



American Express® International Currency Corporate Cards

Cardmember Guide

DON'T *do business* WITHOUT IT™



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Getting Started

In business, some things have to be dealt with there and then, wherever you are. That's where your Card can help. From travel protection, to making dinner reservations after you've landed, the benefits that come with your Card can help you to manage it all, effortlessly.

■ Using the Card

Please be sure you secure your Card against fraudulent use. To safeguard your Corporate Card, please take the following preventative steps:

- Sign the Card immediately, using a ballpoint pen.
- Keep the Card in a conspicuous place in your wallet, so you will notice if it is missing.
- When using the Card in any transaction, make sure that the Card you get back has your name on it.
- When making telephone bookings, such as hotel reservations, only disclose the Card details when making definite orders.
- Immediately destroy the Card if it has any incorrect spelling.

■ Enjoying the Benefits

No matter where you are or the time of the day, your Card provides you with a host of services and benefits to help make doing business easier.

Key Contact Information

■ Customer Services

Cardmembers can call American Express Customer Services, using toll-free numbers from wherever they are.

Contact details

1. Dial your Country's AT&T access code (find your access code at: business.att.com/collateral/access.html)
2. Dial 1-888-431-0236
3. You will be connected to a Customer Care Professional

Availability: 24 Hours a day, 7 Days a week

■ Global Assist® 24/7 Hotline

This is a 24-hour helpline that provides Cardmembers with valuable pre-trip information and worldwide assistance in a medical, legal or personal emergency.

Contact details

For Corporate Cardmembers: +44 (0) 1273 868900

For BTA travellers: +44 (0) 845 456 6524

Availability: 24 Hours a day, 7 Days a week

■ Insurance Related Services

For Business Travel Accident and Travel Inconvenience claims, please contact the below numbers:

Contact details

For Corporate Cardmembers: +44 (0) 1273 868900

For BTA travellers: +44 (0) 1273 608123

Availability UK: Monday - Friday 9am – 6pm CET /

Availability outside UK: Monday - Friday 9am – 5pm CET

■ Membership Rewards® Team

Contact details

Tel : +44 (0) 1273 864 864

Availability: 24 Hours a day, 7 Days a week

■ Priority Pass Team

Contact details

Tel : +44 (0) 208 680 1338

Availability: 24 Hours a day, 7 Days a week

Payment Information

If your Card is centrally settled (i.e. paid by your company) the Card statement is for information purposes only. If you would like to set up a Direct Debit to settle your Card statement, please contact Customer Services or your Programme Administrator.

■ When will your statement arrive?

Your company can, and will have chosen any one of ten different cycles in the month for your American Express International Currency Corporate Card statement to be delivered. Your Programme Administrator will be able to give you the dates of statement delivery.

■ On receiving your statement...

- 1 Account Summary:**
A brief summary of spend activity
- 2 New Balance:**
The total balance on the Card to date
- 3 Minimum Amount Due:**
This is what you must pay now
- 4 Payment Due Date:**
When your payment must be received
- 5 Due in Full Activity:**
The list of itemised, due charges

Gold Card Statement of Account

Presented for: CHARLIE HARTRIDGE Account Number: 37XX-785432-10123 Closing Date: 02/14/06 Page 1 of 2

	Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments and Finance Charge If any	New Balance \$	Minimum Amount Due \$
Due in Full	5,145.78	-5,145.78	967.44	967.44	967.44
Flexible	0.00	0.00	643.00	643.00	12.86
Total	5,145.78	-5,145.78	+1,610.44	=1,610.44	\$890.30

Payment Due Date 03/11/06

Please refer to page 2 on How to Avoid Additional Finance Charges. Please refer to page 2 for important information regarding your account.

Contact us at www.americanexpress.com or call Customer Service at 1-800-327-2177.

Activity	Amount \$
01/20/06* Payment Received - Thank You	-5,145.78
Due in Full Activity for CHARLIE HARTRIDGE	
Card XXXX XXXXXX 10123	
01/16/06 THE HOME STORE GLENDALE AZ HOME SUPPLY WAREHOUSE	67.82
01/27/06 THE HOME STORE PEORIA AZ HOME IMPROV/AACES	12.00
02/02/06 HOME MART AZ GLENDALE AZ MERCHANDISE	31.00
02/03/06 ABC COMPANY INC NEW YORK NY SUPPLIES	10.00

* Indicate posting date

Please list on the perforation below, detach and return with your payment

Payment Coupon

Account Number: 3798-785432-10123

Payment Due Date 03/11/06

Please enter account number on all checks and correspondence. Make Check Payable to American Express.

Total New Balance \$1,610.44

Minimum Amount Due \$890.30

Please refer to page 2 on How to Avoid Additional Finance Charges.

Check here if address or telephone number has changed. Note changes on reverse side.

Continued on page 3

Amount enclosed \$ _____

* Please note that there will be some variations in dates due to weekends and public holidays. You can request an exact copy of the dates from the Cardmember Servicing Team.

■ How to settle the statement...

If your company settles all statements centrally, you are not required to make any payment against your Corporate Card to us.

Please contact your Programme Administrator to confirm the settlement method chosen by your Company.

To Pay Euro Corporate Card Statements

1. Send a SWIFT payment to the relevant Amex Bank Account
2. Attach the PDF Swift Receipt to an Email
3. Send to: AmericanExpressPaymentServicesIEC@aexp.com
4. If the payment takes longer than three days to show on the Account, please forward the email to AmericanExpressUnidentifiedPayments@aexp.com who will scan the bank account for your payment.

■ Bank Wire Transfer Instructions

Payments to American Express should be made by bank wire transfer.

Payments from Cardmembers

When Cardmembers pay by bank transfer they must remember to quote company name and their American Express Card number e.g. COMPANY NAME 3743 123456 78901. If the reference field is too short please abbreviate the company name. Failure to include the Card number will result in delays processing the payment and may result in Late Payment Charges.

Please ensure that payment is made three days in advance of any deadline, as overseas payments can take up to three days to appear in our bank account. To ensure that full payment is deposited, instruct your bank to send funds as a "FULL PAY ITEM". This designation indicates that any additional fees charged by your bank are not deducted from the payment amount, but from the originating bank account. This will avoid short payment of the balance owed. American Express is not liable for any bank fees charged.

To Pay Euro Card Statements – Cards Starting 3743:

Bank Name: Standard Chartered Bank GMBH

Bank Account Number: 500160900

IBAN: DE97512305000500160900

Swift Code (BIC): SCBLDEFXXX

Sort Code: 51230500

Bank Address: Franklinstrasse 46-48, 60486 Frankfurt am Main, Germany

Late Payment Charges

■ Applying late payment charges

Late Payment charges are applied to Individual Cards in the following situations:

30 days overdue

2% or €10 (whichever is higher) of all outstanding sums

60 days overdue

2.5% or €25 (whichever is higher) of all outstanding sums

On each subsequent Statement date

2.5% or €25 (whichever is higher) of all outstanding sums.

Online Services

■ Registering For Online Statements (MYCA)

Manage Your Card Account is a complimentary online management tool that enables Cardmembers to access their American Express Card Accounts anytime, anywhere Internet access is available. Cardmembers can:

- View your current balance with comprehensive breakdown of transactions.
- Download and view current and old statements up to two years.
- View and redeem your Membership Rewards balance online.

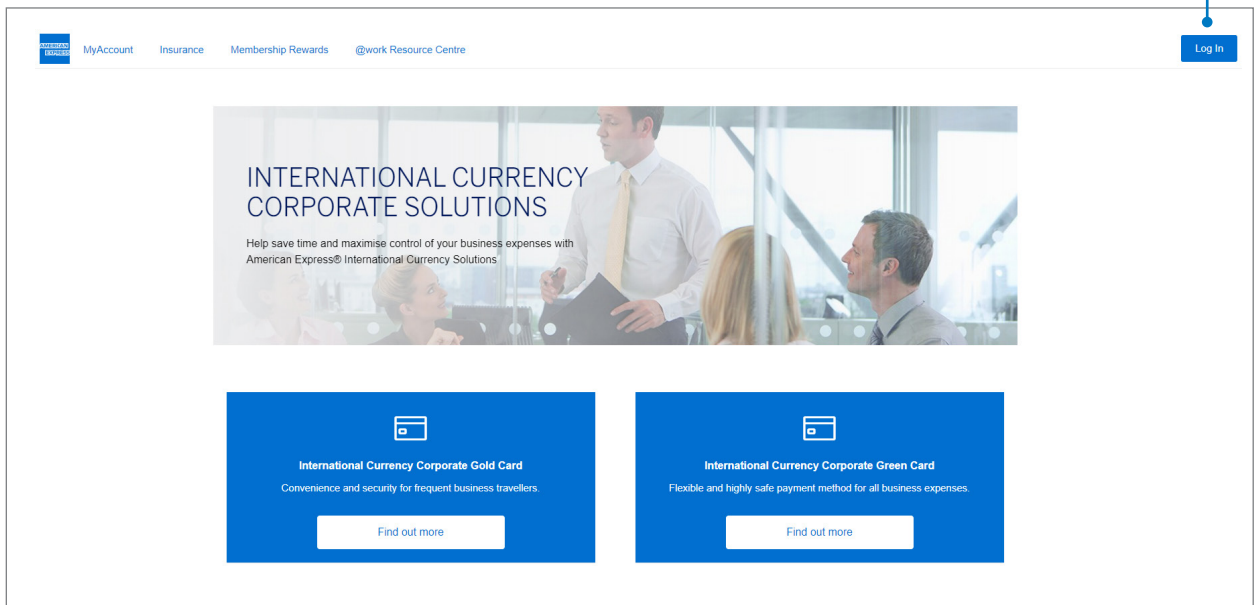
The website address you will need is as follows:

www.americanexpress.com/en-iec

1

Log In

Click the Log In button



2 Create new Online Account

Click the Create new Online Account button to begin the set up process

3 Enter your card details and press Confirm

4 Create a new User ID and Password, followed by Create Account

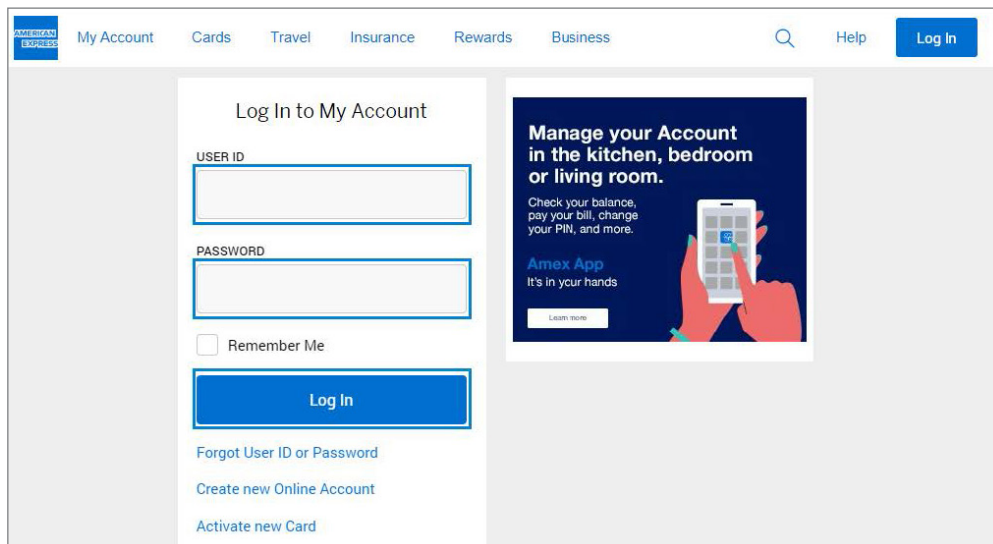
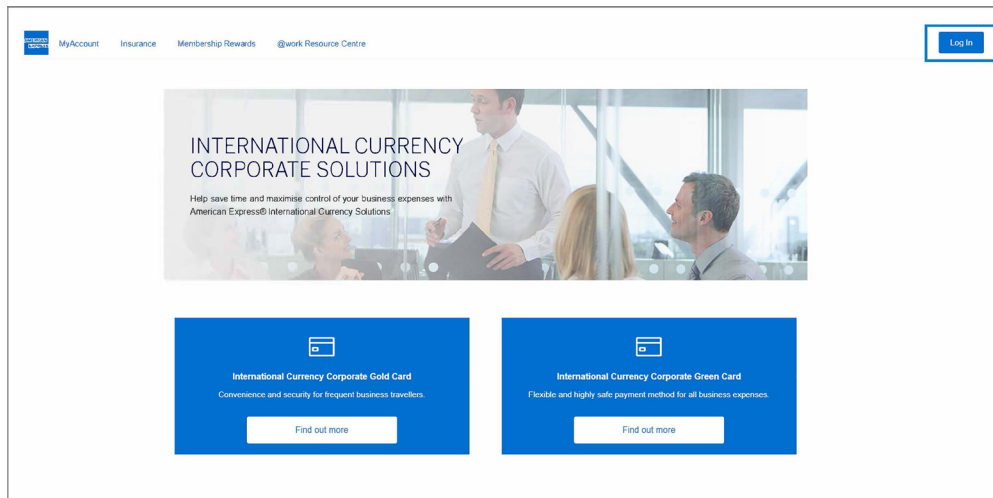
5 Enter your date of birth and click Confirm

■ How to view your Personal Identification Number (PIN) Online

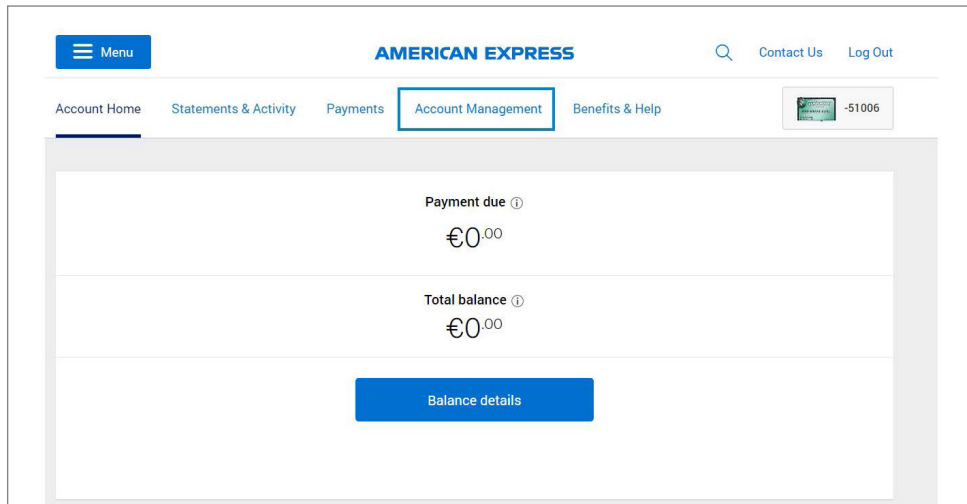
To keep your Account secure, your American Express® Corporate Card uses Chip & PIN technology. Instead of signing a receipt, you will be asked to enter your secret four-digit PIN number when you pay by Card. Your PIN information is available on your Online Account.

1. Please log into your Account via www.americanexpress.com/en-iec

Incorrect Log-in: Please be aware that if your User ID or password is entered incorrectly three times your Account will be locked. An error message will be displayed to advise you to contact Customer Service to unlock the Account.

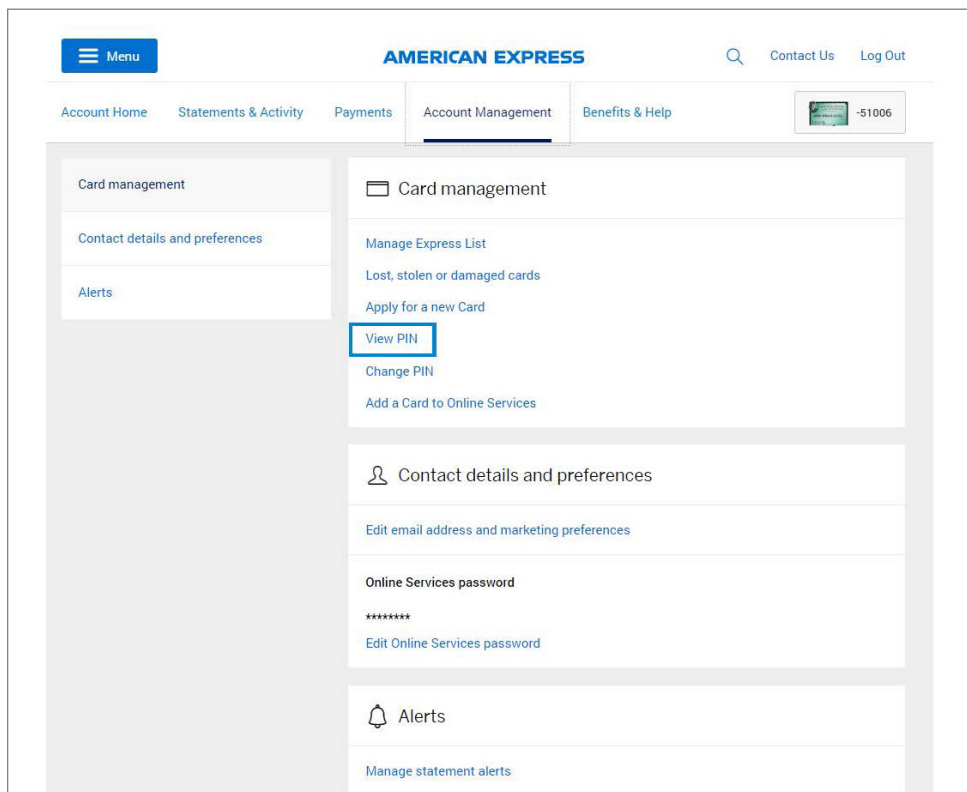


2. Once logged in you should see the screen below. Please click on Account Management tab.



3. Click on the View PIN tab.

If you have more than one American Express Card, please choose the Card for which you would like to view your PIN.



4. In order to view your PIN, for security purposes you will be asked to provide:

- The 4-digit Card Identification Number on the front of your Card.

- The 3-digit Card Security Code on the back of your Card.

5. You will be presented with a screen containing your PIN information.

You can change this PIN via your Online Account by clicking on the Account Management tab and then Change PIN.

Your PIN can also be updated at an ATM by selecting 'PIN services' from the menu.

■ Mobile App

You can now stay on top of your Card Account wherever you are in the world*. Check your balance when you're taking a taxi to your next meeting, or review a transaction when you're waiting for your plane to board using the ICC mobile phone app.

Search 'AMEX ICC' in your App Store (iOS and Android only).



Check your balance

Keep on top of your Account.



View transaction details

Get more information on any of your spend.



PDF statements

Save on printing paper and view your statement on your mobile.



Biometric login

Log in instantly with fingerprint or facial recognition.

*Not available to download in the US or Singapore.

■ Frequently Asked Questions

Why is there a block on my Card? There could be many reasons for a block on your Card Account, such as merchant errors, reaching your credit limit early, the wrong PIN being entered, our system considers the charge to be suspicious and often, that the Account is overdue.

To find out why you have a block on your Card please contact Customer Services who will be able to review the reason for the block and provide recommendations on how to resolve the issue. If your Account is settled centrally by your company, please contact your Programme Administrator.

How do I report fraudulent charges on our Account? If you suspect that fraud has occurred on your Card, call the Customer Services Team who will raise a case on your behalf for the fraudulent charge to be investigated. American Express will apply a temporary credit to the Card whilst we investigate the charge so that you are not disadvantaged by any potential fraudulent activity.

How can I request a Statement copy? If you have lost your statement, or it has been lost in the post, please order statements via Customer Services. If you are not receiving your statements at all, please contact your Programme Administrator.

What should I do if I lose my Card? If you have lost your Card, please contact the Customer Services team as soon as possible. American Express will issue you with a replacement Card. In an emergency, American Express can provide you with a replacement Card within 48 hours in most countries subject to that country's bank holidays/office hours which may differ from the UK.

How can I view my balance? If you need to urgently find out the current balance on your Card you should call the Customer Services Team who will give you the most up-to-date balance. You can also view balances through the American Express online tool MYCA.

What insurance do the Cards have, and how do I claim? Please ask your Programme Administrator to provide you with your 'Your Travel Protection Benefits' document. To make a claim call the numbers provided in the "Insurance Related Services" section within this guide.

How can I use my Card to withdraw cash? If, during the account set-up, your Company agreed that you can take cash out using your Corporate Card, you simply need to go to an approved ATM and withdraw cash. If your Account is not set up for Express Cash withdrawal, then please contact your Programme Administrator who will complete the form to add this feature to your Card. Please note that every time you uses this service, a fee will be charged to the Card based on the value withdrawn.