is not guaranteed, if you don't have a clear go-to airline in mind when you open a new card, consider waiting to make your airline-of-choice selection.

There's no reason to lock yourself in earlier than necessary.

CLEARSKIES TAKE

Optimize the card, not the coupon book.

The goal is to maximize the total value of the card, not achieve 100% utilization of every individual benefit.

Retained points have value. Choosing the airline(s) that allow you to preserve thousands — or tens of thousands — of MR points may create substantially more value than the benefit you are leaving “unused”.