DON'T *do business* WITHOUT IT™

KEEPING YOU AND YOUR BUSINESS EXPENSES COVERED.

Take advantage of these great benefits and features, compliments of your American Express® Corporate Card.

Membership Rewards® enrolment offers you perks on corporate spend allowing you to access a range of travel, shopping and entertainment rewards.[1]

Minimize out of pocket expenses for approved business transactions when you use your Corporate Card.[2]

Automate expense claims with transactions uploaded directly to your expense profile, giving you more time to focus on your business.[3]

Monitor Card activity on the go with the Amex HK App.[4] Download the Amex HK App[4] and keep track of your Account in real time so that you can work smarter, not harder.

Access cash when you need. With enrolment, Corporate Cash[5] allows access to cash for travel emergencies and incidentals at over 600,000 ATMs worldwide.

Travel with peace of mind with our complimentary 24/7 Global Assist[6] hotline which allows you access to medical and travel assistance services more than 200km from home, for up to 90 days. And, be covered with **Business Travel Accident Insurance[7]** which includes an **Accident Medical Expense Extension** and **Travel Inconvenience Insurance** when air tickets are charged to the Corporate Card.

American Express @ Work® Ready Response[8] provides your Company with the ability to fulfil its duty of care in emergencies by identifying the last location you used your Corporate Card with real time transaction information.

Be protected from fraud with SafeKey®. American Express SafeKey further enhances online transaction security as an added measure to safeguard your online purchases and guarantees protection against fraudulent transactions on your Card, provided responsible care has been taken and as long as we are notified immediately[9] after discovery of any fraudulent transactions, in compliance with Card Terms and Conditions.

Need help? We're here. For quick and easy, 24/7 support, contact us by telephone. Please click here to find the appropriate number for your enquiry.

To explore the full list of perks that come with your Card, visit americanexpress.com/hk/corporatecard or download the Amex HK App.

See below for terms and conditions. Please use your Corporate Card according to Company policy.

Terms and Conditions

1. Membership Rewards: To enrol in the Membership Rewards programme, Cardmembers can call (+852) 2277 2150. The annual membership fee for Membership Rewards Frequent Flyer option is HK$400, or 12,000 Membership Rewards points; and for Membership Rewards Non Frequent Flyer option, the annual fee is HK$120 or 3,600 Membership Rewards. To view the full Terms and Conditions of the programme, the complete range of offers available and which partners are involved in Membership Rewards, please **click here.** An annual Membership Rewards fee applies; enrolment is not automatic and subject to Company approval. Subject to the Terms and Conditions of the Membership Rewards programme available **here**. There may be tax implications associated with your participation in the Membership Rewards programme. You are advised to check with your accountant or tax advisor for further information.

2. Approved business transactions on your Corporate Card will be paid by your Company to American Express directly or reimbursed directly to you to pay American Express. Please refer to your expense policy for details on approved business expenses and your Company's expense payment policy.

3. Automated transactions are enabled when your Company accepts either monthly or daily data feeds from American Express with a compatible expense management system.

4. To use the App, you must be registered for Online Services. Apple, the Apple logo, Touch ID and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Android and Google Play are trademarks of Google Inc. The Android robot is reproduced or modified from work created and shared by Google and used according to terms described in the Creative Commons 3.0 Attribution License.

5. Corporate Cash: Requires Company participation and Cardmember enrolment. Subject to terms and conditions.

6. Global Assist Hotline: You must arrange all medical and visitor transportation. As the Global Assist Hotline is an assistance service, we cannot reimburse you for expenses you incur on your own. Please refer to the Global Assist Summary of Coverage for additional details and restrictions.

7. Business Travel Insurance is only available for business trips booked using the Corporate Card and Accident Medical Expense Extension provides reimbursement for medical expenses incurred as a result of an injury sustained while travelling on business. The plan is underwritten by Chubb Insurance Hong Kong Limited, American Express International, Inc. does not act as an agent or fiduciary for you, and American Express International, Inc. may act on behalf of the insurance provider, as permitted by law. Exclusions and limitations apply. Please refer to your Travel Protector plan for details.

8. American Express @ Work: Company Program Administrators must be enrolled to @ Work Online Program Management to access the Ready Response facility. To get access enrol via **https://atworkenrollment.americanexpress.com** or contact your local PA Servicing Team or your Account Manager for further details. Ready Response should only be used as a directional gauge for an Employee's location within the area of the incident and should not be fully relied upon to ensure the safety of Cardmembers. Some Merchant transactions may not appear within the system due to their submission process being outside the geographical area. Transaction details within the tool are in US Mountain Standard Time (MST) and Merchant details may not appear immediately but as a summary until the data is loaded to our systems.

9. SafeKey®: Secure online shopping with American Express SafeKey. **Click here to learn more.**

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