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**From:** [REDACTED] <[REDACTED]>  
**Sent:** Tuesday, April 30, 2019 2:34 PM  
**To:** Karyna Shuliak  
**Subject:** Explanation of Points/Mileage Upgrade

Hi Karyna...below is from Natasha when I requested she explain to me how it all works re Amex points and Mileage upgrades.

When I booked your AF flights and Jeffrey wanted me to upgrade I had to first create an account with AF for Jeffrey. We then had to find out if our flight was available for upgrade since there are only a few seats in each flight available for mileage upgrades. Once it was confirmed there was a seat available to upgrade with mileage points, Natasha transferred the Amex points to the account I had set up...you want to confirm there is an actual seat first because once the points are converted to mileage with the airline they are not reversible (they can't go back to Amex points). The transfer is immediate however so that is good. I will say it is easier to upgrade with Amex points and just have Natasha do it! We always get 20% of the points back in a few billing cycles. We can pay for an economy or premium economy seat then upgrade with Amex points. Example goes like this: If the premium economy seat is \$6000 and the Biz/First class seat is \$10,000, we pay in real money the \$6000 then the difference in price from premium economy to biz/first is \$4000. The \$4000 is converted to 400,000 points (4000x100). Also, we would get money back to our account, not points, if you don't use a ticket...so it is actually OK if you don't wind up taking a flight in the end! At least we get some money back. : [REDACTED]

To pay with points for upgrade - you book coach ticket and pay difference in fare (plus possible change fee) in points. Or you pay for business/first class ticket partially with points (20% back), let's say you pay coach value with money and the rest - difference - in points, to avoid change fee.

1.00 = 100 points.

Other option - to transfer American Express points to the airline and get mileage upgrade (we can transfer points to certain airlines), 1 point = 1 miles. But mileage upgrade could be tricky, has to be available, sometimes it is not the lowest fare to be upgradable and sometimes you have to do it yourself (with certain airlines), but I can transfer points.

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