

## APPLICATION FORM Company Application

### American Express Corporate Membership Rewards Programme Terms and Conditions (“Agreement”)

This Agreement sets out the terms and conditions under which American Express Banking Corp. will provide a Corporate Membership Rewards Programme for corporate entities in India.

#### AGREED TERMS

##### 1. Definitions

“American Express”, “we”, “our” and “us” means American Express Banking Corp. a corporation organized under the New York State Banking Law, USA, with limited liability; authorized to carry on banking business in India; and having its principal office in India at Metropolitan-Saket, 7th Floor, Office Block, District Centre Saket, New Delhi.

“American Express Cardmember” or “Cardmember” means the individual named on the Card.

“American Express Corporate Card Programme Agreement” means the agreement entered into between American Express and the Company that intends to use American Express Corporate Cards.

“Anniversary Date” has the meaning given in clause 3.4.

“Authorised Third Party” means the individual named on the Programme Authorisation Form and is nominated by the appointed Programme Administrator acting on behalf of the Company to carry out certain duties on the Programme Account as determined by American Express.

“Card(s)” means the American Express Corporate Platinum, Gold and Green Card(s) associated with the corresponding Card Account(s) and issued in India to a person named on the Card.

“Card Account” means an account established by us for a Cardmember for the purpose of recording charges and operating a Card.

“Company”, “you” or “your” means Company, firm or business entity that has completed an application for participation in the Corporate Membership Rewards Programme, its successor or assignees.

“Company Account” means ledger established by us to record Company’s and our respective payment obligations to each other under the Corporate Card Service terms and conditions, including without limitation, obligations of Company to pay charges on Card Accounts and obligations of Company to pay us for fees, costs and other amounts due to us pursuant to our provision of the Corporate Card Service. Company Account is distinct from Card Accounts and cannot be used for the execution of Card transactions.

“Corporate Membership Rewards Card Fee” has the meaning given in clause 3.1.

“Corporate Membership Rewards Programme” (also “Corporate Membership Rewards” or “Programme”) means the corporate tier of our Membership Rewards Programme under which approved enrollees earn points at the Company level based on the spend of enrolled Cardmembers.

“Enrolment Date” means the date the Company first enrolls in the Corporate Membership Rewards Programme.

“Individual Membership Rewards Programme” means the American Express Membership Rewards Programme under which Cardmembers earn points for their personal use based on their spend.

“Insolvency Event” means that the entity concerned has become subject to a voluntary arrangement with its creditors or has become subject to an administration order or has gone into liquidation or an encumbrance has taken possession of, or a receiver has been appointed to, any of the property or assets of Company concerned or Company has ceased, or threatened to cease to carry on business, or any similar event has occurred in any relevant jurisdiction.

“Programme Account” is the account held by Company with us for participation in the Corporate Membership Rewards Programme and against which points are recorded.

“Programme Administrator” has the meaning given in clause 9.1.

“Programme Administrator Card” is the Card held by the Programme Administrator.

“Programme Fees” has the meaning given in clause 3.1.

“Qualified Travel Purchase” has the meaning given in 11.1.

##### 2. Eligibility and Enrolment

2.1 A Company may participate in the Programme and open a Programme Account subject to our approval. Eligibility requirements will be determined at our sole discretion and may change at any time.

2.2 A Programme Account cannot be linked to any other Programme Account. Points cannot be moved between Programme Accounts irrespective of whether they are operated by the same entity or entities within a corporate group. A Programme Account also cannot be linked to an Individual Membership Rewards Programme account. A Card Account can only be enrolled in either the Corporate Membership Rewards Programme or the Individual Membership Rewards Programme, but not both. A Company which enrolls a Card Account in the Corporate Membership Rewards Programme, shall not approve the enrolment of that Card Account in the Individual Membership Rewards Programme, and vice versa.

2.3 Each Programme Account will be limited to a single Company and must be within a single country and in a single currency.

2.4 Only the following Card products are eligible for participation in the Programme: American Express Corporate Platinum Card, American Express Corporate Gold Card, and American Express Corporate Green Card. No other products are eligible for participation in the Programme, including, without limitation, Business Travel Account, Corporate Purchasing Card, and Corporate Meeting Card. A Company must enroll the Card(s) it wishes to earn points under the Corporate Membership Rewards Programme. Enrolment in the Programme is not automatic and Company shall notify us and complete all the necessary paperwork for enrolment.

2.5 Only Card Accounts kept in good standing (i.e., not overdue or in collection) are eligible for participation in the Programme. We reserve the right not to allocate points with regard to a Card Account which is overdue or where the terms and conditions applicable to such Card Account have been materially breached by you or the Cardmember.

2.6 At any time, you must have at least one eligible Card linked to your Programme Account in order to maintain it. In the event that you no longer have any eligible Cards linked to your Programme Account, your account will terminate with immediate effect.

2.7 This agreement is only for participation in Programme and does not in any way waive, amend or override any of the Terms and Conditions of the existing Cardmember agreement with American Express. All such Cardmember Terms and Conditions continue to remain in full force. In case of conflict between the Programme Terms and Conditions and the Cardmember Terms and Conditions the former shall prevail over the latter.

##### 3. Fees

3.1 The annual fee for participation in the Programme is determined by the number of Cards that are enrolled in the Corporate Membership Rewards Programme. A fee of ₹ 1250 per Card (“Corporate Membership Rewards Card Fee” or “Programme Fees”) is payable for each Card that is enrolled in the Programme. The fees stated exclude any applicable tax.

3.2 The Corporate Membership Rewards Card Fee will only apply to American Express Corporate Gold Cards and American Express Corporate Green Cards elected by the Company to be enrolled in the Corporate Membership Rewards Programme. No additional Corporate Membership Rewards Card Fee will be charged for American Express Corporate Platinum Cards or for any Card where participation in Membership Rewards is expressly included as part of the Card benefits and included under the Card fee applicable to such Card.

3.3 Company is required to assign one Card, the “Programme Administrator Card”, to which all applicable Programme Fees will be applied.

3.4 The Corporate Membership Rewards Card Fee for each Card will be charged at the time of enrolment (“Anniversary Date”), and pro-rated to align with the Enrolment Date. The Corporate Membership Rewards Card Fees will be billed each year on the Anniversary Date.

3.5 If you cancel your Programme Account in accordance with this Agreement, all Corporate Membership Rewards Card Fees will be refunded at a pro-rated amount. If an individual Card is removed from the Programme, the Corporate Membership Rewards Card Fee will be refunded at the pro-rated amount.

##### 4. Points Accrual

4.1 Subject to clause 5.1 and except for promotional offers, spend on Cards enrolled in the Programme will earn:

4.1.1 **For Platinum Corporate Cards:** One (1) Corporate Membership Rewards Point for every ₹ 100 charged to a Card on purchase of telecommunications, insurance, fuel and other utility services’ and one (1) Corporate Membership Rewards Point for every ₹ 40 on all other spend on a Card Account which is in good standing at the time of billing.

4.1.2 **For Gold and Green Corporate Cards:** One (1) Corporate Membership Rewards Point for every ₹ 100 charged to a Card on purchase of telecommunications, insurance, fuel and other utility services’ and one (1) Corporate Membership Rewards Point for every ₹ 50 on all other spend on a Card Account which is in good standing at the time of billing.

4.2 At all times, points accrued in your Programme Account remain our property and do not constitute property of Company. Points are not transferable by operation of law or otherwise to any person or entity. Each Corporate Membership Rewards point has no cash redemption value, or other cash or monetary value except that which American Express may, in its sole discretion allow the Company to redeem points for certain rewards.

4.3 Points cannot be transferred to any other Corporate Membership Rewards Programme or Individual Membership Rewards Programme Account.

4.4 When enrolling a Card Account into the Corporate Membership Rewards Programme that was previously enrolled in an Individual Membership Rewards Programme, any points already accrued under the Individual Membership Rewards Programme cannot be transferred to the Programme Account and must either be redeemed by the Cardmember prior to enrolment in the Programme or they will be forfeited. However, if a Cardmember has more than one American Express Card Account enrolled in the Individual Membership Rewards Programme, any points accrued in the Individual Membership Rewards Programme Account will remain valid and linked to the other American Express Card Accounts enrolled. You are responsible for informing the Cardmember of the cancellation of their participation in Individual Membership Rewards and that the Cardmember has thirty (30) days from the date of cancellation to redeem, if necessary, their Individual Membership Rewards Programme points. When transferring a Card Account to a Corporate Membership Rewards Programme from another Corporate Membership Rewards Programme within the same Company, any points already accrued under the original Programme cannot be transferred to the new Programme.

4.5 From time to time we may offer the opportunity to accrue extra points for charges made at particular merchants or during a specific period of time. Such offers will be subject to this Agreement as well as additional terms and conditions specific to the offer.

##### 5. Points Accrual – Exclusions

5.1 For the American Express Card, the following charges are not eligible for accruing Points:

- 5.1.1 Cash advance and other services
  - Express Cash
  - American Express Gift Cheque purchases

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- American Express Travel Gift Certificate purchases
- Emergency Cheque Cashing
- Cash Advance
- American Express Traveller's Cheque purchases
- Foreign Exchange purchases in cash or on the Card
- Balance Transfer

### 5.1.2. Fees and charges

- Any Annual fee on the Card
- Surcharge or Transaction fee levied on any charge
- Charges for dishonoured cheques
- Financial charges
- Delinquency charges: late payment and collection charges
- Finance charges
- Charges and Credit Card Account interest charges
- Foreign currency conversion charges
- Overlimit charges

### 6. Points Expiration

- 6.1 There is no expiry date for points earned while in the Corporate Membership Rewards Programme as long as the Company remains enrolled in the Programme.

### 7. Visibility of Accumulated Points

- 7.1 Subject to Clause 9, a Company will be able to view the balance of points accrued in your Programme Account by enrolling the Programme Administrator Card in "My Account" (or "MYCA") and logging into your Programme Account online. The Programme Administrator may also call customer services to obtain your balance. Only Programme Administrator is authorised and able to access Programme Account information either via the online system or telephone servicing.

### 8. Programme Account

- 8.1 If any of the Card Accounts in the Programme are not in good standing or are overdue or are in breach of any terms or conditions applicable to any Card Account, the Company may not earn any further points in regard to such Card Accounts and any points accrued by the Company relating to the amount which is overdue may be forfeited. A Company's privilege to earn points may be removed, and the enrolment in the Programme, or the enrolment in the Programme of a particular Card Account, may be cancelled by us at our discretion.
- 8.2 If a Company cancels the Programme Account, the Company will have thirty (30) days from the day of cancellation to redeem any points accrued in the Account. Any points accrued in the Programme Account that are not redeemed within thirty (30) days will be forfeited and will not be capable of transfer, conversion or redemption.
- 8.3 If a Company cancels the Programme Account and also leaves the American Express franchise, or if American Express cancels the Programme Account for any reason, any points accrued in the Programme Account will be forfeited immediately and will not be capable of transfer, conversion or redemption.
- 8.4 If a Company cancels any Card(s) that earns points for the Programme Account and the Programme Account remains open then those points earned by the cancelled Card prior to its cancellation will not be forfeited.
- 8.5 If a Company ceases all or substantially all of its operations for any reason or if Company or its parent entity undergoes an Insolvency Event, Company's Programme Account will terminate immediately and the points will instantly be forfeited.
- 8.6 If the Company Account is no longer in good standing or is under review by American Express for any reason, the Company will be prevented from redeeming any points in its Programme Account. The Company will, however, still be eligible to earn points. If the Company is brought back into good standing, it will be allowed to redeem its points. But if the Company is not brought back into good standing, the Programme Account will be terminated and the points forfeited.

### 9. Redeeming Points for Rewards

- 9.1 Company must select one (1) employee, who must be a current Cardmember and have a Card enrolled in the Programme, ("Programme Administrator") who will be solely responsible for the management of the Programme Account.
- 9.2 To permit management of the Programme, only the Programme Administrator will be given the right to perform redemptions on behalf of the company. The Company is solely responsible for all Programme management actions performed by the Programme Administrator or nominated ("Authorised Third Party") and releases American Express and its parent, subsidiaries and affiliates from any and all liability regarding the redemption or use of rewards, or other participation in the Programme as managed by its appointed Programme Administrator or nominated Authorised Third Party. The Company warrants that the Programme Administrator or nominated Authorised Third Party notified by it to American Express is authorised to carry out activities in connection with the Programme on behalf of the Company.
- 9.3 It is Company's responsibility to inform American Express of a change in Programme Administrator and follow procedures set by American Express to do so, such as completing the appropriate notification form. If Company does not have a designated Programme Administrator, it will not be allowed to redeem points.
- 9.4 Redeemed rewards, whether authorised or unauthorised, are not refundable, exchangeable, replaceable, redeemable or transferable for cash, credit, other rewards or points under any circumstances, unless specifically permitted under this Agreement.
- 9.5 Points may only be redeemed via the Corporate Membership Rewards Programme and in accordance with instructions provided by us from time to time. Certain restrictions apply to some rewards. Should additional terms and conditions apply to the redemption of points for certain rewards, such terms and conditions will be notified in advance of redemption.
- 9.6 All rewards are subject to availability and restrictions may apply. Certain rewards are available only during limited time periods. In the case of merchandise rewards that

American Express provides and that are not available, we reserve the right to substitute merchandise that we determine is of equal or greater value or credit Company's Account at our sole option and discretion.

- 9.7 We are not responsible or liable for any lost or stolen rewards, reward certificates, vouchers or tickets.
- 9.8 Claims for undelivered merchandise, gift Card or voucher rewards must be raised within thirty (30) days post redemption; after this time no claims will be accepted. This does not affect your statutory rights.
- 9.9 The Point levels given against every redemption option in this catalogue are subject to change.
- 9.10 The Membership Rewards are being brought by American Express on a "best effort" basis. The features against every redemption option have been provided by the respective partner. American Express is not in a position to validate or authenticate such claims and shall take no responsibility for the same.

### 10. Redeeming Points for TripFlex™

- 10.1 Subject to this Agreement, Company is eligible to redeem points for a credit to the Programme Administrator Card Account for Qualified Travel Purchases under the TripFlex rewards option ("TripFlex"). "Qualified Travel Purchase" means a purchase made using the Programme Administrator Card at an airline, hotel, car rental company, cruise line, travel agency, tour operator or online travel website submitted by a merchant or recognized by American Express's systems under an appropriate industry code or identifier for the above-listed categories and includes related taxes, booking fees, airport fees and travel insurance premiums charged to the Card of your choice which is enrolled in the Programme.
- 10.2 Subject to these Terms and Conditions, the redemption of points will be awarded to the Company in the form of a credit to the Card of your choice which is enrolled in the Programme, provided that the Qualified Travel Purchase was originally charged to that Card.
- 10.3 Company must redeem a minimum of 1,000 points at one time.
- 10.4 American Express reserves the right to require that any credit to the Card of your choice which is enrolled in the Programme and does not exceed the amount of the Qualified Travel Purchase.
- 10.5 Points can only be redeemed for credit in respect of a Qualified Travel Purchase once it has been posted to the Card of your choice which is enrolled in the Programme and must be redeemed within twelve (12) months after it has been posted. Points cannot be redeemed in respect of a Qualified Travel Purchase once twelve (12) months have elapsed from the date it was posted to Card Account.
- 10.6 American Express reserves the right to further restrict the time frame in which Qualified Travel Purchases are eligible for reimbursement through certain redemption channels.
- 10.7 American Express reserves the right to restrict credits if the Card Account has or will have a credit balance or in any other circumstances that American Express determines at its sole option and discretion.
- 10.8 The Card Account may not be credited until a subsequent billing period after the original Qualified Travel Purchase was charged to the Card Account. A Company may not withhold any payment due on that Card Account based upon the Company's expectation of receiving a future billing statement credit. Qualified Travel Purchases are subject to the applicable terms, conditions, exclusions, limitations and fees established by the suppliers of the Qualified Travel Purchases.

### 11. Redeeming Points for Credit

- 11.1 Subject to this agreement, and by participating in the Corporate Membership Rewards Programme, the Company may redeem points for credit from the Programme Account. All credits for which you redeem points will be posted onto the Card of your choice which is enrolled in the Programme. Credits cannot be applied onto any other Card Account.
- 11.2 Points cannot be redeemed for an amount of credit that is greater than the outstanding statement balance.

### 12. Redeeming Points for Gift Cards, Certificates and Vouchers

- 12.1 Corporate Membership Rewards gift cards, certificates and vouchers (collectively, "Certificates") may not be combined with any other promotional offers from American Express or participating merchants. Unless stated otherwise on the Certificate, only one Certificate may be used per purchase.
- 12.2 Certificates are valid at participating merchants only, until the expiration date printed on the Certificate.
- 12.3 Certificates must be used in accordance with the merchant's terms and conditions.
- 12.4 Certificates must be surrendered at redemption, and no photocopies of Certificates will be honoured.
- 12.5 Fulfillment of the Certificates is the sole responsibility of the participating merchant, not American Express.
- 12.6 Certificates are not valid toward previous purchases, and cannot be used as payment on existing account balances with either the participating merchant or American Express.
- 12.7 Certificates are transferable only where specifically stated. The Company must check Certificate terms and conditions as applicable.

### 13. Limitation of Liability

- 13.1 To the fullest extent of the law, American Express makes no warranties or representations, either express or implied and expressly disclaims any and all liabilities with respect to type, quality, standard, fitness or suitability for any purpose of rewards provided under the Programme. Warranty claims should be directed to either the supplier or service provider of the reward product or service in accordance with their warranty information (if applicable).

American Express will provide Company with such proof of purchase information as reasonably available to allow Company to pursue such claims.

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- 13.2 Under this Agreement, American Express expressly disclaims any and all liabilities for any indirect or consequential damages or losses, including loss of profit and loss of data where such damages or losses are determined to be an indirect or consequential damage or loss.
- 13.3 American Express's liability is limited (at our option) to supplying the goods or services again or in paying the equivalent cost of supplying the goods or services again.
- 13.4 Nothing in this Agreement shall exclude or seek to exclude any liability to the extent that such exclusion would contravene applicable law.
- 13.5 By redeeming rewards, the Company releases American Express and its parent, subsidiaries and affiliates from any and all liability regarding the redemption or use of rewards, or other participation in the Programme.
- 13.6 Any dispute concerning goods or services received as a Reward under the Programme, shall be settled between you and the Service/Participating Establishment, which supplied the goods or services. American Express will bear no responsibility for any loss of whatever nature, resulting from the redemption of any rewards offered by entities other than American Express.
- 13.7 Where points are used for travel bookings or arranging transport, American Express does not own, manage, control or operate any supplier of services, and all coupons, receipts and tickets that the Company are issued with will be subject to the terms and conditions specified by the supplier of that coupon, receipt or ticket. By accepting the coupons and tickets and utilising the services, the Company agrees that American Express shall not be liable for any loss, injury or damages to the Company or its belongings or in connection with any accommodation, transport or other services or resulting directly or indirectly from occurrences beyond our control, including but not limited to breakdown in equipment, strikes, theft, delay or cancellation or change in itinerary or schedule. Travel documents, if necessary, and compliance with customs regulations, if applicable, are the sole responsibility of the Company.
- 13.8 Once American Express has transferred points following the Company's instructions, we assume no responsibility for points redeemed from a Programme Account or for the actions of any airline and/ or hotel in connection with their frequent traveller Programme or otherwise.
- 13.9 All discrepancies or disputes (which may include, but are not limited to, enrolment of a Company into the Programme, enrolment of a Cardmember in the Programme, points balance, points for accrual or redemption of points for rewards, (including transfer of points) under this Agreement shall be resolved by us at our discretion. In any event, such discrepancies must be raised and brought to our attention within three (3) months of the discrepancy or disputed point. If the Company or Programme Administrator fails to address any discrepancies or disputes within such time period, American Express has no obligation to rectify any such discrepancy or dispute in relation to this Programme.

### 14. Communications and Changes to These Terms

- 14.1 Statements, notices (which include changes to this Agreement), disclosures and other communications (together called "Communications") will be sent to the Programme Administrator via post, electronically, via SMS or made available online. You must maintain a valid phone number and mailing and email addresses in our records for your Programme Account.
- 14.2 American Express may rely on Communications from the Programme Administrator or Authorised Third Party as Communications from the Company and may act on such Communications accordingly. The Company agrees that Communications from American Express to the Programme Administrator or Authorised Third Party will be considered Communications to the Company.
- 14.3 You agree that we may communicate to you by electronic means any Communications for our products and services and all such Communications will be considered to have been provided in writing. All electronic Communications that we provide will be deemed to be received on the day that we send the notification email and/or post the electronic communication online even if you do not access the electronic Communication for any reason.
- 14.4 You agree that we may send the Communications (including any changes to this Agreement) by any lawfully permitted electronic manner, including email, posting them on an American Express website, through links provided on a Communication, or by verbal Communication through representatives working on behalf of American Express or any combination of these or other means and you agree that it is your responsibility to access all such Communications.
- 14.5 You must inform us immediately if you change the address or other contact information (such as postal or email address) you have given us. If we have been unable to deliver any Communications or these have been returned, we will consider you in breach of this Agreement and we may stop attempting to communicate with you until we receive accurate contact information. We are not responsible for any failure to receive any Communication if we send it to the address or in accordance with other contact information for your Programme Account appearing in our records or if we do not send the Communication because previous Communications have been undeliverable.
- 14.6 You must also inform us of any changes to other information previously provided to us such as information you provided when you applied for your Programme

Account. You also agree to give us any additional information and support documentation that we request or as required by law.

- 14.7 American Express reserves the right to terminate the Programme at any time for cause or non cause. American Express also reserves the right to change Programme terms and conditions at any time.
- 14.8 American Express will inform you at least thirty (30) days in advance of any material changes to these terms or of termination of the Programme. You will be deemed to have accepted the changes unless you notify us in writing prior to the date on which the changes will take effect that you do not accept the changes. If you do not accept any changes to this Agreement, you can end this Agreement immediately before the date on which the changes will take effect by cancelling your Programme Account.
- 14.9 American Express reserves the right to modify or cancel any reward at any time. Any additional travel or accommodation arrangements made in connection with any reward will be the sole responsibility of the Company.

### 15. Privacy and Personal Information

- 15.1 For more information on how your personal and sensitive data is stored and used by us please refer to our privacy policy available at <https://www.americanexpress.com/in/privacy-statement.html>

### 16. General

- 16.1 Should there be a conflict between our terms and conditions in this Agreement and a merchant's terms and conditions or the terms and conditions of any other supplier or service provider associated with the Programme, the terms and conditions of this Agreement shall prevail.
- 16.2 Fraud and abuse relating to the earning of points in the Programme or redemption of rewards may result in forfeiture of points as well as cancellation of the Programme Account. The Company is solely responsible for any fraud or abuse relating to the accrual of points in the Programme or redemption of rewards by employees or any third parties contracted by the Company whether authorised or unauthorised.
- 16.3 The Company is solely responsible for any government tax, duty or other charge imposed by law in any country in respect of the Programme, your participation in the Programme, any points acquired or redeemed or any other transaction within the Programme.
- 16.4 The Company is advised to consult their accountant or tax advisor to understand any tax implications as a result of participating in the Programme.
- 16.5 Where a tax invoice is required to be provided by a supplier to you in connection with the redemption of a reward, the supplier will provide this invoice to us.
- 16.6 The Programme Account is not transferable.
- 16.7 The failure of American Express to enforce a particular term or condition does not constitute a waiver of that term or condition by us.
- 16.8 In the event that a participating merchant intends to terminate its participation in the Programme, American Express may limit the number of points convertible into rewards offered by that merchant prior to termination.
- 16.9 Assignment
- 16.9.1 Transfer by us: We may assign any of our rights under this Agreement. We may also transfer our obligations under this Agreement to any third party provided we are reasonably satisfied that there will be no detriment to you in the transfer. You agree that we may disclose any information or documents we consider necessary to help us exercise any of these rights.
- 16.9.2 Transfer by Company: Company rights under this Agreement may not be assigned without our prior written consent.
- 16.10 Pictures or any artwork shown in Membership Rewards Catalogue is only indicative of the Reward. Actual Rewards may vary.

### 17. Applicable Law and Jurisdiction

- 17.1 The validity, construction and performance of this Agreement shall be governed by and construed in accordance with the laws of India. Any dispute under or in connection with this Agreement shall be subject to the exclusive jurisdiction of the Indian courts to which the parties to this Agreement hereby submit.
- 17.2 All disputes arising out of this Programme shall be subject to the exclusive jurisdiction of competent courts in State of Delhi.
- 17.3 Nothing in this Agreement shall prevent American Express from applying to the courts of any other country for injunctive or other interim relief.

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<sup>1</sup> Telecommunications includes providers of landline phones, mobile phones, internet services, cable and other pay TV services, and calling cards. Fuel includes petrol, diesel, CNG from Oil Marketing Companies (OMCs). Other utility services includes providers of household/domestic electricity, gas and water. These providers can be government departments and agencies including local, state, municipal organizations; public housing societies and apartment associations.

