



# Welcome to the American Express® Corporate Card Program

Card Member benefits and services

歡迎加入  
美國運通企業卡系統  
會員權益及服務

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## Welcome to the American Express® Corporate Card program.

This program has been designed to help Corporate Card Members with their day-to-day business expenses requirements, while also offering a range of benefits that reward their membership and loyalty.

Card Members can use the Card for all company travel and entertainment expenses as well as a wide range of general business expenses. For full convenience, the Card is widely accepted in most of the places where Card Members conduct their business, both here and overseas.

This guide has been compiled to answer questions new Card Members may have about the Card. For additional information, please visit [www.americanexpress.com/en-tw/business](http://www.americanexpress.com/en-tw/business) or contact your Company's Corporate Card program administrator.

Most importantly of all, please enjoy using the Card and the ongoing benefits that come with it.

## 歡迎使用美國運通企業卡。

企業卡系統專為配合會員處理日常商務開支的各項需要而設，並為會員提供一系列的優惠及獎賞，以回應會員對企業卡的支持。

會員可利用企業卡支付有關差旅及商務應酬的開支，以及處理其他各式各樣商務帳項。無論於本地或海外，大部分進行公務洽談的場合皆接納企業卡簽付費用，讓會員盡享便利。

本使用手冊可為新會員解答於使用企業卡時最常遇到的問題。如需要更多資料，請瀏覽網頁 [www.americanexpress.com/zh-tw/business](http://www.americanexpress.com/zh-tw/business) 或向貴公司的企業卡聯絡人查詢

現在，請您盡情享受美國運通企業卡為您帶來源源不絕的權益及優惠。

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## Using American Express Corporate Card

### What are your Company's American Express Corporate Card program policies and procedures?

Before using your Card, please familiarize yourself with your Company's Corporate Card program policies and procedures and make contact with your Company's Corporate Card program administrator.

#### **The Corporate Card**

A wide range of company expenses can be charged to the American Express Corporate Card. It is widely accepted by thousands of restaurants, hotels, airlines, mobile telecommunications companies, couriers, stationery suppliers, petrol stations and many other everyday business merchants, worldwide.

Just look out for the American Express "Cards Welcome" sign.

#### **Spending Limits**

As the Corporate Card is a charge card, requiring payment in full each month, you are not generally restricted or inconvenienced with a fixed spending limit. Instead, charges are approved on an ongoing basis, based on your ability to pay (As is shown by your past spending, payment patterns and financial resources. Security may be required).

However, as many companies have their own internal spending policies, a spending limit may be applied to your Card at your Company's request.

#### **Billing Options**

We bill Card Members in a number of ways, depending on individual company billing policies and processes. The way your Company is billed by us determines how you will receive your monthly Statement of Account.

#### **Corporate Cash**

While the Corporate Card can be used for most day-to-day business expenses, there will be times when cash is required. For your convenience, the Corporate Cash service ensures you are never stranded without access to cash.

Card Members enrolled in the Corporate Cash service can use their Cards to access cash from ATM locations worldwide. A transaction fee applies to each withdrawal and appears as charges on the next statement after withdrawal occurs.

Access to this service is not automatic, however. You require approval from your Company to complete the separate Corporate Cash enrolment form. To use the Corporate Cash Service, please also apply for the Autopay Service.

Please contact your Company's program administrator for more information.

### **Paying Your Corporate Card Account**

Each month you need to pay in full the "Amount Due" that is indicated on your Statement of Account. You can pay this in a variety of ways including:

- Autopay
- ATM Remittance
- Bank or Post Office Remittance

### **Payments in Full**

As the Corporate Card is a charge card, your Account needs to be settled in full each month, otherwise late payment charges will apply. Please refer to the Card Member Terms and Conditions for further information.

### **Away for an Extended Period**

If you are away for an extended period of time, please ensure your payments are up to date to remain in good standing by either:

- Arranging for your Statement of Account to be forwarded to where you are staying; or
- Authorizing your bank, professional colleague or a family member to pay your bills for you; or
- Estimating what you reasonably expect to spend while you are away and pre-paying that amount.

For internet purposes, please ensure that you are accessing a secure site.

### **Corporate Card Security**

You are responsible for the safety and security of your Corporate Card and you can help ensure the safety of your Card by:

- Signing your Corporate Card as soon as you receive it.
- Always checking the Corporate Card returned to you after you pass it over for a transaction is your own Card and not someone else's.
- Not releasing your Membership number to other people. If unsure, don't give out your number.
- Keeping the magnetic strip on the back of the Card away from loose change and other cards to avoid it being deactivated.

### **Corporate Card Renewal**

Your Corporate Card is valid for the period indicated on the face of your Card. Shortly before your Card is due to expire, a replacement Card will be issued, provided your Account is in good standing.

### **Managing Your Corporate Card Account Online**

To provide fully flexible, secure and convenient management of your Corporate Card Account, our Online Services are available for your use 24 hours a day, 7 days a week, 52 weeks of the year.

By visiting us at [www.americanexpress.com/en-tw/business](http://www.americanexpress.com/en-tw/business), you can access the following useful Account management and administrative services:

### Check Your Bill

- Check Your Bill assists you to review your charges online, without having to wait for your monthly Corporate Card Statement to arrive.
- Using Check Your Bill, you can track current charges and payments and view statements for the past three months.
- You can also track your unbilled balance and new charges.

### Membership Rewards™

- Review your Membership Rewards points balance.
- Transfer your Membership Rewards points to one of the participating partner programs.
- Redeem a reward from the online Membership Rewards catalog.

To access these online services, you need to register with us. Please visit the website at [www.americanexpress.com/en-tw/business](http://www.americanexpress.com/en-tw/business) and under Customer Service follow the instructions for secure registration.

## Rewarding Membership

### Membership Rewards™ Program<sup>#</sup>

Access to Membership Rewards is not automatic - please enroll with us personally by calling (886 2) 2717 8777 (Note: You cannot delegate someone else in your Company to enroll on your behalf). An annual membership fee applies.

The Membership Rewards Program enables you to reward yourself every time you use the Corporate Card. Every 30 New Taiwan dollars charged to your Corporate Card can earn you 1 Membership Rewards point that can be redeemed for shopping, recreational, home and travel rewards.

Visit our website at [www.americanexpress.com/en-tw/business](http://www.americanexpress.com/en-tw/business) to find out more about the Membership Rewards Program.

<sup>#</sup>To check if you are eligible for enrolment in Membership Rewards, please contact your Company's program administrator.

## Traveler Services

### Complimentary Travel Protector Insurance\*

Business Travel Accident and Travel Inconvenience Insurance are automatically provided when scheduled common carrier travel tickets are charged to the Corporate Card. Complimentary Business Travel Accident Insurance\*, providing coverage for business trips from departure through your trip (up to 90 days) and until you return. Additionally, you receive coverage for personal trips charged to the Corporate Card while boarding, traveling on and exiting the common carrier.

Maximum coverage is up to the following amounts:

Maximum Coverage	Up to
<b>Business Travel Accident Insurance</b> (Note: Door-to-door coverage for business trip is limited to NT\$10,000,000)	NT\$20,000,000
<b>Accident Medical Expenses Extension</b>	NT\$750,000
<b>Travel Inconvenience Insurance</b>	
▪ Missed Connection	NT\$6,500
▪ Flight Delay	NT\$6,500
▪ Luggage Delay	NT\$20,000
▪ Lost/Stolen Luggage	NT\$20,000

\*Please refer to your Travel Protector Plan for details. Insurance is underwritten by CHUBB (previous ACE) and is subject to the terms and conditions of cover. Exclusions and limitations apply.

## Emergency Services

### Emergency Card Replacement

If your Corporate Card is lost or stolen, please report this incident immediately to our 24-hour card replacement hotline on (886 2) 2719 0606. If overseas, you need to contact a local Representative Office.

Upon notification, the nearest American Express Representative Office will issue you with a replacement Card, usually within 24 hours at no extra cost. Once you notify us, we accept full responsibility for all unauthorised charges from that point on. And if you notify us right away, your liability is limited to NT\$1,000.

### Global Assist™ Hotline

For legal or medical emergencies while traveling, call our free Global Assist service to be put in touch with an English-speaking doctor or lawyer.

This service is available 24 hours a day virtually anywhere in the world, whenever you travel more than 200km from your home, for up to 90 days.

## Appendix

### **Matters Card Members Should Notice When Purchasing Goods or Services**

1. The credit (charge) cards merely serves as a payment tool. The credit (charge) card issuer is not liable to the product or service defects which the card member may experience when making purchases. Card members are advised to carefully assess their purchases beforehand. For example, before purchasing product (service) vouchers, card members should make sure that a delivery guarantee has been provided by the issuer in accordance with regulations.
2. When using the card, please check the details stated in the products/service contract, particularly the transaction amount, date, payment method (with printed credit (charge) card number), personal information, and the content purchased. For purchases of products/services that are delivered at a later date (e.g. prepaid), pay special attention to the products/service expiry and delivery terms. You should sign for your purchases only after confirming every detail in the product/service agreement. For prepaid purchases, the original (or duplicate) copy of the invoice, product/service agreement, and other relevant documents (e.g. proof of purchase, receipt, usage record, statement, membership card, IC card, course identity pass, etc.) shall be obtained after the credit card purchase is complete. These documents should be retained until the end of the product/service expiry, or upon delivery.
3. Each charge slip should be retained and reconciled with the monthly statement one by one. If you have any questions concerning the transaction details, such as omitted transactions, double charges, wrong amount, or if the charges have been paid by other means, you should immediately inquire the merchant or to American Express International (Taiwan) Inc. (the "Company").
4. If the products or services purchased are not delivered to you (including circumstances where ATM does not dispense cash for your cash advance request), you should first approach the merchant or the bank from which you requested your cash advance. If no resolution can be reached, please follow the procedures specified in the credit (charge) card agreement by submitting the documentary proof of the disputed amount, as mentioned in paragraph 2 above. If the card member and the merchant have reached an agreement, the Company will not be handling the disputed sum. If you wish to seek assistance in handling disputes over a credit (charge) card purchase, please dial the Customer Service number printed on the back of the credit (charge) card.
5. For purchases of prepaid products/services, please pay special attention to the product/service expiry and the deadline for submitting a dispute over the transaction.
6. The following is a summary of the American Express Credit (Charge) Card Dispute Handling Procedure (the "Dispute Handling Procedures"), in particular the parts that require card member's involvement:
  - (1) Undelivered product/services refers to the situations where the card member does not receive the correct item or quantity of goods/services from the merchant, or where the card member does not receive the correct amount of cash when making a cash advance request over an ATM. The card member should prepare all necessary documents and submit a chargeback request to the Company at least fifteen working days before the chargeback deadline. The card member can only submit one dispute for every transaction. The Company's chargeback deadline is either of the following:

- a. 120 calendar days from the Network Processing Date of the Presentment (foreign and domestic); or
- b. 120 calendar days from one of the below (whichever occurred first):
  - (i) From the expected date of receipt of the goods and services; or
  - (ii) From the date the card member becomes aware that the expected goods and services would not be provided, not to exceed 540 calendar days from the Network Processing Date of the First Presentment).

Note 1: "Network Processing Date of the Presentment" is the day the acquirer submits the transaction data for processing by the settlement agent. Card member may contact the Company to find out the settlement date of each transaction.

Note 2: Please notice that the Dispute Handling Procedure shall be subject to the detailed rules provided by each international credit card organization. The international credit card organization has the ultimate authority to stipulate or amend the provisions of, interpret and arbitrate the dispute between member entities in accordance with the Dispute Handling Procedure. Therefore, the fact that the card member has filed a dispute does not necessarily mean that a chargeback will be granted or he/she will no longer need to pay the remaining balance under the installment payment plan.

(2) If the card member uses a credit (charge) card to purchase the goods/services that are deliverable over a prolonged period of time, it may give rise to a situation where the merchant is unable to deliver the remaining products/services outside the dispute deadline, and therefore rendering the card member unable to claim according to these procedures. For this reason, card member is advised to evaluate the risks of delivery before purchasing this type of products/services.

(3) If the card member has disputes over a credit (charge) card transaction and requires arbitration from American Express, the card member must agree to pay for the possible charges associated with the arbitration. If the arbitration is in favor of the card member, the arbitration charges can be fully or partially waived.

The Company does not collect arbitration charges.

Terms and conditions apply. Fees and charges apply.  
This information is current as at June 2025.

## 使用美國運通企業卡

### 您清楚了解 貴公司對於美國運通企業卡系統的政策及程序嗎？

使用企業卡前，請先清楚了解貴公司對於美國運通企業卡系統的政策及程序，並與 貴公司的企業卡聯絡人接洽。

### 美國運通企業卡

持有美國運通企業卡，您可簽付各項商務開支。全球數以百萬計的餐廳、飯店、航空公司、電訊服務、快遞、加油站、文具用品以及其他日常商業服務供應商都歡迎您使用美國運通企業卡簽付開支。

您只須留意商店所張貼的American Express "Cards Welcome" (歡迎美國運通卡)標誌，便會發覺處處盡是方便之門。

### 消費額度

美國運通企業卡為簽帳卡，會員需每月繳清所有帳項。因此，美國運通企業卡並不設預定消費限額，省卻了不必要的限制及不便。反之，美國運通會不斷地覆核您的財政狀況，用以批核簽帳金額(會員的財政狀況反映於過往的消費記錄、付款模式及財政來源。如有需要，美國運通可能會要求抵押貸款)。

許多公司都設置了獨立的消費政策，因此，貴公司可能已為您的企業卡預設了消費上限。

### 寄發帳單選項

我們會根據不同公司的發單政策及程序，向會員發單。而我們發單予 貴公司的模式，將決定您如何收取月結單。

### 「運通提現」

當企業卡可助您處理大部份的日常商務開支的同時，也有需要現金的時候。為了方便您的需要，我們為您提供「運通提現」服務，讓您於何時何地都可提取現金，以應付不時之需。

透過「運通提現」服務，會員可以企業卡於世界各地的「運通提現」提款機提取現金。每次提取的金額將需收取交易費用，並收納於下期月結單中。

會員並不能自動享有此服務。會員必須獲得公司同意並填妥「運通提現」申請表格。如欲申請「運通提現」，請同時申請「直接轉帳付款」服務。

查詢有關詳情，請與 貴公司的企業卡聯絡人接洽。

## 繳帳方式

您需每月付清列印在月結單的「應付金額」，並可以下列任何一種繳帳方式付款：

- 直接轉帳付款服務
- 自動提款機轉帳繳款服務
- 銀行代收或郵局劃撥服務

## 全數繳付帳款

由於企業卡為簽帳卡，會員需每月付清所有帳項。如帳項未能如期繳清，我們便會向您收取違約金。詳情請參閱會員條款及細則。

## 長時間外遊安排

若您需外遊一段較長的時間，為使企業卡正常運作，請確保您的繳款情況良好。請參考以下辦法：

- 安排轉寄月結單到您的所在地；或
- 授權您的銀行、同事或家人代您付款；或
- 估計您外遊期間的消費總額，預先繳款。

若使用線上服務，請確保該網頁保安周全。

## 企業卡保管方式

會員有責任安全保管及使用企業卡，請參考以下提議：

- 收到企業卡後，請立即於卡上簽署。
- 每次簽帳後，確認所收回的是您的企業卡，並非他人所有。
- 切勿向他人洩露您的會員號碼。如有懷疑，請不要向對方提供您的會員號碼。
- 避免讓卡背的磁帶與硬幣或其他卡接觸，以防磁帶失效。

## 更新企業卡

您的企業卡有效期顯示在企業卡面上。為使您的企業卡可良好運作，現有的企業卡有效期屆滿之前，您將獲發新卡。

## 線上處理企業卡帳戶

為使您可以靈活、安全又方便的處理企業卡帳戶，線上服務每年52星期、每星期7天、每天24小時隨時為您服務。

您只需到我們的網頁 [www.americanexpress.com/zh-tw/business](http://www.americanexpress.com/zh-tw/business) 即可使用以下服務：

## 查閱帳單

- 毋須等候月結單，隨時線上查閱帳單資料。
- 查閱現時的簽帳和付款記錄，以及過往三個月的月結單。
- 您亦可以查閱未發單的帳戶結餘及簽帳記錄。

## 美國運通「會員酬賓」計劃

- 查閱您的美國運通「會員酬賓」積分點數記錄。
- 將您的美國運通酬賓積分轉至其他夥伴計劃。
- 換取線上美國運通酬賓獎項目錄內的獎項。

為保安全，您須登記使用以上服務，請到網頁 [www.americanexpress.com/zh-tw/business](http://www.americanexpress.com/zh-tw/business) 進入「客戶服務」後跟隨指示，完成簡易登記手續即可。

## 積分獎賞

### 美國運通「會員酬賓」計劃#

會員不會自動加入美國運通「會員酬賓」計劃。如欲參加本計劃，請電 (886 2) 2717 8777 申請(註：會員必須親身辦理申請手續，不可委託他人代辦)，參加本計劃的會員需繳交年費。

美國運通積分計劃讓您每次憑卡消費都可累積獎賞。使用企業卡每簽帳30新台幣可獲一分，憑累積分數即可換取多彩多姿的購物、消閒、家居及旅遊獎賞。

查詢更詳盡資料，請瀏覽網頁

[www.americanexpress.com/zh-tw/business](http://www.americanexpress.com/zh-tw/business)。

#如欲查詢您可否參加美國運通「會員酬賓」計劃，請與貴公司的企業卡聯絡人接洽。

## 差旅服務

### 免費商務旅遊意外保障\*

若您以企業卡簽付公共交通工具票價，即可自動享有商務旅遊意外保障及旅遊不便保障。免費商務旅遊意外保障\*由出發至回程期間(最高可達90天)為您提供全面保障。此外，若您以企業卡簽付個人旅遊的費用，於登上和離開交通工具，以至整個搭乘途中均獲得意外保險。

企業卡會員最高賠償額如下：

保障範圍	最高賠償額
<b>商務旅遊意外保障</b> (註：由離開家門至返抵住所為止的商務旅遊保障上限為新台幣10,000,000元)	新台幣20,000,000元
<b>意外醫療保障</b>	新台幣750,000元
<b>旅遊不便保障</b>	
• 錯過轉機航班	新台幣6,500元
• 班機延誤保障	新台幣6,500元
• 行李延誤保障	新台幣20,000元
• 行李遺失保障	新台幣20,000元

\*詳情請參閱「旅遊意外及損失保障書」。保障計劃由美商安達產物保險股份有限公司台灣分公司承保，須受條款與細則、除外責任及限制規限。

## 緊急服務

### 緊急補發新卡

假若您的企業卡遺失或被竊，請立即致電24小時補領新卡熱線(886 2)2719 0606通知我們。如果您身處海外，請與當地的美國運通辦事處聯絡。

接獲通知後，就近的美國運通辦事處會免費為您補發新卡，新卡通常會在24小時內發出。當收到通知後，本公司將會承擔所有未經授權的簽帳。如果您能即時通知我們，您的責任僅為新台幣1,000元。

### 全球支援熱線

若您於旅途上需要緊急的醫療或法律援助，只要致電美國運通全球支援熱線，我們的服務員會為您聯絡能說英語的醫師或律師。

只要您身處的地點距離居所200公里以外，外遊時間不逾90天，便可享用這項24小時的全球支援服務。

## 附件

### 持卡人購買商品或服務應注意事項

1. 信用卡(簽帳卡)僅為支付工具，信用卡(簽帳卡)機構對買賣商品或服務之瑕疵或履行並不負保證責任，持卡人購買商品或服務應先審慎評估。例如，在購買各行業商品(服務)禮券時，應注意該禮券已依各行業之中央主管機關所訂定型化契約應記載事項規定，提供履約保證。
2. 刷卡時，請特別注意帳單或商品/服務合約上所列之交易金額與日期、付款方式(載明信用卡(簽帳卡)卡號)、個人資料及購買之商品/服務內容是否完整無誤，若購買非銀貨兩訖(預付型)商品/服務時，更應注意商品/服務提供有效期間及條件是否明確記載，務必於交易時確認商品/服務或合約內容完整無誤後，才刷卡簽帳。若為非銀貨兩訖(預付型)產品，帳單或商品/服務合約之原本(或正本)及相關文件(例如購貨證明、收據、使用紀錄收據及表單、會員卡或晶片卡、上課證等)應於刷卡完成時取得上述文件，並保存至商品/服務有效期間屆滿或收到貨品確認無誤。
3. 保存每一筆消費簽單，等到月結帳單寄到時，逐筆核對，如對交易明細暨帳款通知書所載事項有疑義，包括無此筆交易、重覆請款、交易金額有誤、已以其他方式付款等，應立即向特約商店或台灣美國運通國際股份有限公司(以下簡稱「本公司」)詢問並請求處理。
4. 當購買之商品或服務有未獲提供(含預借現金未吐鈔)之情形時，應先向特約商店或辦理預借現金機構尋求解決，如無法解決時，應依照本公司之約定條款之規定，檢附第二條所列示之相關證明文件主張爭議帳款；如持卡人與商店雙方已取得協議，本公司不會接續處理持卡人之爭議帳款。本公司受理爭議帳款為卡片背面之客服電話。
5. 請持卡人購買非銀貨兩訖(預付型)之商品/服務時，應注意其提供商品/服務期限及主張爭議款扣款期限，以保障自身權益。

6. 茲就美國運通國際組織處理信用卡（簽帳卡）爭議帳款之程序（以下簡稱「處理爭議帳款程序」）需要持卡人配合之重要事項，摘要如下：

(一) 所謂商品或服務未獲提供係指預訂商品未獲特約商移轉商品或其數量不符或於自動化設備上預借現金而未取得金錢或數量不符，持卡人應備齊相關證明文件於爭議帳款扣款期限截止前十五個工作日向本公司提出並主張扣款。持卡人對於同一筆交易僅能向本公司申請一次爭議帳款，本公司就商品或服務未獲提供之爭議帳款扣款期限為：

- 一、國內、外交易於交易清算日起120日曆日內；或
- 二、自下列任一起算120日曆日內（以最先發生者為準）：

- (1) 預定收受商品服務之日。
- (2) 持卡人發覺預定商品服務無法提供之日，且不超過該首次交易清算日起算之540日曆日。

- 交易清算日係指收單機構將該筆交易交付於清算組織進行資料處理的日期，每筆交易清算日持卡人可逕洽本公司。
- 請注意「處理爭議帳款程序」應以美國運通國際組織之詳細規則為準。美國運通國際組織「處理爭議帳款程序」有制定或變更規則、解釋及仲裁會員機構爭議之最終權限，所以持卡人主張爭議帳款，不表示一定可以退款或對於分期付款未付部份無須再繳款。

(二) 如果持卡人刷卡購買商品／服務的提供期間超過前述之規定，則於該期間過後，發生特約商店無法繼續提供商品／服務的情形時，因為持卡人已無法透過作業規定處理此類爭議，所以持卡人購買該類商品／服務前，宜審慎評估將來無法獲得商品／服務之風險。

(三) 倘持卡人對於爭議帳款要求本公司向美國運通國際組織提出仲裁者，持卡人需向本公司承諾支付仲裁程序可能產生之相關處理費用。惟仲裁結果有利於持卡人，持卡人無需負擔全部或部份仲裁處理費。

本公司免收取仲裁處理費。